

# **6.2.2 Regional Local Government Charter** Homelessness and Social Housing

File Reference:	Nil.
Responsible GM:	Tracey Parker
Author:	Fiona Cost

#### **Recommendation(s)**

That Council endorse the Regional Local Government Charter Homelessness & Social Housing which represents 13 Eastern and South-Eastern Councils and two million residents.

#### Attachments

- 1. Charter [6.2.2.1 2 pages]
- 2. Making a difference effective local governent responses to homelessness [6.2.2.2 20 pages]
- 3. Homelessness in Eastern and Southern Melbourne [6.2.2.3 2 pages]
- 4. Terms of reference Regional Local Government Charter Homelessness & Social Housing [**6.2.2.4** 3 pages]
- 5. Housing rights are human rights [6.2.2.5 16 pages]

#### **Executive Summary**

The purpose of the Charter is for the 13 Councils to collectively act to address the urgent need for increased social housing and a more effective, integrated and supported homelessness service system.

The Charter recognises that housing is a human right for every person, that housing solves homelessness and that social housing is core infrastructure for local communities.

The Charter represents a powerful example of the local government's sector ability to come together in a relatively short period of time to unite agendas and timelines with the fundamental commitment to solve homelessness through housing.

The Charter does not dictate specific actions; however, it requires each Council to take on the challenge by ensuring their decisions align with the intent and the principles of this Charter.

#### Specifically, the 13 Councils commit to:

- 1. Working in partnership with federal and state government, public and private sector partners to coordinate our approach and deliver meaningful outcomes to increase the provision of social housing and respond to homelessness in south and east Melbourne.
- 2. Scoping land within each LGA that has the potential to be re-purposed for adaptable housing needs, and to share these insights on a regional scale with the intention of identifying suitable sites for the development of social housing.
- 3. Advocating together for inclusive housing growth including mandatory inclusionary zoning.

This Charter aligns with Cardinia Shire's Social and Affordable Housing Strategy. The strategy highlights that Cardinia Shire requires 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.



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

Cardinia Shire Council is well placed advancing these Charter commitments. Through the Social and Affordable Housing Strategy and Action Plan, a Land Register was developed to help Cardinia Shire Council identify land across the municipality where there is the greatest opportunity to facilitate the provision of Affordable Housing. The register is an internal and confidential document which has three parts – Council-owned land, government-owned land, and privately owned land. It is important to note that the land register does not provide a list of land that will be used for Affordable Housing. Instead, the land register is to be used as a tool to help Council focus discussion, resources, and actions for facilitating Affordable Housing.

#### Background

During late 2019 – July 2020 a coalition of 13 Eastern and South-Eastern Councils united to develop a regional local government Charter to respond to homelessness and to advocate for an increased supply to social housing across Victoria. Please find attached the draft Charter [attachment 1].

# Regional Local Government CEO Forum on Homelessness & Social Housing, November 2019

On 26 November 2019, CEOs and executive staff representing 13 Eastern and South-Eastern Councils came together in a forum focused on homelessness and social housing hosted by Monash Council in response to an increase in homelessness and rough sleeping across the region.

CEOs present at the forum agreed that there had been increase in homelessness across the Eastern and South-Eastern metropolitan communities and that local government staff are often first responders to people experiencing homelessness in local communities. Councils representing the 13 municipalities often do not have access to the same resources and support services as inner metro Councils to adequately respond to increased homelessness and people experiencing rough sleeping.

There was strong consensus from the CEOs that the local government sector must come together urgently to champion the issue of homelessness as a collective and work to find a solution.

The CEO Forum: Local Government Regional Response to Homelessness, reached consensus that adopting a Regional Charter with three clear leverage points for local government would create the power and pressure for systemic change.

The Charter recognises that housing is a human right for every person, that housing solves homelessness and that social housing is core infrastructure for local communities. The 13 metropolitan Councils representing more than 2 million residents are united in seeking to influence the urgent need for increased social housing and a more effective, integrated and supported homelessness service system.

It is important to note that the agenda set by the coalition of Councils elected not to focus on service and crisis response to homelessness and community education, whilst recognising the critical importance and value of these interventions. The focus of the Charter's agenda was to



prioritise the most impactful strategic levers available to the local government sector to achieve large-scale change.

#### **Social Housing**

The emphasis on social housing in the Charter is informed by research that Monash Council had commissioned through the Council to Homeless Persons in October 2019 'Making a Difference – effective local government responses to homelessness.' [attachment 2]

Council to Homeless Persons recommends that the most powerful action that local governments can undertake to reduce homelessness is to support the delivery of homes that people can afford. For the lowest income households most vulnerable to homelessness, this means the provision of social housing.

Social housing refers to housing owned either by the state government or by not-for-profit community housing providers that is rented to low income households at either 25% (public housing) or 30% (community housing) of household income. Social housing does not generally include crisis or rooming houses.

For further information on Homelessness in Melbourne's East & South-East region, please refer to attachment 3.

#### **Regional Charter Working Group**

Following the forum in November 2019, the CEOs of all 13 Councils nominated 'Charter Champions' to represent the 13 Eastern & Southern Councils in a Working Group.

Since February 2020 the Working Group has met monthly to produce the draft Charter. The Working Group has received significant partnership support by the Eastern Region Group of Councils, Eastern Affordable Housing Alliance, Municipal Association of Victoria [MAV] and the Department of Health & Human Services.

For more information on the Terms of Reference of the Working Group, please refer to 'Terms of Reference' [attachment 4].

#### COVID-19

During the process of drafting the Charter, the COVID-19 pandemic emerged. The Working Group has re-pivoted the Charter to ensure it captures the COVID-19 pandemic and the 2019-20 bushfires impact on homelessness and social housing.

The economic and health and wellbeing implications of COVID-19 means that now more than ever, the local government sector needs to be a powerful champion in advocating for permanent, safe and timely housing for the those experiencing homelessness or at-risk of homelessness.

#### **Policy Implications**

The Charter will be used as a local government sector platform and partnership tool with federal and state governments, and public and private sector partners.

By endorsing the Charter, each of the 13 Councils commit to implementing the three strategic commitments in their municipalities, guided by its core principles.

The Charter requires each Council to take on the challenge by ensuring their decisions align with the intent and the principles of the Charter.



The Working Group representing the Charter will re-convene at key intervals over the 12-month period following its endorsement to ensure the Charter is prioritised, progressed and implemented at a regional and local level.

Each Council may wish to include the Charter's principles and strategic commitments in their relevant policies and plans associated with housing, human rights and health and wellbeing.

#### Social Implications

The Charter seeks systemic change to increase the supply of permanent, safe, appropriate and timely housing for the most vulnerable members of our community and to embed 'Housing First' as key foundational principle, fundamental to health, recovery and safety.

