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In response to:

<http://www.treasury.gov.au/ConsultationsandReviews/Consultations/2016/CFFR-Affordable-Housing-Working-Group>

I acknowledge a Conflict of Interest here.

I have been contributing to Newcastle Urban Eco-Village (NUEV) in Shortland (Newcastle NSW) for the last fifteen years.

I may therefore benefit from the below two proposals.

In context, current models for incentivising more affordable housing, are asking the rich to invest, and giving them more.

This is consistent with

affordable housing being done to us (not with us), and

a Superannuation system based on the premise that we must outpace inflation.

Also, Centrelink will happily help your landlord to pay their mortgage on investment property (Rent Assistance), but not a home mortgage of its (low income) clients.

I want, as a blind pensioner, to stretch my pension further.

I want my Superannuation (during accumulation) to reduce the costs of my living.

That includes investment in affordable housing of a high environmental standard, reducing utility costs and maybe even generating an income (Green energy).

I do not require direct ownership of my own residence. I am happy to rent. As you shall see, this is not inconsistent.

I also value collaboration. I want my money invested in reducing the cost of living for my community And for theirs to reduce my costs.

I want to reduce housing stress - defined as when 30% of income goes to shelter.

(I currently pay 44% of my income on rent alone; and a further 10% towards a local urban eco-village development started by low income families.)

I want to increase food security - with Victory gardens watered by tank.

Seed Savers reduce grocery costs by supplying locally adapted vegetables and fruits, freeing disposable income, and consequently making a home more affordable.

Thus, I propose acknowledgement of the following configuration ...

Two Superannuation funds invest in a small multiple dwelling "village".

Family A renting home A buys investment property B with their super. Person B renting property B buys home A with theirs.

(See Letters to the Editor, The Newcastle Herald, 16/3/2015)

<http://www.theherald.com.au/story/2947879/letter-co-operative-scheme-needed/>

This is legal, and it is my understanding that this configuration is known to ATO.

Please ACKNOWLEDGE it as a valid community self-help strategy.
Facilitate it for families of low income.

Yes, I would grow my friend's super with my rent, and Centrelink Rent Assistance.
And they would grow mine. That's co-operation.

The strategy honours

- Superannuation is not to be used for current benefit. (You cannot live in your investment property.)
- Centrelink only pays Rent Assistance to low income families in genuine renting situation. Cannot rent from self.

And for low income people, ENCOURAGE Centrelink to operate this way..

A second proposal:

That a revolving green loans fund be established,
to provide Low Interest Loans to first time developers of high energy star rating
(energy and water efficient) dwellings,
in a community development. (Peer reviewed)

Questions:

1. Newcastle is serviced by at least 5 currencies (National; HunterLETS; TimeBanking; and 2 barter - BarterCard and BBX). Why not involved multiple complementary currencies? eg. issue some negative interest money, to finance constructions.
2. The recently published book "Dark Emu" by Bruce Pascoe reviewed indigenous agriculture and aquaculture at time of European invasion. It appears likely that Australia has had a larger population than now, in the past. And that included permanent housing. (The stone fences built by squatters from the Aboriginal stone homes, now carry preservation orders. Ironic, no?) How can we encourage local communities to use their hidden assets of knowledge?
3. If affordable housing is to be a component of a sustainable economy, why is there no reference to Permaculture (Design of Sustainable Systems)?
4. (Edward De Bono provocation) Po: The payment of taxes should be fun! Would negative gearing give you less fun?
5. Po: Houses should pay for themselves.
6. Would houses be more affordable if the land was community owned, and not part of purchase price?
7. How would you work with the Tiny House movement; and Earthship movement?

I would be happy to converse further.

high regards,
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