The Future of Home

TACSI

Acknowledgement

The Australian Centre for Social Innovation (TACSI) would like to acknowledge the Traditional Custodians of the lands on which this work has been conducted, and pay respect to their Elders past and present and emerging. We extend that respect to Aboriginal and Torres Strait Islander peoples who participated in this work, and the innovations that have informed our work.

We acknowledge that the colonisation of Australia has come at a deep and ongoing cost to Aboriginal and Torres Strait Islander communities, and that all Australians live on unceded land.

This book includes examples of Aboriginal and Torres Strait Islander innovation and resilience in creating and re-creating home. TACSI acknowledges that we need to do more to learn from, celebrate and support Aboriginal and Torres Strait Islander peoples in creating a just system of home.

In doing so, we will walk together, with compassion, to learn from and build on over 70,000 years of Aboriginal and Torres Strait Islander experience and wisdom. We are committed to collaboration that furthers self-determination and better futures for all.

Hi, we're TASCI

The Australian Centre for Social Innovation (TACSI) is an independent, not-for-profit organisation working across Australia. Our purpose is to partner with communities and organisations to put people at the heart of shaping their lives and society. Together, we tackle big social challenges and build the conditions for social innovation.

At the heart of TACSI lies the fundamental belief that people are the experts in their own lives. We believe that the best innovations come from working alongside the people who face the very challenges we're trying to solve.

Introducing The Future of Home

The Future of Home initiative (and the Innovation Age Initiative that preceded it) was generously funded by the J.O. & J.R. Wicking Trust. Over the last seven years, TACSI has been working to understand the significance of home, and supporting governments, organisations and people to make change.

This has included work in state and federal policy, new product and service design, design of the built-form and convening networks for impact, among many other contexts.

This initiative is now moving into its next phase and we're inviting you to help us build a better system for the future of home, one designed for all Australians.

There's no place like home

Our homes give us stability and control over our lives. They give us access to a community of people that know, value, need and support us. They provide a space to find sanctuary and a safe place to express ourselves.

But Australia's housing system doesn't work well for everyone. In fact, by our calculations, upwards of 45% of Australian households - almost one in two - live in a way that holds them back, rather than gets them ahead.[1]

It doesn't have to be this way.

Our seven years of working in home and housing has uncovered some incredible innovations, and we believe that by scaling these, we can make a housing system that works for everyone.

To improve the system, we need solutions beyond the current focus on supply and affordability. We need a housing system that puts people – not buildings – at the heart of the process, which recognises the huge social and financial benefits that are possible with such a model.

This book illustrates what our future housing system could look like, and showcases the innovations and innovators who are already beginning to shape it. It's the culmination of over seven years of research by TACSI and other organisations just like us all over the world.

Our hope is that this book stimulates the collective imagination of what could be, and how we might join up all the innovative work currently being conducted on the margins to build a better housing system. Our goal is to create networks and starting points, and to scale and connect existing innovators and existing solutions.

This book is designed for anyone and everyone imagining a better future for home in Australia – a future that is more productive and more equitable for everyone.

We invite you to join us in creating the Future of Home

1

Why home is so important

Home is deeply connected to agency, identity and connection, but not all Australians are able to find and access housing that meets these needs.

A home is more than a house

Home is more than a financial asset or the roof over our heads. A good home provides the critical foundations for pretty much everything else in life. It's deeply connected to agency, identity and connection.[2] Home is where we care for children, elders, partners and ourselves.[3] The right kind of home also provides us with a complex set of psycho-social benefits.

Australia's housing system is in crisis

Almost one in two Australian households live in a way that holds them back, rather than gets them ahead,[4] in houses and living arrangements that limit agency, identity and connection. The knock-on effect is that nearly half our population is experiencing poorer physical and mental health, reduced productivity and impaired learning outcomes.

This includes people living in million-dollar homes who can't meet their mortgage repayments, people able to pay their rent but unable to buy, the 30% of older Australians who are unhappy with options for housing in later life,[5] and Australians living homeless.

An estimated 116,000 Australians are homeless.[6] In 2020, 15% of Australians were in housing stress and unable to meet regular housing costs.[7] In 2019, 30% of older Australians said they were unhappy with housing options in later life.[8]

Why is our housing system failing us?

The current approach to addressing Australia's housing crisis largely concentrates on supply, on affordability, and on meeting the needs of vulnerable groups who are particularly poorly served.

All of these factors are critically important, but they are only the symptoms of greater issues within the housing system.

In spite of best intentions, the current system often generates problems in exactly these areas, so without wider systemic change, they will only continue to resurface.

Yes, we need places to live, and they need to be affordable. But to really change the game on supply and affordability, what's required is a shift in thinking about what good housing is.

Alongside supply and affordability, we need to be concerned with how the homes we live in set us up to reach our potential in all areas of life.

One crisis is perpetuating another

Approximately 250,000 Australian households are currently unable to make their mortgage repayments.[10] During these difficult times, our current housing system has proved unable to provide two of its most essential functions: stability and security.

The pandemic has also gifted some silver linings. It's given many people an experience of life more focused around home and community, and illuminated the deep connection between home and wellbeing. It's become impossible not to see the impact the constraints and freedoms of our homes have on every other aspect of our lives.

Beyond this critical shared experience, the pandemic leaves a legacy of possibilities. It has shown us how it's possible to centre work and essential services around home. The proliferation of online events and social meet-ups also enabled richer social lives for people who can't easily leave their homes.[11]

Increased spending on housing and social housing will also be part of the economic comeback, with the Victorian government recently investing $5.3 billion to build 12,000 new public housing homes in the next four years.[12]

The burden of our home loans on the rest of our lives

In 2018, 45% of Australian households used more than 30% of their disposable income to pay off their home loans.[9]

Home loan

That leaves only ~70% of what we earn to pay for everything else in life.

The three critical functions of home

Why is home so important? Answering this question has been central to TACSI's practice and research into people's experience of Australia's home and housing systems. From our research across Australia, we developed a framework that sets out these three critical functions of home: agency, connection and identity. We see these three critical functions as the purpose of a new 'system for home'.

The framework has been applied to our work with government and not-for-profit organisations to develop housing-related policy and services. It has been tested and refined through a number of diverse projects focusing on older people, younger people, and people living with disability, to name a few.

Agency
(self-determination)

Agency gives you:

Control over where and when to move

The freedom
- From financial overburden
- To change the spaces and how you move through them to meet your needs
- To use the space to advance outcomes and goals in other areas of your life

Stability for investing and pursuing the life, work, and learning outcomes that are important to you

A foundation
- For security, agency, control and self-determination
- For progressing and getting what you want out of life

Connection
(giving and getting)

Connection gives you:

Control over who comes into your home, when they come and go, and the circumstances under which they come and go

Opportunities to
- Connect with those who live around you
- Deepen the relationships that matter most to you
- Contribute to the lives of those who live around you and for them to contribute to yours

Access to
- Support, services and amenities for a good life (formal and informal)
- Shared spaces and social infrastructure in your community

Freedom and stability to invest in your community

Identity
(being and belonging)

Identity gives you:

Safety and security to be who you are

The freedom to use the space to:
- Express who you are now, who you've been in the past, and who you may become in the future
- Evolve your identity over time - individually and collectively
- Practice your culture
- Do the routines, rituals and hobbies that make you who you are

A place to belong

Agency
(self-determination)

Connection
(giving and getting)

Identity
(being and belonging)

Why home is so important

Do you have a good home?

If you answer 'yes' to the majority of these questions, it's likely your home is positively supporting your wellbeing and productivity.

If you answer mostly 'no', your home is likely limiting your ability to thrive.

We encourage you to delve into section 5: "How you can shape the future of home", and section 6: "How other people are shaping the future."

Does your home give you security, agency, control and self-determination?	YES	NO
Can you live where you live as long as you like?	○	□
Do you ultimately control:		
If you move home?	○	□
The circumstances that impact your decision to to move?	○	□
When you choose to move?	○	□
Where you choose to move?	○	□
The kind of home you choose to move to?	○	□
Who you choose to live with?	○	□
Do you know that other people's decisions won't negatively affect where and how you live?	○	□
Do your ongoing housing costs equal 30% or less of your income after tax?	○	□
Do you have the freedom to use your indoor and outdoor spaces for what you like, how you like, and when you like?	○	□
Does your living situation give you the freedom to invest in yourself and your community?	○	□
Do you have the freedom and resources to physically alter where you live, so you can access and move throughout all parts of your home and make them work for you?	○	□
Do you feel confident that where you live isn't negatively impacting opportunities or other parts of your life?	○	□
Do you feel supported and secure in your neighbourhood?	○	□
Does your home support you in receiving good quality care (if/where needed, either formal or informal)?	○	□

Why home is so important

Does your home meaningfully connect you to your neighbourhood and community?

	YES	NO
Does your home have living spaces (not a bedroom) that you can be in, while knowing what's happening on your street?	◯	☐
Do these spaces give you the opportunity and choice to opt-in or opt-out to be part of what's happening on your street, on your own terms?	◯	☐
Is your home maintained to a condition where you feel comfortable having people over?	◯	☐
Do you ultimately control who comes in and out of your home, when they come and go, and the circumstances under which they come and go?	◯	☐
Does your home and neighbourhood provide you with opportunities to bump into those who live around you?	◯	☐
Do you feel safe and comfortable bumping into those who live around you?	◯	☐
Does your neighbourhood have pleasant and inviting shared spaces where people meet, spend time together and hang out?	◯	☐
Do you have opportunities to share support, resources and experiences with those who live around you?	◯	☐
Do you feel connected, included and part of the community and neighbourhood that you live in?	◯	☐
Do you have a sense of belonging where you live?	◯	☐
Does where you live enable and facilitate access to the jobs, opportunities, supports, services and amenities you need for living your best life?	◯	☐

Does your home help grow your sense of identity?

	YES	NO
Does your home support you to express and be who you are?	◯	☐
Are you able to perform the routines, rituals and hobbies that make you who you are?	◯	☐
Does your home enable and support you to practise your culture?	◯	☐
Does your home have the space and functionality to invite others over, to socialise and be together?	◯	☐
Do you have the freedom to change how your home looks, feels and functions in line with your own personal tastes, needs and desires?	◯	☐
Are you free to display the things that express who you are, who you've been in the past, and who you may become in the future?	◯	☐
Does your living situation give you freedom to invest in yourself and the community?	◯	☐

Use this space to make notes of your own:

_____

_____

_____

_____

_____

Why home is so important

2

What a new system for home could look like

We believe repurposing our housing system to be a 'system for home' would unlock supply, affordability and access, while also creating better social and economic outcomes.

Introducing the new system for home

To achieve the three critical functions of home – agency, identity and connection – for all Australians, we need to reorient and extend our housing system to become a 'system for home'. Imagine a system where:

- Policy and markets incentivise home as an outcome
- Active neighbourhoods are shaped by the people who live in them
- Financing makes home ownership more affordable for more people
- Homes are designed with the people who live in them
- Health, care and other services wrap around the home
- Resources and structures incubate and accelerate change across the system

To make this system work, we'll need to:

- Focus on the long-term social and economic benefit of good homes over short-term profit
- Make better use of people's intelligence to shape the communities, neighbourhoods and buildings in which they live
- Provide a greater diversity of options when it comes to buildings, finance and ownership, and make it easy to move between those options
- Be flexible enough to adapt to local context, and even influence institutional settings like aged care and custody

What a new system for home could look like

22   The future of home   23

Welcome to the neighbourhood of 2040.

We invite you to take a look through the keyhole to see an imagining of what our future homes & communities could look like.

Meet Jen and her son Rhett, who rent under a five-year tenancy agreement. Under state legislation, Rhett was permitted to bring his Jack Russell with them when they moved.

Long-term rental agreements are the norm, to allow renters to become part of their communities over time.

What a new system for home could look like
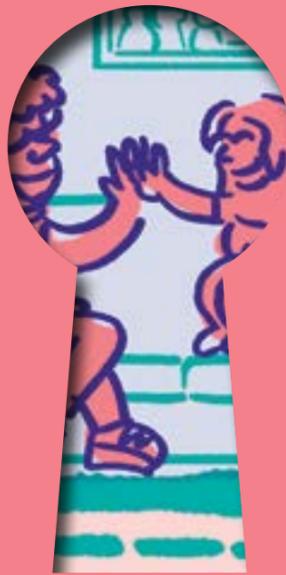
The neighbourhood of 2040

Affordable homes are available through shared equity schemes and a variety of financial products.

Meet Richard, who's chosen to stay at home with his wife Tina while he receives palliative care for lung cancer. His care is designed around his home, which means he can spend his last months in his own bed, with his family in familiar surroundings.

Meet Nick. He runs a business out of the front room of his house. He's able to work and receive care for an intellectual disability in his home, and it enables him to stay connected to the community.

A citizens' assembly plans and decides what gets built in the community, not the local council.

Meet Mike and his partner Toby, who have long struggled to save the deposit they need for a mortgage. Instead, they financed their first home with shared equity through a bank. Toby joined the architects, builders and the other owners in a participatory process to design their home.

Solar panels and sustainable design help keep day-to-day running costs low.

Meet Voula and Rick, who've retrofitted their home with moveable walls so that Voula's mum can move in with them and their two kids. They can change the spaces within their home so Voula's mum can look after the kids and join in the bustle of family life when she wants to, and retreat to her own space when she needs a break.

Co-housing options allow greater flexibility and connection for people as they age.

Flexible and adaptable home design means people can stay in their home as their families and needs change over time.

Meet Karen. She's a Kaurna woman, mum of three and grandmother of eight. She lives in public co-housing and uses the shared space to paint, which helps her feel connected to culture. She also works in the garden, teaching her grandchildren about native plants.
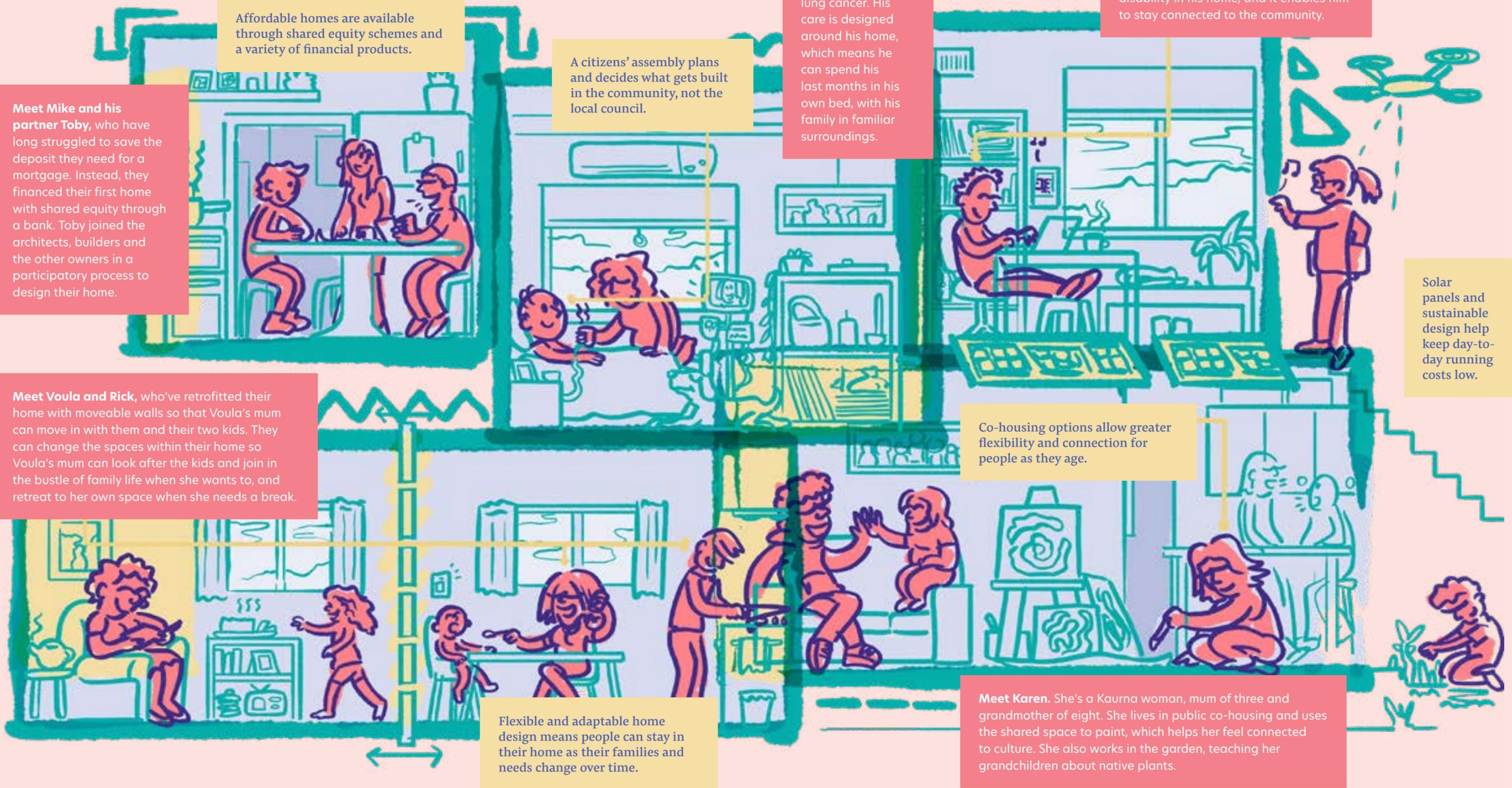
What a new system for home could look like

3

What we need to create the new system

Underpinning the future system for home is a simple set of principles. If we commit to them, and use them to guide how we can act and behave together, we can create a future where more people live in homes that get them ahead and give them the best platform for life.

Principles for the future

The new system for home will need a broad range of innovations. While these innovations are diverse in their means and methods, the most successful share a common set of values.

The set of principles on the next page are based on these values, and we believe they form the basis of a new system for home. They can be applied to policy, service delivery and any program of work that aims to shape better home and housing outcomes for people.

