

**Local government housing and  
community housing associations:  
project report**

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THIS REPORT presents the results of a research project conducted by Shelter NSW, which commenced in December 2006 and concluded in February 2007. The research was conducted with the aim of consolidating knowledge about the direct provision of affordable housing by local government in New South Wales. Specifically, it was about identifying the nature of ‘housing products’ managed by community housing associations for local government councils.

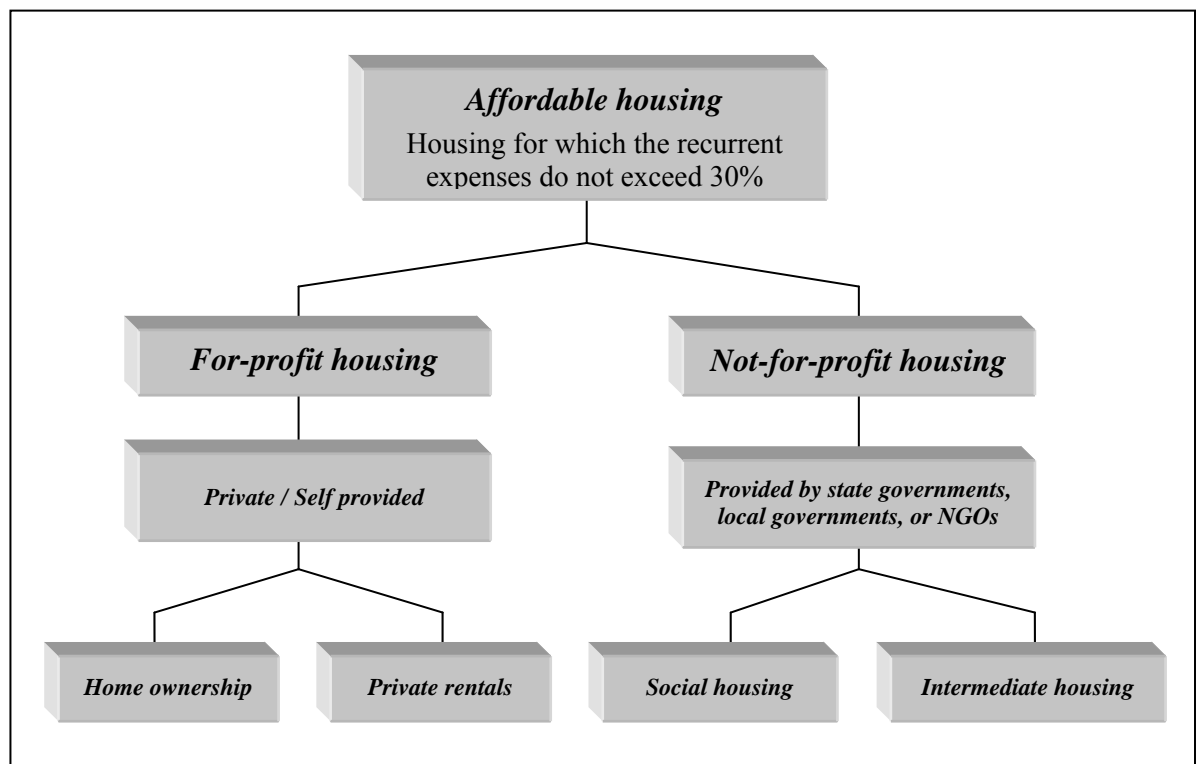
## 1. Background

The purpose of the following section is threefold: to define key terminology, to establish the context for the research, and to outline the scope of the project.

### 1.1 Terminology

There are three key terms for which the establishment of a clear definition is important within the context of this project: ‘affordable housing’, ‘social housing’, and ‘intermediate housing’. The relationships between these terms are illustrated in Figure 1.

FIGURE 1: AFFORDABLE, SOCIAL, AND INTERMEDIATE HOUSING



To some extent, precise definitions for these three terms continue to be the subject of debate.

#### 1.1.1 Affordable housing

Affordable housing is considered as any housing for which the recurrent expenses are below 30% of gross household income. This issue is most significant for

households on lower incomes, which have fewer options than those on higher incomes. Households in the lower 40% of income distribution that spend more than 30% of their gross income on housing expenses are considered to be in a position of *housing stress*. It is toward the alleviation of such instances of housing stress that the provision of affordable housing is generally targeted (Ministerial Task Force on Affordable Housing 1998: 5-8).

Shelter NSW considers affordable housing as an umbrella term, encompassing any form of housing for which the recurrent expenses do not exceed 30% of gross household income. This can include housing within the for-profit sector (which includes private home ownership and rental), and housing within the non-profit sector (whether provided by state government, local government, or nongovernment agencies).

### **1.1.2 Social housing**

Social housing represents the vast bulk of all affordable rental housing, though it only represents about 5% of the total number of households in Australia. This category includes all public housing and Aboriginal housing, as well as most community housing and crisis accommodation program dwellings in New South Wales. This form of housing has eligibility guidelines that target households in the very low-income range. The majority of households in social housing pay 25% or less of their gross income on recurrent housing expenses – though in some cases, rents can be set at up to 30% of gross income.

### **1.1.3 Intermediate housing**

The term ‘intermediate housing’ is relatively new within the Australian context. The main difference between intermediate housing and social housing is the income range of the target group – whereas social housing is targeted toward the very low end of the income distribution, intermediate housing is targeted toward the low to moderate spectrum (Milligan 2005: 8; Mayor of London 2006: 27; Johnston 2007: 31).

There are only a few examples of intermediate rental housing programs in New South Wales, and these are commonly referred to as ‘affordable housing’ programs (in contrast with the broad definition of affordable housing that was indicated above). Some of these are demonstration programs funded through the Centre for Affordable Housing of the Department of Housing. There are affordable housing schemes developed under urban regeneration programs in inner Newcastle and inner Sydney. In addition to this, a small number of councils have initiated their own affordable housing schemes, including Waverley council, Willoughby council, and Randwick council (Johnston 2006).

Many of these programs involve management by community housing associations, and in recent times, there has been a significant amount of discussion within the community housing sector about its role in the provision of affordable housing (Community Housing Federation of Australia 2004: 7-9; National Community Housing Forum 2006a; National Community Housing Forum 2006b).

## **1.2 Local government involvement in housing**

In 1985, the Local Government Housing Initiatives Program (LGHIP) was established to assist local councils in New South Wales in the development of housing strategies (NSW Department of Housing 1986).<sup>1</sup> This program met with some success – it raised the general awareness level of councils with regard to the importance of developing a housing policy (Gurran 2003: 26-27).

In the early 1990s, the Commonwealth government conducted an extensive analysis of Australian housing needs called the National Housing Strategy. Among other things, the Strategy drew public attention to the significance of local government involvement in housing. One of its key recommendations was that every council should be encouraged to develop an explicit local housing strategy (Purdon & Burke 1991: 145-147). In practice, such a strategy involves the identification of local housing needs, the development of a policy to meet these needs, and the active pursuit of measures to implement this policy (Gurran 2003: 16).

One of the matters that is usually addressed within the context of these housing policies is unaffordability.

### **1.2.1 Nature of involvement**

In New South Wales, local government plays an integral role in the provision of housing. For the most part however, this involvement is indirect: it concerns regulation, rather than the direct provision of a service. A council facilitates and influences the private sector production of housing in many ways, including the use of development control processes, environmental planning instruments, zoning policies, strategic planning, and rating policies – though such influence might not necessarily be explicitly acknowledged (Purdon & Burke 1991: 27-43).

The two NSW local government peak associations acknowledge that the direct provision of housing assistance is primarily a function of the state and Commonwealth governments, and that local government has a role that is essentially supportive (Local Government Association 2006: 143; Shires Association of NSW 2006: 88). Nonetheless, these associations both have written guidelines that cover a range of local government housing policy options. One of these is that ‘local government acts as owner or manager of housing stock, or as a land or housing developer’; another is that ‘local government seeks to initiate collaborative development of housing projects with state or Commonwealth housing initiatives, the not-for profit sector, and the private sector’ (Local Government Association 2006: 143-144; Shires Association of NSW 2006: 88-89).

When it comes to the direct provision of affordable housing, however, local government has historically been far less involved (Purdon & Burke 1991: 38). Most government-funded housing in New South Wales is resourced through the Department of Housing, drawing on a combination of state and Commonwealth funds. In New South Wales, this encompasses all social housing programs operated

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<sup>1</sup> This program was effectively disbanded in 2006, when the Department of Housing decided that new funding would not be available to it from 2006-07.

by the Department of Housing. Also included is the greater portion of all programs run by the Office of Community Housing.

There is, however, a certain level of direct local government housing provision in New South Wales. This level varies between councils, depending on size, revenue base, and context – geographical, social or economic. (Lawson 1995: 5-6). An Australia-wide survey, conducted in 1994 by the Australian Housing and Urban Research Institute, found that over 80% of respondent councils (23% of councils in Australia) had indicated some level of housing activity over the previous three years (Lawson 1995: 21). Of these active councils, 34% had directly provided housing – implying that around 27% of Australian councils were at this stage involved with the direct provision of housing. The report also found that 26% of councils provided land for housing, while 21% provided the buildings (Lawson 1995: 25). In general, this housing was targeted toward specific groups – for example, older people, council employees, families or singles on low incomes, young people, or people with a disability (Lawson 1995: 27).

