Housing Strategy for South Australia 2013-18

Building a Stronger South Australia

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South Australia is consistently rated as a more affordable place to live when compared to other Australian states and territories. We must work hard to ensure that all South Australians have access to comfortable and affordable housing. We know that housing costs are the single greatest household expense. This is why our Government has made Housing Affordability one of the Seven Strategic Priorities.

Housing contributes strongly to the state’s social and economic future. It is an integral aspect of our Building a Strong South Australia plan. Investment in housing provides jobs as we work to bring shelter, security and affordable comfortable living circumstances to all South Australians.

The Economic Statement our Government released in March 2013 sets out our plans for the future prosperity of our State, which will rely on a strong government, working with strong business, supported by a strong community. This Housing Strategy, similarly, will thrive under the leadership of a strong government, working with strong partners in the business and community sectors. This Strategy is a call to action that conveys a strong plan for South Australia in respect to housing assistance and housing supply.

We will increase housing choices by increasing housing diversity. As part of our plan to Build a Stronger South Australia, we will encourage new urban forms in the inner city and create places where people will want to live. Importantly, this will also enhance activity in a sector that drives our economy.

Addressing housing affordability is one of the critical challenges we face as a nation. We will build a system that ensures that all South Australians have the opportunities to realise their housing aspirations, serviced by an industry that remains a vital part of a strong economy.

Our strategy to make South Australia a more affordable place to live is not limited to housing policy. We are also looking at ways to improve affordability in the areas of energy, water, transport, health, and other services as well as in our communities. Individuals and families should have access to housing that is not only affordable, but also offers convenient access to social infrastructure, transport, employment and services. We will change the way that we deliver services.

We want to create places in which South Australians want to live, work, do business and raise a family. Let’s work together to achieve this.

Hon. Jay Weatherill MP
Premier
Home plays an important role in our lives. Where we live is part of our identity, and owning a home remains a major aspiration for many South Australians. In addition, the construction of new homes is a major economic driver for our State, with a number of industries benefitting from home building activity.

The South Australian Government’s investment in affordable housing is something that extends well beyond bricks and mortar. It’s an investment in our communities. Having an affordable place to call home, with access to the services and supports people need in their day to day lives, helps build stronger communities.

That’s why we’re working to deliver the widest possible range of housing options for South Australians - be it through social or affordable housing, private rental or home ownership.

We’re investing in new and innovative ways to both revitalise suburban areas and deliver more affordable housing for more South Australians.

Urban renewal projects like the Westwood Project in the Parks area of Adelaide’s western suburbs show the truly great things that can be achieved when we all work together. It’s been described as one of the largest urban renewal projects in Australia - with the end result being a safe and sustainable community that residents can feel proud of.

Through our partnership with the community sector, we’re delivering innovative ways to support South Australians who are on low incomes. Often, these partnerships involve support from the private sector, helping to make developments like Common Ground Adelaide and UNO Apartments a reality. These developments are delivering a real, positive change in the lives of South Australians who are disadvantaged or on a low income.

Ensuring there is more affordable housing available to South Australians is a key part of our future – because it promotes the message that our State is a great place to live, and a great place to invest.

Hon. Tony Piccolo MP
Minister for Social Housing
South Australia prides itself on being one of the most affordable places to live in Australia.

As industry providers and government partners, we share a vision to secure a more sustainable housing system that will support housing affordability into the future and to ensure that, as South Australia grows, our neighbourhoods are well-planned, socially inclusive, connected and sustainable. Where direct government investment is needed, it is prioritised to those most vulnerable in our communities and delivered in a way that provides assistance to achieve higher levels of social and economic participation.

A well-functioning housing system supports a strong economy. Housing not only supports wealth creation, it underpins the State’s competitiveness by supporting population growth.

High housing costs place upward pressure on wages and salaries, which undermines the competitive position of local producers, especially in trade-exposed industries.

This Strategy is a call to action, identifying what we can achieve together over the next 5 years to secure this future for the state. It is part of our broader ‘an affordable place to live’ strategic priority.

“A call to action

“Our focus should be on better outcomes for people, looking for opportunities for co-investment and working together.”

