


BRAIDWOOD COMMUNITY ASSOCIATION

Braidwood Community Association

Affordable Housing Proposal

September 2022





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INTRODUCTION

The Braidwood Community Association (BCA) is pleased to submit this proposal for Affordable Housing options and suggestions in Braidwood to the Queanbeyan Palerang Regional Council (QPRC). We congratulate the QPRC on the proposed draft Affordable Housing Strategy (AHS) and welcome the chance to contribute to this strategy.

This proposal draws attention to the dire need for more accommodation in Braidwood to house essential and other workers, existing residents, existing older residents (both within town and rural residents looking to downsize), and people / families wishing to relocate to Braidwood.

This proposal outlines a future for Braidwood which aims to maintain the (heritage) character, environment and sense of community that residents value while providing greater housing availability, diversity and affordability. This proposal offers practical and realistic suggestions to implement this vision.

This proposal recognises that Braidwood has specific needs when it comes to affordable housing. These needs differ from those found in Queanbeyan, Bungendore, and other areas within region.

The BCA highlights the need to offer a variety of types of affordable accommodation to cater for changing community requirements, and to meet the needs of workers, retirees, and families.

Statistics in the 2622 postcode from the 2021 Australia Bureau of Statistics Census (not limited to Braidwood*)

- 51% of citizens are 50 years or older. This is evenly split between male and female.
- 74% of citizens live alone or with one other person.
- 72% of dwellings contain three or more bedroom.
- 64% of dwellings are free standing houses.
- 95% of people live in free standing houses.
- 14% (250) dwellings are rented.
- 56% of men and 68% of women earn \$1000 or less per week.
- 36% of households earn \$1000 or less per week.
- 32% of people renting from an estate agent pay rent of \$450 or more per week.
- 8% of people renting privately pay rent of \$450 or more per week.

* These statistics include information from villages and farmland outside Braidwood. This does skew the figures as most dwellings in villages and on farmland are freestanding houses, and they are usually owned not rented.



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Proposed Actions

- Council agreement to altered accommodation models and configuration to allow for various solutions to the current affordable housing situation.
- Agreement to a Mixed Tenure housing model.
- Revised council regulations to allow for physical variations to residential land.
- Council support* of the Court House redevelopment plan for one-bedroom apartments.
- Rezoning Hassall Reserve to 'residential' and allowing partnership with a community housing provider to enable construction of affordable housing or providing other suitable land for this purpose.
- Establish measures to allow for older residents to remain in Braidwood as they age.
- Enact measures to limit the amount of short-term rental accommodation on the open market.
- Establish a process for the quarantining of a percentage of all new land releases for the purposes of genuine affordable housing.
- Establish an Affordable Housing (rental) Management committee to administer affordable housing in Braidwood to ensure it remains available to those genuinely in need.
- Establishment of a Community Land Trust in Braidwood to enable perpetuation of affordable housing.

*It is recognised the Court House is not owned by Council but by the NSW Department of Communities and Justice.



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Reasons for the Housing Shortage in Braidwood

There are many factors causing the housing shortage in Braidwood. Some are being experienced by regions across the country, but some are specific to Braidwood.

- Mona Farm is now a big operation in Braidwood, employing a lot of people. Many are drawn from the local community, but many relocate to Braidwood, taking up available accommodation. Mona Farm has also bought up a lot of accommodation in Braidwood (houses and a motel) and uses this accommodation for paying guests. This has resulted in these properties being taken out of the market, providing fewer accommodation options for people to buy or rent in Braidwood.
- Dargues Gold Mine is another large operation in nearby Majors Creek. Many employees who have relocated to Braidwood have bought properties in town. The mine itself has taken the rental lease on many other properties to house its workers. This has also removed rental properties from the open market.
- Braidwood is being seen more and more as a destination for people looking to make a tree-change. It is perfectly situated close to Canberra, the South Coast, the Southern Highlands, and a train ride to Sydney. The increase in tree-changers has escalated since the onset of Covid-19, with prices for accommodation, both rental and sale, seeing huge increases and pricing many people (including locals) out of the market.
- Braidwood's heritage listing and the restrictions this places on new residential building in Braidwood limits development and extends the approval process. Whilst most potential residents understand and accept these limitations (and indeed for many people wishing to relocate to Braidwood the heritage aspect is a drawcard), a more transparent and timely approval process would allow an expedited building process.
- Braidwood has a lack of land zoned for small-scale residential development outside current town limits. There is a demand for residential blocks of various sizes in and near Braidwood. Land developed sympathetically with regard to Braidwood's character and heritage listing would be one way, albeit longer term, to increase housing stock.
- Many Braidwood properties which would otherwise have been rented on the long-term rental market have been listed on Airbnb and the short-term rental market. The short-term rental market is attractive and more lucrative than the long-term market due to current legislation around it.



