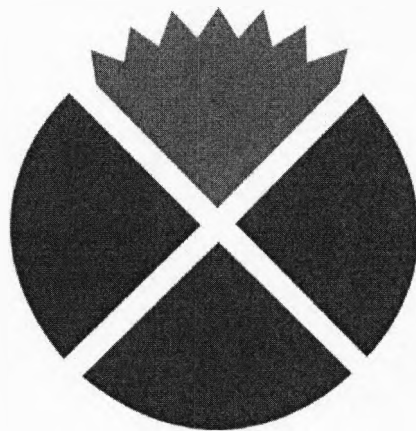

Affordable Housing 2004

BROTHERHOOD OF ST LAURENCE
67 BRUNSWICK ST. FITZROY, 3065
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Working for an Australia free of poverty



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Background information

A crisis in the supply of affordable housing: how does it affect Australia

We need 150,000 affordable dwellings now

There is a critical lack of lower-cost housing close to jobs and support infrastructure and available to low-income households. Existing low-cost stock is often taken up by households with incomes higher than those most in need. One expert estimates a shortfall of 150,000 low-cost dwellings across Australia.

The market is failing low-income households

In the market model, an increase in demand forces up prices and triggers an increase in supply. But increased prices make housing less affordable and there is little incentive to invest in the supply of low-cost housing.

The finance gap

Investors expect a rate of return on their capital that makes housing unaffordable for many people in Australia.

The current housing crisis is best described in terms of a finance gap between the price (cost plus return on investment) and an affordable rent/mortgage repayment that is no more than 25/30 per cent of the income of households in the lower 40 per cent of income distribution. For example an affordable rent for a household with a disposable income of \$800 per week would be \$200pw.

Housing related poverty and homelessness

This critical lack of low-cost, well located housing forces low-income households into housing-related poverty. An estimated 250,000 households were paying in excess of 30 per cent of their low incomes on housing (census 1996). The 1999 census stated that 740,000 Australians were experiencing housing stress, and this is expected to increase to one million by 2020 (Berry and Hall, 2001). It also causes episodes of homelessness and hampers efforts to move people on from homelessness services into secure, affordable and well located housing.

The less money you have, the worse it becomes. According to our research, people earning in the lowest 20 per cent in our society, pay an average of 64 per cent of their weekly income. This has led to people going without adequate clothing and even food.

Inefficient labour markets

The lack of lower cost, well-located housing will act as a constraint on future economic growth through contributing to labour market inefficiencies.



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BSL/CEDA Affordable Housing forum

The Brotherhood of St Laurence and the Committee for Economic Development Australia believe that the provision of adequate, appropriate, well-located and affordable housing is central to the development of a productive, growing economy and a stable, cohesive society.

Based on an emerging consensus that a solution to the housing crisis in Australia is to attract a large volume of private investment into the supply of affordable housing, the partnership between the Brotherhood of St Laurence and the Committee for Economic Development Australia aims to inform the discussion of financial instruments that will encourage such investment.



Campaign objectives

Overall objective

- to increase the stock of affordable housing
- to reduce a major barrier to employment that the lack of low-cost, well located housing presents to low wage earners
- to reduce the incidence of housing stress and homelessness in Australia.

General public – campaign objective

To raise awareness

- that the gap between market prices and affordable rent for low-income households is a significant contributor to social disadvantage
- of the implications for the labour market and future economic growth.

Decision makers – campaign objective

- to raise awareness of the need for a new national partnership to address this problem. This partnership will draw on the resources and expertise of the three levels of government, the private sector and the community sector
- to ensure public policy stimulates private investment in affordable housing.

Cross the gap

The link between the campaign message to the general public and to the decision makers is the solution we are proposing: a subsidy stream to reduce the finance gap.

The core message for decision makers is the implications for the labour market and future economic growth whereas the general public requires a more emotive message that will not only create awareness but will also mobilise them to action.

We need to communicate that we are working in partnership with the three sectors to increase the stock of affordable housing through BSL/CEDA Affordable Housing forum.



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Campaign strategy

The strategy comprises awareness, attitude and behaviour change techniques for internal and external communication channels.

Reach and frequency

These include direct and indirect engagement of audiences using a combination of repetition of message, variety of message delivery and physical involvement.

Audience segmentation

1. Decision makers – BSL/CEDA partnership: Affordable Housing forum

- government – state and federal: bureaucrats and members of parliament
- finance industry – particularly investment banks and superannuation funds
- major builders/developers: HIA, MBA
- unions through industry super funds.

2. Community sector – Housing Justice Round Table

3. General public

4. Brotherhood staff

Audience segmentation positioning – BSL/CEDA – decision makers

The implications for the labour market and future economic growth.

