Developing a social and affordable housing investment tool

AProf. Sacha Reid

1.81 Social and affordable housing investment tool

Developing an investment tool via previous research and industry partner engagement

2021 - 2023

1.71 Liveable social & affordable higher density housing

Liveability Framework via case studies and stakeholder interviews

2019 - 2021

1.61 Mapping the social & affordable housing network

Understanding and visualising network complexity

2018 - 2019

1.54 Procuring social & affordable housing

Social procurement criteria through understanding changing demographics and housing typologies

2016 – 2017
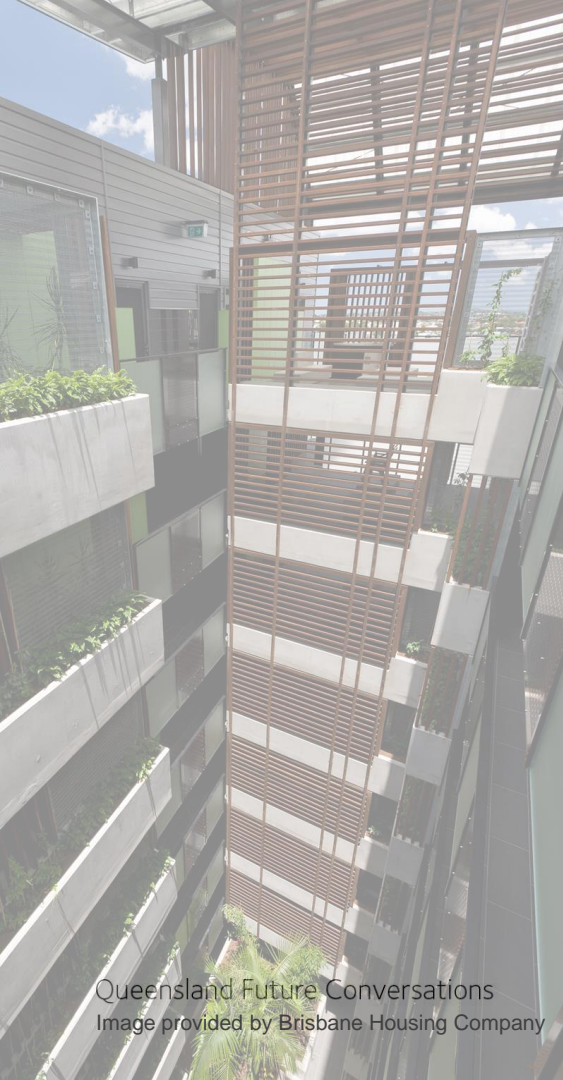
1.41 Valuing social housing

Composite return on investment – individual, organisational, society and equity
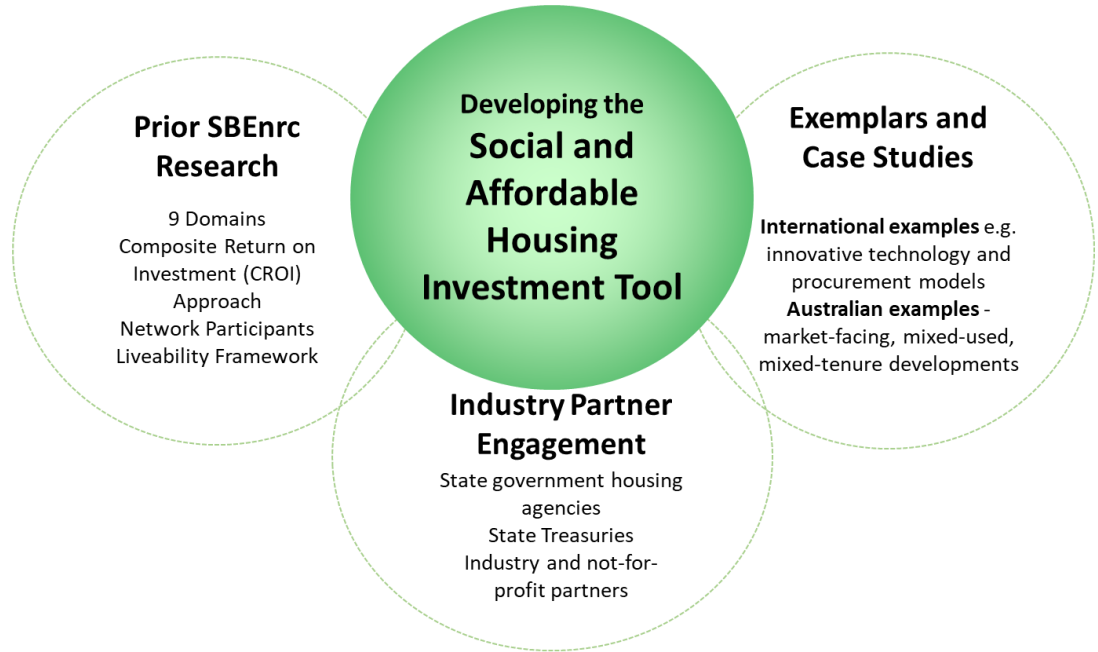
2015 - 2016