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Housing Matters Action Group

The Braidwood Community Association, Affordable Housing Group has been seeking guidance from the Housing Matters Action Group (HMAG) from the Bellingen / Nambucca region. They are a group of concerned and educated citizens who have been operating since 2017 to work on affordable housing solutions.

HMAG have been successful in partnering with state government to build and/or refurbish 40 apartments for older women (over 55). They are establishing a Community Hosting project, a Housing Hub to assist locals with their housing needs, developing a Housing Community of Practice, and other longer-term measures to alleviate housing pressures on those in need in their community.

Due to their period of operation their advice and guidance has been invaluable. They have been able to demonstrate what is possible and that many of the obstacles they initially faced were able to be overcome. We see their achievements as an indicator of what could be achieved in Braidwood, where we have a group of concerned and able citizens ready to work with council to achieve workable, affordable housing solutions.

Housing Requirements

Housing needs have changed dramatically since the days when 3-bedroom houses were standard. The types of housing now needed in the Braidwood area is a mix of 3-bedroom houses, 1 and 2 bedroom units, studio apartments, housing suitable for the elderly or disabled, tiny homes, and units with shared living spaces. Currently 72% of dwellings have three or more bedrooms, but 74% of people either live alone or with one other person. There are potentially many people wishing to downsize but there are no smaller dwellings for them to relocate to.

Braidwood faces a desperate situation with essential workers either not accepting employment in Braidwood due to a lack of available accommodation, or accepting employment but living in sheds, caravans, and camping on rural blocks until accommodation becomes available. Many local small businesses also face staff shortages for the same reason. We are already seeing businesses close due to a lack of available staff, and this is directly affected by a lack of housing.

More homes are needed across the region to fill current and future housing deficits, and to increase housing diversity. Smaller homes also contribute to improved environmental impacts and reduce the building footprint. The opportunity exists, not only for these smaller dwellings to be built, but for them to be built using best practice principles both environmentally and ergonomically.



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Council Regulations

At present we are restricted by legacy council regulations. These include, but are not limited to, zoning, minimum block size, ability to subdivide privately owned blocks, housing density, choice of housing type, and heritage restrictions*. The justification of these restrictions was established by council. Council therefore has the opportunity (with community consultation) to change them, making our ability to meet the needs of the community possible.

Whilst development in Braidwood is constrained by heritage restrictions, there is no reason planning controls could not be amended to take into account the changing face of society and the way we live now and in the future. This could be done in a way sympathetic to the existing heritage restrictions.

Mixed Tenure Housing

Mixed tenure residential developments can combine a range of tenure options, including owner-occupier housing, shared ownership housing and rental properties (social, affordable, and private). In an effort to encourage diversity and a sense of community, mixed-tenure housing could easily be incorporated into an affordable housing plan for Braidwood.

A mix of housing solutions would go some way to allaying the fears of the community when it comes to housing concentrations of lower income earners. Mixed tenure accommodation could house a socially mixed community, including single people, small families, essential workers, older people and retirees, and young people entering the workforce.

Mixed tenure housing is typically an apartment complex, but there is no reason a mixed tenure development could not be built in Braidwood featuring a mix of 3-bedroom houses, one-bedroom apartments, and communal housing for older women. Such developments could feature shared garden and community spaces, landscaped areas, and community produce gardens. They could enable the fostering of neighbourhood and belonging and would add to the existing sense of community in Braidwood.

*It is recognised that some Heritage Restrictions are controlled by the State Government.



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Court House redevelopment

Currently the Braidwood courthouse is primarily unused. The NSW Police and Landcare are tenants, but the Police are relocating to a new facility, and Landcare only use their space for storage. The existing issues of asbestos and lead would need to be remedied for any future use of the building, and these remediations are currently underway.

Local architect, Roger James, has designed a housing solution using the old Braidwood Courthouse. The courthouse façade and actual court room would remain untouched, with the surrounding rooms being converted to four or five one-bedroom apartments. This option would provide much needed accommodation (possibly for essential workers) whilst providing income from rent to pay for the refurbishment, and then as maintenance and profit. Management of the apartments could be either through a management agency, or a local community agency. The courthouse and surrounding corridor would remain open to the public and perhaps used as a gallery or exhibition space.