#### Human Rights Considerations

The Charter recognises that housing is a human right for every person and that housing solves homelessness. It adopts a 'Housing First' approach which is a strategic response that prioritises permanent and stable housing for people experiencing homelessness.

#### Social Justice and Equity Policy

Cardinia Shire Council recognises the importance of supporting diversity in our vibrant and growing communities. Our diversity is highly valued and a source of great strength and resilience. Promoting an inclusive municipality that respects human rights, celebrates diversity and fosters participation in all aspects of community life is central to our goal of achieving better outcomes for every resident.

Council's Social Justice and Equity Policy 2019 -2023 (the policy) provides a framework to uphold the human rights of our diverse communities and promote the social justice principles of participation, access and equity in all aspects of community life.

#### **Relevance to Council Plan**

Nil.

#### **Climate Emergency Consideration**

Nil.

#### **Consultation/Communication**

*Cardinia 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.* 

#### **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 of 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
- Cardinia's Liveability Health Plan 2017 -20121 (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. Housing is a fundamental human right and a key factor in neighbourhood Liveability and an identified policy domain in Cardinia's Liveability Plan 2017-2029.

In 2016, Council undertook a comprehensive social research into the nature and extent of homelessness and financial vulnerability in the Shire. A key recommendation of the report was to develop the Social and Affordable Housing Strategy.

- 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'.
- 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.
- Only 0.9% of all dwellings (317 dwellings) were dedicated to 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.

#### **Financial and Resource Implications**

Nil.

#### Conclusion

The Charter represents the commitment of 13 East & South-East Councils to collectively act to address the urgent need for increased social housing and a more effective, integrated and supported homelessness service system.

It is recommended that Council publicly endorse the Regional Local Government Charter Homelessness & Social Housing.

ATTACHMENT 6 2 2 ·

# Regional Local Government HOMELESSNESS AND SOCIAL HOUSING CHARTER

# **Principles**

- Shared responsibility, accountability and success
  - » We will partner, leverage our strengths and be accountable to the commitments of this Charter.
- Housing as core infrastructure
  - » We recognise that housing solves homelessness
  - » We consider social housing as core infrastructure that can strengthen communities
  - » We understand the ability of local government to influence infrastructure outcomes.

#### Human rights and 'Housing First'

- » We recognise that housing is a human right for every person
- » We recognise the ability of local government to influence an increase in social housing in our region
- » We will work with the homelessness sector to deliver a housing first response to homelessness.

#### Urgency, innovation and collaboration

- » We recognise and commit to act on the urgency of the situation which has been compounded by COVID-19
- » We reflect this urgency in a well-considered, innovative and timely collective action to deliver outcomes for our region.

## Purpose

Address the urgent need for increased social housing and a more effective, integrated and supported homelessness service system.

# **Regional Commitments**

Councils will cooperate regionally and take local actions that align with the intent and the principles of this Charter.

#### The 13 Councils commit to:

- Working in partnership with federal and state government, public and private sector partners to coordinate our approach and deliver meaningful outcomes to increase the provision of social housing and respond to homelessness in south and east Melbourne
- 2. Scoping land within each LGA that has the potential to be re-purposed for adaptable housing needs, and to share these insights on a regional scale with the intention of identifying suitable sites for the development of social housing
- 3. Advocating together for inclusive housing growth including mandatory inclusionary zoning.

## Context

Victoria has a homelessness and housing affordability crisis, made more acute by COVID-19 and the 2019/20 bushfires. A collaborative effort across all tiers of government and partners is required: one that embeds a 'Housing First'\* approach aligned to the fundamental principle that housing solves homelessness.

The Council to Homeless Persons (CHP) recommends that the **most powerful action local governments can take** to reduce homelessness is to support the delivery of homes that people can afford. For the lowest income households most vulnerable to homelessness, this means the provision of social housing.<sup>1\*\*</sup>

The housing 'bottleneck' keeps individuals and

In Victoria 44,152 households are waiting for social housing.<sup>2</sup> In south east and east Melbourne, the situation is dire as **32%** of Victorians experiencing homelessness and **40%** of people on the social housing waiting list live in this region.<sup>3</sup>

families trapped in homelessness and suffering negative health outcomes and trauma.

To leverage the collective strengths of regional partnerships, the City of Monash brought together 13 councils in Melbourne's east and south east to set a regional agenda. The 13 councils represent more than 2 million residents

> and are united in striving for an improved homelessness policysetting and service sector.

These **councils seek systemic change** to increase the supply of permanent, safe, appropriate and timely housing for the most vulnerable members of our community and to embed 'Housing First' as a key foundational principle, fundamental for health, recovery and safety.



 The Housing First model is a strategic response to homelessness that prioritises permanent and stable housing for people experiencing homelessness (Australian Housing and Urban Research Institute, 2018)

\*\* Social housing refers to housing owned either by state government or by not-for- profit community housing providers that is rented to low income households at either 25% (public housing) or 30% (community housing) of household income. Social housing does not generally include crisis or rooming houses.

#### **REFERENCE LIST**

<sup>1</sup>Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.7 <sup>2</sup> ibid, p.6

<sup>3</sup> ibid, p.5



# Making a difference – effective local government responses to homelessness

## **Executive Summary**

City of Monash have sought Council to Homeless Persons' advice about how local governments in eastern and southern Melbourne can most effectively take action to reduce the numbers of people living in those areas without a home. This report aims to give local governments the tools they need to develop effective homelessness and housing strategies to achieve this objective. It includes:

- a demographic profile of people living without a home in eastern and southern Melbourne
- data about the reasons people are seeking assistance from homelessness services
- local information about the housing market drivers of homelessness, including rental affordability and availability of social housing
- an outline of mechanisms that local government can use to develop the housing people need to end homelessness
- a framework for effective local government responses to homelessness that complement housing responses, and
- local examples of non-housing responses to homelessness.

The report highlights that the main driver of growing homelessness is rising rents in the private rental market, and inadequate supply of social housing<sup>1</sup>.

These challenges in the housing market, mean that more Victorians are unable to find a home, and more low income households are cycling between marginal forms of accommodation, like rooming houses and overcrowded dwellings, and homelessness, all of which have serious consequences for health and wellbeing.

The solution to this problem is to create more social housing to provide an effective safety net for people unable to afford private rental housing.

<sup>&</sup>lt;sup>1</sup> Social housing refers to housing owned either by the state government or by not-for-profit community housing providers that is rented to low income households at either 25% (public housing) or 30% (community housing) of household income. For more information about housing terms refer to this <u>infographic</u>



This paper explores how local government can support the objective of increasing social housing, as well as how local government can strengthen access to services and attainment of human rights for people without a home.

## Homelessness in Eastern and Southern Melbourne

#### Demographic profile

ABS Census data indicates that homelessness in eastern and southern Melbourne is only slightly less than the Victorian average, with 34 per cent of all Victorians, and 32 per cent of Victorians without a home, living in eastern and southern Melbourne<sup>i</sup>.