Ian Yates AM, COTA Australia
Where we are now

South Australia’s Strategic Plan, the government’s Seven Strategic Priorities and the Planning Strategy set out aspirations for our State to ensure that it is sustainable and productive.

The Planning Strategy projects a requirement for at least 38,700 additional affordable homes in greater Adelaide and 7,000 new affordable homes in non-metropolitan areas over 30 years. The majority of new homes are to be built within existing urban areas to enable ease of access to transport, jobs, education and other services and facilities.

Projections also indicate restricted housing choices and a shortfall of well-located dwellings and affordable dwellings for rental and purchase, including those suited to an ageing population or those living with a disability.

No single agency—private, government or community organisation, has been able to fully address the issues of housing affordability and choice through their own initiatives. A more sustainable approach is needed across Australia. At a local level, joined up partnerships and innovation are required to create new solutions.

“The challenges have been with us for a long time, it is by working differently and working together that we can develop new models and solutions.”

Matthew Woodward, Unity Housing
Housing Strategy for South Australia 2013-18

Building a Stronger South Australia

As a smaller state, South Australia’s advantage has been its flexibility and innovation. This will be called upon to increase the overall supply and diversity of high-quality, well-located housing that keeps pace with population growth and change.

We want to create more pathways and opportunities that help South Australians who aspire to become home owners, or who are struggling to remain in home ownership, to achieve their goals through innovative financing and development opportunities.

This innovation has already commenced. Community housing providers are playing a greater role and will become a major supplier of affordable housing to those on low incomes. Currently community providers manage approximately 13% of South Australia’s social housing supply. Existing government commitments will take this to 27% over the next 5 years and initiatives by the community housing sector alongside government support are expected to increase it even further.

This growth will strengthen the housing system through the unique combination of community connections, local partnerships, financing and taxation benefits that are available to community housing organisations. These partnerships will creatively engage private housing industry providers and all levels of government to increase housing supply and choice.

Many industry providers are realising the benefits of innovative design and financing, as well as strategic partnerships with public and community housing providers to create a wider range of affordable homes for purchase or rental that cater to different types of families and income levels.

The creation of Renewal SA in 2012 demonstrates the government’s commitment to well-planned urban renewal projects and the increased delivery of affordable housing choices. Renewal SA will stimulate innovation in projects and policy, facilitate demonstration projects and partnerships and master plan key locations, to enable the delivery of urban renewal by private and community housing providers. In some instances, Renewal SA will also directly deliver projects.

Housing SA is working to better support an expanding integrated housing and homelessness service system. Housing SA’s vision, set out in its Blueprint, of ‘connecting people to place’ will see Housing SA take a more regional, community and place-based approach to services that will increasingly look to partner with other providers to deliver quality housing choices for disadvantaged people in the community.

South Australia has a unique housing policy advantage over other states with the presence of HomeStart. This presents an opportunity for households to complete the pathway from public rental through to home ownership, through the delivery of home finance products. Over time HomeStart has developed a range of products designed to address various levels of customer need ranging from difficulty covering upfront costs through to enhancing borrowing power without creating mortgage stress.

At the national level, South Australia continues to call for reform to secure the future of funding for housing assistance across the system to address housing affordability and to create housing options and places where we can thrive regardless of our age, stage of life, level of activity or income.

Where we want to be

“We need a fair system that spreads the cost of housing across the community, not just new buyers. Upfront costs like stamp duty, augmentation, and financing place too much pressure on first home buyers.”

Bradley Jansen, Qatto

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Many households find it hard to obtain and secure affordable housing, be it rental or home ownership. This includes ways to reduce upfront entry costs, innovative finance options and incentives for private landlords and community housing providers to fill gaps in the market.

South Australians want to live in communities that are healthy, safe and connected to transport, jobs and services, at prices that are affordable and in the locations of their choosing.

Housing and access to essential services impacts on health and wellbeing, and affects participation in the workforce and broader community. Development must occur with people front of mind.

Access to appropriate and secure private rental is a challenge for many households, particularly older women, new arrivals to Australia, young people and those looking for shared accommodation. Landlords, rental agents, support providers and government need to work together to support households at risk to protect their rights and maintain tenancies.