Importantly, these principles are intended as a foundation to work with – we encourage you to build on and strengthen them.

Principles for the future

1.
Prioritise the critical functions of home: agency, connection and identity

First, nurture the three critical functions of home: agency, connection and identity. Doing so will enable homes to make the greatest contributions to people's lives.

If you can't make a positive contribution to the functions of home, do what you can to limit negative contributions. Use section 5: "How you can shape the future of home" as a practical guide for action.

2.
Prioritise long-term social and economic returns over short-term profits

Housing has become financialised to the extent that short-term profit seeking can often displace the critical functions of home in decision making.[13] The greatest economic benefit from home comes in the long term, in the form of improved health, education and employment outcomes across generations.

Investing in home saves across other parts of society, and the future system needs to be structured to prioritise these long-term returns.

3.
Work with people as the experts and agents of change

Home is intensely personal. To achieve the best outcomes related to home, we need to account for this at multiple levels. It's critical to recognise community members as the ultimate authority and experts in the homes that serve them and their communities.

Practically, this is achieved by embracing deliberative and participatory processes when it comes to design and planning, as well as designing in opportunities for community members to adapt their homes and communities over time.

There must be a commitment to undertake these processes deeply and authentically, within contexts and stages when there's still opportunity to effect real changes. This means 'engaging the community' before all the significant decisions have already been made.

4.
Generate greater diversity for better choices

People are diverse and so are their needs. It follows that any system for home would provide a diverse range of home-related options so people can mix and match options that work for them: where they live, the building they live in, who they live with, how they live together and how they pay for it.

5.
Make adapting and moving between options easy

Life is not static. Families grow and shrink, relationships start and end, people move in and out, personal interests change, needs for support go up and down.

What makes a good home will almost certainly change over time. Options need to be adaptive, and the ability to reconfigure those options over time is essential to maintaining the critical functions of home over a lifecourse.

6.
Respond to place and local context

Homes exist in neighbourhoods, and what makes a good home in one neighbourhood is different to what makes a good home in another.

Innovators need to pay attention to ways to account for locality, by seeking a deep understanding of local contextual factors, and by taking approaches that allow for local adaption.

We can all be more active in considering how our homes have potential to contribute to better neighbourhoods and vice-versa.

What we need to create the new system

Deliberative processes
focus on discussion and debate. Typically, a group receives and exchanges information to critically examine an issue, and to come to a consensus that will inform decision making. Examples of deliberative processes include citizens' juries and citizens' assemblies.[14]

Participatory processes
focus on empowerment and action, with citizens voicing their opinions. Examples of participatory processes include participatory budgeting, polling, surveys and idea collection.[15]

Putting the principles into practice

We've reframed the principles as questions that you can ask yourself or others. Use these to steer your actions towards creating a new system for home.

	Example indicators that you're not doing this	Example indicators that you're doing this
Does the system enhance people's agency, connection, and identity?	Conversations focus on technical aspects of build.	You're considering how to give residents control, create community connections, and accommodate people's cultural practices and personal pursuits in your processes.
Does the system prioritise long-term economic and social returns, over short-term profits?	You're looking for a financial return in years, not decades.	Social outcomes are the priority for your work. You are looking for financial returns in decades.
Does the system recognise people as the experts and agents of change, and the power to whom we're ultimately accountable?	You're 'consulting' with people when decisions have already been made.	You're integrating people into decision-making processes along the journey.
Does the system generate greater diversity of options for better choices?	You provide or prescribe one option only.	You're providing or incentivising a range of options that are informed by different needs.
Does the system make adapting and moving between options easy?	Changing or adapting options would take someone considerable time, money or effort.	You're actively considering the steps someone would need to take to adapt or make a change, and simplifying them.
Does the system respond to place and local context?	You're working on a one-size-fits-all approach with no consideration for local adaption.	You're taking time to understand local context, and/or designing the possibility for adaption.
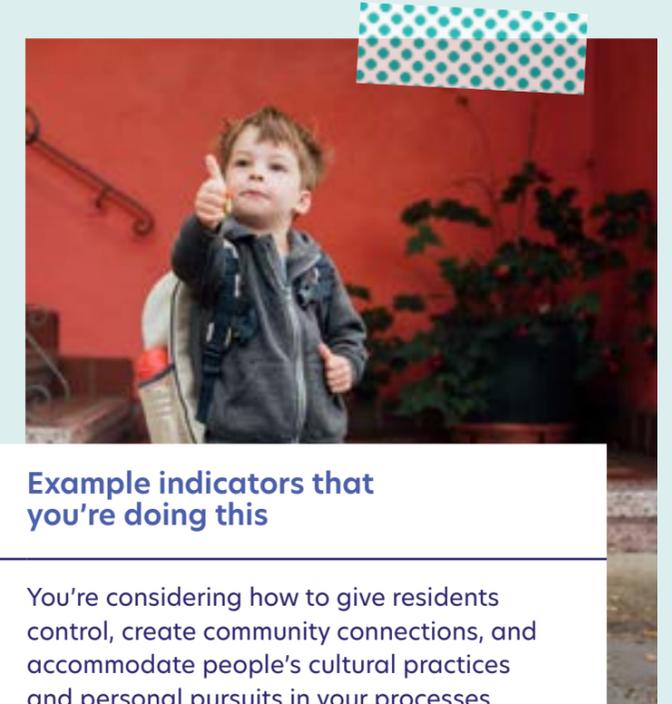
4

The six parts of the future system

Existing innovations are mostly at the fringes, but when they're joined up, scaled up and supported by enabling policies, they have the potential to create homes that work better for all Australians.

The emergence of something new

The building blocks for a new system for home are already in place. Across the nation, individuals and organisations have seen how housing without agency, identity and connection can limit people, and started to do something about it.

- Financiers are creating options for ownership and financing that make homes more affordable.

- Essential services are organising delivery around the home.

- People are creating their own communities to enable connection.

- Governments and developers have implemented design processes that listen to people, and communities are running development processes where they set the agenda.

These innovations prove that we can successfully address the most tenacious challenges of the housing system, but right now they operate in isolation from one another, and on a small scale.

If we could successfully join up and scale up these innovations, we believe we could make a housing system that works for everyone.

The six parts of the future system

The six parts of the future system

To paint a picture of this new future where all Australians live well, we've organised the system into six parts:

Policy & markets for home

Place & communities for home

Finance for home

Design for home

Services for home

Innovation for home

Over the following pages, we invite you to immerse yourself in what the Future of Home could really look like.

The future system for home
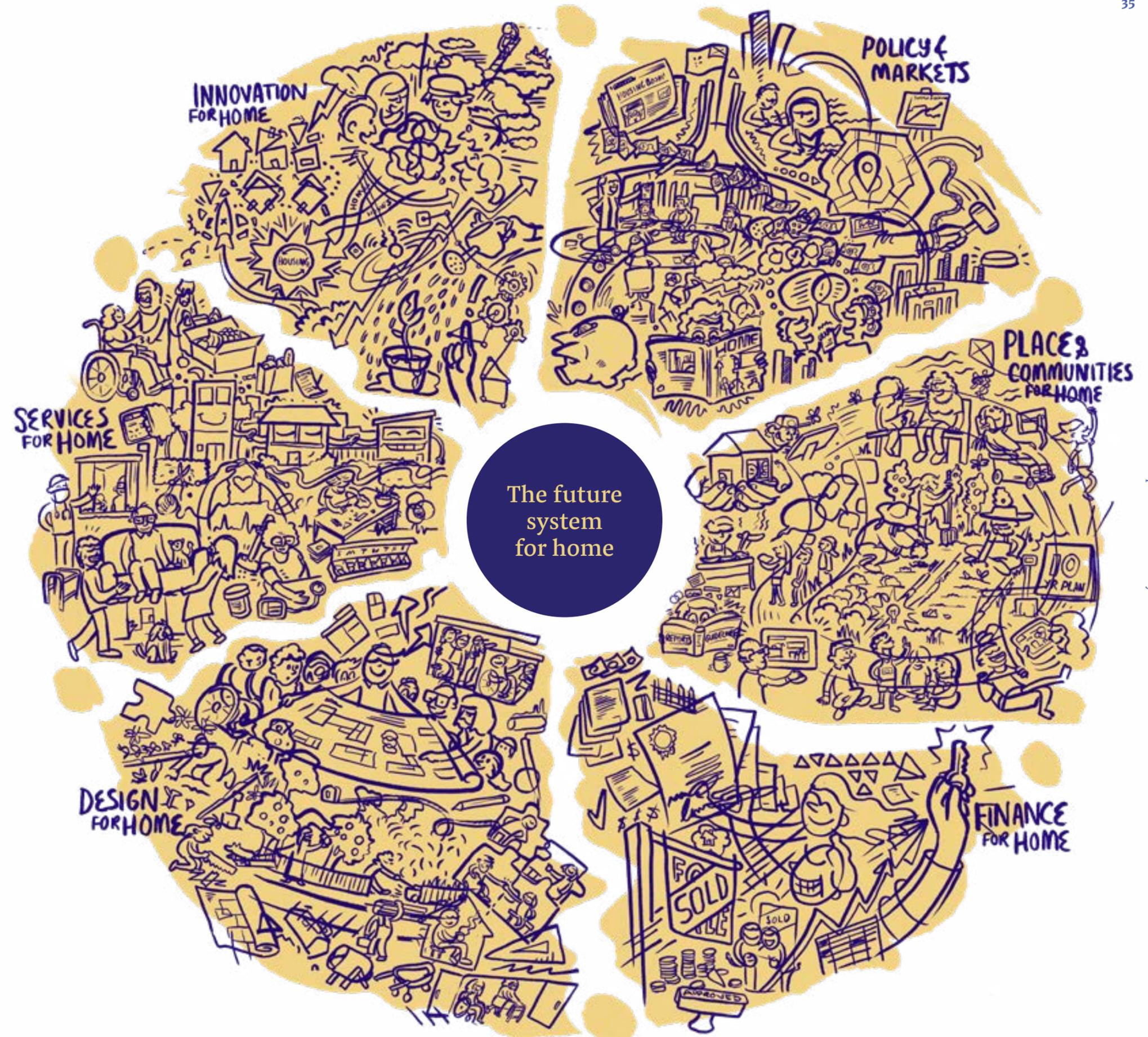
This means investing our time, effort and resources to create...

Resources and structures to incubate and accelerate change

—

Health, care and other services that wrap around the home

—

Homes designed with the people who live in them
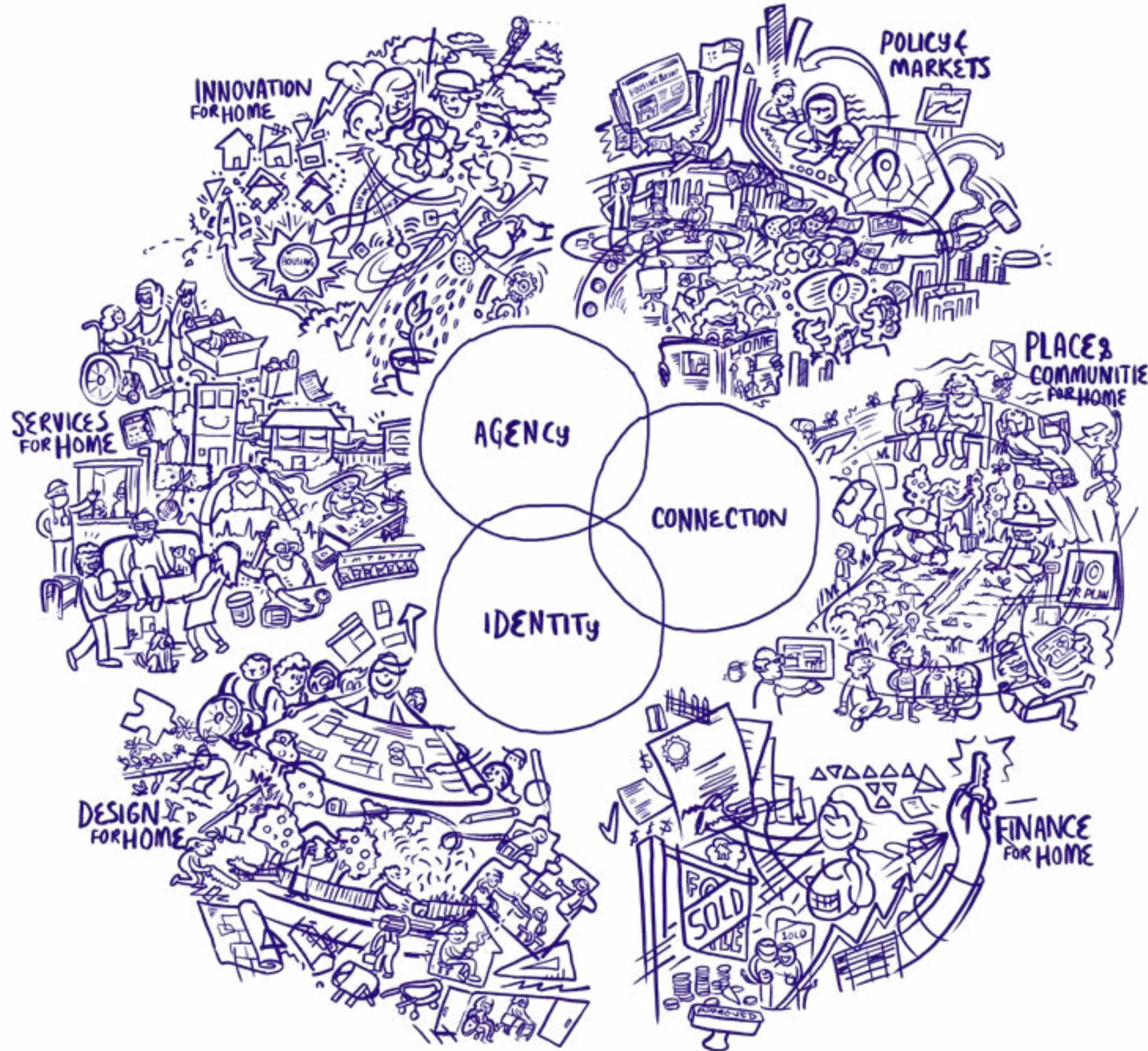
—

Policy and markets that incentivise home as an outcome

—

Active neighbour-hoods shaped by the people who live in them

—

Financing that makes a home affordable for more people

—

The six parts of the future system

Policy & markets for home

Policy and markets that incentivise home as an outcome

Six parts of the future system

Our experience of home is determined by a complex dynamic between policy, business, cultural norms and personal circumstance. Enabling the critical functions of home for more people will mean shaping the dynamics of the housing system in multiple settings, including rentals, the residential property market, aged care and social housing.

Case studies

Shaping markets for home in disability

In 2019, TACSI worked with a government department to develop new policy options to support better outcomes for people living with disability, by working with people living with disability.

We designed a pilot to support the department to better understand what their role could be in setting and creating the conditions for a successful market.

Important functions included building the capability of service providers and enabling access to diverse housing channels, despite these areas existing outside the traditional scope of the department.

Making home core to ageing well in South Australia

The Office for Ageing Well (SA Health) has made 'home and community' and 'meaningful connections' two of the three strategic priorities in South Australia's Plan for Ageing Well 2020-2025.

Implementation included investing in collaborations between universities, local councils and the State Planning Commission to examine how planning laws could be evolved to make it easier to convert existing housing into intergenerational cohousing communities.

The outcomes of these actions are likely to create benefits beyond our 'older' population and the traditional scope of 'health'.

Enabling home through public housing in Victoria

In 2020, the Victorian government invested $5.3 billion to build 12,000 new public housing homes in the next four years,[16] and the NSW government announced an $812 million investment.[17]

The Victorian announcement, the biggest in the state's history, mentioned many of the critical functions of home: How it will enable people to "live their best lives", "connect with community" and to live with "dignity and equity".

We look forward to seeing how the promise of this narrative is implemented in the forthcoming request for tender and beyond.

The six parts of the future system

What if...

... governments shaped markets so they enabled the critical of functions home?

While parts of the new future of home are all around us, the potential of the future system for home can only be realised through market stewardship: by governments or other entities deliberately shaping the dynamics of the market. This should be done in line with the principles for a system for home – we've worked with a few departments that have done just that.

... tax on property was reformed and co-ordinated?

Tax is a significant lever in housing markets controlled by the government and a major cost associated with housing. For example, research estimates that up to 40% of the cost of building a new home is tax collected in various forms at state and federal levels.[18] When and how tax is collected can provide a barrier to mobility within the market,

while greater alignment and coordination of how tax is collected between governments could improve affordability in real terms. Recent reforms in NSW indicate that governments realise the potential of tax reform to improve social outcomes.

... we replaced stamp duty?

The NSW government has recently changed how they collect taxes from homeowners. They have replaced stamp duty, paid upfront as a lump sum when a house is purchased, with a land tax that's expected to make an additional $11 billion in revenue for the state over four years, while making it easier for people to move homes.

This change to taxation is promising, providing it doesn't make maintaining ownership untenable over the longer-term for low-income households.

... there was only one market for home?

In spite of the universal nature of what people need from their homes, there are many different and segregated 'markets' for home. Some are tightly controlled by governments, like aged care and social housing, while others, such as markets for renting and home ownership, are comparatively lightly regulated and stewarded.

Part of the long-term ambition of creating a system for home must be to blur the boundaries between markets, so that people have a greater set of choices they can mix, match and remix as life circumstances change.

For example, this could mean combining a shared equity financial product with an innovative build form and wrap-around aged care services. Less separate, more dynamic markets and settings for home could provide a different way to address the challenges of access to specialist housing and institutions, while simultaneously providing better life outcomes.

The six parts of the future system

Place & communities for home

Active neighbourhoods shaped by the people who live in them

Six parts of the future system

Home happens in places and communities, and shaping the nature of those places and communities is critical; a house can only really be a foundation for connection if it's surrounded by an active community that you want to engage with.

