Talk 'n

Bowen Court is a bright



FROM THE EDITOR'S DESK **GAIL FORRER** Group editor Seniors Newspapers network

MEET Michelle. She's a warm and stable 64-yearold lady, divorced with two children in their late 30s and lives in Brisbane.

She is one person who doubts if she would be alive today without the particular assistance offered by Bowen Court.

If you checked Michelle's CV you would find an impressive work career including administration in Prime Minister Gough Whitlam's office, secretary to an SBS chairman and with

her husband, she owned and and managed a successful coast tourism business.

In the private sphere, she has two adult children, who are educated, employed and good people.

She was divorced after 20 years of marriage.

What won't be noted down is how her daughter battled a dreadful drug addiction at 19-years-old, followed by a diagnosis of thyroid cancer, and how Michelle had to leave her own career to care for her and ensure her daughter's passage to health.

"I just did what any mother would do," she said.

After that, her divorce further damaged her financial situation.

"I had a little money," she said "And while I didn't have to pay full rent," I managed.

For some time a friend rented her their holiday house. When that finished her ex-husband let her live in his unit and pay just a \$100 a week. When he wanted to raise more rent, she had to leave.

His money was from his family, not from their marriage.

Michelle's personal grooming portrays an innate stylishness.

Her smile is warm and she's ready to be upfront with me, but she is challenged.

Due to cancer treatment, she has lost all of her teeth, she shows her underarm, where a long scar has replaced

skin excised to replace her cancerous tongue. Nevertheless, she's happy to make the effort to speak and is easily understood.

"The doctor said that it's only because I was such an articulate speaker, that I am managing to speak this clearly now," she said.

Michelle is also speaking now because she was fortunate to find accommodation at Bowen Court. New Farm.

What is Bowen Court? It's a 51 unit complex developed under a partnership between Blue Care (Uniting Care Queensland) and BHC (Brisbane Housing Company) which brought



STRONG: Michelle has had a tough life.

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light in Michelle's life

about the renovation of an existing, uninhabitable building into affordable, modern apartments for low income earners over the age of 55.

Joint owners Blue Care were approved for 51 incentives (rent assistance) under the National Rental Affordablity Scheme (NRAS). BHC undertakes the tenancy management at the development and NRAS compliance for incentives.

* Bowen Court won the 2016 UDIA Award for Affordable Housing, through the transformation of a former ageing retirement village into a thriving inner-city community for over-55s.

HOW GOVERNMENT ACTIONS CAN AFFECT THE PROPERTY MARKET

NRAS (National Affordable Rent Assistance Scheme)

2014: The Abbot-lead Federal Government abandoned the fifth instalment of the National Rental Affordability Scheme (known more commonly as NRAS).

Applicants who applied for the fifth round of approvals (which closed in August 2013) were abandoned entirely. Conversely, those projects already formally approved still received government concessions. Up until 2014, NRAS delivered 14,575 dwellings with a further 23,884 in the pipeline.

PRIVATE ENTERPRISE CREATING AFFORDABLE HOUSING

BHC (Brisbane Housing Company) COMPANY PROFILE

BHC is an independent, social business (with both public Benevolent Institution and Deductible Gift Recipient status) that provided affordable rental accommodation.

Since the organisation started in 2002, it has developed more than 1500 homes in key growth areas. BHC has created more than \$400 million in residential dwellings and has sold in excess of \$100 million to investors and owner occupiers. The portfolio is the largest wholly-owned, purpose-built affordable housing portfolio in Queensland.

APPROACH

BHC's rents are set at a discount tied to the local area's market rental value, ensuring a balance between affordability for tenants and the financial viability as a social business. BHC retains ownership and/or management of the majority of the housing developed and therefore has long-term vested interested in these communities.

Its mixed tenure model means that many of its developments are home to low- to medium-income tenants, owner occupiers and market renters alike. Through this approach, BHC offers investors and owner occupiers the opportunity to purchase properties that are competitive in the market, with the additional social benefits of contributing to Queensland's supply of affordable housing.

HAVE YOUR SAY: Email editor@seniorsnewspaper.com.au or go online to www.seniorsnews.com.au.

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Our programs may be suitable for people affected by dementia, depression, memory loss, people who are unsteady on their feet and at risk of falling and other ageing-related concerns.

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