1.31 Rethinking social housing

Productivity-focused conceptual framework including the *9 domains*, and outcomes & Indicators

2014 - 2015

Developing the
Social and Affordable Housing Investment Tool

Prior SBEnrc Research

9 Domains
Composite Return on Investment (CROI) Approach
Network Participants
Liveability Framework

Exemplars and Case Studies

International examples e.g. innovative technology and procurement models
Australian examples - market-facing, mixed-used, mixed-tenure developments

Industry Partner Engagement

State government housing agencies
State Treasuries
Industry and not-for-profit partners

Community and culture | economy | education | employment | environment | health & wellbeing | housing | social engagement | urban amenity

SOURCE SAHI TOOL

9 domain and 3 context worksheets - detail and graphs

- Community & culture
- Economy
- Education
- Employment
- Environment
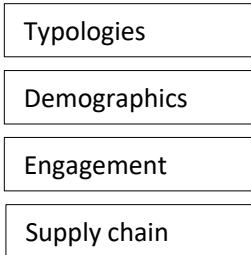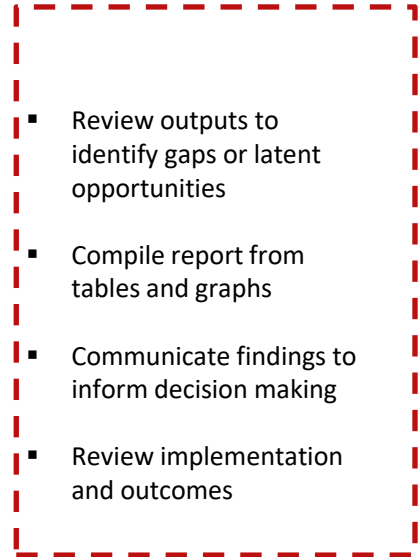- Health & wellbeing
- Housing
- Social engagement
- Urban amenity
- Narratives
- Network engagement
- Innovation opportunities

Select core indicators

Select elective indicators

Program / project specific indicators

SCENARIO-SPECIFIC TOOL

Funding social housing scenario clusters

- Built form
- Household
- Connections
- Interactions
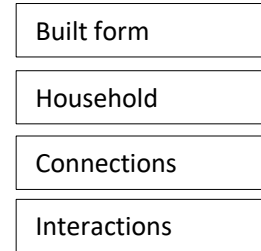
Delivering affordable housing scenario clusters

- Typologies
- Demographics
- Engagement
- Supply chain

SAHI TOOL REPORT

- Review outputs to identify gaps or latent opportunities
- Compile report from tables and graphs
- Communicate findings to inform decision making
- Review implementation and outcomes

So what does this look like?

	OUTCOME	INDICATORS	Quantit ative Rating	Qualita tive Rating	CBA*	SROI*	WV*	QUANTITATIVE ASSESSMENT FINDINGS (CBA, SROI or WVA) FROM:	Details	QUALITATIVE ASSESSMENT FINDINGS FROM:
URBAN AMENITY	Physical services and infrastructure	Whole-of-life accessibility						Design guidelines for new; audits for existing		
		Precinct safety						Design guidelines for new; audits for existing		Pre- and post-occupancy surveys and interviews
		Precinct accessibility						Design guidelines for new; audits for existing		Pre- and post-occupancy surveys and interviews
INNOVATION	Tenure diversity within and across social and affordable rental and affordable and private ownership to contribute to a diverse and resilient housing system including a range of housing products at different price points..	Targets for tenure and dwelling diversity in medium and high density housing						Performance to targets for tenure diversity in medium and high density housing - (i) social, (ii) affordable rental and (iii) affordable purchase.		Post occupancy assessments for feedback of learnings.
	Enhanced delivery options	Philanthopic (third party non-government) funding								
	Enhanced delivery options	Off-site manufacturing								
	Optimise resilience of housing stock to meet climate change challenges.	Monitor and identify best practice opportunities.						Project officer appointments to address.		Post disaster learnings embedding into strategy, contracts and guidelines.
					$0	$0	$3,188			
					CBA*	SROI*	WV*			

