

Northern Rivers Community
Foundation

Housing and Homelessness in a Flood Recovery Executive Summary

19 September 2022



PaperGiant



A flood affected house in North Lismore

Acknowledgement of Country

We acknowledge the Traditional Owners of Country on which we meet and work throughout Australia, particularly those of the Bundjalung Nation to which the knowledge for this report belongs. We acknowledge the unique and valuable role that First Nations people's knowledge and wisdom must play in connection, recovery, and improvement in the way we live and interact with our environment.

Paper Giant also acknowledges the Wurundjeri and Boonwurrung people of the Kulin nation, and the Ngunnawal people as the Traditional Owners of the lands on which our offices are located.

We recognise that sovereignty over the land has never been ceded, and pay our respects to Elders past, present, and emerging.



Introduction

Background

For almost 20 years, the Northern Rivers Community Foundation (NRCF) has carried out evidence-based grant making in the Northern Rivers of NSW. Housing and homelessness have been consistent and escalating issues for the community organisations we fund and the communities they serve.

Following the 2022 February and March floods, NRCF commissioned research and design organisation Paper Giant to delve into the housing and homeless crisis from a whole-of-community perspective. The research aims to understand the post-flood context, changed conditions and urgency, and build shared visions, solutions, and basis for action.

Purpose

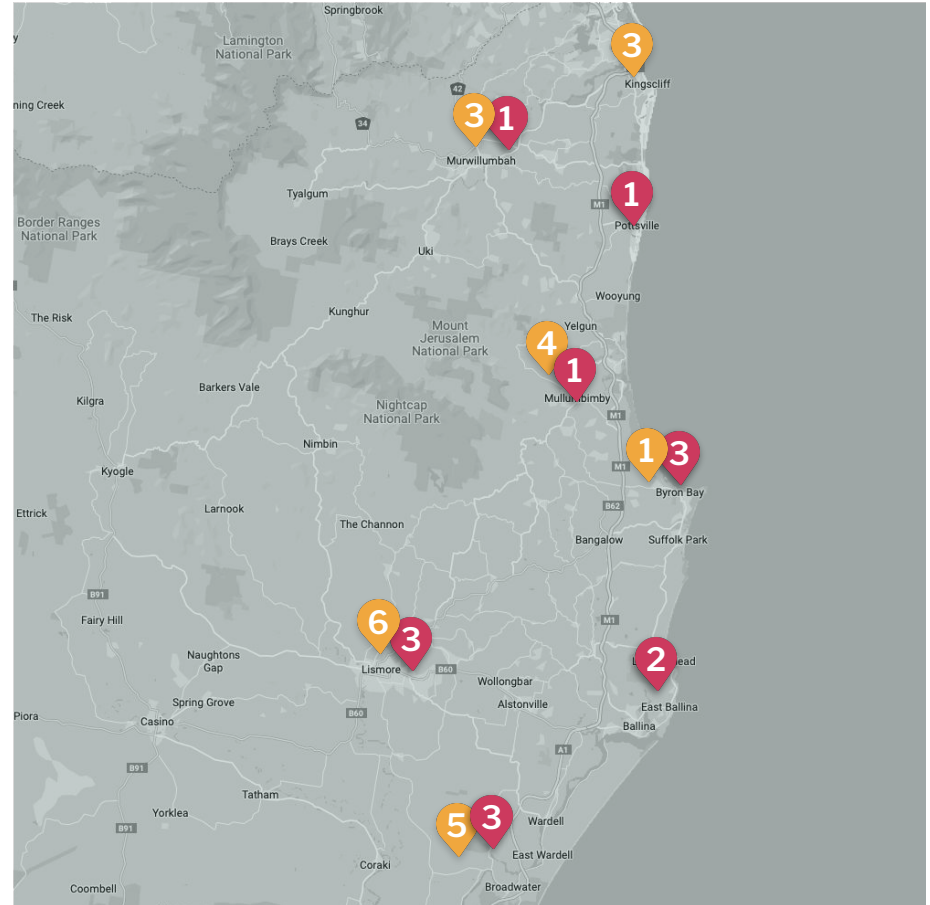
The report provides both system-level and individual insights. It aims to provide community members, organisations, policy makers, and housing innovators with a body of evidence to advocate and activate housing responses suitable for their community.

Methodology

The research activities focused on canvassing a broad range of perspectives and gather insight into the complicated system that surrounds the housing and homeless issues in the region.

We engaged 34 organisational participants (community groups, not-for-profits, government, housing industry professionals and businesses) through a combination of interviews and workshops. We held 21 interviews with community members who have lived experience of homelessness or housing difficulties both before and after the 2022 flooding.