Individuals and families need more choices in the size, design and location of housing and range of services as they approach different life stages.

New opportunities in partnership with community housing providers and the private sector will provide modern and creative solutions to our shared challenges.

The way our houses and neighbourhoods are designed help to protect the environment and reduce ongoing living costs.

Affordable housing can support economic development in regional areas and more could be done to address the unique needs of the regions.

Consumers need and want to be heard when it comes to housing choices and aspirations. Specifically the voices of people living with disability, new arrivals, Aboriginal people, the homeless, women, young people and older people must be heard to deliver the housing choice and services they require.

Decision making must be evidence based and meet community expectations.

Growth and transformation is occurring across government and in all parts of the housing industry.

Innovation, continuous improvement of services and the delivery of new housing and communities is required to meet the changing needs of South Australians.

“The 15% affordable housing policy has driven important conversations about delivering affordable housing. To optimise this however we need a programmatic solution that provides predictable sources of capital for the community housing sector to enable effective partnering on developments with the 15% requirement.”

Scott Langford,
Junction Housing
The data

The challenge for all sectors will be to work together to deliver more affordable housing choices in good locations.

“We will advance as a state if we engender collaboration between all agencies. We want this Strategy to be a precursor to ongoing discussion with the community, industry, Commonwealth and local government.”

Maria Palumbo, Common Ground Adelaide

- Projections currently indicate that 14,000 fewer dwellings will be produced in the next 15 years than are needed to meet future growth demands identified in The 30 Year Plan for Greater Adelaide.¹
- Detached housing remains the most common type of development in South Australia², yet household size has declined and couple and single person households have increased.
- As the population ages, easy access into and around the home and proximity to transport, health and other services becomes more important. The proportion of older people in South Australia is increasing at a faster rate than in most other Australian cities. By 2031, 26.5% of our population will be aged over 65 (currently 15.4%).³ This will place pressure on affordable housing opportunities.
- Approximately 25% of house sales in South Australia fall within the affordable price range for low and moderate income households. Since its introduction in 2007, the Affordable Homes Program has assisted more than 720 eligible buyers to purchase a home of their own. More than 1,223 affordable houses have been delivered through South Australia’s 15% affordable housing requirement, with a further 2,793 affordable houses committed in future developments.
- The number and percentage of households in private rental continues to grow. One in five South Australians rent privately. Only 38.4% of private rental properties were affordable to low income households, and only 8.2% were affordable to those on very low incomes. Housing SA assists more than 34,000 people each year in private rental through bond guarantees and rent in advance.
- Indigenous home ownership rates in the 2011 Census were estimated at 34%, compared with 68% for non-indigenous households, with the gap narrowing by approximately two percentage points since 2006.
- Social housing rental is also in demand. More than 21,000 people are seeking public housing. Each year fewer than 3,000 new allocations are made.⁵
- Since being launched in 2005, –HomeStart’s EquityStart loan has assisted more than 1,200 Housing SA tenants to purchase a home. More than 57% of these customers had a household income of less than $43,000 and 38% relied on Centrelink as the primary income source.
- Around 6,000 South Australians were homeless in 2011, including 258 people sleeping rough, 2% less than the 6% national average.⁶

Affordable housing is accommodation where a low or moderate income household pays no more than 30% of their annual income to rent or buy.

¹ Housing and Employment Land Supply Program (HELSP) monitoring report 2012
² Housing and Employment Land Supply Program (HELSP) monitoring report 2012
³ State of Ageing Report, 2009
⁴ Department for Communities and Social Inclusion 2013
⁵ Department for Communities and Social Inclusion, Housing SA, May 2013
⁶ ABS, Census of Population and Housing: Estimating Homelessness, ABS Catalogue 2049.0
## What will change?

