

Catalysing perpetually affordable, community-led housing in Queensland



MYO HOMES PROJECT MASTERMIND ONLINE

Summary of key discussion points

Abstract

The Mastermind Online event held on 4th July 2024 was an introduction to the My Homes Your Home Our Homes Project delivered by the Housing Older Women Movement.

Preamble

The Mastermind Online session was a resounding success, attracting over 100 registrations. However, we did face some challenges with participation during the event, which fluctuated up to 60%+. It seems that several individuals encountered difficulties connecting to the Zoom event. While we did offer tech support, not everyone who needed assistance utilised this service. We are currently reviewing the registration process to prevent such issues in the future.

The MYO Homes Project aims to catalyse perpetually affordable, community-led housing in SE QLD.

The Mastermind Online event was conducted over 2 hours and provided an opportunity to:

- Introduction of Zola Rose (Collaborative Housing Consultant)
- Exploring what affordable and community-led housing initiatives are being done well and what we can build upon
- Identifying resources and support for new projects
- Connecting key role players and strengthening collaboration
- Planning best engagement and advocacy strategies

This summary of key findings is intended as a tool for reflection. The focus of critical points in this summary will be input from the consultative section of the Mastermind event.

We will circulate a short survey to capture any additional thoughts you may have.

The Presentation – three key sections

1. Introductions, HOW Movement and MYO Homes Project
2. What is community or citizen-led housing and the associated housing typologies, examples, stories of this choice, resources needed and new projects
3. Consultation regarding the proposed content and processes for the MYO Homes Project seminar series will be conducted in September this year.

Links: See the [slide deck \(Zola's presentation\)](#) and the [session slide deck](#).

Use this Passcode: 9V%A*W=X and the link below...

[Zoom Video Recording of the Mastermind Session](#)

Consultation

The following queries provided a focus for small group discussion:

Identify:

Barriers/challenges

Enablers / Opportunities

Harvest of ideas, insights and suggestions:

The valuable and wide range of data collected has been collated and presented in detail in tables, which are attached to this document.

The following is a summary organised into the themes as outlined.

BARRIERS AND CHALLENGES

Financial barriers in housing development include several significant challenges: acquiring and accessing housing loans, especially shared equity loans, which present difficulties for those lacking sufficient capital; high construction costs that necessitate subsidies or substantial financial resources; overall affordability concerns stemming from land, construction, and material costs; the need for mechanisms in group property purchases that allow for orderly member exits and new member selections to ensure sustainability; and funding limitations that restrict flexibility and options for investors in new and innovative construction projects.

Financial enablers and opportunities in housing development include land grants from the government, local philanthropy, churches and other sources, which can significantly reduce initial costs and increase housing affordability. Government assistance can lead to long-term (in perpetuity) taxpayer dollar efficiency, while equity and partnerships can provide additional funding sources. Using a social return on investment (ROI) argument highlights housing projects' social benefits and future cost savings. Community groups like Zonta can aid fundraising efforts. Economic productivity is enhanced by multigenerational homes, where younger generations may benefit from wealth transfer from their parents, if available. Demonstrating the ROI and social benefits helps justify and attract investment in such ventures.

Land and legislative planning barriers in housing development include a lack of support from all levels of government, restrictive zoning and planning regulations, and inadequate rooming house legislation that doesn't align with innovative development models. Additional challenges include avoiding the creation of ghettos, limited land supply, and local government areas (LGAs) having a narrow perspective. Furthermore, councils across the state lack a collective focus, resulting in varied responses to community-led housing (CLH) initiatives. There are system and structural barriers to community-type housing tenures and designs. There is an urgent need for a policy 'home' within government at all levels that supports citizen-led housing.

Enablers related to land use and planning include community education and engagement with local governments and other stakeholders to build support and awareness. Church land offers potential opportunities, as its values may align with community housing goals. Recent changes to small-scale rooming accommodation regulations need to be understood and leveraged. Utilising marginal agricultural land with good design could facilitate development under conventional models. Government investment and increased awareness are essential for providing the necessary support. Targeted advocacy is crucial to address these issues effectively despite the considerable energy, effort, and time required. Additionally, monitoring small changes over time can help adapt strategies and ensure progress.

Barriers related to education and community awareness in diverse housing developments include the lengthy process of getting projects underway, which may not benefit older individuals. There is a need for a deep understanding of cooperative principles and practices. Bringing in experts to assist with the process work is essential, especially since full-time employees lack the time for slow cooperative processes. Additionally, people may lose social connections when they move for affordability reasons. Stigma, ageism, skills shortages, and limited workforce capacity further complicate these efforts. Providing a platform for individuals to find their ideal partners for collaboration is also a significant challenge.