SAHI Tool – Funding social housing scenario
Quantitative Returns

Funding social housing - quantitative returns			
Cluster	CBA	SROI	WV
Built form	$0	$0	$3,188
Household	$3,016	$27,904	$0
Connections	$0	$0	$4,638
Interactions	$3,016	$20,670	$0
Notes:			
CBA - $ return per person per year			
SROI - $ return per person per year			
WV - $ benefit per person per year			
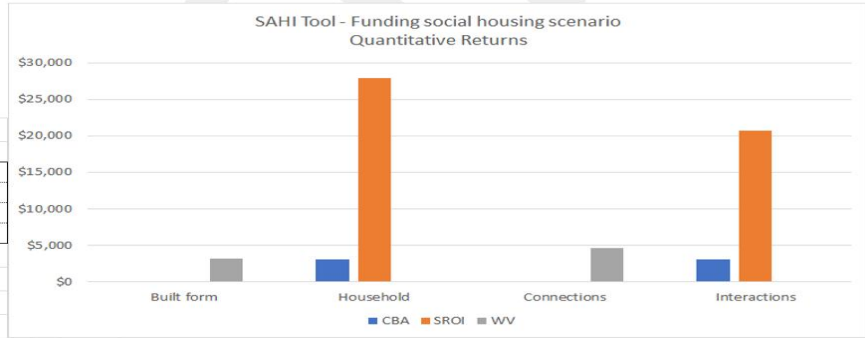
3 Key Takeaways

- *Common language across government and business needed to enable effective partnerships to address social, environmental and economic benefits*

- *Move from traditional cost-based approach and a benefits-based approach needed to address housing as essential social infrastructure*

- *National housing plan with long term focus key to develop resilient and effective housing system*

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Social and Affordable Housing Investment Tool: https://sbenrc.com.au/research-programs/1-81/

Liveable social and affordable higher density housing: https://sbenrc.com.au/research-programs/1-71/

Mapping the social and affordable housing network: http://sbenrc.com.au/research-programs/1-61/

Procuring Social and Affordable Housing: http://sbenrc.com.au/research-programs/1-54/

Valuing Social Housing: https://sbenrc.com.au/research-programs/1-41/

Rethinking Social Housing: http://sbenrc.com.au/research-programs/1-31/

Queensland Future Conversations

CASE-STUDY
The Women's Butterfly Project:
Empowering Mature Women to maintain secure housing

Professor Rebekah Russell-Bennett

Professor Melissa Bull

QUT Centre for Behavioural Economics, Society and Technology

QUT Centre for Justice

Queensland Future Conversations

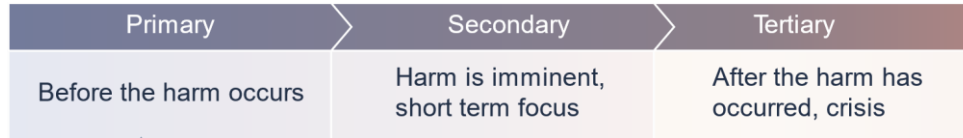**Mature women in Australia are the fastest growing group at risk of homelessness**

Key triggers of homelessness are changes of circumstances in relationship, job and income

How might we empower mature women experiencing a change of circumstance and prevent homelessness?

Current responses focus on assisting women who have *already* become homeless

- Almost all current resources focus on women already at the tipping point or in crisis

- Upstream prevention approaches save money and empower women

Primary	Secondary	Tertiary
Before the harm occurs	Harm is imminent, short term focus	After the harm has occurred, crisis

Project Purpose

We aim to reduce the number of mature women, age 55+ experiencing housing stress through early intervention and support delivered via high touch (early responder) or high-tech solutions.

We aim to support women at the primary stage of harm *prevention*
This project is about preventing housing stress for these women before it begins.

Project Objectives

1. Provide an evidence base around the unique characteristics of mature women and the support tools available for housing stress.

2. Create a proof-of-concept dual-channel (high tech vs high touch) portal that will enable early responders to support pre-crisis mature women and reduce the likelihood of housing stress.

