

Inquiry into Homelessness in Victoria

Ms Louise Kelly

Organisation Name:
Your position or role:

SURVEY QUESTIONS

Drag the statements below to reorder them. In order of priority, please rank the themes you believe are most important for this inquiry into homelessness to consider::

Housing affordability,Public housing,Employment,Family violence,Rough sleeping,Mental health,Services,Indigenous people

What best describes your interest in our Inquiry? (select all that apply) :

Concerned citizen

Are there any additional themes we should consider?

YOUR SUBMISSION

Submission:

1. granny flats or small units in backyards - especially in regional victoria
2. embracing new ways of low cost sustainable building - support the introduction of the hemp fibre industry and hempcrete
3. the government needs to step in more to build appropriate housing for public housing. The private sector should not be expected to provide a community service for housing for the sector that is often marginalised in applications due to mental health, circumstances, under employment or casual labour, single status.

Do you have any additional comments or suggestions?:

Can we have leadership, real action and change rather than just more feasibility studies, royal commissions, expensive glossy consultants reports. I recognise I am incredibly privileged to have a home, a good relationship with my husband, ability to adapt to work needs, university education, to inherit money from parents that were frugal and hardworking.

I don't take this lightly and neither should the people reading this that must understand if they have these things they are in a position many other are not.

I was on the phone to a friend last night of 60 who through a number of circumstances is living hand to mouth, low paid part time work and is in housing crisis.

Another female friend near 60 left to go overseas to work because the low paid casual paid work available to her meant she had to have a tenant pay off her very basic small renovation costs (less than \$20,000)

Another female friend is working 3 jobs just trying to pay off her mortgage so she doesn't lose her house.

All female, all single, all over 50, all marriage breakdowns and had the cost burden of raising children unsupported.

FILE ATTACHMENTS

File1: [5e6f23e1d47d7-housing affordability.odt](#)

File2: [5e6f23e1d5027-New Styles of Housing.odt](#)

File3: [5e6f23e1d54a1-Hemp building in bushfire areas Letter.pdf](#)

Signature:
Louise Kelly

New styles of housing

We need to completely re address housing in Australia.

It is not just homelessness – it goes through avenue of housing.

The hidden cost of compliance and over governance factored into housing cost.

People aren't aware of this – lets embrace really looking at zonings, low application fees for buildings that suit the demographics of decreasing household numbers and an aging population.

If we just focus on one style that is vastly under – represented

Villas, townhouses, studios for the increasing number of single people that are facing housing shock.

Make use of existing footprints to minimise development costs and stop the urban spread where it is not appropriate to have these dwellings away from public transport and services.

Encourage this development in country regional areas where traditionally housing footprints are bigger.

Support the establishment of the Hemp Fibre Industry which will provide low cost building panels, blocks and building styles that can be either owner, community or project built and build buildings that are low in maintenance but stylish and low cost for energy requirements.

I am starting this in North East Victoria and one of the main intentions of this industry is providing new fibre and ways for housing.

We need to think laterally

Topic – housing type and affordability

Introduction – I am married, a health professional, live on a farm and we have planning approval for an ecovillage consisting of 8 tiny homes with a central kitchen to be constructed out of hempcrete with rammed earth floors.

Why – to provide modelling for housing types that can be

- a. community building
- b. provide eco sustainable housing for back yards

1. I have been very aware of the increasing cost of housing and that the current system discriminates against programmes such as solar panel rebates for tenants.

Often tenants have higher power bills because there are no packages to encourage landlords to install either insulation or solar packages.

2. We have been landlords and if you have 20 people apply, then the assessment of who gets the property is based on who will look after the property, who is deemed to be most likely to be able to pay the rent reliably – so you can meet the repayments yourself.

So who is screened out

- a. single applicants with one wage or on a low/casual/part time wage
- b. with children – because of perceived or actual higher cost of living and the higher chance of damage to properties
- c. mentally ill or those on social security or with a poor record

I am being very honest here – if there is a housing shortage and there is an application from a double income couple with professional jobs, good references then they will be awarded the property every time.

We have had a number of properties over the years, and we have

had our share of tenants who haven't looked after the properties. You become wary and start to ask – why are we performing a social service if there is continual hassles? There is an expectation or illusion of the landlords being wealthy – not in the slightest. We had bank mortgages to pay, relatively low incomes ourselves.

We had enough after a number of incidences and now have no properties apart from our own.

It is not just us – we stayed with friends last month who had retired, two rental properties and one was absolutely trashed with faeces smeared all over the walls. They sold and said they will not be in the rental market again.

Often there is only one side being heard – if people lose trust in the system that can appear to fail the landlord, then there will be an exit of people from the investment market. Don't demonise all landlords

3. Make use of back yards – encourage – like NSW – the ability to put granny flats – on blocks that are big enough. And be flexible – don't just put on there poorly insulated transportables., but houses suitable for 1 or 2 bedrooms.

Make it easy for council, with simple guidelines, encourage great sustainable housing such as hempcrete housing that ensures the tenants have good living conditions and low power bills.

4. The government has got to step back into public housing. It is recognising that there are people in the community that for whatever reason, will always be looked over for housing. I am a health professional, I am very compassionate and can understand why people are in the situation they are – and it is not up to the public to provide community services where people cannot afford to pay for housing.

