Moreland Affordable Housing Background Paper

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THE PLANET GROUP

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Moreland Affordable Housing Background Report

Introduction

This Background Report has been prepared for Moreland City Council (Council) to identify the needs and requirements of registered housing agencies (RHAs) in providing affordable and social housing in inner city locations such as the City of Moreland.

This research will inform an options paper for the development of affordable housing on Council-owned land. The options paper examines the advantages and disadvantages of two potential models:

1. the establishment of a land trust; or
2. transfer of land to an RHA.

The advantages and disadvantages of both models are discussed in the Summary Findings section.

It should be noted that there are other ways in which Council can seek to increase the supply of affordable housing in the municipality. These are briefly alluded to in the conclusion.

Methodology

The approach was to examine the profile and activities of selected RHAs that are either currently active in Moreland or may be potential partners in the future.

The policy and legislative context for the establishment of RHAs in Victoria was considered, as was that of the operation of the state housing authority (Office of Housing) and future directions for social housing in Victoria.

Five community housing organisations were selected for the purposes of this research:

- A statewide community housing peak body (Community Housing Federation of Victoria); and
- Four registered housing agencies, three of whom are housing associations (Housing Choices, Haven, Home, Safe and Wintringham Housing) and one housing provider (Baptcare Affordable Housing).

A questionnaire was developed with research questions regarding the needs and requirements of RHAs, in particular with respect to partnerships with local government for delivery of affordable housing projects.

Telephone interviews were conducted with four of the respondents during the week ending 24 April 2015. One organisation responded to the questions by email (Haven).

For more information regarding the methodology, including the research questions, list of respondents and consultant expertise, refer to the Appendices.

Context

Social housing

The social housing sector in Victoria is represented by two main forms of housing: public housing, which are owned <u>and</u> managed by the Office of Housing; and community housing, which are owned <u>and/or</u> managed by registered housing agencies (RHAs). RHAs manage around 19,000 dwellings, just under a quarter of all social housing in Victoria. Much of this stock is owned by the Director of Housing.

The former Victorian Government released a framework in March 2014 to inform the future delivery and management of social housing. The report, *New Directions for Social Housing*, notes the systematic decline of public housing and the need to enhance the role of the community housing sector. The report recommended that the Director of Housing consider a strategy for the transfer of public housing stock to community housing, potentially up to 12,000 units. The status of the framework with the election of the Andrews Labor government in November 2014 is presently unclear.

Community housing

The regulation of the community housing sector was formalised with the establishment of the Victorian Housing Registrar in 2006.

RHAs are not-for-profit organisations that provide affordable rental housing for low income households, registered as either housing associations or housing providers under the Housing Act 1983. Housing associations have some advantages over housing providers in that their structure enables them to undertake private sector borrowings as well as seek capital funds from Federal and State governments, as occurred with the Nation Building program (Social Housing Initiative) in 2008-09.

There are currently eight housing associations and 34 housing providers in Victoria. Housing associations generally operate on a statewide basis, although some have specific target population groups or models of delivery. All housing associations undertake property and tenancy management, while some provide housing support and other services such as aged care or community development.

While all housing associations apply income eligibility criteria that are set by the Director of Housing, each organisation uses its own allocation process rather than a centralised waiting list for those in need of community housing.

For more information regarding the profile of each housing association and their activity in the City of Moreland, refer to the Appendices.

Social housing in Moreland

In 2012, there were a total of 2,012 public housing units in Moreland, representing 3% of total housing stock. There were also approximately 190 community housing units that are managed by a number of RHA's, including both housing associations and housing providers[1]. It is not clear exactly which RHAs manage these properties and further information would need to be sought from the

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[1] Sourced from *Moreland Affordable Housing Strategy 2014-2018*.

Office of Housing regarding a more detailed profile of community housing in Moreland, in terms of property type, target group and location.

Council has a history of partnerships with RHAs to increase the supply of affordable and social housing in the municipality. These have tended to occur in a fragmented, opportunistic way rather than a strategic, planned approach. Such developments have relied on the provision of Council owned land to enable RHAs to provide equity to secure a mix of government, philanthropic and private sector funding. Long term leases (up to 50 years) are in place to ensure the ongoing provision of housing that meets social objectives (i.e. affordable rental and targeted needs such as low income young people and those with a disability). The Director of Housing has an interest in a number of these developments, which restricts the selling or transfer of such properties in the future.