Strengths-based not deficit approach

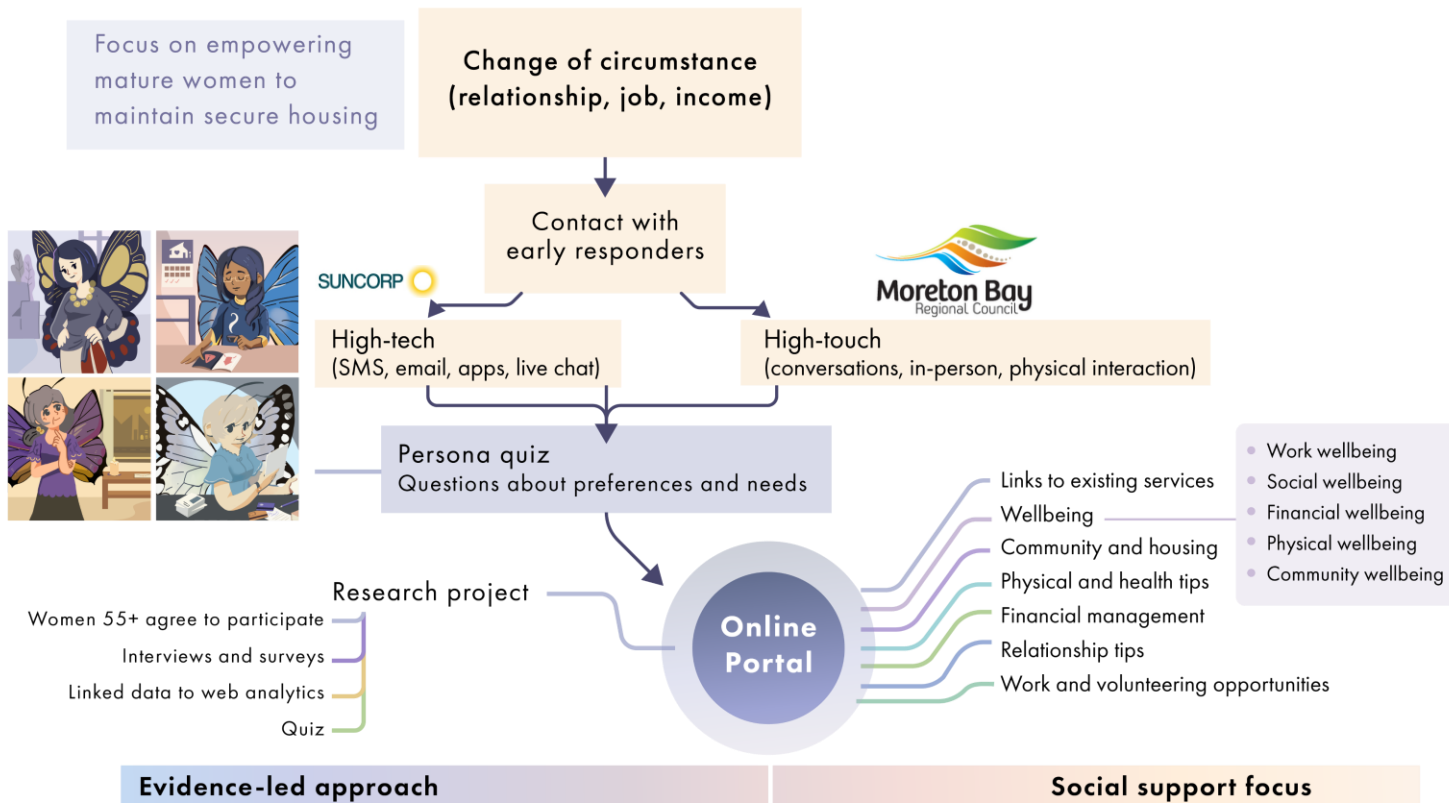Traditional deficit-approach to people experiencing vulnerability

