

# HOW COMMUNITY HOUSING CHANGED MY LIFE



**Trang is 28 years old. She arrived from Vietnam five years ago to marry an Australian man she had met on the internet. Trang felt lucky to get a full-time job as an aged care worker at a large nursing home in Carlton, but the relationship broke down just two years after she arrived through domestic violence. She packed her things and moved out of their place.**

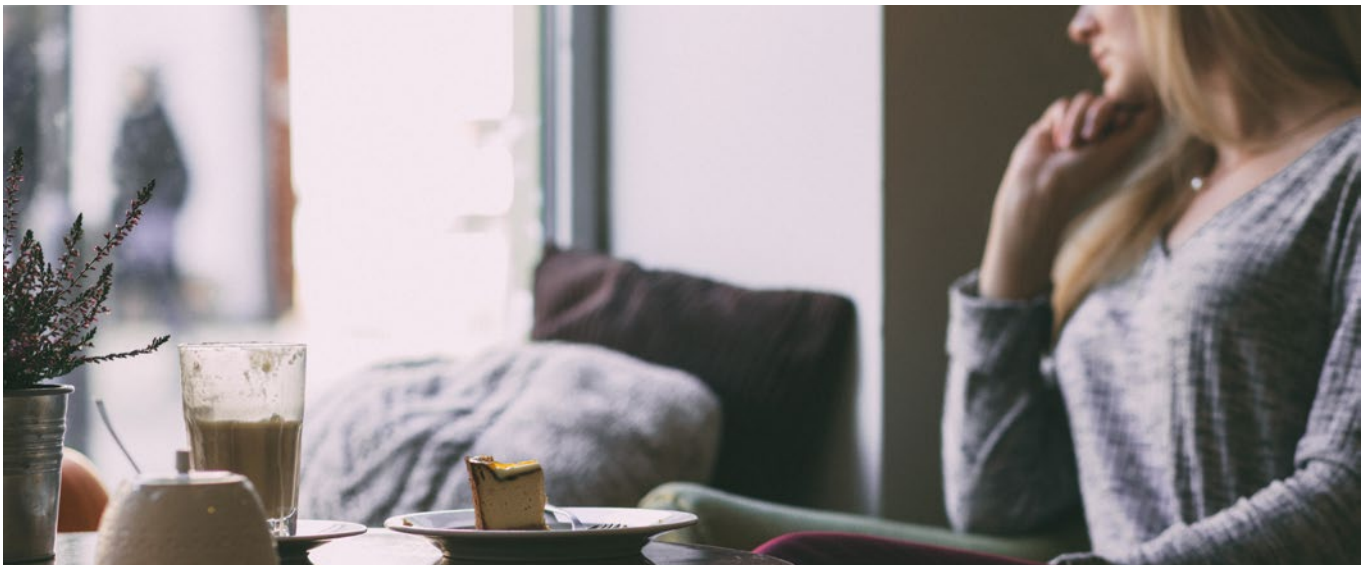
Trang earns an award wage of \$785 per week, which means she is a low income earner who can only affordably pay \$235 per week in rent. There is virtually nowhere in Greater Melbourne where even a one-bedroom apartment is renting

for this amount on the private market. Trang has been living between friends' places for the last two years while she has been trying to find a place that she can afford. It seemed that her luck had well and truly run out.

A colleague at the nursing home suggested that she contact the local Community Housing organisation. Trang made the call and in just a few months, she was moving into a one-bedroom apartment right near the nursing home. It was small, but it was hers. Best of all, her rent was affordable on her wage. It gave her the freedom to save a little bit and think about what she wanted to do with her life next.

Community Housing has completely changed Trang's life.

# HOW COMMUNITY HOUSING SUPPORTS LOCAL WORKERS AND THE LOCAL ECONOMY



**Carleen is 38 years old. She is a Registered Nurse at St Vincent's Hospital in Fitzroy, earning an award wage of \$1,100 per week. Her husband lost his job more than a year ago and cares for their 3 year old daughter. This means the family is considered low income and could affordably pay around \$330 per week in rent. There are some places in Greater Melbourne where they could affordably rent, but these areas are generally a long way from where Carleen works.**

Carleen is a shift worker and can't live too far away from where she works. They have had to sell their car, and Fitzroy is an ideal location for Carleen to access the hospital by public transport, even if she has a very early or late shift.

Carleen managed to find a two-bedroom unit in Fitzroy after applying for more than 30 units, and is paying a median rent of \$650 per week for the area.

She is already paying almost 60% of her income on rent, and received notice that her rent will increase by 5% in two months' time. With all of her other expenses, she is unable to save much for a family holiday let alone a deposit to purchase their own unit somewhere not too far away from the hospital. It is sometimes difficult to afford the basics.

Carleen is worried that rents will keep increasing and she will have to look for a place much further out, making shift work more difficult or even impossible by public transport. She has heard about a special Affordable Housing program for low income workers run by a local community housing organisation where she could pay a discounted rent if she's eligible. While she is hopeful, Carleen has started looking at advertisements for jobs outside Metropolitan Melbourne.

# HOW COMMUNITY HOUSING WILL HELP CREATE A BETTER LIFE FOR MY CHILDREN



**Ravi and Shanti are both 40 years old. They came to Australia from India in their early twenties and recently became Australian citizens. They have three children, aged 16, 13 and 10. Ravi works full-time and Shanti part-time at the restaurant operated by Ravi's cousin in Doncaster. They earn \$1200 per week, and would be considered to be a low income household. They could affordably pay \$360 per week in rent.**

The family was renting a three-bedroom house in Nunawading for \$460 per week, paying a median rent that took up nearly 40% of their household income. Things were becoming

unmanageable with all of their other expenses. The family was becoming more and more stressed, and they were worried that their eldest daughter may have to defer her schooling to work and contribute to the family's income.