For detail regarding examples of social housing in Moreland, refer to the Appendices.

Research outcomes

The research has highlighted a number of key themes regarding the community housing sector and its role in increasing the supply of affordable and social housing in Moreland.

These are grouped as follows:

1. Structural
2. Operational
3. Council role
4. Land transfers
5. Planning

Structural

It is evident that there are a number of structural issues that may hinder the ability of RHAs to increase the supply of affordable and social housing.

There has been for some time a lack of policy commitment to social housing from both Federal and State governments. This is evident at a Federal level, where there has been no significant capital funding program for social housing since the Social Housing Initiative in 2008-09. At a state level, funding for public housing has declined sharply since 1995, with residual funding providing for maintenance, upgrades or redevelopment of existing stock rather than building additional public housing.

Housing associations have been operating under the present regulatory structure in Victoria since 2006. While there has been some growth in their housing portfolios, the community housing sector in Victoria is still relatively small and coming from a low base, social housing at 3% of total housing stock is amongst the lowest of any state in Australia. As such, housing associations continue to be reliant on a capital funding stream from Federal and State governments for any real growth in social and affordable housing to occur in the future.

The community housing and welfare sectors released a paper[2] in 2014 calling for urgent action to address the lack of affordable housing in Victoria. A six point plan, *Making Social Housing Work*, argues for the following:

1. A whole of government Affordable Housing Strategy
2. A 20 year strategy to grow and redevelop social housing up to 5% of total housing stock
3. Financial sustainability and improved access for highly disadvantaged groups
4. Better housing outcomes for tenants, including a centralised access point for social housing
5. Streamlined housing governance and regulation
6. Strategies to reduce demand on the social housing sector

The key points raised in the plan were consistently highlighted by respondents to this research, in particular the following:

- No capital funds available for social housing inhibits future growth
- Competition amongst providers for scarce resources as a result
- A need for an operating subsidy to make ends meet for providers (i.e. rent + subsidy = maintenance and upgrades to housing stock)
- Many housing associations have acquired debt from borrowings due to a 25% equity requirement in Victoria
- Economies of scale – housing associations need to increase stock to a level where they can afford to borrow against the equity in their housing portfolios
- Public housing stock transfers alone will not help without capital funds for additional housing
- The community housing sector may need to rationalise further to remain viable in the future

Operational

While there is a range of housing programs and services provided by RHAs, the broad target population is generally those who are homeless or at risk of homelessness or whose housing needs are unable to be met by the private market. A number of RHAs focus on housing older people and people with disabilities.

Increasingly, RHAs look at providing a mix of housing types within a development, including key worker housing for those on low to moderate incomes. This model is important in that higher income groups effectively cross-subsidise the costs of providing housing to low income or specific needs groups. On this point, RHAs stressed the need to achieve a positive rate of return on rents overall in order to satisfy the conditions for debt financing.

There is an increased focus on planning for community housing development that integrates with the surrounding neighbourhood and connects with essential services and infrastructure. Identification of suitable sites is based on criteria that ensures the development is well located with access to services, amenities and infrastructure that supports the creation of liveable neighbourhoods.

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[2] Community Housing Federation of Victoria (CHFV), March 2014. *Making Social Housing Work: Better homes for low income Victorians.*

In a number of cases, RHAs provide support services such as aged care on-site, or have partnership agreements in place with external health and community service providers.

The research found that there is no one model of housing development or provision. Community housing projects may be standalone or be part of a mix of social/affordable/private housing within a development.

In terms of site identification, inner city areas of Melbourne including Moreland generally meet the requirements of RHAs in providing suitable locations to build well located housing that is in close proximity to services and facilities. However, the higher costs of acquiring land and development in these locations needs to be factored in due to the higher land values compared to outer areas of Melbourne or regional Victoria.

