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Applicant's name:	Carrie Hamilton
Postal address:	
Contact:	Carrie Hamilton, 0425 278 790, carrie.hamilton@housingaction.net.au
Business status	☒ Individual consultant ☐ Consultancy firm ☐ Association/group of individual consultants

Summary

I have worked toward expansion of financial options for the Community Housing industry for years, and together we have achieved much success. My background in financial advisory for American housing non-profit housing developers and later financial management of public/private PPPs at Macquarie in Australia has led to extensive work with Community Housing providers throughout the country over the past decade. This includes facilitating NSW CHIA's CFO Forum, where I convened sessions on debt and specifically how the establishment of the new bond aggregator could support CHP missions and industry development as well as individual projects. My work with the sector has included debt raising, financial modelling and preparation of applications for NRAS incentives, advice on social housing management transfer feasibility, and numerous other broad strategic as well as project-specific assignments.

Sector knowledge

I have consulted to Community Housing industry in Australia since 2010, in the US since 1998, and been a key advisory input to Australian government in several major financing innovations from the NHFIC to NRAS. In 2012 and 2016, I was appointed by Housing Ministers at both the Commonwealth and State levels respectively to expert committees on affordable and social housing. I have written extensively on community housing finance for AHURI, CHIA NSW, and Shelter, ranging from the funding of affordable housing as infrastructure to the use of government guarantees, debt aggregation, and the potentials for social impact investment in this space. I enjoy speaking widely at industry conferences and trainings on the growth of the Community Housing industry through sound and innovative financing practice.

Skills	Offered?	Demonstrated qualifications, consultancy skills and consulting track record
Finance	☒ Yes ☐ No	Macquarie Bank Limited 2003 – 2010 Associate Director, Property finance. Debt raising in the pre- and post-GFC markets in both wholesale investor market and commercial banking sector, financial management of Australia's largest completed social housing renewal project. Appointed by Commonwealth Treasury as advisor to Social Policy division 2016 to assist the Morrison Affordable Housing Working Group and establishment of the NHFIC.
Business planning	☒ Yes ☐ No	Facilitated numerous business strategy sessions at the governance and executive levels to plan for future housing activity pipeline in light of current policy and financial market conditions. In 2019 conducted an analysis of the CHP industry's practice around financial feasibility hurdles for project investment and Board communication strategy for project assessment via an approval dashboard.
Property development	☒ Yes ☐ No	Masters degree, City Planning with real estate development focus. Work for Urban Pacific Limited, a Macquarie-owned developer through project identification, feasibility analysis, credit approval. Involvement in reporting and financial management of drawdowns through the property development process.
Risk management	☒ Yes ☐ No	Experience in risk management in the context of property development and financial management: identification, mitigation, pricing of risk.

Geography	ACT	NSW	NT	Qld.	SA	Tas.	Vic.	WA
Office?	☐	☒	☐	☐	☐	☐	☐	☐
Worked in?	☒	☒	☐	☒	☒	☐	☒	☒
Future work in?	☒	☒	☒	☒	☒	☒	☒	☒