They were successful in their application for an Affordable Housing property in Doncaster managed by a local community housing organisation. They are thrilled with their new three bedroom villa with a small yard and rent they can afford at \$360 per week.

Getting to the restaurant isn't too bad and they are willing to do it, so they can save more for their children's future education. For the first time they feel confident they will be able to provide a better life for their children - their main reason for moving to Australia.

# HOW COMMUNITY HOUSING HELPED ME TO KEEP A ROOF OVER MY HEAD IN A COMMUNITY WHERE I AM SUPPORTED

**Margaret is 65 years old. She has been living in a small, single room in a large old rambling rooming house in St Kilda since the early-1990s.**

Margaret lives with a chronic mental illness and has been unable to work for many years. She gets by on the Disability Support Pension, and has always been able to pay her rent. Knowing her local area, and having people around that know and understand her is a very important part of her being able to live independently. Her support services are all located nearby as well.

The rooming house owner is also the property manager and has watched property prices skyrocket in the area over the last few years. Whilst he understands the circumstances of the lodgers, he is keen to cash in on his investment. He accepted a very lucrative offer to sell the property. It will be redeveloped into luxury housing with water views.

Margaret could only affordably pay \$180 per week in rent, and would be unable to find private rental accommodation anywhere in Greater Melbourne for this price, even older rooming houses that are mostly in the process of being upgraded or redeveloped. She will have to leave the community she has called home for two decades. It is likely that she will end up in a hospital emergency department or emergency accommodation. More likely, she will end up on the street like many of the other long-term residents who were recently evicted.

It's likely that she will be eligible for social housing, but waiting times are more than 10 years for most areas in inner Melbourne. She may be lucky and assessed as in need of priority housing. There is talk of a flat in



Maribyrnong, but this would likely exacerbate her mental health condition and belief that unknown people are seeking to harm her.

Many of the old rooming houses in the St Kilda area are being sold for redevelopment. Like Margaret, many of the lodgers who have retained a tenuous foothold in the low-cost private rent market in the area will likely join the ranks of those in need and waiting for social housing well outside the LGA. In the meantime, she will have to find a room in a rooming house that is in a poor state of repair.

Margaret has recently been visited by a local community housing organisation, who has developed a lovely new studio apartment complex near where she currently lives. She would pay no more than 30% of her income as a community housing renter. Her prospects of securing a room there look good, but there are many other long-term residents in Margaret's situation who won't be as fortunate.



# HOW COMMUNITY HOUSING HELPS ME TO SURVIVE ON A PENSION AND STAY IN MY COMMUNITY



**Mal is 75 years old. He has been on his own since his wife Hazel died last year. Mal and Hazel had rented the same old, two-bedroom apartment in Geelong for the last 12 years. They lived frugally and were always able to make their rent, which was around \$240 per week.**

Since Hazel died, Mal's aged pension had reduced and he was unable to make his rent and other expenses. He didn't even know where to start to find a new place.

He felt bewildered and worried. He saw a pamphlet for the local community housing organisation at the library. He gave them a call and before too long he was packing his things and moving into a new, one-bedroom flat not far from where he had lived with Hazel at a rent he could afford on his pension.

While he misses Hazel and the home they shared together, he is not worried about his future anymore. He enjoys sitting out on his balcony and is getting to know his new neighbours. And it's not so far to visit his old friends and neighbours either.

# HOW COMMUNITY HOUSING ENABLED ME TO ESCAPE DOMESTIC VIOLENCE AND COMPLETE MY EDUCATION

**Jessica is 23 years old. She grew up at Frankston, where her parents still live. When she was 18, she had a baby with her 17 year old boyfriend Taj, a son that they named Jayden. She was good at school work, but had to leave early and abandon her dreams of going on to further education.**

The couple were renting an old, three-bedroom house in Frankston for \$380 a week. Jessica was working in town as a casual retail clerk at Kmart where she earned award wages at \$19.50 per hour. Her work roster was irregular, but she averaged earnings of around \$390 per week. Taj was collecting a NewStart allowance and picked up some cash-in-hand labouring work from his cousin, but he only called a couple of times a month.

They were able to scrape by with their rent, but struggled to make their other expenses and keep fuel in their car and rego up to date. They also struggled with their role as new parents. They started getting into lots of arguments, especially about money. Taj spent more time with his mates and was drinking a lot. Jessica thought he may even be using drugs. When Jayden was four, they got into a huge argument one morning as Jessica was late to work because Taj had been out all night with the car. Taj flew into a rage and pushed Jessica up against wall and smashed an empty bottle next to her head. He left in the car.

Jessica didn't want anything to do with Taj. She packed up her and Jayden's things and called her Auntie to see if she could give them a place to stay. After a few weeks with her Auntie, Jessica went into the community housing office in Casey. She filled out a form and told them about her and Jayden's



situation. Within a month or so, Jessica was offered a new, tidy two-bedroom house near her parent's place. The tenancy worker also helped her to sign up with Centrelink to get the right parenting payment and work out a rent that Jessica could afford on her Kmart wage. They also connected her with a community organisation that helps young parents.

She and Jayden are now settled. He is starting at the local school soon and Jessica is getting more work at Kmart. She has enrolled in a TAFE course in Aged Care beginning in the new year.