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YSP Podcast Transcript: 443 - How strata property owners can help tackle homelessness

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Intro: Welcome to Your Strata Property, the podcast for property owners looking for reliable, accurate and bite-sized information from an experienced and authoritative source.

Amanda Farmer: Hello and welcome to this week's podcast episode. I'm your host, strata lawyer, Amanda Farmer, and my guest this week is Tracy Longo. Having transformed strategic plans into workable customer solutions for one of Australia's fastest-growing startup businesses, responsible for digitising the conveyancing sector, Tracy joined the team at Homes for Homes in 2018.

Tracy embraced this opportunity to use her industry experience and knowledge to positively influence one of Australia's largest social issues and that is homelessness. That's what I'm talking about with Tracy today. Homes for Homes asks you as a property owner to make a simple promise. And that promise is helping to build homes for those in need. For all the details and how you can get involved, I'll take you over to my chat with Tracy Longo.

Tracy Longo, welcome to the show.

Tracy Longo: Thanks, Amanda. I really appreciate you having me on.

Amanda Farmer: Great to have you here with us. I've been really looking forward to this chat. Maybe something a little bit different from what our audience is used to. No tide and boring strata law here today we're talking about something of great importance that I think impacts all of us. But first up, let's start here.

Tracy, have you got any experience of strata property? Do you live in strata? Do you own a strata property? Have you been reading anything in the newspapers about strata? What do you know about our space?

Tracy Longo: Yes, I can definitely say that I have had experience. I lived in an estate, quite ironically, which had a strata over the top of the estate. So quite different. Not an apartment block, not townhouses.

It was actually 312 properties that were in a little alcove out in the northern suburbs of Melbourne. And we had a body corporate that sat over the top of that. And the body corporate was predominantly responsible for the parks and gardens and insurance compliance against the regulations that sort of over that estate. And I actually did take on a committee membership role in that body corporate function. So very active in it and had some really was if you sort of drove into the estate, you could certainly get a different feel and vibe to the estate in comparison.

It really made a huge difference to the look and feel of the area in which we lived, which was fantastic. And look, there was a few unfortunate things, like every development where, you know, there were some challenges that were faced with some of the community around having a body corporate sit over such an unusual type of arrangement. But I guess once the residents saw the value of what was being achieved. It made a huge difference to take up. So I sat on that committee for multiple years before I ended up selling and moving out.

Amanda Farmer: Nice. Well, look, I'm not hearing a horror story here. That's sometimes what I hear when I ask our guests that question. So it's great that you had that experience and you come out without too many scars.

Tracy Longo: Yes. Oh, look, there's always other residents who, you know, had a different view and a different opinion, and I'm sure you've heard of those on your podcast before. But I think as a whole, most people understand the value of what is the importance of strata property.

Amanda Farmer: Yes, for sure. Today we're here to talk about homelessness and what it is that you're doing with Homes for Homes to tackle that huge challenge. We hear about it, we read about it, we hear that homelessness is a big problem in our society today, increasingly so.

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But I think if my audience is a little bit like me, we don't necessarily know some of the details. So, Tracy, can you share a bit about what's really going on out there?

Tracy Longo: Yes, look, I think statistically, the last census that came through that there was 122,000 people experiencing homelessness. We know that that's actually greater than that. The last census data was taken during COVID so we think that the numbers were a little bit warped. We also know that cost of living at the moment is placing people at risk of homelessness.

So, you know, 122,000 people in our community is a large number. You know, most people, I guess, associate homelessness with rough sleepers, the people that they can see. But the cold, hard reality is about 7% of that 122,000 people are the ones that you see on the streets. The vast majority of people experiencing homelessness really are those people that you don't see. They're called the unseen. They're people that are couch surfing or going between home from one home to the next, or people that simply are living in shelters, homelessness shelters.

You know, there's a vast range of people that are experiencing it. The largest growing demographic of people at risk of homelessness and experiencing homelessness at the moment are women over 55, which is quite scary. But the reality is, you know, it's very easy if you're on your own and your income has ceased or you haven't had income coming in and your savings can be depleted very, very quick.

So it is a very big issue, and it's a growing one. I think you mentioned, you know, it's certainly not going away, it's actually just getting larger.

Amanda Farmer: And why does it, or should it matter to us, Tracy, as a wider society? You know, you mentioned that it's only a small proportion of those in these statistics that are actually the people on the street, that if, you know, if we might live in a city that we might see as we're going to and from work, that we might walk past, that we may or may not give to a much larger proportion, which is quite shocking to me. I didn't know that. A much larger proportion in this unseen demographic. Why does it matter? Why should we care?

