

Chronological History of the *South Australian Housing Trust*

1936



DECISIONS
Another 100 Homes
For Whyalla
PRAISE FOR HOUSING TRUST
24, 1941

100,000 MORE FOR
HOUSES
Being Built

BETTER HOUSING
CONDITIONS



Government
of South Australia



SOUTH AUSTRALIAN
HOUSING TRUST



The original tenant of the Trust's first double unit built in Rosewater. Mrs Mavis Whitelaw (right), seen here with her daughter Kay, occupied the house in May 1939.

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FOREWORD ~

The South Australian Housing Trust was established with the passing of the *South Australian Housing Trust Act* in 1936. The act was designed to solve problems of social inequity in housing. Since that time, the Trust has emerged as an important icon in South Australia, changing the physical and social landscape of the state and providing thousands of homes for individuals and families ~

This chronological history of the Trust covers the period from the Trust's inception and builds on work done by Doug Price who prepared a *Chronological History of the South Australian Housing Trust 1936-1977*. The material was expanded and updated by Susan Marsden for use in the preparation of her published history of the Trust entitled, *Business, Charity and Sentiment - The South Australian Housing Trust 1936 - 1986*. Others, including Wendy Hackel, have kept the current version of the Chronological History up to date.

This booklet will provide useful information to researchers and Trust staff and will be updated regularly so that the valuable history of this unique organisation will not be lost.

I thank all those people who have prepared and maintained this important historical information.

Malcolm Downie
General Manager

~ 1936 ~

- **South Australian Housing Trust Act, 1936 assented to on 3 December, 1936. Richard Butler was the South Australian Premier.**

1937

- Members of the South Australian Housing Trust Board appointed on 4 January 1937 were Sir William Goodman (Chairman), Sir John Lavington Bonython, John Sinclair, Archibald McInnes, James Henderson and Ferdinand Drew.
- Competitions for house designs. Main competition won by Mr Hubert Cowell for semi-detached (double unit) rental cottages.
- First tenders awarded to E.F. (Frank) Marshall and first house completed on 22 November at Rosewater.
- The Trust rented offices at Paringa Building, Hindley Street, Adelaide and appointed C.R. (Ray) Shepherd as Secretary.
- Other public housing authorities formed - United States housing authority, Housing Commission of Victoria.
- First amendment to Housing Trust Act, 1936 allowed construction cost of Group A houses to increase to £500 or 820 times the daily living wage.

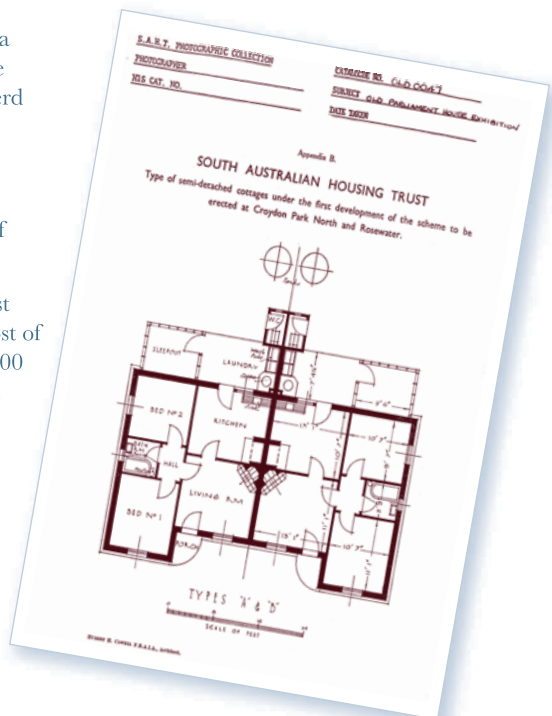
Floor plan of the first Trust attached housing built at Croydon and Rosewater.

1938

- Prime Minister Rt. Hon. J.A. Lyons inspected houses at Croydon Park and congratulated the Trust.
- Thomas Playford became Premier.
- British Tube Mills factory site decided upon at Kilburn, with encouragement from the State Government. This led to the first industry for which the Trust provided worker housing.

1939

- By December, the Trust had completed 512 houses since its inception.
- Premier informed Trust of £50,000 grant for country housing and £50,000 for metropolitan housing.
- World War II declared.



1940 ~

Shocking Housing Conditions In Adelaide


SLUM SHANTIES WHICH DISGRACE CITY, EXORBITANT RENT CHARGES

Plans For 350 More

Nearly 150 More Homes

SEEM ADVISORY COMMITTEE
Form Of Inspectors' Report Disclosed

VISITORS SEE HOUSING TRUST SCHEMES



Six and eight year old children sit in front of the 'shanty' which is the only place where they can get a roof over their heads.

FISHMEN'S B&T

Plans For 350 More

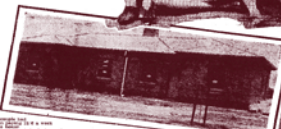

Nearly 150 More Homes

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"THE Garden City of the Commonwealth..." Such is Adelaide—vide the daily press. Take a stroll along North Terrace, along King William Road, to the Oval—and you will probably agree. But go afterwards to the West End, go to Bowden or Hackney, have a look at the slums, the tumble-down shanties right in the heart of the city itself—and then you will get the perspective. Then you will see the beautiful front garden that is so proudly shown to visitors—and the rotting, cancerous growth of dejection and misery that is NOT! Then you will understand what a tragedy it is that the Housing Trust should stand in danger of having to cease its building operations before the end of this very financial year!

1940 South Australian Housing Trust has provided a large amount of money for the building of new houses in Adelaide. It has brought something like 1000 new houses into the city. The Housing Trust has done a great deal of good work in this way. It has brought something like 1000 new houses into the city. The Housing Trust has done a great deal of good work in this way.

~ 1940 ~

- **First country houses commenced at Whyalla.**
- Influx from country to Adelaide of munitions workers led to an increase in housing demand.
- First Triennial Review of the Trust.
- Housing Improvement Act, 1940 assented to on 5 December, removed the limitation on the amount the Trust could spend on house construction and added housing improvement and rent control functions.

1941

- First country houses completed at Whyalla.
- Repainting of early Trust houses commenced.
- First large family house to accommodate up to ten people designed for the Trust by Mr Hubert Cowell.
- Housing Commission of NSW formed.

Newspaper articles from 1938 which justify the expansion of the Trust in order to combat sub-standard housing in Adelaide.

1942

- The Trust moved to offices in Savings Bank of SA building
- **Alex Symons appointed as first General Manager / Secretary.**
- Policy of employing female tenancy officers adopted - Mrs Edna Wright was the first appointee.
- Country housing started at Millicent, Port Pirie, Port Augusta and Mt Gambier.
- Trust exempted from sales tax.
- First houses built under the Housing Improvement Act, including houses for war widows.
- From 1942 the Trust held all property on behalf of the Crown.
- The South Australian Housing Trust Act, 1936-1940 came into effect and allowed the Trust to fix rents but the aggregate of rents charged was not allowed to exceed 8% of the total capital cost of all the houses.
- An amendment to legislation then allowed the Trust to vary house rents and to fix the same rent for all houses of similar type despite differences in construction costs.