A report – *Better Housing Futures* – authored by The Allen Consulting Group for BSL/CEDA Affordable Housing forum recommends a new national partnership. This would draw on the resources and expertise of the three levels of government, the private sector and the community sector.



Messages

- government
 - ❖ Well located affordable housing contributes to efficient labour markets and gives our cities a competitive edge in the global economy.
 - ❖ Secure and affordable housing adds value to other government outlays, especially health, education, employment and welfare.
 - ❖ Investing in social housing through subsidising the supply of affordable housing can flatten out the unhelpful impact on the macro-economy of the cyclic nature of the housing industry.
- finance sector
 - ❖ Long term secure investment in affordable housing is necessary for the capital market. Such products can direct investment into supply of affordable rental property.
- developers and unions
 - ❖ Sustainability of housing construction sector is necessary at the lower-cost end of the market.
- community, not for profit, sector
 - ❖ We all want an increased supply of affordable, well located, secure housing.

Audience segmentation positioning – social marketing

- general public
 - ❖ the lack of affordable housing is a significant contributor to social disadvantage
 - ❖ this has implications for the labour market and future economic growth
 - ❖ the Brotherhood is in partnership with business industry groups because they share concerns about housing
 - ❖ the Brotherhood maintains it is a responsibility of government, business and the community to increase the stock of affordable housing.
- Brotherhood staff
 - ❖ information about the Brotherhood's advocacy work and solutions we suggest.



Interest to be directed to

a dedicated page on the BSL website – www.bsl.org.au/betterhousingfutures.

This page provides the following

- *Better Housing Futures*: download the Executive Summary and the full report
- an explanatory illustration of the financing gap mentioned in the Executive Summary
- a list of upcoming events
- a list of activities each audience segment can adopt
- links to appropriate related publications.

Message exposure

Free advertising has been offered by the following.

Out of home	Church/club newsletters
Wall banner	Under negotiation
- 67 Brunswick St	Bus and tram sides: Syd,Melb,Canb
- 26 High Street	Cinema – Val Morgan
Signage	Sydney media
- Carrum Downs	Radio
- Bus stops/tram stops/stations	- Triple M
Direct mail	- Gold 104
Nil	- Mix 101
Internet	- SEN
Websites of sympathisers - web banners	- Nova
Special BSL website page	- 3AW
Hyperlinked jpeg	- Fox
Events	- 3KND
Afford Housing round table forum	- Plenty Valley Radio
Sustainable Living Festival	- 3MP
Community sector symposium	- Canberra stations: 2CC, FM 104.7, Mix 106.3
Frankston afford housing launch	Newspapers
Housing Week	- Canberra Times
Frankston launch of social housing policy	- The Chronicle - Canberra
Fringe Festival	- The Age
International Day of the Older Person	- Herald Sun
Advertising	- Frankston-Hastings Independent
Magazines	(Paid) - The Melbourne Anglican
- Connections	(Paid) - Crosslight
- Readers Digest (maybe)	Media coverage
- New Idea	Radio
- Burke's Backyard	TV
- Australian Womens Weekly	Newspapers
- Architectural Bulletin	In planning
- BRW	Performing artists – submissions coming



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Campaign message

This message will appear on our web page, ads, hand out cards, tee-shirts, press releases, electronic banners and outdoor signage.



**Poverty is having to
decide between
housing and food**

250,000 Australian households face this every day

You can help!
www.bsl.org.au/betterhousingfutures



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Report title

Better Housing Futures

Campaign wording

Surveys were conducted of 50 men and women aged between 25 and 45. Background information was supplied to explain the application of the campaign message along with a choice of three of the lines deemed to best fit the 'general public message objective'. (*To raise awareness that the lack of affordable housing is a significant contributor to social disadvantage*)

Analysis of the message

The campaign message is short and is therefore able to be absorbed in the 7 seconds required for printed message readership effectiveness.

The heading is the opening attention getter.

The body copy elaborates on and gives meaning to, the heading.

The call to action directs interest to the web page.

Signoff is the Brotherhood branding.



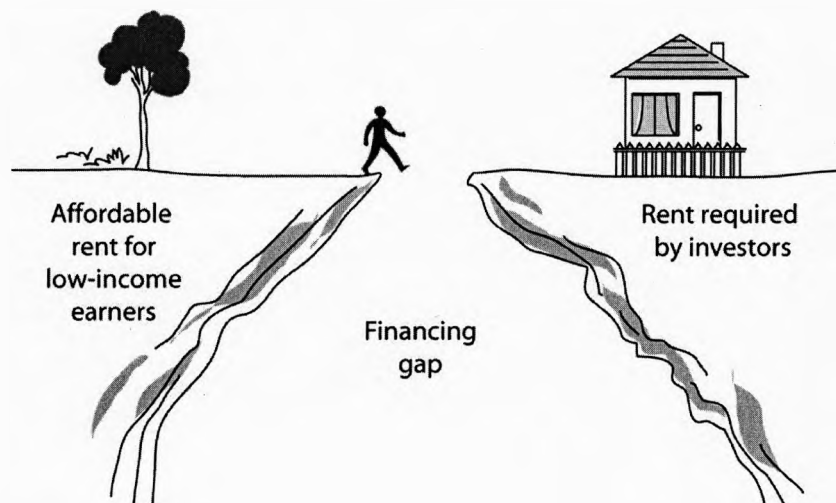
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Campaign images

In order to make the finance gap discussed in the *Better Housing Futures* report easier to understand, the following illustration will appear on the special web page with the plain English summary.