Tracy Longo: Well, I think as a community we really do need, you know, we all have a social responsibility to ensure that the people around us are protected, especially our most vulnerable. It also, regardless of the social aspect of it, it's also economically viable for us to actually house people. So we've done some data, we did some research with UTS, and that research showed that it costs around \$44,000 per annum to keep someone unhoused.

So not only does it as a society impact our ability to be able to ensure that, as I said, our most vulnerable are supported, it also helps us financially if we do actually solve this problem of homelessness. So people should care. And it is something that we do really need to value people in our community at times, just need that one time to be able to get some support.

So if you can get the support at the right time, it can really shift the dial. It's also generationally changing. So some of the programmes that we've been able to support, and I will talk about that later, we'll show you how it can change people from one generation to the next, it can be that impactful.

Amanda Farmer: You mentioned, Tracy, that women over 55 are a considerable demographic in this bracket of homelessness. And if we think about women and their place in families, their place as partners, their place as carers, if we don't have that stability for women, then the flow on effect from that is significant for our communities.

So, you know, you're speaking to the generational impacts there of homelessness and I can see not just from that longer-term generational impact, but that more short term if we don't have women who may be parenting, who may be caring, who may need to be participating in employment so that they can be self-sufficient as they grow older, there are just huge impacts for society as a whole. When you have that significant part of our population not able to have proper, safe housing.

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Tracy Longo: Absolutely. And again, if you even look at it from the other end of the scale. If you look at youth coming out, having access to housing can be life-changing. And for them the same thing. You know, they're coming into insecurity or they haven't been able to access. It's very then hard for them to continue through their education, to get employment, to participate just as a community member.

And it's the same. So regardless if it's the older generation or the younger generation, housing insecurity plays a big role impact in their ability to underpin everything else that happens around them. So for us, we look at it very much from a housing-first perspective. If you're able to provide housing for an individual, they often are able to solve and work through some of the other challenges in their lives.

Without that housing, it's very hard to then be able to grapple with some of those more complex needs. And it may not just be those complex needs. It might be, as I said, just as simply as, you know, you've depleted your savings and all of a sudden you don't have family around you, you don't have a support network and where are you left? And so it's really important that we have safety nets for everybody who finds themselves in a position of vulnerability at any time throughout their lifespan.

Amanda Farmer: Yes. So, Tracy, can you share what Homes for Homes is all about and how it's tackling this challenge of homelessness?

Tracy Longo: Absolutely. We're an innovative model. This is our 10th year, which we're excited to celebrate later this year. But it is a simple commitment. So any has the ability or the privilege to own their own home can participate in Homes for Homes. It's about using property for purpose. So if you are in the market of going to sell a property in Australia, you can register your home with homes, four homes and 0.1% of the sale proceeds. If you register, your property will go to our fund.

We then pull that fund and then we grant them out to community housing providers who are delivering housing on the ground for our most vulnerable in our community. So we like to sort of say that we're the largest crowdfunding exercise ever undertaken. We really are our donors are our backbone of the work that we do.

But it's about using property for the purpose of being able to provide housing for those that are most vulnerable.

Amanda Farmer: That is an innovative model for sure. So somebody who's selling their property, let me just get this right, can essentially donate 0.1% of their sales price to you to Homes for Homes, which you then use to help fund. I think you said community housing providers

Tracy Longo: That's absolutely correct. So on a sale of, say, \$700,000 home, it's a \$700 donation. It is tax deductible so that obviously makes it very incentivised as well. But what it does mean is that at the time you're donating, it's coming from the growth of the. Your asset that you've had over time. So it comes out of the disbursements just like any other sale proceeds. If you had to pay your rates or your utilities, Homes for Homes donation would automatically flow into the fund if you were a registered property owner.

And those contributions go a long way. We've been able to really make a difference today by supporting over 22 community housing projects which have housed over 300 people. Now, we know that that's a small percentage of the amount of people that are impacted by homelessness.

But again, we're very, you know, this is a new initiative and we've got the ability to scale this. We really want to become just part of the DNA of buying and selling property in Australia, so that, you know, every homeowner just makes that small contribution at that time that they're selling their property.

Amanda Farmer: Yes, I love it. It's a really neat connection. Selling a home that you've enjoyed maybe for many years, that you've had that privilege, right? To enjoy and contributing to provide a home for somebody else so that they too can have that enjoyment.