1943

- Landlord and Tenant (Control of Rents) Act, 1942, came into operation, administered on behalf of the Government by the Trust.
- By the end of 1943 the Trust had built 2,065 houses, including 1,598 in the metropolitan area, 400 at Whyalla and 23 at Millicent.
- Metropolitan weekly rents were fixed at 13s 6d for a metropolitan three roomed house, 14s 6d for all four roomed houses and 15s 6d for all five roomed houses.

1944

- Commonwealth Housing Commission report presented to Minister for Post-War Reconstruction.
- Local governments in many country towns requested Trust built properties to relieve the shortage of housing
- 17.6% of applicants required houses of three rooms (one bedroom), 46.6% required four rooms (two bedrooms), 30% required five rooms (three bedrooms) and 5.8% six rooms or over.
- The Trust began to build larger double units under the Housing Improvement Act. New house designs introduced for two, three and four bedrooms.
- Highways Dept. assisted Enfield Corporation by building roads in Trust estates.
- The House Purchase Scheme was commenced to construct low cost single unit houses for sale.

1945

- Commonwealth Government started payment of unemployment and sickness benefits.
- Commonwealth Government set up the Dept of Immigration to attract large numbers of Europeans to Australia.
- World War II ended.
- First Commonwealth - State Housing Agreement enacted (SA signed the Agreement but did not participate).
- Queensland Housing Commission formed.
- The Trust set up its own Architectural Department.
- First 20 houses built at Mt Gambier.
- Since commencing operations in January 1937, until June 1945 the total rent arrears written off amounted to £1 1s 6d.
- First Chairman, William Goodman, retired and was succeeded by Jack Cartledge.

1946

- **By July 111 houses were completed to be sold rather than rented.**
- Commonwealth agreement with Britain for assisting migrants to Australia.
- At the request of the Mothers' and Babies' Health Association a design for a small health centre was prepared by the Trust without charge to the Association.
- New applications for rental housing for the year totalled 3,421 of which 1,984 were from ex-servicemen.
- The Trust made the first sale of land for industries at Daws Road, Springbank.
- First Trust shops completed at Albert Park.
- Building started in the upper Murray towns.
- The Trust undertook to build farmhouses for War Service Land Settlement Scheme. RAAF station bought at Mt Gambier so the Trust could re-use materials for soldier settler houses.
- The Trust purchased Paringa Building.
- Staff Social Club formed.

Looking down Syme Street at Whyalla during the late 1940s. The first houses were completed in Whyalla in 1941.



1947

- Commonwealth made agreement for immigration of displaced persons from Europe and made a drive to recruit other Europeans - the start of large scale migration.
- Long Range Weapons Establishment set up at Salisbury which became a major employer of Salisbury and Elizabeth tenants.
- Higher labour costs and a shortage of building materials led to increased construction costs.
- Building started at Murray Bridge.
- Contract let for Barmera houses to T.G.Montz of Glossop, who had invented a system of prefabrication using gypsum.
- **Partly prefabricated house production started.**
- Badger Creek sawmill, Healesville, Victoria bought by the Trust.
- Conversion of military camps to temporary housing started, with 120 flats at Springbank.
- First soldier settler farmhouse completed at Mingbool, South East.
- Paringa Building occupied as new Trust office.



1948

- For the first time the Trust accommodated over 1,000 families in a year and built more houses for sale than for rental.
- Trust increased building program to alleviate housing shortage.
- Marshall opened prefabrication factory and completed first of 500 timber-framed partly prefabricated houses at Mitcham for the Trust.
- Building started at Mannum.
- Mrs Castle started the staff magazine 'Trustalk'.

1949

- **A.M. (Alex) Ramsay appointed General Manager having acted in the position since 1948.**
- Production exceeded 1,000 dwellings for the first time with 1,252 completed in one year.
- Since the inception of the House Purchase Scheme in 1945, the number of new applications to purchase houses from the Trust exceeded 7,600.
- The Trust's Principal Architect, Mr. E.O. Dallwitz, was sent to Great Britain and Europe to investigate new techniques in the use of cement for building in the hope that faster construction methods could alleviate the housing shortage.

Alex Ramsay appointed General Manager from 1949 until his death in 1978.

~ 1950 ~

- Housing Improvement Act amendment allowed the Trust to buy industrial land.
- Investigation into Trust land requirements for the next 10 years - 3,872 acres of farmland near Salisbury bought or under contract for use in establishing a satellite town.
- First emergency rental dwellings were erected as temporary relief for those in acute housing need.
- The Trust started importing prefabricated timber houses from Britain and Germany - the first being let at Clearview, although intended for sale.
- Outback program started, with Trust supplying housing for pastoralists, Aboriginal missions and government departments in remote areas.
- 448 acres bought at West Beach, part later given over to a large reserve.

1951

- **10,000th house completed since 1937 and 3,057 dwellings completed in one year.**
- The Trust's Torrensville Supply Depot established, as well as site preparation office and workshop, Hindmarsh.
- Public criticism of 300 Trust houses let to tenants without electric lights due to a copper cable shortage.
- 3,057 dwellings completed by the Trust including 1,968 permanent houses and 1,089 emergency houses.
- 3,824 prefabricated houses were ordered from England and Germany.

1952

- First Trust flats built (initially two storeyed, in the metropolitan area).
- Trust enabled to advance money on second mortgage to purchasers - led to increase in house sales.
- First timber-frame houses despatched from Torrensville Depot (to Radium Hill).
- Badger Creek sawmill sold.
- Rural housing plan initiated - houses built for primary producers and their employees.
- Control of Gepps Cross Hostel transferred to Trust (took over administration in 1953). Converted to temporary housing for migrants.



A house used for emergency accommodation at Woodville in 1951.

1953

- Production reached 4,127 houses, an all-time record for the Trust.
- The Trust participated in the Commonwealth - State Housing Agreement.
- Construction of cottage flats for old people of limited means started in the metropolitan area.
- Last emergency dwellings constructed. Construction took place in 87 country towns in addition to the metropolitan area.
- First single unit houses rented (mostly timber, which were later sold).
- The Trust called for its first and only public loan.
- Rents received passed the £1 million mark.
- Trust horticultural nursery established at Elizabeth.
- Houses built for the Aborigines Department.

1956

- New Commonwealth - State Housing Act - shifted from discouraging to encouraging sales of houses.
- The Trust's Special Sales Scheme started, enabling it to build on purchaser's own land.
- Some emergency dwellings transferred to Upper Murray as accommodation for flood victims.
- At Elizabeth rent receiving office opened in a double unit, and the first school (Elizabeth South Primary) opened.