Case studies

Townships redeveloping townships

'Imagine Uraidla' is an initiative that started when the town's businesses were in decline. A successful campaign to reinvigorate the town led to other interest groups, driven by local people. The groups centred their activities on a bulk buy of solar power and developing music and local trails in the town.

'Imagine Uraidla' provides insurance, connection and strategic support to the community to help them drive their own local projects. It's just one example of many community-led regeneration initiatives, such as 'Resilient Byron', the 'Gumeracha Project' and the 'Caring Towns Totnes' in the UK.

Public infrastructure for participation, in Barking and Dagenham UK

The 'Every One Every Day' initiative in Barking and Dagenham provides a sophisticated platform for simple community-led innovations that increase public participation.

'Participatory City Foundation', who created the initiative, have the ambition to build the first large-scale, fully inclusive participatory ecosystem, measure its value, and establish the approach as a way to develop resilient neighbourhoods. The year two evaluation found that "repeat participation is co-creating mental wellbeing, confidence and agency for individuals and families".

Other examples of active communities include 'Beacon Hill Village' in Boston, USA, 'Waverton Hub' in New South Wales, Australia, and the 'Better Reykjavik/Better Neighbourhoods' initiative, founded by Citizens Foundation in Iceland.

Community members shape a $5 billion budget for Melbourne

The City of Melbourne conducted one of the largest participatory budgeting activities in the world when it handed power over to citizens to shape a $5 billion budget. The local council undertook a participatory budgeting process including a citizens' jury (People's Panel) who made recommendations for the city's 10-year financial plan. The vast majority of the panel's recommendations were endorsed.

Similar approaches have been applied elsewhere in the world, for example Belo Horizonte in Brazil, where 50% of the city's invested resources are allocated through participatory budgeting.[19]

Participatory budgeting is also an ongoing part of local governance in municipalities across Indonesia[20] and parts of India.

Flatpacking democracy in Frome UK

The 'Flatpack Democracy' movement, which started in Frome, UK, has a simple premise: "Taking political power at a local level, then using it to enable people to have a greater say in the decisions that affect their lives".

It's called 'flatpack' in reference to its DIY nature; meant to be built by anyone, anywhere. In Frome, the council implemented citizen-led working parties, where the community worked in small groups to recommend policy and strategy to councillors.

Council will adopt working party recommendations unless there's a compelling reason not to. Frome also introduced a citizens' panel for the Neighbourhood Planning consultation, where citizens are paid to come to meetings to express their views.

In other parts of the world, participatory processes are being used beyond budgeting. For example, the Borough of Newham's May 2021 referendum centres on a citizens' vote to replace the mayor with a citizens' assembly to run the local area.

The six parts of the future system
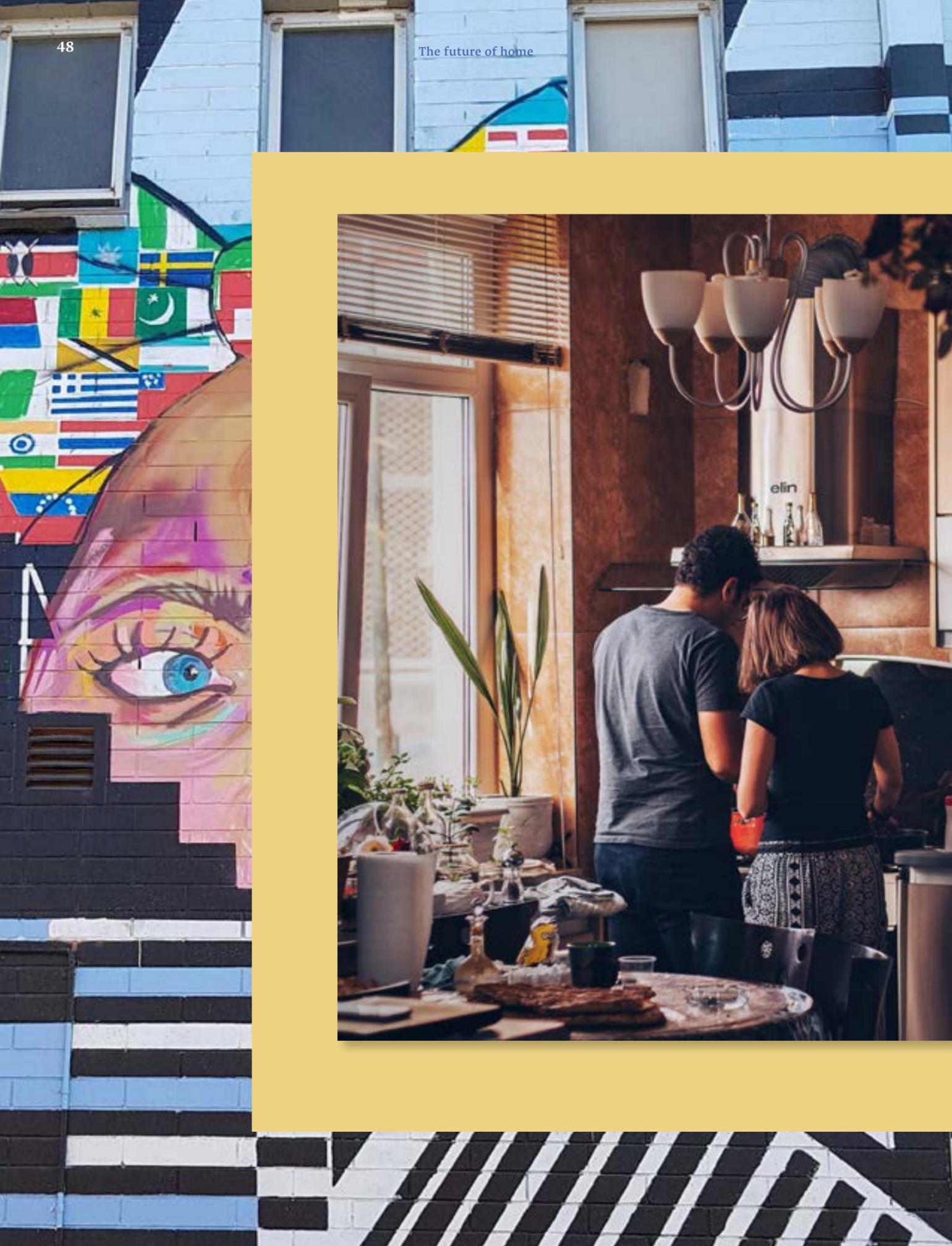
What if…

… all communities were active communities?

Community connection and neighbourliness doesn't always just happen, but it can be nurtured into being. Community activation activities have an important role to play in ensuring neighbourhoods thrive: people meet their neighbours, build relationships and feel belonging. Innovators across the world are finding ways to design platforms that connect and engage communities rather than leaving community cohesion and connection to chance.

… people made decisions about their local communities?

Local government has a strong role to play in deciding what gets built and redeveloped, including community infrastructure, housing and the long-term strategy for land use. A growing number of local governments are putting these decisions into the hands of community members; because they

believe that they are the best people to make decisions, they have a vested interest to create thriving communities for themselves and future generations. These local governments also recognise that local administrations do not represent the true diversity of their communities.

… it were easier to live with other people?

From co-housing to co-ops, all kinds of intentional communities have long been a niche part of Australia's residential housing landscape. There are indications that intentional communities are moving from the alternative to the mainstream, with retirement housing providers offering co-housing as an option within their retirement villages.[21]

Examples include Older Women in Cohousing Inc (WINC), a co-housing community in Daylesford, Victoria, Australia for women aged 50 and over; Urban Coup, an initiative of Melbournians who share a vision of creating not just housing, but community; and the Baugruppen process, in

which people join together to be the developers of their own separately titled homes.

However, our existing housing system makes an already complex challenge prohibitively difficult. Planning regulations currently don't recognise the diversity of ways of living or support people who want to create living arrangements together. Finance also tends to treat anything other than a traditional 'owner-builder/ occupier' model as too risky to back.

The six parts of the future system

Finance for home

Financing that makes a home affordable for more people

Six parts of the future system

New approaches to financing can place the critical functions for home within reach for people who would otherwise be excluded. For example, people caught between homelessness and rental, or rental and ownership. New approaches to financing can also unlock access to more pro-social ways of living (such as co-housing) and reduce the friction of moving between housing options.

Financial products are products like any other. They can be designed to meet the needs of particular cohorts and customers, and a number of innovators in Australia and overseas have been doing just that. These innovators are showing that different financial products and services can meet the needs of low-income groups and support a diversity of ways of living beyond 'owner-occupier mortgage'.

Case studies

Mixing it up

The Women's Property Initiative 'Older Women's Housing Project' enables women over 55 with modest assets to pay an income-based, affordable rental amount, alongside making an affordable capital investment.

This provides them with security of tenure while maintaining the value of their invested assets. They can live in a home that's high quality and accessible, allowing them to age in place. The capital investment is structured as a loan from the women to WPI.

Sharing the risk

'Headstart Homes' is a not-for-profit organisation that sees itself as providing the 'missing link' to help single mothers, First Nations peoples, and people living in community housing to own a home.

Their Headstart Guarantee removes the need for would-be homeowners to pay a large deposit or lenders mortgage insurance, both of which can be significant barriers to home ownership for people who could otherwise make repayments.

Sharing the equity

Shared equity schemes, where institutions (often government) and individuals share ownership of a property, are a proven way of enabling people to access affordable homes, bridging the chasm between rental and home ownership.

There are many variants to this approach, which means that financial products can be tailored to the needs of the equity partners and particular cohorts, such as first-time buyers, older women or people who have retired.[22]

Organisations like HomeStart Finance offer shared equity schemes in Australia, along with other loan products designed to make it easier to buy a house.

Ethical real estate

A social enterprise of Bridge Housing, HomeGround Real Estate works with landlords to provide affordable rentals to low-income renters who have been priced out of the market in Sydney, and people at risk of homelessness. This is done within arrangements where the landlord can still maintain a secure return on their investment. HomeGround Real Estate does this by managing properties under affordable schemes[23] or more generally at below-market rates. Profits from the enterprise are reinvested back into the community to support outcomes in homelessness and rental affordability. [24]

What if...

... we kept rents affordable?

Rents in Australia are inflated by a number of factors, including investment by hedge funds and other investors (whose financial interests prioritise increasing rents over providing homes); the conversion of long-term rentals to short-term rentals using platforms like Airbnb; and state-based residential tenancy legislation that enables rent increases every six months.

A range of innovators including the United Nations, city governments and charities have been working to shift these dynamics and keep rents affordable. Their actions include protecting against financial forces that go against community interests, creating new supply, and subsidising rents for 'community contributors'.

... we financed ownership differently?

About 30% of Australians own their own homes outright, 30% have a mortgage, and 30% rent.

Outright ownership, mortgaged ownership and renting are the three longstanding ways to pay for a home, and they are likely to remain dominant in the Australian context. Yet we are seeing innovators create new options that weave in between them, reinventing 'ownership' and financing for home in the process.

The six parts of the future system

Design for home

Homes designed with the people who live in them

Six parts
of the future
system

The physical design features of a home have a direct impact on the critical functions of home, but so too can the involvement of future residents in the design process. Building a home is a process of many decisions. In most cases, these decisions are not made or informed by the people who come to live in the finished product. Notable exceptions are co-housing and Baugruppen-type developments, in which residents take on the role of developers.
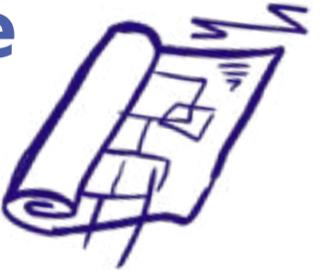
At TACSI, we've had the opportunity to work with a number of organisations to run participatory design processes in which future residents do actually shape developments. Through this work we've also identified a number of repeatable patterns; physical design features that can contribute to the critical functions of home. We've compiled and included these features on the following page.

Case studies

Co-designed homes for older single women

TACSI recently led a co-design project as part of a multi-agency collaboration around new housing for older women. All parts of the value proposition were co-designed so that we could understand how features and changes in one part of the proposition may inadvertently impact on others.

This led to a strengthening of the 'package' that was more capable of delivering the critical functions for home for a group in our population who is increasingly experiencing insecure home and housing outcomes. The initiative is currently under trial with an initial release of properties.

Small-home self-build co-housing to break cycles of homelessness

Together, TACSI and Adelaide-based Darrin – who himself has experienced homelessness – are designing a model intended to make it easier to access and maintain a home for people who have a history of long-term homelessness.

The model is based on the establishment of small co-living communities, built by the people who will be living in them. The building process has been designed to build skills (towards employment) and social capital among the people who will be living together.

We are currently working with a couple of CHPs and NFPs and a financial lender to work towards a business model for these people to become the owners of the homes they build.

Recognising cultural norms, needs and heritage

Homes will be a strong part of people's identity if they respect and enhance cultural practices, and don't get in the way of it. In rural WA, aged care facilities are being constructed to accommodate open, community-style accommodation and the possibility of extended family groups coming to stay.

In Melbourne, architect Jefa Greenaway encourages all architects to examine the following questions before beginning a new project: Who are the Indigenous owners of this place? What is the Indigenous history of this place? How was and is it owned, managed and occupied by Indigenous people? How can I begin to understand the Indigenous cultural heritage of this place? How can I work with, respond to and acknowledge the First Nations People in its design?

What if…

… homes were designed by the people who will live in them?

Consultation processes are ubiquitous in development and design; in fact, they're mandated. While they take place frequently, they are often not done in a way that people can influence outcomes, as the important decisions have already been made by the time consultation happens.

Increasingly, governments and developers are striking up new relationships with current and future residents to decide together how to design the built form of all kinds of homes.

… planning became 'nudging'?

What if, instead of outlining only what designs can't be, planning suggested and encouraged what could and should be built? What if the 'Design patterns for home' provided in this book could be used to design the built form around the critical functions of home? What if planning processes 'nudged' owner-occupiers, architects and builders towards enabling the functions of home by sharing these patterns with them?

This idea could be part of the future of home – all it needs is innovators. If we all make use of our own roles in the housing system (see), ideas like this can quickly become a reality.

The six parts of the future system

# Design patterns for home

Bump spaces[25]

Acknowledgement entrances

We've worked extensively with community members to explore how the ways in which they live helps and hinders their lives. Through this work, we identified a number of 'design patterns[25]'; physical design features that enable the critical functions of home.

We've supplemented the set with patterns from examples featured in this book, and included them here for your use. The patterns are intended to be easily adapted and recombined in different contexts.

Use the QR code to download the full set of cards and drive the conversation about the future of home, and how to enable the critical functions of home.

Public private spaces

Spaces that blur the public and private, such as front yards and porches, create opportunities for connection as well as creating a buffer for privacy.

In inner city Sydney, Sally put an old couch out the front of her unit to watch the parrots at dusk and chat to people as they head home from the station. She also has a Free Library next to her letterbox, which creates lots of incidental conversation and exchange.

Do your own thing room

Common house
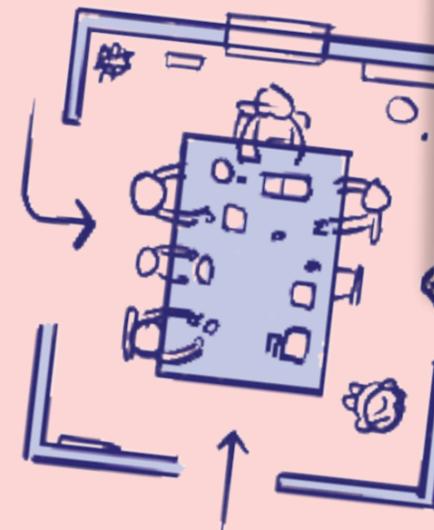
Walls that move
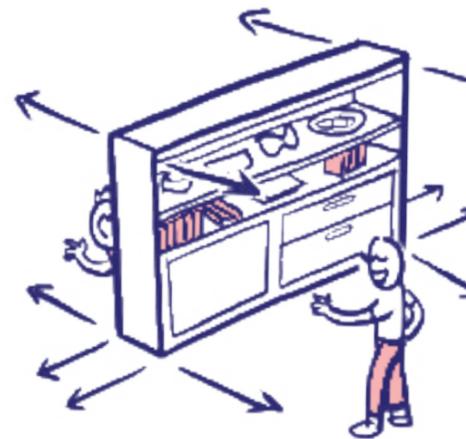
Services for home

Health, care and other services that wrap around the home

Six parts
of the future
system

A system for home would enable people to maintain the functions of home even when their circumstances change and they need additional support. A diverse range of innovators have been thinking about how to help people get more from their homes, stay in their homes longer and get a home-like experience when they can't live without support, or have to live in an institutional setting.
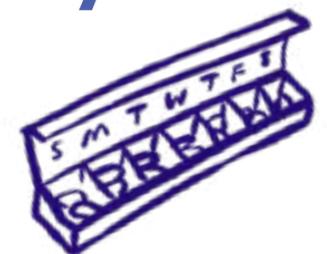
Case studies

Business at home, from Community Living Options

Community Living Options provide bespoke support to people living with disability. Care is focused around accessing and establishing the 'right' home environment for the individual, and then actively considering how the home can facilitate their best life. For example, many of the people they work with run small businesses from their home.

This has helped people to live a meaningful and purposeful life and develop authentic connections to their community, while remaining in control of their own lives.

Finishing up on country, in Yuendumu

Yuendumu is a Walpiri community 300 km north-west of Alice Springs. The Yuendamu Old People's Program was set up to allow older Aboriginal people to age and 'finish up' (pass away) on their own country, rather than in a nursing home in Alice Springs. This is a service model operated and controlled by local people and based on the idea of providing 'cultural comfort' and care within the Walpiri world view.

Other services that have successfully been designed around home include 'virtual wards', which use the staffing and systems of a hospital ward but without the building, and 'Innovage', which provides personalised medical care to enable older people to age in place.

Finding supporters across WA

Western Australia's Individualised Services (WAiS) matches people who need additional support with 'supporters', who are people with homes to share. It is a model of live-in companionship and support in which both parties share a home, connection and life. Supporters become incorporated as their own care provider business.