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So is this something that a property owner, I think you mentioned, they're registered property owners, so do they tell their lawyer or their conveyancer they want to be involved in this? How do they become a registered property owner?

Tracy Longo: Yes. We would encourage all your listeners to jump onto our website, www.homesforhomes.org.au. We have a little register page on our website and anybody who is a property owner can jump on there.

All we do is collect some information about your property and then we will send you off what we call a donation deed, which is a form that you fill out that sort of pledges your promise to donate at the time that you sell. We use that then to register. It's like. So if you think of somebody who has been an organ donor, you would go on a register.

Amanda Farmer: That's exactly what I was thinking.

Tracy Longo: Yes. So we do the same if you're a property owner and you may not be thinking of selling your home for years down the track, but we would encourage you to register today because once you register, we go onto the land title system and your pledges then recognised on title. And so when you sell in the future, that donation is automatically generated. So it's really a set and forget. Very similar to organ donating.

Amanda Farmer: Yes, you've said there, that their pledge gets registered on the title. I can't help but put my lawyer hat on here. How does that work? What is that instrument?

Tracy Longo: So it depends on the state or territory that you're operating in. So we use the instruments that are available on the land titles in most states and territories. It's a caveat. Now, I know that sort of, as you said, as a lawyer, you go, well, you know, caveats are generally being used to block transactions.

That's not what we are. We're a caveat for good. So we use a type of caveat that allows the transaction to flow seamlessly through the system without being impacted. Or if you're in Queensland, we use what's called an administration advice. So it sits on title in that format as well. So it really will depend. But the whole premise or the purpose of putting it on title, as I said, is to really act as a notification.

So if you go to sell in five years time, when somebody does a title search, it will appear on the title saying that you've made that promise or that pledge. Now, the great thing with Homes for Homes, it is voluntary. So at any time anyone can withdraw. There's no cost to enter and there's no cost to withdraw as well.

Amanda Farmer: Okay, nice. And I imagine if there is a purchaser, potential purchaser, looking at buying your property, looking at the contract, they're going to see that on the title.

You tell me, Tracy, if you see this end of the transaction, do we have vendors, so people who are selling, their lawyers and their conveyancers saying something in the contract? Maybe there's a condition in there explaining what this is.

Tracy Longo: Absolutely. So there is a special condition because obviously if somebody has registered their property, it will stay on title unless somebody elects to withdraw. So it's about ongoing giving. So that's that generational change. But it does mean that obviously it needs to be disclosed in the contractor sale.

So if you're a vendor and you've registered your property and you're donating at the time you sell in your contractor sale to the purchaser, your participation in Homes for Homes would be disclosed as a special condition in that contract to sale. So then when you become the lawful owner, you can continue the pledge or you can withdraw, if that's what you elect to do.

Amanda Farmer: Great.

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Tracy Longo: But we would obviously, we're delighted to say that we have about an 80% retention rate where the next purchaser goes on and continues to make their pledge and promise as well, and donate when they sell in the future as well.

Amanda Farmer: Nice. I like it. And look, part of the reason I wanted to bring you here onto the show is to recognise that you're speaking to the owners of strata properties here and some, many of whom own in buildings where there are many, many properties and many, many owners.

So I encourage those who are listening, whether you're a strata manager or you're a committee member, you're an owner. Share this podcast, share this information, share the link to the Homes for Homes website with your neighbours, with your clients, with your other owners in the building. Because the more we can get on board here, then the more impact Homes for Homes can make to really tackle this challenge.

Anything you want to add there about the impact this could have in a strata context?

Tracy Longo: Yes, absolutely. I think you're right, Amanda. You know, in a lot of these properties, there's a vast community of people that come together and they're socially conscious. And so we would absolutely encourage any strata group to get involved because this is about linking arms. The biggest impact comes when society get together and actually tackle something together collectively.

And this is one opportunity and it's a solution where you can actually get behind as a group and come together and know that your impact is significant. You know, the 300 people that we've housed to date have been quite diverse. You know, as I said, women over 55, women escaping domestic violence. It's a huge issue in our society. Youth that simply have coming out of the care system that just haven't got access to housing.

You know, the diversity of the people that need our support is significant. So your donation and your contribution can be life-changing and it's about those small contributions being pulled together to make massive impact and that's how your community can get involved. So anyone who's in a strata property development, we would encourage you all to jump on board.