1954

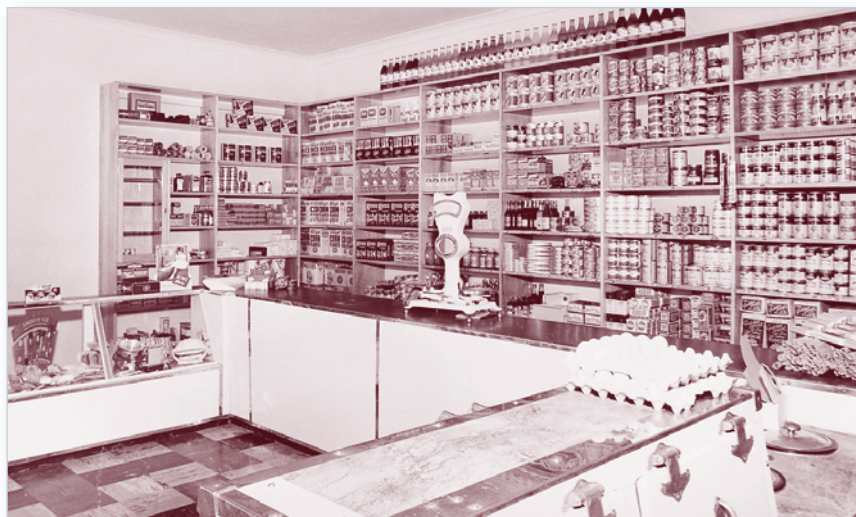
- Construction of houses and shops at Elizabeth started. Elizabeth South (Goodman Road) shops opened.
- The Trust completed its 20,000th house.
- First group of cottage flats completed at Seaton.
- Last consignment of imported timber houses arrived.

1955

- **Premier, Tom Playford, named the town of Elizabeth in honour of Her Majesty, the Queen, on 16 November. First houses occupied in the new town.**
- **Rental rebates first mentioned as Trust policy, sometimes granted to war widows and other 'special cases'.**

1957

- The Trust completed its 30,000th house.
- Population of Elizabeth reached 7,444.
- Pinnock Manufacturing Co. Ltd (the first factory built by the Trust) opened at Elizabeth.
- Chrysler (Aust) Ltd moved from Mile End to land at Clovelly Park, purchased from the Trust, which had encouraged the move to provide employment to southern residents.



1958

- The Trust bought 2,000 acres at Christies Beach for a new town.
- The Trust office in South Australia House, London, opened.
- Move to new Trust headquarters started from Paringa Building to Angas Street.
- Opening of Pioneers Memorial Hall at Seacombe Gardens, designed and built by the Trust using concrete arch frames, a construction method new to SA.
- Rental Grant Scheme started, building single unit houses for people unable to pay economic rent in country towns.

1959

- Preliminary production started at the new GMH plant at Elizabeth.
- Lyell McEwin Hospital (designed and built by the Trust) opened.
- Housing shortage eased to enable demolition of the Springbank emergency accommodation which had been converted from army huts in 1947.
- The Trust's soils laboratory was established at Torrensville, under the direction of the then principal engineer, Geoff Stolz.
- Move of headquarters to Angas Street completed.

The interior of a delicatessen, which was part of a shopping centre built by the Trust in Woodville West in 1953.

~ 1960 ~

- 40,000th house completed.
- Elizabeth Town Centre, designed and built by the Trust, was opened.
- Fourteen factories in production at Elizabeth.
- Board Member, Sir J Lavington Bonython retired and died soon afterwards.
- Deputation to SA Premier Playford following a series of deaths from fires in temporary emergency dwellings ultimately led to their demolition or removal as they became vacant.
- Soil testing laboratory established at Elizabeth.

1961

- The Trust celebrated its 25th year.
- Population of Elizabeth passed 25,000. The development of Elizabeth West commenced.
- Housing Improvement Act further amended to allow the Trust to erect factories, halls, workshops, etc. which would benefit housing tenants by providing jobs.
- Housing construction started at Christies Beach.

1962

- Rental Purchase Scheme introduced.
- Premiere of Trust film on Elizabeth entitled 'A place to grow'.
- Last houses built for soldier settlers.
- Control of rents function under Landlord and Tenant Act, 1942 ended.
- The Trust assisted with restoration of Captain Charles Sturt's house at Grange.

1963

- Her Majesty the Queen and His Royal Highness the Duke of Edinburgh visited Elizabeth.
- Emergency dwelling scheme ended.
- Production started at the new Port Stanvac Oil Refinery.
- New houses for purchase designed with air conditioning.

1964

- Elizabeth Counselling Centre opened.
- Plans prepared for Trust's first multi-storey flats (corner of East Terrace and Halifax Street, Adelaide) but project not carried out.
- **Total Trust income exceeded £10 million for the first time.**

1965

- The Trust completed 3,082 houses in the financial year, 25.4% of the State's total housing completions.
- Playford retired as Premier, and LCL Government defeated by the ALP.
- **The Trust became subject to the control of the Minister.**
- Housing construction started at Ingle Farm and Smithfield.
- BHP Steel Mill opened at Whyalla. Increased Trust housing provided.
- Last metropolitan double unit contract completed (continued in country areas). Replaced by production of rental purchase housing.
- First project completed under the Trust's housing redevelopment powers with 66 flats at Parkside replacing substandard row housing.
- John Martin & Co Ltd store opened at Elizabeth on land bought from the Trust.
- Gepps Cross Hostel closed to become a building site.
- First solar hot water heaters installed in Trust houses (at Whyalla).
- Salaried Trust staff disbanded Staff Association and joined the Public Service Association.



*Town Centre Elizabeth:
Open day 13 October 1964,
Inspection of John Martins'
Department Store. From left to
right: The Premier of South
Australia, Sir Thomas Playford
and Lady Playford, Mr Ian
Hayward Sen., Frank Walsh
MP, Leader of the Opposition.*

1966

- Migration started to fall, with effects on Trust house sales.
- Jack Cartledge died after a 26 year association with the Trust, 21 of which were as Chairman. Julian Dridan appointed Chairman.
- 10,000th house completed at Elizabeth.

1967

- Don Dunstan became Premier, succeeding Jack Walsh.
- Chrysler Australia Ltd, Hills Industries Ltd and Universal Industries Pty Ltd opened plants on land at Lonsdale (Noarlunga region) bought from the Trust.
- Vic Barrell appointed Acting General Manager while Alex Ramsay visited the UK at the invitation of the British Government.
- Villa flats and houses for handicapped people constructed at Mitchell Park - the first of their type built by any Australian housing authority.
- First medium density 'cluster housing' built at Marden.
- The Trust donated mayoral robes to Port Augusta.
- More than half the Trust's housing production was at Ingle Farm.
- Rent for a three bedroom double unit at Elizabeth ranged from \$6.50 to \$8.75 per week.

