



# Housing

## Strategic objective

**Increase access to appropriate and affordable housing.**

## Domain overview

Access to shelter is a basic human right. Having a diverse mix of high quality, affordable and sustainable housing types that are in close proximity to employment, education, open space, and connected by active transport routes contributes to our health and wellbeing, sense of belonging, and safety. Meeting the housing needs of a growing and diverse community is essential.

## About housing

Data about housing in Cardinia Shire identifies:

- Median house price is \$585,000 compared to \$785,000 in Greater Melbourne.
- Median house rental is \$380 per week compared to \$440 per week in Greater Melbourne.
- 47% of households have a mortgage.
- Social housing makes up 1% of all housing in Cardinia Shire.
- 14% (4,678) households are experiencing housing stress, with approximately half experiencing rental stress and half experiencing mortgage stress.
- Mortgage stress is highest in Pakenham, Koo Wee Rup and Lang Lang.
- Rental stress is highest in Koo Wee Rup, Pakenham North and the hills.
- 12% of all housing sales in 2020 were affordable to people on low incomes.
- Families on very low incomes are in the greatest need of affordable housing.
- Couples with children (39%) make up the largest household type, followed by couples without children (24%) and lone person households (18%). One parent families make up 12% of all households.

## Housing liveability indicators

- Percentage (%) of dwellings that are government owned or community housing.
- Percentage (%) of households in the bottom 40% of incomes spending more than 30% of income on housing costs.
- Percentage (%) of rental households in the bottom 40% of incomes spending more than 30% of income on housing costs.
- Percentage (%) of mortgaged households in the bottom 40% of incomes spending more than 30% on housing costs.
- Percentage (%) of rental or mortgaged households in the bottom 40% of incomes spending more than 30% on housing costs.
- Percentage (%) of households spending more than 30% of household income on housing costs.



## The role of housing in our COVID-19 recovery

With more people working from home and spending more time in their own neighbourhoods, research has indicated a greater appreciation and focus on the liveability of local neighbourhoods. Impacts of COVID-19 have seen an increasing demand for social and affordable housing, along with greater pressure on renters and households with mortgages. Increasing supply of social and affordable housing is essential to assist the community in recovering from the impacts of COVID-19.



## The role of housing in addressing climate change

Sustainable housing is key to mitigating climate change. Residential electricity and gas use contribute to about 32% of the shire's carbon footprint.

Environmentally Sustainable Design (ESD) homes and buildings are energy efficient, provide improved internal thermal comfort for residents and are associated with reduced costs of utilities. When designed and constructed to a higher sustainability standard, social housing and residential buildings will generate operational cost savings and contribute to less greenhouse gas emissions over the lifespan of the building. Eliminating the carbon emissions linked with energy use in the built environment is critical to effectively addressing climate change.



## Links to Cardinia Shire Council Plan

2.3 Plan for housing diversity that meets community need, is affordable and delivers environmental sustainability, safety and healthy living outcomes.

## When thinking about the future of housing the following issues are relevant:



- The need for more diverse social and affordable housing that caters to current and future residents.
- The new Victorian 10-year social and affordable housing strategy.
- Cardinia Shire was identified as a priority LGA in the Big Build.
- Council's Social and Affordable Housing Strategy.
- The need for housing to be located close to services, facilities and public transport (for example health services, jobs, education, public transport and public open spaces).
- Environmentally sustainable design requirements of new housing, and retrofits for older housing.
- Proximity of housing to bushfire prone areas.
- Plan Melbourne 2050 policies such as:
  - 2.1.2 Facilitate an increased percentage of new housing in established areas to create a city of 20-minute neighbourhoods close to existing services, jobs and public transport.
  - 2.2.5 Require development in growth areas to be sequenced and staged to better link infrastructure delivery to land release.
  - 2.3.1 Utilise government land to deliver additional social housing.
  - 5.1.1 Create mixed-use neighbourhoods at varying densities.
  - 5.1.2 Support a network of vibrant neighbourhood activity centres.
  - 6.2.1 Mitigate exposure to natural hazards and adapt to the impacts of climate change.