Amanda Farmer: Yes, it's a really nice way to think about the impact that you can have as strata property owners. You know, I hinted at the top of our chat that we're often talking about challenges and horror stories and we hear about all of these difficulties that people face in strata. This is an opportunity to flick the switch on that. I think, you know, change the channel if you like, and talk within your community about getting involved in a project for good and acknowledging that it's not an owner's corporation project per se.

We're not registering anything on the title to the common property. This is something that each individual property owner can make an informed decision about. But being able to share this information, to encourage this, to put this on your community Facebook group, to put this in your monthly newsletter that's going out, strata managers pop it in your newsletters, letting property owners know that this exists. It wasn't until I was at an event earlier this year and one of your representatives, Tracy, was speaking to the room that I realised that Homes for Homes even exists.

And I thought, that's such a fantastic idea. I want to make sure that we can spread this far and wide. So strata is a context where we're often putting out fires and dealing with problems and, oh, not this again. I think this is a really nice breath of fresh air, if you like.

Tracy Longo: It's a really easy way that you can feel that you've contributed to one of our biggest social issues that we're facing at the moment. Housing insecurity and homelessness is one of Australia's biggest challenges and so being able to participate and contribute in a small way makes a huge difference

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Amanda Farmer: So, Tracy, you've mentioned the excellent work that you've done housing 300 people, and you've said, you know, that's a small proportion, but, hey, it is not nothing. It is incredibly significant and we absolutely want to see that number growing. Do you have any stories that you can share for our audience to really illustrate the power that this kind of work has? Any case studies?

Tracy Longo: Yes, I think one of my favourite projects that we've been able to contribute some funding towards was one in Melbourne. And I think it just sits at my heartstrings because of. I talked about that generational change and the impact that can have for not just the person that's recipient of the housing, but for the next generation. So in this particular project, it takes vulnerable mothers who would normally be giving birth in hospital and having those children removed from their care.

It actually places those women into a specialised housing programme that have complete wraparound supports that come with it. They get access to the housing for 12 months, that can be extended for two years, and it gives those women an opportunity to tackle some of the other challenges that are going on in their life. I said, sometimes, you know, life does not always issue up roses, it sometimes does throw some spanners in the works.

And for some people that can mean that they have complex needs. So these women are able to take their bubs with them and they're really wrapped with big arms around and they're taught how to become a mum and how to tackle some of those other challenges. And then during that journey they're also provided and they work towards getting long-term support, sustainable housing for mum and bub. So mum and bub stay together.

So not only is it changing the life of that young woman that's going into that complex, but it's also changing that next generation. So that baby that's now going to spend the rest of their lives with their parent, which I think is such an important part. But for me as a mother, I think that just really is one that goes to the heart of everything that we do. It can be that life-changing for multiple generations.

Amanda Farmer: I love that. And that is possible through the donations that Homes for Homes is able to make to these developments. That in turn is money coming from the individual property owner just making that decision to get registered and contribute 0.1% of their sales price to this excellent cause.

Tracy Longo: Absolutely. We are blessed to have some amazing donors that are on our journey with us.

Amanda Farmer: Tracy, what is the very next step that you suggest our listeners should take to get involved with Homes for Homes and help you keep doing this good work?

Tracy Longo: Thanks, Amanda. Absolutely. Jump onto our website, like I said, www.homesforhomes.org.au. But please have a conversation. It is about keeping this conversation going. And you know, we're so grateful to have this opportunity today to chat to yourself, Amanda, and your broader audience because it's those conversations, getting awareness of what we're doing and why it's so important is really, really crucial.

And I would encourage people, even if you're not thinking of selling in the near future, jump on and register because this is one of those programs where you can get to set and forget you register today. You know, you can watch the journey and the impact and learn stories about how people's contributions are changing lives every day between now and when you sell. And then when you sell, you can put your hand on your heart and know you've made a significant difference to somebody else's life.

Amanda Farmer: We will make sure that that link to the website is in the show notes for this episode. Thank you so much, Tracy, for joining us and making sure that as many people in strata as possible know about Homes for Homes and can get involved. All the best with your good work.

Tracy Longo: Thanks, Amanda. Appreciate it.

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Outro: Thank you for listening to Your Strata Property, the podcast which consistently delivers to property owners reliable and accurate information about their strata property. You can access all the information below this episode via the show notes at yourstrataproperty.com.au.



Demystifying the legal complexities of apartment living.