1968

- Steele Hall (LCL) replaced Don Dunstan as Premier.
- Grants increased to States for homes for Aboriginal families, after State Grants (Aboriginal Advancement) Act was passed by Commonwealth Government.
- Assistant General Manager Vic Barrell died.
- 31,300 houses sold since Purchase Scheme started in 1945.
- 4,500 houses completed in Whyalla since starting in 1940 confirming Whyalla as the State's second largest city.

1969

- Public housing authorities for the first time allowed to participate in the Commonwealth capital subsidy for housing for the aged.
- Upgrading of facilities started in the 27,424 houses and flats built before 1968.
- Production fell below 2,000 in one year for the first time since 1950.

~ 1970 ~

- Don Dunstan (ALP) returned as Premier.
- Population at Elizabeth passed 50,000. Public library opened at the Town Centre and the adjoining clock tower completed.
- **For the first time rental applications exceeded 10,000 in one year.**
- First fully elected Council at Whyalla.
- Extension to Trust headquarters at Angas Street to accommodate Commercial and Industrial Property and Planning Sections.
- K-Mart shopping centre opened at Trust's major development at Ingle Farm.
- Sola International Pty Ltd opened a factory at Lonsdale built by the Trust.

1971

- **70,000th Trust house built.**
- Report by social welfare associations, 'Housing needs of low income families' fuelled public debate and led to the introduction of Priority Housing.
- First Civic Trust Award, for medium density housing at Marden.
- Woods and Forests Dept houses at Nangwarry and Mt Burr taken over by the Trust.
- New Trust offices in the Elizabeth Town Centre opened and the Wilkins Servis Pty Ltd factory completed. The Trust controlled 404 shops, offices and other premises such as supermarkets.
- New scheme introduced selling parcels of land in Trust subdivisions to private developers to gain variety of designs and values. First areas opened at Christie Downs and Ingle Farm.
- R. L. Roberts appointed Trust Chairman.
- **Loss on rental operations for the first time in the Trust's history.**

1972

- Construction began on the Trust's first major residential development, based on 'Radburn' planning principles at West Lakes.
- First new design two storey maisonettes completed at Marion as part of the Trust's redevelopment of the corridor of former railways land.
- **Priority Housing Assistance Scheme started, enabling social welfare workers to make representations to the Trust for families in urgent housing need to be considered for priority housing.**

1973

- Special Rental Housing Scheme started, permitting purchase and renovation of existing houses.
- The Trust accepted the Dept for Community Welfare's request to take responsibility for management of all Aboriginal housing in SA other than for reserves.
- Conference of Commonwealth and State Ministers for Housing in Canberra. First since 1971 and with new ALP government. Discussion on proposals for new Housing Agreement.
- RF Henderson's national Commission of Inquiry into Poverty (published in 1975) showed that most of the poor were not in public housing
- Commonwealth's Supporting Mother's Benefit introduced (from 1978 Supporting Parent's) and contributed to increasing numbers of single parent applicants.
- The Trust planned the development of 45 acres at North Haven.

1974

- Recorded rates of unemployment - for the first time in 20 years above 5%, increasing within a few years to more than 10% - great impact on numbers of public housing applicants and rental rebates.
- Production of 1,339 dwellings - the lowest since 1949 due to the shortage of developed sites and building labour.
- Original 'Cowell' double unit houses included for the first time in the upgrading program - usually only on vacancy because of concern the rent rise would increase beyond old tenants' means.
- First architect, H.H.Cowell died.
- Tenants moved into the Trust's West Lakes estate.
- Timber-framed cottage flats introduced into country areas.

1975

- Development of main Ingle Farm project (2,500 dwellings) completed.
- Aboriginal Housing Board of SA formed.
- 'Manitoba' units, the Trust's first accommodation construction in the City of Adelaide completed.
- **The Trust bought its first rooming house, Carrington Street, Adelaide.**
- Max Liberman appointed Chairman.
- Horace H. Hogben died, 'founder of the Trust', Board member from 1940, and deputy chairman from 1941-67.

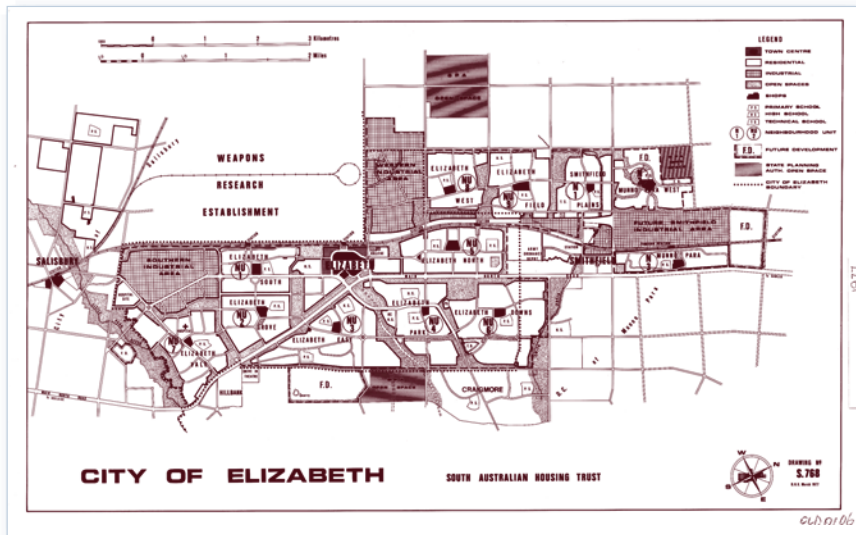
1976

- Commercial Property rental income exceeded \$1 million for the first time.
- **80,000th house completed.**
- Civic offices at Noarlunga Regional Centre opened.
- Twin cinema complex opened at Elizabeth Town Centre designed by Trust architect, Geoff Shedley.
- First cottage flats at Port Lincoln opened.
- First homes completed at Munno Para.
- Two Special Rental houses leased to Women's Emergency Shelter Committee.

1977

- Queen Elizabeth visited Elizabeth in its 21st year.
- YMCA Leisure Centre, additional shops and stores opened at Elizabeth as part of the Trust's concept of creating communities.
- Earthworks started on Noarlunga Regional Centre.
- **7,663 allocations to Trust houses in the financial year set a new Trust record.**
- First purchase by Aboriginal families of funded houses (following a decision made at a conference in 1974).
- Whyalla shipyards closed by BHP, the population fell and Trust housing development stopped.
- Last emergency dwelling sold.
- Special programs for accommodating aged and disadvantaged extended.

A plan showing the City of Elizabeth during 1977. The first homes built at Elizabeth by the Trust were occupied during 1955.



1978

- General Manager, Alex Ramsay died after more than 30 years at the Trust. New General Manager, Paul Edwards, started in October.
- First large group of houses built at Morphett Vale.
- Residential Tenancies Act, 1978 introduced. Trust continued to follow mostly existing procedures and was exempt from the legislation.
- **Emergency Housing Office established as a pilot project.**

1979

- The Trust undertook first redevelopment scheme of its own housing development, by demolishing six double units and replacing them with 18 cottage flats at Ferryden Park.
- Colonnades shopping centre built by the AMP on Trust land at Noarlunga Regional Centre.
- **Regionalisation of the Trust began with expanded services at existing area offices and the opening of new offices for Housing Services.**
- Dr Kent's Paddock development at Kent Town opened.
- First joint venture project completed in the metropolitan area at Henley Beach.
- Liberal Government led by David Tonkin, elected.