Council role

The research identified the critical importance of Council in playing a range of roles to support social and affordable housing. These apply to the following three key areas:

1. Leader
2. Planner
3. Partner

Leader

It was stressed that leadership on the part of Council to demonstrate a long term commitment to social and affordable housing is vital. This is particularly so where lease arrangements provide certainty over the lifecycle of housing provision that is not affected by short term shifts in Council priorities.

Associated with this is the need for Council to articulate its position on social and affordable housing to ensure an integrated approach, whereby Council can advocate for both the retention and upgrade of existing public housing estates as well as encouraging the growth of community housing. Council's position is clearly reflected in its *Affordable Housing Strategy 2014-2018*; however its strategic intent could be promoted more widely across the community housing sector.

Planner

Council plays a key role in land use planning that impacts the provision of social and affordable housing. Council's policy position should drive its strategic and statutory planning processes within its jurisdiction (e.g. Council currently does not have the power to introduce inclusionary zoning but can encourage developments with affordable housing).

A robust and solid evidence base for community housing, in terms of identifying local community needs and aspirations is important to determining location of suitable sites for development. Council's research role can inform this, in terms of socio-demographic data, local service profiles, infrastructure assessment and needs analysis etc.

Council has an important community development role to play, in terms of informing and educating the local community on how the provision of social and affordable housing can contribute to diverse and sustainable communities. This can also reduce potential community opposition to social housing where it is possible to identify a community benefit arising from such development.

Partner

Council's partnership role is critical on a number of levels. Council already has partnerships with health and community service providers that it can bring to add value to social housing developments by ensuring that residents have the necessary local supports in place.

This extends to its role as a facilitator or enabler of social and affordable housing. Existing or new partnerships with housing associations can encompass 'matchmaking' with private developers that are already active in the municipality where there is an opportunity to include social housing as part of the development.

Respondents also stressed that Council's role needed to go beyond that of facilitation by providing direct or indirect contributions to housing developments, preferably both. This is firstly, in the form of direct contributions in the form of land or cash to enable housing associations to raise sufficient equity to attract government funding or private sector borrowings; and secondly, a subsidy in the form of either a waiver on rates or a rate reduction.

While some local councils such as Melbourne provide a rate waiver for community housing, there is concern that transfer of public housing (which is not exempt from rates) to RHAs may result in a significant financial impost on local government in the future. For example, Yarra City Council in 2011 resolved to remove rate waivers for housing associations in lieu of a rate rebate, equivalent to the concession rate for those receiving aged pensions.

The following two aspects of Council's partnership role in social and affordable housing development, land transfers and planning, are discussed further.

Land transfers

The research indicates that while housing associations would prefer to hold title to housing development outright, long term leases of 30 years or more are acceptable, with an option to extend or renew the lease. This is important to satisfy the requirements of financiers with the proposed security that housing associations are submitting against the debt costs of borrowing for the development. Under previous partnerships with housing associations, many councils including Moreland have leases in place for up to 50 years, the maximum allowable under the Local Government Act.

In terms of lease provisions, many housing associations use what is termed a standard lease that provides the lessee with sufficient power to effectively manage the properties and the lessor with certainty that the land will be used for its intended purpose (i.e. people in housing need).

Further, there is scope to include additional clauses in leases where required. This is important in situations where a number of councils have in the past sought what is termed nomination rights to tenant selection. Housing associations have in place rigorous tenant selection processes to ensure that those in housing need are prioritised. Inclusion of a clause in a lease can ensure that there is a localised approach to ensuring priority for local residents (e.g. Port Phillip Housing Association has a 'putting locals first' policy for housing allocation). As a result, the requirement for Council nomination rights or other parties regarding tenant selection is no longer seen to be a priority.

Where the Director of Housing has an interest in such leases, it was contended by respondents that mandatory lease requirements as a funding body would be sufficient to protect the interests of

Council as the land owner. Similarly, it was argued by respondents that the requirement of some councils for Section 173 agreements which restrict use and development of the land place unnecessary restrictions on the power of housing associations to effectively manage the properties, in terms of upgrade or renewal. It was contended that lease provisions ensure that the land will be used for the stated purpose, while the economic life of the improvements to the land (i.e. the dwellings) are generally within the scope of the term of the lease (i.e. 30+ years before major upgrades or redevelopment is required).