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>What this means</th>
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<tbody>
<tr>
<td><strong>Community housing</strong></td>
<td></td>
<td></td>
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<tr>
<td>- small scale, agency based</td>
<td>- more sustainable, and expanding sector, major providers of social housing</td>
<td>Community housing will grow in number and diversity of housing options. The emerging sector will comprise large scale, professionally based providers, linked with local communities and capable of development, renewal, attracting financing and forming partnerships.</td>
</tr>
<tr>
<td>- tenant and property management</td>
<td>- place making, connection to services and support</td>
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<tr>
<td><strong>Housing SA</strong></td>
<td></td>
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<tr>
<td>- direct service provision</td>
<td>- funder and facilitator of programs</td>
<td>Housing SA will facilitate housing solutions through an emerging integrated housing and homelessness system. It will ensure common access points, assessment and support services to enable greater choice and independence across: homelessness, social housing, NRAS, private rental, home purchase and aged housing.</td>
</tr>
<tr>
<td>- tenancy management</td>
<td>- housing assessment, management and support</td>
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<tr>
<td><strong>Renewal SA</strong></td>
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<tr>
<td>- multiple agencies undertaking urban renewal</td>
<td>- a consistent and strategic approach to urban renewal</td>
<td>The creation of Renewal SA in 2012 marks a commitment to well-planned and executed urban renewal, which includes affordable housing options, in well-located and serviced areas.</td>
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<tr>
<td><strong>Private rental</strong></td>
<td></td>
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<tr>
<td>- agency-based services</td>
<td>- integrated services</td>
<td>Tenants and landlords in the private rental market will be provided with better access to support and services, through programs like private rental liaison and improved regulation, to help tenancies be successful.</td>
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<tr>
<td>- regulation</td>
<td>- early identification and prevention</td>
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</table>
People seeking housing assistance, whether in rental or home purchase will be able to get the information they need to make the best choice for themselves, without having to tell their story multiple times. Services and a greater diversity of affordable housing choices will be tailored particularly for young people, lower-income households, new arrivals, Aboriginal people, women, older people and people with disabilities.

Private industry members face common challenges in realising the visions of the Planning Strategy. New ways of working with communities, government and other industry partners will be developed to relieve pressure on the urban fringe and support regional centres to secure affordability over the long term for the state.

South Australians will be involved in the design and evaluation of housing solutions. This includes engaging people in policy debate and choices and ensuring that as people’s expectations change, so do our services. It also means communities will be central to the design and delivery of new development and associated community services.

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<td>single register</td>
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<tr>
<td>single solutions</td>
<td>holistic approach, servicing diversity, self directed</td>
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<tr>
<td>Construction, development and finance industries</td>
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<tr>
<td>barriers to collaboration</td>
<td>shared solutions, tackle barriers to innovation</td>
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<td>Community members</td>
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<td>providing services “for” people</td>
<td>designing and providing services “with” people</td>
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1. Increase housing choice and diversity

South Australians want secure housing that meets their needs at a price they can afford.

The state government wants South Australia to lead the nation in the proportion of homes for sale or rent that are affordable to low and moderate income households. Increasing the supply of affordable housing areas will support employment and economic growth.

Affordable housing is out of reach for many fixed income and low income South Australians. Reducing the cost of housing and pursuing innovation in design is vital, especially in infill and renewal areas that offer many locational advantages.

Affordable housing supply is only part of the solution with access to affordable home finance also essential to assist aspiring households into home ownership.

Reasons for affordability have changed from the original interest-rate barriers of the late 1980s and early 1990s, through to property price barriers in the early 2000s and more recently, access to credit after the global financial crisis.

HomeStart Finance, the state’s home lending agency, has assisted more than 60,000 people to purchase their own home; 85% of whom were unable to access finance from other lending institutions.

As our population ages, the number of single households and people living with disability will increase. The housing needs of new arrivals, women, youth, older people and Aboriginal people may also differ from those of previous generations of South Australians.

Creative ways of developing cost-effective designs are required to ensure appropriate layouts, good access and safety; features that will benefit everyone.

Our actions to increase housing choice and diversity include:

- **Grow the community housing sector**
  - Establish a New Ideas for Growth program that will fund the development of innovative proposals to promote innovation and growth in the community housing sector.
  - Transfer 1,000 public housing dwellings to community housing through a national tender from late 2014. Progress a further 4,000 transfers through New Ideas for Growth and further tenders.
  - Establish a community housing provider with a specialist focus on people living with disability by December 2014. Initial stock will consist of 135 dwellings. This provider will be established with the aim to grow its stock level over time.
  - Adopt nationally based community housing provider regulation. Streamline funding arrangements to focus on service outcomes, build capacity and support access to finance, reduce administrative burdens and support innovation.
  - Support small community housing providers who want to merge or join umbrella bodies.