- Focuses on what people lack that needs filling

- Passive – disempowering and victimising

- Often leads to paternalistic interventions
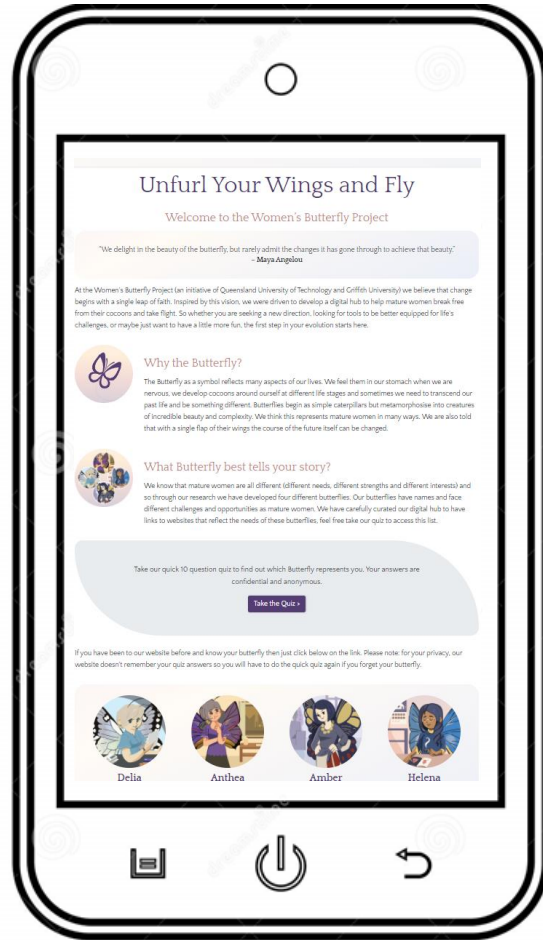
- Solutions are designed FOR them

Strengths-based approach to people experiencing vulnerability

- Focuses on what people have that can be leveraged

- Active - empowering and gives agency

- Leads to people-led interventions

- Solutions are designed WITH them

Pilot-project: The Women's Butterfly Project

Text/app message/Email to women from Bank/Council

Unfurl Your Wings and Fly

Welcome to the Women's Butterfly Project

"We delight in the beauty of the butterfly, but rarely admit the changes it has gone through to achieve that beauty."
– Maya Angelou

At the Women's Butterfly Project (an initiative of Queensland University of Technology and Griffith University) we believe that change begins with a single leap of faith. Inspired by this vision, we were driven to develop a digital hub to help mature women break free from their cocoons and take flight. So whether you are seeking a new direction, looking for tools to be better equipped for life's challenges, or maybe just want to have a little more fun, the first step in your evolution starts here.

Why the Butterfly?

The Butterfly as a symbol reflects many aspects of our lives. We feel them in our stomach when we are nervous, we develop cocoons around ourself at different life stages and sometimes we need to transcend our past life and be something different. Butterflies begin as simple caterpillars but metamorphosise into creatures of incredible beauty and complexity. We think this represents mature women in many ways. We are also told that with a single flap of their wings the course of the future itself can be changed.

What Butterfly best tells your story?

We know that mature women are all different (different needs, different strengths and different interests) and so through our research we have developed four different butterflies. Our butterflies have names and face different challenges and opportunities as mature women. We have carefully curated our digital hub to have links to websites that reflect the needs of these butterflies, feel free take our quiz to access this list.

Take our quick 10 question quiz to find out which Butterfly represents you. Your answers are confidential and anonymous.

Take the Quiz ▸

If you have been to our website before and know your butterfly then just click below on the link. Please note: for your privacy, our website doesn't remember your quiz answers so you will have to do the quick quiz again if you forget your butterfly.

Delia   Anthea   Amber   Helena

Complete the persona quiz (10 questions)

Go direct to personas or search

Go direct

Go direct to butterfly persona
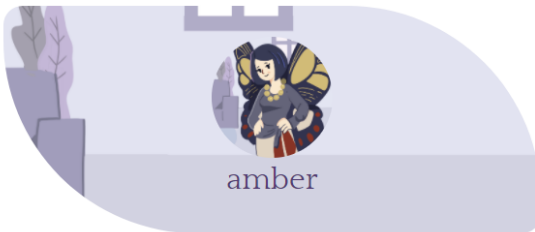
Search

Search by wellbeing dimensions (Gallup)

Search by organisation type

amber

Social Well-Being

Interested in adopting a pet?

RSPCA'S ADOPT A PET

The RSPCA works to influence animal welfare policy, practice and legislation across the country. They also run a programme to make it easy for people to adopt a pet—something you might want to consider if you have the space in your life to take care of one. Household pets are known to be a positive influence on social wellbeing.

(i) Select your state or territory, and then click through to see who is available for adoption. There is a variety of different animals, and the list is often updated. In particular there are usually many cats and dogs in need of a home.

Explore RSPCA's adopt a pet

Want to volunteer some of your time?