Planning

As highlighted earlier, Council's land use planning role can impact on the type and nature of social and affordable housing development.

For some time, the community housing sector and some local governments[3] have been calling for the introduction of inclusionary zoning. Inclusionary zoning requires developers to provide a specified proportion of housing as affordable, either for first home buyers or rental properties.

The Andrews Labor Government in their election platform committed to piloting the use of inclusionary zoning for land sold by the government for development, requiring a share of new construction to be affordable to first home-owners and low income families. While it is not known where or when the pilot program will commence, it is important that Council through the Municipal Association of Victoria advocate for its introduction as a priority.

All respondents argued the need for some form of dispensation for affordable housing provision, either through density bonuses as part of a private development or planning exemptions for aspects such as car parking.

Similarly, respondents felt that Council's leadership role in affordable housing should extend to its planning approval process, through fast tracking or prioritisation of planning permits for social and affordable housing.

As mentioned earlier, Council can play an important role in ensuring that the local community is well informed on development proposals. This can reduce the level and extent of community opposition to social housing development which can cause delays and holding costs for housing associations that already operate on tight margins. RHAs should also seek to inform the community about affordable housing, preferably at the pre-application stage, and how the proposal contributes to community wellbeing and social cohesion.

Generally, opposition to such projects dissipates after completion. For example, a recent study[4] found that a minority of surveyed local residents (22%) near recently-completed affordable housing projects in Sydney had noticed negative effects from the development.

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[3] Local governments involved in the development of the Inner Melbourne Action Plan commissioned a report by SGS Economics and Planning in 2007 that proposed an affordable housing overlay as a means to increase the supply of affordable housing in inner Melbourne.
[4] Australian Housing and Urban Research Institute (AHURI) – The University of New South Wales (2012). *Research and Policy Bulletin: Issue 183: Understanding and addressing local opposition to affordable housing.* http://www.ahuri.edu.au/publications/projects/p71007#sthash.oGM5aHeV.dpuf

Summary of findings

This research provides an insight into the priorities and requirements of registered housing agencies (RHAs) with respect to partnerships with local government to increase the supply of social and affordable housing.

While not all housing associations or housing providers were consulted, discussion with the community housing peak body and selected RHAs raised consistent themes and issues that impact on the sector's ability to grow its portfolio and Council's role in social and affordable housing.

In summary, the community housing sector is at a point where it needs government support for future growth to effectively become self-sustaining as a viable sector in its own right. For Council, this may provide an opportunity to partner with a housing association but at the same time Council may have to commit significant resources in the form of land or cash to contribute sufficient equity for affordable housing development to occur.

The following highlights the key elements of successful partnerships with local government, as identified in the research.

- Long term commitment and support of Council is vital
- Early planning for proposed developments, including site identification and partnership arrangements in place
- Project suitability is based more on location rather than attributes of site (i.e. whether it is greenfield or brownfield)
- Direct contributions (cash or land) required as well as indirect contributions (planning dispensations, rate waivers or reductions)
- Cash flow and timing critical – delays will scuttle partnerships (go where the opportunities exist)
- Transfer of title or lease is acceptable as long as there is autonomy and longevity for RHAs in property and tenancy management
- Integration of development with local community and access to essential services and supporting infrastructure

Land trust or land transfer?

This research has concentrated on how Council can increase the supply of social and affordable housing through partnerships with RHAs. While the focus has been on the requirements of RHAs with respect to land transfers, the following provides a brief analysis of the advantages and disadvantages of this approach when compared to the establishment of a land trust.