Sharing lives across the UK

Shared Lives Plus UK is bringing the concept of shared living into the mainstream in the UK, blurring the lines between home and support services. The Shared Lives platform matches paid and professionally qualified carers with people looking for extra support in the short or long term, including people leaving hospital after treatment; young people leaving care; people rebuilding their lives after domestic violence; and people living with disability, dementia, or mental distress.

These people then move into the carer's home, often becoming fast friends (and sometimes even part of the family), while receiving professional-level support.

Through Homeshare UK, Shared Lives Plus also support people living alone to find 'Homesharers' to share their home. These 'Homesharers' then provide low levels of support in exchange for low-cost living.

Bringing the functions of home to youth custodial settings in NZ

Youth Justice residences in New Zealand are modelled on small cottages, with gardens, veggie patches and chickens. They have step-down facilities where young people can practise independent living before release.

Acknowledging that a disproportionate number of young people in custody are Maori, the residences have traditional Maori paintings and carvings on display, and the centre has a whare, a traditional Maori hall used for meetings. Staff do not wear uniforms and classrooms are part of each residence.[27]

The six parts of the future system
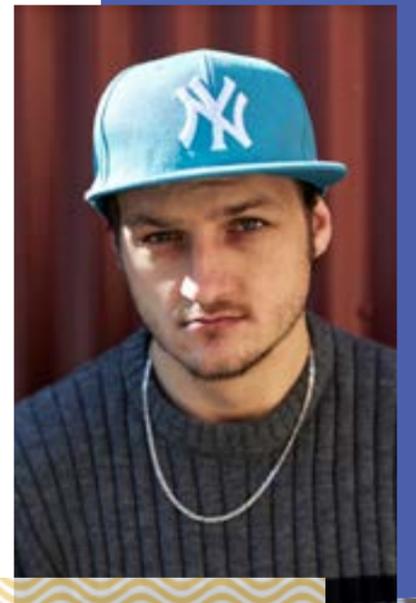
Case studies

Co-designing a new dementia unit

TACSI worked with SA Health, families, policy makers, architects and service providers to co-design the new neurobehavioural unit in Adelaide. The unit will care for people living with dementia, whose severity of behavioural and psychological symptoms mean their needs can't be met in mainstream residential care. We brought policy makers, architects, designers and the families of loved ones with dementia together into the same room for the co-design process.

The 'professionals' were briefed beforehand to take the role of 'curious enquirers' to break down traditional relationships of power. This allowed the families' perceptions and experiences to meaningfully impact the facility's design. We started by establishing a series of design principles that created the foundational vision for what the facility needed to do and achieve. These principles were used as the driving reference for examining and

evolving proposed designs (ie. architectural drawings) for different parts of the facility.

Establishing relationships through this process has enabled the designers and policy makers to independently go back to families (without TACSI) to gain further direction in the more detailed aspects of the design, including in relation to the nature of furnishings.

In addition to making all areas of the facility as 'homelike' as possible, this has included intentionally 'designing in' opportunities to:

• Personalise private rooms and spaces

• Connect to and access outside green spaces

• Give access to diversity and choice in experience

• Enable families to actively contribute to care

• Promote incidental interactions between residents and staff

• Engage in meaningful activities, often deeply connected to identity and previous periods in life (pre-dementia)

Vitally, these considerations will allow families to continue to be families within a high-needs care setting and what otherwise could have been an impersonal and clinical environment.

The Green House Project is another example of bringing the functions of home to aged care, where nursing homes have been replaced with small, home-like environments where people can live a full and interactive life.[28]

What if...

... specialist services wrapped around home as a default?

Many services have been based around the home for a long time; a midwife visiting for example, or home care workers. Broader access to technology is enabling increasingly sophisticated approaches for once institutional services to extend into the home (eg. with 'virtual wards').

The pandemic also forced many services to switch to remote delivery for the first time, demonstrating what is possible with services like Telehealth. Designing specialist services like these around the home, rather than around an institutional setting, means that people can stay in their homes for longer.

... home was a service?

Sometimes achieving the functions of home stops being possible where you live because circumstances change. It might be because a loved one who cares for you can't any longer, because people need additional support as they age, or because people 'age-out' of care institutions. Innovators have been creating options to enable people to get the support they need, in homes, rather than institutions, by sharing lives.

... institutional housing was designed to be a home?

Currently in Australia, the settings where people are most likely to benefit from the functions of home are unfortunately also those where they are least likely to be found. Aged care is one obvious example, but innovators are also considering the value of creating the experience of home in residential care and in custody settings.

The six parts of the future system
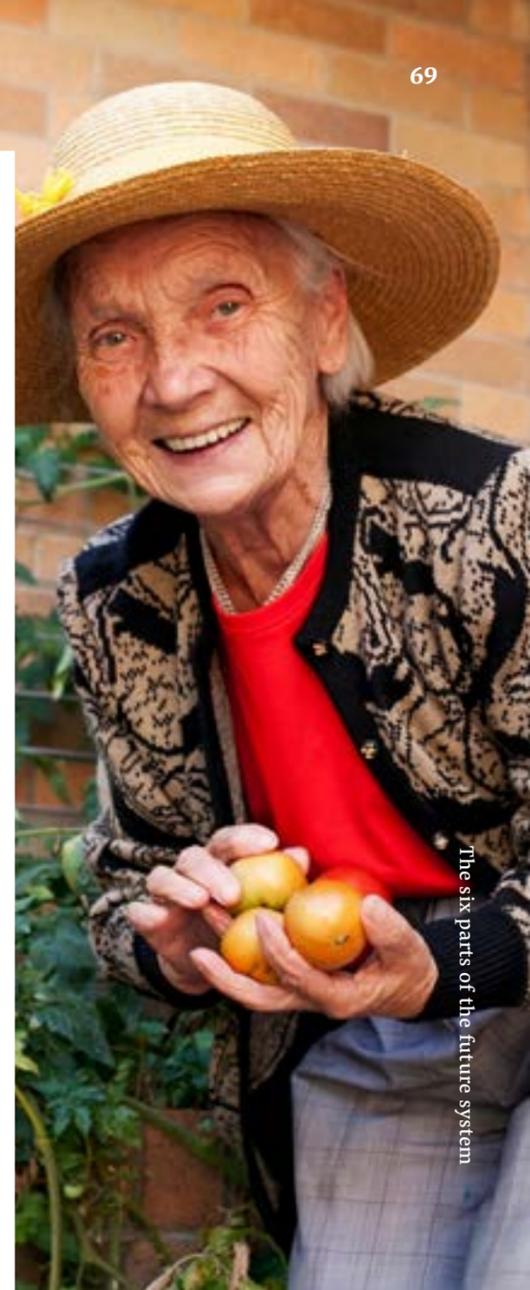
Innovation for home

Resources and structures to incubate and accelerate change

Six parts
of the future
system

There's a chance that some aspect of the future of home is already happening on your street, around the corner, or down the road. But joining and scaling up the innovations profiled here, and adding a few new ones to fill the gaps, will take purposeful effort. A new system for home is emerging, but it needs help.

There is a clear role for government, philanthropy, industry bodies and networks to invest into accelerating the development of a new system for home. Doing so would see the outcomes associated with the functions of home realised more quickly and sustainably.

The innovations explored here show a different way of doing things, but they also represent a different way of thinking and talking about things. Changing the narrative around housing could be the first step towards a new system for home, and something we could all take on board today.

What if... instead of talking about home and housing as a financial investment, we saw it as an investment in society?

What if... instead on focusing on the financial value of property assets, we focused on the social, psychological and emotional assets of home?

What if... we stopped talking and thinking about housing as the outcome, and instead focused on the critical functions of home?

What if... you changed how you talked about home & housing today?

A new lexicon for home & housing

One of the most powerful ways we can change the narrative around home and housing is through the language we use. Here are some new words and concepts that we can all start using instead of the current terminology.

Old lexicon	New lexicon
Investment in property	Investment in society's foundation
A roof over your head	Homes that provide the three critical functions: agency, connection, identity
Affordability and access	Affordability, access and quality
Building housing	Creating the functions for home
Housing system	System for home
Providing a house	Providing the critical functions of home
Real estate agent	Home agent
Consultations (for design)	Collaboration (for design)
Buying a home	Having a home (no matter how you access it)
Getting on the housing ladder	Having a home (no matter how you access it)
Moving up the housing ladder	Evolving your home with your changing needs and investing in the local community

Case studies

Change the mindset, change the result

In 2008, Karyn McCluskey, a forensic psychologist with the police force, changed Scotland's thinking about gang violence and shifted Glasgow away from being the murder capital of western Europe through a 56% reduction in homicides.

Gang violence in Glasgow, not unusually, was seen as a law and order problem. McCluskey got authorities and communities to see gang violence as a public health problem, and treat it as they would a disease, through prevention and by limiting transmission.

Scotland even officially reclassified gang violence as a health problem.[29] Changing the narrative changed the response and the result.[30]

Systemic Impact Networks

Most people's experience of networks is that they can become insular 'talking shops' that struggle to create real-world impact. But there are a number of innovators who have been exploring how to connect people across systems to drive systemic impact.[31]

TACSI has been trialling a Systemic Impact Network approach with innovators in home and housing in South Australia. This work has included policy makers, developers, people with lived experience and architects.

We've also run Systemic Impact Networks for end-of-life and chronic conditions, connecting innovators in services and policy with community members who want a different experience for themselves and their loved ones.

The Systemic Impact Network approach differs from typical network in a number of ways:

- The focus is on the system and outcomes, requiring people to see beyond themselves and what their organisation wants

- The approach promotes shared interest, deep listening, generative conflict and action over self-interest and self-promotion

- Governance structures are flexible and defined by principles, rather than typically rigid structures with hierarchical decision making

- Learning happens through doing, rather than through reflection on what's been done in the past

- The goal is aligned independent actions, under a shared mission, rather than everyone doing the same thing

- Convenors gently hold the tension between 'emergence' (immediate network needs and direction setting), the big picture and strategic intent

What if...

Systemic Impact Networks, cont.

We've learnt from the South Australian prototype network how hard it can be to put the system and outcomes before organisational priorities, and we've also seen the quality of conversations and relationships that can happen when this is achieved.

The prototype in South Australia is ongoing, but we think a Systemic Impact Network for Home would have value at a national level, as would networks within particular settings, such as aged care and disability.

The key features of a Systemic Impact Network are:

- Neutral facilitation that creates the space for listening, innovation and action

- A focus on cultivating trust and supporting the people in the network to connect as humans, rather than as organisational representatives

- Clarity and transparency around the dynamics of diversity, money and power

- A commitment to making tensions visible and creating a safe space for generative conflict

- A solid starting group of the active and committed, who are supported to grow the network organically

- A deliberately slow start, to go faster later

- A process that advances with each convening through phases of:

  - Building awareness of roles, dynamics and mental models in the current state

  - Connecting with purpose and a future vision

  - Rapid prototyping of concrete working models, learning from them and adjusting

... we created a Systemic Impact Network for the future of home?

- What if we convened the innovators featured in this book and everyone we didn't have space to include?

- What if we convened innovators across Australia, enabled them to learn from each other and from innovators overseas?

- What if we supported greater alignment between their action, and created connections, trust and understanding between the diverse elements of the home and housing system?

- What if we built their mutual understanding and shared purpose?

... we connected the innovators?

The innovations and innovators featured in this book have a lot in common. They share a purpose, their innovations are founded on some shared values, and they face some common barriers as they innovate in the face of the status quo.

But currently, they're not connected. If they were, we believe they could learn from each other, align their actions and produce greater change in the world. Establishing a network is one way we could connect the innovators to each other and to the support they need to make that change.

... we made the future arrive sooner?

Effective transitions in systems like the home and housing system take time and imagination. They need close-coupled changes in different parts of the system. It will mean changes beyond the direct control of government; it will take renters and home buyers asking for different things, landlords providing them, financiers financing them and developers building them. And of course, it will take the policy to encourage it all to happen.

Transitions of systems from one state (for example, a home and housing system) to a future state (such as a system for home) can take decades, if they happen at all. But they can be deliberately nurtured and accelerated with the right set of conditions.[32]

In our ongoing search for approaches to systems change, TACSI came across an approach trialed by ALT/Now, an organisation solely focused on whole-system transformation. The ideas behind their approach are grounded in the theory and history of how change happens in socio-technical systems.[33] Some of the most important ideas behind the approach are:

1. To bring about a preferred vision of the future we need to build a collective understanding of what that future is.

2. The beginning of the future is already in place, but at the margins. It exists in startups, as ideas overseas and in the work of intrapreneurs and entrepreneurs nurturing policy and system ideas that are ahead of their time. This book is full of examples of exactly these kinds of innovations for the future of home.

3. To accelerate transitions, we need to create and connect change at three levels of a system, including at the micro level (the practical innovations in finance, built-form, communities, services and ways

The six parts of the future system

of living); the meso level (the combination of institutions, technologies, markets and organisations that give a system its structure); and at a macro level (the landscape of societal values and political ideologies, demographic trends and economic patterns that shape the context in which a system operates).

4. Experimentation takes dedicated energy, time, money and skills.

5. Experimentation requires structure, to develop new knowledge of what works.

6. The people most affected by the future system – such as future system participants (the public) – should participate in governance and decision making.

ALT/Now have applied this approach to accelerate a range of transitions and innovations. These took place in Canada to develop a more inclusive economy; in the UK to create a safety net for gig workers; and in Basque Country to support a 'just transition to green jobs'.

In 2019, TACSI worked with ALT/Now to develop a model to support system transitions in Australia. We called it a 'systems accelerator'. We worked with the <u>Australian Department of Social Services</u> to design a three-year, $10 million innovation program for 'the future of home and work for people living with disability'.

Unfortunately, the pandemic put that work on hold, but we think the approach has relevance to the future of home more broadly. We've since proposed the approach to the Royal Commission into Aged Care Quality and Safety to support the creation of a future system of aged care.

… we created a systems accelerator for the futcure of home?

• What if we brought together the innovators profiled in this book (see <u>section 6</u>: "Meet the people making it happen"), and a diversity of community members to define a comprehensive new future for home based on outcomes over profit?

• What if we nurtured leaders in the system, aligned to a set of principles, who see themselves as builders of the future system?

• What if we provided resourcing and technical support to innovators at a macro, meso and micro level to concurrently develop and scale up the ideas and innovations that could bring about this future?

• What if we showcased their work in an annual event that demonstrated what they had learnt, spread the ideas more broadly and encouraged future investment?

• What if we built in research, development and innovation funding as part of the new future of home, so that our system for home kept getting better with time?[34]

• What if major reforms that relate to the future of home, eg. in aged care, took a systems accelerator approach to defining and realising the future system with future users of that system?

How do we make these ideas a reality?

These ideas could be part of the future of home – all it needs is innovators. If we all make use of our own roles in the housing system, ideas like this can quickly become a reality.

5

How you can shape the future of home

Your role in the Australian housing system is an active one. Wherever you identify yourself in the system – as a renter, a policy maker, a property manager, a landlord – you play a part in how the system functions and how we all experience home.

We all need to play a part

To change the system, we all need to recognise and use our power within it.

This could mean:

- Changing what you ask for from architects and builders, and how you speak about housing day-to-day

- Re-evaluating how you see yourself, your contribution and your home in relation to your community

- Using your voice to shape policy or public perceptions to be less focused on housing and more focused on the critical function of home

We hope this book has provided ideas and suggestions for ways that you could help change the system, and become innovators in the future of home.

The next few pages outline further ways you can help move Australia's housing system towards a system for home.

Use it to explore your role in giving more people – yourself included – a greater chance to live with the fundamental benefits of home.

How you can help change the system

If you have a home...

- Answer the 'Do you have a good home' questions in section 2 to see how where you live affects you now, and if it could work better for you. Identify things you can do to foster the functions of home.

- Consider what you could do to enable greater connection for yourself and others in your community. For inspiration, see the community lovers guide or Street Plans resources to create 'Play Streets' for community recreation and connection and 'Build Better Blocks'.[35]

- Think about your next move or major renovation. How could it enable you to have more of the functions of home? Think about the built form of your home (see the design patterns in section 4), who you live with, where you live, how you pay for it, and how much freedom you have to do what you want to it, and in it, whenever you want to.

- Consider how you could contribute to the lives of those who live around you and invite contribution to your life from them.

- When you're thinking about your options for housing, seek out alternative ways of financing and alternative built forms. Think about who you live with and around, as well as where.

- If you're involved in a conversation about property, try to shape it into a discussion about the functions of home. Draw on the 'new narrative for home' in section 4.

- Advocate to your local councillor, state representative and federal representative about:
  - The importance of home
  - Investment in social infrastructure
  - Citizen participation in setting the vision for and deciding how our neighbourhoods evolve over time (including what gets built).

If you rent out property...

- Think of yourself as a 'home provider', rather than a 'property owner'. Act from the recognition that how you manage your investment deeply affects the lives and opportunities of your tenants.

- Think about how you can provide a more stable and secure life for your tenant and a more secure return on your investment by giving longer leases.

- Give your tenants the freedom to adapt and use the space for their best life as a strategy for maintaining the condition and value of your asset.

- Rethink the timing and nature of inspections so that they give you peace of mind without tenants feeling that they're being subjected to management and scrutiny. Take a collaborative, constructive and respectful approach to repairs and maintenance.

- Promote your rental by advertising how it supports the functions of home. How will your property and rental agreements enable people to live their lives the way they want, make their

home their own, and connect with the local community?

- If you're buying, building or renovating, think about how you can build in the critical functions of home (see section 1) for future occupants. The Design Patterns for Home in section 4 is also a great place to start.

- Promote and provide flexibility in how your tenants can pay their rent.

- Institutional landlords also have the added opportunities to:
  - Invest in activating community in and around the residences you own
  - Build staff understanding of the importance of the functions of home, and developing an organisational culture that supports it
  - Embrace participatory processes in supporting how you design, manage and govern your assets (such as the homes of your tenants).

If you manage rental properties...

- Think of yourselves as 'home agents' rather than 'real estate agents'.

