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Q1

Name of organisation

Womens Village Collective

Q2

Your name

Ann Uldridge

Q3

Position

Non Executive Director

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Q10

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

Since its inception, WVC has been deeply attuned to the critical issue of housing instability and the displacement that women and their families face. Through our extensive engagement in community workshops, collaborations, discussions, and the collection of personal stories, as well as our successful efforts to secure housing for some women in the Northern Rivers area, we've come to realize a significant challenge. It's a situation where a specific group, primarily consisting of single mothers with educational backgrounds and the potential to become homeowners, finds themselves caught in a perplexing "Catch-22" dilemma.

Traditional solutions, like affordable rental programs for low-income families, unintentionally lock them into extended periods of limited ambition and constrained expectations. The fear of navigating the fiercely competitive private rental market compels these families to remain entrenched in their low-income situations, even when they have the potential for upward mobility. Another group is burdened by exorbitant rents, preventing them from saving enough for a reasonable down payment to enter the realm of homeownership. While these models may benefit property developers and owners, they do not align with the aspirations of these families.

Q11

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

By way of example; one of our members was renting in Lismore and her house was impacted by the floods. Together with her 8 yo daughter, she had to move home 24 times in the following 12 months. Despite having stable employment and a good credit history and some savings, she has been unable to qualify for a housing loan even using the shared equity scheme. It's criteria are simply too restrictive. She currently rents one of the housing pods set up via the Byron Shire Council.... however this is not a great solution for a single mother and child as it is not a safe environment. She is currently considering a move to Bali where the cost of living is so much lower. The WVC private Facebook group regularly hosts conversations where most women express frustration at not being able to access finance for home ownership despite paying upwards of \$600/week in rent. They do not want to continue renting - it is too unpredictable for a stable life. Home ownership with its prospects of security, stability and growing equity over time is a much preferred option.

Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

3 elements need to occur to make home ownership more affordable:

1. Alternative forms of home ownership such as shared equity, rent-to-buy and community land trusts.
2. Alternative means of construction such as pavilion homes, modular and pre-fabricated homes and manor homes would (if implemented well) contribute to lowering the cost of construction without reducing quality
3. New forms of financial packaging to support the above and the working women who just need to stay in the communities they know with the schools their children like and among the family and friends they have grown up with

WVC is often approached by well-meaning developers that want to make a contribution to solving the affordability challenge. WVC needs to increase its internal capacity to engage with the developers, to gather women into specific interest groups, to engage with banks, philanthropists and other financiers and then to bring these groups of interest together - project by project - to make a difference. It will of necessity start small scale with pilot projects. But we are convinced, that the learnings can be scaled up relatively quickly and disseminated in an open data environment to make a big difference.

Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

Governments need to loosen current regulations, planning restrictions to allow a greater degree of experimentation in housing forms, construction and financing. There may be winners and losers from such a process..... but we have to experiment and learn from the results. Governments (at all levels) should also take the best and brightest public servants from their housing, planning, social services and health portfolios and create multi-disciplinary teams to work with developers, community organisations, banks, philanthropists on specific projects that push new boundaries in order to accelerate exciting ideas and new projects. They need to have the authority to work with communities, break the rules and get things done.

Q14

Is there anything else your organisation would like to share with the Commission?

Find those organisations with new ways of thinking and doing and support the hell out of them!