Hassall Reserve and Community Housing Provider

There is little vacant land in Braidwood zoned as residential. Hassall Reserve is an area of land bordering Bombay Road, the Common, and established housing. It is currently zoned 'recreational' and owned by council. We have investigated the possibility of partnering with a Community Housing Provider and building affordable housing on this land. The idea was very well received by Southern Cross Community Housing, who said they would be happy to partner with us but would need us to provide the land. This could be done by entering into a three-way partnership (the housing provider, the council, the BCA) if the council was agreeable to signing over the land. The land would need to be re-zoned or may be fall under the 'in-fill affordable housing' section of the NSW State Environment Planning Policy (Housing) 2021.

Hassall Reserve is perfectly placed for affordable housing as it is walking distance to the central shopping precinct, doctor, pharmacy, and the IGA. Not all Braidwood residents have vehicles. However, partnering with an Affordable Housing Provider would not limit us to Hassall Reserve. We would be open to building on other parcels of land if they were suitable.



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Ageing in place

Braidwood has a high percentage of residents of, and over, retirement age. At present we have 37 residential beds (aged care) in the Multi Purpose Service (MPS) (although some beds are vacant due to a lack of staff). Whilst the MPS is well placed to deliver the services required to allow Braidwood residents to continue to age in Braidwood, they are not staffed to offer those services, and not all residents wish to relocate to an aged-care facility.

Alternately, if a private provider could offer those services, allowing residents to remain in their own homes would result in a higher quality of life, both physically and mentally, for those residents. It would also reduce the burden of residential accommodation on the MPS. Residents remaining in their homes would also avoid the current issue of residents moving to the MPS but not able to sell their homes due to lack of assistance. This leaves houses, which could be sold, sitting unused.

The lack of housing diversity across the region has resulted in very few options for older people wishing to downsize and free up their former homes for sale.

Impact of short-term rentals

Many rental properties in Braidwood have been removed from the long-term rental market and moved to the short-term rental market. This has dramatically reduced the number of properties available for people wishing to relocate either to or within Braidwood. These properties may only be rented for a couple of days a week and sit vacant for the remainder of the week. The council is able to put a cap on the number of days short-term rental properties are able to be rented. This could act to dissuade landlords from listing their properties on the short-term rental market and encourage them to list them for long-term rental.

Many towns in New South Wales have now implemented a 180-day cap on using empty properties for short-term holiday letting. In June 2022 the Byron Shire Council moved to further reduce this cap to 90 days.

The building of any new dwellings on private land is open to exploitation for short term holiday letting. We would recommend the council explore measures to discourage or limit use of dwellings for this purpose.



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Percentage of land releases quarantined for Affordable Housing

Currently all land released for sale in Braidwood is released to the open market. One way of ensuring a supply of affordable housing in Braidwood could be to mandate a percentage of land from any land release be earmarked for affordable housing. In the long term, this integration of affordable housing, and occupants, into the community would avoid the burden to the council of finding parcels of land specifically for affordable housing. Eligibility for such housing could be means-tested.

Community Land Trust

A Community Land Trust (CLT) is a form of shared ownership of a property, where the land component of a residential property is owned by community based, not-for-profit legal entity and the actual building is owned (or leased long-term) by an individual household, typically through co-ownership or a 99-year lease model. Effectively CLT removes the land from the open market, which is a key driver in market price increases. This model can provide perpetually affordable housing and provides the security of home ownership along with a range of community benefits.

The establishment of a CLT has the potential to provide long term, affordable and secure housing and play an important role in maintaining community inclusion and self-determination.

The CLT would be a not-for-profit enterprise which would own property in the Braidwood region. The CLT would provide an opportunity for people to have a secure and affordable home. These homes would remain affordable for future generations through shared ownership or long-term leases. The homes would be environmentally responsible, sustainable and universally designed wherever possible.

Establish an Affordable Housing (rental) management committee

Many of the options suggested above would operate well under an Affordable Housing (rental) Management Committee. Such a committee would ensure all dwellings were perpetually rented by suitable tenants, collect rents, organise repairs, etc. In an effort not to fully place the burden on the council, it could comprise representatives from the BCA, the Braidwood community, QPRC, and the Affordable Housing Provider.