*Noarlunga Regional Centre
developed on Trust owned land
in the late 1970s.*

~ 1980 ~

- First hostel for homeless youth in SA established in Trust accommodation at Port Augusta.
- The Trust took over administrative responsibility for the Emergency Housing Office.
- The Trust started pilot leasing scheme, leasing dwellings from private landlords and sub-letting to Trust applicants.
- Rental Housing Co-operative Program established as an option for low-income households seeking secure accommodation at an affordable rent.
- The Trust discontinued lending mortgage finance to home purchasers. Sitting tenants of semi-detached units allowed to buy.
- Voluntary early retirement scheme introduced.
- Ray Paley appointed Chairman.



1981

- **Design and Construct Scheme introduced (houses designed and built by private builders and sold to the Trust).**
- 48% of tenants received a rebated rent.
- Trust assisted Gerard Industries to expand its South Australian base by acquiring land and factory premises at Bowden.
- In response to the U.N. declaration of 1981 as the International Year of Disabled Persons, the Trust undertook a major review of its housing programs for the disabled.
- A major shift occurred towards accommodation in established metropolitan areas and away from fringe development (less than half the additions to Trust stock during the year).
- Low Deposit Home Purchase Scheme introduced by the Trust and State Bank.
- Geoff Shedley, designer of most of Elizabeth's major buildings, died.
- First rental housing co-operative, Women's Shelter Housing Association, subsidised by Trust through loan repayment assistance and housing management.

1980s: A group of walk-up flats built in Norwood.

1982

- New Commonwealth - State Housing Agreement (CSHA) signed by State Housing Ministers. Included clause requiring states to change from market related rents to a cost rent formula.
- The Government's mortgage and rent relief scheme was introduced to provide financial assistance to low-income earners (mortgage relief in August 1982 and rent relief in September 1982) and administered by the Trust.
- The Trust made first financial 'surplus' since 1977.
- ALP State Government elected with John Bannon as Premier.
- 100th sale of a double unit to a tenant.
- The Trust's demonstration village at Para Hills opened with an 'expandable house' allowing for rooms to be added in four stages.
- The Trust assisted with house modifications for private households through the Health Commission's Aids for Disabled Persons Scheme.



1982: Cottage flat accommodation built in the early eighties for elderly tenants.

1983

- The Trust completed conversion of old John Martin's Warehouse at Dr Kent's Paddock into apartments - first of its kind, with others following.
- New Rental Purchase Scheme introduced, known as Home Ownership Made Easier, allowing low income purchasers to buy Trust or other houses.
- Refinancing Scheme - jointly administered by the Trust and the State Bank to assist families to retain their home when they experienced a substantial decrease in income.
- Ramsay Trust launched in SA and Victoria to attract subscriptions to provide loans to low income purchasers, but failed to attract sufficient subscriptions and the prospectus was closed.
- 'Whereabouts' service launched to assist people seeking private rental.
- **The Trust's first State-wide gardening competition launched.**

1984

- 50,000th rental house opened at Queenstown.
- State Government opened a new Office of Housing, Research and Advisory Unit reporting directly to the Minister.
- The new Commonwealth State Housing Agreement targeted funds to specific groups e.g. rental housing for Aborigines, pensioners, crisis accommodation, local government and community housing as well as mortgage and rent assistance.
- The Trust produced brochures covering everything involved in living in a Trust home.
- The Trust's non-concessional debt stood at \$207.967m.
- 7,000th pre-made timber frame house despatched from Torrens Depot.
- Golden Grove Indenture ratified. Joint venture between State Government and private developers with the Trust to buy developed land and provide up to 30% of the housing.
- Moderate program of converting semi-detached family housing into smaller one and two bedroom units commenced.
- **Tenant participation encouraged. First committees elected by tenants to represent their needs.**
- International Youth Year. Young officers supported by Trust in developing initiatives to help young South Australians, including information booklet 'Looking For Housing'.

1985

- By March the Trust had provided a total of 70 factory premises, with the previous year its best year of sales in 10 years. Factory unit development at Holden Hill completed in November.
- The Trust received eight awards or commendations from the Civic Trust of SA, including awards for John Funnell Village at Port Pirie, Glen Park at Port Lincoln and Daisy Bates Cottages at Whyalla.
- **A record 17,487 applications were received for rental accommodation.**
- Tenant Management Officer employed with funding from the Australian Housing Research Council.
- Triennial Review on the implementation of the cost-rent formula included in the 1984 CSHA.



1983: Tenants from Margaret Street North Adelaide.

- Display at the Royal Show to publicise the 1986 Jubilee Year Garden Competition.
- The first results of post occupancy surveys examining tenant satisfaction with new dwelling units became available.
- Apprenticeship Training Scheme: Five males and one female became the first Trust apprentices to be indentured as gardeners / greenkeepers.
- The first stage of the Noarlunga Health Village officially opened in October in line with the Trust's vision to create a regional centre at Noarlunga.
- The Trust's first State-wide tree and shrub distribution.
- The Elizabeth City Centre, built on land owned by the Trust and leased to Myer, was redeveloped by Jennings.
- New factories constructed for SABCO at Albert Park, and for Firmadoor at Regency Park.
- 1,164 units completed during the Joint Venture and Jubilee 150 Homes Schemes.
- Shared Ownership / Progressive Purchase Scheme introduced to encourage tenants who could not afford to purchase their house in the traditional way, to buy a minimum 25% share in the dwelling.
- Completion of two projects with Greek communities - First joint ventures recognising ethnic - specific needs.
- The Trust and Western Community Hospital built the first independent cottage flats designed to cater for needy aged who required some support.

- **100,000th home constructed and completed by the Trust.**

1986

- **State's 150th Jubilee and the Trust's 50th anniversary.**
- H.O.M.E. Guarantee Interest Rate Protection Plan / Scheme introduced to assist home buyers experiencing difficulties meeting increased mortgage repayments resulting from interest rate rises.
- 8% increase in Trust rents from 5 July 1986.
- Emergency Housing Office services were extended to country areas.
- Creation of a single Housing Supply Division brought together all means of providing housing.
- Public Accounts Committee released the first of a series of reports into asset replacement in the public sector, focussing on public rental housing stock.
- Major review by the Trust of its maintenance operations.
- First rental houses at Golden Grove occupied under a pilot project in which tenants participated in the location and design of their new dwellings.
- World Planning and Housing Congress held in Adelaide.