According to the Office of Community Housing website, there are NSW 25 councils providing ‘community housing’ (see Attachment 1: Local councils providing community housing). Shelter NSW is aware of at least one other council, Auburn, that has a significant number of aged persons units provided as social housing (with 76 units, this program is bigger than that of any of the council programs managed by community housing associations).

In terms of direct provision of rental housing the local government housing sector in New South Wales would comprise dwellings built or acquired by councils and provided – whether directly, or indirectly using other organizations as managing agents – to:

- employees;
- older people, e.g. under the former State Environmental Policy 5;
- socially-disadvantaged clients with support services provided by welfare agencies; and
- low-moderate income people as affordable housing (however labelled).

However, Shelter is not aware of any published survey data on the local government housing sector in New South Wales as a whole, with information on its size (number of dwellings), products, etc.

### **1.2.2 Levels of involvement**

In 1991, the National Housing Strategy’s Background Paper number 6, *Local government and housing*, recognised that local government might engage with housing policy in a number of ways. This paper conceptualised this diversity by categorising councils into three groups: reactive, facilitative, and innovative – essentially according to the level of direct housing provision (Purdon & Burke 1991: 30-31). These categories provide a useful analytical tool for this research, and as such, are elaborated below.

*Reactive* involvement describes the position of a council that has not assumed an active role in direct housing provision. As the direct provision of housing is outside the area of traditional local government responsibility in Australia, quite a few councils are likely fall into this category, though this number is decreasing.



*Facilitative* involvement describes the position of a council that has assumed an active role in direct housing provision. A council that fits into this category is likely to be involved in a number of joint ventures aimed at the direct provision of housing. These joint ventures might be with state bodies, community groups, churches, charities, housing associations, or private sector developers.

*Innovative* involvement describes the position of a council that both actively pursues and initiates programs aimed at the direct provision of housing. The distinguishing feature between the facilitative and innovative categories is that a council in this category both participates in externally-driven joint ventures and develops its own initiatives, while the involvement of a facilitative council in housing provision is limited to the former.

In practice, the distinction between the innovative and facilitative categories is somewhat blurry, and is often due to the availability of resources – councils that might fall into the innovative category tend to be based in metropolitan areas, are comparatively large, and in possession of a strong fiscal base.

## **2. Scope and methodology**

### **2.1 Scope**

The aim of this project was to advance knowledge about direct local government involvement in the provision of affordable housing in New South Wales.

The information presented in this report provides an up-to-date picture of all council-owned affordable housing in New South Wales that is currently under the management of a community housing association. The project does not, therefore, give a picture of the local government housing sector, or the local government affordable housing subsector, or the local government social housing subsector. Nor does it indicate activities of a council that give in-kind or financial support to community housing associations.

### **2.2 Methodology**

Originally, it was hoped that this project would completely map out the extent of direct local government involvement in the provision of affordable housing in New South Wales. However, such a project was impossible within this project's timeframe. Instead, the focus was restricted to just that portion of council-owned housing under the management of community housing associations.

Though such a narrowing of focus does mean that some instances of direct local government provision of affordable housing will be overlooked, the information gathered here might still describe a very significant portion of the sector. It is historically unusual for councils in New South Wales to manage tenancies themselves, unless the housing is targeted toward council employees. One notable exception to this was Sydney City council's significant municipal housing program of some 600 dwellings (Troy 1984: 32) – stock that was transferred to the Department of Housing in 1989.

A survey of every housing association in New South Wales should reveal almost all instances of innovative local government involvement in the provision of affordable housing as a community service, and the larger portion of any facilitative involvement. There are, however, some problems associated with this approach – for instance, any council that does its own tenancy management in the context of a community service project will not be uncovered. Another problem is the possibility that a number of facilitative councils might be overlooked, because councils in this category might not be party to any joint ventures that involve management by a housing association. Also, councils from the reactive category are unlikely to be identified at all – meaning that there will be no way to determine the actual level of involvement of any council that is not mentioned in the results of the survey.

Another limitation of this approach is due to the nature of a survey tool as a research instrument. In any survey such as this, questions can be misinterpreted – potentially leading to the reporting of invalid findings. In order to minimise this problem, it was decided that there would be two separate stages of primary

fieldwork. Initially, a brief and simple survey was conducted of each association in New South Wales, in order to learn the number that self-identified as managing housing owned by local government. Following this, a more in-depth interview was conducted with each of these associations, in order to clarify and build on the results of the initial survey.

The research for this project was conducted in compliance with the International Chamber of Commerce/ESOMAR international code of marketing and social research practice, and the Australian national information privacy principles.

### **2.2.1 Four stages of research**

The actual research process was broken down into four separate stages.

#### **Stage one**

Stage one consisted of a review of any readily-available secondary data. The main purpose of this stage was to provide a source of information with which the data acquired during the stages of primary fieldwork could be cross-referenced. Such triangulation of data sources is necessary to ensure the validity of the findings.

This stage involved acquiring and reading any relevant policy documentation on local government housing programs that was available on council or housing association websites, or in the Shelter NSW library.

Stage one was by no means intended to as an exhaustive search.

#### **Stage two**

Stage two was the first stage of primary fieldwork. The aim of stage two was to acquire a current list of all housing associations that managed properties owned by local government.

In order to do this, it was necessary to survey every association in New South Wales. The goal was that this survey would describe the population, rather than a sample. With this in mind, a number of steps were taken to ensure the maximum rate of response.

The first step was to obtain the support of the NSW Federation of Housing Associations, the peak body for community housing associations in New South Wales (with 100% coverage of those associations). The Federation provided the project with a list of community housing associations and their contact details. There were 41 associations on this list, including City West Housing, which was not surveyed since it is a state government-owned trading enterprise.

A letter was then sent to 40 associations from Shelter NSW, formally introducing the project, and requesting their future participation in a brief survey. This was followed up by an email request to its member associations by the Federation to support the research.

The next step was the design of the survey instrument itself. This survey was kept very brief – consisting of eight easy-to-answer questions limited to a single page.

This page was designed to be faxed to each association with a brief cover letter, quickly completed, and then faxed back. A copy of the survey is included in this report as Attachment 3.

Though the survey was deliberately brief, it was anticipated that the answers would provide a reasonable overview of the sector. The three questions aimed at data collection were expected to be sufficient to ascertain the number of housing associations managing local government housing, the number of these dwellings under their management, and the names of the councils involved. In this survey, any respondent association that identified itself as managing local government housing was also asked if they would be willing to participate in an interview, in anticipation of stage three.

These 'fax-back' surveys were completed by associations in the period from the 9 December 2006 to 10 January 2007.

We received 22 faxed responses to our statewide survey, representing a response rate of 59.5%. During the course of stage two, it was discovered that 3 of the 40 housing associations on the original Federation list were no longer operating – these were Moree and District Community Housing, the Upper Hunter Tenancy Scheme, and the Wellington Community Tenancy Scheme. The remaining 15 housing associations completed the survey when contacted by telephone in January 2007.

### **Stage three**

Stage three was the second and final stage of primary fieldwork. The aim of stage three was to acquire more in-depth knowledge regarding all cases of council-owned housing under the management of a community housing association as identified in stage two.

The first step in this stage was to design the interview questionnaire. It was decided that this questionnaire would consist of three sections; the first of which was to be a brief recap of the survey conducted in stage two. There had been some respondent confusion during stage two over what was meant by 'housing owned by local government'; many associations managed housing that was only part owned by the council, and were not sure whether these properties would be relevant. There also seemed to be some returns from stage two that indicated inconsistent information about whether the association did in fact manage council-owned housing. For this reason, the recap included a question about whether the council owns the properties as part of a joint venture, and another asking to specify the percentage of council ownership.

The next section of the questionnaire contained 18 questions about tenancy arrangements. These questions were aimed at finding out about waiting lists, eligibility criteria, rent-setting formulas, periods of tenure, and the degree of policy autonomy that each association had in these areas. The question about autonomy was also a check on the nature and extent of council involvement, as compared with that of other possible owners or landlords such as the Department of Housing.

The final section contained 9 questions concerning the relationship between the housing association and local government. This focus of this section was to learn

about any formal arrangements existing between the two parties. Due to the diversity of the sector, it was expected that the results of this section would be reasonably heterogeneous.

Once the questionnaire was prepared, interview appointments were made with each association identified by the fieldwork in stage two. All the associations who had indicated they managed housing for a local government had indicated they were prepared to be interviewed in this stage. The preference was face-to-face interviews, but it was expected that there would be some rural associations for which a telephone interview would be necessary. In total, 10 interviews were conducted – 5 of these were face-to-face, the other 5 were over the phone. All participants were provided with a project information sheet, a copy of which is included in this report as Attachment 2.

During each interview, with the permission of the interviewee, both handwritten notes and a digital recording were made. These were used to ensure the accurate reporting data.

A copy of the interview questionnaire is included in this report as Attachment 4.

These interviews were conducted in the period from the 11 January to 24 January 2007.

#### **Stage four**

Stage four was concerned with the collation and analysis of all the data collected in the previous stages.

As the aim of this project was descriptive in nature, the focus of this stage was on the effective presentation and categorisation of data, rather than performing a high degree of analysis and interpretation.

Before any analysis was possible, all the data was transposed onto a series of data sheets using Excel. During this process, reference was made to both the handwritten notes and the recordings of interviews.