VOLUNTEER AUSTRALIA ONLINE PORTAL

Volunteering Australia is an organisation dedicated to helping connect volunteers to people, places, and events that need them. Get connected in your community by volunteering for the things that interest you, and make a lot of new friends along the way.

(i) You can search for volunteering opportunities through their simple form at the bottom of their page, refining by duration, accessibility, and location.

Explore Volunteer Australia online portal

Looking to meet new people?

THE MEETUP SOCIAL PLATFORM

Meetup is a site that aims to connect people and build local communities. The platform advertises events and groups meeting in your area with different interests or opportunities. You may find yourself learning something new at a crafts Meetup, or challenging yourself physically with a hike Meetup!

Looking for something to do around Brisbane?

COMMUNITY-RUN ACTIVITIES IN BRISBANE

Communify is a Brisbane-based organisation that runs community events for people all around the city. You may get the opportunity to learn a new language, or create something beautiful in one of the many art classes that are run.

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delia

Financial Well-Being

Struggling to manage debt and want advice?

THE NATIONAL DEBT HELPLINE

The National Debt Helpline is a not-for-profit organisation that helps people understand and tackle their debt problems. They provide free and confidential financial counselling.

(i) You can browse their website and use their chat to find the help you require, or you can call 1800 007 007 during business hours (9.30am to 4.30pm) Monday to Friday.

Explore The national debt helpline

Have an issue that requires legal help?

JUSTICE CONNECT'S SUPPORT SERVICES

Justice Connect is a not-for-profit group dedicated to helping people connect with pro-bono/free legal services if their situation is applicable.

(i) Browse the articles and forums to see if your question or issue has a simple answer. Alternatively click the 'Apply for free legal help' button and then take the quiz to see if you are eligible. Make sure to check that your situation is not one Justice Connect is unable to help with (for example: family law, personal injury claims, or wills and probate matters).

Explore Justice Connect's support services

Need help managing your finances?

SERVICES AUSTRALIA'S ADVICE ON MONEY MANAGEMENT

Services Australia is the government agency responsible for the delivery of advice and accessible support services and payments. As part of this they offer tips and information if you're struggling, and financial aid if you're applicable.

Feeling worried about finances or debts?

MONEYSMART'S FINANCIAL COUNSELLING

The moneysmart website is run by the Australian government to help improve financial literacy across the nation. Financial counsellors are the experts in helping people who are experiencing financial concerns or debt, and there are ways to get free appointments depending on your region.

Evaluating the viability of the WBP Prototype

Outputs

📖 **Printed materials**

Smallcards, flyers, Booklets, Posters

"Aged care worker took several brochures for clients."

"A woman in a DV situation was grateful to receive the resource."

"Man took flyer for his sister-in-law who is over 50 and facing homelessness."

📱 **Digital materials**

App alerts x 2

Outcomes

1180 Portal clicks

1162 Users

Quiz participation = 58.3%

Average engagement time 2min 56 sec

| Delia 2.10 min | Anthea 1.31 min |
| Amber 1.46min | Helena 1.07 min |

App Alert

Empowerment message: 1.2% clickthrough

Resilience message: 1.9% clickthrough

*benchmark clickthroughs ranged from 0.9% - 2.3%

Survey n=64 *(mean score out of 5)*

| Provides support to change my circumstances rather than change me | 4.24 |
| Enjoyable, attractive, understandable website | 4.67 |

Most popular persona: Delia

141 users, avg 4.68 views per user

ROI (total number of portal users/total cost $150k)= *$129 per woman (compared with annual cost of homelessness of $25k pp*

Impact

"Spent a long time with a customer who was told to leave her sons place. She needed staff help to get on line and phone for help. The end result being a couple of choices for short time stays."

"Customer with disability and a DV situation being evicted in 1 week needing housing. Discussed the project and gave all the information to try to assist."

"I helped a lady at the photocopier who told me she was living in a tent at Blackbutt and looking for housing and work in the area to be near family. I showed her the website on a public PC. She went away with a brochure so she could look it up at her Blackbutt library and on her phone and a phone number for a housing crisis hotline which she said she would call."

How can early responders support causes as an organisational customer vulnerability strategy?

Organisations that Care:

Your organisation may not be directly aligned with the cause and likely doesn't deal solely with the cohort as part of your core purpose.

You may want to be involved with and support the cause as part of your broader CSR strategy, or are interested in upskilling and learning more about a strengths-based approach. You might be a good fit as a Supporting Partner.