1987

- Appointment of four tenant liaison officers.
- **Mitchell Park redevelopment commenced.**
- Sale of small complex of five shops and a medical/dental clinic at Hillcrest ended Trust's ownership and management of neighbourhood shopping centres.
- As part of its involvement in the International Year of Shelter for the Homeless (IYSH) the Trust undertook three major housing projects - a youth shelter at Mile End, a boarding house at Glenelg and a 12 bed shelter for homeless women.
- Regional Housing Advisory Boards with representatives from each tenant group, established in the Trust's Southern & Riverland, Metro South and Metro North regions.
- **The Trust's non-concessional debt stood at \$372.035m.**
- Aboriginal women's shelter established.
- Development of short term accommodation for families in the Noarlunga area through the Adelaide City Mission.
- Site investigation and remediation work on contaminated soil at Albert Park.

1988

- Withdrawal of Pensioner Warrant Scheme participation to all but Aboriginal tenants. Under the scheme, tenants could choose to have their social security pension forwarded to the Trust for rent to be deducted with the balance paid to the tenant.
- Pilot scheme for tendering certain day to day maintenance works previously carried out by selected contractors on the basis of scheduled rates of payment.
- Development of proposals for public-private sector joint development of Trust and South Australian Urban Land Trust land holdings at Seaford.
- Aboriginal Housing Board won a contract at public tender to erect attached houses.
- Strata titled units included in purchased housing stock.



A kitchen modified by the Trust to suit the needs of the tenant.

- Restoration of houses of historic significance - Barton Vale House at Enfield and Mornington House at Unley commenced.
- First joint venture catering to the needs of the intellectually disabled.

1989

- Construction of an aquatic centre at Noarlunga Regional Centre.
- 62,000 manual rent ledgers replaced with the computerised rent management and 'accounts receivable' systems.
- Highest ever surplus on all Trust activity of \$20.134m for 1988-89.
- Silver award in Australian Government Technology Productivity Awards for rental applications system.
- Revision of the CSHA to include grants funding in recognition that tenants of public housing could not afford to pay market interest rates on the capital used to provide such accommodation.
- Promotion of tenants' rights.
- **51% reduction in the level of funding.**
- Triennial Review to develop key performance indicators for each significant component of the Trust's activities.
- Public rental stock reached 63,318 dwellings.
- Decrease of 4.5% in applications for rental housing, compared with the previous year.
- Joint ventures to provide innovative housing for youth completed with the Cities of Noarlunga and Elizabeth.
- ACROD awarded the Trust a Certificate of Merit 'in recognition of outstanding service to people with disabilities in the design and provision of accessible housing.'
- Public tendering for a wide range of maintenance work implemented.
- First state-wide tenant conference held and Trust Tenant Advisory Council formed.
- Focus 2000, a magazine for and by tenants, began publication.
- Two new programs born of a review of the former Co-operative Housing Program - the Community Housing Association Program and the Cooperative Housing Program.
- A Cooperative Housing Bill was drafted, providing for the establishment of a South Australian Cooperative Housing Authority to administer tenant managed cooperatives.
- Two boarding houses were completed - one at Noarlunga to cater for youth needs in the area, and one in the city to provide accommodation for women.
- A joint venture with Noarlunga City Council used part of the drive-in site to provide youth accommodation.
- Rental Purchase Scheme ceased in October and was replaced by a new capital indexed loan program, administered by HomeStart Finance Ltd.
- **After 30 years, the Trust head office moved from Angas Street to the Riverside Centre on North Terrace.**

~ 1990 ~

- HomeSure mortgage assistance scheme introduced on 1st January by State Government and administered by the Trust to provide monthly grants to eligible home owners.
- Trust expenditure on land purchases in 1989/90 was only \$8m - less than half that of two years previously.
- Rent rebates were provided to 73% of new tenants.
- Development of joint venture proposals with SAULT for their land at Seaford.
- Redevelopment studies under way for Mitchell Park, Hillcrest and Morphettville to maximise land use and achieve a more desirable social mix.
- Research, design and construction of an allergy free house on Kangaroo Island for a family suffering from 20th Century Allergy Syndrome.
- Trust General Manager for twelve years, Mr Paul Edwards resigned in September.
- The Trust won an award from the Australian Institute of Training and Development - National Awards for Excellence 1990: Human Resource Profession: Employer Award for leadership in achieving excellence in human resource development.



1990s: The Trust's stand at the annual Home Show

1991

- Emergency Housing Office and the Trust regional offices fully integrated in September.
- **Restructure of Trust service delivery arrangements, including the appointment of housing managers to manage groups of 400-500 dwellings and client service advisers to assist customers with non-public housing accommodation.**
- The Office of Housing (formerly part of SACON) amalgamated with the Trust to allow better co-ordination of policy advice to the Minister.
- Australia Post contracted to collect all Trust rents.
- An increasing number of single people sought accommodation. 46% of applicants on the Trust waiting list were single people with no dependents.
- 1,450 dwellings completed.
- Richard Parker appointed new General Manager.
- The Trust purchased its first land at Seaford.
- The Trust received an award of Excellence in Metropolitan Planning from the Royal Australian Planning Institute in recognition of its pioneering role and high standard of design in urban consolidation.
- Trust involvement in the first stage of the Northfield Joint Venture.
- Redevelopment in Elizabeth North (Rosewood) commenced.
- Special Home Ownership Plan introduced for tenants in Elizabeth and Munno Para, as part of the State Government's social justice strategy for the area.
- Restructure of the Regional and Community Services Division completed. A new Development Division, combining Housing Trust and Urban Land Trust functions was established, a Policy and Planning Division and a Major Projects Division were also formed.
- New customer service centre established at Modbury.
- HomeSure scheme closed due to a reduction in interest rates which caused a decline in eligibility and demand for the service.
- The Trust concentrated on the construction of smaller dwellings to cater for the large numbers of one and two person households seeking assistance.
- Stock of housing under the Aboriginal Housing Program reached 1,485.
- **The Trust introduced a twenty-four hour state-wide telephone based maintenance service.**
- The Trust amended its water policy, making tenants responsible for the cost of excess water.

1992

- **SACHA established in January under the SA Housing Cooperatives Act, 1991.**
- Design and Construct program reintroduced after a four year absence.
- A new range of courtyard housing developed specifically for building in the metropolitan fringe.
- Test sites established in the metropolitan area to trial new construction techniques and materials including aerated concrete walling, composite panel walling, solar/heat pump centralised hot water services (a joint venture with ETSA) and polyethylene/aluminium hot and cold water plumbing.
- The first stage of the Montague Farm development started in February in conjunction with the Housing Industry Association.
- **Review of the Aboriginal Housing program recommended the establishment of an Aboriginal Housing Authority.**
- Responsibility for the Aboriginal Housing program transferred from the Minister of Housing to the Minister of Aboriginal Affairs.
- In August, twenty-five real estate firms spread across the State were appointed to act as selling agents on the Trust's behalf to encourage home ownership to its tenants.
- 899 new dwellings completed.
- Continuation of redevelopment projects, such as Rosewood at Elizabeth, made possible through Commonwealth Building Better Cities program funding
- Development of the 'tri-ped' footing in collaboration with the University of South Australia.
- Trust program to modify properties to assist those with physical and mental disabilities totalled 1,516 homes.
- Major stock improvement program commenced with money from CSHA bring-forward funds.
- **Public Housing Appeals Unit established to enable customers to appeal against Trust decisions.**
- Private Rental Establishment and Support Services assisted 56,665 households with information, advice and advocacy on housing issues, as well as with financial assistance.