The answers on the data sheets represent a mixture of both quantitative and qualitative data. The quantitative data has generally been organised in this report into tables and charts, or discussed in terms of both aggregates and percentages. No further statistical analysis has been necessary or possible within the context of this project. The qualitative data, on the other hand, has been collated and presented in prose. A limited amount of thematic analysis has been performed in the discussion section of this report.

## 3. Findings

### 3.1 Composition of the sector

Eleven of the 37 community housing associations identified themselves as managing dwellings owned (or part owned) by local government, during the course of stage two. These 11 associations reported the total number of such dwellings at 178. The results of the stage two survey indicated that the number of councils involved in this sub-sector was 13 (as some associations responded that they manage dwellings for more than one council).

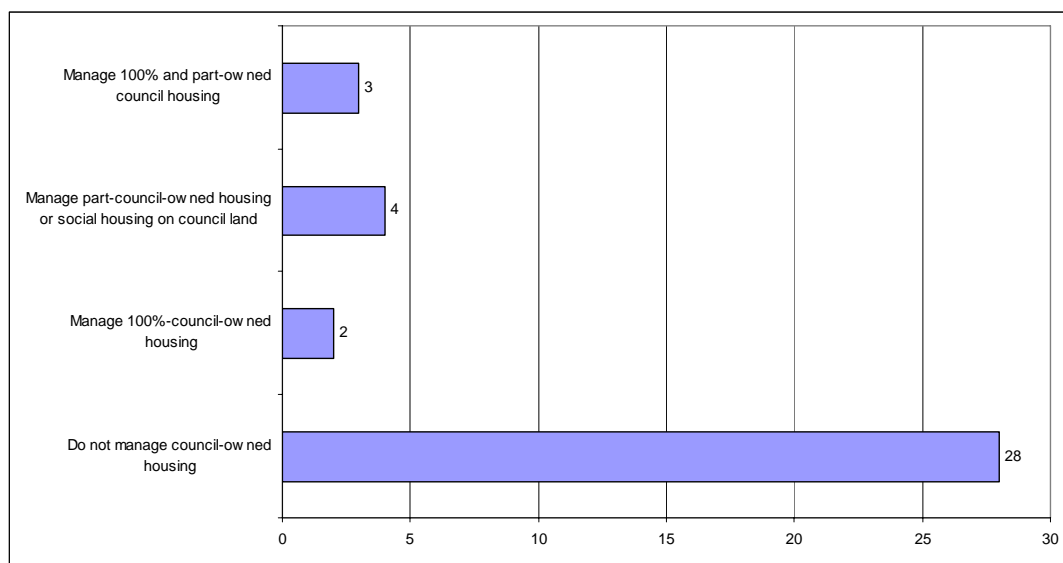
From interviews conducted in stage three, and cross-referencing with secondary data, however, it became clear that 3 associations had been incorrectly identified as managing council-owned housing in stage two. *Central Tablelands Housing Association* indicated that they managed one property owned by Orange City council. The actual arrangement is complicated, but essentially involves ownership by the association rather than the council: they lease one of the properties that they own to Orange City council, who operate it as a group home, but do not manage it themselves – instead, the council contracts the association to conduct the tenancy management. This property appears to be located in the community housing subsector rather than the local government subsector. *Western Plains Housing Scheme* indicated that they managed 12 properties for Dubbo City council. This turned out to be the result of a misunderstanding – the properties are actually 100% owned by the Department of Housing. *St George Community Housing* indicated that, in addition to the 4 properties which they managed for Randwick council, they manage a further 6 properties each for both Marrickville and Canterbury councils. As it turns out, these properties are part of a Centre for Affordable Housing demonstration project on affordable housing, and are not owned by those local governments.

Some of the programs were very significantly funded by the Department of Housing. It was usual, in these situations, for the Department to stipulate certain conditions concerning eligibility, rent, and tenure – and to be the headlessor. Though such partnerships clearly do involve a certain degree of local government support, these cases are clearly of a different nature from those exhibiting complete council ownership. Finally, there was one instance of shared ownership between council and the housing association itself.

In summary, it was considered that 9 of the 37 housing associations managed housing that is at least part owned by local government, is social housing built on council-owned land, or in which the council had some other stake. There were 2 of these that managed housing under complete council ownership (*St George Community Housing*, and *Eastern Suburbs Rental Housing Association*). There were 4 that managed housing which was part-owned by the council or was social housing built on council-owned land (*Newmacq Community Housing*, *Monaro Tenancy Scheme*, *Inverell Community Housing*, and *Homes Out West*). And there were 3 that managed housing from both categories (*North Shore Community*

Housing, South West Inner Sydney Housing<sup>2</sup>, and the Housing Trust) (see Figure 2).

FIGURE 2: NUMBER OF HOUSING ASSOCIATIONS MANAGING HOUSING WITH COUNCIL EQUITY



Note: In the case of 78 properties in 8 local government areas, the council equity is not significant.

The 9 associations having tenancy management arrangements for programs or schemes in which those 10 councils are involved were:

- Eastern Suburbs Rental Housing Association
- Homes Out West
- Inverell Community Housing
- Monaro Tenancy Scheme
- Newmacq Community Housing
- North Shore Community Housing
- South West Inner Sydney Housing
- St George Community Housing
- the Housing Trust

Of the 9 housing associations managing properties at least part-owned by local government or on council-owned land, 2 managed properties for the same council: Waverley council-owned properties were managed by South West Inner Sydney Housing and the Eastern Suburbs Rental Housing Association. One association managed properties for two separate councils: North Shore Community Housing managed properties for North Sydney and Willoughby councils.

The total number of properties in this sub-sector was 152, which includes 3 boarding houses. For 78 of these dwellings, local government had only a partial share or just contributed the land; the remaining 74 were completely council-owned.

<sup>2</sup> For the purposes of this figure, 9 'rent capped' affordable rental dwellings managed by SWISH for Waverley Council, properties which are not owned by the council but by private owners, are used to categorize SWISH in this group. For an explanation of this arrangement, see footnote 4 on page 22.

The total number of tenants living in these dwellings was 172; the total number of residents was approximately 233 (see Figure 3).

FIGURE 3: SIZE OF THE COUNCIL AND ASSOCIATION-MANAGED SUBSECTOR

Category	Number <sup>+</sup>
Properties fully council-owned*	74
Properties with part council equity**	78
<b>Total number of properties</b>	<b>152</b>
Tenants in fully council-owned properties	89
Tenants in properties with part council equity**	83
<b>Total number of tenants</b>	<b>172</b>
Residents in fully council-owned properties***	134
Residents in properties with part council equity**	99
<b>Total number of residents</b>	<b>233</b>

\* Boarding houses are counted as single properties.

\*\* In the case of these 78 properties the council equity is not significant or non-existent.

\*\*\* In one case (ESHRA), this figure was an estimate.

<sup>+</sup> Figures were collected between 1.11.07 and 24.11.07.

The total number of NSW local councils involved in the subsector was 10, out of the 152 NSW councils (i.e. 7% of councils in New South Wales). These councils were:

- Balranald
- Cooma-Monaro
- Kiama
- Moree Plains
- North Sydney
- Randwick
- Singleton
- Waverley
- Willoughby
- Wollongong

In 7 local government areas there were programs or schemes where the council equity was not significant – Cooma-Monaro, Moree Plains, Singleton, 13 of the 18 Wollongong properties, Kiama, Balranald, 31 of the 32 North Sydney properties, and 9 of the Waverley properties managed by SWISH. In the first 4 of these cases, the housing association headleased from or had a service agreement with the Department of Housing. In the case of Kiama, the housing association owns a dwelling on council land. In the case of the 6 Balranald properties and 31 of the 32 North Sydney properties, the associations headlease from the councils despite the Department of Housing having a significantly larger equity in those properties than the councils. In the case of 9 of the Waverley properties managed by SWISH, the council had no equity but headleased them from private owners.

In the case of 4 schemes where the council had some equity in the housing project, the community housing association had a tenancy management agreement with the Department of Housing. Those were:

- Inverell Community Housing
- Monaro Tenancy Scheme



- Newmacq Community Housing
- the Housing Trust (for 13 of the 18 properties reported)

Figure 4 presents the councils and housing associations involved in this subsector.

FIGURE 4: THE COUNCIL AND ASSOCIATION-MANAGED SUBSECTOR BY COUNCIL AND ASSOCIATION

Council	CHA manager	Dwellings	Council-owned	Council part equity*	Tenants	Residents
Balranald	HOW	6		6	6	6
Cooma-Monaro	Monaro TS	6		6	6	10
Kiama	Housing Trust	1		1	1	5
Moree Plains	Inverell CH	6		6	7	7
North Sydney	North Shore CH	32	1	31	44	52
Randwick	St George CH	4	4		0	0
Singleton	Newmacq CH	6		6	9	9
Waverley	SWISH	19	10	9	19	37
Waverley - aged	ESRHA	44	44		44	60
Willoughby	North Shore CH	10	10		10	14
Wollongong	Housing Trust	18	5	13	26	33
		152	74	78	172	233

\* In the case of these 78 properties the council equity is not significant or non-existent.

Not all of the 10 councils had assumed any sort of active role with regard to the housing programs they were involved with. In many cases, the council was a minority financial partner in a Department of Housing-driven project or had contributed land.