Table 1: Land trust compared to Land transfer

Model	Advantages	Disadvantages
Land trust (RHAs can manage housing but not own outright)	External entity (arms length from Council)	Council does not have direct control
	Ability to attract funding from range of sources	CLTs not a recognisable entity for lenders when compared to RHAs
	Defined purpose (i.e. own and develop affordable housing)	Property and tenancy management provided by RHA meaning need for agreement with multiple parties
	Model is used commonly outside of Australia as an alternative housing tenure	While some CLTs have been established in Australia, they are not yet operational
Land transfer (to RHAs through title or lease)	All aspects of housing management are carried out by one entity whose performance is monitored by Housing Registrar	May not lend itself to flexibility in terms of specialist and general housing that meets changing needs
	RHAs are solely focused on affordable and social housing provision as established under Housing Registrar	Subject to changes in government policy and regulation
	Due to structure of RHAs and ability to seek funds and borrow privately, Council's contribution can be multiplied many times over	Competing priorities for Council resource allocation
	If leasing land to a RHA, Council's interest is protected through specified provisions	Council's interest is quarantined for defined period
	If transferring title to a RHA, Council can make a direct housing contribution	Council relinquishes control by handing over public asset
	Economies of scale mean RHAs can provide mix of household income groups across multiple housing developments	Local housing need may be subsumed by financial modelling of RHA to ensure overall return on projects

It should be noted that both models have their advantages and this report should not be seen as favouring one model over another. Rather, the situation in which either model can be applied and the ability to strategically plan for future social and affordable housing development may dictate which model is adopted in the short to medium term.

Conclusion

In conclusion, notwithstanding the constraints that currently exist in the community housing sector and limited opportunities for growth in the absence of government capital funding, RHAs present the best opportunity for Council to increase the supply of affordable and social housing in the short to medium term.

This is due to the structure of RHAs, specifically housing associations and their ability to undertake private borrowings against their housing portfolios and taxation status as charitable organisations.

Housing associations are the preferred model for future growth from a state government perspective.

In particular, this enables Council's contribution, whether that be in the form of land, buildings or cash subsidy, to be multiplied due to the ability of housing associations to attract funding from a range of sources, including government, philanthropic and private sector. This means that more social and affordable housing units can be provided than otherwise would be possible if it was one entity responsible for funding development.

The community land trust model should be considered as a means in which Council may direct funding or assets to an independent entity in the future. However, partnerships would still need to be established with RHAs to develop and manage social and affordable housing through this body. In the short to medium term, Council should continue to pursue direct partnerships with RHAs so as to be in a position to capitalise on opportunities such as land or funding availability in the future.

It is recommended that the following actions occur to position Council with respect to social and affordable housing opportunities presented by the community housing sector. These are related to actions already identified in the *Affordable Housing Strategy 2014-2018*.

- Align Council's priority target populations and locations with that of RHAs to identify potential partnerships
- Investigate the existing provision of social housing in Moreland with respect to potential redevelopment opportunities (i.e. provider, housing type, location, target population)
- Identify potential sites for affordable and social housing development, including criteria that support community wellbeing and sustainable communities (i.e. access to transport, services, employment, health, education, leisure and recreation etc.)
- Ensure Council's planning approval processes align with Council's strategic objectives for affordable housing
- Lobby Victorian government for introduction of affordable housing overlay in planning scheme (inclusionary zoning)
- Ensure that potential for affordable housing provision is examined when considering future use of Council assets (land or buildings)
- Consider other forms of indirect support such as rate waivers or rebates for RHAs
- Identify private developers active in Moreland that could partner with RHAs
- Investigate clauses in standard leases that will protect Council's interests regarding land transfers to RHAs
- Promote the benefits to the community of more diverse forms of housing provision

Appendices

Glenn Menner – summary of expertise

Glenn is a qualified planner, with post graduate qualifications in urban policy and planning. He has worked for three local governments over the past 15 years (inner Melbourne and rural Victoria) in a range of social policy and planning roles. During this period he has undertaken research and consultation to inform policy positions that each council has adopted regarding the provision of affordable and social housing.

Glenn has an appreciation of the national and state policy context for affordable and social housing, through representation as a State delegate for National Shelter between 1996 and 2009 and a member of the Victorian Housing and Local Government Network since 1999. He participated in a working group as part of the Inner Melbourne Action Plan (IMAP) group of inner city councils in 2007 to investigate the establishment of inclusionary planning as a mechanism to increase the supply of affordable housing in inner Melbourne.