1990s: An upgraded Trust house sold to a previous tenant in Port Pirie.



1993

- Whereabouts' service regionalised and delivered from Trust offices.
- Professor Rod Oxenberry, from the University of South Australia, appointed as new chairman.
- Stretton Award was established to encourage development of staff and to generate information or experience which would be of value in the development of the Trust and/or community based housing and public housing in South Australia.
- Performance Management System introduced throughout the Trust.
- Special Home Ownership Plan wound down due to low level of interest and acceptance and replaced by a special loan package developed by HomeStart.
- Trust land at Osborne, adjacent to the MFP site, used for a national MFP-BHP housing / urban design competition to demonstrate MFP objectives.
- New designs added to the range of Trust dwelling stock and assessed for eligibility for the '5 star design energy rating'.
- Major regeneration project of Trust housing at Hillcrest commenced, adjacent to the Northfield development.
- The Trust's soils laboratory took on an expanded role reflecting a concern for the environment and in particular, soil, water and air quality; new facilities were constructed and the resultant Stolz Centre for Environmental Services officially opened.
- The Trust completed contamination clean-up and development of 57 residential allotments in Brompton.
- 4 major reviews affecting the Trust were completed:
 - > Ministerial Review of the Housing, Urban Development & Local Government Relations portfolio (including the Trust)
 - > Industry Commission of Inquiry into the effectiveness and efficiency of public housing in Australia
 - > Commission of Audit, which closely examined the financial and policy position of the Trust
 - > Triennial Review examining the longer term financial status of the Trust.
- Reduction of staff levels by 18% with the assistance of the Government's TVSP process.
- Demand for services increased by 10%.
- Development of a set of Customer Service Standards for the Regional and Community Services Division.
- Service agreement reached between the Trust and the Department of State Aboriginal Affairs for the delivery of the Aboriginal Rental Housing Program.
- Stock management enhanced through the introduction of new initiatives, such as "Check It" (to establish a state wide asset condition database) and the development of detailed asset management plans for The Parks and Port Augusta.

- The Trust, in conjunction with Price Waterhouse Urwick, were selected by the World Bank as the preferred consultant to undertake the design and development of accounting and property management systems for housing management companies in China.
- Inaugural meeting of the South Australian Aboriginal Housing Advisory Council, established to steer the development of an independent authority.
- State Liberal Government elected under the leadership of Dean Brown.
- Elizabeth North Redevelopment Project announced, encompassing approximately 750 Trust and 600 private homes.
- Willsden redevelopment at Port Augusta under way involving 99 dwellings at a cost of \$1.3m for stages one and two.
- The Trust's Industrial and Commercial Property Division project managed the Southern Sports Complex oval development at Noarlunga.
- Elizabeth and Noarlunga Centres earmarked for sale by the Trust.

1994

- Commenced preliminary investigation of urban renewal options for The Parks, including the suburbs of Angle Park, Ferryden Park, Mansfield Park and Woodville Gardens.
- Athol Park subsequently added to the study area, following Board approval of the Asset Management Plan for The Parks.
- 333 houses, previously leased to the Defence Housing Authority for armed forces personnel, sold to the DHA.
- The Trust's non-concessional debt stood at \$263.491m.
- Joint redevelopment project at Mitchell Park with the Building Industry Group Training Scheme, the MBA, Alpine Constructions, and TAFE undertaken as a pilot training scheme for unemployed apprentices.
- Site works commenced on the first MFP demonstration village on Trust land at Osborne in conjunction with MFP-Australia, Port Adelaide City Council, Green Street and private builders.
- 8,072 new tenants were housed and applicants for rental housing diminished by 7.8% compared with the previous year, when 14,398 new applications were received.
- More than 32,000 households in the private rental market were provided with financial assistance.
- Development Division completed 842 new dwellings, including 42 built for other agencies and a total of \$80.1m was spent on capital acquisition and upgrading.
- New organisational structure created with the SAHT separating into two business units and two new General Managers being appointed - Jan Connolly, General Manager, Housing Services and Peter Jackson, General Manager, Property Management.
- Housing Services published its Customer Service Standards.

1995

- **Elizabeth City Centre sold as part of the Government's Asset Realisation Program and the Noarlunga Regional Centre also prepared for sale.**
- Property Management project managed the Regency International Accommodation Project for the International College of Hotel Management at Regency Park.
- The Industrial and Commercial Property Division had one of its busiest years, including the completion of a new research and development facility at Lonsdale, a factory for Gerard Industries and facilities for the Australis and Motorola projects at Technology Park.
- At the end of the year, the staff, functions, assets and liabilities of the Industrial and Commercial Property Division were vested in the Urban Projects Authority (UPA).
- The Trust also terminated its broadacre land developments by transferring all vacant land not required for public housing to the UPA. Community Housing Associations transferred to SACHA.
- Customer satisfaction survey of both public and private rental services undertaken by Housing Services.
- Responsibility for the Aboriginal Housing program transferred back from the Minister of Aboriginal Affairs to the Minister for Housing and Urban Development.
- Introduction of a series of management changes within Housing Services to improve operations and service delivery mechanisms:
 - > Introduction of self audit maintenance process
 - > Introduction of quality assurance for contractors undertaking responsive and vacancy maintenance
 - > Outsourcing of Accounts Payable function
 - > Production of Strategic and Business Plans
 - > Development of Service Level Agreements
 - > Introduction of quality management to regional offices
 - > Series of seminars on customer involvement held for customers.
- Introduction of the Bond Guarantee System.

1996

- **A new Act, the South Australian Housing Trust Act 1995 came into operation 1 January.**
- Professor Rod Oxenberry reappointed as Chairman of the Board for another three year term and five new members appointed.
- The appointment of Greg Black as new Chief General Manager of the Housing Trust was announced in September and he took up the position in October.
- Housing allocations were targeted to those in greatest financial need with 87.5% of new tenants eligible for a rent rebate.
- 80 new and purchased houses were added to the public housing rental stock and a further 410 were upgraded.
- The Trust provided transitional housing to new migrants under the State Government's Immigration SA scheme.
- Trust tenancies came under the limited jurisdiction of the Residential Tenancies Act.
- 2,127 houses were modified for tenants with disabilities, at a cost of \$1.0m.
- The Trust trialed a pilot scheme to lease 30 new houses from private sector owners for use as public rental.
- 6,664 properties were allocated to South Australian households.
- 59,672 tenancies and rental properties were managed and \$52.314m spent on the maintenance of rental stock.
- 70 properties were built for public rental.