Of the 10, there were 6 councils that had effective control over the project concerned.<sup>3</sup> They constitute 4% of NSW councils. Those 6 councils' programs are considered as the 'core' local government housing subsector for the purpose of this project. They were:

- North Sydney
- Randwick
- Waverley
- Willoughby
- Wollongong
- Balranald

The total number of properties owned or part-owned by these 6 councils was 120, including 3 boarding houses (see Figure 5). The difference between Figure 5 and Figure 3 is that Figure 5 does not include 3 councils (Singleton, Cooma-Monaro,

<sup>3</sup> The term 'effective control' in this report refers to a situation where an entity has the role of 'principal' in the principal-agent relationship with the community housing association (being the agent). Who would have possession of the dwelling if its management was not outsourced to a housing association, and who is it that the association has a headlease or service contract with? Where a council has 100% equity stake, this is clearly the council. However, the situation is not so clear in the cases where a council's equity stake was less than 100%. In most of these latter cases, the role of principal was held by another entity, namely the Department of Housing. However, that was not so in the case of 31 dwellings in North Sydney where the community housing association deals primarily with the council (not with the Department of Housing). It was also not so in Kiama, where the association owned the dwelling.

and Moree Plains) where the nature of the council involvement is not significant and where the Department of Housing appears to be much more significant than the council (for the discussion of this, see pages 25 to 27, below). Nor does it include the Housing Trust-owned dwelling in Kiama.

The tenancy management for this ‘core’ subsector was conducted by 6 housing associations. Those were:

- Eastern Suburbs Rental Housing Association
- North Shore Community Housing
- South West Inner Sydney Housing
- St George Community Housing
- the Housing Trust
- Homes Out West

FIGURE 5: SIZE OF THE CORE COUNCIL AND ASSOCIATION-MANAGED SUBSECTOR

<b>Category</b>	<b>Number<sup>+</sup></b>
Properties fully council-owned*	74
Properties with part council equity**	46
<b>Total number of properties</b>	<b>120</b>
Tenants in fully council-owned properties	89
Tenants in properties with part council equity	48
<b>Total number of tenants</b>	<b>137</b>
Residents in fully council-owned properties ++	134
Residents in properties with part council equity	56
<b>Total number of residents</b>	<b>190</b>

\* Boarding houses are counted as single properties.

\*\* In these cases the council equity is insignificant, and in the case of 9 Waverley properties non-existent.

++ In one case (ESHRA), this figure was an estimate.

+ Figures were collected between 1.11.07 and 24.11.07

### 3.2 Nature of the product

The previous section described the overall nature of the local government housing subsector managed by community housing associations; this next section describes each particular instance in some greater depth. Although there are some similarities between the housing products involved, every case is unique. For this reason, the services managed by each of the 9 associations involved are described separately.

#### 3.2.1 North Shore Community Housing

North Shore Community Housing managed housing for two councils, Willoughby City council and North Sydney City council.

##### *Willoughby City council*

The size of the program involving Willoughby City council is shown in Figure 6. It consists of 10 apartments near St Leonards station in Sydney. These apartments are provided for low to moderate income households.

FIGURE 6: SIZE OF THE WILLOUGHBY CITY COUNCIL PROGRAM

<b>Category</b>	<b>Properties*</b>	<b>Tenants*</b>	<b>Residents*</b>
Properties 100% council-owned	10	10	14
Properties part council-owned	0	0	0
<b>Totals</b>	<b>10</b>	<b>10</b>	<b>14</b>

\*All figures dated at 11.1.07.

There is a waiting register for entry into these properties; it is kept separate from the association's general register. At the time of the interview, there were about 2 people on this register. The income eligibility criteria for intending applicants stipulated both minimum and maximum thresholds; the minimum gross annual income was \$21,000, and the maximum was the median income for the Local Government Area (LGA), updated annually. There was also a local area living requirement: to be eligible, an applicant must currently live in the LGA, or have lived in the LGA at some stage during the last two years. These were the only criteria specific to this program. Once these criteria have been met, North Shore Community Housing allocates tenancies according to its general allocations policy, meaning that applicants are prioritised on the basis of greatest need. The council does not have any say during the actual allocations process.

Rent for properties is set at 30% of gross household income, and the period of tenure offered to successful applicants is a 12-month fixed term. At the end of this 12-month term, tenants are reassessed before being offered another 12-month term. There is no limit to the number of terms a tenant may be offered, and there are no continuing leases.

For these properties, North Shore Community Housing does not have a great deal of policy autonomy. Willoughby council has set the conditions outlined above – although there was a period of consultation and negotiation during the initial stages of the program. It should be noted however, that the general allocations policy, which is used during allocations after the council criteria have been met, is set by the association.

The formal arrangements between Willoughby City council and North Shore Community Housing include Management Agreements, valid for a period of 5 years – although when North Shore Community Housing first began managing these properties in 2002, the term of these agreements was limited to 1 year, to give the program a trial period.

Willoughby City council takes responsibility for body corporate fees and major maintenance costs, including structural damage or necessary improvements; North Shore Community Housing takes responsibility for minor maintenance, including paint and carpets. This was not always the case – initially, North Shore Community Housing was responsible for all maintenance, which put the association in a potentially precarious financial situation. In the intervening period, the council decided to cover major maintenance costs – alleviating much of the risk that faced the association. Now, when there is a need for major maintenance to be conducted, North Shore Community Housing advises the council, and the council then both organises and pays for this maintenance. This is not to say that the new relationship

is problem free – the association responded that dealing with the council can often involve quite lengthy time periods, especially when money is involved – as in the case of any major maintenance expenses.

#### *North Sydney City council*

The size of the programs involving North Sydney City council is shown in Figure 7. There were 31 properties part owned by the Department of Housing; the council owns about a one-third share in these properties – but despite this large Department of Housing share, the headleasing arrangement is with the council. At the time of the interview, this figure included 2 vacant, but tenantable, properties. One of the 31 properties part-owned by the council is a boarding house with 5 separate tenancies. There is another, larger boarding house; this boarding house is completely owned by the council (bringing the total number of properties to 32). There are 11 tenancies in this boarding house. All of these properties are provided for very low income-earning households.

FIGURE 7: SIZE OF THE NORTH SYDNEY CITY COUNCIL PROGRAM

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	1	11	11
Properties part council-owned	31	33	41
<b>Totals</b>	<b>32</b>	<b>44</b>	<b>52</b>

\*All figures dated at 11.1.07.

These properties are tenanted from the association’s general waiting register – the only exception to this is the boarding houses, for which there is a separate list. The general waiting register held about 300 applicants as at 31 December 2006; the register specifically for the boarding houses had 18. It should be noted however, that the figures for the boarding house do not reflect demand, as most people who need this type of house need it at short notice, usually due to homelessness.

The income eligibility criteria for this program are the same as those stipulated by the Department of Housing for entry into public housing. Applicants who meet these criteria are allocated tenancies under the association’s general allocation policies, which prioritise applicants on the basis of greatest need. There is also a local area living requirement: applicants must either live in the area or have ties to the area. In this case, the area requirement is broadly defined – it can mean just having a doctor or a relative in the area. Rent paid by tenants is set at the same level as most Department of Housing programs, that is, 25% of gross household income. Again, the council does not have any say during the allocations process.

Although this product conforms to state government policy on social housing, North Shore Community Housing actually had a significant amount of autonomy when setting these policies. The only requirement stipulated by the council was the local area criterion; all other policies were decided on by North Shore Community Housing. This decision was made in consultation with tenants in other association programs, who felt it would be unreasonable to have a different set of policies applicable only for the council properties. North Shore Community Housing agreed, and decided to adopt the same policies for this program as for those funded through

the Office of Community Housing. There is a slight exception in the case of the boarding houses – these tenants are charged a nominal fee to cover services such as cleaning and the provision of toilet paper.

The formal arrangements between North Sydney council and North Shore Community Housing take the shape of a Management Agreement. Currently, these contracts must be renewed every 5 years, although when the program first began in 1989, they were offered for up to 58 years, which was then considered the lifespan of a dwelling.

Initially, North Shore Community Housing had full responsibility for all maintenance, major and minor. This exposed the association to the risk that it might not have been able to cover maintenance expenses, as many of these buildings are quite old and costly to maintain. A recent decision by the council to cover the costs of any necessary major structural maintenance has now largely eliminated this risk. Now, North Shore Community Housing still organises the work, but the council provides the funding. This arrangement tends to result in shorter waiting times for major maintenance than the arrangement described above for the properties owned by Willoughby City council.

In general, North Shore Community Housing has found both councils to be supportive. North Sydney City council has helped the association in a number of ways, including assistance with finding inexpensive office space. Without such support from council, there very likely might have been times when the association would have found it difficult to continue operating.

The programs themselves have also been very successful – the association reported that this is mostly because they find it logistically easier to work with a local body than a state body. These programs also tend to engender a strong sense of community, due in part to the fact that the tenants tend to have shared local knowledge, live in close proximity to one another, and attend regular functions held by the association.

### **3.2.2 The Housing Trust**

The Wollongong-based Housing Trust managed housing for one council, Wollongong City council, and owned a property in which another council, Kiama Municipal council, had an equity stake.