Enablers focused on advocacy, community benefits, education, and research include demonstrating successful models in practice identifying and removing barriers. There is high interest in community-led housing (CLH) from the older women demographic and others seeking affordable housing opportunities, which can be leveraged by empowering the community to build advocacy networks. Political action is crucial, with the need for practical and effective organising to benefit groups like older women. Examples from Germany and elsewhere, where co-housing projects use church land with 99-year leases, highlight the potential for similar initiatives. Research demonstrates the positive economic and social impacts of co-housing, with advocates highlighting its benefits for building generational equity. Addressing the social cost of land banking, particularly its impact on homelessness and outcomes for older women, is essential. Programs like Queensland Builds could designate a percentage of new homes for citizen-led projects, with pilot or demonstration projects showcasing their potential.

Suggestions for Seminar and Workshop Content:

There needs to be a focus on practical guidance and community engagement. Start by creating a detailed flow chart based on successful projects, outlining steps for implementation. Engage with community enablers and present solid arguments for these initiatives' economic and social benefits. Include detailed case studies, such as establishing a community land trust in Bellingen, and have representatives from various models share their processes, successes, and challenges. Encourage story-sharing among attendees and document shared experiences. Discuss potential framework changes with council planners and explore opportunities for building classifications in

the National Construction Code (NCC). Conduct participatory mapping exercises at regional meetings to identify ongoing models and programs. Present diverse examples of community-led housing, focusing on governance and partnership structures, and share stories of successful initiatives. Incorporate research on the impact of housing and homelessness on health and well-being and involve Primary Health Networks to gain their support. Foster collaboration between local governments and community development organisations, exploring how they can support each other's goals. Use personal approaches to engage attendees, encouraging them to invite interested individuals strategically. Provide comprehensive information on community land trusts, planning parameters, private sector finance, tenure options, and building codes. Discuss necessary legislative changes and how to make housing affordable in perpetuity.

Cover financial aspects, including shared equity, social housing, and fully owned models, and address decision-making, governance, and housing management. Highlight various housing models, such as urban, co-living, co-housing, and semi-rural options, emphasising the need for diverse solutions. Explain overarching plans and governance structures clearly, addressing potential risks. Advocate for government recognition and funding of grassroots initiatives, exploring co-financing models. Finally, mention the ongoing co-housing studio at the University of Queensland with Master of Architecture students to showcase innovative academic contributions to these models.

Recommended Engagement Methods

The engagement methods for promoting and supporting community-led housing include several strategies. Creating a motivational atmosphere and documenting successful projects, like Veridian Regenerative Development, can inspire participants. Representative presentations on various models, a mix of large and smaller group settings, and smaller, focused engagements are recommended. Including panel discussions and Q&A sessions will enhance interaction and understanding. Q Shelter can involve Community Housing Providers (CHPs) to support small community housing efforts. Sessions should cover financial models, how to establish community-led housing and practical experiences of living in such communities. Curating the program to address different audiences' needs, such as renters or equity buyers, and allowing time for in-depth Q&A is crucial. Thematic sections on zoning, governance, and financing can provide detailed insights.

Promotional efforts should leverage Homelessness Week, social media, newsletters, and network invitations to departments, councils, and CHPs. Communication should be simple, using photos and videos of existing examples and focusing on fundamental principles like affordability and sustainability. More webinars, seminars, radio sessions, and social media videos should be scheduled. Meetings with organisations like LGAQ, CHIA, CHPs, councils, and state government are essential for building support. Highlighting how proposals address known council problems, sharing lived experiences from project residents, and utilising venues like UQ downtown for meetings with good AV capabilities will also enhance engagement.

Who needs to be involved:

The seminars and workshops should involve diverse stakeholders to ensure comprehensive discussions and effective outcomes. Key participants include representatives from government (local and state), housing and building industries, town planners, and developers. Those involved in the regenerative development of land trust networks and good social citizens are also crucial. Local planners, church and social groups with land, and social finance groups should be included. Additionally, potential residents, such as younger people, workers and their families, and older women, are essential voices. Councils, architects, builders, legal experts, ethical financiers and investors, LGAQ, CHIA, and CHPs need to be involved.

Representatives from Economic Development Queensland and the Queensland Architect's Office should also participate. Media engagement is vital, with high-visibility appearances, mainly from advocates for social housing. Projects like the state government's inclusionary zone pilot project should be highlighted as examples.

Shared links and suggestions:

Malcolm Holz – www.pavilionhouse.com.au

Michael McElligott - [\(23\) Regen Places Network: Posts | LinkedIn](#) - Veridian Earth

Regenerative development. <http://veridian.earth/>

<https://www.linkedin.com/in/michaelmcelligott/>

<https://www.australiancltnetwork.org.au/>

Lyn Nicol - Roofs to Recovery Inc.

Myrna Machuca- Sierra from Social Enterprise Finance Australia (Sefa)

David Turnbull – Greyspace Architecture [Greyspace Architecture](#)

Elena Pereyra - elena@cohousing.org.au

<https://cohousingaustralia.au/>

<https://www.collaborativehousing.org.au/>

Michael Dickson - UQ School of Architecture Design Planning, Principal Hatch, Board Second Chance Programme

Ben Cameron (Researcher): I wrote a 150 page thesis on social impact housing for sole parents and seniors, and found that the well-being can be maximised when both population groups are brought together. I am seeking mentoring and networking opportunities for building and piloting a small multigenerational community.