- **Drive innovation to deliver greater diversity**
  - Trial and promote cost-effective, innovative approaches that reduce construction costs and operating costs over the life of the dwelling, such as modular housing and cross-laminated timber.

“We should have a bold ambition for our state — no one should be spending more than 30% of their income on housing. We need quick interventions for people experiencing stress, to help keep them in their homes.”

Ross Womersley, SACOSS

Our response
Involve partners in the design of future programs to ensure effective partnering arrangements and procurement processes that encourages innovation.

Facilitate or partner to deliver demonstration projects that highlight well-designed, mixed-use developments such as the UNO Apartments and Bowden.

Incorporate innovative housing requirements into government tenders and facilitate partnerships between private and community housing providers including Bowden and inner-city renewal sites.

Ensure at least 15% of all new housing in significant developments is affordable to low and moderate income households, including 5% for people who are vulnerable or at risk.

Promote and support local construction and related workforce training to build capacity in the construction sector in sustainable and innovative design, including through the Construction Industry Training Board. The Playford Alive and Bowden projects have generated employment and training opportunities.

Support affordable home purchases

Provide assistance each year for more than 1,500 low to moderate income and key worker households to purchase a home of their own using specialised home purchase products through HomeStart Finance.

Explore new options, such as the recently extended stamp duty concessions for rezoned inner metropolitan areas, to minimise the upfront costs of buying a home to help households overcome financial barriers to home ownership.

Work with financial providers to offer innovative home financing programs for lower-income households to purchase a home and link people looking for private rental assistance with savings education, with a view to transitioning them to become home buyers.

Stimulate investment in affordable rental

Provide 500 National Rental Affordability Scheme (NRAS) properties, including in regional locations, to complement the 3,800 committed since 2009. NRAS provides rents at 80% of market rates and has stimulated private investment in affordable rental properties.

Investigate opportunities for private investment in social housing and work with financial providers to offer a low-interest, community sector home loan product that organisations can utilise to grow community housing stock and develop longer term options for NRAS funded properties.

As part of a $220 million Affordable Housing Stimulus Package, provide more than 900 new homes for low income earners and vulnerable people across the state. This includes constructing around 225 new social housing dwellings by December 2014, through a $20 million community housing grant, matched with investment from community providers, and $30 million for vulnerable and at risk tenants. At least 15% of homes will be for people living with disability.

Secure sustainability of social housing

Renegotiate the way in which social housing assistance is funded under Commonwealth-State arrangements so that South Australia’s public and community housing is on a more sustainable footing.
2. Create places where people want to be

The way we develop our housing, communities and public spaces underpins the health and wellbeing of the people who live there; their sense of connection and the ease with which their needs can be met. It promotes a sense of vibrancy, a place of activity and interest and a place to meet and be with others.

The creation of new neighbourhoods and the renewal of existing ones to deliver better places to live will ensure a more sustainable future for all South Australians. They will maximise access to transport, jobs, education and services and provide a diverse mix of housing that is affordable for people to rent or buy. New urban form will encourage local employment, walking, cycling, and community interaction within highly appealing and desirable environments.

Facilitating and managing the delivery of innovative new infill developments will relieve pressure on the urban fringe and support regional centres. Affordable energy and water-saving features in new and refurbished homes assist with the challenge of managing household expenses and also prepares us for the warmer, drier times anticipated from climate change. The best energy-saving benefits come from the correct solar orientation of homes and from locations that are close to transport and services. These will be prime considerations in urban renewal projects.

The creation of great places will require quality design, thoughtful master planning and the coordinated delivery of transport and services. The needs and aspirations of all members of the community will shape renewal projects and require an ongoing commitment to community initiatives and development activities.

The housing industry and Renewal SA will be central to this vision of creating great places. Innovation and new partnerships are being explored to find ways to accelerate renewal as governments, the housing industry and community organisations cannot achieve this on their own.