Affordable housing – bridging the gap

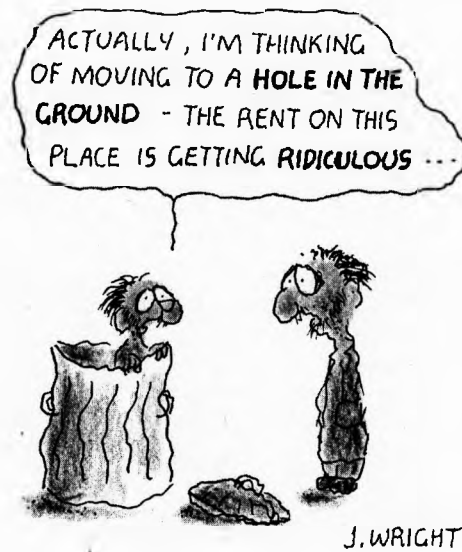




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We have been given the following cartoon by the Age cartoonist, John Wright to use in our other promotional material. It will create even greater awareness of our message.





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Media releases

Throughout the year all media releases will be show-cased on the BSL website home page.

PowerPoint presentation to staff

If you feel it will help in briefing staff, the material for this presentation is located on K drive.

Download and save onto your hard drive.



Timeline of activities

Timing	Activity
January 2004	<ul style="list-style-type: none">• Summary of the <i>Better Housing Futures</i> report sent to key government and industry representatives. They will be invited to respond to the report at the launch in February 2004
February 2004	<ul style="list-style-type: none">• Productivity Commission Inquiry into first home ownership: BSL to appear at hearings• background kits to be provided to BSL managers• presentation at Senior Staff Meeting• special page on BSL website and home page banner announced on e-flash• information kit based on special page content available to be posted to interested public who don't have access to the Internet• wall banner 67 Brunswick Street• ads in targeted print media• web compatible messages emailed to Brotherhood contacts including other welfare organisations for display on their websites and link to our special page• Sustainable Living event on Saturday 14th February – engagement of general public, event promotion• Affordable Housing forum launch of the <i>Better Housing Futures</i> report at CEDA• Productivity Commission Inquiry into first home ownership: BSL makes response to discussion draft• media releases: BSL/CEDA partnership response to Productivity Commission launch of <i>Better Housing Futures</i>
March 2004	<ul style="list-style-type: none">• BSL/PPP Symposium• Housing Justice Roundtable on 30 March• reactive media to leverage from the Salvation Army's homelessness report• filler ads and press releases to ABC Canberra, WIN TV, ABC Radio Canberra, Canberra Times• meetings with all BSL staff on affordable housing campaign• <i>in the hood staff</i> newsletter article on affordable housing
April 2004	<ul style="list-style-type: none">• replace wall banner for job creation campaign• SAR consultation with ACTU and affiliated unions• <i>Brotherhood Comment</i> feature on <i>Better Housing Futures</i>



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May 2004	<ul style="list-style-type: none">• address to HALGN symposium – all Victorian local government representatives on Melbourne 2030 affordable housing policy• Tenancy Blues performance at Town Hall• Tenancy Blues performance in Bourke Street Mall for Housing Week• performance of Tenancy Blues in Shannon Avenue Frankston for Housing Week
June 2004	<ul style="list-style-type: none">• ongoing ads in magazines and newspapers and on radio• Tenancy Blues performance at Hawthorn Town Hall Craft Market
July 2004	<ul style="list-style-type: none">• partnership with Frankston City Council possibly using High Street Project to announce the council's social housing policy• reinstall wall banner• ongoing ads in magazines and newspapers and on radio
August 2004	<ul style="list-style-type: none">• possible exhibition in Canberra of public private housing developments with an affordable housing component
September 2004	<ul style="list-style-type: none">• Fringe Festival around HoUSE
October 2004	<ul style="list-style-type: none">• possible timing of federal election – letters to editors on affordable housing• inclusion of affordable housing as a key Brotherhood activity and advocacy area in next annual report• ongoing ads in magazines and newspapers and on radio
Unscheduled	<ul style="list-style-type: none">• street theatre – target general public and decision makers with possible media exposure.