5. I was really distressed to understand the extent of the housing crisis with so many single women over 50 sleeping in cars when in Byron 2.5 years ago. Single women over 50 are one of the highest growth rates of homelessness – raising children, less superannuation, the casualisation of the workforce, divorce. And

the single pension, newstart does not anywhere allow for women to live on their own .

6. We are perpetuating the domestic violence cycle by not providing enough suitable housing for women needing to escape the violence cycle.



12 March 2020

Dear Sir/Madam

**RE REBUILD AFTER BUSHFIRE USING HEMPCRETE -
HEMP FIBRE INDUSTRY IN UPPER MURRAY REGION**

I am a Building Designer who has been heavily involved in the hemp building industry since 2012, when hemp building was just starting in Australia. Since this time hemp building has taken off exponentially, with builds now taking place around the country. The good insulation and environmental qualities of this material, including the ability to build carbon positive buildings, have seen hemp building gain in popularity in the market with consumers increasingly concerned about the health and environmental impact of their homes. Hemp buildings have also won a number of sustainability and building design award, including Awards from the HIA (Housing Industry of Australia), MBA (Master Builders Association) and BDAA (Building Designers Association of Australia).

Following the recent devastating bushfires there has been interest in Hempcrete for its fire resistant properties. Hempcrete is non-combustible and will not spread flame, it also acts as an insulator protecting the timber frame in the building. Internationally the benefit of building with Hempcrete in bushfire areas is being recognised and I have been asked to speak about Hemp Building and Bushfire in Australia at the forthcoming International Hemp Building Symposium at Yorkshire in the UK on 15 and 16 September 2020.

In the recent fires a property at Nelligen on the NSW South Coast, was burnt. The Hempcrete home on this property was subjected to ember attack, with flames coming within 20m of the house, but good vegetation and property management and effective defence by the owners meant that the house was not subjected to any direct flame contact. Sadly, the brick veneer house in the neighbouring property was not so fortunate and burnt down. A small Hempcrete cabin was under construction on a property at Rylstone in NSW, when the Gospers Mountain fire came through the property. The Hempcrete cabin was not subjected to direct flame contact and suffered no damage.

Fire tests have been done overseas and Hempcrete has performed well with Hempcrete walls achieving a 2 hour + fire rating. There are currently two proprietary binders available in Australia, one has a 60/60/60 rating, which exceeds the BAL FZ rating which is the equivalent of a 30/30/30 rating and the other has not been tested to BAL FZ.





I have obtained Council approval for a Hempcrete home in a BAL FZ area. This was achieved by using one of the proprietary binders which has had fire testing and has Codemark Certification.

Hempcrete is made up of hemp hurd (the woody core of the hemp plant) mixed with a lime based binder. Most of the binders are a mixture of builders line and pozzolanic materials, which help the lime to set. Various materials can be used a pozzolans including industrial waste materials such as Blast Furnace Slag.

We currently have to transport binder from overseas to be able to build with Hempcrete in BAL FZ areas, as this is the only binder that has been tested. Rather than use an imported product it would be preferable to have a generic binder consisting of lime and the most cost effective and locally available pozzolan. This together with a local supply of hemp hurd would significantly bring down the cost of hemp building as a generic binder would be about half the cost of the proprietary binders. This would make Hempcrete ideal for those rebuilding after fire as it is a non-combustible material, has excellent insulation property and has great environmental credentials being carbon negative.

The University of Bath in the UK has done extensive research on Hempcrete including the testing of a number of different binders. The results of this research is publicly available. Significant research has also been carried out in France and elsewhere in Europe. Research is also being undertaken in relation to various aspects of Hempcrete at a number of Universities in Australia including UTS, Monash and Victoria University.

The problem with the overseas research and fire testing is that it has not been carried out in accordance with the requirements of Australia Standard 1530.4. Hempcrete constructed using a generic binder will able to meet and exceed the requirements of BAL FZ, but to be able to prove this to the satisfaction of local Councils and building surveyors there will need to be a fire test carried out in accordance with AS 1530.4 on one or more generic Hempcrete binders.

On a number of large projects in the UK, including a Marks and Spencer store Hempcrete SIPS (Structural Insulated Panels) have been used. SIPS are gaining wider use in Australia as a fast way of building, allowing most of the production to take place off site. Unfortunately, most of the SIPS panels on the Australian market have a polystyrene core, which is not suitable for use in Bushfire areas. Some panels have been designed for higher bushfire prone areas and use a more fire resistant PIR foam, however, these panels can only go up to BAL 40. The use of petrochemical foams is also an issue for those with health sensitives and those concerned with the environmental impact of the materials they use.





I have been involved in carrying out preliminary design work on Hempcrete SIPs panels. Such panels would be quick and easy to build with, non combustible, healthy, use locally grown natural materials and be carbon negative.

Crucial again in the availability of these materials for use in rebuilding after bushfire is the testing to AS 1530.4 to prove according to Australian Standards the fire rating of these products.

The availability of generic binders, and Hempcrete SIP panels, that have met the fire testing requirements, will mean that a lower cost, low carbon, but high performance and high fire resistant building material, using locally available materials and locally grown hemp, will be available and accessible for use in post bushfire reconstruction.

Yours faithfully



Kirstie Wulf
BDA Accredited Building Designer No 6322