In particular, he has direct experience in brokering partnerships with Federal/State governments, local government and affordable housing associations (AHA's) to increase the supply of affordable housing, through the following initiatives:

- Four adaptable community housing units on two Council owned sites in Thornbury in 2005 (Darebin City Council)
- 14 units using airspace above a Council-owned shopfront in Fitzroy in 2010 (Yarra City Council)
- Establishing an Affordable Housing Development Fund in 2011 enabling direct contributions to affordable housing developments in Fitzroy and Abbotsford (Yarra City Council)
- Convening annual housing roundtables to explore partnerships between developers and AHA's under the National Rental Affordability Scheme (Mount Alexander Shire Council).

Respondent profiles

Five community housing organisations were interviewed for the purposes of this research:

- Lesley Dredge, Executive Officer, Community Housing Federation of Victoria;
- Judy Sutherland, Housing and Community Inclusion Manager, Housing Choices;
- Mario Roccisiano, Chief Development Officer (Project Development), Haven, Home, Safe;
- Elizabeth Perez, General Manager, Wintringham Housing; and
- John Timmer, Housing Development Manager, Baptcare Affordable Housing.

The Community Housing Federation of Victoria (CHFV) is the peak body for community housing organisations in Victoria, including all registered housing agencies (RHAs). Its purpose is to ensure access to secure and affordable long term housing for all Victorians in housing need.

Housing Choices is a housing association formed in 2011 through the amalgamation of two housing providers, Melbourne Affordable Housing and Supported Housing Ltd. It has a focus on creating inclusive and resilient neighbourhoods in providing housing for low income households and people with disabilities. It manages a total of 1,846 tenancy units, predominantly long term rental.

Haven, Home, Safe is an integrated affordable rental, crisis, transitional, support and housing and homelessness services provider based in Bendigo. It recently merged with North East Housing Services, a transitional housing provider based in Melbourne. It manages a total of 1,242 tenancy units, predominantly long term rental.

Wintringham Housing is a housing association that focuses on providing access for elderly men and women who are either homeless or at risk of becoming homeless to enduring tenancies in affordable, adaptable and high quality housing. The agency has a partnership with the Trustees of the Alexander Miller Estate to develop and manage affordable housing properties throughout regional Victoria. It manages a total of 407 tenancy units, all of which are long term rental.

Baptcare Affordable Housing is a housing provider established to promote the relief of poverty, sickness or the needs of the aged by providing affordable rental housing to persons in housing need as low-income households, or through infirmity or age. It operates under the umbrella of Baptcare, a community service provider including aged care, family, youth and children, disability and asylum seekers. It manages a total of 16 long term tenancies.

Research questions

Purpose: to investigate the needs and requirements of a sample of registered housing agencies (RHAs) in relation to partnerships with local government to increase the supply of affordable housing that meets local needs.

Questions:

1) Profile of RHA

2) What is your current priority focus?

3) What are the critical success factors for delivery of affordable housing?

4) What role should local government play to facilitate affordable housing development?

5) What are your requirements with respect to joint venture partnerships with local government?

6) What is your preferred model of land transfer, i.e. direct ownership or lease?

7) What are your requirements with respect to leases?

8) What examples of successful joint venture partnerships with LG exist? In Moreland?

9) What do you see happening in the future with the RHA sector?

Overview of Victorian Housing Associations

Name	Provider role[5]	Target Population[6]	[7]Presence in Moreland
Common Equity Housing Limited	• Long term co-operative housing • Tenant support and development	Singles and families.	None at this time
Community Housing (Vic) Ltd	• Long term and transitional housing. • Crisis housing and housing linked to support programs. • Independent and shared tenure housing	Specific programs for indigenous clients, people with disability or chronic illness, older persons, people with mental health issues, domestic violence and people who have experienced homelessness.	-12 units elderly and disabled accommodation. -One disability-adapted home Both built on Council land
Housing Choices Australia	• Long term housing and transitional housing • Housing information and referral • Housing establishment funds	Singles and families, people with a disability, mental illness and low income workers	Gaffney St, Pascoe Vale 28-unit apartment built in 2011
Loddon Mallee Housing Services Ltd (trading as Haven; Home, Safe)	• Long term and transitional housing • Housing information and referral • Social housing advocacy and support program • Homelessness support services • Aged care services	Singles, families and low income key workers	Not known Recently merged with North East Housing Service (transitional housing provider)
Port Phillip Housing Association	• Long term housing •	Singles, aged singles, couples, families	None at this time

