Caroline Crescent – Little Green Houses for Her

21 May 2026

Why is Armidale Council exploring this?

Like many councils across NSW, Armidale Regional Council is facing growing pressure from the housing crisis. Council has identified that Armidale needs:

- more diverse housing types (not just 4-bedroom family homes)
- more attainable options for local workers, single parents, older women and people on low-to-moderate incomes
- delivery that is well-located, well-designed and supported by local infrastructure

Council is also looking at how **surplus or under-used Council land** might be used more effectively to help meet these community needs—while still protecting neighbourhood amenity and keeping the community involved through a transparent planning process.

This work aligns with the Council's strategic directions in its **Local Strategic Planning Statement (LSPS)** and **Local Housing Strategy**, which include goals to increase housing diversity, improve affordability, and support partnerships that can deliver housing outcomes for the Armidale community.

What is Little Green Houses for Her?

Little Green Houses for Her (LGH) is an Australian-first initiative designed to create **affordable, energy-efficient, architecturally designed homes** for women and their children in regional communities—paired with practical pathways to economic participation.

The Armidale pilot concept at Caroline Crescent is a small "micro-community" of **6 single-storey homes**, with thoughtful landscaping and a shared garden area. The intention is to create safe, accessible home ownership options for locals —delivered respectfully and in a way that supports the street and the wider community.



What will the homes look like?

If the project progresses, the homes are intended to be:

- **single-storey** and architecturally designed
- designed to complement the surrounding neighbourhood
- planned with landscaping to maintain privacy, greenery, and street appeal

The homes are proposed to be **modular and built off-site**, which typically reduces disruption compared with a traditional build because the on-site installation period is shorter.

Preserving the amenity and character of Caroline Crescent—and strengthening the streetscape—is a priority in the design approach.

Why modular homes?

Modular construction allows:

- faster delivery during a housing crisis
- higher quality control
- reduced construction waste
- shorter on-site disruption
- lower embodied carbon
- better energy performance

These are definitely not temporary buildings or caravans.

These are permanent, architecturally designed homes built for long-term ownership and performance.

Who is the project for?

The pilot is intended to support **local women and their children** from Armidale or surrounding regional communities with ties to Armidale who are part of the Global Sisters community.

The homes are intended to build security for women locked out of the housing market or who have to move away from their community because it is no longer affordable for them.

Global Sisters has helped more than 10,000 women over 10 years to support women to build long-term economic security through self-employment and small business. They know that stable housing is often the missing foundation that makes work, study, health and family life possible.

This project also supports regional economic development through business programs for the homeowners and at-risk women in the broader community who are seeking financial independence through entrepreneurship

Additionally, the innovative, energy-efficient housing model increases sustainability and reduces ongoing utility bills to the tune of $39,000 over 10 years, freeing up funds for investment in their businesses, families and communities.

What these homes are not

We understand that "affordable housing" can mean different things in different settings, so it's important to be clear. This initiative is **not**:

- social housing
- crisis accommodation
- a refuge
- short-term or transient housing

This model is designed for 'affordable' **regional home ownership**. They will be owner-occupied, with residents purchasing their homes and maintaining them as an asset for themselves and their families, with a restrictive covenant on title so it stays as a public benefit by being affordable, while the Sister can benefit from building equity.

What happens when they leave?

The land is intended for greater public benefit and we intend to deploy it to meet the strategic goals of council and the community. We proposed a 3-stage safety net which includes a First Right of Refusal clause for Global Sisters to purchase the home back, a purpose-aligned charitable purpose back up, and then if anything ever happens to Global Sisters, for it to be passed to another Registered Community Housing Provider in the region. There will be a restrictive covenant on

the Title to protect the interests of the community in this being retained as affordable housing for public benevolence.

Why this location?

Why Armidale? The Social and Affordable Housing Project is a key action under Council's Local Housing Strategy (LHS) and supports the broader vision of the Local Strategic Planning Statement (LSPS), Toward 50,000. It also responds to the anticipated pressures from the Renewable Energy Zone (REZ), which is expected to place significant strain on the local housing market. Underutilised surplus land is being considered to meet the increasing pressure on access to affordable homes for small families in the community.

Armidale Regional Council identified Caroline Crescent as a potential surplus site to explore because it is in an established residential area close to schools, transport and local amenities—making it practical for families and community participation.