Many of the organisational participants were brought together for a co-design workshop and follow-up sessions. The workshop provided a forum to synthesise findings and brainstorm ideas and interventions that might create change within the housing and homelessness system in the Northern Rivers.



Insights & Solution

1. Long term housing issues are acute

Due to a range of factors, such as the broader housing market, government policies, wage stagnation and internal migration, housing in the Northern Rivers region is hard to find or afford.

Insights

- 1.1. Rental housing is scarce and unaffordable
- 1.2. Buying a home is out of reach for most
- 1.3. Demand for social housing far outstrips supply

Solution (1.1.S1)

Community Land and Housing Trust Models

A number of models are currently being explored in the region around Community Land Trusts and Housing Trusts.

A trust is set up by the community collectively, as a non-profit entity with the objective of providing affordable housing for those who need it. The trust acquires land or builds housing, thereby removing it from the commercial property market. In this way, house and land prices remain more stable as they are not subject to the speculative investor forces that drive high capital gains within the property market.

A region-wide approach involving multiple local governments may allow the value uplift benefit of upzoning to be more equitably distributed within the housing trust. Further, a region wide approach may deliver economies of scale and help to share risk.

2 Floods have significantly impacted the community

The community has been deeply impacted by the recent floods. People have lost their homes and belongings; businesses are suffering; and everyone is grappling with the aftermath of disaster.

Insights

- 2.1. Thousands of residents have lost their homes and have been displaced
- 2.2. People have suffered significant personal financial loss
- 2.3. Businesses are suffering
- 2.4. The community is traumatised
- 2.5. The loss of community negatively impacts recovery and sustainability

Solution (2.2.S1)

Fact sheets to assist with key decisions

In the wake of the floods people are having to make some of the most important decisions of their lives without sufficient information. These are decisions about insurance, their mortgage, whether and how to process buy-backs or land swaps. In the absence of reliable information, victims are turning to word of mouth and social platforms; which are timely and contextually rich but not always accurate.

Prepare a series of fact sheets with rich and detailed information and advice, including wrap around services presented practically and simply and tied to the stages of disaster recovery that we know the community is progressing through.

Insights & Solution

3 Services and supports are falling short

Government-led services and initiatives have fallen short and people still don't have appropriate options for housing. Community organisations are heavily involved in supporting the community after the floods, but are stretched thin in doing so.

Insights

- 3.1. Immediate disaster response efforts were lacking
- 3.2. Supports implemented by government aren't effective
- 3.3. There isn't appropriate temporary housing
- 3.4. Community organisations face many challenges

Solution (3. 2 .S1)

Community driven recovery

A model is developed and funded, that enables community-driven recovery. Decision making power is placed in the hands of community organisations and community members. Expertise is included across the areas of lived experience, disadvantaged community members, building, planning, development, council and state and federal government.

Funding is delivered to initiatives that are identified as most beneficial to the community. This may include scaling up activities that are proving successful, as well as piloting or implementing new initiatives.

4 People are experiencing socially detrimental outcomes

The long term housing pressures, impact of the floods and ineffectiveness of overall solutions is leading to a number of detrimental outcomes for community members

Insights

- 4.1. Residents are being displaced
- 4.2. People's recovery is being hampered
- 4.3. Many people live in unsuitable conditions
- 4.4. Disadvantaged people are being left behind

Solution (4. 4 .S1)

Codesign disaster responses and recovery efforts

Amplify the voices and needs of disadvantaged people by including these groups in solution generation and the planning of recovery efforts.

Final thoughts

The housing and homelessness situation in the Northern Rivers is a complex issue that is further complicated by the recent natural disasters that have impacted the region.

Issues, such as housing and rental prices, are systemic and not quickly resolvable.

Currently, neither federal, state, nor local governments have longer-term transformative programs in place that will meet the increased demand for social or affordable housing in the region.

Despite the hopelessness of the situation, numerous possible interventions will help meet demand and change the outlook for the region over the next decade.

This document provides a small sample of the insights and solutions we have detailed in the full report, ranging from whole-scale changes to the housing system to grass roots interventions.

Next Steps

We have detailed many of these ideas and interventions in this document, ranging from whole-scale changes to the housing system to grass roots interventions. We are looking for opportunities to partner with those reading this report and they, along with other readers are invited to:

1. Consider the challenges and potential solutions contained herein,
2. Think about where you or your organisation may have skills or capabilities to collaborate in support of progressing solutions
3. Be in touch with the Northern Rivers Community Foundation to join upcoming solution activation efforts. Supports in the form of collaboration partner introductions and grants will be available.

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Thank you

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