- Work from the recognition that how you undertake your job deeply affects people's lives and opportunities, while also delivering a stable and secure return on investment for your client.

- Help landlords and sellers think about how their properties enable the functions of home. How will your properties and rental agreements enable people to live their lives the way they want, make their home their own and connect with the local community? How can this be done in ways that also support landlords' need for a return on investment?

How you can shape the future of home

- Advertise properties and rentals according to the functions of home. Help buyers and renters find properties that will provide the functions of home for them.

- Build relationships and understand the needs of your tenants as closely as you do with landlords.

- Rethink the timing and nature of inspections so the process feels more collaborative and democratic.

If you manage communities or facilities where people live...

- Build your team's awareness of the benefits and outcomes for people who experience and have access to the critical who experience and have access to the critical functions of home (see section 1). Foster a culture that supports these functions. Embed the critical functions in your approaches and strategies for training, delivery, performance, remuneration and HR more broadly.

- Take the time to understand how your community/services/facility supports – and potentially obstructs – the three critical functions of home from the perspective of the people who live there.

- Examine how decision-making in your organisation impacts residents' experience of the critical functions of home. Consider investing in physical infrastructure, designing and evolving services, the business model, scheduling and rotas, or anything else specific to your business.

- Provide diverse options for people choosing how they want to live. Enable

them to 'mix and match' all the qualities and elements that make up how they live, experience and access a home through your organisation.

- Invest in how you facilitate meaningful connections for the people who live and access their home through your organisation – both internally and in the community, neighbourhood and society more broadly.

- Understand how the day-to-day agency of the people who access their home through your organisation is limited or supported as a result of how your organisation is run. Evolve your organisation to enhance the choice, control and agency of people's daily lives.

- Consider whether the physical environment and built form feels and is experienced more as a 'home' or an 'institution' for the people who live there. Invest in more homely environments. Find out what this means from the perspective of the people who live there and their families.

- If you operate in a market context, differentiate your offer by how well you deliver the three critical functions of home.

If your business is designing, renovating or developing properties...

- Think of yourself as a 'home creator', according to the three critical functions of home (see section 1).

- Build your team's awareness of the benefits of people experiencing the critical functions of home. Foster a culture that supports the critical functions of home.

- Consider the extent to which your existing properties – or projects you have designed and built in the past – enable or obstruct the functions of home for the people who live there. Use these learnings to evolve and influence what you create in the future. You could have conversations with residents or run a survey based on the 'Do you have a good home' questions in section 1.

- Prioritise the principles and functions of home in what you create equally with other business imperatives, including 'affordability' and 'highest and best use'. Take the time to understand how some of your business imperatives might limit the experience of home, and act to minimise these impacts as much as possible.

- Design for flexibility so people can stay in their homes and communities for as long as possible to develop a sense of belonging. Explore broader definitions of your target markets, so the homes you build are fit for purpose for more people, for longer and across multiple life stages.

- Consider how you can support rich and diverse communities by making what you build appropriate, accessible and appealing to many parts of society. Ensure that 'affordable' options also represent quality and support the functions of home.

- Deeply engage the people who already live in the communities and neighbourhoods where you're developing. Practise participatory, meaningful engagement with these people as an investment and important tool in delivering the best outcomes for your projects. Give them genuine power in decisions at every step, as early as defining the vision and design of what will be built, and how success will be measured.
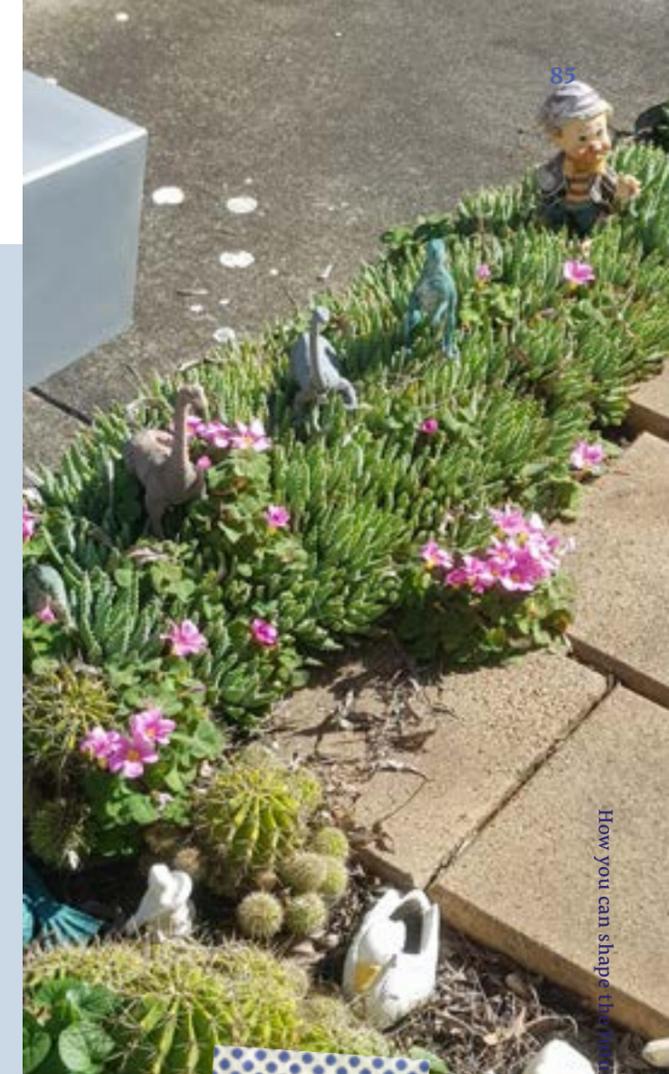
How you can shape the future of home
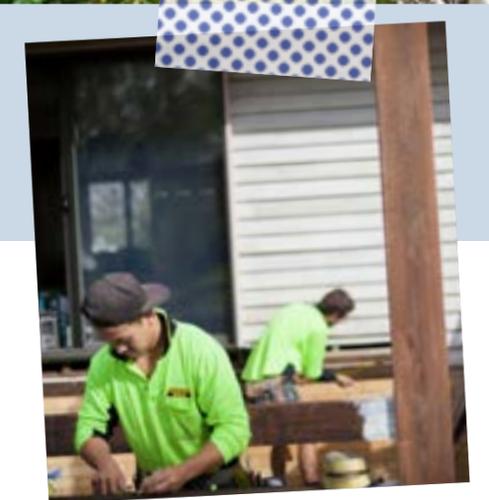
If you provide financial products...

- Use the functions of home ([section 1](#)) as a lens to examine your current product portfolio. To what extent do your products enable or obstruct the experience of home? Use this understanding as the basis to evolve existing products and develop new ones.

- Reduce your exposure to risk with products that support the experience of home in the long term and across multiple stages of life.

- Develop relationships with innovators to support their access to finance; one of the biggest barriers to implementing change at scale. Explore how these relationships can be mutually beneficial.

- Examine how current approaches to risk can limit access to finance and ownership for parts of the population. Explore how these approaches could be evolved to manage and minimise risk while providing better access for more people.

- Develop greater diversity in consumer financial products (beyond the construction loans and mortgages that dominate the current market) to help to unlock new ways of living for people.

- Enable collective models of finance to support more collective models of development, ownership and access to home, while supporting more connected lives more broadly.

If you are a local council...

- Build an understanding with your team, councillors and staff of the importance of home. Familiarise them with the roles that local authorities around the world are taking to contribute to home, through policy, place making, participatory processes, financing, planning, design, services and reinventing local democracy.

- Actively invest in social infrastructure to create the conditions for people to organically connect and deepen relationships. This includes physical infrastructure, services, and digital platforms.

- Deepen the democratic relationship you have with your constituents. Co-design, co-produce, co-deliver and co-govern wherever possible. Give them genuine power in decisions at every step – from developing a vision to deciding how success will be measured. Involve them in how changes are implemented.

- Practise participatory, meaningful engagement with your constituents as an investment and an important tool in delivering the best outcomes for your council. Build capability and processes within your team to work effectively with your constituents in these ways.

- Evolve planning policy and requirements to promote greater diversity of housing types (including co-housing and community-led development) giving local residents greater freedom, choice and agency to live the lives they want to. Make supporting diversity in home and housing a key strategic priority.

- Where possible, evolve planning policy and interpretations to prioritise outcomes consistent with a future for home, rather than adhering to the status quo.

- Consider how 'specialist' homes – whether for older people, people living with disability, or other groups – can be intrinsically embedded throughout the broader community, rather than confined to isolated pockets.

- Change the planning experience so that it 'nudges' architects and developers to embrace the design patterns (see [section 4](#)) that make good homes. Embed guidelines that relate to how our homes can better connect us to our communities and neighbourhoods, rather than separating us.

- Change the 'brief' for the developers you procure. In addition to outcomes consistent with 'affordability' and 'highest and best use', procure developers with demonstrated mindsets and capability to deliver the critical functions of home. Prioritise those who work deeply alongside the communities within which they deliver their projects.

- Work with all forms of government to develop a coordinated approach to taxation capable of reducing the cost to the consumer of constructing new homes.

How you can shape the future of home

If you provide health and social services...

- Consider how home and housing outcomes are likely to support outcomes in your area of focus.

- Use the critical functions of home (see section 1) as a lens to examine your current services. How does what you do impact people's experience of home?

- Evolve how you deliver services in ways that value, honour and enhance the experience of the critical functions of home. Work alongside the people who will be most affected by your services as they change and evolve over time to determine what this change looks like.

- Embrace and extend the innovations necessitated by Covid-19, such as Telehealth, to deliver service in and around the home by default. This should include health services, learning, disability services, and palliative care.

If you deliver social housing...

- Ensure the homes you provide deliver on the three critical functions of home (see section 1) for the people who live there.

- Alongside the nature and condition of the built form, assess how the experience of home is affected by:

  - The conditions that people access their home through you

  - The nature of the relationships you have with them

  - The way you implement your policies.

- Where possible, minimise having large pockets of the homes you manage in one concentrated location.

- Change the brief for the architects, builders and developers you procure. In addition to outcomes consistent with 'affordability' and 'highest and best use', procure professionals with demonstrated mindsets and capability to deliver the critical functions of home. Prioritise those who will work deeply alongside your tenants and communities.

- Deepen the democratic relationship you have with your tenants. Co-design, co-produce, co-deliver and co-govern wherever possible. Give them genuine power in the decisions that will affect them, as early in the process as possible. Involve them in how changes are implemented.

- Practise participatory, meaningful engagement with your tenants as an investment and an important tool in delivering 'home' as an outcome. Build capability and processes within your team to work effectively with your tenants in these ways.

- Consider embracing the design patterns (see section 4) when embarking on new projects.

- Invest in increasing the diversity of the kinds of housing under your management, so your tenants have greater choice in how they live. This includes more connected 'co-housing' and 'co-living' kinds of options.

How you can shape the future of home
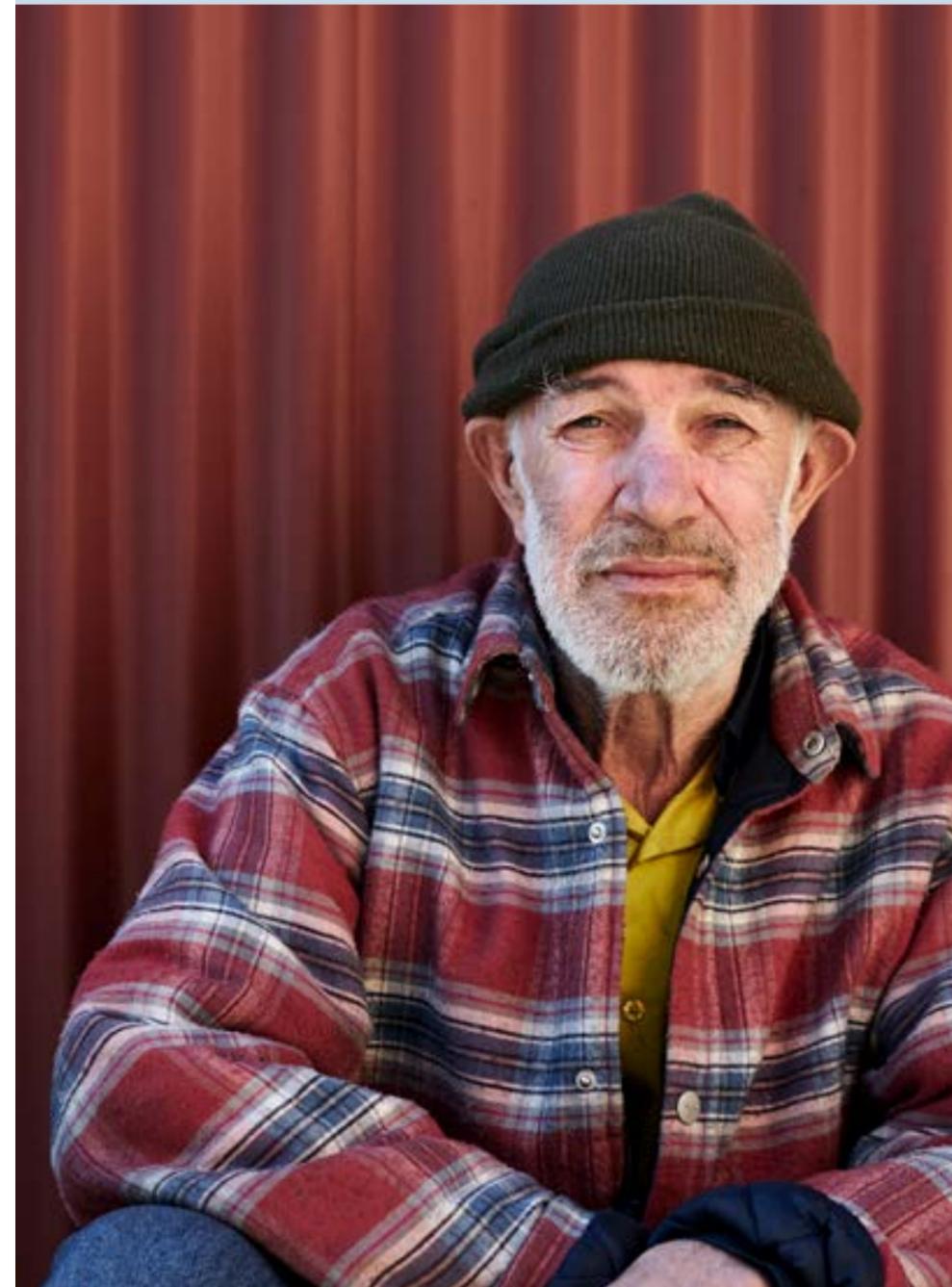
If you shape policy at a state level...

- Evolve policy priorities and the language you use to recognise the value of 'home' over 'housing '– see the new narrative table in section 4.

- Make achieving the critical functions of home (see section 1) a policy goal of equal importance to increasing the supply of dwellings that are affordable.

- Embrace the principles for a system for home (see section 3).

- Challenge yourself and your colleagues to reassess long-held assumptions. Look to models for the future that don't presuppose the housing continuum as a framework. Embrace new thinking around home ownership – is it the most desirable outcome for everyone? Find the people and innovators who see a different and better future of diverse possibilities, and work alongside them in pursuit of that future.

- Seek out and engage with the innovators who are already working to increase the diversity of our housing system. Find out how you can help scale impact and access to what they are trying to achieve.

- Bring together the innovators to leverage each other's skills in accelerating change in the system, such as a state systemic impact network for home (see section 4). Invest in creating a space where people can show up with an outcomes focus, without having to know all the answers, and which offers a level playing field for all participants. Encourage participation beyond the same executives and people of power and influence who regularly make up the 'working groups', 'committees', 'round tables' and 'task forces' mandated with creating change, but who also have a stake in maintaining the status quo.

- Invest in programs of research and innovation that work towards delivering the three critical functions of home. These include innovations in policy, legislation, tax, market design, places and communities, financing, design and built form, and services. Programs could be coordinated through a state-focused system accelerator for the future for home. Such an accelerator would incubate innovations across all the domains mentioned above at the same time.

- Reform tenancy law to better enable the critical functions of home for renters. Undertake the process so that tenants, landlords, property managers and policy makers can co-design these reforms together.

- Consider how stamp duty can be evolved so it no longer acts as such a significant barrier to people owning the home they live in.

- Work with all levels of government to develop a coordinated approach to taxation capable of reducing the cost to the consumer of constructing new homes.

- Invest in the development of new kinds of financial institutions that can provide better pathways out of renting and into ownership, for example, through shared equity options.

- If your core policy focus isn't directly related to home and housing, consider how home and housing outcomes are likely to support outcomes in your policy area of focus.

If you work on taxation policy...

- Work with all levels of government to develop a coordinated approach to taxation that helps to reduce the cost of constructing new homes for the homeowner.

- Consider how stamp duty can be evolved so it no longer acts as a significant barrier to people owning their own home.

- Use the three functions of home (see section 1) as a lens to examine current and future tax policy. Does it support or inhibit all Australians to have a home that delivers the three critical functions? Can it be improved?

If you work on policy at a federal level...

- Evolve policy priorities and the language you use to recognise the value of 'home' over 'housing' (see the new narrative table in section 4).

- Make achieving the critical functions of home a policy goal of equal importance to supply and affordability.

- Embrace the principles for a system for home (see section 3).

- Challenge yourself and your colleagues to reassess long-held assumptions. Look to models for the future that don't presuppose the housing continuum as a framework. Embrace new thinking around home ownership – is it the most desirable outcome for everyone?