#### *Wollongong City council*

The size of the program involving Wollongong City council is shown in Figure 8. The Housing Trust manages 13 properties part owned by the council and part owned by the Department of Housing; these properties are headleased from the Department. It was not possible to ascertain the size of the council share in these properties. During the development stage of this program, council donated the land on which the dwellings were built. A valuation later took place, from which ownership shares were determined, but The Housing Trust had no record of the size of the council share. The Housing Trust also headleases 5 other properties, owned completely by Wollongong City council. One of these properties is a boarding house. At the time of the interview, the boarding house had 2 vacancies; there was 1

vacancy in the properties part-owned by the Department of Housing. All of the properties are provided for very low income households.

FIGURE 8: SIZE OF THE WOLLONGONG CITY COUNCIL PROGRAM

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	5	14	21
Properties part council-owned	13	12	12
<b>Totals</b>	<b>18</b>	<b>26</b>	<b>33</b>

\*All figures dated at 16.1.07.

The 13 properties part-owned by the council are tenanted from the association's general waiting register; the same applies to 4 of the 5 fully council-owned properties. The boarding house, however, has a specific waiting register. At the time of the interview, the general waiting register had 1,598 applicants on it, while the register for the boarding house did not have any. As in the case of North Shore Community Housing however, this does not necessarily reflect low demand, because the usual demand for this type of accommodation comes from those with an immediate need for housing. The boarding house had 2 vacancies at the time of the interview, and there was 1 vacancy in the properties part-owned by the council.

In order to be eligible for a tenancy in any of these properties, applicants must meet the income eligibility criteria for public housing. In addition to this, there is a general allocation policy that assesses the need of the applicant for housing. This policy concerns the assets of the applicant, the applicant's ability to rent on the private market, and any special needs of the applicant. The boarding house has some further criteria: preference is given to people who are currently homeless and over 35 years old. The council does not have any say in allocations.

For all these properties, aside from the boarding house, rent is set at 30% of gross household income. Rent in the boarding house is set in relation to costs, and is annually adjusted according to the Consumer Price Index. Every three years, the level of rent in the boarding house is assessed to ensure that it is still covering costs. All tenants are offered a 3 or 6 month fixed-term lease, which is then followed by a continuing lease. Successful boarding house applicants sign a different agreement to tenants in the other programs – instead of a tenancy agreement, a residency agreement is signed. These agreements have extra conditions, some of which disallow overnight visitors or pets, and some of which relate to the use of shared facilities and the provision of linen or cleaning by The Housing Trust.

Each of the 5 properties owned in entirety by the council and managed by The Housing Trust is headleased to the association for a period of 25 years. The headlease on the boarding house began in 1992; the headleases on the other 4 properties began in 1993.

Aside from these leases, The Housing Trust has no formal management arrangements with council – meaning that they have considerable policy autonomy for these particular properties. Although most of the policies for these properties have the same content as would be expected for programs operated through the Office of Community Housing, The Housing Trust is not bound by these policy

choices. In practice, this means that there is less risk involved in operating the council-owned housing – because although the association has full responsibility for maintenance costs, if the rents collected are not sufficient to cover these costs, The Housing Trust has the ability to increase the rent to meet these costs.

Although Wollongong City council does not contribute toward maintenance of the properties, they do provide a general grant of \$30,000, which finances the employment of a staff member.

### *Kiama Municipal council*

The Housing Trust managed housing in Kiama municipality where the shire council has an equity stake. However, while the council owns the land, the The Housing Trust financed the construction of the dwelling. The size of the scheme involving Kiama Municipal council is shown in Figure 9. This dwelling cannot be considered a ‘local government housing program’.

FIGURE 9: SIZE OF THE SCHEME IN KIAMA MUNICIPALITY

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	0	0	0
Properties part council-owned	1	1	5
Totals	<b>1</b>	<b>1</b>	<b>5</b>

\*All figures dated at 16.1.07.

The headlease on this property began in 1991. The eligibility, rent setting, and tenure policies are set by the Trust; they are the same as those for the housing involving Wollongong City council, as outlined above. Effective policy and operational responsibility and control of the housing are held by the Trust, as the owner.

The only difference between this property and those in Wollongong is an unofficial preference for applicants with a connection to the local area.

### **3.2.3 St George Community Housing**

St George Community Housing (SGCH) managed housing for Randwick City council.

The size of this program is shown in Figure 10. The program is very new – at the time of the interview, it had not officially commenced. This is the reason that there are no tenants or residents recorded. It consists of four new apartments, owned 100% by the council.

FIGURE 10: SIZE OF THE RANDWICK CITY COUNCIL PROGRAM

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	4	0	0
Properties part council-owned	0	0	0
Totals	<b>4</b>	<b>0</b>	<b>0</b>

\*All figures dated at 12.1.07.

These properties have a waiting register that is separate from the association's general waiting register, although at the time of the interview there were no names recorded on it. In order to be eligible for a tenancy in one of these apartments, an applicant must have an income between \$549.75 and \$1,319.40 per week (\$28,587-\$68,608.80 p.a.). In order to satisfy all eligibility criteria, the applicant must: demonstrate a connection to the LGA, not own assets or property that could be used to meet housing needs, be an Australian citizen, not already be living in subsidised housing, not be a former tenant of the council's affordable rental housing program, and not be an employee of the council.

The council will have a say in the allocations process – all allocations will be decided by a panel comprised of representatives from both SGCH and Randwick City council. All successful applicants will be offered a 12-month fixed-term lease. Once this term expires, there will be an eligibility review. Subject to the successful outcome of this review, the tenants will then be offered another 12-month fixed term. This process can continue for a maximum of 5 years, after which point the tenant will no longer be considered eligible for any future tenancies. During the course of the tenancies, tenants must work with the housing association on a number of 'exit strategies', designed to improve the tenants' capacity to rent on the private market. By way of example, these strategies might include developing a savings plan and learning budgeting skills. Rent for the properties will be set at 74.9% of the median market rent in the LGA, and adjusted annually.

The policies outlined above were set by the council – SGCH did not have a great deal of policy autonomy for this project. The formal arrangements with Randwick council will include a Management Agreement, which will stipulate the responsibilities of each party. According to this agreement, all minor maintenance will be handled by SGCH, while the council will be responsible for a condition assessment at the end of the lease period, and for any major maintenance issues that might arise from this. The term of the agreement was to be 5 years, although at the time of the interview, it had not yet started. It was anticipated that the agreement would come into effect within the next month (January/February 2007).

At this early stage of development, there had been some difficulties attracting suitable tenants. This seemed to be the most significant financial risk associated with the project: that the agreement might come into effect before it was possible to line up tenants for the properties.

#### **3.2.4 Eastern Suburbs Rental Housing Association**

The Eastern Suburbs Rental Housing Association (ESRHA) managed housing for Waverley council.

The size of this program is shown in Figure 11. The program includes 44 houses targeted toward aged local residents on very low incomes. Waverley council fully owns these properties.



FIGURE 11: SIZE OF THE WAVERLEY COUNCIL PROGRAM MANAGED BY THE ESRHA

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	44	44	60**
Properties part council-owned	0	0	0
Totals	<b>44</b>	<b>44</b>	<b>60**</b>

\* All figures dated at 23.1.07.

\*\* This figure is an estimate.

In order to be eligible for tenancy in one of these properties, applicants must be aged 60 years or over. Applicants must receive a social security pension or benefit and a Commonwealth health benefits card, or be on a low income. They must also be on the waiting list for public housing (which necessarily means having to meet the income and other eligibility criteria for public housing). They must have some other housing need, e.g. insecurity or inadequacy in existing housing, disability, medical factors, excessive private rent, or social disadvantage. They must not be already living in secure, subsidised social housing in the Waverley, Woollahra, Randwick, Botany, or Sydney City local government areas. And they must have lived in the Waverley local government area for the past 5 years or, if not currently living in the area, have lived in the area for at least 10 years in the last 15.

The waiting register for these properties is not kept by ESRHA – it is kept by Waverley council. All the allocations for these properties are done by Waverley council.

The level of rent charged is fixed at 30% of gross household income. The period of tenure offered to a tenant is a fixed 12 months, followed by a continuing lease.

All the policies outlined above were set by Waverley council – ESRHA has very little policy autonomy for these dwellings. There is a Management Agreement between the two parties, which sets out the responsibilities of each. This agreement is discussed annually, but does not run for a specified number of years. According to the agreement, ESRHA organises and undertakes any necessary maintenance, using council funds; this depends on the nature of the work required, e.g. tenants' requests for cosmetic work are not considered approved maintenance by the council. The arrangement with the council provides for part-funding for one ESRHA employee.

The risks associated with this program are minor. There is also a small risk that the program might not always be financially viable, as these tenancies can potentially be more time consuming to manage than the budget allows for. This risk was reduced when the management fee was indexed to the Consumer Price Index 3 years ago.

### 3.2.5 South West Inner Sydney Housing

South West Inner Sydney Housing (SWISH) managed housing for Waverley council.

The size of this program is shown in Figure 12. This program includes 19 properties, and is targeted toward low to moderate income earners. Ten of the

properties are completely owned by the council. Nine are privately-owned dwellings quarantined for affordable housing purposes for periods of between 3 to 5 years, and under council management in those periods: affordability is achieved by application of an affordable rent which is subject to a rent cap.<sup>4</sup>

FIGURE 12: SIZE OF THE WAVERLEY COUNCIL PROGRAM MANAGED BY SWISH

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	10	10	28
Private properties subject to rent capping	9	9	9
<b>Totals</b>	<b>19</b>	<b>19</b>	<b>37</b>

\* All figures dated at 23.1.07.