Organisations that Can:

You are an organisation that can potentially come on board as either practical or supporting partner.

While you come into contact with the cohort, it may be for non-cause related reasons. This means you might be in a good position to potentially identify when the cohort needs support and direct them to the cause's services.

Organisations that Champion:

Companies that are directly aligned with the cause as part of their core business.

If this is your organisation, you likely already have some type of customer vulnerability or hardship program in place. This means you are in a good position to champion the cause and integrate it into existing processes, acting before crisis occurs.

Organisations that Care

Organisations that Can

Organisations that Champion

Augmented role

Core role
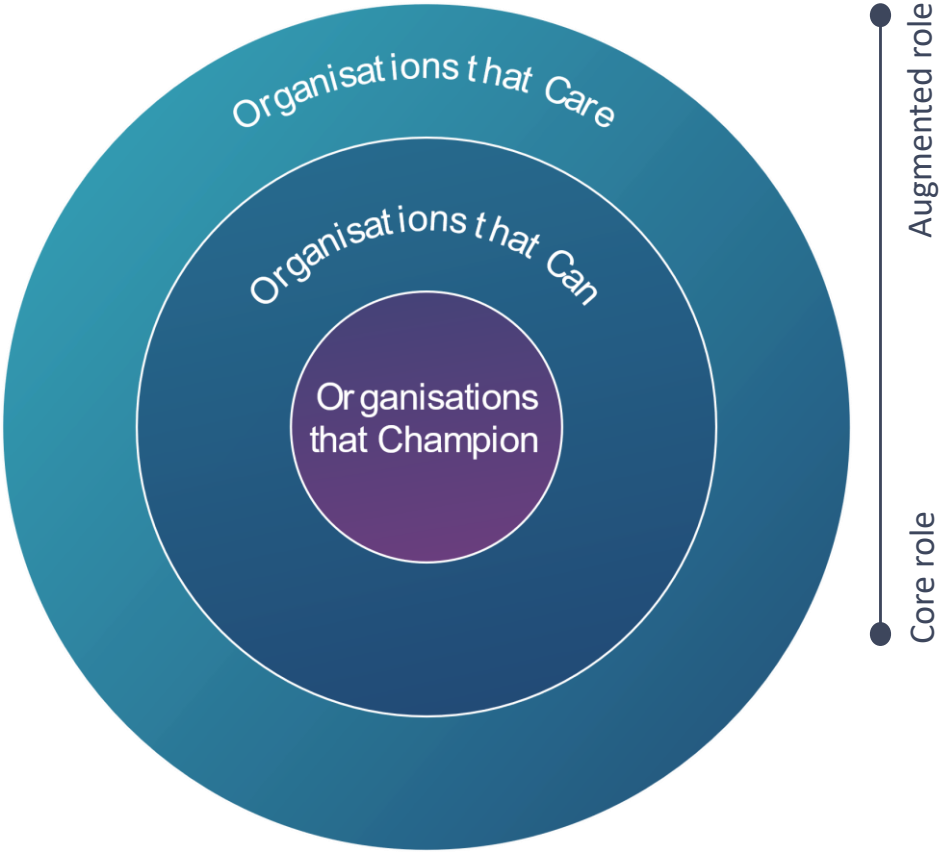
Future needs

1. Prevention reduces demand for crisis services and emergency services – identify where prevention can be enhanced in your organisation.

2. Many people do not recognise they are at risk or in crisis or find the terms too confronting → Use non-risk, strengths-based language in your communication.

3. Identify early responders such as banks, legal services, libraries and real estate agents who can be part of the social and environmental solutions. Be aware that they need services that easily fit with business-as-usual