How you can shape the future of home
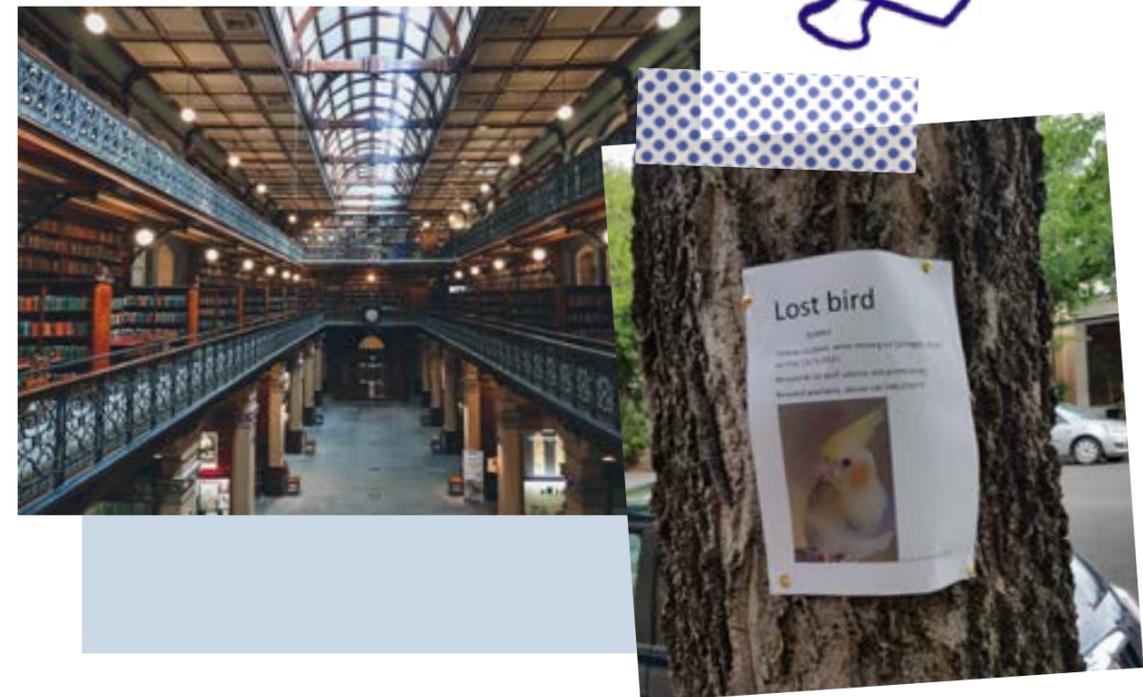
- Seek out and engage with the innovators and people who are already working to increase the diversity of our housing system. Find out how you can help scale impact and access to what they are trying to achieve.

- Bring together the innovators to leverage each other's skills in accelerating change in the system. Consider the space and authorising environment you create in how people 'show up' and contribute. Invest in creating a space where people can show up with an outcomes focus, without having to know all the answers, and where brand, ego and power can be left at the door.

- Encourage participation beyond the same executives and people of power and influence who regularly make up the 'working groups', 'committees', 'round tables' and 'task forces' mandated with creating change, but who also have a stake in maintaining the status quo. Recognise that this kind of network will require a very different approach to how traditional committees, working groups and task forces are facilitated and run.

- Invest in programs of research and innovation that work towards delivering the three critical functions of home. This includes innovation in policy, legislation, tax, market design, places and communities, financing, design and built form, and services. This could be coordinated through a national system accelerator for the future for home. Such an accelerator would incubate innovations across all the domains mentioned above at the same time.

- Create a national 'framework for home' and a cross-industry government alliance to coordinate the above innovation activities across government. Recognise action and funding in these areas not as subsidies and liabilities to be minimised, but as investments into foundational conditions for the nation to be capable of realising its potential – especially as we stage our comeback in the wake of Covid-19.

- Work with all levels of government to develop a more coordinated approach to taxation capable of reducing the cost to the consumer of constructing new homes.

- Take concrete steps to reduce the damage of the financialisation of housing. Incentivise people to invest in their own financial resilience and retirement through mechanisms that don't rely on the commodification of homes. Alternatively, seek new ways to trade in housing that safeguards the three critical functions of home (agency, connection and identity) for all Australians, including tenants and future generations.

If you advocate for change in home and housing...

- Alongside advocating for supply and affordability, advocate for housing that provides the critical functions of home (agency, connection and identity), so that homes maximise outcomes for people who live in them.

- Advocate for investing in innovation that increases the diversity of options for how we can live.

- Advocate to all parts of the system which have the power and influence to create better outcomes for people.

- Coordinate and align goals and actions with other advocates and engage in practical innovation work to demonstrate what's possible and preferable.

If you are a philanthropic investor in home and housing...

- Seek out and invest in the innovators focused on delivering the critical functions of home (see section 1).

- Consider how you can evolve your giving strategy in a way that's actively and intentionally focused on catalysing systems change, beyond and/or in addition to creating specific 'housing outcomes' for specific people. Leverage philanthropy's unique ability to invest in the things others can't, and for the long term. This could include:

  - Creating a Systemic Impact Network for home (see section 4)

  - Creating a National Systems Accelerator for the Future of Home (see section 4)

  - Exploring and catalysing new ways for living

  - Supporting innovative ideas for implementation and scaling.

- Consider how you can learn from the experiences of the innovators you support and elevate these learnings (for impact and change) to other parts of systems where you have access and influence, and innovators may not.

- Invest in resources that you can make available to innovators to help them develop, test and demonstrate their ideas. Access to land is probably the most significant resource out of reach to most innovators, and one which philanthropists could be well-placed to facilitate.

- Facilitate access to the people, knowledge and expertise that make you successful in your 'day job' to the people and innovators you support.

- Connect with other philanthropists passionate about creating better home and housing outcomes for Australians and build a shared understanding of the system you are trying to change. Use your aligned perspectives to coordinate action and investment for accelerating change at a systems level.

If you create content about homes and living...

- Invigorate home and lifestyle content with a new focus on the critical functions of home. Embrace and communicate narratives about the importance of home that challenge the current dominant paradigms that contribute to current failings. For example, imagine:

  - The TV show 'The Block' focused on enabling community

  - 'Grand Designs' for co-housing

  - 'Better Homes and Gardens' focused on homes and gardens that stay adaptable over a lifecourse.


How you can shape the future of home

6

Meet the people making it happen

In our seven years of working in home and housing, we've met some pretty inspiring people and learned about some important projects. They've convinced us that it's possible to think differently about our housing system.

We invite you to join and help them.
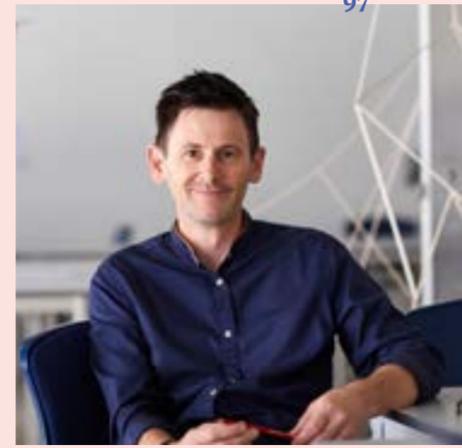
Meet Lia & Graeme

Millie's Corner
Mt Barker, South Australia
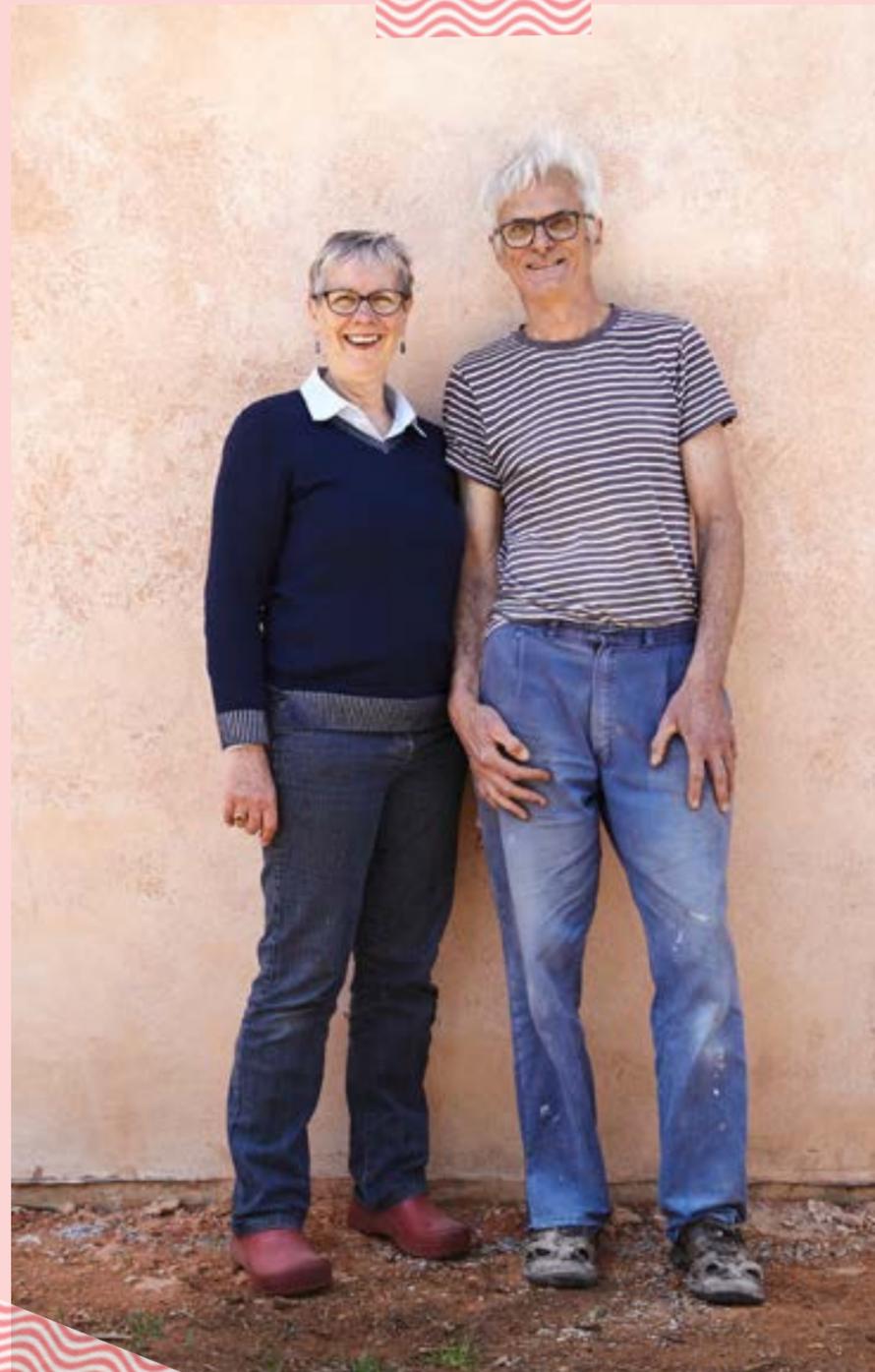
"What is it about society that makes older people only feel safe when they're closed up?" This was the question Lia Parsons asked in discussions with developers in Mount Barker 24 years ago. The developers in question were hoping to purchase the land Lia owned with her husband Graeme, with the view to expand an adjacent retirement village. The end result – a large, self-contained gated community – was intended to help older residents feel 'safer'.

Lia never received an answer to her question and no sale took place. But this encounter became the catalyst for a different set of discussions for Lia and Graeme – could different housing options help people live well at all stages of life? Lia's experience as an occupational therapist had taught her that while people living in retirement villages may feel safe, many also experience significant loneliness and isolation, which in turn impacts their health. Was there a way that this same feeling of safety for older people could be achieved through connection, rather than isolation?

A different sort of development

The Parsons decided to develop their land, but in a different direction. The result was Miller's Corner, a social and sustainable intergenerational co-housing community. Miller's Corner comprises 11 allotments for homes with a shared community house for events and guests.

The co-housing community is guided by principles of participatory decision making and permaculture, including many aspects of the architectural design of the homes. Shared outdoor spaces include walkways, open space, gardens and parking. People have their own private space and opportunities for deliberate and incidental connection in communal indoor and outdoor spaces.

Good neighbours don't need good fences

The ethos of Miller's Corner is about being a good neighbour. Lia was guided by the same qualities of 'neighbourhood' that she recalls seeking out when she first moved to Mount Barker: home, connection and belonging.

"By being supportive as good neighbours, you help people to live more independently and well for a lot longer," she says.

This is why there are no fences at Miller's Corner. Rather than a gated community with individual homes fenced off from one another, the design is open and inclusive, to support community connection and natural surveillance. This support comes in the form of carpooling, shopping or errands and conversation, which all contribute to people's continued wellbeing.

Home House – the future of Miller's Corner

Described as "an ordinary house on an ordinary street", Home House will be an innovative senior co-housing located within Miller's Corner. The home comprises six self-contained apartments, each with a private living space, bedroom, bathroom and kitchenette. A larger area in the house will include a large kitchen, dining space and a lounge room for all to gather. Inspired by visits to co-housing communities all over the world (particularly ThuisHuis in the Netherlands) Home House will allow residents to age in place, while actively maintaining their sense of community and connection.

Meet Damian

Bluefield Housing
& Alternative Infill,
South Australia

"How do we do low-scale development better, to not change the character of the suburbs?" Around 2011, this question inspired Damian Madigan, an architect and senior lecturer at the University of South Australia, to explore alternative models of infill housing[36] for established suburbs in Adelaide. Damian's intention was to test infill ideas that didn't involve knocking down existing houses to then rebuild new dwellings, a practice that's often detrimental to the character of established suburbs.

At the time, state governments in various parts of the country were focusing on high-density apartment infill development along transit corridors, where it will have the least visual amenity impact. In Adelaide, roads such as Prospect, Fullarton, Greenhill and Henley Beach Roads, which all border Adelaide city, were identified as transit corridors for development.

"In many respects this is good policy," says Damian. "Across the country, we've seen some take-up of apartments along corridors, but also the continuation of lower-scale knock-down-rebuild development in the adjacent older suburbs." Damian's objective was to show that it is possible to achieve high-density infill in these suburbs, which are more attractive to developers, without impacting neighbourhood character.

Damian sought the answers to his questions in the 'safe environment' of a PhD thesis he called Alternative Infill. He prototyped three detailed design schemes for double allotments that proved low-scale, medium-density infill was possible in suburbs marked as no-development zones for infill development.

Cohousing Ageing Well

Cohousing Ageing Well (CHAW) was an initiative Damian undertook in partnership with the South Australian Government, State Planning Commission and four inner-Adelaide Councils: City of Burnside, City of Prospect, City of Unley and the Town of Walkerville. CHAW expanded on the models Damian tested in Alternative Infill to show that housing of different configurations could maintain and enhance the existing character and mature landscape of an established suburb.

Bluefield Housing

Damian has coined the term 'Bluefield Housing' to describe these housing models and the associated sensitive land usage. Bluefield is about increasing housing diversity and choice while retaining neighbourhood character: low-scale infill, with low intensity but high impact. It also acknowledges the financial and emotional values in play. Houses on a land division are regarded as being of 'equal value' in that new builds are not subordinate to the original structure on the site.

This housing form shows that a design-led, whole-of-site approach could work. The addition of low-density dwellings makes use of existing character and offers 'co-accommodation' to meet a range of needs, including an increasing demand to age in place. The aim is to see the Bluefield model adopted as an infill housing form in South Australia's new state-wide Planning and Design Code.

Meet the people making it happen

Meet Darrin

Homesmore,
South Australia

"My idea is only a 1% solution, but I challenge you to come up with your 1%, and after some time we'll have a 20% solution", says Adelaide-based Darrin, who's experienced long-term homelessness himself and says there's no silver bullet to solving the problem. We all have a part to play in reducing it, and Darrin's 1% solution is Homesmore.

Breaking the cycle of homelessness

Homesmore comes from an understanding that keeping a home after being homeless can be difficult. Many people cycle from homelessness to home and back again. The right type of house, connection with community and support can help break this cycle and give people an opportunity to invest in themselves.

The vision for Homesmore is to create villages of four to eight small homes, built and governed by the people who live there. It's about providing a home, mateship, community and support, training and skills development, and support for people to remain in control of their lives.

Each home is 80 m², transportable and furnished, and includes a private bathroom. Each will be built from a shipping container for small, sustainable living. The homes will be constructed at a central facility that will operate as a social enterprise and function similarly to a men's shed. People contribute time and labour to constructing their home and the homes of others in the village. The plan is for each person to own their home within a six to 10-year period.

A common, shared building will be a part of the village and used for social occasions, guest accommodation and cooking. The village will be self-governed and maintained by the people who live there.

A social solution to social disconnection

Darrin's idea for Homesmore is informed by his experience of homelessness. Darrin has seen and experienced the effect that homelessness has on people's ability to connect. He's observed people forget their sense of self and how to socialise,

increasingly relying on others to do things for them. This is why social connection, reciprocity and active participation are key principles driving Homesmore.

"Too many people living homeless are isolated or self-isolate," says Darrin. "Having people participate as part of the design process and construction, having them involved, all helps with socialisation. This is about trying to get people to play a participatory role in their own outcome. It's their responsibility. I ask them, 'How are you actively participating in your evolution and change?' Some of us don't even know that – yet."

The model and the financial requirements for Homesmore are being co-designed with The Australian Centre for Social Innovation. The funding for this work has been backed by Equity Trustees through the J.O. & J.R. Wicking Trust and is a direct example of investing into innovation for home. The cost per home is $50,000-$80,000, with the price depending on the design and any modifications.

What happens next?

Work is underway to determine the suitability of current available loan products, to ensure that weekly repayments align with existing financial benefits, without people experiencing housing stress. Next steps also involve bringing together a consortium comprising a not-for-profit community housing provider, a housing financier and a not-for-profit organisation experienced in housing and/or building.

Darrin's five-to-ten year implementation plan for Homesmore is to see at least one village completely run by the people living there. He'd like there to always be someone living in the village who has knowledge of what's happened from the start and a photo board of people who have been successful for new people to see. Most of all, he'd like people to take ownership and create their own home. "I can give you shelter mate, but it's up to you to make it a home and contribute to the community it's a part of," he says.