The nature of homelessness varies across the region, with relatively more people sleeping rough in Frankston and the Mornington Peninsula, and more people living in severely overcrowded dwellings in Dandenong.

Across Melbourne, people living in severely overcrowded dwellings – where the home needs at least an additional four bedrooms to accommodate residents – represents a growing and very significant proportion of those counted as homeless. This form of homelessness includes both related family groups sharing a home, and properties where multiple unrelated individuals or families all have separate tenancies. Each put significant pressure on residents' health and wellbeing. For more on the impact of overcrowding see CHP's <u>Blog</u>.

	Persons living in improvise d dwellings, tents, or sleeping out	Persons in supporte d accomm' n for the homeless	Persons staying temporaril y with other household s	Persons living in boardin g houses	Persons in other temporar y lodgings	Persons living in 'severely crowded dwelling s	All homeles s persons
Dandenong	24	355	65	368	0	1,284	2,103
Casey - South	14	65	57	17	0	679	838
Monash	0	193	76	232	0	256	755
Whitehorse - West	7	124	53	215	3	170	568
Frankston	75	179	89	143	0	59	546
Casey - North	0	107	38	36	0	266	447

#### ABS Census 2016, People in each homeless operation group by SA3<sup>2</sup>

<sup>2</sup> NB. The 2016 Census provides important indicative data for comparison between regions and across time, but does not capture every resident living in every situation, particularly those sleeping rough in locations where they may not be visible to Census takers. Reports of zero people sleeping rough in some SA4s should be understood in this context.



	Persons living in improvise d dwellings, tents, or sleeping out	Persons in supporte d accomm' n for the homeless	Persons staying temporaril y with other household s	Persons living in boardin g houses	Persons in other temporar y lodgings	Persons living in 'severely crowded dwelling s	All homeles s persons
Boroondara	4	56	35	250	0	87	426
Knox	12	138	70	39	0	104	365
Yarra Ranges	24	96	115	51	4	77	360
Maroondah	9	173	27	35	4	69	321
Mornington Peninsula	47	121	103	5	0	23	298
Kingston	5	142	52	61	3	12	275
Cardinia	4	39	52	0	0	126	220
Whitehorse - East	0	88	17	16	0	50	179
Manningham - West	0	65	24	28	0	59	176
Manningham - East	0	26	10	0	0	0	39
Total	225	1,967	883	1,496	14	3,321	7,916
Victoria	1,119	7,172	3,080	4,413	108	8,930	24,828
Percentage of Victoria	20%	27%	29%	34%	13%	37%	32%

Another form of data used to understand the local profile of homelessness is the data collected by homelessness services about people who are seeking homelessness support. Analysis of this data in Melbourne's east and south shows that women and children, and young people are the most common clients of homelessness services.

# AIHW Specialist homelessness data 2017-18, People using homelessness services in the eastern and southern local area service network



#### What is driving growing homelessness?

Homelessness services also record information about the reasons people are seeking help. This reveals that the most common reasons for seeking homelessness assistance across Victoria are housing issues<sup>3</sup> and financial reasons<sup>4</sup> (50%), and domestic and family violence (38%).

Main reason for seeking assistance <sup>ii</sup>	Per cent of clients
Housing issues	39
Domestic and family violence	38
Financial	11
Interpersonal relationships	4
Health	2
Other	6

This highlights the significance of lack of access to affordable housing as a driver of homelessness.

Lack of access to affordable housing is also a significant barrier to exiting homelessness, and it results in a bottleneck in crisis accommodation and refuges. These emergency options are intended for short stays, but people often end up staying for months, or even years, with the result that crisis beds are frequently unavailable.

Long stays in congregate crisis accommodation result in poor health, wellbeing and educational outcomes for children. These environments are also highly stressful for adults, both because living in close proximity with many highly vulnerable people creates its own challeges and stress, and because people can't move on with their lives while they don't know where they'll be living longer-term.

The solution to the bottleneck in crisis accommodation is not to make the bottle bigger by creating more unsuitable temporary acommodation options, but to make the neck of the bottle wider by building more housing that people can afford to make their homes.

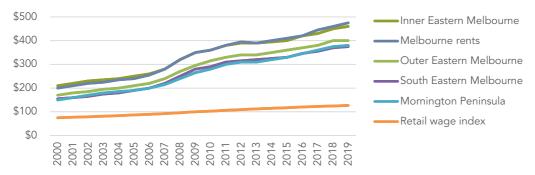
<sup>&</sup>lt;sup>3</sup> Housing crisis includes Inadequate or inappropriate dwelling conditions; Housing affordability stress; Transition from custodial arrangements; Transition from foster care and child safety residential placements; Transition from other care arrangements; Discrimination including racial discrimination; Itinerant; Unable to return home due to environmental reasons; Disengagement with school or other education and training; Previous accommodation ended
<sup>4</sup> Financial includes Insufficient money for rent; Employment difficulties, Unemployment

#### What is the problem of rental affordability?

It has become harder over the past two decades for low income households to find affordable rentals in eastern and southern Melbourne because rents have risen faster than people's wages.

The Chart below uses data from the DHHS Rent Report,<sup>iii</sup> to illustrate that while local rents in eastern and southern Melbourne have more than doubled since the year 2000, low wages (represented by the retail wage index<sup>iv</sup>) have only increased by 70%. This means low waged workers, and people on Centrelink benefits, living in eastern and southern Melbourne are either forced out of the rental market into homelessness or into overcrowded dwellings, or are forced to pay far more than they can afford to secure housing, meaning other necessities of life are foregone.





Most people accessing homelessness services are living on extremely low incomes; 76 per cent are reliant on a Centrelink benefit; and 14 per cent have no income at all. Only 10 per cent of people seeking homelessness support derive their income predominantly from paid employment.<sup>v</sup> For most of these households private rental housing is not affordable. Many households experiencing homelessness are also experiencing discrimination in the rental market, in addition to affordability issues.

Data from the DHHS Rent Report<sup>vi</sup> shows that in the three months to June 2019, just five properties were rented at a price that a single person on a Centrelink income could afford across the entire south and east of Melbourne. More properties were rented at affordable rates for larger households in south eastern Melbourne, but still far fewer than is needed to meet the need from households on very low incomes.



# Affordable lettings for indicative households on Centrelink incomes, DHHS rent report June 2019

	1 Bee	droom	2 Be	droom	3 Bed	room	4+ Be	droom	T	otal
Region	#	%	#	%	#	%	#	%	#	%
Inner Eastern Melbourne	1	0.2%	19	1.1%	18	1.2%	24	2.5%	62	1.3%
Southern Melbourne	1	0.2%	9	0.6%	5	0.5%	4	0.9%	19	0.5%
Outer Eastern Melbourne	2	3.1%	15	2.5%	18	1.9%	20	5.2%	55	2.7%
South Eastern Melbourne	1	0.8%	22	2.9%	144	8.0%	355	28.5%	522	13.3%
Mornington Peninsula	-	0.0%	24	4.9%	88	8.7%	23	7.1%	135	7.1%

In order to provide housing that very low and low income households can afford, it is necessary to provide social housing that is rented at an affordable proportion of income. Housing options delivered as 'Affordable Housing', which are typically rented at a 20 per cent discount to market rent, do not deliver housing that households at risk of or experiencing homelessness can afford, and so do not reduce homelessness.