While we were exploring this site as uncontaminated and appropriate, a surveyor marked lines on the ground which triggered concerns by nearby residents. Soon after they contacted us and we met with them on-site to introduce the concept and hear what was important to them, including provisions in the subsequent design such as off-street parking, communal space and enhanced greenery and landscaping, before advancing to the formal consultation process.

We also acknowledge that some residents value the land as open space, and that it has been part of the street for decades. We respect the history connected to the land and understand the strong views held in the neighbourhood.

If the project proceeds, we are committed to approaching the site in a way that remains respectful—particularly through landscaping and design that maintains greenery and a sense of openness, while creating a well-considered housing outcome that supports Armidale's broader needs.

How will the gardens be maintained?

We understand that the existing streetscape and greenery are important to local residents, and maintaining the amenity of the street is an important part of the design approach.

While the final design will be subject to the DA process, the current model proposes six individually titled homes with landscaped frontage designed to complement the surrounding neighbourhood.

The landscaping will initially be established with the support of our partners at BackTrack using native plants sourced through Armidale Tree Group.

Once residents move in, the gardens will continue to be cared for with support from community partners.

Is the site too isolated for women and children?

This concern has been raised and is understood.

Caroline Crescent sits within an established residential area and has access to local schools and early learning, including Armidale Community Preschool, Martin's Gully primary school, Armidale City Public School and Armidale Secondary College. It is also connected into the Armidale bus network, including the Route 483 South Hill loop, with links to the CBD, hospital, retail centres and community facilities.

Nearby and connected infrastructure includes Spar Grocery, Armidale Food Emporium soon to be Coles, Armidale Plaza, Lynches Road Netball Courts, parks and sporting facilities, Armidale Hospital, Armidale Community Health Service, TAFE NSW, Services Australia and Council facilities. The site sits within an established neighbourhood with access to everyday services within 15-20 minutes on public transport and even shorter driving distances.

The site is within an established residential neighbourhood, with access to:

- local schools
- bus connections
- nearby convenience retail
- existing community infrastructure.

In addition:

- off-street parking is included
- private transport ownership solutions are being explored where needed
- women will be supported through a broader peer and mentoring network

Community wellbeing is not only created by proximity to shops.

It is also created by:

- safety
- stable neighbours
- community belonging
- children feeling accepted
- women building local support networks

We believe Caroline Crescent has the opportunity to be part of that success story.

Has the project considered Armidale's winter climate?

Yes—extensively. Armidale is a cold-climate region where heating performance is critical. Our CEO and other staff members grew up and live there. We understand and have planned accordingly.

Independent thermal modelling found:

- Armidale temperatures are below 18°C for approximately **6,975 hours per year (79% of the year)**.
- This is a strongly heating-dominated climate and we are aware of the history related to wood fire stoves in the region.

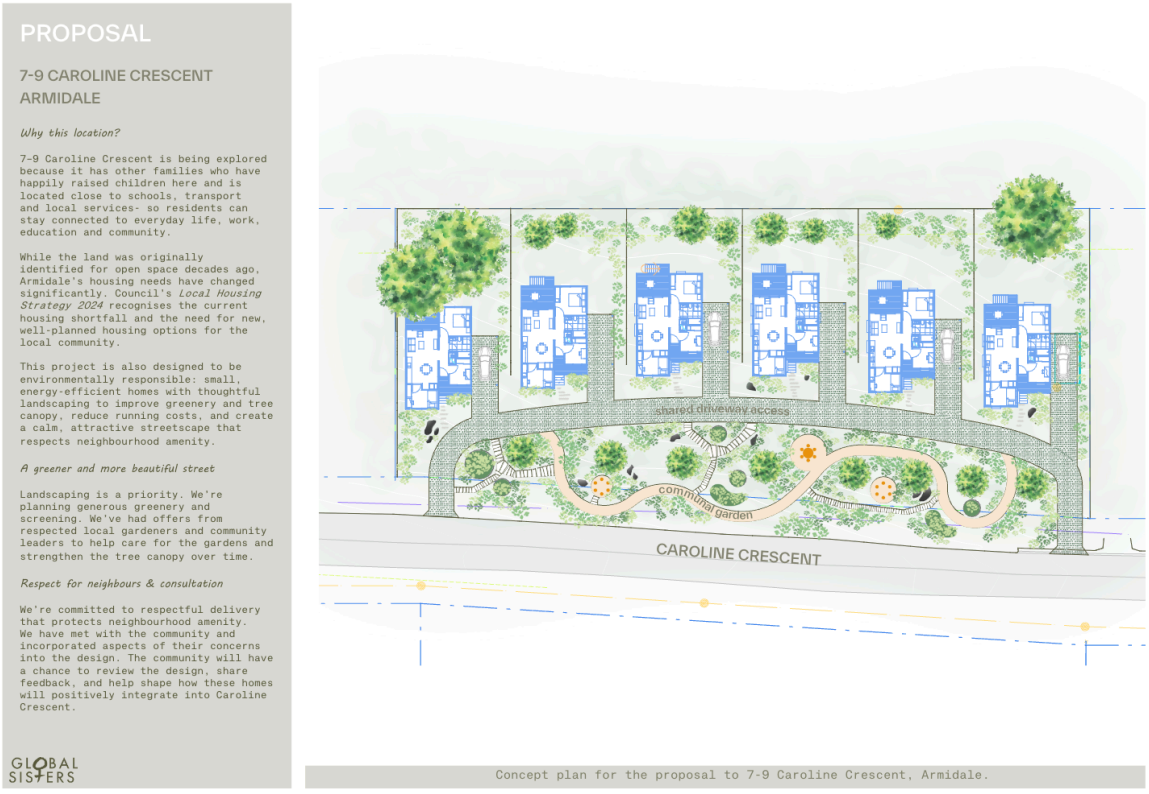
Because of this, the homes have been specifically designed with:

- upgraded floor, wall and roof insulation
- reflective sarking
- high-performance glazing
- airtightness improvements
- passive solar optimisation
- and will be fitted with reverse cycle air conditioning powered by energy saved by the sun reducing ongoing energy bills and ongoing pollution

The modelling showed:

- improvement from **3.9 stars to 9.3 stars NatHERS performance**.
- approximately **88% reduction in heating demand**.

This means these homes are designed specifically for Armidale conditions—not imported from a warmer climate.



Concept plan for the proposal to 7-9 Caroline Crescent, Armidale.

Should the park be saved for open space?

We understand why some people ask this—green space matters, and nobody wants to lose what makes a neighbourhood feel liveable.

At the same time, Council has advised that this particular site has not been developed as a formal park (for example, it does not have facilities or equipment), and is not widely used as a destination open space in the way many people imagine when they hear "park". There are also more established and better-equipped recreation spaces nearby for families and kids to enjoy.

Council has also been clear that it holds **more open space than it can sustainably maintain**, and its adopted strategies recognise that some under-used parcels may need to be repurposed—carefully and transparently—so Council can meet its strategic housing goals and respond to today's housing crisis.

The question for the community is ultimately a balancing one: how do we protect the green amenity we value, while also making room for local people who urgently need smaller, attainable homes to stay in Armidale? Our view is that this proposal can do both—by delivering a small number of well-designed homes while still prioritising greenery, landscaping, tree canopy and a beautiful streetscape for everyone to enjoy.

Should Council sell the land to the housing partner?

The goal here isn't to maximise a one-off sale price—it's to unlock long-term housing outcomes for local people who are frequently locked out of housing security.

Many council-led affordable housing projects use land as the "catalyst," not as a revenue asset. Selling land at market value can make genuinely affordable housing harder to deliver, because the land cost becomes part of the final price.

Council still needs to protect community outcomes. A structured partnership (e.g., peppercorn arrangement, or transfer to a PBI/CHP under conditions) can let

Council ensure the homes remain affordable and well-managed over time—whereas a straight sale can reduce Council's ability to lock in long-term affordability.

This partnership offers a pathway for Council to keep the homes affordable and well-managed into the future.

Is Global Sisters a registered Community Housing Provider (CHP)?

Global Sisters has been engaging with the National Regulatory System for Community Housing for over 18 months as part of its Community Housing Provider registration pathway.

This process has included drafting to Ministerial Guidelines and review of:

- governance frameworks
- financial capacity
- strategic plans
- probity systems
- operational policies
- proposed management model
- risk management systems

A common misunderstanding is that organisations can obtain CHP registration "in advance" without an active project.