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[5] All RHAs perform a property and tenancy management role; while some RHAs provide support services.
[6] The core purpose of RHAs is to provide affordable housing to low income households, in which the parameters are determined by the Director of Housing.
[7] A number of Housing Providers manage social and affordable housing in Moreland. These include Homeground, Urban Communities and Women's Property Initiatives. Faith-based and secular (e.g. Hope St) providers also provide a range of community and transitional housing in Moreland. (There is no central register of non-market housing.)

Name	Provider role[5]	Target Population[6]	[7]Presence in Moreland
Rural Housing Network Ltd	• Long term and transitional housing (Hume region) • Housing Information and Referral • Social Housing Advocacy and Support • Housing Support for Indigenous Tenants.	All people over the age of 16 who are homeless or at risk of homelessness, Families and single people who have limited housing options Indigenous people, frail aged, people with mental health issues	Not known
Wintringham Housing Ltd	• Long term and supported housing • Housing information and referral • Social housing advocacy and support program. • Outreach services • Aged care	Elderly men and women (aged 50 years and over).	12 X 2 bedroom units + 50 residential aged care (Gilgunya- Harding St Coburg)
Yarra Community Housing Ltd	• Long term, transitional and crisis housing • Initial assessment and planning	Young people, singles, families, disability and low income workers	One development built on Council land (8 x single person units) 2 x singles & family developments in Coburg

Information sourced from profiles listed on the Housing Registrar website
http://www.housingregistrar.vic.gov.au/Registered-Housing-Sector/Housing-association

Selected examples of social and affordable housing provided by RHAs

239 Brunswick St Fitzroy (Yarra Community Housing)

Four level building encompassing 14 units (13 studio and 1 disability modified) and a ground floor retail premise. Mix of couples and singles households receiving Centrelink and employed (50/50). 40 year lease with Director of Housing (funding) and Yarra City Council (landowner).

Ashwood Chadstone Gateway (Port Phillip Housing Association)

Redevelopment of former public housing estate with 282 units over 4 buildings and 9 townhouses. Of this 201 units and the townhouses are used for community housing with the remainder privately owned. The community housing comprises 148 one bedroom apartments, 52 two bedroom apartments, 1 three bedroom apartment, 7 three bedroom townhouses and 2 four bedroom townhouses. One building of 93 units is allocated to older persons 55 years and over and 75 one and two bedroom apartments are disability modified or adaptable in the future.

Alexander Miller Homes (Wintringham Housing)

Redevelopment of former older person housing originally built by 19th Century retail entrepreneur Alexander Miller in Geelong and regional Victoria. Focus on independent living units with onsite support provided to tenants.

Gipps St Abbotsford (Common Equity Housing)

Redevelopment of a former industrial building, the development provides 59 units; 25 of which have been retained by CEHL for co-operative housing and 34 purchased by private buyers. 6 units are managed by disability housing providers.

City of Moreland housing projects (various)

195-197 Nicholson St, Coburg
8 x single person units; alternative to rooming house accommodation.
Developed by Yarra Community Housing & DHS.
Land remains Council-owned - leased to Yarra Community Housing & Director of Housing- 40 year lease.

Twyford/ Claremont Streets, Fawkner
12 units elderly and disabled accommodation.
Developed by Yarra Community Housing & DHS.
Council-owned land leased to Yarra Community Housing & Director of Housing- 40 year lease.
Note: Land was already Council-owned and Reserve not used for its purchase.

168 McBryde Street, Fawkner
One tenant who has a significant disability.
Developed by Channel 9 Footy Show and Metricon.
Land remains Council-owned and land leased to Community Housing Ltd - 40 year lease.

41 Merlyn St, Coburg North
Supported accommodation for 4 young people and a full time carer.
Under construction- Lighthouse Foundation with Property Industry Foundation & Henley Homes.
Land remains Council-owned land 50 year lease with Lighthouse Foundation.