Despite the critical importance of social housing for prevention of homelessness for low income households, it has become progressively more difficult to get into social housing, because the proportion of all Victorian housing that is social housing has been reducing as Victorian investment in new social housing has not kept pace with population growth. There are now 44,152 Victorian households on the <u>wait list</u> for social housing, including 17,717 households in the South and East of Melbourne.<sup>vii</sup>



Social housing as a proportion of all dwellings

Page | 6

viii

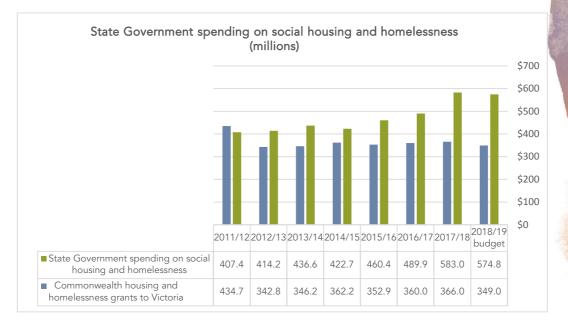
## Local government and social housing

The most impactful activity that local governments can undertake to reduce homelessness is to support the delivery of homes that people can afford. For the lowest income households most vulnerable to homelessness this means provision of social housing.

Council to Homeless Persons engaged planning academic Professor Carolyn Whitzman to prepare a paper to inform this report on policy options to increase social housing for Councils in southern and eastern Melbourne. The full paper, which also outlines principles to underpin a local government housing policy, is available from the City of Monash.

#### Current policy context for social housing

The Victorian Government receives funding for social housing and homelessness services from the Federal Government through the <u>National Housing and Homelessness</u> <u>Agreement</u>. The Victorian Government also contributes additional resources. Funding received by the Federal Government and funds spent by the Victorian Government are illustrated in the Chart below (figures from Victorian State Budget papers).<sup>ix</sup>



This chart highlights that funding from the Federal Government has been falling, while Victorian Government spending has been increasing. However, it is also the case that the Victorian Government spends only half as much per capita on social housing as the national average.<sup>\*</sup> There is both capacity, and an urgent need, for both the Victorian and Federal Government to do more to deliver social housing infrastructure.

Recent research by the <u>Australian Housing and Urban Research Institute</u> (AHURI) identified a shortfall of social housing for Melbourne's south east, outer east and the Mornington Peninsula of 25,700 properties, and projected this shortfall to grow to 42,200 by 2036.<sup>xi</sup>

In 2017, the Victorian Government released a housing strategy <u>Homes for Victorians</u>, and updated the metropolitan planning strategy <u>Plan Melbourne 2017-2050.<sup>xii</sup></u>

<u>Homes for Victorians</u> committed new funding and loans for social and affordable housing. This includes the \$1 billion <u>Social Housing Growth Fund</u>, which makes an annual allocation through a competitive process and prioritises projects that are partnerships between the Victorian Government and other parties including local government. The State Government also committed other funding to bring the total of new social housing units expected to be delivered by 2022 to 6,000 new social housing homes, including the renewal of 2,500 existing public housing residences.

In 2018, the <u>Victorian Government</u> (DEWLP, 2018) introduced a definition of **affordable housing** for use in the planning process, and in 2019, made **provision of affordable housing** a goal of the Planning and Environment Act (DEWLP, 2019b).<sup>xiii</sup>

The Act defines affordable housing as housing affordable at 30% of household income for very low, low and moderate income households. '**Very low**' incomes are defined as less than 50% of Area Median Income (AMI, with Area being Greater Melbourne); '**low**' as 50-80% of AMI, and '**moderate**' as 80-120% of AMI.

The Victorian Government has also provided <u>guidance to local government</u> about how to enact voluntary 'Section 173' agreements for inclusion of affordable housing with developers (DEWLP, 2018). However, very little other guidance – on assessing need, using other mechanisms to create and preserve affordable housing, or measuring success – has been provided by the state government. A <u>Ministerial Advisory Committee on</u> <u>Planning Mechanisms for Affordable Housing</u> has recently (October 2019) been convened to address these problems.

At the local government level, most councils have <u>housing strategies</u> (e.g. City of Monash, 2014). Many have not been refreshed since *Plan Melbourne, Homes for Victorians*, to incorporate the new definitions and mechanisms.



#### Using local government levers to increase social housing

#### 1. Developing a local government housing strategy

Even if State and Commonwealth policy and financing commitments remain inadequate, local governments can lead the way in providing more housing that is affordable to those who need it most, through adopting best practice housing strategy principles and mechanisms. In developing a local government housing strategy there are **five key principles** that should be included:

- 1. Housing is a right: As recognised by international human rights conventions and sustainable development goals. This means that housing for those most vulnerable to homelessness must be prioritised.
- 2. Greater Melbourne is an integrated region: There needs to be a coordinated approach to needs assessments and mechanisms by its 32 local governments, and state and federal governments should also try to align their policies with those led by local government.
- 3. Homeless and inadequately housed people's voices must be heard: Empowering and giving voice to inadequately housed people is vital to raise public understanding about problems and solutions.
- 4. **Comprehensive whole-of-government approach**: Not only must local governments be aligned, but all levels of government should be coordinating their health, planning, and housing services.
- 5. Not-for-profit rental alternatives to speculative housing are prioritised: Scaling up not-for-profit housing is the only way to meet the unmet needs of lower-income households. The private market cannot provide affordable housing for the poorest households without subsidy.

#### 2. Local and state government land for social housing

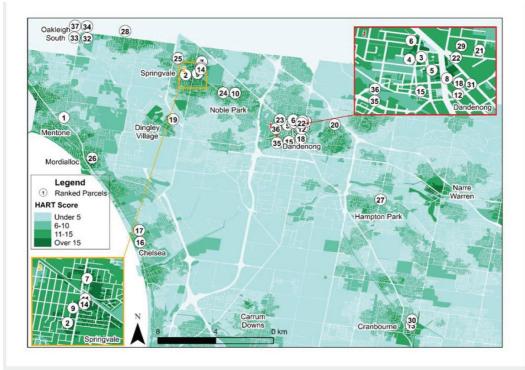
Well located land is one of the biggest costs of delivering social housing, and is the most powerful tool that Councils can use to increase local social housing availability.

There are four stages to achieve this: (1) local government identifying suitable land; (2) identifying not-for-profit housing and service partners; (3) together with the partners, identifying sources of funding; (4) construction.

Land: The University of Melbourne <u>Transforming Housing Project</u> has developed an online <u>Housing Access Rating Tool</u> (HART) for Greater Melbourne. <u>Maps</u> produced using

this tool, which provide details of government-owned vacant or underutilized 'lazy' land sites, suggest infrastructure-rich areas particularly suitable for affordable housing development (Palm, Raynor and Whitzman, 2018).

In the Southern region, these include Oakleigh South, Dingley Village, Mentone, Mordialloc, Chelsea (Kingston); Springvale, Noble Park, Dandenong; Cranbourne, Hampton Park, Narre Warren; Carrum Downs and Frankston Centre.

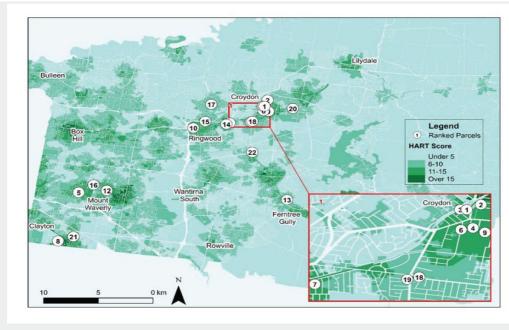


MAP 10: SOUTHERN MELBOURNE SITES

South metropolitan region HART scores and government land sites



In the Eastern region, infrastructure and government land-rich sites include Bulleen (Manningham); Box Hill (Whitehorse); Mount Waverley, Clayton (Monash); Wantirna South, Rowville, Ferntree Gully (Knox); Lilydale (Yarra Ranges).



MAP 11: EASTERN MELBOURNE SITES

#### East metropolitan HART scores and government land sites

A number of Melbourne Councils, including Melbourne, Port Phillip and Darebin, have provided council land at a peppercorn lease (that is, a negligible land rent such as \$1/year) to social housing providers to support new provision of social housing.

An example of local government land use might be three large (at least 15,531 square metres, according to HART) Monash Council-owned parking lots south and north of Winbourne Road, serving shops just to their east on Stephenson Road and a train station. The sites are less than 200 metres from Mount Waverley Station, close to parkland, a library, a community centre, and Mount Waverley Primary School. Housing could be built above the lot, or part of the lot could be repurposed for residential purposes.

In addition to identifying land owned by Councils that can be used for social housing, local government can also identify 'lazy' state or federal government land in their municipality, and seek to partner with these levels of government to achieve new social

housing supply. Local MPs can be useful allies in the process of advocacy necessary to realise these partnerships.

Council land and redeveloped public housing are not the only sources of free or low-cost land and buildings. In Vancouver, there are also local and senior government supports that build <u>partnerships</u> with churches with surplus land, including 400 units on four United Church sites (BC Housing, 2018)<sup>xiv</sup>. Working with the State Government to free up as much of their land as possible for not-for-profit development, and encouraging partnerships and 'asset bundling' amongst not-for-profit groups in order to access better financing terms and serve a broader segment of at-risk populations, are within the remit of local government.

**Selecting a not-for-profit housing partner or partners:** There are 10 registered <u>not-for-profit housing associations</u> which develop housing in Victoria (DTF, 2019), all with slightly different mandates. There are also 29 registered not-for-profit <u>housing providers</u> which manage housing, and often provide associated supportive social services. It would be possible to encourage partnerships between housing providers on a larger site, with for instance, an indigenous or women-specific service provider.

**Funding:** The Victorian Government's \$1 billion <u>Social Housing Growth Fund</u> (2019) prioritises social and affordable housing on donated "non-Victorian government land". Councils can also present options to the Victorian Government for partnerships to deliver social housing independently of the Growth Fund.

The Lord Mayor's Charitable Foundation (2019) provides funding to projects serving very low income households, and is likely to favour projects where local councils contribute land. Financing from the Commonwealth Bond Aggregator or improvements to nearby infrastructure using the federal Infrastructure Contributions fund would also be possible if this vicinity is seen as a Growth Area (as is certainly the case at nearby Monash University).

#### 3. Inclusionary zoning

Local Government can enact <u>voluntary 'Section 173' agreements</u> for inclusion of affordable housing with developers (DEWLP, 2018). However, these voluntary inclusionary zoning mechanisms are cumbersome to administer, are vulnerable to being overridden by VCAT, and are only able to achieve a small increase in social housing.

Advocating for the State Govenrment to legislate for mandatory inclusionary zoning, at much higher proportions than the current 3-5% voluntary mechanisms, is necessary to obtain a critical mass of social housing. Local government would then be responsible for forming local agreements with developers.

Montreal has recently replaced a weaker and more cumbersome project-by-project negotiated inclusionary zoning regime with a '20/20/20' <u>By-Law for a Diverse Metropolis</u>. In these new inclusionary zoning rules, 20% of any new development over five units must be social housing for very low-income households (the rent is 25% of household income in Quebec), 20% must be affordable rental (at a regulated rent that is affordable to low-income households at 80% of AMI) and 15-20% must be family-friendly (3 or more bedrooms). They expect a cash contribution for developments of 5 to 49-units (which goes into a designated fund for affordable housing) and then a turn-key arrangement in larger developments.

A turn-key arrangement simply means that the developer builds the units (usually on one part of the site) and then hands over the management to a social housing provider (the household is eligible for further rent assistance). The affordable rental apartments can either be managed by the developer (if it is a purpose-built rental building, with rents inspected annually for compliance), or handed over as well to a social housing provider in a turn-key arrangement. The family units can be social or market dwellings but the expectation is that at least half of the larger units will be social and/or affordable. While there are some slightly different requirements outside the central city area (more family-friendly housing), the by-law applies across the City (which has 1.7 million of the metropolitan population of four million).

#### 4. Local government action to preserve low-cost rentals

Local councils can help prevent homelessness using simple low-cost measures. They can publicise emergency loans for renters, such as the state government's <u>RentAssist</u> bond loans (DHHS, 2019a), as well as tenants' rights against steep rent increases. Given that most people interact with local councils in council-owned spaces such as libraries and town halls, information on local low-cost housing and interventions to prevent homelessness can be publicised in these spaces.

The <u>City of Port Phillip</u> (2016), one of the most experienced Greater Melbourne councils when it comes to affordable housing, works with <u>not-for-profit providers</u> (DTF, 2019) which buy up and maintain rooming houses and other low cost accomodation options. The local government role identifies existing rooming houses, especially those that are contravening local health or safety by-laws, and encourages and assists not-for-profit providers to purchase these when they are under threat of sale or demolition.

Local government can also have an impact on the use of rental property for short-term rentals like AirBNB. See work by the West Australian Local Governance Association, which has explored regulation options in detail (WALGA, 2019).