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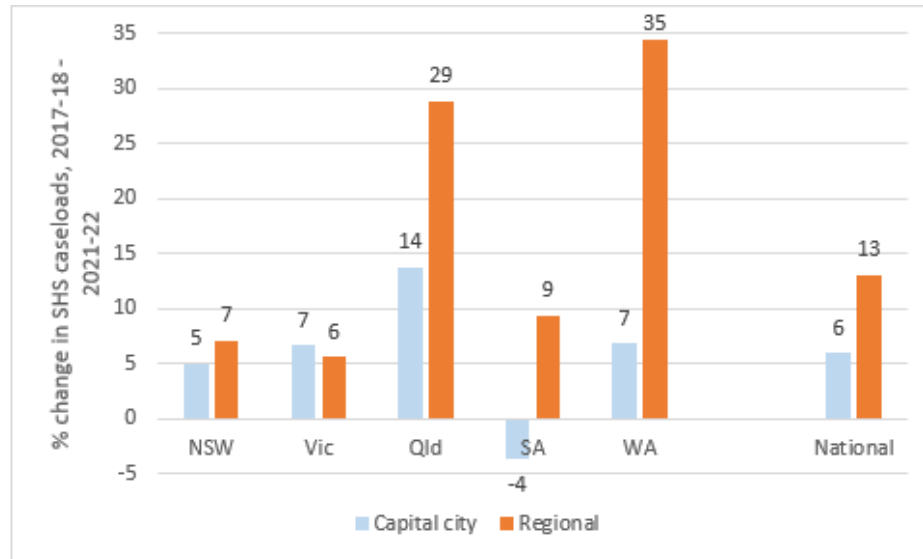
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Homelessness as a Queensland reality

- Census: 19,039 (in 2011), 21,671 (in 2016)

- Brisbane: 5,022 – 5,712. Regional: 5,455 – 7,027

Homelessness as a Queensland experience

- Violence

- Reliance and dependence

- Defined by what one lacks

- A poverty of ambition

Homelessness as a choice *we* make

- The individual demographics and triggers relevant under housing markets

- Under different housing conditions, homelessness is not the penalty for

  - leaving domestic and family violence

  - leaving the out of home care system

  - or because of compounding exclusions around race, gender, age

We can do differently… and at times we do

- COVID-19 evidence of what we can do

- Street to Home (Micah Projects)

- Integrating tenancy, health, support – and the individual

- Keeping Families Together

- Changing our systems not changing people

A pretty good cost argument

- $13,100 cost offset, per person, per year

- As homeless, people used $48,217 QLD Gov services, and when they were housed – including the cost of permanent supportive housing, they used $35,117 worth of the same services

$48,217
- $35,117
$13,100

A pretty good cost argument

Police Data

	12 months pre tenancy commencement	12 months post tenancy commencement	Difference between pre and post
Occurrences as Offender	50	24	-26 (52%↓)
Cost per offender = $2,453	$122,650	$58,872	-$63,778
Offences as Offender	57	28	-29 (51%↓)
Occurrences as Victim	24	11	-13 (54%↓)
Cost per victim = $243	$5,832	$2,673	-$3,159
Occurrence Police or Corrections transport to Hospital	5	1	-4 (80%↓)
Nights in Police Custody	45	27	-18 (40%↓)
Cost per night in custody = $830	$37,350	$22,410	-$14,940
Total costs to Police	$165,832	$83,955	-$81,877

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A pretty good cost argument

	12 months pre tenancy commencement	12 months post tenancy commencement	Difference between pre and post
Admitted patients	$1,064,167	$472,673	-$591,495
Mental Health	$372,498	$129,958.	-$242,540
Emergency	$102,510	$104,860	+$2,350
Ambulance	$41,600	$40,950	-$650
Subtotal Health Difference	**$1,580,775**	**$748,441**	**-$832,335**
Corrective Services	$32,296	$1,452	-$30,844
Court	$23,400	$13,217	-$10,183
Police	$165,832	$83,955	-$81,877
Subtotal Criminal Justice Difference	**$221,528**	**$98,624**	**-$122,904**
Specialist Homelessness Services	**$174,613**	**$5,249**	**-$169,364**
Total Cost Difference	**$1,976,916**	**$852,314**	**-$1,124,603**

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3 (actually 6) Key Takeaways

- *Demonstrably increase social and affordable housing*

- *Permanent supportive housing – justice and costs*

- *Always ask what the evidence says, and how can we lead?*

- *Cross government, and cross society*

- *How can we extend the evidence – and how we use it, with people who are and were homeless, and the professionals working with them?*

- *Raise our expectations*

Last word

"They open all the doors that have been closed for so long. They guide you through. They have given me what I needed to know … and I've learnt the responsibilities that I have to take.

I've become a woman out of this place, and a mother."

Professor Cameron Parsell
c.parsell@uq.edu.au

Queensland Future Conversations

Expert Q&A

Associate Professor Sacha Reid (Griffith University)

Professor Paul Burton (Griffith University)

Professor Rebekah Russell-Bennett (QUT)

Professor Melissa Bull (QUT)

Professor Cameron Parsell (UQ)

Associate Professor Maree Petersen (UQ)

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Thank You

Researcher biographies and slides can be found here: