

7 HOUSING RIGHTS ARE HUMAN RIGHTS: SOCIAL AND AFFORDABLE HOUSING STRATEGY 2018-2025

FILE REFERENCE INT198378

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RECOMMENDATION

That Council:

1. Approve Cardinia's Social and Affordable Housing Strategy and Action Plan 2018-2025 to be presented to Council for endorsement.
2. Include an additional recommendation into the strategy, 'to strongly advocate to State Government to mandate social and affordable housing for all future residential development'.

Attachments

- 1 Social and Affordable Housing Strategy and Action Plan 2018-25 62 Pages

EXECUTIVE SUMMARY

- On 14 August 2017 Councillors resolved to develop a Social and Affordable Housing Strategy to guide all future housing decisions and inform the Planning Scheme and MSS review.
- On 24 September 2018 Council endorsed the Draft Cardinia Social and Affordable Housing Strategy and Action Plan 2018-2025 for public exhibition.
- The public exhibition period ran from 22 October to 21 November 2018. Council received three responses, which have all been considered as part of the final document, being presented for endorsement.
- DELWP and DHHS have been important stakeholders and provided strategic feedback in the development of the document.
- Council received DHHS funding for \$145,000 (2018/2019), to finalise this strategy and implement the first year of the action plan. This funding concludes at the end of September 2019.
- Further funding will be required to continue implementation for the 2019/2020 financial year.
- The Action Plan contains twenty two actions and three targets focussing on increasing community awareness, increasing social and affordable housing stock and increasing diversity of stock.
- A key recommendation of the Strategy is the establishment of a Councillor Chaired committee to oversee the Strategy implementation and support the development of social and affordable housing across the Shire.

BACKGROUND

The draft Social and Affordable Housing Strategy and Action Plan 2018-2025 was placed on public exhibition for four weeks (22 October - 21 November 2018). Three submissions were received. A summary of these can be found in the table below along with Council officer's response.

Table 1: Summary of submissions received

Submission	Submission summary	Response1.
1.	<ul style="list-style-type: none"> • Supported the need for social and affordable housing • Noted the need for discussion about which solutions are right for our community • Calls for a commitment to pilot affordable housing projects which offer the opportunity to test different ideas 	<ul style="list-style-type: none"> • The Strategy outlines a range of actions addressing submission, these being; • 6.1.7: Work in partnership with Interface Council Network and local community housing sector to develop a cross-Council approach to improve community awareness. • 6.1.10: Continue to facilitate the Casey Cardinia Homeless Network and Strategic Leadership Group to identify and address local housing needs. • 6.4.3: Improve community awareness by hosting events during Homeless week and Poverty Awareness week. • This is occurring with Storey Drive and Main Street projects
2.	<ul style="list-style-type: none"> • Supported the importance of social and affordable housing • Raised 'the Hills' as an area to consider 	<ul style="list-style-type: none"> • The Strategy outlines a range of actions addressing submission, these being; • 6.2.4: Partner with a senior support service agency to develop and disseminate information regarding dwelling adaptation for older residents wishing to age in place. • 6.4.4: Undertake a land audit to identify potential Council owned land that could be sold or leased for social and affordable housing purposes
3.	<ul style="list-style-type: none"> • Supported the need for social and affordable housing • Raised the need to consider proximity to employment and employment opportunities 	<ul style="list-style-type: none"> • Referenced Liveability Plan (Housing and Employment Domains) • The Strategy outlines a range of actions addressing submission, these being; • 6.4.4: Undertake a land audit to identify potential Council owned land that could be sold or leased for social and affordable housing purposes • 6.4.5: Continue to work with existing local service providers

- Cardinia's Social and Affordable Housing Strategy is the first of its kind for Cardinia with its fundamental premise being 'housing rights are human rights'.
- It is underpinned by a human rights framework and local government's obligations under the Victorian Charter of Human Rights and Responsibilities Act 2006, reflecting that the provision of adequate housing as an essential human need.
- It also reflects Council's commitment to ensuring all residents in the Shire have access to safe, affordable and secure housing that meet their needs.
- The evidence within the Strategy confirms that Cardinia Shire lacks sufficient appropriate and affordable housing for lower income residents and that without intervention and investment, the situation will only get worse.
- In 2016, there was an estimated social housing supply gap of 2,230 dwellings. To meet this estimated shortfall and projected population demand, an average of 17.03% of all new dwelling supply between 2016 and 2036 is required to be provided as Social Housing for lower income households. This is an average of 265 dwellings per annum per year for 20 years (refer Attachment p4).
- The evidence within this Strategy establishes a clear need for action to:
 - Facilitate an increase in the supply of affordable housing (social/community housing and affordable private rental), for very low and low-income households and people with specialised needs
 - Increase the diversity of dwelling types to respond to population demographics and needs.

Key recommendations of the social and Affordable Housing Strategy are to:

- advocate and lead cross-council collaboration to seek an increase in investment by Federal and State Governments in social housing and homelessness support services
- strengthen local planning policy to reflect State Government legislative and policy changes in relation to affordable housing facilitation
- seek to secure a minimum 2% affordable housing in every development with an estimated total yield of over 100 lots or dwellings through voluntary negotiations in accordance with the State Government legislation and guidance, with the percentage to gradually increase over time to allow the market to adjust
- undertake a land audit and conduct a feasibility study to determine the potential for Council land to be committed to an affordable housing purpose
- explore opportunities to encourage an increase in smaller dwellings, particularly two-bedroom properties to cater for smaller households
- work with the community to build knowledge and increase support for affordable housing
- Establish a Councillor Chaired Committee to oversee the Strategy implementation and support the development of social and affordable housing across the Shire.

Impact on services

- Without action it is expected that rates of homelessness and housing stress in the Shire will continue to grow, with a range of flow-on impacts, including:
 - Increased pressure on support services.
 - Increases in:
 - mental health presentations,
 - family breakdowns,
 - crime and disengagement of people from their communities,
 - restricted access to education,
 - restricted access to employment;
 - Increased food insecurity (and related long-term health implications).

Social Housing Grant

Council was successful in securing a \$144,780 through the Social Housing Investment Planning (SHIP) grants program – part of the Homes for Victorians strategy. This funding is for 12 months only (October 2018 - October 2019).

The grant will fund:

- A feasibility study to identify what specific social housing needs are required.
- A land register to identify appropriate Council owned parcels of land to be considered as part of a pipeline of new social housing projects
- Part-time project officer to undertake this work and to implement the new Social and Affordable Housing strategy with a focus on facilitating new genuine local partnerships, fostering creative and innovative projects, focussing on land use and planning options, and exploring financial options.

POLICY IMPLICATIONS

Cardinia's Liveability Health Plan 2017-2021 (Municipal Public Health and Wellbeing Plan)

Housing has been identified as a critical health issue in our community and as such is a dedicated policy domain area. Living in lower-quality housing has been associated with poorer mental health and higher rates of infectious diseases, respiratory problems, and injuries. Those who live in rented accommodation have worse physical and mental health than owner-occupiers, and some studies have shown housing tenure to be a better predictor of health compared to other measures.

Cardinia Housing Strategy 2014 - 2018

On 16 December 2013, the Housing Strategy Strategic Plan 2013-2018 was endorsed at the General Council Meeting. In particular, the following actions pertaining to the area of social housing were also supported. These included:

- Identify and propose land parcels that could be developed for Social Housing.
- Liaise with local service providers to identify the level of need for social housing in the municipality and the required housing types and locations.
- Advocate for housing service providers to invest in Cardinia Shire.
- Initiate discussions with Social Housing Providers to invest in the Shire.

Planning and Environment Act 1987

- This Strategy also reflects recent changes to the Planning and Environment Act 1987 that places clearer emphasis on Councils to facilitate the provision of affordable housing as an objective of planning, and provide enhanced support and guidance for voluntary negotiations between Councils and land owners to secure affordable housing outcomes.

RELEVANCE TO COUNCIL PLAN

Our Community

- Improved health and wellbeing of our residents - Assist with establishing partnerships and social infrastructure opportunities that improve health and wellbeing outcomes for residents
- Our diverse requirements are met - Promote access to a mix of housing types to cater for the varying needs of people

Our People

- Access to a variety of services for all - routinely review overall community needs for services and either deliver or advocate for others to provide services to meet these needs.
- Improved health and wellbeing for all - Support children, young people, families, older adults and people with disabilities by providing a range of accessible services and facilities

CONSULTATION/COMMUNICATION

Strategy consultation and Engagement

- Comprehensive consultation and engagement was undertaken within Council and across the community during development of the Social and Affordable Housing Strategy.
- Workshops were held for the following stakeholders:
 - Councillors
 - Council staff
 - Housing Associations,
 - Local service providers and
 - Community members from consultative committees.
- The following community groups attended the Consultation workshops:
 - Anglicare
 - WAYSS
 - Windermere,
 - Womens Property Initiative
 - Local Councils
 - Peninsula Legal Centre
 - 4C's
 - KRHS
 - Monash Health
- The following Council areas participated in discussions and planning:
 - Councillors
 - Community Wellbeing Division
 - Planning and Development Division
- The following State Government Departments were instrumental in providing support and feedback:
 - Department Environment, Land, Water and Planning (DELWP)
 - Department Health and Human Services (DHHS)

FINANCIAL AND RESOURCE IMPLICATIONS

- In 2018, an initial \$144,780 grant was received by DHHS to implement this strategy.
- At the 24 September 2018 Council Briefing, Council also supported an additional \$6,000 funding to:
 - Host a targeted forum with housing agencies, government representatives and developers to support and discuss social and affordable housing options.
- Post September 2019, a further \$46,500 will be required to resource a part time position (0.6EFT) for 9 months (Sept 2019 - June 2020) to implement the strategy. No other funding will be required.
- Note this additional funding will be considered as part of the 2019/20 operating budget deliberations.

CONCLUSION

- The draft Social and Affordable Housing Strategy is underpinned by a human rights framework and local government's obligations under the Victorian Charter of Human Rights and Responsibilities Act 2006, reflecting that the provision of adequate housing as an essential human need.
- The strategy is informed by current reliable data, research and consultation with the support of DELWP and DHHS. It upholds our commitment to 'Together We Can' and is aligned to key Council strategic documents such as the Liveability Plan 2017-2029 and Housing Strategy 2014-2018
- It is recommended that Council supports the Social and Affordable Housing Strategy and Action Plan 2018-2025 being presented to Council for endorsement.

Housing Rights are Human Rights

Cardinia's Social and Affordable Housing Strategy and Action Plan 2018-2025

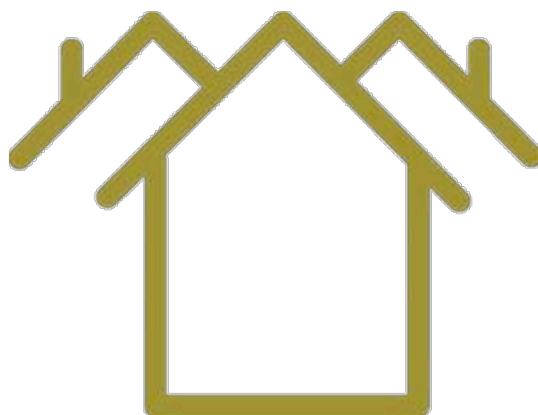


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Executive Summary

Housing is a fundamental human right and a key factor in Neighbourhood Liveability.

Cardinia Shire recognises affordable housing as a human right and an important link to a liveable neighbourhood; critical to creating a 'liveable, resilient community where the environment flourishes and residents are healthy, included and connected'.¹

While Cardinia Shire has had significant housing growth and is relatively more affordable in comparison to many parts of Melbourne to purchase a dwelling, particularly for larger new homes, a significant and growing number of lower income and vulnerable residents in Cardinia lack access to appropriate, secure and affordable housing and over 200 persons are already sleeping rough (ABS homeless counts).

A variety of hidden on-going living costs, particularly transport costs associated with lower residential densities and limited public transport access introduce further affordability issues, with many residents living in Greenfield sites at risk of mortgage and rental stress should petrol prices rise.²

This is particularly an issue for younger and older persons, single persons, sole parent families and people with a disability or mental illness. These households can face other disadvantage in the private market that makes accessing appropriate housing challenging.

The evidence confirms that Cardinia Shire lacks sufficient appropriate and affordable housing for lower income residents and that without intervention and investment; the issue will continue to worsen.

Specifically, the analysis highlights:

- 2,547 households are estimated to have required access to social housing in Cardinia Shire in 2016, representing 7.87% of all households.
- 7.21% of all dwellings in Cardinia Shire in 2016 would need to have been available as Social Housing to address this need.
- Only 0.9% of all dwellings (317 dwellings) were dedicated Social Housing in Cardinia Shire in 2016, resulting in a Social Housing supply gap of 2,230 dwellings.
- To meet the 2016 estimated shortfall and projected population demand, an average of 17.03% of all new dwelling supply between 2016 and 2036 is required to be provided as Social Housing for lower income households. This is an average of 265 dwellings per annum per year for 20 years (Table 1 & Figure 1).
- If 50% of the 1,736 low income households in mortgage stress in 2016 are unable to maintain their housing a further 868 affordable or social rental or ownership options would be required.

Year	Estimated Number of Low Income Households	Total Estimated Social Housing Need (households)	Percentage of all dwellings estimated to be required to be Social Housing	Social Housing Supply Gap (dwellings)	Supply required per annum to address unmet (2016) Social Housing need (adjusted to 2018)	Estimated total % of new dwellings required to be Social Housing
Base Year - 2016	11,099	2,547	7.21%	2,230	5,304	
2021	15,556	3,570	8.09%	3,253	265 dwellings / annum	15.63%
2026	18,810	4,317	8.19%	4,000	265 dwellings / annum	15.40%
2031	21,528	4,941	8.17%	4,624	265 dwellings / annum	17.09%
2036	24,493	5,621	8.37%	5,304	265 dwellings / annum	20.00%
		Average:	8.01%			17.03%

Table 1: Estimated Social Housing Supply Gap and Supply Requirement 2016 - 2036

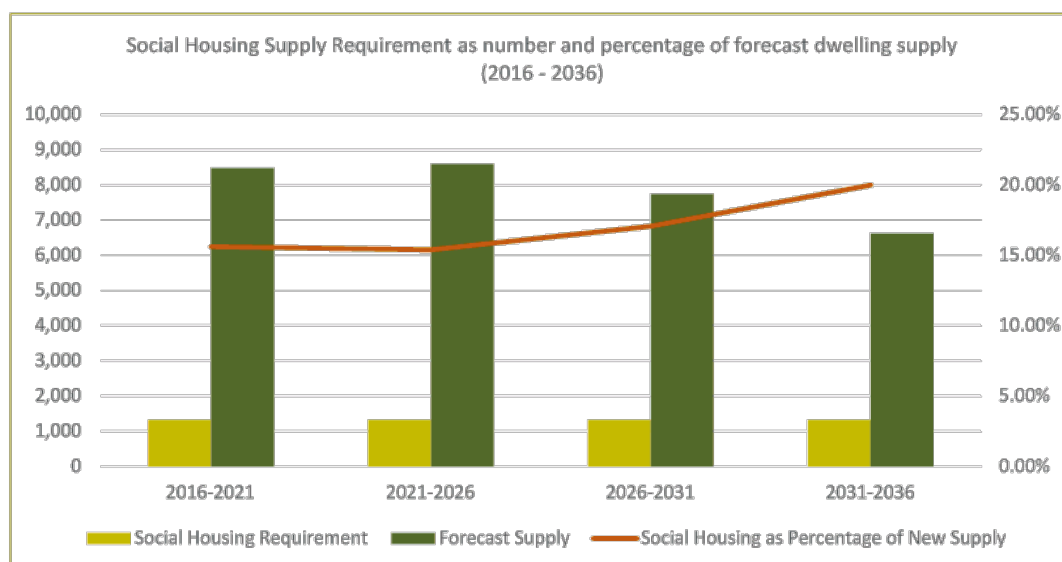


Figure 1: Social Housing Supply Requirement 2016 - 2036 as percentage of forecast dwelling supply

Cost impact

Homelessness in Cardinia Shire is estimated to be costing the State Government at least **\$5.635m per year**³. This cost would be significantly higher if the cost impact of lower income households being in housing stress was also factored.

Without action it is expected that rates of homelessness and housing stress in the Shire will continue to grow, with a range of flow-on impacts, including:

- Increased pressure on support services;
- Increases in mental health presentations, family breakdowns, crime and disengagement of people from their communities, education and employment;
- Increased food insecurity (and related long-term health implications).

Strategy and Action Plan

The evidence within this Strategy establishes a clear need for action to:

1. Facilitate an increase in the supply of affordable housing (social/community housing and affordable private rental), for very low and low-income households and people with specialised needs; and
2. Increase the diversity of dwelling types to respond to population demographics and needs.

The Strategy cements Council's commitment to work collectively with key stakeholders to respond to the evidence of need and the Council Goal to increase access to appropriate and affordable housing.

Targets to respond to this goal that reflect the roles and responsibilities of Council and the objective to work collectively with other stakeholders to address affordable housing need are identified (Figure 3), that then drive specific actions and will support reporting and evaluation.

Emphasis is placed on actions that align to Council's roles as leader and advocate, land use planner, social planner, and community developer.

The Strategy also provides the evidence base and the strategic context and justification to support Council to progress negotiations with landowners to seek a reasonable contribution being made towards affordable rental housing as a result of a rezoning and planning permits in accordance with new State Government legislation and policy.

Recommendations:

- Advocate and lead cross-council collaboration to seek an increase in investment by Federal and State Governments in social housing and homelessness support services;
- Strengthen local planning policy to reflect State Government legislative and policy changes in relation to affordable housing facilitation;
- Seek to secure a minimum 2% affordable housing in every development with an estimated total yield of over 100 lots or dwellings through voluntary negotiations in accordance with the State Government legislation and guidance, with the percentage to gradually increase over time to allow the market to adjust;
- Undertake a land audit and conduct a feasibility study to determine the potential for Council land to be committed to an affordable housing purpose;
- Explore opportunities to encourage an increase in smaller dwellings, particularly two-bedroom properties to cater for smaller households;
- Work with the community to build knowledge and increase support for affordable housing.
- Establish a Councillor Chaired Steering Committee to oversee the Strategy implementation and support the development of social and affordable housing across the Shire.

The full set of Actions is set out in Part C.

Social and Affordable Housing Strategy 2018-2025 Framework

Vision			
Cardinia Shire includes diverse, high quality, sustainable and affordable housing that is responsive to the needs of a growing and diverse community			
Goal			
Increase access to appropriate and affordable housing			
Liveability Plan Housing Objectives			
Support and facilitate affordable and flexible housing, which caters for different households and meets the needs of all people	Encourage diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements.	Support high quality residential developments that respond to best practice in sustainability, environmental, safety and healthy by design guidelines.	Identify opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality.
Social and Affordable Housing Strategy Targets			
By 2025, secure 5 social and affordable housing commitments to be delivered on local government land, state government land and privately-owned land.	By 2025, Increase the percentage of dwellings with 2 bedrooms or less from 10.7% to 12% of all dwellings within growth areas and strategic locations.	By 2025, local research shows a measurable increase in positive community perceptions and attitudes towards social housing developments	
Actions			

Definitions

Housing Affordability

Housing affordability refers to the relationship between expenditure on housing (cost of mortgage payments or rent) and household income.

Housing affordability is particularly an issue for lower income households in the bottom 40% of incomes who have reduced financial resources available to meet housing costs.

Registered Housing Association / Provider

A Registered Housing Agency is a not-for-profit organisation registered under the Victorian Housing Act, with a mission to own, control or manage affordable rental housing (community housing).

Affordable Housing

Affordable housing is housing, including social housing, that is appropriate for the housing needs of very low, low and moderate-income households (Planning and Environment Act 1987).

Appropriateness of affordable housing includes consideration of allocation, affordability, tenure, type of housing (form and quality), location, integration and reference to housing need. Affordable housing should be priced (whether mortgage repayments or rent) so households are able to meet their other essential basic living costs.

Housing Stress

A lower income household (those in the lowest 40% of incomes) is considered to be in 'housing stress' when it is paying more than 30% of gross household income on rent (the '30/40 rule').

Social Housing

Social housing includes:

- Public housing (owned and managed by the Director of Housing); and
- Housing owned, controlled or managed by a participating registered agency declared by the Director under section 142F(2)(b) of the Housing Act (referred to as an Accredited Housing Association or Provider).

Community housing

Refers to housing provided by Accredited Housing Association or Provider.

Liveability

Liveable communities are regarded as "safe, attractive, socially cohesive and inclusive, and environmentally sustainable with affordable housing linked via public transport, walking and cycling to employment, education, public open space, local shops, health and community services, and leisure and cultural opportunities" (Lowe et al. 2013).

Snapshot of Social and Affordable Housing Need in Cardinia

The following key statistics highlight the pressing social and affordable housing need in Cardinia Shire and the priority areas for collective action.

There are very low levels of dedicated social and affordable housing for lower income residents to access relative to demand:

- A minimum 4,086 households require Social Housing in the Southern Metro (Dandenong) Region.⁴
- In 2016 there was an estimated shortfall of 2,230 dwelling that were affordable for lower income households in Cardinia Shire to rent.
- Only 0.9% of all dwellings is dedicated social rental housing compared to a Greater Melbourne average of 2.6%⁵.
- An estimated 17.03% of all new dwelling supply is required to be affordable for lower income households to rent to begin to meet unmet need as at 2016 and cater for forecast population affordable housing requirements.

Homelessness is a hidden and significant issue in Cardinia, impacting disproportionately on women, single persons, sole parent families, younger and older residents, people with mental illness and people with a disability:

- Between 2011 and 2016 the number of persons estimated to be homeless has risen by 52.8%:
 - ❖ 220 persons were estimated to be homeless in 2016 with a further 207 persons living in marginal housing;
 - ❖ The rate of homelessness has increased by 20% from 19.4 per 10,000 in 2011 to 23.4 out of every 10,000 people in 2016;
 - ❖ Compared to other Victorian interface Councils, Cardinia shows the second highest increase in its rate of homelessness in the last 5 years (after Wyndham);
 - ❖ 49.1% of homelessness occurs in Pakenham South.⁶
- Financial difficulties (34%), family violence (24.2%), and housing crises (16.2%) are the main reasons that lead to people seeking support from housing agencies and homeless service providers in Cardinia between 2015 and 2017.⁷
- Of the people presenting to homeless service providers between July 2015 and April 2017:
 - ❖ 34% were people living in a single parent family (425 presentations); 92% of whom were females;
 - ❖ 31% of presentations were by people with a prior mental illness;
 - ❖ 28% were by people living on their own; and
 - ❖ 20.7% of services were to young people; 5% of whom were homeless in the 12 months prior.⁸

The private market is not delivering housing options for everyone, with a lack of smaller dwellings for rent or purchase by single and couple households and a lack of appropriate housing for people with special needs:

- There has been a significant decline in affordability of private rental dwellings for very low households, from 68.4% of all dwellings available for rent in 2000 to 27.9% in 2017.⁹
- Only 2, one-bedroom and 25 two-bedroom dwellings that were available for rent in 2017 were affordable for very low-income households - with no guarantee these households can access this housing.¹⁰
- The majority of dwellings in the Shire are detached houses comprising three or more bedrooms (82.9%)¹¹ and only 10.7% (3,493 dwellings) of dwellings have two bedrooms or less.¹²
- 17.7% (5,775 households) have only one person;
- 19% of all low income households and 65% of all low income renting households are in rental stress (2,121 households).¹³
- 50.3% of all low income households are in mortgage stress (1,736 households).¹⁴

Part A: Context

Purpose of the Strategy

This Strategy and Action Plan reflects the Council's commitment to ensuring all residents in the Shire have access to safe, affordable and secure housing that meets their needs. Development of the Strategy was a key recommendation arising from a 2016 study commissioned by Council on the nature and extent of homelessness in the Shire.

The Strategy identifies the social and affordable housing need in Cardinia Shire and provides a strategic justification for Council actions and collective intervention to increase affordable housing supply in the community.

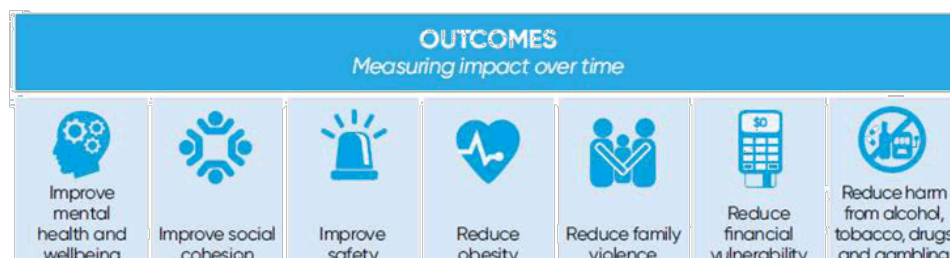
Strategy Framework

The Strategy is underpinned by a human rights framework and local government's obligations under the Victorian Charter of Human Rights and Responsibilities Act 2006¹⁵, reflecting that the provision of adequate housing is an essential human need. The Strategy is framed by and progresses several key Council strategies, in particular, Council's Liveability Plan 2017-29.

By addressing key liveability factors, the Council ultimately aims to address health and social outcomes in the community. Cardinia Shire's Liveability Plan 2017-29 identified the following housing 'vision' in accordance with this objective:

Cardinia Shire encourages diverse, high quality and sustainable housing, affordable for all, in close proximity to employment, education, goods and services and open space, which is connected by active travel infrastructure and meets the needs of a growing and diverse community.

The Liveability Plan includes seven priority health and social outcomes:



These outcomes will be influenced through focussing on seven key policy domains:



The Housing Domain establishes four key objectives and/or actions that Council is committed to working towards. These objectives and/or actions have been adopted to frame the actions within this Strategy and Action Plan:

6.1	Supporting and facilitating affordable and flexible housing which caters for different households and meets the needs of all people
6.2	Encouraging diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements
6.3	Supporting high quality residential developments that respond to best practice in sustainability, environmental, safety and healthy by design guidelines
6.4	Identifying opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality

The Strategy aligns and builds on Cardinia Shire's Housing Strategy 2013-18 which establishes the local housing objectives and strategies in relation to the land-use planning role of Council.

The Strategy also reflects recent changes to the *Planning and Environment Act 1987* that places clearer emphasis on Councils to facilitate the provision of affordable housing as an objective of planning, and provide enhanced support and guidance for voluntary negotiations between Councils and land owners to secure affordable housing outcomes...

Cardinia Shire's Vision for this Strategy is that

Cardinia Shire includes diverse, high quality, sustainable and affordable housing that is responsive to the needs of a growing and diverse community.

This is an aspiration that will depend on collective action and Federal and State Government investment.

Structure of the Document

The Strategy and Action Plan enhances the Council, community and key stakeholders' collective knowledge of social and affordable housing and establishes the actions the Council will take within its remit to work to address this need.

The Strategy specifically:

- Analyses and estimates unmet and future social and affordable housing need and identifies priority groups to be housed;
- Contextualises it within the Commonwealth, State and Local policy and land-use planning policy context and opportunities for actions and investment; and
- Identifies a Vision, Objectives, Targets and Actions the Council aims to address to respond to the identified need; and a review methodology for Council to monitor success.

Principles

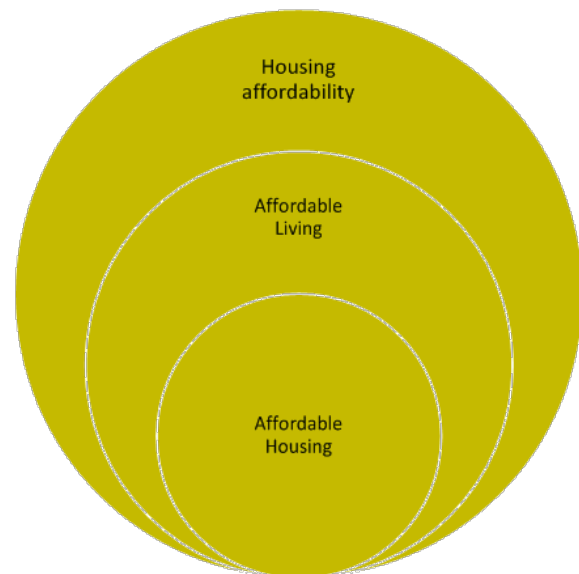
The following Principles underpin Cardinia Shire's approach to address social and affordable housing need:

Principle	Approach
Human rights	Respect for and upholding of human rights requires adopting a non-judgemental approach to people or groups of people. It involves eliminating discrimination based on age, gender identity, sexuality, race, religious/faith beliefs, political beliefs, ethnicity, physical ability and socio-economic status.
Evidence informed	Actions, undertaken to make Cardinia Shire a more affordable region to live need to be informed by the most current data and evidence from Australia and Internationally.
Partnerships	Cardinia Shire recognises the important leadership role it plays in making housing more available, affordable and diverse. Shared responsibility recognises that Council takes a collaborative strategic approach, which involves partnerships with others. Each partnership reflects the requirements of Council and all partners, as well as community needs, funding sources and what each party can bring to the arrangement.
Social Inclusion	All people, including people experiencing homelessness, have a right to benefit from Council service and participate in public activities and events. People who are homeless have a right to be in public spaces and will be treated as any other member of the public. All community needs will be considered when planning for social and affordable housing.

Housing Affordability, Affordable Living and Affordable Housing

While closely linked, there is a difference between housing affordability and affordable housing. Affordable living is a further concept that requires clarification.

The three concepts can be considered to be interlinked as the diagram opposite illustrates.



Housing affordability is a complex and critical issue impacting on an areas' growth and people's access to housing that is within their financial means:

- Affordability is influenced by many factors, including population and demographic trends, land supply, access to and cost of financing, labour and material markets, fiscal policies, planning policy and regulation, industry and community acceptance, design, infrastructure and property trends;
- Policies and actions taken by all levels of government influence housing affordability, including taxation, income support, planning, land use and funding, and financial decisions;
- While actions towards maintaining housing affordability across the market are critical to sustaining lower price points, and thereby reducing the need for dedicated affordable housing, there is no guarantee any lower priced housing in the private market is able to be accessed by lower income households unless a process to allocate is put in place; and
- Dwelling size and diversity of housing types and tenures impact on the cost and affordability of housing.

'Affordable living' is also a broad concept that is linked to affordability and that takes a wider perspective as to the costs of housing, recognising there are a range of associated costs such as cost of transport, cost of a healthy food basket, and running costs that impact on the affordability of a housing outcome for a household.

Social and Affordable Housing

Affordable Housing is housing, including Social Housing, that is appropriate for the housing needs of very low, low and moderate-income households.¹⁶

Social / Community Housing is a form of affordable housing that is either owned by the State (public housing) or owned or controlled by a housing agency registered by the Government under the Housing Act.

Where references to 'affordable housing' are made in this report it includes social / community housing which is a form of affordable housing.

Affordable Housing includes:

- **Supported and transitional housing:** housing targeted to very vulnerable households, often people exiting homelessness or with other complex needs that is typically coupled with a range of wrap-around personal supports;
- **Public housing:** housing that is owned and managed by the State Government Department of Health and Human Services (DHHS);
- **Community housing:** housing that is owned and/or managed by not-for-profit organisations. Community housing organisations are generally regulated by Government;
- **Social housing:** umbrella term to describe public and community housing;
- **Affordable private rental:** housing that is affordable and allocated to very low, low or moderate income households, often through a specific Government supported program such as the National Rental Affordability Scheme; and
- **Affordable home ownership:** dedicated affordable home ownership programs include shared equity arrangements, which are supported by Governments and not-for-profit organisations.

These housing arrangements are typically provided 'below-market' and require subsidy.



Why is affordable housing important?

Access to an adequate standard of living, including housing, is foremost a human rights issue.¹⁷ Without appropriate shelter, a person's ability to live and participate in their society to their full potential is significantly decreased.

Affordable housing is also needed to accommodate diversity in a community, to maintain social cohesion, and to support and sustain local economies with a range of services and businesses.¹⁸ A lack of affordable housing therefore has negative impacts from both a social and economic viewpoint.

The provision of sufficient appropriate and adequate affordable housing supply has significant social and economic benefits for individuals, families, the wider community and the economy, with established linkages to households':

- Health and wellbeing;
- Capacity to participate in education and the workforce;
- Rates of family violence;
- Level of reliance on social supports and high cost welfare services; and
- Participation in society.

Who requires affordable housing?

People across all life stages can find themselves in need of affordable housing at any time, primarily as a result of a limitation on their income generating capacity. This may be a long-term constraint (for example, persons who are aged, disabled, face chronic ill health, or are a primary carer and therefore unable to work), or a short-term issue (as a result of loss of employment, family violence or family breakdown, or short-term illness or disability).

Very low and low-income households are the groups most likely to require affordable housing. Moderate income households are also recognised as potentially requiring affordable housing which could include affordable rental or ownership.

In Greater Melbourne, the State Government has published income bands for households that are deemed to be eligible for affordable housing delivered under the *Planning and Environment Act 1987* (Table 2)

Table 2: Income Bands Greater Melbourne, June 2018¹⁹

Household type	Very low Income		Low Income		Moderate Income	
	Annual	Weekly	Annual	Weekly	Annual	Weekly
One adult	\$25,220	\$484	\$40,340	\$774	\$60,510	\$1,160
Two adults, no dependents	\$37,820	\$725	\$60,520	\$1,161	\$90,770	\$1,741
Family (1 – 2 adults with children)	\$52,940	\$1,015	\$84,720	\$1,625	\$127,080	\$2,437

When coupled with other challenges or disadvantage, low income households may be particularly disadvantaged in the housing market and more vulnerable to homelessness.

Analysis undertaken for Council of presentations to local homeless service providers between July 2015 and April 2017 highlights that groups that are disproportionately represented include women, single-parent families (the majority headed by women), young people, people with a history of mental illness and people with a disability (Attachment 1).

Affordability Benchmarks for Cardinia

A determination of affordability for very low, low and moderate income households has been undertaken using a 30% of household income on housing cost assessment.

This establishes the estimated maximum purchase price or weekly rent that is required for a dwelling to be affordable for the nominated household group, i.e. a Very Low Income Single (Table 3).

Table 3: Estimated affordability by Household Type - Greater Melbourne Income Bands¹

Household type	Very low (50% median)			Low (80% median)			Moderate (120% median)		
	Income Limit	Affordable Rent	Affordable Purchase	Income Limit	Affordable Rent	Affordable Purchase	Income Limit	Affordable Rent	Affordable Purchase
Single	\$25,220	\$146	\$102,363	\$40,340	\$233	\$163,732	\$60,510	\$349	\$245,597
Couple	\$37,820	\$218	\$153,503	\$60,520	\$349	\$245,638	\$90,770	\$524	\$368,417
Family	\$52,940	\$305	\$214,872	\$84,720	\$489	\$343,861	\$127,080	\$733	\$515,791

In summary:

- For a Very low income Single person household living in Greater Melbourne and earning \$25,220 per annum, weekly rent must be less than \$146 to be considered affordable;
- For a Low income Couple household living in Greater Melbourne and earning \$60,520 per annum, weekly rent must be less than \$349 per week, and a dwelling less than \$245,638 to purchase to be considered affordable;
- For a Moderate income Family household living in Greater Melbourne and earning \$127,080 per annum, rent must be less than \$733 per week and a dwelling less than \$515,791 to purchase to be considered affordable.²

An assessment of affordability of the Cardinia Shire market against these income bands and affordable price points is undertaken in Part B.

¹ Calculations as to affordable purchase is based on the following assumptions:

- 10% deposit
- 25 year term
- 6.69% interest rate (Reserve Bank Standard Variable Rate average over 10 years)
- 30% income on mortgage repayments
- Fortnightly repayments.

² Note that these affordability measures are based on the upper income band for each household type. Actual affordability will vary depending on individual household income.

Policy Context

The Strategy is situated within this broader policy framework, summarised in Figure 2.

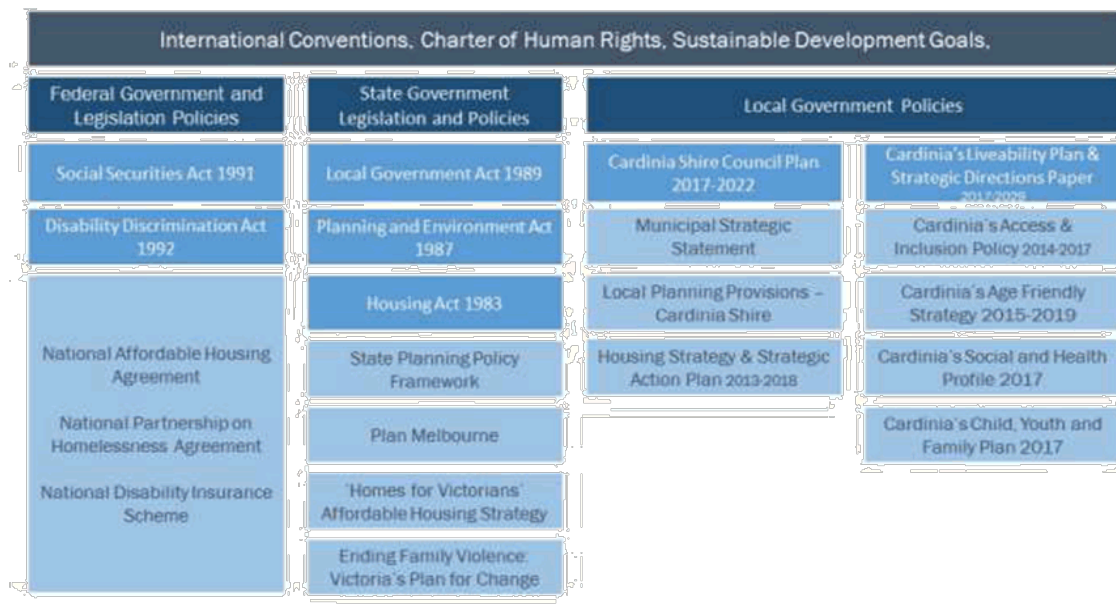


Figure 2: Legislative and Policy Context

Global context – United Nations Sustainable Development Goals

Housing rights are recognised as global human rights. The right to housing is more than simply a right to shelter. It is a right to have somewhere to live that is adequate. Whether housing is adequate depends on a range of factors including security of tenure, affordability, accessibility, location and cultural adequacy.²⁰

In 2015 the Member States of the United Nations agreed on the 17 Sustainable Development Goals (SDGs) that are intended to guide global action on sustainable development until 2030.

Whilst all of the SDGs have targets that are directly or indirectly related to the daily work of local and regional governments, the Primary Goal 11: 'Make cities and human settlements inclusive, safe, resilient and sustainable' is particularly relevant.

Secondary targets of note include:

- End poverty in all its forms everywhere
- Achieve gender equality and empower all women and girls
- Reduce inequality within and among cities²¹

Commonwealth Government

The Commonwealth Government influences housing markets through several policy interventions including in relation to population, employment, transport, taxation and income support.

Financing and Funding

In relation to property, the Commonwealth set and administer policies relating to capital gains tax, negative gearing, Commonwealth Rent Assistance (CRA), and the National Rental Affordability Scheme.

Significant investment is made by the Commonwealth through the National Affordable Housing Agreement (NAHA), the bi-lateral funding agreement with the State, and directly to households in the form of CRA. CRA is not a supply subsidy and households may still be in housing stress despite this additional financial support.

The NAHA sets a range of shared objectives to improve both rental and ownership outcomes particularly for lower income households.

On 1 July 2018 the Commonwealth Government established the National Housing Finance and Investment Corporation which is intended to:

- Manage an affordable housing bond aggregator to drive efficiencies and cost savings in the provision of affordable housing by community housing providers;
- Administer \$1 billion National Housing Infrastructure Facility, which will use tailored financing to partner with local governments in funding infrastructure to unlock new housing supply; and
- Support the establishment of Managed Investment Trusts as a vehicle for institutional investment into affordable housing, with tax exemptions and benefits for the investor.

These initiatives will create a new institutional framework for affordable housing investment however subsidy will still be required to be coupled with these tools if significant supply outcomes are to be achieved.

State Government

The State Government has access to several financial, funding and planning mechanisms that impact on housing affordability and the investment in, and delivery of, affordable housing.

Financing and funding

The State Government is responsible for the collection and allocation of a range of taxes and service charges that relate to property development and ownership, including stamp duties, land taxes and infrastructure contributions.

The State administers First Home Owner Grants (not tied to incomes) and in 2016 announced a package of housing initiatives intended to increase the supply of social and affordable properties (rent and purchase) for lower to moderate income households.

Specific housing investment strategies were announced in Homes for Victorians in 2017 and include:

- \$1 billion Social Housing Growth Fund to support new social housing construction or subsidise private rental outcomes;
- \$1 billion loan guarantee program to help Housing Associations secure more competitive commercial finance;
- \$100 million revolving loan facility which will increase the pool of capital available for Accredited Housing Agencies;
- Transfer of the management of 4,000 public housing dwellings to the community housing sector to manage on behalf of the State;
- Release of surplus government land to the market with an affordable housing requirement through an Inclusionary Housing pilot program;
- Establishment of a voluntary affordable housing framework to provide greater certainty as to the circumstances and affordable housing outcomes that could be supported on privately owned land;
- Additional financial support for First Home Buyers including removal of Stamp Duty for properties under \$600,000 and an increase in the First Home Owners Grant in regional Victoria; and
- Commitment to shared-equity home ownership programs.²²

Land-use Planning Policy

Legislation and policies that establish the context by which a local authority plans for the use of land within its municipality, including for residential purposes are particularly relevant to affordable housing.

The *Planning and Environment Act 1987* (the Act) provides the legislative framework under which planning policy is set and delivered in Victoria. Councils and decision makers must have regard to the Objectives of the Act and the matters set out in the Victorian Planning Provisions (VPPs) and State Planning Policy Framework (SPPF) when developing the Local Planning Scheme and Structure Plans and when determining planning matters (Figure 3).

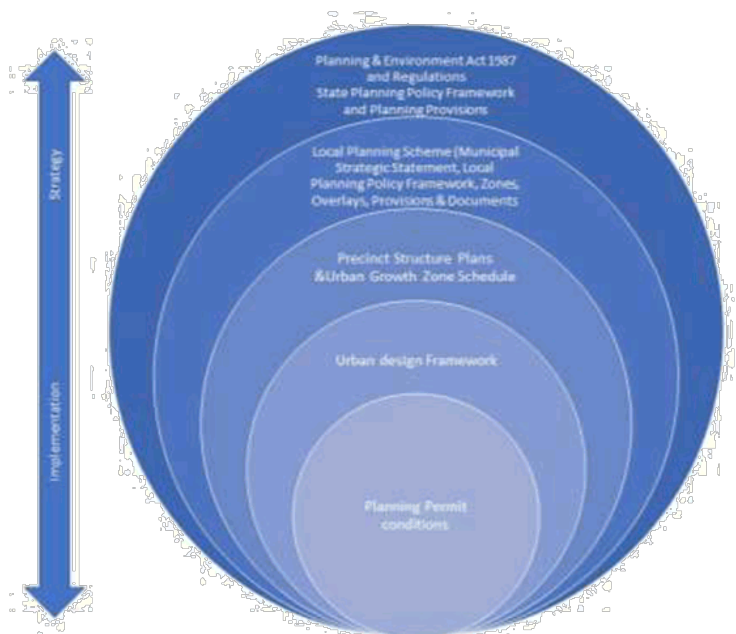


Table 4: Planning Framework (adapted from Officer Town Centre Draft Structure Plan)

Clause 16 of the SPPF directly deals with Housing.

Plan Melbourne

Recent update to the State Planning Policy, Plan Melbourne, set a 35-year blueprint to ensure Melbourne growth is more sustainable, productive and liveable. The implementation plan sets out key actions, including actions to increase the supply of social and affordable housing and provide greater choice and diversity of housing.

Direction 2.3 includes a range of actions that the State Government commits to undertake in order to increase affordable housing, including:

- Streamlining decision-making processes for social/community housing proposals;
- Strengthening the role of planning in facilitating and delivering the supply of social and affordable housing; and
- Creating ways to capture and share value uplift from rezonings.

From 1 June 2018 there is a stronger legislative basis and subsequent obligation on Local Councils to give regards to affordable housing when undertaken planning as a result of the incorporation within the Act of a:

- New Objective of Planning; “to facilitate the provision of affordable housing in Victoria”;
- Definition of affordable housing; and
- Statement confirming that a Responsible Authority may enter a Section 173 Agreement with a land owner to secure an affordable housing agreement.²³

These new provisions are supported by a Governor in Council Order, Ministerial Notice and Departmental Guidance that provides further clarity on the definition of affordable housing and its translation, and a framework to support voluntary negotiations between local councils and land owners.

These legislative changes and associated documents:

- Confirm planning has a role in facilitating affordable housing and that *“one mechanism to facilitate the supply of affordable housing is through a voluntary agreement between a Responsible Authority and a landowner to deliver affordable housing as part of new developments”*²⁴;
- Highlight the importance of Local Governments establishing a strategic evidence base of local affordable housing need, on which to then base policies and negotiations with land owners (addressed by this Strategy);
- Establish income bands to define 'very low, low and moderate income households';
- Provide guidance as to assumptions on which to establish affordable rent and purchase price points;
- Establish a set of 'Matters' when considering the appropriateness of a proposed built form outcome in relation to the housing needs of very low to moderate income households;
- Recognise that value is required to be created to support built form costs. Rezoning and increased density are two examples of where a value uplift is provided through the planning process that may support affordable housing being delivered; and
- Highlight planning incentives that Council may adopt, including truncated planning timeframes, rate exemptions, reductions in other planning requirements and reduced developer contributions.

The specific matters that must be given regards to when determining the appropriateness of a planning response to the housing needs of very low, low and moderate income households are set out in the Government Gazette, summarised in Figure 4.



Table 5: Matters to be considered when determining appropriateness of housing

Other Key Policies

Several other policy areas impact on affordability and supply of housing, particularly transport education and health policies. Infrastructure contribution charges and the expenditure of these funds is also a key State policy of influence in Cardinia Shire.

Local Government policy context

The role of Local Government in supporting an increase in affordable housing is informed by legislative policies, powers and obligations.

Cardinia Shire's Vision is that the Shire will be developed in a planned manner to enable present and future generations to live healthy and productive lives and to enjoy the richness of the diverse and distinctive characteristics of the Shire.²⁵

Funding and Financing

Local Governments have limited and constrained means of generating revenue and raising finance. Council revenue typically comprises of revenue from rates, government grants, developer contributions, and from activities such as car parking fees and fine collection.

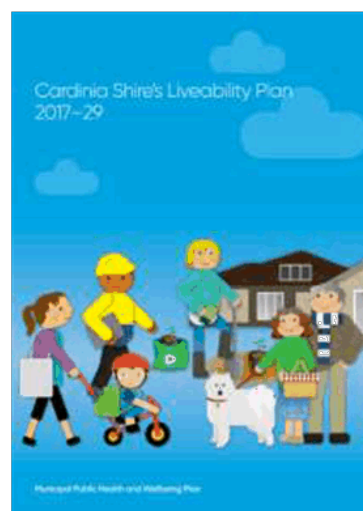
Policy

Cardinia Shire Council has a strong set of planning, housing and community development policies that relate to the delivery of social and affordable housing as highlighted in Figure 5.

Cardinia's Liveability Plan 2017-2029 establishes seven policies domains, one of which is housing.

Four key strategies are identified under the Liveability Plan's Housing chapter that guide Council action:

- Action 6.1: Supporting and facilitating affordable and flexible housing which caters for different households and meets the needs of all people;
- Action 6.2: Encouraging diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements;
- Action 6.3: Supporting high quality residential developments that respond to best practice in sustainability, environmental, safety and healthy by design guidelines;
- Action 6.4: Identifying opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality.



Cardinia's Housing Strategy and Strategic Action Plan 2013-2018 also recognises the importance of affordability in achieving Cardinia Shire's Housing Vision.

Key Council Strategies

Strategy	Points relevant to Social and Affordable Housing Strategy
Council Plan 2017 – 2021	<ul style="list-style-type: none"> Strategic Objective 2 (Our Community) includes an action to promote access to and encourage, a mix of housing types to cater for the varying needs of people in the Cardinia community. Emphasis on responding to and reducing family violence has a direct link to affordable housing provision.
Liveability Plan 2017 - 2029	<ul style="list-style-type: none"> Provides Cardinia Shire with a clear framework that outlines a common agenda for public health planning. Identifies housing as one of Council's key Liveability policy domains with the key objective to increase access to appropriate and affordable housing.
Liveability Plan Strategic Directions Paper	<ul style="list-style-type: none"> Provides context and rationale for the development of the Cardinia Shire Public Health and Wellbeing Plan; Identifies several related issues surrounding both housing and affordable housing, including financial vulnerability of many lower income households and the need for increased affordable housing to "accommodate diversity in a community, to maintain social cohesion, and to support and sustain local economies with a range of services and businesses".
Housing Strategy 2013-2018 Strategic Action Plan	<ul style="list-style-type: none"> Identifies key priorities and develops strategies as a response to the current housing issue within Cardinia Shire. Recognises that "affordable, accessible and appropriate housing is one of the fundamental prerequisites for a healthy society, [as] it affects nearly every aspect of daily life" (p. 3) Includes specific section on housing affordability and the need for a diverse range of housing types, tenures and costs and a need to increase the overall supply of developments for affordable houses, especially for households on low to moderate incomes.
Cardinia's Access and Inclusion Policy 2017	<ul style="list-style-type: none"> Outlines a strategic direction that improves accessibility and inclusiveness through the implementation of "practices, processes and planning"
Cardinia's Age Friendly Strategy 2015 – 2019	<ul style="list-style-type: none"> Outlines the strategic direction for Cardinia Shire Council to create an 'age-friendly' community Identifies housing as a priority area with key objectives to: <ul style="list-style-type: none"> Support Council's housing action plan to facilitate development of a diverse, flexible, adaptable range of housing types and tenures for older residents. Provide information to older residents about housing options and aged care support services. Advocate to land developers for appropriate housing for older people.
Child, Youth and Family Strategy 2017-2021	<ul style="list-style-type: none"> Provides the framework which supports the prevention and early intervention approaches that respond to priorities and key focus area identified by community, including by children and young people Outcomes of the policy around being safe, healthy and happy, connected, realising potential and economic wellbeing are all linked to the need for safe and secure, appropriate and affordable housing.

Figure 3: Overview of Key Council Strategies

Role of Local Government

The Cardinia Housing Strategy reflects the Council's role and ability to influence the design and development of residential areas and facilitate new housing supply through planning and regulatory functions and via its various other roles set out in in Figure 6 with specific consideration given to the potential influence or actions with regards to affordable housing.

Role	Description	Potential scope of actions
Leader and Advocate	Take responsibility; present position based on evidence; lobby key stakeholders, such as State and Local Government; Be Accountable; Show the way and consult widely.	<ul style="list-style-type: none"> • Ensuring affordable housing is central to Council policy and planning deliberations; • Represent and advocate on behalf of the community for Federal and State action and funding • Demonstrate potential solutions through leading by example, e.g. development of Council land • Lead community in conversation about importance of affordable housing • Broker partnerships with housing agencies and between housing agencies and property developers • Lead and work with other Councils in the region and facing similar issues (e.g. Interface Council Network, Homeless network)
Land-use Planner	Planning for the efficient, orderly and appropriate use of land now and in the future, with consideration to balancing social, economic and environmental needs	<ul style="list-style-type: none"> • Facilitating the supply of affordable housing through the planning process • Plan for the delivery of supporting infrastructure, housing diversity and affordable housing to meet the range of community needs, and long-term sustainability and affordability
Social Planner	Planning the development of social services and facilities based on evidence based practise	<ul style="list-style-type: none"> • Plan for social infrastructure to support all residents • Support vulnerable and lower income households with support services that increase social and economic capacity
Community Developer	Developing broad and deep collaboration across all levels of government, community service providers, developers and residents	<ul style="list-style-type: none"> • Capacity building activities by Local Government can come in many forms including: • Building of Council's own knowledge, resources and capacity to find and deliver solutions; • Support for other organisations to build their capacity to develop and deliver responses that in turn support capacity building for individuals in the community; • Support for individuals or community groups to improve their own individual and localised capacity. • A range of policy interventions that improve education, training and access to employment are required to support households that face housing stress. Councils can seek to address or influence these areas through policy and investments outside the scope of an affordable housing strategy.

Figure 4: Roles of Council

Land-use Planning Role and Actions

This Strategy emphasises the role of the Council to plan for and administer the use, protection and development of land due to the direct and important influence this role has on the delivery of housing supply and general housing affordability.

Land use planning and administration by Councils is undertaken in accordance with the *Planning and Environment Act 1987*, the Victorian Planning Provisions (VPP), and the State Planning Policy Framework (SPPF).

The Council's Planning Scheme sets the Council's land-use vision and objectives through a Municipal Strategic Statement (MSS) and a Local Planning Policy Framework (LPPF).

Planning Schemes in Victoria must seek to achieve the objectives of planning in Victoria as set out in Section 4(1) of the *Planning and Environment Act 1987*.

The new planning objective 'To facilitate the provision of affordable housing in Victoria' is now a specific objective Councils and decisions makers including the Minister and VCAT must give regards to when assessing the application of planning policies and provisions.

This objective is reflected in Clause 16.01-1 in the SPPF; *Integrated Housing*, which has a stated Objective; 'To promote a housing market that meets community needs', with Strategies to:

- Ensure that the planning system supports the appropriate quantity, quality and type of housing, including the provision of aged care facilities, supported accommodation for people with disability, rooming houses, student accommodation and social housing.
- Facilitate the delivery of high quality social housing to meet the needs of Victorians.

The Council is required to ensure the Act and SPPF is responded to and reflected in its MSS, Local Planning Policy and site-specific Structure Plans.

Identification of specific land-use planning related actions the Council will take to facilitate affordable housing are out in Part C.

Part B: Social and Affordable Housing Needs Assessment

The analysis of evidence relating to social and affordable housing need has identified several demographic, housing supply and affordability statistics that are of particular relevance as summarised in Figure 7:

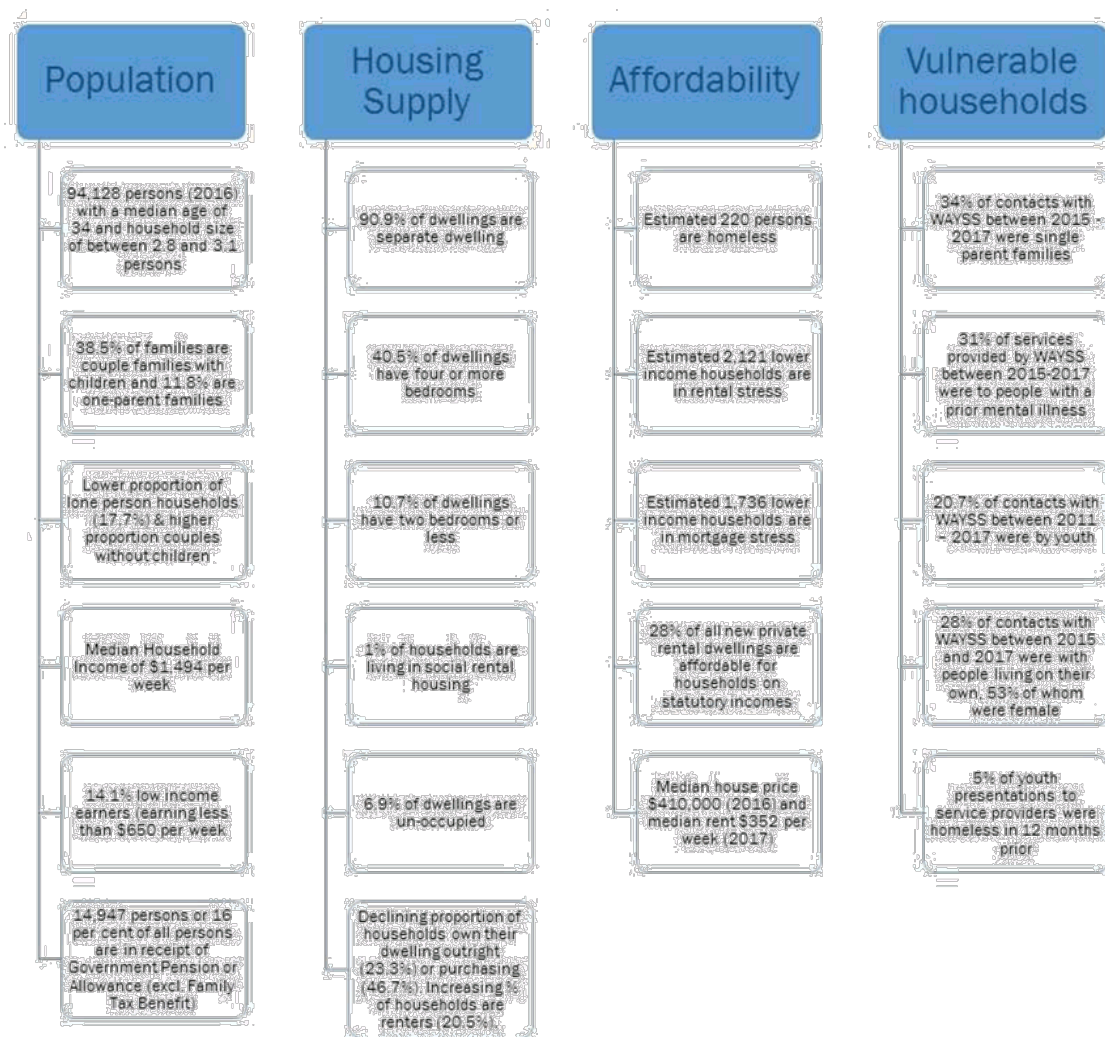


Figure 5: Summary of Key Statistics (Sources referenced within the document)

Demographics overview

The following trends underpin the assessment of supply and demand for social and affordable housing in Cardinia Shire:

- Population as at 2016 was 95,518 persons or 34,465 households, which is estimated to increase to 161,736 persons (59,498 households) by 2031;²⁶
- Median Age: 34; Average people per household: between 2.8 and 3.1 persons;³
- Significant household growth of 4.8% occurred between 2011 and 2016. Strong rates of population growth anticipated to continue over the next 20 years with an estimated 25,033 additional households projected from 2016 – 2031;²⁷
- Median weekly household income: \$1,497; median monthly mortgage repayments: \$1,733; median weekly rent: \$320.²⁸
- 6,041 (21%) of households are very low income (earning less than \$494 per week);²⁹
- 23.3% of the population owned their dwelling; 46.7% were purchasing, and 21.8% were renting, compared with 29%, 34.3% and 28.8% respectively for Greater Melbourne;³⁰
- 1% of residents live in social housing (decline from 1.3% in 2011) - less than Greater Melbourne average of 2.6%.³¹

A total 14,947 persons (16% of all persons) receive a Commonwealth pension or income allowance,³² comprising of:

Table 6: Recipients of Commonwealth allowance, Cardinia Shire, 2016

Allowance	Number
Aged Pension (including DVA)	8,435
Carer Pension	825
Disability Support Pension	2,274
Newstart Allowance	2,273
Newstart for more than 365 days	72
Youth Allowance (full time students)	746
Youth Allowance (other)	322
Total allowances (other than Family Tax)	14,947

Attachment 2 summarises key forecast data of relevance.

³ State Government policy is to use 2.86 persons per household, which is the ABS reportable figure. Based on discussions with demographers from Victorian Planning Authority (State Government Authority) and Council, the size of the household has been supported as 3.1 persons per household, based on peak population and ultimate population figures experienced in Cardinia and elsewhere in other growth corridors. The range is therefore reflected in this report, noting that other statistics referenced relate to the ABS Census 2016 figure of 2.8 persons.

Homelessness – demand and service provision

The data in relation to homelessness is singled out in recognition that these persons are highly vulnerable and on a very low income (or have no income) and are the priority groups for housing assistance.

Homeless definition

Under the ABS definition, a person is homeless if they do not have suitable accommodation alternatives and their current living arrangement:

- Is in a dwelling that is inadequate;
- Has no tenure, or if their initial tenure is short and not extendable; or
- Does not allow them to have control of, and access to space for social relations.³³

Homelessness in Cardinia

In 2016 Cardinia Council commissioned a detailed study into the causes and impacts of homelessness in the Shire which found:

- Significant levels of housing stress and increasing presentations to support services;
- Financial difficulties, domestic and family violence, and housing crises being the main reasons that led to residents seeking services; and
- Over representation of women, sole-parent families, people with a history of mental illness, youth and people with a disability in presentations to support services.³⁴

Financial vulnerability and housing insecurity is also noted to be exacerbated by chronic health, disability and family violence.

Of note:

- In 2016 there were 23.4 individuals per 10,000 residents in Cardinia who are classified as homeless. This is up 20% from 19.4 per 10,000 in 2011. Whilst the overall rate is lower than that for the whole state (41.9), the increase has been greater.³⁵
- Between 2011 and 2016 the number of persons estimated to be homeless has risen by 52.8%:
 - 220 persons were estimated to be homeless in 2016, with a further 207 persons living in marginal housing⁴;
 - The rate of homelessness has increased by 20% from 19.4 per 10,000 in 2011 to 23.4 out of every 10,000 people in 2016;
 - Compared to other Victorian interface Councils, Cardinia shows the second highest increase in its rate of homelessness in the last 5 years (after Wyndham);
 - 49.1% of homelessness occurs in Pakenham South.³⁶

⁴ 'Homeless' is defined by the ABS as persons living in tents, improvised dwellings, sleeping out, living in supported accommodation for the homeless, temporarily staying with someone else, living in a boarding house or temporary lodgings and people living in 'severely overcrowded' dwellings. Marginal housing includes people living in other crowded or improvised dwellings and people marginally housed in caravan parks

- Of the 220 estimated homeless people in Cardinia in 2016, 57% were living in 'severely' crowded dwellings, 24% are staying temporarily with other households and 18% are in supported accommodation;³⁷
- A total 507 people sought assistance related to specialist homelessness services between 2015 and 2016, representing a 56% increase in the number of people requiring a specialist homeless service from 2011 to 2016;³⁸
- People who are sleeping rough were typically doing so in the house, garage or driveway of someone they know.³⁹
- Of recorded presentations to homeless service providers between 2015 and mid 2017:
 - 34% were single parent families;
 - 28% were people living on their own;
 - 31% of services were to people with a prior mental illness; and
 - 20.7% of services were to young people; 5% of whom were homeless in 12 months prior.⁴⁰
- 31.5% of all presentations were due to domestic and family violence were female;⁴¹
- The number of households accessing services exceeded projections in 2015-16 by 24%;⁴²
- In 2018, there are four registered Boarding House in Pakenham and an estimated 30 transitional properties across Cardinia Shire.⁴³
- Compared to neighbouring LGA's, Cardinia has the highest percentage increase in the rate per 10,000 population (although the actual number and rate is lower) (Table 5). When compared to other interface LGA's, Cardinia has the second highest increase in rate per 10,000 behind Wyndham.⁴⁴

Table 7: Rates of Homelessness 2016 - Comparison rate and percentage change

	2016 number	2016 rate per 10,000 population	% change by rate 2011-2016
Cardinia	220	23.4	20%
Casey	1,280	42.8	16%
Dandenong	1,942	127.7	14%
Yarra Ranges	366	24.5	6%
Victoria	24,828	41.9	1%

- Within Cardinia the majority of people classified as homeless are in the Pakenham South and Pakenham North SA2 regions. In the last 5 years there has been a shift in homelessness out of the Pakenham area into Bunyip, Garfield, Beaconsfield and Officer (Figure 8).

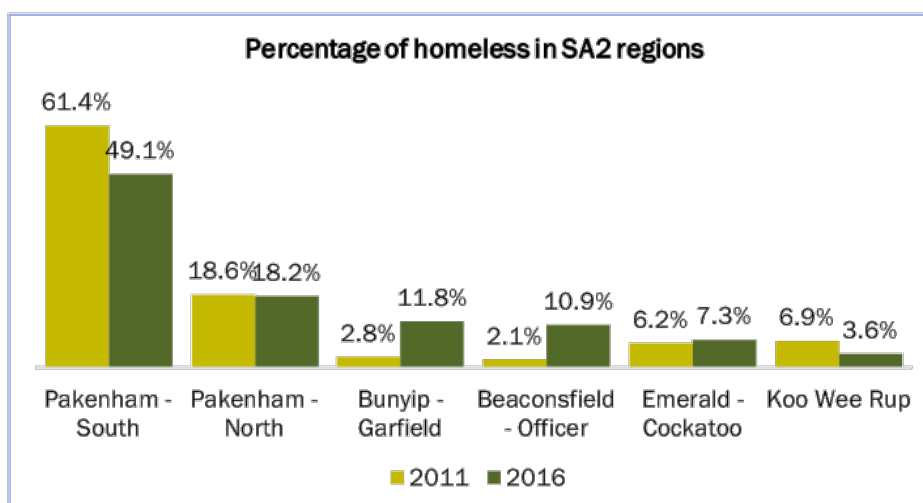


Figure 6: Percentage of Homeless in SA2 Regions (ABS 2018)

Market Housing Supply

A preliminary analysis of general housing supply data shows that in 2016:

- Predominant dwelling type in the Shire is separate house (90.9%) with a significant percentage (86.9%) having three or more bedrooms;⁴⁵
- 1.2% of all dwellings had one bedroom, and 9.5% two bedrooms;⁴⁶
- Estimated 6.9% of dwellings are unoccupied (2,418 dwellings);⁴⁷
- Median vacant house block price of \$210,000, median house price of \$410,000 and median unit/apartment price of \$307,300;⁴⁸
- Estimated 6,694 households are in private rental;⁴⁹
- Median rent of all dwellings made available to rent over the course of 2017 was \$352 per week (an increase from \$345 in 2016);⁵⁰
- Median rents during the September - December 2017 quarter ranged from \$290 per week for a two-bedroom unit, \$320 per week for a two-bedroom house and \$310 per week for a three-bedroom house;⁵¹
- Strong growth in new supply, with 1,938 building approvals in 2016-17 and a forecast average of 1,574 dwellings per annum between 2016 – 2036;⁵²
- Estimated 60,494 dwellings (total) by 2036 – representing an additional 31,480 dwellings from 2016.⁵³

The majority of new supply is expected to be concentrated along the Officer – Pakenham growth corridor.

Supply of smaller dwellings

10.7% of the Shire's existing housing stock comprises of 1 or 2 bedrooms, whilst 17% of all households only have one person residing in them.

The figures at Attachment 2 highlight this mismatch.

The lack of affordable smaller dwellings to rent or purchase is expected to make it harder for single person and sole parent households to access appropriate and affordable housing in Cardinia.



For lower income households this is a particular issue as their income limits their capacity to pay for a larger house. This issue is clearly demonstrated by the lack of one and two bedroom private rental dwellings that would be affordable for singles and couples in receipt of a government allowance.

Competition for limited smaller dwellings is expected to further exacerbate this and potentially push up prices at a faster rate than larger dwellings.

Social and Affordable Housing - Supply and Demand

The following snapshot of key social and affordable housing supply and demand figures support the case for action.

As at 2016:

<p>Supply</p> 	<p>0.9% of all dwellings are dedicated social housing (317 dwellings), which is very low compared to Greater Melbourne declining average of 2.6%.⁵⁴</p> <p>Based on State averages, approximately 10% of these households are in inappropriate or overcrowded dwellings and/or want to move to a more suitable location.</p> <p>2,233 private rental dwellings (31.8% all rentals) that were available for rent during 2016 were affordable for very low-income households,⁵⁵ however there is no guarantee of access, with higher income households potentially occupying these dwellings.⁵⁶</p> <p>Estimated up to 30 transitional housing dwellings, with approximately 50% catering for women.⁵⁷</p> <p>Four Rooming Houses and two caravan parks understood to be providing some short-term rental to lower income households.⁵⁸</p>
<p>Demand</p> 	<p>220 persons were estimated to be homeless with a further 207 in marginal housing.⁵⁹</p> <p>Estimated 11,099 households low-income households (earning less than \$650 per week).⁶⁰</p> <p>11.8% (3,856 households) of Cardinia Shire's households in the lowest 40% of incomes were experiencing housing stress (paying more than 30% of income on rent or mortgage costs) compared to 11.7% in Greater Melbourne.</p> <p>Proportions range from a low of 3.7% in Beaconsfield Upper and District to a high of 19.2% in Pakenham Central.⁶¹</p> <p>2,121 lower income renter households were in rental stress (compared to 1,641 in 2011), representing 29.7% of all households in private rental and 69% of all low income households in private rental.⁶²</p> <p>1,736 lower income households were in mortgage stress – at risk of requiring affordable private rental or social housing (compared to 1591 in 2011).⁶³</p> <p>4,086 households are registered on the Victorian Housing Register for the Southern metropolitan (Dandenong) region which includes Cardinia. 1,592 of these households are assessed as priority for housing.⁶⁴</p> <p>Between July 2015 and April 2017 Housing Establishment Funds were provided to 595 households in the Cardinia Shire.⁶⁵</p>

Affordable rental

A detailed assessment of affordable rental supply and demand highlights:

- 8.1% of all renter households are paying more than 30% of income on rent.⁶⁶
- 65.1% of all low income renter households are experiencing rental stress (2,121 households). This represents 19.11% of all lower income households residing in Cardinia;⁶⁷
- An estimated 2,233 of all new lettings across 2016 (31.8% of all new lettings) were affordable for a household on a statutory income.⁶⁸ Affordability of private rental does not mean access is provided.⁶⁹
- 26.4% (189 dwellings) of all new lettings in the September to December 2017 quarter were affordable for a household on a statutory income, of which the majority had four bedrooms:
 - 1BR: 0% (0 dwelling)
 - 2BR: 6.25% (5 dwellings)
 - 3 BR: 13.8% (45 dwellings)
 - 4 BR: 53.1% (139 dwellings).⁷⁰
- The Rental Affordability Index, 2017 2nd quarter analysis⁷¹ highlights:
 - Affordability for an 'average rental household' (defined as households earning less than \$80,000 per annum) across the Shire was generally 'acceptable' (an index rating of between 120 and 150);
 - Some areas of the Shire are 'moderately unaffordable' to unaffordable for lower income households including Couple Pensioners, single part time worker (earning less than \$40,000 per annum) (index ratings of between 80 to 120);
 - Less than 10 rental lettings during the period across a number of areas. The limited supply of one and two-bedroom dwellings generally partly explains this.
- There is no dedicated youth crisis or long-term supported housing option in the Shire.
- There are very limited transitional housing options in the Shire and only four registered Rooming Houses.

Affordable private rental dwellings over time (DHHS Rental Report 2017)

There has been a significant decline in affordability of private rental dwellings from 68.4% of all dwellings available for rent in 2000 to 27.9% in 2017.⁷²

The following figures highlight the number and percentage of privately owned dwellings that were made available to rent in a given quarter and that would have been affordable for a household on a statutory income to rent (with regards given to household size and dwelling capacity).⁷³:

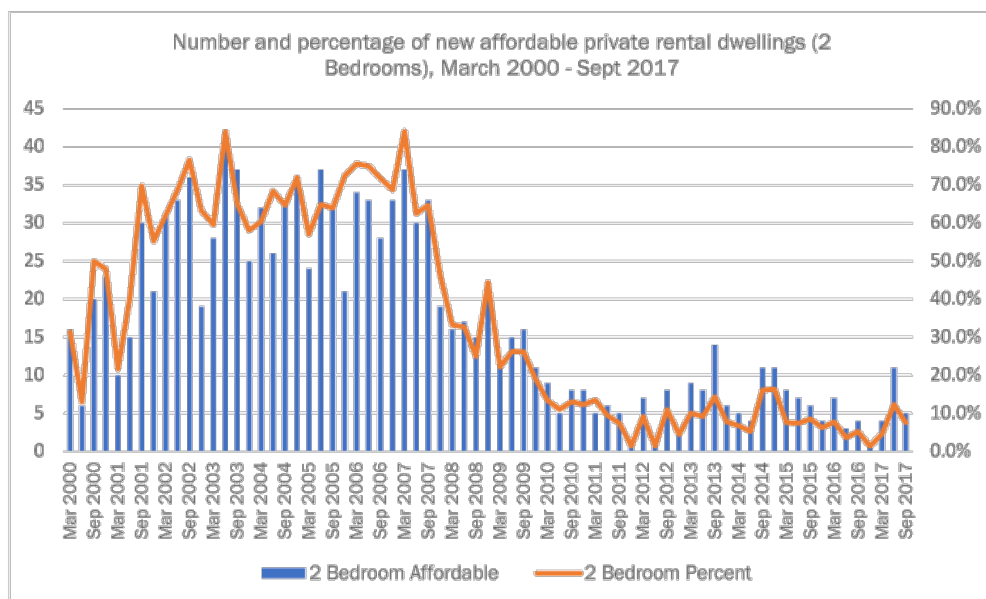


Figure 7: Number and Percentage of affordable private rentals over time (2 Bedrooms)⁷⁴

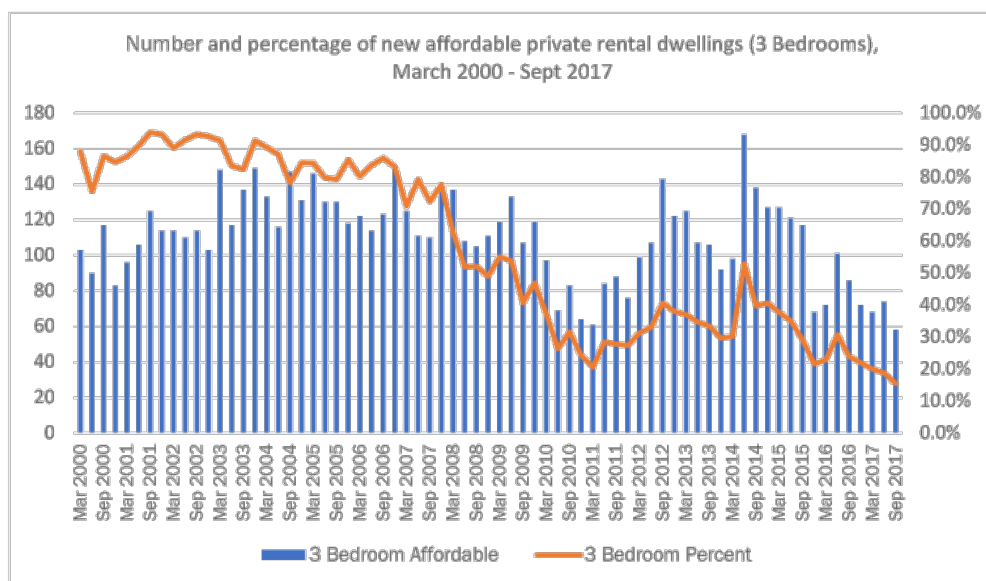


Figure 8: Number and Percentage of affordable private rentals over time (3 Bedrooms)⁷⁵

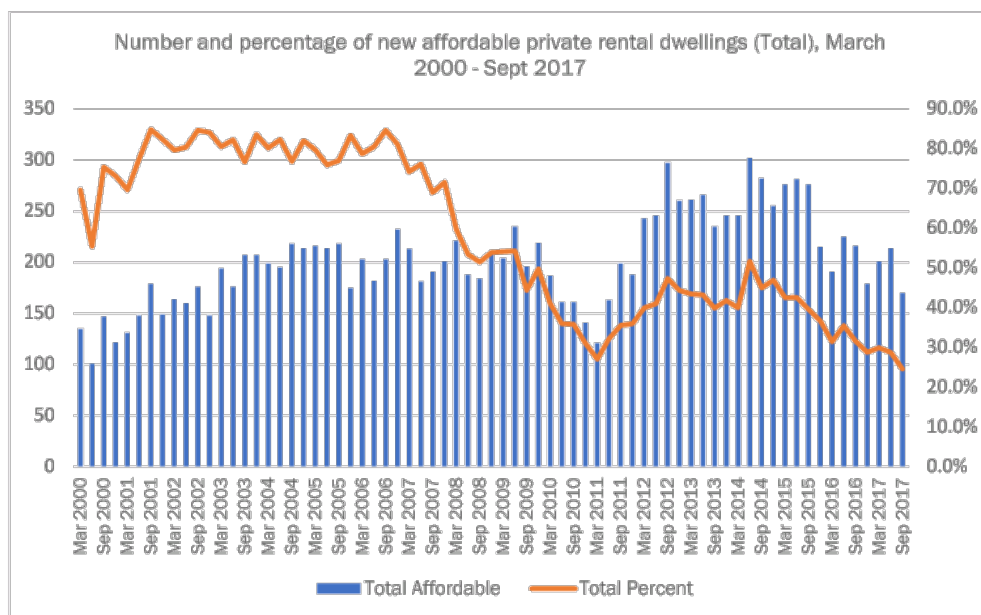


Figure 9: Number and Percentage of affordable private rentals over time (All dwellings)⁷⁶

The data highlight that despite the significant growth in housing supply in the Shire, the percentage of private rental dwellings that are affordable has significantly declined over time.

This is particularly the case for one and two bedroom dwellings which are notably lower, most likely related to the very small proportion of stock of this size.

Significantly:

- Since 2000 there has never been more than three one-bedroom dwellings available for rent in any quarter that were affordable for a single person on a statutory income;
- In 2007 an average 64% of all two-bedroom dwellings made available for rent were affordable for a very low income earner (total 119 dwellings). In 2017 this had reduced to an average of 7.7% (25 dwelling);
- In 2007 an average 75% of all three-bedroom dwellings made available for rent were affordable for very low income earner (482 dwellings). In 2017 this had dropped to 17% (61 dwellings).
- There has been a significant decline in affordability of private rental dwellings from 68.4% of all dwellings available for rent in 2000 to 27.9% in 2017.⁷⁷

Affordable purchase

- Home ownership rates have declined from 25.6% of all households fully owning their property in 2011 to 23.3% in 2016 and from 48.4% purchasing households in 2011 to 46.7% in 2016.⁷⁸
- 1,736 lower income mortgage holders (11.4% of all mortgage holders) are paying more than 30% of income on housing, representing 15.64% of all low income households.⁷⁹
- Land prices increased by 33% between 2000 and 2016 (Figure 12).⁸⁰
- Dwelling prices increased by 32% between 2000 and 2016 (Figure 13).⁸¹

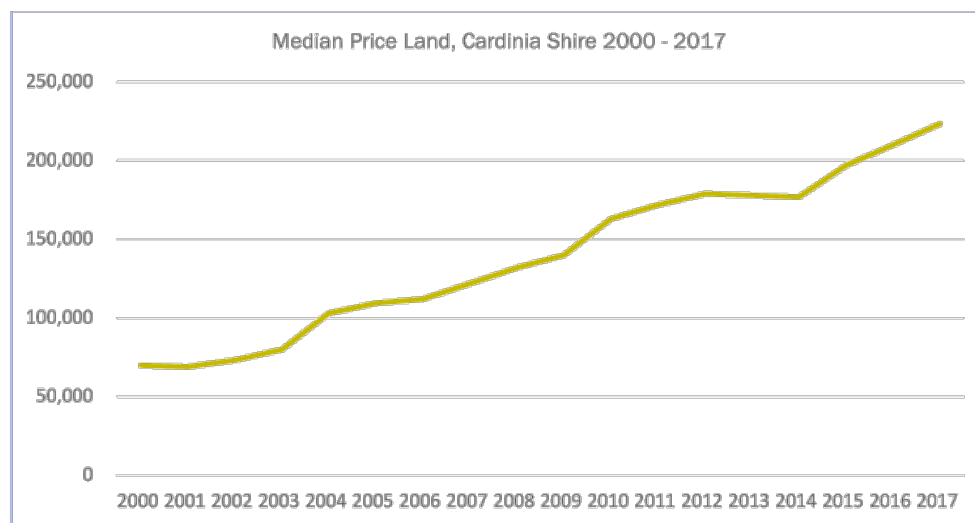


Figure 10: Median Vacant Lot Price - change over time, Cardinia Shire⁸²

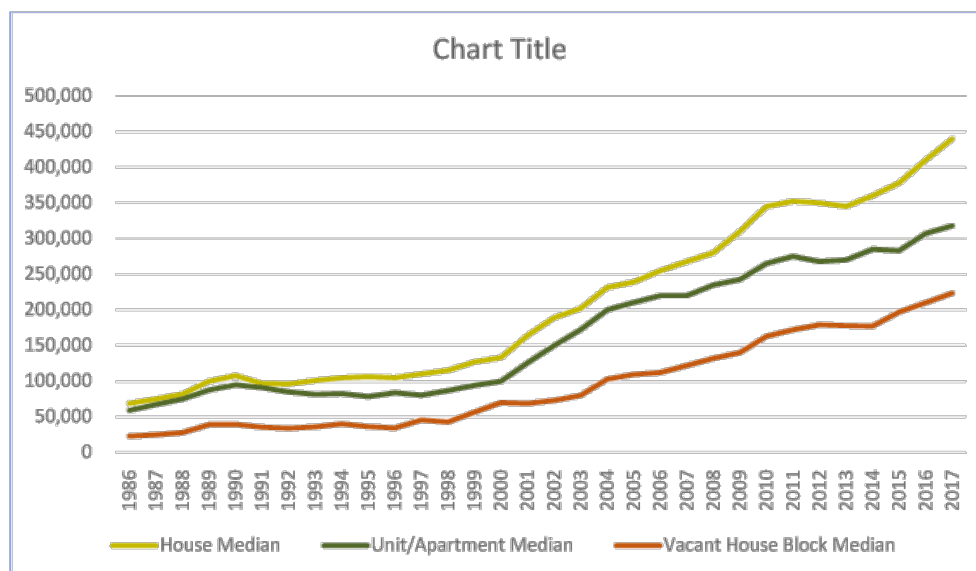


Figure 11: Change in median prices, Cardinia Shire 1986 - 2016⁸³

Affordability Gap Analysis

An assessment of the Affordability Gap reinforces the issue, with current housing in the Shire assessed as not being affordable for many household groups.

Methodology

1. Taking the State Government established income bands under the Planning and Environment Act, and adopting a '30% of income on housing costs' benchmark, the following estimated Affordable Rent and Affordable Purchase price points were established for households in Greater Melbourne⁸⁴ in Part A:

Greater Melbourne	Very low (50% median)			Low (80% median)			Moderate (120% median)		
Household type	Income Limit	Affordable Rent	Affordable Purchase	Income Limit	Affordable Rent	Affordable Purchase	Income Limit	Affordable Rent	Affordable Purchase
Single	\$25,220	\$146	\$102,363	\$40,340	\$233	\$163,732	\$60,510	\$349	\$245,597
Couple	\$37,820	\$218	\$153,503	\$60,520	\$349	\$245,638	\$90,770	\$524	\$368,417
Family	\$52,940	\$305	\$214,872	\$84,720	\$489	\$343,861	\$127,080	\$733	\$515,791

2. Median rents and Median Sale Prices (2017) were then been established for two different housing sizes (1 – 2 bedroom dwellings and 3+ bedroom dwellings)⁸⁵:

Property Type	Median Rent (2017)	Median Sale Price (2016)
1 – 2 BR dwelling	\$270 per week	\$307,000
3+ BR dwelling	\$352 per week	\$410,000

3. This data (income bands, affordability for household groups, and median prices) then enables an assessment of affordability of the Cardinia market for different households. To provide a meaningful analysis the following dwelling types are assessed as being appropriate for each household group:
 - Single Person: 1 – 2 Bedroom dwelling
 - Couple: 1 – 2 Bedroom dwelling
 - Family: 3+ Bedroom dwelling
4. The income capacity of these households has then been assessed against the median rent in Cardinia by property type to determine if there is a gap between market prices and household capacity to pay. Red/negative numbers indicate a gap between household capacity (Affordable Rent or Affordable Purchase) and median house prices and rent in Cardinia. Black numbers indicate the household income capacity is higher than median prices and the market is therefore estimated to be generally affordable.

Household type	Very low income Affordability Gap		Low Income Affordability Gap		Moderate Income Affordability Gap	
	Affordable Rent	Affordable Purchase	Affordable Rent	Affordable Purchase	Affordable Rent	Affordable Purchase
Single	-\$125	-\$204,637	-\$37	-\$143,268	\$79	-\$61,403
Couple	-\$52	-\$153,497	\$79	-\$61,362	\$254	\$61,417
Family (2 adults, 2 children)	-\$47	-\$195,128	\$137	-\$66,139	\$381	\$105,791

The analysis reflects the DHHS Rental Report assessment of affordability of private rental and highlights that:

- Very low income Singles and Couples with household incomes of up to \$52,940 are highly unlikely to be able to afford median rents in Cardinia. Low income Singles are also unable to afford median rents for a 1 - 2 bedroom dwelling.
- Affordable purchase is out of reach for all very low and low income households and moderate income singles (even when accounting for smaller dwellings).
- Purchase price points are only affordable for moderate income couples or families.
- The very low percentage of one and two bedroom dwellings means that they are also unlikely to be available and if they are, there is likely to be high competition to access. There were only 403 dwellings in the entire Shire with 0 – 1 bedrooms in 2016 and only 3,090 with 2 bedrooms;⁸⁶
- Only moderate income Family households in Greater Melbourne could comfortably afford to rent or purchase a dwelling in Cardinia Shire, reflecting the dominant household mix of the Shire.

Social Housing Supply Gap

In 2016, 2,547 very low and low income households living in Cardinia Shire were estimated to have required Social Housing, representing 7.48% of all households and 22.95% of all low income households.

This analysis assumes all homeless persons (427 persons), 85 per cent of low income households in rental stress (1,803 households) and all households residing in Social Housing (317 households) require a Social Housing response.

To meet this need, 7.21% of all dwellings were required to be affordable and available to rent by very low to low income households in 2016 (2016 Social Housing Need).

In 2016, 317 dwellings were available as Social Rental Housing in Cardinia, representing 0.9% of all dwellings.

There was subsequently an estimated 2016 Social Housing Supply Gap of 2,230 dwellings representing 6.31% of all dwellings, being the gap between 2016 Social Housing Need (2,547 dwellings) and 2016 Social Housing Supply (317 dwellings).

By 2036, it is estimated that the Social Housing Need will be for 5,621 dwellings (representing 8.37% of all dwellings forecast for 2036).

To meet this demand an additional 265 dwellings need to be made affordable and available to lower income households per annum between 2016 and 2036 (totalling 5,304 dwellings), assuming there has been no change in 2016 levels of social housing and 2016 rates of demand remain static.

This represents an average of 17.03% of all new dwelling supply forecast to be delivered per annum over the next twenty years that is required to be delivered as Social Rental Housing to meet the needs of lower income households

Year	Estimated Number of Low Income Households	Total Estimated Social Housing Need (households)	Percentage of all dwellings estimated to be required to be Social Housing	Social Housing Supply Gap (dwellings)	Supply required per annum to address unmet (2016) Social Housing need (adjusted to 2018)	Estimated total % of new dwellings required to be Social Housing
Base Year - 2016	11,099	2,547	7.21%	2,230	5,304	
2021	15,556	3,570	8.09%	3,253	265 dwellings / annum	15.63%
2026	18,810	4,317	8.19%	4,000	265 dwellings / annum	15.40%
2031	21,528	4,941	8.17%	4,624	265 dwellings / annum	17.09%
2036	24,493	5,621	8.37%	5,304	265 dwellings / annum	20.00%
		Average:	8.01%			17.03%

Table 8: Estimated Social Housing Supply Requirement

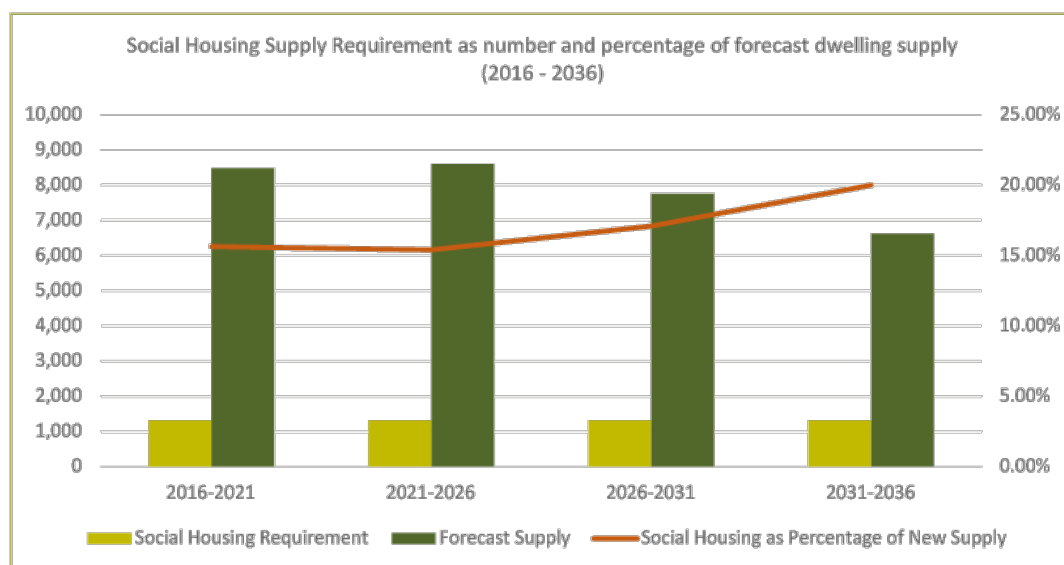


Figure 12: Social Housing Supply Requirement as number and percentage of forecast dwelling supply

PART C: Social and Affordable Housing Strategy Action Plan

IMAGE PAGE

Framework

Vision			
Cardinia Shire includes diverse, high quality, sustainable and affordable housing that is responsive to the needs of a growing and diverse community			
Goal			
Increase access to appropriate and affordable housing			
Liveability Plan Housing Objectives			
Support and facilitate affordable and flexible housing, which caters for different households and meets the needs of all people	Encourage diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements.	Support high quality residential developments that respond to best practice in sustainability, environmental, safety and healthy by design guidelines.	Identify opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality.
Social and Affordable Housing Strategy Targets			
By 2025, secure 5 social and affordable housing commitments to be delivered on local government land, state government land and privately-owned land.	By 2025, increase the percentage of dwellings with 2 bedrooms or less from 10.7% to 12% of all dwellings within growth areas and strategic locations.	By 2025, local research shows a measurable increase in positive community perceptions and attitudes towards social housing developments	
Actions			

Table 9: Cardinia Shire Social and Affordable Housing Strategy Framework

Strategy Rationale

The evidence set out within Part B re-affirms the need for a significant increase in social and affordable housing to cater for unmet household need and respond to forecast population demand.

An analysis of the evidence has established three key areas where action is urgently required:

1. Increase the supply of affordable social and community housing), for very low and low-income households and people with specialised needs; and
2. Increase the supply of affordable private rental for very low and low-income households; and
3. Increase the diversity of dwelling types to respond to population demographics and needs.

Three Targets have been identified to provide an aspirational intent and a clear and measurable basis for progressing and monitoring actions (Figure 15).

Strategic Actions

The Strategic Actions establish the actions Council will take towards meeting the Objectives and Targets over the next 7 years. The actions are in grouped in accordance with the Council's Liveability Plan 2017-29 action areas:

- Support and facilitate affordable and flexible housing which caters for different households and meets the needs of all people (6.1)
- Encourage diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements (6.2)
- Support high quality residential developments that respond to best practice in sustainability, environmental, safety and healthy by design guidelines (6.3) and
- Identify opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality (6.4).

The Actions also reflect the following context:

- Key Council strategies, particularly the Housing Strategy 2013-2018 and the Liveability Plan 2017-2029 and the time period for this later document;
- Need to support the most vulnerable households to access social and affordable housing or reduce levels of housing stress in accordance with a human rights approach;
- New State Government policies, in particular Plan Melbourne and Homes for Victorians and policy and investment opportunities arising from these strategies;
- introduced 'to facilitate the provision of affordable housing' as an objective of planning in Victoria, a definition of affordable housing, and clearer legislative support for the use of Section 173 Agreements to secure affordable housing outcomes;
- State Government support for voluntary affordable housing agreements being negotiated between Responsible Authorities and land owners.

Key strategies

Leader and Advocate

1. Continue to partner and advocate to the State Government for an increase in investment in social and affordable housing in the growth areas.
2. Explore the use of Council assets to deliver social and affordable housing development.
3. Lead the community in a discussion on affordable housing.

Land-use Planning

4. Update the Council's MSS and LPPF to reflect recent changes to the State legislation and policy. These changes are proposed to include:
 - I. Updates to reflect the new objective of planning 'to facilitate the provision of affordable housing' and the definition of affordable housing;
 - II. Updates to the Key Issues section (21.01-3) of the MSS to include recognition that dedicated social and affordable housing is required to meet the housing needs of lower income and vulnerable households;
 - III. Strengthening of Objective 1 Strategies (21.03-1) of the MSS to reflect the established need for an increase in one and two-bedroom dwellings;
 - IV. Strengthening of Objective 2 Strategies (21.03-1) of the MSS to reflect changes to the Act that introduced a new objective of planning in Victoria 'to facilitate the provision of affordable housing' and the Council strategy to seek affordable housing outcomes in major rezonings and developments', with an incremental requirement to be put in place;
 - V. Updating of Clause 21-03-1 of the MSS – 'Implementation' to reflect consideration of social and affordable housing as a consideration with reference to the Social and Affordable Housing Strategy.
5. Pro-actively support development applications and planning scheme amendments by
 - I. Facilitating the involvement of registered housing agencies through the planning approval process as a priority and
 - II. Considering potential dispensations such as to carparking, or improving development yield, or considering rate reductions for community housing agencies, and supporting community engagement where required to address any community concerns;
6. Explicitly facilitating the provision of affordable rental housing on all developments or subdivisions where the expected total yield will be over 100 lots through seeking a minimum contribution of two per cent affordable housing (rising to 8 % by 2025) in the form of gifted built form to be provided to a registered housing agency.

This action is to be progressed via the issuing of a Council Statement of Intent to be provided to potential and current land owners and developers in advance of lodgement of planning applications and which will include the following for developers to refer to and respond to:

- I. Reference to State Planning Legislation Objectives and Definitions in relation to Affordable Housing;
- II. A stated minimum baseline contribution of 2% that Council will seek to facilitate and secure through negotiated agreements that occur between 2018 and 2021,

rising to 4% for applications considered between 2022 and 2025 and 8% between 2025 and 2029;

- III. Rationale for the policy, with reference to the Housing Strategy and Social and Affordable Housing Strategy;
- IV. Principles to inform negotiations;
- V. Considerations Council may take to facilitate the outcome including potential incentives.

- 7. Explore how Council could achieve an increase in the supply of one and two bedroom dwellings from 10.7% to a minimum 12% of all dwellings by 2025 to reflect household need. This is estimated to require an additional 6.7% of projected dwelling supply, or 133 dwellings per annum, to be delivered as one or two bedroom dwellings than would otherwise occur if the current dwelling typologies continued to be delivered at existing rates;
- 8. Undertake an audit of Council owned land to determine potential opportunities for social and affordable housing development.

Social Planner and Community Development

- 9. Investigate with key stakeholders, the potential built form and management arrangements for specialist affordable housing for identified priority vulnerable household groups (such as youth, persons escaping family violence, persons with a disability), and assess opportunities to deliver housing for these households as part of the land audit process.
- 10. Undertake research to establish community attitudes to social and community housing. Monitor over time to determine whether support changes as a result of Council leadership and community engagement.
- 11. Undertake communication and engagement activities to increase community knowledge and support for affordable housing development.

Strategic Focus: Value Sharing and negotiated planning policy

The inclusion of a minimum 2 per cent affordable housing requirement on private land (Strategy 6) rising to 8% from 2025 is a critical policy if a minimum percentage of Social Housing for very low and low income households is to be achieved. This section discusses this action in more detail.

In adopting this strategy, the Council acknowledges that addressing the overall affordable housing need of 2,547 dwellings (2016 level of need) requires collective government action in partnership with the private and not-for-profit sectors. A range of investments and actions, particularly by Commonwealth and State Governments is required to meet the total supply gap. Planning is identified by the State Government as one tool that can contribute to meeting affordable housing supply requirements and is recognised as an objective of planning.

This Strategy reflects the legislative requirement of Council, under the Planning and Environment Act, to facilitate the provision of affordable housing in its municipality.

For the private sector to contribute towards meeting the affordable housing supply requirement it must be viable without costs being passed on to the market or resulting delays to the development progressing. Advanced notification and clarity in relation to requirements is critical to ensure this does not occur.

The expectation is that with sufficient notice the requirement will be factored in to land values, offset by the increase in land value as a result of the rezoning. In turn, the rezoning is creating the value uplift that is proposed to be shared. Council may also consider other incentives to further enhance the viability of the affordable housing component.

Specifically, this Strategy seeks that through negotiations with land owners and developers, a minimum two (2) % of total new residential dwellings is sought between 2018 and 2021 as part of the approval of any large scale subdivision or development where the estimated total yield is expected to be over 100 lots, to increase at the following rates over time:

- 2018 - 2021: 2 per cent
- 2022 - 2025: 4 per cent
- 2025 - 2029: 8 per cent.

These dwellings are to be developed and provided to an Accredited Housing Agency at nil consideration for ownership and use as affordable rental / social housing as a result of the value uplift created by the rezoning and/or other planning incentives or dispensations provided by the Council. Gifting of a small percentage of completed stock is proposed as this will ensure delivery, as opposed to a discounted sale arrangement that would depend on third party investment.

Applications for slightly less than 100 dwellings will be carefully considered to ensure that a lower yield is not deliberately being proposed in order to avoid this contribution.

Housing Agencies are to be encouraged to further leverage this contribution through securing grants or other funding to further increase the number of dwellings which could occur through purchasing additional dwellings from the land owner.

The initial contribution rate and the proposed incremental increase has been determined on the basis:

- There is significant and growing affordable housing need, with a requirement for 17.03% of all new housing supply to be delivered as social or affordable housing if current unmet need and forecast population demand is to be met;

- The total required affordable housing supply requirement is not the entire responsibility of the market to achieve;
- A contribution by the private sector is reasonable on the basis of value creation that is achieved through a rezoning approval or provision of other incentives;
- Two percent reflects that a number of land sites have already transacted and therefore any higher contribution may be difficult to achieve in the immediate term;
- The cost impact of the contribution will over time be factored into land pricing and therefore will not have a negative impact on market pricing.
- Only 0.9% of all dwellings (317 dwellings) were dedicated Social Housing in Cardinia Shire in 2016, resulting in a Social Housing supply gap of 2,230 dwellings.

In developing and applying this policy the State Government published 'Matters' required to be considered in determining whether affordable housing will be appropriate for the housing needs of very low, low and moderate income households have been considered as set out in Table 7.

Housing Need	Affordable Housing need has been established by the Cardinia Shire Social and Affordable Housing Strategy.
Location	All locations have some demand for affordable housing reflecting that older persons, unemployed persons, people with a disability, singles and sole parent families reside across all geographical areas. Locations close to transport and services are priority areas for affordable housing. Locations that are proposed to deliver significant numbers of new housing supply over time are prioritised.
Integration	Integration of affordable housing as a principle should be sought. Advice from a registered housing agency will be sought as to the maximum 'clustering' of affordable housing dwellings in any precinct.
Tenure	A priority on affordable rental tenure is placed reflecting the affordable housing needs assessment which identifies very low and low income households as most likely to be in housing stress.
Type	The type of housing should reflect the household composition and housing needs. With a high need for smaller dwellings, duplexes, townhouses and apartments are to be encouraged. A diversity of built form is required to address affordable housing need with particular need for smaller one and two bedroom dwellings that can accommodate singles and lower income couples
Allocation	The housing is to be provided to a registered housing agency with the appropriate skills and systems to ensure the allocation of the property to a household in need.
Affordability	The housing is to be provided to a registered housing agency with the appropriate skills and systems to ensure the affordability of the property for a household in need.
Longevity	The transfer of dwellings at nil consideration to a registered housing agency as a result of the planning process is sufficient comfort that the dwelling will be utilised for affordable housing for an appropriate term.

Table 10: Appropriateness considerations and priorities to be applied

A range of actions by which Cardinia Shire Council will seek to support enhanced development value above that provided by the rezoning, and thereby support the viability of this request are proposed to be considered as part of the planning process. This will include consideration of requests to accommodate increased yield, for example through supported smaller lot subdivisions and considering other planning dispensations or other incentives by which Council could support whilst ensuring integrity of the planning system is maintained.

In exceptional circumstances the Council may consider a cash contribution in lieu of on-site delivery where there are appropriate reasons for not providing the dwellings on-site. Any alternative delivery arrangement must be supported by a registered housing agency.

Attachment 3 sets out a draft policy statement as the basis for Council to progress this action.

Action Plan 2018 - 2025

Targets

T1: By 2025, five (5) commitments to deliver affordable housing are secured for local government, state government and/or privately-owned land.

T2: By 2025, there is an increase in the diversity of dwellings in the Shire and specifically, an increase in the percentage of dwellings with 2 bedrooms or less within growth areas and strategic locations

T3: By 2025, research shows a measurable increase in positive community perceptions and attitudes towards social housing developments.

Timeframes:

Short: <2 years

Medium: 2 – 4 years

Long 4 – 7 years

Liveability Strategy 6.1: Supporting and facilitating affordable and flexible housing which caters for different households and meets the needs of all people.

#	Social and Affordable Housing Strategy Actions	Target	Council Role	Timeframe (years)	Business Unit Lead	Business Unit Support
6.1.1	Update and strengthen the Municipal Strategic Statement (MSS) and Local Planning Policy Framework (LPPF) to reflect that the Shire has identified the demand for social housing and will be adopting actions to facilitate the provision of affordable housing through planning.	T1, T2	Land use planning	2 – 4 years	Policy Design Growth Area Planning	Community Strengthening
6.1.2	Review and update the 2013-2018 Council Housing Strategy to strengthen areas to improve housing diversity and affordability and incorporate and reflect the Social and Affordable Housing Strategy and Actions.	T1, T2	Land use planning	2 – 4 years	Community Strengthening	Policy Design Growth Area Planning
6.1.3	Undertake a tour of local and neighbouring affordable housing projects to enhance Councillor and staff knowledge of affordable housing built form, tenancy and property management arrangements.	T3	Leader and advocate	2 years	Community Strengthening	Policy Design Growth Area Planning and Development and Compliance Services

6.1.4	Undertake research to ascertain resident understanding and tolerance of social and affordable housing.	T3	Social planning	2- 4years	Community Strengthening	
6.1.5	Develop and update fact sheets on homelessness, housing stress and social and affordable housing for distribution to agencies and the community.	T3	Social planning, Community development	< 2 years	Community Strengthening	
6.1.7	Work in partnership with Interface Council Network and local community housing sector to develop a cross-Council approach to improve community awareness.	T1, T3	Leader and advocate, Social Planning, Community development	2 – 4 years	Community Strengthening	Communications Team
6.1.8	Engage with local developers to: <ul style="list-style-type: none"> • Increase the supply of smaller quality housing options in the housing market (smaller dwellings, not just smaller lots) • Identify how Council could further support smaller dwelling delivery in accordance with Precinct Structure Plan and Structure Plan objectives. 	T1, T2	Land use planning	2-4 years	Policy Design Growth Area Planning and Development and Compliance Services	Community Strengthening
6.1.9	Engage with local real estate agents and service providers to identify potential affordable housing rental options for vacant properties	T2, T3	Social planning, Community development	4-7 years	Community Strengthening	Economic development
6.1.10	Continue to facilitate the Casey Cardinia Homeless Network and Strategic Leadership Group to identify and address local housing needs.		Social Planning	2 years	Community Strengthening	
Liveability Strategy 6.2: Encouraging diversity in housing to meet the needs of existing and future residents across all life stages, including those with specific housing requirements.						
#	Social and Affordable Housing Strategy Actions	Target	Council Role	Timeframe (years)	Business Unit Lead	Business Unit Support
6.2.1	Encourage the provision of a minimum of 2 per cent Social and Affordable Housing (increasing over time to 8%) on all developments or subdivisions over 100 lots through voluntary negotiations and the gifting of completed stock.	T1	Land use planning	< 2 years then ongoing implementation	Policy Design Growth Area Planning	Community Strengthening

6.2.2	In line with State Government direction, undertake a review for the potential of moveable dwellings, (modular buildings) to increase affordable housing in appropriate and targeted locations.	T3	Land use planning	2-4 years	Policy Design Growth Area Planning	Community Strengthening
6.2.3	Consider housing requirements for seniors, youth, people with disabilities and culturally diverse residents and develop checklists for developers and purchasers to consider	T2	Land Use Planning, Social Planning	4 – 7 years	Community Strengthening	
6.2.4	Partner with a senior support service agency to develop and disseminate information regarding dwelling adaptation for older residents wishing to age in place.	T2	Social Planning, Community development,	4 – 7 years	Community Strengthening	
Liveability Strategy 6.3 Supporting high quality residential developments that respond to the best practice in sustainability, environmental, safety and healthy by design guidelines.						
#	Social and Affordable Housing Strategy Actions	Target	Council Role	Timeframe (years)	Business Unit Lead	Business Unit Support
6.3.1	Consider housing needs for single persons with regard to current Boarding Houses challenges and identify opportunities to improve safety, quality and access.	T2	Social planning	2 – 4 years	Community Strengthening	Environmental Health
6.3.2	Undertake a feasibility study to assess the specific housing needs of vulnerable residents with consideration to best practice residential development design guidelines and land location.	T1, T2	Social planning	2 years	Community Strengthening	Policy Design Growth Area Planning
Liveability Strategy 6.4: Identifying opportunities to work with housing organisations to encourage development of sustainable community housing across the municipality.						
#	Social and Affordable Housing Strategy Actions	Target	Council Role	Timeframe (years)	Business Unit Lead	Business Unit Support
6.4.1	Host a targeted forum with housing agencies, government representatives and developers to discuss and support social and affordable housing opportunities	T1, T2, T3	Leader and Advocate	<2 years	Community Strengthening	Policy Design Growth Area Planning
6.4.2	Work with DHHS to identify underutilised or ageing public housing stock that may be suitable for redevelopment or increased density	T1	Land use planning	4-7yrs	Community Strengthening	Policy Design Growth Area Planning

6.4.3	Improve community awareness by hosting events during Homeless week and Poverty Awareness week.	T3	Leader and advocate	2 – 4 years	Community Strengthening	Communications
6.4.4	Undertake a land audit to identify potential Council owned land that could be sold or leased for social and affordable housing purposes	T1	Social Planning, Land Use Planning, Leader and Advocate	< 2 years	Community Strengthening	Governance
6.4.5	Continue to work with existing local service providers to: <ul style="list-style-type: none"> Identify social service gaps to support vulnerable residents Identify and support service providers to access Federal or State Government and/or private sector funding assistance; Promote existing and new services to the community; Support quality data collection and analysis to evaluate outcomes to inform program delivery 		Social Planning	2 – 4 years	Community Strengthening	
6.4.7	Advocate to Commonwealth and State Governments for an increase in investment in social and affordable housing supply by: <ul style="list-style-type: none"> Providing current data detailing local needs Maintaining current contact Working collaboratively with other interface Councils, housing agencies and providers Responding to public consultation processes on any new policies to highlight the need in the Shire and opportunities to increase investment and supply. 	T1	Leader and advocate	Ongoing	Community Strengthening	
6.4.8	Facilitate the delivery of social and affordable housing by not-for-profit housing agencies through: <ul style="list-style-type: none"> Prioritising social and affordable housing development applications Considering planning concessions that may assist facilitation of social housing development. 	T1	Social Planning, Land Use Planning, Leader and advocate	Ongoing	Statutory Planning and Growth Area Statutory Planning	Policy Design Growth Area Planning

Part D: Implementation, Monitoring and Evaluation

The Action Plan will be reviewed in 2021 to ensure the Council is on track to achieve the targets and to update actions to respond to changing Federal and State policy context, new or emerging issues or opportunities.

Liveability Plan medium- term outcome	Indicators	Measures	Source / tool	Frequency	Responsible
Increased supply of affordable housing.	Number of commitments secured to deliver affordable housing on privately owned or government owned land	Number of permit conditions or Section 173 Agreements	Council record keeping	5 years	Statutory Planning and Growth Area Statutory Planning / Information Services
	Number and percentage increase in 1 and 2 bedroom dwellings	Increase in percentage of 1 and 2 bedroom dwellings	ABS: Number of social housing dwellings	5 – 6 years (Census)	Community Strengthening
Improved community acceptance of affordable housing	Level of community acceptance of social and affordable housing	Increase in positive acceptance or response to affordable housing	Community research	4 years	Community Strengthening

Attachment 1

Summary data of households seeking support from homeless services (2015/16 – April 2017)

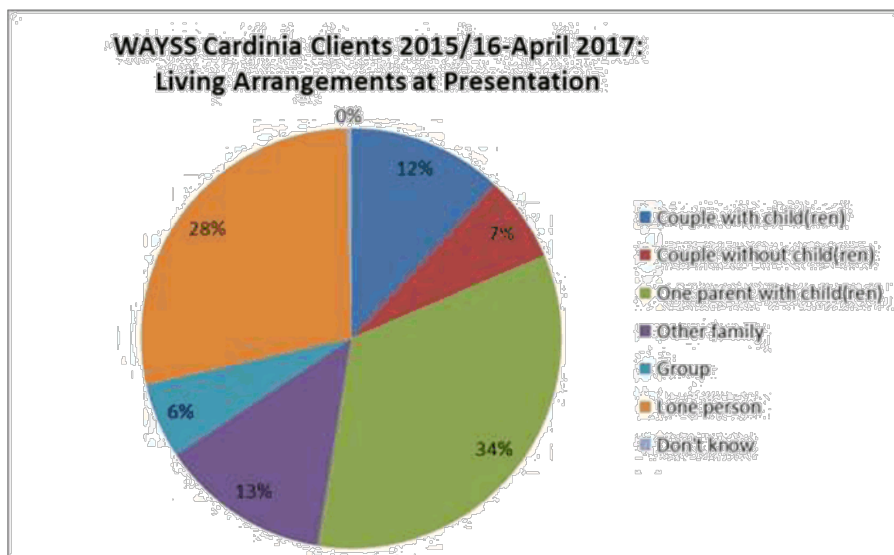


Figure 13: Household type (living arrangements) of households seeking assistance, July 2015 - April 2017⁸⁷

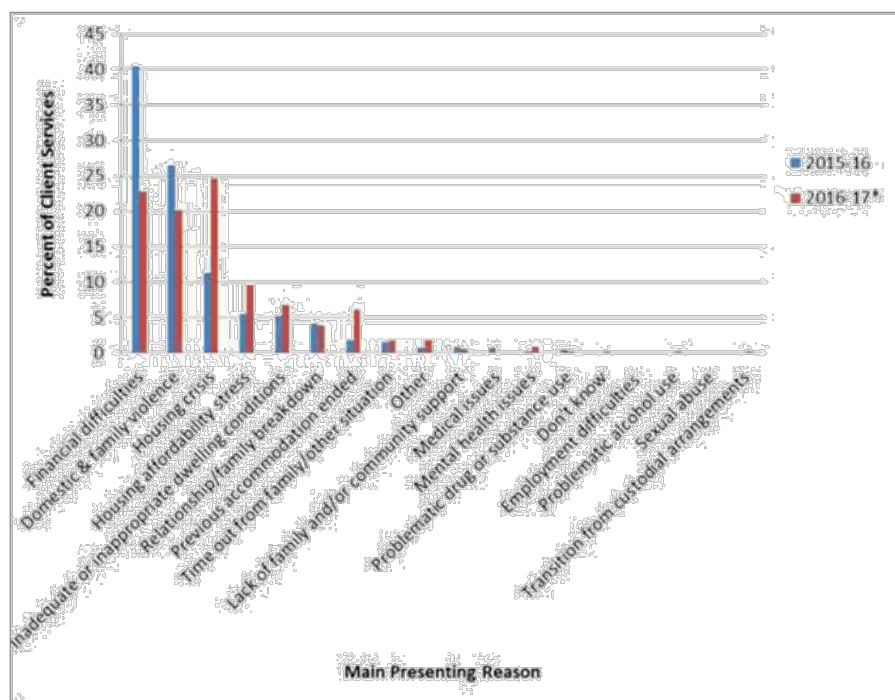


Figure 14: Main Presenting Reason to service providers in Cardinia Shire, July 2015 – April 2017⁸⁸

Attachment 2

Forecast population growth

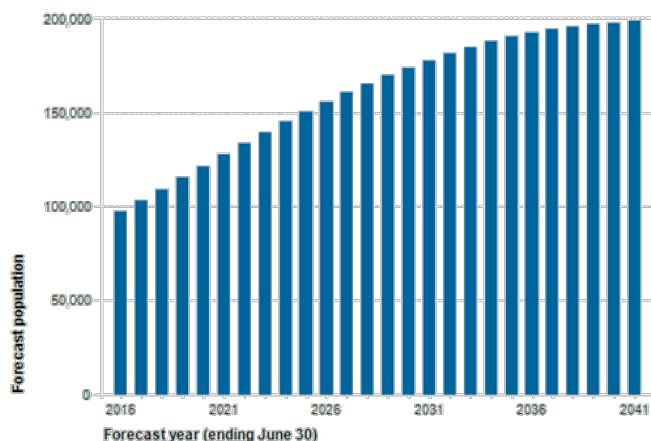
Cardinia's population is forecast to grow to 198,626 by 2041; a 55% increase between 2018 and 2041.

An annual average growth rate of 4.78% is estimated between 2016 and 2026. The largest increase in persons between 2016 and 2026 is forecast to be in ages 0 to 4, which is expected to increase by 6,430 and account for 9.5% of the total persons.

The largest increase in household types between 2016 and 2026 is forecast to be couple families with dependents, which will increase by 7,441 households and account for 39.9% of all households by 2026.⁸⁹

Forecast population

Cardinia Shire



Population and household forecasts, 2016 to 2041, prepared by .id, May 2018.

.id
the population experts

Table 11: Forecast Population, Cardinia Shire 2016 – 2041 (Source: ID Consulting)

Cardinia's Shire's population growth is expected to predominantly be in the growth area, which is expected to increase by about 15,300 people (an increase of 26%) and represent 66 per cent of the total population by 2020.

Population growth 2016–20

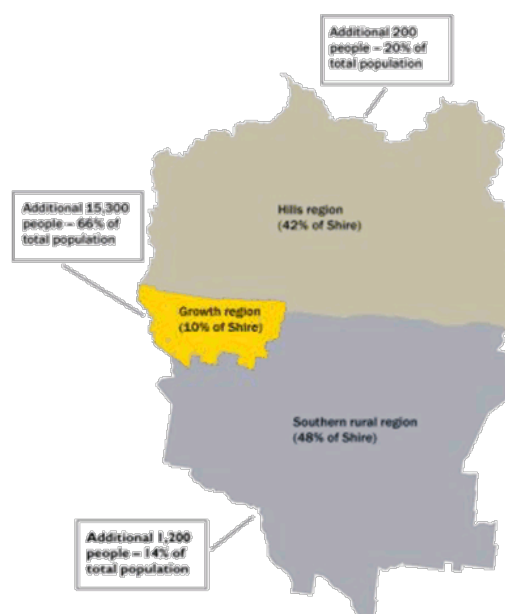
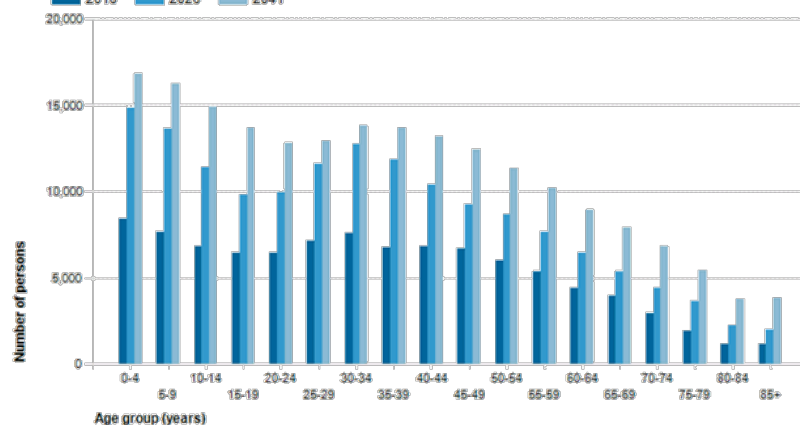


Table 12: Estimated Population Growth Distribution 2016 – 2020 (Source: Cardinia Shire Council Draft Council Plan 2018)

Forecast age structure - 5 year age groups

Cardinia Shire - Total persons

2016 2026 2041



Population and household forecasts, 2016 to 2041, prepared by ID the population experts, May 2018.

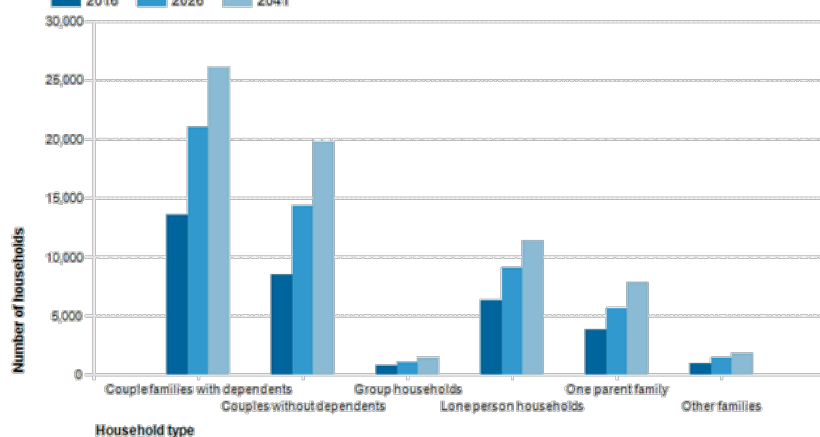
id the population experts

Table 13: Forecast Population, Age Structure, Cardinia Shire (Source: ID Consulting)

Forecast household types

Cardinia Shire

2016 2026 2041



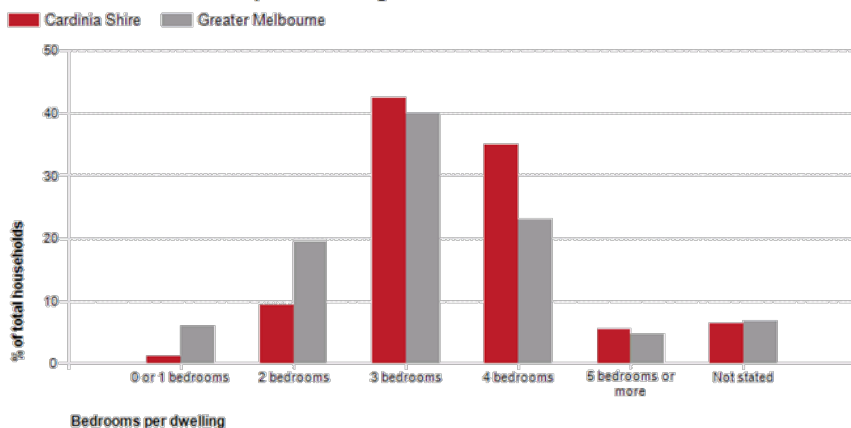
Population and household forecasts, 2016 to 2041, prepared by ID the population experts, May 2018.

id the population experts

Table 14: Forecast Population, Household Types, Cardinia Shire (Source: ID Consulting)

Dwelling supply versus household types

Number of bedrooms per dwelling, 2016

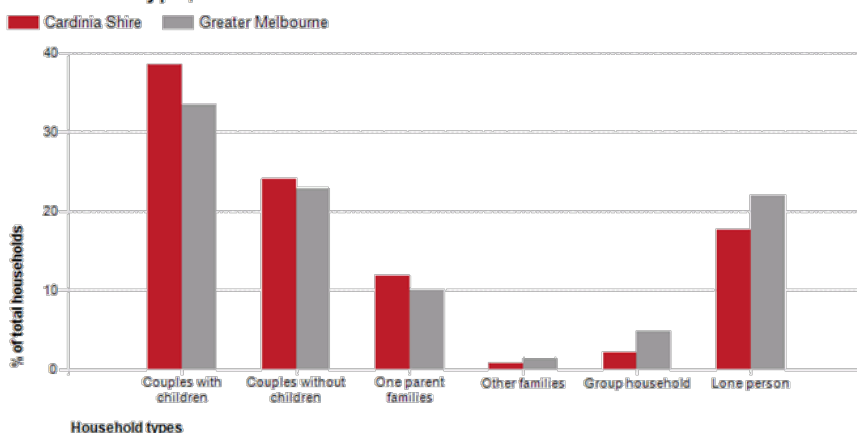


Bedrooms per dwelling

Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data)
Compiled and presented in profile by .id, the population experts.

.id
the population experts

Household type, 2016



Household types

Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data)
Compiled and presented in profile by .id, the population experts.

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Attachment 3

Draft Statement of Intent to Negotiate Affordable Housing Outcomes on Privately Owned Land

Policy Objective:

Cardinia's Social and Affordable Housing Strategy 2018-2025 identified that at 2016 there is an estimated shortfall of 2,230 social housing dwellings in the Shire. To meet this shortfall and to address projected demand, an estimated 17.03% of all new housing supply forecast to be delivered per year between 2016 and 2036 is required to be delivered as affordable rental housing, representing an estimated 265 dwelling per annum.

In accordance with the objectives of the *Planning and Environment Act 1987*, Cardinia Shire Council's intention is to facilitate the provision of affordable housing through a number of actions, including through agreement with land owners and developers of all developments over 100 dwellings (proposed yield) the transfer of completed dwellings to a registered housing agency for the purposes of affordable rental housing at the following rates:

- Between 2018 - 2021: 2 per cent of total proposed residential yield;
- Between 2022 - 2025: 4 per cent of total proposed residential yield; and
- Between 2025 - 2029: 8 per cent of total proposed residential yield.

Planning Negotiated Outcomes

The Council will work with land owners and developers in accordance with the State Government supported voluntary negotiation policy guidance (available at <https://www.planning.vic.gov.au/policy-and-strategy/affordable-housing>) and the concept of value sharing to secure a percentage of the overall affordable housing supply requirement in the form of a contribution towards affordable housing.

It is Council's intention to work with land owners and/or developers in the pre-planning approval stage to secure a commitment to a minimum total new residential dwellings in any large scale subdivision or development over 100 lots to be built and provided to an Accredited Housing Agency at nil consideration. The rate will increase from 2% for applications made between 2018 and 2021, increasing to 8% by 2025.

Proposals that deliver more than the minimum requirement are also encouraged. The Council encourages Housing Agencies to leverage this contribution through securing grants or other funding to further increase the number of dwellings and response to affordable housing need in the Shire.

Additional Council support

A range of actions by which Council may support enhanced development value and thereby enhance the viability of this policy have been identified and include consideration of requests to accommodate increased density within an area, for example through supported smaller lot subdivisions and considering other planning or other incentives by which Council could support delivery.

The Council will also support developers to connect to and partner with community housing agencies.

Information on community housing agencies, including contact details, can be found at <https://chiavivc.com.au/developers/>.

In exceptional circumstances the Council may consider a cash contributions in lieu of on site delivery where there are appropriate reasons for not providing the dwellings on-site. Any alternative delivery arrangement must be supported by a registered housing agency.

Process of negotiation and agreement

The following process will guide the approach to implementation of this policy:

- I. Promotion and provision of this Statement of Intent will be provided by Council to land owners and potential developers that may be considering a rezoning and developing in the Shire.
- II. Pre-lodgement discussions between the Council and the land owner will be held to confirm the Council position and to discuss the potential affordable housing outcome that could be achieved on a site. This discussion will include the Council:
 - a. Reaffirming the basis of their request and the proposed affordable housing outcome they are seeking as a minimum outcome;
 - b. Providing a copy of these State Government's Guidance and other information in relation to the translation of the affordable housing definition in particular, in regards to the criteria of 'appropriateness';
 - c. Referring the land owner to information on the community housing sector and specific agencies that have been identified as having an interest in the area.
2. Discussions with other parties (potential End Recipients) by the land owner as to these organisation's requirements in relation to the minimum dwellings to be transferred and to an Agency capacity to support and enhance the outcome to achieve any additional affordable housing above the base contribution.
3. Documentation of the Agreement including in a Section 173 Agreement, with regards given to:
 - a. Number or percentage of dwellings to be transferred;
 - b. Timeframe for delivery;
 - c. Sunset clause once transfer has occurred.

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