Angela Ballard: [Ensemble Housing ~ solving housing together](#)

Collaborative housing research network: research@cohousing.org.au

<https://www.abc.net.au/news/2017-02-02/bega-eco-friendly-neighbourhood-a-decade-on/8228874>

There are a few directories in Germany: <https://www.bring-together.de/de/entdecken/cohousing>

Cohousing Australia has a directory. Lots of good info on the University of Technology Sydney Collaborative Housing website also has lots of good info. Nightingale Housing (NFP) are another but similar model

If it is helpful, we (CoHousing Australia) are developing a database of projects – CLTs, cohousing, tiny house villages, co-house/co-living (living w' friends). You can also register as an individual looking for others to start a project or register a group / project.

<https://www.cohousingaustralia.au/connect#!directory/map>

Still troubleshooting so email me if you have trouble: elena@cohousing.org.au

<https://transitionaustralia.net/site/cohousing-australia/>

<https://www.nightingalehousing.org/>

The Crystal Waters Co-op has an initiative for an extension to their existing 'community house' to provide smaller, sustainable and more affordable housing for resident/elders who need to downsize from their existing property and age within the community/permaculture village. The proposal is based on a registered lease + licence arrangement for ethical investors to build a home and live there, rent, or sell the leasehold to others.

Sharing with Friends will engage with various local authorities around the state to promote our particular model for older women - starting with Gladstone City Council in a couple of weeks' time.

Attachments 1 and 2 Barriers and Challenges / Enablers and Opportunities

Barriers/Challenges Financial Matters	Land / Planning / Zoning	Other- Education
Money	Lack of support from departments state and federal	Takes a long time to get things happening; potentially not beneficial for older people.
Inability to get loans Lack of access to shared equity	Zoning and planning regulations Rooming House legislation doesn't fit with the development models we need.	There is a need to know and understand cooperative principles and practices. People will say anything to be included out of desperation.
Cost of Construction	How to avoid the 'ghetto' experience. Lack of land supply	We need to bring in experts to help with the process work. If people work full-time, they don't have time for all the slow cooperative process work.
This purchase model only works for folks with sufficient capital to a) put in and b) survive the many years of expensive rental until it's built.	LGA's capacity to broad view	Loss of social connections due to having to leave where people want to live for affordability.
Affordability/cost of land & construction & materials	Councils across the state do not have a collective focus and, therefore, may have varied responses to the CLH	Stigma/Ageism
How a group (if they have purchased together) can sell out and leave the remaining members to choose their best fit new member.		Skills shortage workforce capacity
Funding limitations (new builds only or types of buildings/units) do not allow for other options.		How do we provide a platform for individuals to find their "perfect match" to partner with?

Enablers /Opportunities Finance –	Land / Planning	Examples/ Stories/Community Benefits	Other Matters- Advocacy/ Education/ Research
Land grants from gov and/or local philanthropy	Community Education and Engagement Local gov etc	There are successful models that demonstrates what they look like in practice.	Persistence Development Strategies High interest from the demographic for CLH
saving in taxpayer dollars by sharing government saving	Church Land Potential alignment of Values		
Equity & partnership	Recent changes to small-scale Rooming Accommodation – need to understand these changes.	Build your own support network relieving agencies from the community matching process - empower the community to DIY, to a certain extent, the triage process.	Political – who is going to initiate? We talk about it, but who is going to initiate? What’s the organising and agitating that is practical and effective, leading to action that benefits older women?
FDV is also another factor to consider			
Taxpayer \$s			
economic productivity	look at marginal agricultural land, we could deliver under more conventional models with good design timeframe to see if there are small changes.	In Germany many co-housing projects happen on Church land... 99 year land leases to housing trusts or other organised groups	Research exists to demonstrate that it a positive and effective housing solution - economic and social impact. Helen Andrews has done a lot of advocacy.
using a social return on investment argument. Return on Investment (ROI) – social RTO & outcomes			
demonstrating the return on investment and the social benefits that minimise future costs	Government investment, enhanced awareness, could provide essential support	co-housing is a strong model for building generational equity for community	Fairness and social cost of land banking on social outcomes, particularly on homelessness and outcomes for older women
Fundraising community groups like Zonta	We need to have targeted advocacy. While the pressure is on, there are time limitations and other commitments, and these issues take a lot of energy, effort, and a long	Productivity – impacts on struggling environments	Queensland Builds Program, a percentage of these new homes, e.g. 10-15% of new builds, could be designated as citizen-led homes. Advocate for pilot/demonstration project.
Breakdown of capitalism – multigenerational homes where younger generations are “waiting” for the transfer of wealth from parents -if parents have something to transfer			