

Manager
Cyclone Reinsurance Pool Taskforce
The Treasury
Langton Crescent
PARKES ACT 2600

To Whom it may concern

Thank you to the Australian Government for establishing a reinsurance pool covering the risk of property damage caused by cyclones and cyclone-related flood damage.

Connect Housing Group is a registered Community Housing Provider¹ located in Mackay Queensland.

We work with the Queensland Government² to provide social and affordable housing to people with high and complex needs.

Please see our response to the following questions below.

Which insurance policies should be eligible to be covered?

Residential properties owned or managed by Community Housing providers should be covered under this scheme, including:

- Building policies to cover stand-alone residential properties, including detached houses, duplexes and non-strata and strata townhouses.
- Home contents policies insure contents of all types of residential properties; and
- Residential strata policies cover residential buildings with shared property, such as apartments and townhouses.

The majority of the properties Connect Housing Group manage is defined as Long-term Community Housing³ by the Queensland Government.

The rent is based on 25% of household accessible income. Most of our tenants are single person households on social services benefits, resulting in an average of less than \$8,000 rent per unit per year. This rental income is used to pay for the rates, repairs and maintenance of the properties plus the cost of administering the services on the properties.

Connect Housing Group have previously sought building insurance quotes. The quoted cost was unsustainable resulting in Connect Housing Group not insuring the properties.

Connect Housing Group has actively canvassed this concern with the Queensland Government since 2017 but to date no solution has been made available.

The properties not being insured presents a risk to Connect Housing Group, The Government and the Community.



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If a number of properties were damaged at one time Connect Housing Group would not be in a position to repair or replace the properties.

This will result in a loss of affordable housing for low-income residents in the Mackay Region.

Thank you for your consideration.

If you required further information please contact [REDACTED]

1. <https://www.nrsch.gov.au/home>
2. <https://www.qld.gov.au/housing/public-community-housing/community-housing>
3. <https://www.qld.gov.au/housing/public-community-housing/community-housing/types-of-community-housing/long-term-and-affordable-housing>

Kind Regards

A handwritten signature in black ink, appearing to read "Karen May", with a stylized flourish at the end.

Karen May
Chairperson