#### 5. Delivery of affordable housing

The focus of this paper is on the delivery of social housing, as this is the housing form needed to reduce homelessness. However, in a broader housing strategy that also aims to ensure that low-moderate income households can afford local housing opportunities, there is also a role for local government to support affordable housing delivery.

Options to achieve an increased supply of affordable housing include:

**Community Land Trusts:** The <u>Community Land Trust</u> (CLT) model involves creating a not-for-profit entity created to acquire and hold land for the benefit of a community and provide secure affordable access to housing and sometimes commercial and community services for residents. The CLT acquires land in a community—either by purchasing land directly or through donations of land, land and buildings, or money to purchase land. This land is held in perpetuity (for instance, on a 99-year lease) so that it can always be used for affordable housing. Access to this land is often limited to very low- to moderate-income households. The Cities of <u>Sydney</u> and Port Phillip are in the process of developing an Australian model of a Community Land Trust (Crabtree and Twill, 2019)<sup>xv</sup>.

Council land and redeveloped public housing are not the only sources of free or low-cost land and buildings. In Vancouver, there are also local and senior government supports that build <u>partnerships</u> with churches with surplus land, including 400 units on four United Church sites (BC Housing, 2018). Encouraging partnerships and 'asset bundling' among not-for-profit groups in order to access better financing terms and serve a broader segment of at-risk populations, are within the remit of local government. A target of 1,200 units over 10 years using this mechanism is feasible for Monash, especially working in concert with other Greater Melbourne councils through establishment of a CLT.

**Build-to-rent:** With <u>vacancy rates</u> (DHHS, 2019b) well below the 3% required for a <u>healthy rental market</u> (Kerr, 2018), Melbourne needs more well-located affordable purpose built rental dwellings to serve low to moderate-income households, and prevent them from "crowding out" lower cost private rental options.

One idea being tested to scale up build-to-rent in the Greater Vancouver municipality of Burnaby is rental-only zoning in areas close to trains and other frequent public transit (Gawley, 2019)<sup>xvi</sup>. As part of legislative reforms, developers who demolish rental buildings would need to construct low-cost replacement units, and all new multi-unit developments would be required to provide 20% affordable rental. Preserving low-cost rental is much less expensive than building new low-cost rental, so mechanisms to preserve and expand low-cost market rental should be advocated for by local governments as part of planning reform.

## Local government reducing the harm of homelessness

Although the most effective way local government can respond to homelessness is by contributing to social housing growth, there are also other levers for local government to reduce the harm of homelessness, and to better include local residents living without a home. This section outlines the stages for local government in developing a homelessness strategy and profiles best practice in responding to homelessness in Melbourne.

Other useful resources include Prance F, Beer A & Horne S. <u>The Role of Local</u> <u>Government in Addressing Homelessness: A Tool Kit for Local Government</u>, and the October 2013 Local Government and Homelessness edition of <u>Parity</u>, which showcases activity across a range of local government areas.<sup>5</sup>

To take effective action to respond to homelessness, Councils need to:

- 1. understand homelessness in the Local Government Area
- 2. identify what Council is doing and could be doing to respond to homelessness, and
- 3. develop strategies to fill the gaps.

These three themes are explored below with examples.

#### 1. Understand homelessness in the Local Government Area

Developing an evidence base around homelessness in the LGA provides an understanding of the extent of local homelessness and the different target groups affected. The evidence base should include:

- homelessness and housing data to identify how many people don't have a home or are living in marginal or unaffordable housing, the types of accommodation in which they are staying, and trends in homelessness and service usage (refer AIHW and ABS)
- data from services that support people experiencing homelessness, including internal departments and the relevant local area service network, which will have local service data, and qualitative information about local services and service gaps
  - o Eastern Homelessness Network
  - o <u>Southern Homelessness Network</u>

<sup>&</sup>lt;sup>5</sup> Individual editions of Parity are available to order from Council to Homleess Persons, or can be accessed by subscribers in the online archive.

- input from people living without a home locally
- an analysis of local government's interface points with people experiencing homelessness, including
  - by laws and parks staff or contractors interacting with people sleeping rough using public land and facilities
  - people at risk of homelessness receiving council run services, such as Home and Community Care or Maternal and Child Health
  - people without a home or at risk of homelessness requesting assistance from council staff
  - o community members wanting "to do something"
  - o local traders
  - o councillors, and
  - o boarding house and caravan park regulations.

Sometimes, additional research may be needed to fill knowledge gaps.

• Local government can undertake a Street Count to count people sleeping rough. This <u>Street Count</u> counts people sleeping rough in five metropolitan Melbourne councils and was last held in 2018.

# 2. Identify what Council is doing and could be doing to respond to homelessness

This includes specific activities to address homelessness and broader preventative or early intervention strategies such as in early childhood, youth and aged care. A comprehensive analysis will look at access to Council services and spaces, advocacy and support, affordable housing, implementation issues and monitoring. Starting points include thinking about:

- policies and other processes that affect people without a home, for example, heat wave policies, social justice charters, reconciliation action plans and public health and wellbeing plans
- direct supports that have as part of their target group people who may be marginalised and/or at housing risk, for example, the Commonwealth Home Support Program or a mother's group supporting vulnerable single young mothers
- programs and facilities that homeless people may or can use, such as public libraries or public toilets and shower blocks
- regulation of boarding houses or caravan parks



- by laws, which may exclude homeless people, or which impact negatively on people who are homeless, for example use of public spaces or parking infringements
- consultation processes and how they include or exclude people who are homeless
- Including the experience of homelessness in the evidence base or strategic planning information for Municipal Public Health and Wellbeing Plans. Councils with better housing and homelessness data appear to be more likely to identify people who don't have a home as a priority group and develop actions.

Best practice examples

- <u>City of Port Phillip Health and Wellbeing Background Report</u>. This report includes housing and homelessness as part of its health and wellbeing profiles.
- <u>City of Port Phillip Homelessness Action Strategy 2015- 2020</u>
- Inner West Council (NSW) Homelessness Policy
- 3. Develop strategies to fill the gaps

Ultimately this would result in a homelessness policy or strategy that might include:

Policy, protocols and procedures

- To provide advice and direction for council and council staff to respond to people who are homeless, and ensure that council services are inclusive. For example, designing internal work-flow processes for when people without a home present at council offices or come in contact with council staff, or for when a community member raises a concern.
- Some Councils have a designated staff member or role to coordinate and streamline responses, and/or referral email addresses, on line submission forms and phone numbers.

Best practice examples:

- Rough sleeping protocols: these should be informed by the Victorian Charter of Human Rights and Responsibilities and promote support and assistance, rather than a penalties/ enforcement, approach.
- City of Yarra: How to respond to rough sleeping and squatting in Yarra protocol
- City of Port Phillip: Protocol for assisting people who sleep rough
- <u>City of Melbourne: Protocol to address rough sleeping</u>
- <u>City of Yarra: Library Services Policy</u>, which actively encourages vulnerable people to use libraries, spaces and services and supports staff to engage with vulnerable library users, including people without a home.