In order to be eligible, applicants must: have an income within the 50-120% band of the Waverley LGA median income; they must not be in the position where they would spend more than 30% of their income on housing during the tenancy (possible due to the rent-setting formula, which is explained below); they must demonstrate their connection to the Waverley LGA (by showing that they have either been a resident within the last 3 years, or for 5 of the last 10 years if they are not current residents); they must not own any assets or property that could be used to meet housing needs; they must not be an employee or a relative of a council employee; and they must not already live in secure medium-term subsidised housing.

There is a waiting register kept for these properties – however, a register is not the most efficient way of finding tenants for this program. Due to the target income band, SWISH reported that these properties are usually best tenanted by placing advertisements with a number of private real estate agents in the area. The actual allocations of tenancies are done by SWISH, although the eligibility policies are set by the council. Occasionally, SWISH might seek council’s advice on particular allocation, but only if it is a borderline case.

Rents for the properties in this program are set at 74.9% of the market rent in the Waverley LGA. At the time of the interview, a 2-bedroom unit in Waverley rented for about \$360 per week, a 1-bedroom unit for about \$280. The subsidised rates were \$270 and \$210 respectively. Note that because rent payable is fixed to 74.9% of market rent, it is quite possible that an otherwise eligible applicant falling within the lower income range of the target band could be put in the position of paying more than 30% of their income in rent. The second income eligibility criterion mentioned above is aimed at ensuring this does not occur.

<sup>4</sup> These 9 properties are in the council’s possession as a result of its affordable housing scheme. The council gives density bonuses on certain developments in exchange for in-kind provision of affordable units within the development; it does not accept monetary contributions in lieu of in-kind provision. However, in some cases – and this is the origin of those 9 properties – where the developer is allowed a proportion of the maximum bonus available, the developer sets aside a unit or units for a certain number of years with the rents on such units capped to effect affordability for the tenant. The council does not own such units: it is effectively the headlessor. These ‘rent-capped’ units are managed under the council’s affordable housing program on the same basis as the council-owned properties.

Successful applicants are offered a 12-month fixed-term lease, at the end of which they are offered a continuing lease. The maximum allowable period of tenancy is 3 years. A household income review is conducted annually, and if the household income has moved outside the target income band, the tenants might be asked to find other accommodation.

SWISH does not have much policy autonomy with respect to this program. Currently, there is a management agreement between SWISH and Waverley council, the ‘Affordable housing agreement’, which operates for a period of 3 years. Under this agreement, the council is responsible for:

- body corporate fees
- water bills
- rates
- maintenance of the properties
- insurance
- the SWISH management fee

These costs are deducted from the rents collected before SWISH remits the balance to the council every quarter.

SWISH organises the maintenance, ensures that the properties are suitably tenanted, and acts as the point of contact for these tenants. The relationship between the two parties first started in January 2005. At the time of the interview, SWISH reported that there were no significant risks associated with the current arrangement.

The only issue that was reported concerned communication – at one stage, there were a number of council officers involved with the program, and it was not always clear who should be contacted for each particular matter. This problem was remedied when Waverley council designated one person as the point of contact for SWISH.

Other than this, the program runs smoothly. SWISH reports to the council quarterly, and meets with at least once every 6 months. This level of contact means that the council can ensure that the program is running as it was intended.

### 3.2.6 Homes Out West

Homes Out West managed housing in Balranald Shire where the shire council has an equity stake.

The size of this scheme is shown in Figure 13.

FIGURE 13: SIZE OF THE BALRANALD SHIRE PROGRAM MANAGED BY HOMES OUT WEST

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	0	0	0
Properties part council-owned	6	6	6
<b>Totals</b>	<b>6</b>	<b>6</b>	<b>6</b>

\*All figures dated at 18.1.07.

The 6 properties are approximately 20% owned by the council; the remaining share is owned by the Department of Housing. The properties were built as a part of a Partnerships in Community Housing project. The council contributed the land, and as a consequence hold the 20% ownership share.

The council has a headlease for the properties from the Department of Housing. A Memorandum of Understanding between the council, the association, and McKillop Rural Community Services (who provide support services to the tenants) articulates the roles and responsibilities of each party in operational matters. Though the council holds the headlease with the Department, and is therefore the party responsible to the Department, the memorandum of understanding effectively transfers operational management responsibilities to Homes Out West. The agreement is ongoing, though it is subject to an annual review. Homes Out West has had management of these properties from the council since May 2004. The council now has minimal involvement.

The Department of Housing, through the Office of Community Housing, exercises control on a number of key matters that determine the nature of the product, specifically, income eligibility criteria and rent-setting policy. It appears that, on this basis, effective policy control for this scheme lies with the Department, rather than the council.

A reference group was formed to oversee the whole project. This body includes representatives of Balranald Shire council, Homes Out West, and McKillop Rural Community Services. It also includes tenants, members of the tenants' families, various community representatives, and a community health representative.

The association keeps a specific waiting register for these properties, though there are no names currently on it. The actual allocations process is handled by the association, with no involvement by any other party. Successful applicants are offered an initial 1-month fixed-term lease, which is followed by a continuing lease.

Applicants must be within the income band that is eligible for entry into public housing in order to be eligible for tenancy. In addition to this, applicants must: have been residents of the LGA for over six months, have an intellectual disability, be aged 21 or over, and have a need for the housing in order to remain independent and be living in the local area.

The project reference group determined the eligibility policies for the properties as specified above (aside from the income eligibility criterion, which was stipulated by the Department of Housing as part of the funding arrangement).

The rents for these tenancies are set at 25% of gross household income. This rent-setting policy is stipulated by the Department of Housing (Office of Community Housing).

### 3.2.7 Newmacq Community Housing

Newmacq Community Housing manages 6 dwellings built by the Department of Housing in 1991 under the Partnerships in Community Housing program on land owned by Singleton council<sup>5</sup>: the council gave a 99-year lease to the Department for this purpose. The dwellings are in Scone. The council has no input into policy on these dwellings.

The size of this scheme is shown in Figure 14.

FIGURE 14: SIZE OF THE SCHEME IN SINGLETON

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	0	0	0
Properties part council-owned+	6	9	9
Totals	<b>6</b>	<b>9</b>	<b>9</b>

\* All figures dated at 24.1.07.

+ The council's equity takes the form of ownership of the land.

Newmacq headleases the properties from the Department of Housing. Originally, these properties were managed by the Upper Hunter Tenancy Scheme. Newmacq expanded its operations into the Upper Hunter region after the Upper Hunter Tenancy Scheme went into voluntary windup in mid 2006.

The 6 units are managed under the general policies of Newmacq.

Allocations for these properties are the sole responsibility of Newmacq – Singleton council has no involvement. The properties in this scheme are tenanted from the association's general waiting register, which at the time of the interview had about 1,200 names on it. Of those, some 160 have indicated they wish to be housed in the Upper Hunter region. The waiting list allocation to the Scone units is dependent on the eligible applicant wanting to live in Singleton shire and nominating that location on their application.

The only income criterion for tenancy is that all applicants must fall within the income band that is acceptable for entry into public housing. Further to this, general applicants are ranked according to certain needs-based criteria, for instance: the length of time on the waiting list, being homeless, being indigenous, being a young person, being aged, being a single parent, or being disabled. The 6 units currently accommodate 4 older households and two households with sole parents with dependent children.

Rents for the properties are set by Newmacq under Office of Community Housing guidelines, calculated at 25% of gross household income, except in the case of Part A and Part B of the family allowance (rent set at 11%), and for people under 18

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<sup>5</sup> Note that while the scheme in Singleton was developed under the Partnerships in Community Housing program, the management arrangements are different from those in Balranald shire, where the program was also developed under the Partnerships in Community Housing program. In Singleton the housing association headleases from the Department of Housing, in contrast to Balranald where the association has a memorandum of understanding with the council.

years of age (rent set at 18%). Successful applicants are offered a fixed-term lease, usually followed by a continuing lease. Depending on the circumstances of the applicant, the fixed term offered varies between 3 months and 12 months.

The association has chosen to conform to the eligibility and rent setting policies of the Department of Housing, but it is apparently not required to do as such – despite the situation here appearing to be one where the association is effectively headleasing Department of Housing dwellings.

Newmacq responded that the only risk associated with the scheme is fairly minor: that the planned maintenance expenses may exceed rental income.

Singleton council has minimal involvement with this project, and Newmacq reported that they have a great deal of policy-making autonomy. This scheme cannot be considered a ‘local government housing program’.

### 3.2.8 Monaro Tenancy Scheme

The Monaro Tenancy Scheme managed housing in Cooma-Monaro Shire where the shire council has an equity stake.

The size of this scheme is shown in Figure 15.

FIGURE 15: SIZE OF THE SCHEME IN COOMA-MONARO SHIRE

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	0	0	0
Properties part council-owned	6	6	10
<b>Totals</b>	<b>6</b>	<b>6</b>	<b>10</b>

\*All figures dated at 24.1.07.

These 6 properties are 10% owned by the council; the other 90% share is owned by the Department of Housing. These properties are headleased through the Department of Housing, though there is documentation concerning the initial construction of the premises that nominates the Department, the Cooma-Monaro Shire council, and Monaro Tenancy Scheme as involved parties. Currently, the headlease held by the association is valid for 10 years. Monaro Tenancy Scheme first began managing these properties in 1991. The Monaro Tenancy Scheme has little policy-making autonomy for these dwellings – aside from tenure, the policies concerning this scheme have been stipulated by the Department of Housing. This scheme cannot be considered a ‘local government housing program’.

