



WHY ARE WE STARTING A CLT ?



Why are we starting a CLT in the Bellingen Shire?

Why We Started

- We're local residents who care deeply about our community.
- We formed **Waterfall Way CLT Ltd (WWCLT)** to help tackle the housing crisis in **Bellingen Shire** and nearby areas.
- Our region has a proud history of **community-led solutions**. We want to build on that legacy, so our towns stay **vibrant, diverse, and inclusive**.

The Housing Problem

- Affordable housing is disappearing.
- Local workers, families, and people on lower incomes can't find secure homes.
- Some have been forced to leave the area—or are living in cars, tents, or overcrowded homes.
- Even essential workers like **nurses and teachers** have nowhere affordable to live.

Why It Matters

- Without a stable home, it's hard to live a healthy, secure life.
- Our community risks losing key workers, young families, and long-time locals.
- High housing costs are pushing people out—and changing the face of our towns.
- Services and businesses will find it increasingly difficult to keep operating because their staff can't afford to live here.

Our Solution

- We believe **everyone deserves a place to call home**, even if they can't afford high market rents or prices. That's because housing is a human right. Without it, people can't live as full life and a community can't fully function.
- WWCLT is a **community-led, not-for-profit** project focused on long-term, affordable housing.
- CLTs have a long history in other countries and have proven to be a strong model that can provide affordable housing in perpetuity (forever!).
- We're working with Bellingen Shire Council and other partners to create **local solutions that last**.

To find out more or connect with Waterfall Way CLT Ltd



WHY ARE WE STARTING A CLT?

Who are the 'missing middle'?

Earn too much to be eligible for social housing



Don't earn enough to buy or rent in the private market



Often spending majority of income on housing costs



Local community members being pushed out



Homes for Locals: Who is the WWCLT for?

WWCLT is for local people who have some means - but not enough to afford secure housing without help. We support people in the Bellingen Shire and surrounding areas who are doing it tough – people who **can't afford a modest standard of living**, because they can't cover the cost of secure housing from their own resources.

People who can't afford a modest standard of living from their own resources are sometimes called **Persons in Benevolent Need**. That means they are experiencing serious **financial hardship, disadvantage, or distress, and can't access secure, stable housing without support**.

Our focus is on the “missing middle”—people who:

- **Earn too much** to qualify for social housing,
- **But don't earn enough** to buy a home or find affordable long term private rental.

Often these people are paying most of their income in rent and have little left over for food and other essential living costs. This includes local workers, single parents, older women, and others being squeezed out of the housing market - people who contribute to our community but are being left behind.

While WWCLT will not be developing crisis or emergency housing services initially, this is something we want to do further into the future. Right now, we are focussing on a rapidly growing need created by the housing crisis: people who have some means - but not enough to secure stable, affordable housing without help.

For more information:

WWCLT Constitution

Preamble pp. 4-5

Infosheets: Eligibility Criteria & Allocation Process

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