#### Partnerships and support of local services

Partnerships with, and support to, local services is an effective way to improve the type and level of support for people without a home. While investing in direct service delivery is generally outside the scope of local government responsibility, many larger Councils with significant rough sleeping populations use this as an effective way to immediately strengthen local responses. In areas without a local entry point for homelessness services, local council can play a valuable role supporting people to access the nearest homelessness entry point.

Taking a leadership role in service planning and coordination can reduce duplication, support access and promote better integration and coordination with council services. Working in partnership also supports good advocacy.

#### Best practice examples:

- Engaging a homelessness support agency to provide first line support to homeless people who are sleeping rough and to whom Council needs to respond in relation to issues of public or personal safety, for example to children who are homeless or adults who are unwell.
- Working with local homelessness support agencies to establish and promote clear referral pathways for people who contact Council for assistance or who Council identify as needing assistance. This might include protocols for sharing information. Eg. <u>City of</u> <u>Melbourne protocol</u>
- Convening relevant groups for planning and advocacy purposes. For example: <u>City of</u>
   <u>Melbourne Services Coordination Project</u>
- Supporting the targeting of health and community support services to people who are homeless. This could include providing low cost or in-kind use of consulting or community spaces.

#### Advocacy to other levels of government, business and philanthropy

This can include partnership arrangements to promote and develop options to address homelessness. Good data and a good understanding of homelessness in the municipality will support the development of clear advocacy messages.



#### Best practice examples:



For example: Several local governments including the City or Moreland, Melton and Port Phillip have partnered with the national Everybody's Home campaign to advocate to the state and federal government around the need to invest in social housing. The Council of Capital City Lord Mayors

have also partnered with Everybody's Home in a series of high profile public events, including in <u>this message to supporters</u> from Federal Parliament.

• The <u>City of Melbourne is partnering with the Lord Mayor's Charitable Foundation</u> to establish a giving account within the Foundation's tax deductible Fund to take pledges and accept donations for a new homelessness initiative to repurpose buildings to provide appropriate accommodation and house essential services.

#### Increasing community awareness and understanding of homelessness

Councils can develop local projects that aim to build empathy for local residents without a home.

#### Best practice examples:

- Comprehensive information on website about homelessness, people's rights, homelessness support services and Council's approach to homelessness. Can include links to service providers and Council to Homeless Persons
- Grants programs which resource programs that demystify homelessness or provide a voice for people without a home, such as an art exhibition. Eg: <u>Yarra Grants</u>
- <u>City of Melbourne Connect Respect</u> provides free training to business to build their understanding of, and support, their response to homelessness in the city.

Increase responsiveness of Council facilities and services to the various needs of people experiencing or at risk of homelessness

This can include:

- providing information to people experiencing homelessness or at risk of homelessness about where they can access housing and support
- having a clear contact point of contact within Council for community members to report concerns about homelessness (who can make appropriate referrals and/or address concerns)
- providing facilities which support people who are homeless (such as showers)

• training for staff to improve awareness and understanding of homelessness, to identify a person at risk of homelessness and knowledge of support options for referral.

*Best practice example:* 

• <u>City of Melbourne: Homelessness and extreme weather program</u> identifies people who are homeless as a priority group.

#### Endnotes

<sup>1</sup>Australian Bureau of Statistics, 2018, *2049.0 – Census of Populations and Housing: Estimating homelessness, 2016*, Australian Government, Canberra

<sup>ii</sup> Australian Institute of Health and Welfare, 2019, *Specialist Homelessness Services Collection data cubes 2011-18,* Australian Government, Canberra

<sup>iii</sup> Victorian Government, Department of Health and Human Services, 2019, 'Moving annual rents by suburb: All properties", *Rental Report; June quarter 2019* 

<sup>iv</sup> Australian Bureau of Statistics, 2019, 6345.0 - Wage Price Index, Australia, Jun 2019, Australian Government, Canberra

<sup>v</sup> Australian Institute of Health and Welfare, 2018, *Specialist Homelessness Services Collection* 

<sup>vi</sup> Victorian Government, Department of Health and Human Services, 2019, *Rental Report; June quarter 2019* 

<sup>vii</sup> Victorian Government, Department of Health and Human Services, 2019, Victorian Housing Register and Transfer List by local area, September 2019

<sup>viii</sup> Figures for social housing from Victorian Government State Budget Papers, and for 'all housing' from Victorian Government, <u>Victoria in Future</u>, data for occupied dwellings

<sup>ix</sup> Council to Homleess Persons analysis, figures from State Budget Papers

\* Productivity Commission, 2019, *Report on Government Services, Part G: Housing and Homelessness, Table 18A.1 State and Territory Government real expenditure on social housing (2017-18 dollars)* 

<sup>xi</sup> Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R and Hamilton, C. (2018) <u>Social Housing as</u> <u>Infrastructure: an investment pathway</u>, AHURI Final Report 306, Australian Housng and Urban Research Institute Limted, Melbourne

<sup>xii</sup> Victorian Government (2017a) <u>*Plan Melbourne 2017-2050</u>*. Retrieved 8 October 2019 and (2017b) <u>*Homes for Victorians: Affordability, Access and Choice*</u>. Retrieved 8 October 2019 from</u>

<sup>xiii</sup> DEWLP [Department of Environment, Water, Land and Planning, Victorian State Government] (2019b) <u>Planning Mechanisms for Affordable Housing</u>. Retrieved 1 November 2019

<sup>xiv</sup> BC Housing (2018) HousingHub building partnerships to build homes. Retrieved 8 October 2019 from <u>https://www.bchousing.org/news?newsId=1479151199321</u>

<sup>xv</sup> Crabtree, Louise and Twill, Jason (2019) *Foundations of Equity: A Metropolitan Land Trust Policy.* Sydney: City of Sydney. Retrieved 1 November 2019 from <u>https://www.cityofsydney.nsw.gov.au/\_\_\_\_\_\_\_data/assets/pdf\_file/0005/314159/Foundations-of-</u> <u>Equity\_A-metropolitan-land-trust-policy.pdf</u>

<sup>xvi</sup> Gawley, Kelvin (2019) "Burnaby passes bold rental-only zoning plan to protect, create housing," Burnaby Now, May 28, 2019. Retrieved 8 October 2019 from

https://www.vancouverisawesome.com/2019/05/28/rental-only-zoning-housing-burnaby-bc/

#### ATTACHMENT THREE

#### Homelessness in Eastern and Southern Melbourne

ABS 2016 Census data indicates that there are 7,916 homeless persons across Eastern and Southern Melbourne. 32% of Victorians without a home, live in Eastern and Southern Melbourne.<sup>1</sup>