Monaro Tenancy Scheme reported that council involvement has been minimal – the council helped with 10% of the original development funding, and also paid insurance on the properties for the first 5 years.

These properties are tenanted from the association’s general register. At the time of the interview, there were 8 applicants on the register that would be eligible for this housing.

The scheme is targeted toward young people on very low incomes, and includes 6 properties. In order to be eligible for tenancy in one of these properties, applicants

must be within the income band eligible for entry into public housing. In addition to this, applicants must be under 24 years of age.

Allocations are done by the association itself; the council is not involved in this process. Successful applicants are offered a fixed-term lease, followed by a continuing lease. The period of the fixed term offered varies between 14 days and 3 months, depending on the situation of the tenant. The rents for these tenancies are set at 25% of gross household income. However, if the tenant is under the age of 21, the level of rent is set at 15% instead.

### 3.2.9 Inverell Community Housing

Inverell Community Housing managed housing in Moree Plains shire where the shire council has an equity stake.

The size of this scheme is shown in Figure 16.

FIGURE 16: SIZE OF THE SCHEME IN MOREE PLAINS SHIRE

Category	Properties*	Tenants*	Residents*
Properties 100% council-owned	0	0	0
Properties part council-owned	6	7	7
Totals	<b>6</b>	<b>7</b>	<b>7</b>

\*All figures dated at 22.1.07.

The 6 properties are only part owned by the council; the rest is owned by the Department of Housing. The size of the shares held by each party was not known by the association. This scheme has only recently come under the management of Inverell Community Housing, due to a merger with the previous manager of the stock, Moree and District Community Housing.

These properties are all headleased through the Department of Housing. It was reported by the association that the headleases held on these properties are valid for about 5 years. Moree and District Community Housing first began managing these properties about 20 years ago.

It was reported by Inverell Community Housing that they do have some policy-making autonomy: that the only policy requirement stipulated by the Department of Housing was that the tenants must be eligible for public housing, and that the other policies they use were chosen by the association. However, it seems likely in this case, that effective policy control lies with the Department of Housing. In any case, control does not reside with the council: the Inverell Community Housing reported that council involvement has been minimal – limited to their initial stake in the development of the properties.

The properties in this scheme are tenanted from the association’s general register. At the time of the interview, there were about 6 applicants on the register who would be eligible for tenancy in this housing.

The scheme is targeted toward aged people on very low incomes, and includes 6 properties. Applicants must be within the income band that is eligible for entry into

public housing in order to be eligible for tenancy in one of these properties. In addition to this, applicants must be aged 50 years or over. Once these criteria have been met, the association ranks applicants on the basis of their general, needs-based eligibility criteria.

The allocations process is handled by the association; no outside body has any say in individual allocations. Successful applicants are offered a 3-month fixed-term lease, followed by a continuing lease. The rents for these tenancies are set at 25% of gross household income, up to the point of market rent.



## 4. Discussion

The most obvious finding of the research is that the local government housing subsector managed by community housing associations is very small. Only 10 out of 152 NSW councils have affordable housing (or some stake in affordable housing) managed in partnership with the association subsector.

The second main observation is that this local government housing subsector is not simple to define. As its core is a stock of 120 properties that are either fully-owned by the council or where the council has effective council policy responsibility. However, there are also another 32 properties where the council has some ownership stake but does not have effective overall policy responsibility and where key operational policies are set by a project partner, typically the Department of Housing.

The councils' housing programs fell into one of two categories of affordable housing (as defined on page 1) – either social housing or intermediate housing. The social housing programs are those that have eligibility criteria and income-based rent-setting formula that are essentially equivalent to those of public and community housing. Eight of the 11 programs provided social housing. Of the 120 dwellings in the 'core' local government housing subsector, more than two-thirds (N=87) are provided as social housing.

Intermediate housing programs are those targeted toward low to moderate income earners and that might use a rent-setting formula based on a factor other than income. Three councils provided intermediate housing. Those were Randwick, Willoughby, and Waverley (affordable housing program).<sup>6</sup> Both the Randwick and Waverley affordable housing programs set rents at 74.9% of market rent in the area; in the case of Willoughby, rents were fixed at 30% of gross household income. The Randwick and Waverley programs also had maximum periods of tenure: 5 years for Randwick, and 3 years for Waverley. There is a degree of variety and fluidity in the nature of this housing product, not surprising given its endogenous origins and its relatively underdeveloped state.

Of the 120 dwellings in the core local government housing subsector, less than one-third (N=33) are provided as intermediate housing.

The 3 schemes providing intermediate housing are all based on developer contributions through the planning system (Johnston 2006). There is one other council whose program is based in the planning system, North Sydney, but for the reasons indicated in the report (above, page 16), the housing is provided on similar lines to the community housing provided by the managing association.

Waverley council and 3 other councils had social housing programs. The councils whose affordable rental housing was managed as a social housing product were: North Sydney, Wollongong, Balranald, and Waverley (aged persons housing). All

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<sup>6</sup> Waverley council has a social housing program (aged persons housing managed by ESRHA) and an intermediate housing program ('affordable housing' managed by SWISH).

these programs set rent as a percentage of gross household income – most of these were set at 25%, though a couple were set at 30%.<sup>7</sup> Periods of tenure varied, but always involved a fixed-term lease followed by a continuing tenancy. The fixed terms spanned between 3 and 12 months. The decision to provide this product as social housing was either a decision of the council, a decision of the Department of Housing where it was the majority owner, or the association itself.

Four associations also provided social housing in dwellings where 4 councils had some degree of equity stake but no effective control: those were in Cooma-Monaro, Moree Plains, Singleton, and Kiama. In these cases, it would be an exaggeration to describe the schemes as local government housing.

The council programs where it was clear that the council owned the dwellings or, if not, as in the case of North Sydney, was seen as the effective partner by the housing association, were all in the greater metropolitan region (Sydney, Illawarra). The councils outside the metropolitan region (Balranald, Cooma-Monaro, Singleton, and Moree Plains) had a more fluid relationship with the management and delivery of the housing, reflecting a less-than-majority equity stake by those councils.

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<sup>7</sup> Having an income-based rent-setting formula as a means of achieving housing affordability for the tenant is a typical characteristic of social housing in Australia. The actual proportion has varied over time, and while 25% is the usual benchmark for social housing tenants in New South Wales, a benchmark of 30% has applied to certain 'moderate-income' households in public and Department of Housing-managed Aboriginal housing since 10 July 2006.

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## Attachments

### Attachment 1: Local councils providing community housing

Bega Valley Shire Council  
Bombala Shire Council  
Brewarrina Shire Council  
Broken Hill City Council  
Clarence Valley Council  
Coolamon Shire Council  
Culcairn Shire Council  
Dungog Shire Council  
Gilgandra Shire Council  
Greater Hume Shire Council  
Gunnedah Shire Council  
Guyra Shire Council  
Hay Shire Council  
Holbrook Shire Council  
Holroyd City Council  
Jerilderie Shire Council  
Lockhart Shire Council  
North Sydney Council  
Parry Shire Council  
Queanbeyan City Council  
Upper Hunter Shire Council  
Urana Shire Council  
Waverley Council Aged Project  
Willoughby City Council  
Yallaroi Shire Council

Source: Office of Community Housing, Department of Housing, at  
<<http://www.housing.nsw.gov.au/Office+of+Community+Housing/Apply+for+Community+Housing/Local+Councils+Providing+Community+Housing.htm>>, accessed on 29-11-06.

## **Attachment 2: Project information statement**

PROJECT INFORMATION STATEMENT FOR RESPONDENTS

**PROJECT TITLE:** Local government housing and community housing associations

**RESEARCHER:** Sean Armstrong

### **PROJECT DESCRIPTION:**

The project aims to identify the nature and extent of that portion of local government owned housing for which the tenancy and property management is outsourced to community housing associations.

To date, as far as we are aware, there has been no study that describes the size and key characteristics of the council-owned affordable housing sector.

Our expectation is that this sector is relatively small. The majority of councils do not directly provide affordable housing, and those that do tend to be restricted (mainly financially) to the provision of a limited number of dwellings.

Local government housing schemes are often not subject to the same regulatory strictures as those originating at the state and/or federal levels of government – and in particular, they are not necessarily obliged to conform to the public housing eligibility criteria as set by the NSW Department of Housing. As such, we expect the key characteristics (such as rent, eligibility, and lease conditions) of local government affordable housing to vary between areas.

The project involves two stages of field research. The first is a brief survey of every housing association in New South Wales, conducted in order to determine how many of these associations actually manage dwellings owned by a local council, and how many dwellings are involved in each case. The second stage consists of a longer interview, conducted only with those housing associations that identify themselves in stage one as the managers of council-owned affordable housing.

### **Why are you being asked to participate?**

You are being invited to participate in this research because you completed a survey in phase one of this project which indicated both:

- That the housing association which you represent does manage housing owned by a council.
- That you are willing to be interviewed in regard to this housing.

We are not trying to sell or promote anything.

### **Research benefits**

It is anticipated that the research project will result in a better understanding of the provision of affordable housing by local government in New South Wales.

**How are you being asked to participate?**

This phase of the study involves a face-to-face interview of less than 30 minutes. The researcher will take notes during the interview, unless you object. To ensure accuracy the interviews may also be audiotaped, unless you object.