Create new vibrant, mixed-use communities

- Deliver SA’s first higher-density, urban infill site at Bowden comprising over 2,400 dwellings including affordable housing, commercial and retail space, innovative public realm, ongoing stakeholder and community engagement, place activation and sustainability initiatives.
- Develop the Tonsley site as a vibrant and sustainable mixed-used precinct comprising employment, education, services, retail and residential opportunities.
- Facilitate affordability, diversity of development and encourage connectivity by:
  - Continuing to reform planning policies and building codes and the way infrastructure is funded.
  - Identifying and addressing factors which contribute to the price of land and pilot projects on the cost of construction.
- Support vibrancy and economic and cultural growth in the Adelaide CBD and a revitalised Riverbank Precinct to encourage more people to choose to live, work, recreate, invest and spend time in the city.
- Involve the community in the design and delivery of new development and urban renewal to ensure that built form and public spaces meet community aspirations and that expectations for ongoing placemaking and community development activities, including local training and employment, are met.
Accelerate renewal and infill development

- Reinvigorate neighbourhoods by accelerating the planning and implementation of urban renewal projects to replace ageing housing stock and introduce new housing and greater diversity in areas with current high concentrations of public housing.
- Continue the Better Neighbourhoods Program which will deliver 154 homes by December 2015, supplemented by an additional 114 homes to be delivered through a $23.6 million acceleration of the program.
- Continue the regeneration of Peachey Belt suburbs Smithfield Plains and Davoren Park and include more than 500 hectares of greenfield development and parklands, as part of the Playford Alive project, providing more than 2,400 new homes and a proposed $50 million town centre.
- Construct 428 new dwellings over the life of the project at The Square at Woodville West, promoting medium density infill with the reconfiguration of roads and the development of new public spaces. Include 35% affordable housing and an additional 15% social housing into the development.
- Progress renewal within Elizabeth Park ‘Northway’ to improve quality and diversity of housing. Demolish approximately 140 dwellings to create 250 new dwellings, 80 being newly created and 65 refurbished social housing dwellings.

Facilitate investment in regional South Australia

- Work with stakeholders in major regional centres to develop local housing solutions suitable for future funding applications to Commonwealth or State governments.
- Assist the Northern Regional Affordable Housing Initiative in Port Augusta, Whyalla and Port Pirie by Unity Housing. The Initiative will create over 80 dwellings across 11 locations and is supported by the Commonwealth through a $5 million Regional Development Australia Fund grant and by vacant land transfers from Housing SA.
- Use a network of regional gateways and services to address homelessness in regional areas and consider opportunities for mixed-use dwellings for workers, singles, boarders, and transitional accommodation in regional centres.

Facilitate delivery of well-designed homes and neighbourhoods

- Measure and report on the sustainability and affordable living performance of new developments and communities. Use projects such as Bowden, Tonsley and Lochiel Park to inform future developments.
- Promote use of significant guidelines, including:
  - South Australia’s ‘Communities for All’ guidelines for residential developments, which support the provision of age-friendly housing, outdoor spaces and safe access.
  - South Australia’s ‘Streets for People’ to generate pedestrian and cycling-friendly environments for more vibrant and healthy communities.
  - ‘Healthy by Design’, encouraging decision making based on human health and wellbeing through practical guidance in designing walkable, and ultimately more liveable communities.

Deliver on climate change priorities

- By 2020, improve the energy efficiency of dwellings by 15% and deliver on commitments to research and advance demonstration projects.
- Consider funding approaches and construction techniques for upgrading existing homes to reduce the impacts and costs of energy and water supply.
- Consider designs that allow for disassembly and reuse, reduced energy, transport and resource waste during the construction process and reduced waste to landfill.
Choosing the right place to live, whether it is to rent or buy a home, is complex. There is a lot to consider – location, size, design, cost, security, as well as current and future personal and family needs. Housing also needs to be supported by readily accessible and appropriate services. For people on low to moderate incomes or with complex needs providing housing choice and appropriate support is most challenging.

The strategy aims to create an integrated multi-provider housing and homelessness system that will interact more closely and effectively with South Australians, particularly those experiencing disadvantage, meaning people will have a clear way to access housing services.