- In December, a Trust Charter and Code of Practice was tabled in Parliament. The Charter defined the way in which the Trust conducts business and outlines the responsibilities of Trust tenants.

1997

- The Trust ranked third in a major national customer satisfaction survey for the second consecutive year.
- Housing allocations continued to be targeted to those in greatest financial need with 89.1% of new tenants eligible for a rent rebate.
- Student housing pilot initiated, in which surplus accommodation was let to student housing bodies which then sublet the properties to students.
- The Trust demonstrated its commitment to assisting new migrants to settle in South Australia by providing 43 houses to the On Arrival Accommodation Program.
- Noarlunga Regional Centre sold by the Trust for over \$28m.
- The Trust won several awards during the year in areas ranging from the corporate sphere to the planning of suburbs.
- 5,773 properties were allocated to South Australian households.
- 58,077 tenancies and rental properties were managed and \$59.7m spent on the maintenance of rental stock.
- 34 properties were built for rental and 69 purchased for public rental.

1998

- **The Trust achieved first place among public housing authorities in the National Customer Satisfaction Survey.**
- 21,913 tenants were visited as part of a newly introduced Housing Visits Program.
- **The Aboriginal Housing Authority was formally proclaimed as a statutory corporation on 22 October. Work began to transfer stock, staff and services to the new organisation.**
- 96 properties were purchased for use in both public and Aboriginal housing rental programs and a further 700 were upgraded.
- 2,916 properties were modified for tenants with disabilities, at a total cost of \$1.63m.
- The Trust again won several awards in various areas including commercial landscaping and community creation (in Hillcrest and Mitchell Park).
- **The Trust paid the remaining \$25m off its common public sector interest rate borrowings discharging \$372m debt a year ahead of schedule.**
- New Commonwealth State Housing Agreement finalised.
- Launch of the Easy Access Display Homes, an initiative of the Master Builders' Association, the Trust and SPARC Disability Foundation to raise awareness of new building and access ideas for people with a disability.
- Housing allocations were again targeted to those in greatest financial need, with 82.9% of new tenants eligible for a rent rebate.
- 56 purchased houses were added to the public housing rental stock, 40 for Aboriginal housing programs and a further 700 were upgraded.
- 4,884 properties were allocated to South Australian households.
- 56,304 tenancies and rental properties were managed and \$56.55m spent on the maintenance of rental stock.
- 108 properties were built for public rental.

1999

- **The Parks Urban Renewal Project was announced in February, involving some 2,940 houses with plans to decrease the concentration of public housing by about 23% while encouraging homeownership opportunities.**
- Rod Oxenberry resigned as Chairman of the Trust Board, due to pressures of work. He was replaced by Jay Hogan.



1998: Three bedroom housing constructed by the Trust at Holden Hill.

~ 2000 ~

- The Trust allocated 3,793 homes to new tenants, received 10,447 new applications and assisted 10,775 households with rent relief.
- Rent Relief ceased to be available for new applicants.
- A new regional office structure was developed with the creation of Service Delivery Manager and Housing Support Coordinator positions.
- **Housing Reforms were implemented, a major policy change for Trust housing eligibility, involving the introduction of income and asset tests and the restructure of the waiting list into four categories to prioritise housing needs.**
- Port Adelaide Enfield council formally approved a \$35m urban regeneration project at Windsor Gardens.
- The Trust held its inaugural in-house catalogue auction of Trust houses, conducted by Brock Partners.
- Staff along with 1,790 rental properties were transferred from the Trust to the new Aboriginal Housing Authority which had been proclaimed in 1998.
- The Trust's Successful Tenancy Projects commenced in collaboration with other agencies to assist tenancies at risk.
- The Trust's new corporate internet site was launched (www.housingtrust.sa.gov.au)

2000: Upgraded double unit in Stage One of the Hawksbury Park urban regeneration project.

2001

- The Trust achieved first place among Australian housing authorities in the National Customer Satisfaction Survey for the fourth consecutive year.
- Record levels of larger scale urban regeneration were undertaken during the year.
- The Triennial Review of Trust operations for 1997/98 to 1999/2000 examined three major areas, ie, responding to housing need, asset management and financial management.
- **The Better Neighbourhoods Program commenced as a mainly self funding stock replacement program to upgrade and renew small areas of Trust housing.**
- The Trust and the Salisbury Council won the Royal Australian Planning Institute Commendation Award for community consultation in the Salisbury urban renewal project.
- **The Future of Service Delivery Program commenced to refocus service delivery as a result of an increasingly complex customer base and the need to contain administration costs.**



2002

- Public housing was provided to 4,298 new tenants, most of whom were on low incomes or who had special needs.
- The electronic transfer of customers' Centrelink income details to the Trust commenced through the Income Confirmation Service.
- Helen Fulcher was appointed Acting General Manager while Greg Black was on secondment to another government department.
- The Commonwealth State Housing Agreement was renegotiated for the period 2003/04 - 2007/08 with further reduction in funding to South Australia.
- An internal review into the management of difficult and disruptive tenants was undertaken.
- The Trust collaborated with the University of SA to develop a low cost, low energy, roof integrated solar heating system.
- The Trust contributed to local training and employment opportunities through nine area regeneration and renewal projects.
- For the fifth consecutive time, the Trust achieved first place (equal with the Queensland Public Housing Authority) in the National Social Housing Survey of customer satisfaction.
- A Parliamentary Enquiry was conducted into the management of Trust tenants who are disruptive. Improved processes and management of these tenancies followed.

2004

- The Inter Ministerial Committee for Homelessness was re-established, chaired by the Minister for Housing.
- The Trust continued to manage the Supported Tenancies Program and the Private Rental Liaison Project funded by the Social Inclusion Board.
- 84% of existing tenants were on subsidised rent while 93% of newly allocated tenants were granted rental subsidies.
- A part-time indigenous mentor for Aboriginal trainees in Port Augusta was employed in collaboration with Family and Youth Services and the Port Augusta Hospital.
- The number of houses constructed by the Trust increased to 357 for the 2003-04 year.
- The Trust contributed to the State's Water Wise Program to reduce water consumption by using water efficient plants, reducing common lawn areas and upgrading existing irrigation systems in Trust maintained gardens.
- Malcolm Downie was appointed as General Manager.
- Responsibility for the management of the Supported Accommodation Assistance Program was transferred from the Department of Human Services to the Trust.
- Awards received included an Urban Development Institute of Australia award for excellence in 'Urban Development', and a Housing Industry Association award in the 'Housing for Life' category.

2003



A Housing Advisor conducting a Housing Needs Assessment interview.



A newly constructed property within the Salisbury North urban renewal project.



Trust tenants who are residing in properties constructed as part of the Better Neighbourhoods Program.



Government
of South Australia



SOUTH AUSTRALIAN
HOUSING TRUST

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