**What will you be asked about in the interview?**

Participants will be asked about their participation or involvement with the provision of affordable housing by local government.

**Are there any risks or harm?**

There should be no risks, discomforts or harms resulting from your participation in the project.

**How will the interview data be used?**

The interviews will be reported on and analysed. The analysis, potentially including quotations from the interviews, will be used in a report, and possibly in presentations to seminars or conferences.

**Anonymity**

*Anonymity* refers to the capacity of others to identify you as a source of quotations and/or information in published analyses that use interview data.

You may choose to have any direct quotes attributed directly to you, by name and other relevant identifying data (e.g. positions held in community organizations, city of residence).

If you choose not to be so identified, your identity will be protected by giving you a coded identity in transcripts, so that if you are quoted the quote is attributed to your coded identity. However, you might be able to identify anonymously coded pieces of text in reports and papers, even where your identity is disguised. Consequently, the researcher cannot guarantee your anonymity.

**Confidentiality**

The information you give will be treated as being in the public domain.

No issues regarding the confidentiality of client information or ‘commercial-in-confidence’ will arise from this research.

We guarantee the confidentiality of data in terms of security of access and storage, as distinct from use in reports, conference papers and journal articles.

**Voluntary participation**

Your cooperation is voluntary at all times. No personal information is sought from or about you, without your prior knowledge and agreement. You have the right to withdraw from active participation in this project at anytime.

**Storage of data**

Primary field records (e.g. completed original questionnaires) will be kept for one month after completion of field work, and then destroyed.

**Ethics**

Shelter NSW researchers comply with the International Chamber of Commerce international code of marketing and social research practice (<[www.esomar.org](http://www.esomar.org)>) and the Australian national information privacy principles (<[www.privacy.gov.au](http://www.privacy.gov.au)>).

**Research funding**

This study is funded by Shelter NSW.

**Partnerships**

The researcher's work on this project is being done as a Macquarie University internship in social science.

**Access to findings**

You may request access to published findings from the research from Shelter NSW and the NSW Federation of Housing Associations.

**Enquiries and Complaints**

If you have any queries or complaints that the investigator has not been able to address to your satisfaction, you may contact Craig Johnston at Shelter NSW on (02) 9267 5733.

**Date:** 8-1-07



**Attachment 3: Initial statewide survey questionnaire**

**Local government housing  
and community housing associations**  
Survey by Shelter NSW, December 2006

Please fax this form to Shelter NSW on (02) 9267 5001  
by 31 December 2006

1. Your organisation's name: \_\_\_\_\_

2. Your name: \_\_\_\_\_

3. Date: \_\_\_\_\_

4. Do you manage housing that is owned by local government?

Yes       No

*If Yes, please continue. If No, proceed to question 8.*

5. How many dwellings do you manage for a local council? \_\_\_\_\_

6. What is the name/s of the council/s you manage dwellings for?

\_\_\_\_\_

7. Are you willing to take part in a short interview about the dwellings you manage?

Yes       No

8. Would you like to be informed when a copy of the report from this survey is  
online at the Shelter NSW website?

Yes       No

*If Yes, please provide an email address for notice:*

\_\_\_\_\_

## Attachment 4: Interview questionnaire

Research project:  
**Local government housing and community housing associations**  
Phase 3 interviews. Shelter NSW, January 2007

Association: \_\_\_\_\_

Interviewee: \_\_\_\_\_

Interviewee's phone number: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Method:

Telephone \_\_\_\_\_ Face-to-face \_\_\_\_\_

Interviewer: \_\_\_\_\_

### Recap of previous survey

The purpose of this interview is to learn more about the \_\_\_\_\_ dwellings that you manage for \_\_\_\_\_ council/s.

Are any of those council-owned dwellings part-owned by anyone else, e.g. the Department of Housing?    Yes (*Continue*) \_\_\_\_\_ No (*Begin questions*) \_\_\_\_\_

If so, how many? \_\_\_\_\_

If so, what share/proportion of these dwellings does the council own?

\_\_\_\_\_

If so, is your headleasing arrangement for managing the dwellings with the council, or with the Department?    Council \_\_\_\_\_ Department \_\_\_\_\_

### Consent

Is it okay for me to take handwritten notes and audiotape?

Yes \_\_\_\_\_ No \_\_\_\_\_

## Questions

I am going to ask some questions about the tenancy arrangements you have with the tenants in those houses, and then some questions about your arrangement with the council/s.

### [Tenancy arrangements]

1. Are all the properties currently tenantable, i.e. suitable for occupation?  
*Prompt: If no, how many are not?*
2. Are all the properties currently tenanted?  
*Prompt: If no, how many are not?*
3. How many tenants do you have for these dwellings?  
*Prompt: What is the number of tenants that have a tenancy agreement with the association?*
4. How many residents do you have in these dwellings?  
*Prompt: What is the number of people living in the dwellings – the tenants plus other people in their households?*
5. Do you keep your own waiting register or waiting list for these dwellings?  
*Prompt: Does the association keep a waiting list, or does the council?*
6. How many applicants are currently on the waiting list for a tenancy in one of these dwellings?  
*Prompt: Get the number as at 31 December 2006 if possible.*
7. a) Do you do the allocations for these properties?  
  
b) Does the council have any say in who (which particular applicants) gets allocated a tenancy?  
*Prompt: Does the council have a say in particular allocations, or is it 'hands off' or 'arms length' on this matter (apart from setting any overall policy)?*  
*Prompt: Does a council representative sit on an allocation committee?*
8. In allocating tenancies, what are the income criteria you use to assess whether an applicant is eligible?  
*Prompt: Is there an upper income threshold (expressed as gross household income per year) above which a tenant is deemed not eligible?*  
*Prompt: Is there a lower income threshold below which a tenant is deemed not eligible?*
9. Are these income eligibility criteria set by your association, or by the council?
10. In allocating tenancies, are there any other factors (apart from income) you use to assess whether an applicant is eligible?  
*Prompt: Is there a criterion that they must have a connection with the local government area?*

*Prompt: Is there a criterion that they be over a certain age?*

*Prompt: Is there a criterion that they have a disability?*

*Prompt: Is there a criterion that they have a particular type of occupation?*

*Prompt: Is there a criterion that they are not a council employee?*

*Prompt: Is there a criterion that they are not an employee of the housing association?*

11. Are these allocation criteria set by your association, or by the council?
12. If a tenant's circumstances change, despite having initially met the eligibility criteria, does this effect their tenancy agreement in any way?
13. What is the rent-setting policy or formula you use for setting rents for these tenancies?  
*Prompt: Is it set as a proportion of gross household income (or tenant's gross income), and if so, is it 25%, 30% or other?*  
*Prompt: Is it set as a proportion of market rent, and if so, is it 100%, 74%, or other?*
14. Is this rent-setting policy set by your association, or by the council?
15. What lease periods do you give in tenancy agreements?  
*Prompt: Is there a fixed term followed by a period of continuing tenancy? If so, what is the typical or standard length of time for the fixed term?*  
*Prompt: Is there a maximum period of time that a tenant may have a lease for? If so, what is the total number of years?*
16. Is this tenure policy set by your association, or by the council?
17. Are there any particular aspects or features of the tenancy agreements that you have with these tenants that are different from the tenancy arrangements you have with your community housing tenants?  
*Prompt: An arrangement with a community housing tenant is one where the dwelling is managed by the association under an Office of Community Housing program.*
18. Overall, would you say that the nature of the product or service you provide to these tenants is similar to the social housing you provide under Office of Community Housing programs?  
*Prompt: If no, what is the main way in which it is different?*  
*Prompt: If yes, what is the main way in which it is similar?*

#### **[Tenancy arrangements with the council/s]**

Now I am going to ask some questions about your arrangement with the council/s.

19. What form does your arrangement with the council take, for the management of these dwellings?  
*Prompt: Is it a formal service contract?*

20. How long is the period of the contract or arrangement?  
*Prompt: Is it for a specified number of years?*
21. Does the period of the contract or arrangement you have with the council have any implications for the tenancy agreement you have with the tenant?  
*Prompt: Does it affect the tenure period in the tenancy agreement? If so, in what way?*
22. When did you start managing one of these dwellings for the council?  
*Prompt: In which year did you get the first council property that you manage a tenancy for?*
23. Who has responsibility for maintenance of the dwelling, the council or you?  
*Prompt: What about major structural issues or damage?*
24. Are there any costs or expenses associated with being a landlord that the council has decided to take responsibility for?  
*Prompt: Such as body-corporate fees.*
25. Are there any risks, financial or otherwise, associated with your arrangement with council? If so, what are these risks, and do you consider them to be minor or major?
26. While you have been involved with the council, are there any issues that have arisen regarding the nature, conduct or operation of the arrangement itself?  
*Prompt: The sort of issues might be review of the contract conditions, miscommunication, differing expectations, etc. If one of the issues has been personality clashes, we are not interested in names: but we are interested if such clashes occurred.*
27. That is the end of my questions. Are there any comments you would like to make about the housing you provide to tenants in these council dwellings, or about your arrangement with the council in general?

### **[Documents]**

May I have a copy of documents you have on ... ?

- Eligibility or allocation policies for tenants to these dwellings
- Rent-setting policies for these dwellings
- Lease policies for these dwellings
- Application form for a new/prospective tenant
- Promotional brochure on this housing

**Thank you.**