Meet Kathy

The Office for
Ageing Well,
South Australia

"We have an aged care system built around a false assumption about how older people want to live," says Kathy, who heads up Ageing Policy and Projects in Office for Ageing Well (OFAW), part of the South Australian Government's Department for Health and Wellbeing. "Living and dying in aged care is not what people tell us they want. But it's really hard for older people, who may be sick and vulnerable, to advocate for something different; sometimes you need people in your corner to help you do this," she says.

Breaking down false assumptions is a big part of Kathy's work, especially when it comes to homes and communities. Kathy takes a lead on state government ageing policy that supports South Australians to age well and is committed to including older people in decisions that affect them.

A plan for ageing well

As we speak, Kathy holds South Australia's Plan for Ageing Well, which was released in July 2020. At the mention of the Plan, she waves it enthusiastically, showing the front cover and the faces of some of the older South Australians involved in the Plan's development.

OFAW partnered with TACSI to conduct in-depth conversations with people aged 50 years and over to better understand their experiences. Trained story gatherers connected with older people identifying as culturally, gender and sexually diverse and those living with limited or no finances, as well as groups like the Adelaide Aboriginal Grannies. Older people, SA-thought leaders and stakeholder organisations shaped the vision and priorities of the Plan through workshops and a survey.

"This Plan is trying to give life to what older people are telling us is important to them and their lives to age well," she says. "Through it, we're trying to influence broader conversations about community, not just home."

Taking the time to listen

To age well, older people want to live in their homes and stay connected to their communities. These communities are where they find meaningful connections, self expression and support that can help them successfully navigate change and maintain wellbeing in their lives. This is in stark contrast to the current narrative that Kathy describes as "seeing all older people as living in aged care".

The plan in practice

The Plan explicitly recognises the role of home and community in people's ability to age well. One of its key strategic priorities is homes and communities that give people greater flexibility in how they want to live, and which can adapt over time.

To date, OFAW's work has included investing in collaborations between universities, local councils and the State Planning Commission to understand how existing housing infrastructure could be repurposed into connected, multigenerational cohousing communities. Exploratory work has also been conducted to understand how public housing can better meet the needs of its older tenants.

Tackling ageism with education

While advocacy on ageing well is critical, so too is education. An important part of OFAW's work is to let older people and their families know they have rights and options about where they want to live, regardless of their circumstances.

"We let people know they have choices and can choose where and how they want to live," she says. "This shouldn't change when they might be dependent for a period of time or if they go into hospital. It's important that we increase older people's access to options, information and support that can enable them to age and live well at home."

Kathy believes the need for education speaks to more entrenched issues such as ageism and the unconscious biases we hold as a society about older people. Tackling ageism is central to OFAW's work – it's even embedded in their grants processes – and Kathy hopes that the Plan helps us all think differently about how we plan for community, connection and support as we age.

Meet Michael

HomeStart Finance,
South Australia

Meet the people making it happen

HomeStart Finance was created by the South Australian Government in 1989 as a response to high interest rates and a lack of affordable home loan finance options. It's not a bank, but a government organisation that's 100% focused on providing home loans for South Australians. Their objective is to get people into their own home sooner with a range of innovative loans that can reduce upfront costs and increase people's borrowing power.

Michael is a Strategy Specialist at HomeStart who describes himself as "bitten by the purpose of how people can achieve homeownership". Problem-solving is at the core of his strategy work and he explains that HomeStart has identified three problems – two of which are financial – that hinder people's ability to get into homeownership.

Innovating financial products to help homebuyers

The two financial barriers that people face are borrowing power (the size of the loan people can service based on their income, expenses and other debts), and upfront costs (the money needed to cover the deposit and fees).

To address these two financial barriers, HomeStart has a range of innovative loan solutions that differ from what's currently offered in the market. For example, the Starter Loan is a $10,000 interest-free loan to help applicants with their upfront costs. It has a five-year term, with no repayments required or interest charged during those five years.

Shared equity increases borrowing power by sharing the burden and the equity. For example, prospective homebuyers might take a standard loan for 75%, and HomeStart will loan the remaining 25% in return for a share in the property price appreciation.

HomeStart's core offering originated in the 1980s in the era of 17% interest rates and remains to this day. A traditional bank loan usually has a fixed term of 30 years and if interest rates go up or down, repayments will do the same. However, HomeStart flips this approach and can offer repayments based on a percentage of a person's income and indexed to CPI. This means that repayments won't fluctuate with interest rates and any change in CPI will either increase or decrease the loan term.

Inspiring people to start their home ownership journey

Michael's focus is now addressing the non-financial issue that customers face: the confidence to step into the housing market. HomeStart help people get 'home loan ready' through a range of workshops, seminars and educational tools that are tailored to different needs. HomeStart wants to let people know they can start their journey toward home ownership a lot sooner than they think.

"We know from recent research that about 60% of people think you need a 20% deposit before you begin looking at starting the journey toward home ownership," says Michael. "There's an opportunity to begin communicating, educating and empowering people towards home ownership."

Meet Anne & Michael

Taylor Buchtmann
Architecture,
South Australia
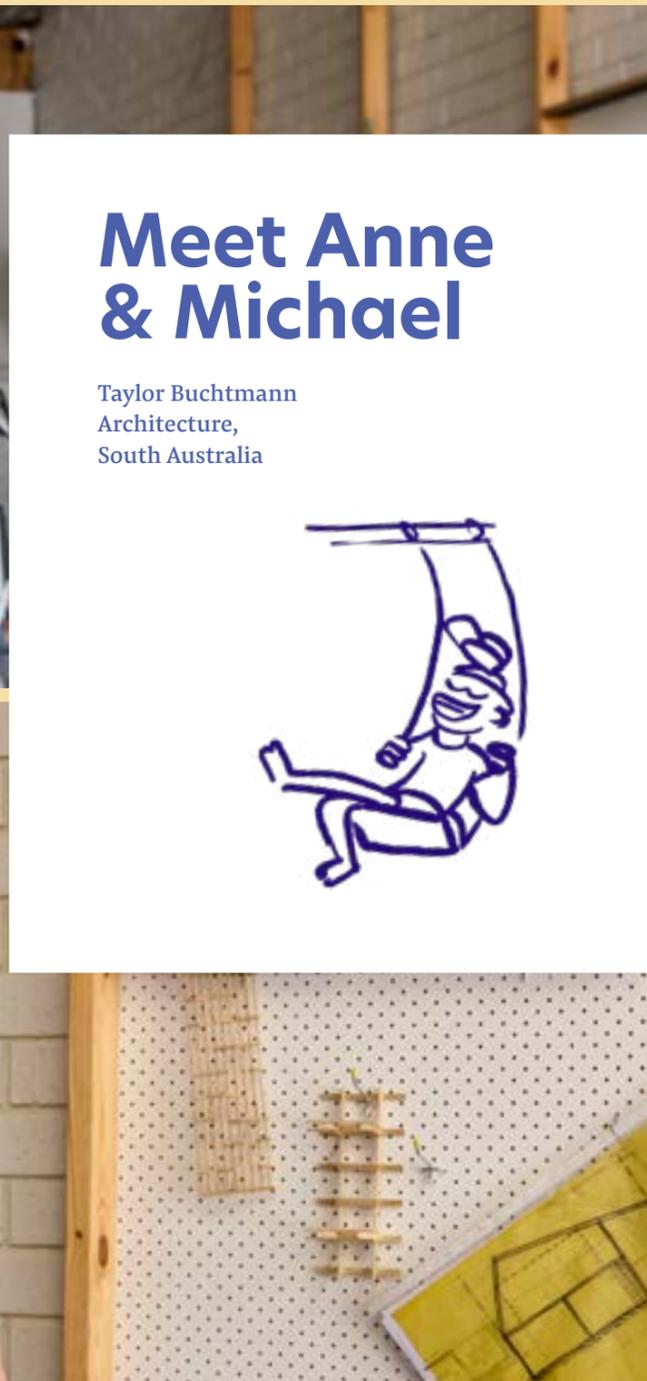
As architects, Michael Buchtmann and Anne Taylor take great pride in their work and also in their workspace. The walls of their studio at Taylor Buchtmann Architecture (TBA) are lined with balsa wood prototype models of homes. Most are award winners and, alongside sketches and 3D digital models, they represent an impressive showcase of architectural skill.

But Michael explains that the models do some of their most important work in helping clients see what can be achieved with architecture, now and in the future.

Together, Anne and Michael design flexible and adaptable residential housing that responds to changing needs and different occupants over time. Clients often bring questions to them about how a house can function differently in different circumstances, for example when guests visit, when children leave or for ageing in place. Anne says that's why flexibility is vital to designing homes at TBA – it's embedded in every design as much as possible, so that houses can adapt as people's needs change.

Lo-fi adaptable

A music-oriented family with three children approached TBA to get advice on building a pre-designed project home. Budget was the primary driver, despite the family knowing a project home wasn't quite 'them'. TBA knew the builder the family had selected and the three of them came together and worked out that building from scratch would give the family what they needed. Between them, they could also keep a lid on costs.

A sustainable, two-storey house was designed with personalised elements to reflect the family's love of music as well as stacked services (bathrooms, kitchen areas) to save on money. The family had experienced an accident some time previously and they wanted to ensure their home would account for another such eventuality with a ground-floor bedroom, bathroom and kitchen. Anne and Michael discussed with the family other potential future scenarios that the design could accommodate, such as older parents moving in or a co-housing arrangement across the two levels.

Adaptable rooms

The brief was both straightforward and challenging: a family home flexible enough to accommodate regular visitors from interstate. The family also wanted a room that could be opened up onto their backyard, so they had the option to enjoy the outdoors in warmer weather.

TBA designed a series of sliding doors within the house to enable areas to be closed off to create an extra bedroom, or pulled back for other uses such as a gaming room for the kids. For the inside-outside space, TBA began with the existing floor area and made it work better. Doors were added to a room to open it out and louvre windows installed as a reinterpretation of the traditional sleep-out. In winter, the doors and louvres can shut to create a warm, inviting space, while in summer they open up to become part of the garden.

Meet the people making it happen

tbarch.com.au

Meet Robert

He's a different sort of landlord.
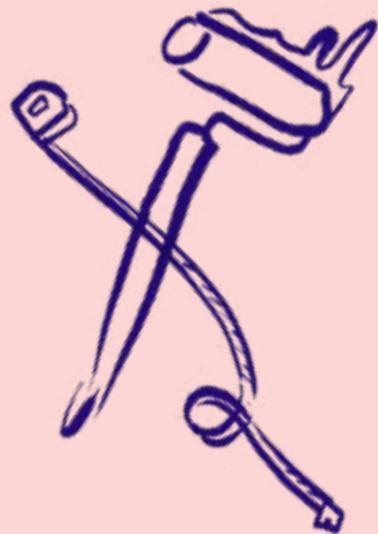
Having spent years renting, Robert understands how moving house continuously makes it hard to create community connections. He also knows that the temporary nature of private rental can prevent people from feeling they have a home that's an expression of themselves.

Enabling community for renters

Robert has brought this renter's perspective to his more recent role as a landlord. Now with a home of his own, Robert and his family have rented out an attached unit on the property. They also purchased a unit in a complex for the same purpose.

His approach is radically different to that of the average landlord. Robert describes it as a "humane [approach] that builds community". One tenant has their lease and rent capped for the time they're a student, to provide stability, local connection and the ability to budget while they study. The tenant living in the attached unit has been there for five years and has been able to invest in themselves by returning to study at a nearby university.

Given that 25% of the Australian private rental market live alone,[37] an approach to renting that enables people to connect with their community can fulfil a critical function of home.

Time to put down roots

Robert believes that people are starting to understand the importance of community after the isolating experience of Covid-19. Critically, Robert's experience of community connection came when he knew he had security of tenure.

"When I became embedded in the area I live now, I truly felt a sense of community," says Robert. "I walk to local shops, see people

I know, have a little conversation and ask how they're doing. If they're in strife I help out, and it's reciprocal. With long-term tenure, this allows other people to experience this as well. To stay in a place for a long time, to live in a place that feels like home, that's the basis for community," he says.

More than a roof over your head

A home's contribution to wellbeing is generated in part by security of tenure, but there's more to it than just having somewhere to live. Robert agrees that people's ability to express themselves in their homes is vital to enabling them to thrive – and it's a concept he thinks is underrated.

"Expression is about emotion and how you feel about a place, the memories you make and how you identify with the space," he says. "Expression is attached to home, and home is attached to community."

Robert encourages the tenants to "do what they want to the inside of the property to improve the space or create an expression of themselves". His tenants have painted rooms and one has updated the kitchen, with all expenses covered by Robert. The 'humane approach' becomes a win-win situation: for the tenant, it creates a space representative of themselves, and for the landlord the place is improved and cared for.

The approach is supported by a property manager who understands Robert's perspective. The properties are managed contrary to the usual business model associated with private rental that sees regular rent increases. This extends to the selection process for new tenants, which prioritises people who are likely to have experienced social isolation and who will experience the greatest benefits from becoming part of a community.

Meet Leanne

Western Australia's
Individualised Services (WAiS),
Western Australia

Leanne's knowledge and understanding of the Australian disability sector is impressive.

Her insights come from working alongside people living with disability for 35 years. What keeps Leanne committed to her work and her role as co-CEO at Western Australia's Individualised Services (WAiS), are people and their stories, creativity and resilience.

WAiS has a mindset for exploring what's possible, to step into what Leanne describes as 'the grey'. The grey is a space for trying different approaches, where there are moments of uncertainty, but also a willingness to learn. Being in this space is where Leanne believes innovation happens. "You can't innovate if you're not prepared to stand in the grey and look at what's possible," says Leanne. "Innovation comes from working in the grey, where we push the boundaries."

waindividualisedservices.org.au

WAiS have seen the outcomes that this exploration of what's possible can create for people living with disability. They have a strong principle base that guides their decision making and they actively invite everyone to the table, including their membership base, which enables WAiS to provide strategic advice to the state and federal governments.

Creating individual living options

Individual living options (ILO) are an alternative to group homes. Individualised living arrangements are individually designed; there is no 'one size fits all'. They can include living alone or together with other people (who may or may not be a person with disability); co-residency where a support person resides in another person's home; and hosted arrangements in a house with people (who don't have a disability) who are not related to the person with disability.

WAiS supports people living with disability and their families to choose the type of ILO that will suit them, using a suite of supports under the National Disability Scheme (NDIS). WAiS also builds the capability of services to provide self-directed services that support individualised living.

The National Disability Insurance Agency currently has interim funding arrangements in place for ILO while a national policy and pricing guidelines are being finalised.

How and why has it worked in WA?

Individualised funding arrangements for self-directed living support were introduced in Western Australia in the 1980s as part of the Local Area Coordination program (LAC). The program enabled people to organise supports specifically tailored to their needs. This supported people to live in their own homes without having to move into a group home to access support, which has traditionally been the only option. This means they could choose to live in a familiar place and remain connected to family, friends and community, have agency over their space and, most importantly, be themselves.

Leanne says there are several enablers for ILO in WA. These include:

- The introduction of a localised co-ordinator (Local Area Coordination model created by Greg Lewis and Peter Dunn) to allocate individualised funding according to individual circumstances.

- WA State Government funding for a program developed by Homeswest (now known as Department of Communities, Housing) in partnership with the Disability Services Commission (now known as Department of Communities, Office of Disability) and the Health Department. A person could rent a house from the state without needing to share with other people with disability for financial reasons, or have to compete in the housing market to access a home.

- State industrial relations legislation that allowed for people to engage their own services and supports without the need for a service provider.

- People, families and organisations that led the system and didn't wait for it to catch up.

- WA State Government, Department of Communities, Office of Disability investment in the capacity development of people within the system, specifically in relation to individualised services through grant opportunities.

Leanne knows that access to housing will be a big issue for the national implementation of ILO. A shift in mindset is also needed: we need to go from "How can we fill this group home?"' to "How are people living, how do they want to live, what else could this look like and what can we offer?"

WAiS has devoted significant time and resources to demonstrating ways that this question can be answered. Now Leanne and her colleagues are looking ahead to ways they can share what they've learned with others, to help smooth the way towards individualised services for more Australians living with disability.

Meet Myra

IRT,
New South Wales

Single women aged 50 and over are one of the fastest growing groups of people experiencing homelessness in Australia. Myra has worked with a lot of these women in her role at IRT, one of Australia's largest community-owned providers of independent living, aged care and home care. As part of the innovation team, she speaks with older people to understand ageing well from their perspective: How do they want to live as they age, and how could housing options be adapted to suit their needs?

A new approach to ageing well

Behind Myra on her royal purple wall are plans and artist's impressions for a new collaborative housing village: Jasmine Grove. The village represents one outcome of Myra's work, and will be available specifically for single women aged 50 years and over.

Jasmine Grove is located within the Henry Brooks Estate retirement village at IRT Kanahooka in NSW. It will be the first of its kind in Australia and will feature eight private, self-contained, one-bedroom villas, as well as a community living, cooking and gardening space that encourages social interaction and connection.

Getting the gold insights

Myra explains that the idea for Jasmine Grove came from several years of research, listening to the community to understand what they wanted, and an in-depth series of workshops with older, single women that IRT ran in partnership with TACSI.

What distinguished these workshops was the level of authenticity and depth of the insights that were obtained. Myra describes how the participants were supported to talk in particular about their challenges and fears for the future. To get to this critical information, a level of vulnerability was required of participants, which was only possible in a safe, supportive environment.

"People really had the time to reflect," says Myra. "From the second workshop onward, the women were feeling the reality of the solution they were talking about. People were opening up and sharing more and gave the gold insights that you wouldn't get from your traditional methods or from doing one workshop."

The insights pointed to a collective desire for independent, affordable living with shared space in a community context. This finding aligned with other research that Myra and the innovation team had conducted, which all led to the design of Jasmine Grove.

Co-creating a one-of-a-kind community

Women interested in living at Jasmine Grove will be supported through a process to see how they connect with the project's purpose and principles. This will enable the women to convey preferences, share their interests and describe their ideal neighbourhood. The final step is participation in a range of group activities designed to emulate real life living to help the women really get to know each other before they make a final decision.