In practice, final registration generally requires:

- a viable housing project
- an identified site
- government or land partner support
- evidence of operational delivery capability

This means final progression requires a formal site resolution and legal pathway with Council before the final stages of registration can be completed.

Global Sisters has been advised that its documents have satisfied the steps of the process and its registration process remains active and progressing, awaiting project activation with a specific site, which this project will create. We intend to finalise our CHP registration imminently and we can do that with this site resolution. We would also like to note that CHP registration offers outstanding governance protocols, which we already adhere to as a 10 year registered ACNC public benevolent institution and through our contracts with corporate partners and the Federal Government, however the CHP model keeps vulnerable people locked into never building equity. So while Global Sisters is not yet finally registered, that should not be interpreted as lack of governance readiness. It reflects the sequencing requirements of the national regulatory system.

Why not use a traditional affordable rental housing model?

Traditional community housing often provides long-term rental security, which is important.

However, rent alone does not usually help families build equity, assets, or long-term financial independence.

Little Green Houses for Her is designed differently. This project is designed to:

- help women transition from housing insecurity to ownership
- support women moving off welfare where possible
- create pathways into self-employment and business ownership
- build intergenerational wealth for families

The goal is not just housing security.

The goal is housing security and economic independence, so women don't fall back into housing insecurity and dependent situations.

How will the homes remain affordable in the long term?

One of the most important design principles of this project is ensuring the homes remain affordable and continue serving vulnerable low-income women and their families in the Armidale Community.

- We have designed the model with expert advice, drawing on established community ownership approaches designed to protect long-term affordability and prevent these homes being lost to the private market over time.

- Council is invited to register legal protections, including a restrictive covenant, over the land to ensure it continues to be used for affordable housing and charitable purposes into the future. These restrictions prevent speculative resale into the open private market.

- If a home owner decides to sell, Global Sisters will retain first rights to purchase the home and facilitate its transfer to another eligible woman or family. If Global Sisters does not purchase the home, that opportunity may pass to another appropriate community housing provider.

- Importantly, as a registered Public Benevolent Institution, Global Sisters' assets must continue to be used for charitable purposes. If the organisation were ever wound up, the housing assets would transfer to another appropriate charitable or community housing organisation.

- Together, these measures ensure that these homes continue delivering affordable housing outcomes for the Armidale community over the long term.

How can women on lower incomes afford to buy?

This is one of the most innovative parts of the model.

Global Sisters has worked closely with Regional Australia Bank and philanthropic partners to design an accessible finance pathway.

Through catalytic philanthropic capital, long-term funds are deployed in a structure that helps reduce effective interest costs and lowers repayments—while still complying with responsible lending requirements. Imagine something like an offset account where philanthropy works to bring down your principal and interest to an affordable level.

This helps create a pathway for women who may otherwise be excluded from mainstream finance.

Residents also receive:

- business mentoring
- financial education
- peer support
- access to professional networks
- wraparound economic development support

Many women supported by Global Sisters go on to:

- reduce welfare dependence
- start businesses
- employ others
- create long-term economic stability for their families
- contribute to their communities.

Who supports this work?

Global Sisters has national partnership support, including the Governor-General of Australia as Patron. Specifically this housing pilot is being explored with the support of Armidale Regional Council and a range of business, philanthropic and community partners.



How the community can be involved

Community input matters. There is a public hearing process underway at **4pm** on **28 May 2026**, which allows community members to:

- review proposed designs
- ask questions
- discuss how the needs of the community may have changed since the 1960's and if this space should be modernised to meet current needs
- decide if people could benefit from living in these 2-bedroom architecturally designed homes in this community or if the land is better unimproved

We want the broader Armidale community to be informed, thoughtful advocates—whether that means supporting the need for modest-sized housing or helping with ideas about how to respect the history and amenity and contribute positively to Caroline Crescent.

What happens next?

Council's statutory planning process involves community consultation to reclassify and rezone the land from open space to residential. Check here for the current stage of the project:

https://yoursay.armidale.nsw.gov.au/planning-proposal-no-27-7-9-caroline-crescent

Meet our advisors www.littlegreenhouses.org/advisory