To achieve this, services must be coordinated and delivered by a connected, skilled and capable workforce. Innovative public and private partnerships and third-party investment will provide a strong platform for future growth of housing assistance, while also protecting the interests of consumers and government.

For many disadvantaged people, providing a secure housing option is only part of the overall solution; support is also required. For people with complex needs, providers will connect them to the support and professional resources they need to sustain their tenancy.

People will be provided with better housing information, so they can make decisions that are right for them at any given time. Access to more information about social housing and support services as well as private rental will be provided through online and self-service technologies. This will allow services to focus on providing assistance to those who most need it and provide greater choice in housing for customers.

HomeStart supports this system by providing both a pathway to home ownership for social housing tenants and facilitating the affordable purchase of properties delivered by Renewal SA and the private market.

The overall housing system can enable people to move from one form of assistance to another, until they are gradually able to take care of their own housing choices in an unassisted form. Elements of this concept are already in place, such as the EquityStart loan that facilitates the movement of social housing tenants into assisted home ownership and HomeStart’s loans, such as the Graduate loan and Breakthrough loans assist people to purchase a home of their own.

The housing needs and aspirations of all South Australians continue to change over time. Placing the needs of people at the centre of all we do means engaging in new ways to ensure that the provision of affordable housing services and products remains relevant and useful.

Actions to transform the way housing services are delivered include:

- Reform how people access and experience housing services
  - Improve local and community engagement networks to ensure housing consumers and South Australians have a say and can be involved in the development and delivery of homeless, rental and home purchase services.
  - Establish an integrated housing and homelessness system, including a common housing register and increased online service options, that supports inter-agency and locally-based planning for social and affordable housing and homelessness programs by 2017.
  - Transform Housing SA, as defined in the Housing SA Blueprint, which provides an action plan for how the agency will work more effectively with its partnering agencies and with disadvantaged families to provide better services and local responses.
Expand specialist support services for landlords and tenants in private rental in metropolitan and regional areas and provide tailored assistance to young people, low income earners, new arrivals, Aboriginal people, women, older people and people living with disabilities.

Ensure people leaving guardianship, institutions, hospital or correctional services have a leaving care plan, including training to access housing and maintain a successful tenancy, including regional areas.

Assist people into secure and affordable private rental

- Assist more than 30,000 people each year with private rental assistance through bond guarantees and rent in advance and make this assistance easier to access.
- Work with private renters, landlords, agents, community service organisations and state agencies to improve access and security in private rental including investigating a framework for long-term (multi-year) leases and rental sharing arrangements.
- Formalise early intervention and mediation in private rental services, providing service alerts and referrals between service providers.
- Identify those who are interested and support them to move into home ownership through HomeStart’s home buying information and education website, “MyStart”.

Provide opportunities for people living with disabilities to exercise greater choice in housing

- Support the construction of new homes as part of the government’s commitment to increase the number of people living with disability in stable, supported community accommodation to 7,000 by 2020.
- Deliver housing commitments of the National Disability Strategy, a ten-year national plan for improving life for Australians living with disability, their families and carers.

Adopt housing designs that are accessible, capable of easy and cost-effective adaptation and designed to respond to the changing needs of home occupants. Promote new homes that meet universal design standards and explore design options that maintain affordability.

Reduce homelessness

- Lead the nation in the prevention and reduction of homelessness and expand specialist housing such as the Ladder Project, Common Ground and foyer-type models, including in regional areas.
- Work with local communities to ensure appropriate responses to homelessness in regional centres such as Coober Pedy.

Improve housing services for Aboriginal people

- Improve housing, overcrowding and connection to employment for Aboriginal people, constructing and upgrading more than 654 homes in remote and non-remote communities under the 10-year National Partnership Agreement on Remote Indigenous Housing with the Commonwealth Government.
- Where agreed with the local community, provide a “public housing like” model for housing management and service delivery to support those communities who identify a capacity and desire to manage their housing.
- Increase services through transitional housing and transitional outreach programs in urban, rural and remote settings to provide support for mobile Aboriginal populations.
- Work with Aboriginal leaders and across government to develop strategies relating to housing and employment through the National Partnership Agreement on Indigenous Economic Participation and the Employment Related Accommodation program.

Affordable Living in South Australia