"We've had a lot of interest in Jasmine Grove and home-sharing, but these are only two of many solutions required to provide more housing options," says Myra. "I would love to see a range of options being created by IRT and other organisations that meet the different needs and preferences of the community."

Meet Jefa

Indigenous Architecture
& Design Victoria (IADV),
Melbourne, Victoria

Wailwan/Kamilaroi man Jefa Greenaway has championed Indigenous-led design thinking throughout a career spanning over 20 years as an architect, a design educator at Melbourne University and co-founder of Indigenous Architecture and Design Victoria (IADV). It's through these roles that Jefa has sought to embed First Nations' perspectives in disciplines allied to the built environment. His work aims to facilitate knowledge exchange and build cultural competency, and to use the built environment to celebrate culture and anchor authentic connections to Country.

IADV, founded with Rueben Berg in 2010, is playing a significant role in shifting the dial to achieve these objectives. Jefa explains that through the IADV, there is an opportunity to increase the number of Indigenous architects and designers, to inspire and mentor them, and to engage the community to showcase the value of good design in realising their aspirations.

The International and Australian Indigenous Design Charters

To support culturally responsive design practice, IADV were involved in supporting the International and Australian Indigenous Design Charters, in collaboration with Deakin University and the Design Institute of Australia. The Charters outline 10 steps for designers to follow when representing Indigenous culture in their professional practice. While originally tailored for the communication design profession, the Charter has application to all areas of design, including the built environment.

Culturally responsive housing

Jefa's experience of working with Aboriginal Housing Victoria became an opportunity to demonstrate how guiding design principles developed specifically for social housing, could be applied to create culturally responsive housing, further tested and demonstrated through a series of case study housing models. In 2018, the Victorian Government passed on an asset base of social housing. "This housing stock had come to the end of its serviceable life and had essentially evolved from an outmoded approach to housing, designed as a one-size-fits-all approach," he says.

For Jefa and his colleagues, there was an opportunity to review the efficacy of the existing housing model. This included a focus on new models that could accommodate multi-generational housing to age in place and the acute shortage of single-bed housing. The process showed how embedding an Indigenous-centred approach as part of design ideation could produce more culturally responsive housing.

## Culturally respectful collaboration and engagement

The Charters represent a way that non-Indigenous practitioners can build their cultural awareness and competency for engaging with Indigenous people and perspectives. Jefa knows from experience that finding the mechanism of reciprocity is an essential part of this. "There actually has to be mutual benefit, otherwise it's unidirectional and the community doesn't actually build their own capacities and resources," he says.

This builds a basis for respect and means the journey is focused on co-creation and co-design rather than imposing a solution upon a community. Rather than acting as a "cultural interlocutor", the process requires a new way of thinking and operating.

"The generosity of spirit and collaborative model of knowledge exchange with Indigenous elders necessitates a different way of working," says Jefa. "We've developed sophisticated processes for when we engage with Indigenous perspectives to make sure their voice is foregrounded. We ensure we have the cultural imprimatur to proceed, to tell particular stories, to embed particular opportunities and that it's anchored in connection and the process of bringing people together and ensuring there is meaningful engagement rather than a cursory tick-of-the-box exercise."

Join us

If you're excited by the Future of Home,
we'd love to talk to you.
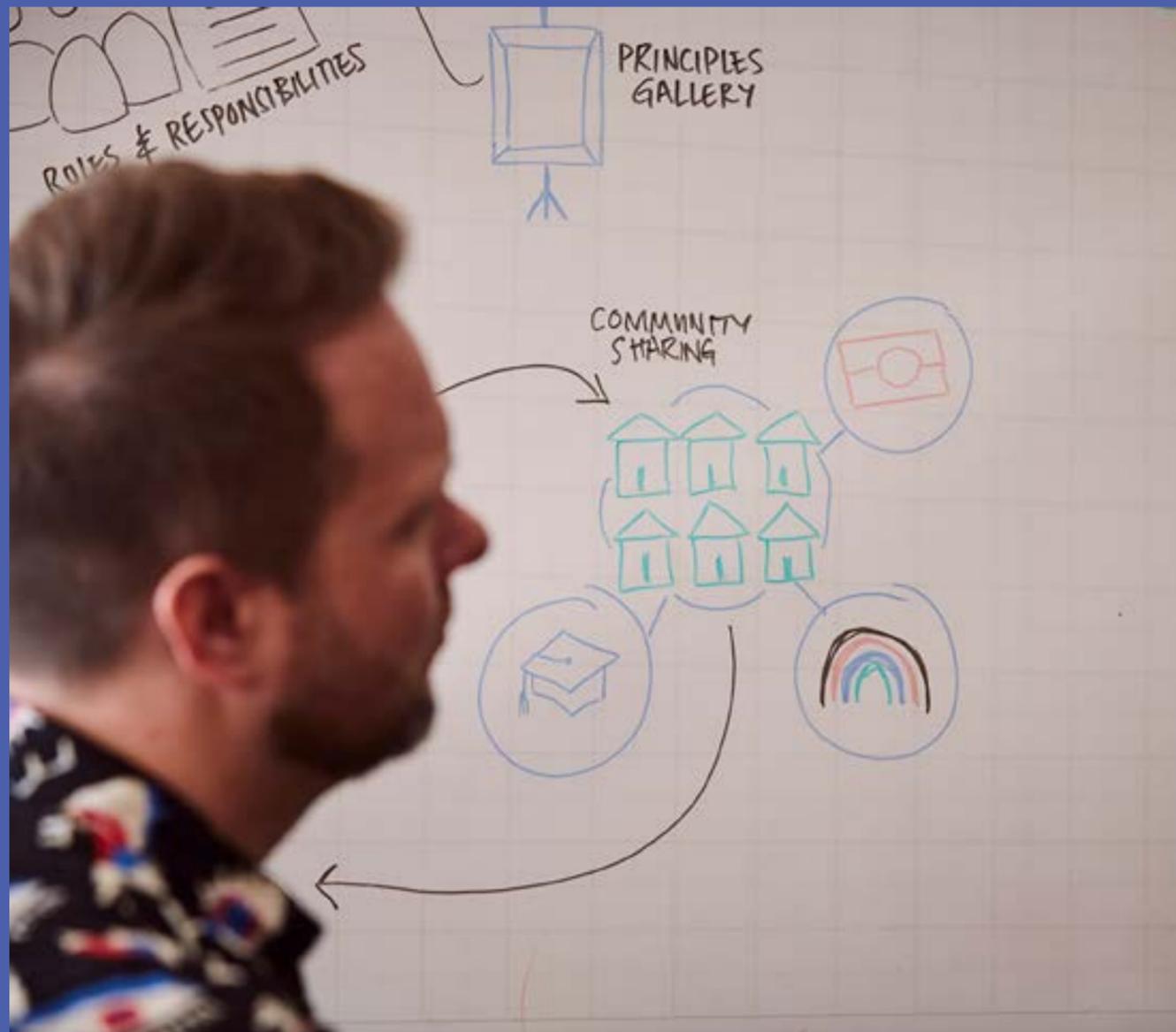
Over the last seven years, TACSI has been working to understand the significance of home, and supporting governments, organisations and people to make the change needed happen.

We're inviting you – the reader – to help us build a better system for the future of home, one designed for all Australians. We're looking for people who want to authentically co-design aspects of the home and housing system, and for partners who want to invest in accelerating the development of a new future system for home.

Reach out to Brugh O'Brien, our Future of Home lead (brugh.obrien@tacsi.org.au) to learn more. You can also sign up to our newsletter at tacsi.org.au to receive updates and information on forthcoming Future of Home news and events.

Endnotes

1 Combination of Australian households living homeless and in rentals, according to the 2016 Census (Australian Bureau of Statistics) and the number of Australian households experiencing mortgage stress, June 2020: https://www. abc.net.au/news/2020-06-04/covid-recession-mortgage-stress-default-home-loans-jobkeeper/12318274

2 The psycho-social benefits of home (and conversely, the disadvantages of not accessing home) are well established both in Australia and internationally: Home plays a critical role in self-identity, continuity and stability (Krieger & Higgins, (2002) Housing and Health: Time Again for Public Health Action); Living in poor quality housing decreases mental health (Bentley, R. et.al. (2011), Association Between Housing Affordability and Mental Health: A Longitudinal Analysis of a Nationally Representative Household Survey in Australia), Poor housing conditions are associated with a wide range of health conditions, including respiratory infections, asthma, lead poisoning, injuries, and mental health (Bryant, T., (2003). Housing and Health: Time Again for Public Health Action); Housing adds to the developmental burden of disadvantaged children and their socio-emotional health (O'Donnell, J. et.al. (2020). The relationship between housing and children's socio-emotional and behavioral development in Australia); Housing is a pivotal determinant of health and wellbeing for First Nations communities (Anderson, M. et. al. (2016). There's a housing crisis going on in Sydney for Aboriginal people: focus group accounts of housing and perceived associations with health).

3 Brodsky, J. (2016). "For Australians to have the choice of growing old at home, here's what needs to change," The Conversation: https://theconversation.com/for-australians-to-have-the-choice-of-growing-old-at-home-here-is-what-needs-to-change-91488

4 Combination of Australian households living homeless and in rentals, according to the 2016 Census (Australian Bureau of Statistics) and the number of Australian households experiencing mortgage stress, June 2020: https://www. abc.net.au/news/2020-06-04/covid-recession-mortgage-stress-default-home-loans-jobkeeper/12318274

5 https://www.ahuri.edu.au/__data/assets/pdf_file/0020/44237/AHURI-Final-Report-317-Older-Australians-and-the-housing-aspirations-gap.pdf

6 AIHW. (2020). Homelessness and homelessness services. https://www.aihw.gov.au/reports/australias-welfare/homelessness-and-homelessness-services

7 Giggacher, J. (2020). Number of Australians facing housing stress doubles. https://www.anu.edu.au/news/all-news/number-of-australians-facing-housing-stress-doubles

8 James, A., et. al. (2019). Older Australians and the housing aspirations gap. AHURI Final Report 317: https://www.ahuri.edu.au/__data/assets/pdf_file/0020/44237/AHURI-Final-Report-317-Older-Australians-and-the-housing-aspirations-gap.pdf

9 https://www.abc.net.au/news/2018-08-06/tipping-point-as-more-households-dip-into-savings/10078724

10 Ziffer, D. (2020). Half of Australia's paused home loans still not being repaid as amnesty period comes to a close: https://www.abc.net.au/news/2020-10-15/half-of-deferred-australian-home-loans-back-to-payments/12767990

11 Henriques- Gomez, L. (2020). https://www.theguardian.com/society/2020/oct/25/i-felt-less-alone-how-australians-with-disabilities-are-fearing-life-after-the-pandemic

12 http://www.abc.net.au/news/2020-11-15/victorian-government-announces-$5.3b-to-build-new-public-housing/12884962

13 United Nations Human Rights Officer of the Chief Commissioner. (2020). https://www.ohchr.org/EN/Issues/Housing/Pages/FinancializationHousing.aspx

14 Fearon, J.D. (1998). Deliberation as Discussion. In J. Elster (Ed.), Deliberative Democracy (pp. 44-68). Cambridge: Cambridge University Press.

15 https://www.citizenlab.co/blog/civic-engagement/whats-the-difference-between-deliberative-and-participatory-democracy/

16 Premier of Victoria. (2020) https://www.premier.vic.gov.au/victorias-big-housing-build

17 Young, E. (2020). NSW's new $812 million social housing package doesn't go far enough, advocates say: https://www.sbs.com.au/news/nsw-s-new-812-million-social-housing-package-doesn-t-go-far-enough-advocates-say

18 https://www.afr.com/property/government-tax-take-as-much-as-40-per-cent-of-total-home-cost-20170417-gvm118

19 Scully, J. (2020). Glimpses of Utopia. p. 47.

20 Feruglio, F. (2017). "Participatory budgeting in Indonesia: past, present and future." https://www.makingallvoicescount.org/publication/participatory-budgeting-indonesida-past-present-future/

21 Ham, L. (2016). "Meet the Australians living in 'intentional communities'" https://www.domain.com.au/news/meet-the-australians-living-in-intentional-communities-20161024-gs98hg/

22 For further details on shared equity schemes see https://drive.google.com/drive/folders/1AkAw19T5WxoOhiLMt7JPwDy5d7bBmbE3

23 Such as State Environmental Planning Policy No. 70 – Affordable Housing (Revised Schemes) (SEPP 70) – and the National Rental Affordability Scheme (NRAS)

24 Home Ground Real Estate Sydney. https://www.homegroundrealestatesydney.com.au/property-management/

25 Architect Christopher Alexander created the idea of 'design patterns' to document and share between architects aspects of design that were particularly successful, for example a breakfast table lit in the morning by light from the rising sun.

26 McGee, C. (2015), "How co-housing could make homes cheaper and greener", The Conversation, https://theconversation.com/how-co-housing-could-make-homes-cheaper-and-greener-39235

27 Carrick, D. (2019). "No uniforms, no handcuffs: The New Zealand youth detention centre doing things differently", ABC News, https://www.abc.net.au/news/2019-07-27/nz-youth-detention-centres-different-to-australia/11321582

28 The Green House Project (2015), https://www.thegreenhouseproject.org/application/files/7114/5384/0482/Evaluating_The_Green_House_model.pdf

29 Henley, J. (2011). Karyn McCluskey: the woman who took on Glasgow's gangs. The Guardian. https://www.theguardian.com/society/2011/dec/19/karyn-mccluskey-glasgow-gangs. You can also read an account in: Leadbeater, C. and Winhall, J. (2020). Building Better Systems: A Green Paper on System Innovation, https://www.systeminnovation.org/green-paper

30 We've seen similar results when drugs have been decriminalised and made a health issue rather than a law and order issue: for example in Portugal where the approach effectively stymied an epidemic of heroin use in the 1990's. See Ferriera, S. (2017). "Portugal's radical drugs policy is working. Why hasn't the world copied it?" The Guardian. https://www.theguardian.com/news/2017/dec/05/portugals-radical-drugs-policy-is-working-why-hasnt-the-world-copied-it

31 TACSI would like to acknowledge Converge (https://www.converge.net/) and Matthew Spence for sharing their experience and knowledge so generously and openly. Ehrlichman, D., Sawyer, D., & Spence, M. Mar. 15, 2018 (2018, March 15). Cutting Through the Complexity: A Roadmap for Effective Collaboration. https://ssir.org/articles/entry/cutting_through_the_complexity_a_roadmap_for_effective_collaboration. Derived from Theory U, which is licenced by the Presencing Institute. Otto Scharmer and Connecting to Change the World:

Harnessing the Power of Networks for Social Impact by Peter Plastrik, Madeleine Taylor, and John Cleveland 2014 published by Island Press.

32 Since 2016, ALT/Now has been running systems acceleration models specifically designed to address complex social issues and opportunities. For example in 2016, with the Banff Centre in Canada, ALT/Now convened a diverse group of international experts, community and industry leaders to address growing inequality. Over ten months, innovators from across Canada came together to develop new solutions in real estate, work and finance. Their resulting ventures – both for and non-profit – offer alternatives to pay-day loans, rethink real estate deals to multiply affordable housing, catalyse employee ownership, build assets for underemployed young people, create security for those in precarious work, and use Indigenous place-making to redress polarisation in cities. ALT/Now is currently working in the Basque Country, with the Mondragon Co-operative, to support the transition of the local economy to a low-carbon way of working. The work will include innovation in policy, finance, leadership and business models.

33 Leadbeater, C. and Winhall, J. (2020). Building Better Systems: A Green Paper on System Innovation. https://www.systeminnovation.org/green-paper

34 TACSI, together with a number of national profile partners, has been exploring the potential of creating 'social R&D systems' in Australia. This was in part inspired by the observation that many sectors (including agriculture, technology and medicine) have more sophisticated systems for creating and disseminating new knowledge than the social sector. You can read more in 'What if we approached social R&D with the same rigour used to develop vaccines?', Dec 2020, https://www.tacsi.org.au/journal/socialrandd/ and a forthcoming paper from TACSI.

35 Tactical Urbanism, 2012, https://issuu.com/streetplanscollaborative/docs/tactical_urbanism_vol.1

36 Infill development refers to the use of land in established neighbourhoods for new development or redevelopment.

37 National Shelter, Unsettled: Life in Australia's private rental market, 2017, page 6, https://apo.org.au/node/73768

Acknowledgement

The Future of Home team – Kerry Jones, Leanne McPhee and Brugh O'Brien – would sincerely like to thank:

THE
WICKING
TRUST

Managed by Equity Trustees Limited

Our funders Equity Trustees – through the J.O & J.R. Wicking Trust – whose leadership and courage to invest in systems learning and action has made all of this work (and this book) possible.

The hundreds of Australians who have generously shared their stories and experiences. Many of these conversations happened alongside challenging personal situations and we greatly appreciate your commitment to contribute, especially when this hasn't been easy. We acknowledge the vision in this book stands on the shoulders of your own personal journey to find a place you can call home.

All the innovators we've met, who are already working towards a future system for home – especially those who agreed to be featured in this book. We greatly appreciate your willingness to share knowledge, experience and intellectual property in the pursuit of achieving impact for people. We acknowledge the vision in this book also comes off the back of the work you have been personally invested in for a long time.

All our clients and partners who have recognised the need and potential for investing in better home and housing outcomes in Australia.

Our colleagues throughout the TACSI network and our board for your ongoing support and inspiration. A special thanks to Bathsheba Adams, Jess de Campo and Chris Vanstone for helping us bring this book to life.

THE
AUSTRALIAN
CENTRE FOR
SOCIAL
INNOVATION

The Australian Centre for Social Innovation (TACSI) is an independent, not-for-profit organisation working across Australia. We partner with communities and organisations to put people at the heart of shaping their lives and society. Together, we tackle big social challenges and build the conditions for social innovation.

At the heart of TACSI lies the fundamental belief that people are the experts in their own lives. We believe that the best innovations come from working alongside the people who face the very challenges we're trying to solve. We call this people-powered innovation, and it guides everything we do.