

Submission — Senate Economics References Committee, Inquiry into Social Housing

From: Michael van Diermen, South Australia

Date: 1 September 2026

Contact: mvandiermen@outlook.com · <https://chooseneighbors.com>

I request that this submission be published.

Who I am

I live in public housing in South Australia. Getting it changed my life — I don't have words for how grateful I am to have a home of my own after years in share houses where I couldn't feel free. These ideas started for me about twenty-seven years ago, and for the last eight or nine years I have worked on them seriously — published free at chooseneighbors.com, with a working matching app. So this submission comes from both sides: what social housing fixed for me, and what it doesn't fix.

What social housing fixed for me — and what it didn't

Social housing solved the roof and the rent. What it does not touch is this:

More context and life, variety and opportunity — me wanting it, and having difficulty getting it

I can't fix this isolation — that is the main thing at the moment. My flatmate says isolation isn't the problem, it's spending life around the wrong people. And I agreed, and said it's like hell. Isolation is a bit of a void and a lost feeling, but the wrong people are hell.

But even with the wrong people, we still have rooms away from them. We just need to see them often, and feel the environment with them, and the disturbance after talking to them.

Isolation is great, but long-term isolation is a void of life. It's ok if you pretend it's ok, maybe, but it is lacking in context and life, variety and opportunity.

Someone said it will hurt you if you keep knocking your head on a problem you can't fix, so he gave up — he was talking about not being able to get more views on YouTube. But I see this place every day. And that's not the worst thing, just something I have been seeing at the moment.

Feeling lost in this leads me to write about it. Not having a community — one that can change anything — leads me to share it with strangers. This explains my actions.

Apparently we are supposed to follow our understanding and visions into actions, and so I feel to make the vision — and the disturbance of not being able to fix it — into words. And today I make this submission, in the hope it reaches someone who can change things. My situation, but more others and their situation — many have it worse than mine.

It's not fair that I would send you my concerns about isolation while mass homelessness and things like that exist. There's funding for that? Partly correct — there should be more, and other options.

What I ask the Committee to consider

Allocation by wait-list scatters people among strangers for life. Social housing policy measures roofs, not relationships — while the health evidence (Holt-Lunstad meta-analyses across 3.4 million people; the US Surgeon General's 2023 advisory; the 85-year Harvard Study of Adult Development) puts loneliness and living alone in the same mortality-risk range as smoking. A social housing system that never asks "who do you want to live near?" is treating half the problem.

Let tenants choose to live near people they know. In allocations and transfers, "near my people" should be something a tenant can ask for — seniors' villages and housing co-ops already cluster people on purpose; ordinary social housing should be able to as well. I have designed a complete model for this — **Choose Neighbors** — where residents choose their neighbours, own their home at cost (repaying about 30% of income), and a share of homes is deliberately held open so a group of friends can grow. The matching that once made this impractical is now something software and AI can actually run. All of it is published free:

The design: <https://chooseneighbors.com/belonging/choose-your-neighbours.html>

The business plan: <https://chooseneighbors.com/business-plan-2026.html>

Evidence that every piece already exists somewhere:

<https://chooseneighbors.com/the-fragments.html>

Something to do, near home. Long-term unemployment plus isolation compound each other. Social housing areas should have a way for tenants to propose and do useful paid work in their own environment — gardens, repairs, local projects — rather than the environment being made and maintained entirely by strangers.

Pilot small. A converted building, a caravan park, or a single street is enough to test choose-your-neighbours allocation. I have committed my own savings toward such a pilot, and I ask the Committee to consider what pathway exists for a novel community-housing model to be trialled or assessed within social housing policy.

The journal behind this

I have kept a public journal of this thinking for seven years, in one document because it works better that way:

<https://chooseneighbors.com/city-experiments.html>

It was not easy to send ideas to a government that has never said anything to me. But we are supposed to follow our understanding into action, so today I make this submission.

Michael van Diermen

South Australia

mvandiermen@outlook.com · <https://chooseneighbors.com>