Homelessness figures are likely to be higher as the Census is not able to capture every resident, living in every situation, particularly those sleeping rough in locations where they may not be visible to Census takers.<sup>ii</sup>

#### Reasons people are seeking homelessness services help

The most common reasons people are seeking homelessness services help in Victoria are *housing issues and financial reasons* (50%) and *domestic and family violence* (38%).<sup>iii</sup>

#### The gendered nature of homelessness East and South

Data collected by homelessness services in Melbourne's East and South in 2016 - 17, highlight that women and children, and young people are the most common clients of homelessness services. 18,369 (60%) of women and girls accessed homelessness services during this time, compared to 12,225 (40%) men and boys.<sup>iv</sup>

#### Types of homelessness in East and South

The nature of homelessness varies across the Eastern and South-East region. The types of homelessness experienced across the region include, people *sleeping rough, supported in accommodation for the homeless, boarding houses, severely overcrowded dwellings, temporary staying with other households* and other temporary lodgings.<sup>v</sup>

#### Main driver of growing homelessness

The main driver of growing homelessness is rising rents in the private rental market and the inadequate supply of social housing.<sup>vi</sup>

This means that the more Victorians are unable to find a home, and more low income households are cycling between marginal forms of accommodation likes rooming house and overcrowded dwellings, and homelessness.<sup>vii</sup>

#### Bottleneck in crisis accommodations and refuges

Lack of access to affordable housing is a significant barrier to exiting homelessness and it results in a bottleneck in crisis accommodation and refuges.

Long stays in congregate crisis accommodation result in poor health, wellbeing and educational outcomes for children.

These environments are highly stressful for adults, both because living in close proximity with many highly vulnerable people creates its own challenges and stress, and because people can't move on with their lives while they don't know where they will be living longer-term.

The solution to this is to provide an effective safety net for people unable to afford private rental housing. viii

1 | Page

<sup>&</sup>lt;sup>i</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.5

<sup>&</sup>lt;sup>ii</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.5

<sup>&</sup>lt;sup>iii</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.4

<sup>&</sup>lt;sup>iv</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.3

<sup>&</sup>lt;sup>v</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.2

<sup>&</sup>lt;sup>vi</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.1

<sup>&</sup>lt;sup>vii</sup> Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government Responses to Homelessness', commissioned by Monash Council October 2019, p.1

viii Council to Homeless Persons 2019, 'Making a Difference – Effective Local Government

Responses to Homelessness', commissioned by Monash Council October 2019, p.1

**<sup>2</sup>** | Page

### **TERMS OF REFERENCE**

#### Working Group - Regional Local Government Charter Homelessness & Social Housing



#### Chair

Fee Harrison, Manager Community Strengthening, Monash Council All meetings to be hosted and coordinated by Monash Council on Microsoft Teams

#### Secretariat

Emily Halliburton, Coordinator Social Policy & Health Planning, Monash Council Emily.Halliburton@monash.vic.gov.au & 9518 3073 (Part-time: Mon, Wed & Thurs)

#### Background

On November 26 2019, CEOs and executive staff representing 14 Eastern and South-Eastern Councils came together in a forum focused on homelessness and social housing by Monash Council. The explicit objective of this forum was to develop a unified, local government response to homelessness and to advocate for major reform to increase the supply of social housing across Victoria.

The *CEO Forum: Local Government Regional Response to Homelessness* reached consensus that adopting a regional charter with three clear leverage points for local government would create the power and pressure for systemic change. The systemic change sought by the coalition of Councils is to influence an increase to the supply of permanent, safe, appropriate and timely housing for the most vulnerable members of our community and to seek the move towards housing first as a key foundational principle. The 14 metropolitan Councils representing more than 2 million residents are united in propelling an improved homelessness policy-setting and service sector.

#### Purpose

The purpose of this short and intensive time-specific regional agenda piece is to develop a Regional Local Goverment Charter for Homelessness & Social Housing. The Charter will outline a unified, local government response to homelessness and advocate for major reform to increase the supply of social housing across Victoria. The Charter will articulate clear leverage points for local government to create the power and pressure for systemic change. The Charter is to represent the position of 14 Eastern & South-East Councils.

#### Membership

- 14 Eastern & South-East Councils: Bayside, Boorondara, Casey, Cardinia, Frankston, Dandenong, Knox, Kingston, Manningham, Maroondah, Monash, Mornington, Whitehorse & Yarra Ranges
- Eastern Region Group of Councils [ERG]
- Eastern Affordable Housing Alliance [EAHA]

#### Supported By

- Municipal Association of Victoria
- Department of Health & Human Services

#### **Reporting & Resourcing**

Monash Council has been nominated to lead the governance and coordination of Charter meetings for this action-oriented, time-specific piece of work. Agenda and minutes to be circulated by Monash Council to members with collective imput by all members.

#### Term of Group

February 2020 – August 2020 Meetings to now be held monthly via videoconferencing on Microsoft Teams due to COVID-19 adjustments.

#### Meeting Schedule 2020

- Meeting 1, Monday 10 February 2020, 10am 11.30am (Monash Council)
- Meeting 2, Monday 2 March 2020, 10am 12pm (Monash Council)
- Meeting 3, Thursday 23 April 2020, 11am 12.30pm (Microsoft Teams)
- Meeting 4, Thursday 21 May 2020, 11.30am 1pm (Microsoft Teams)
- Meeting 5, Thursday 11 June 2020, 11am 12.30pm (Microsoft Teams)
- Meeting 6, Thursday 9 July 2020, 11am 12.30pm (Microsoft Teams)
- Meeting 7, Thurs 6 August 2020, 11am 12.30pm (Microsoft Teams)

#### Scope

The scope of the Charter Working Group will be to develop a Regional Local Goverment Charter for Homelessness & Social Housing to be endorsed by the 14 Councils represented in the Charter at July 2020 Council meetings and to ensure its implementation in each Council's respective strategic policies and planning going forward.

#### Quorum

All 14 Councils must have representation at each meeting and be in agreement with finalised Charter product before it is submitted to July 2020 Council meetings.

#### **Role of Members**

- Each Council's CEO to nominate Council Charter Champions to attend Charter meetings
- Charter Champions to attend each meeting to actively contribute to the development of the Charter
- Charter Champions to coordinate the required response from the executive leadership team of each of the respective Councils
- Charter Champions to ensure Charter is submitted to July Council 2020 Council meeting
- Each Council Charter Champion to ensure that the Charter is implemented into each Council's respective strategic policies and planning following endorsement at July 2020 Council meetings
- Original CEO group to be invited to attend final meeting of Charter

#### **Priorities and Timelines**

• Jan 2020: 'Towards a Regional Local Government Charter for Social Housing Uplift in Melbourne's South and East' paper sent to nominated 'Champions' representing the 14 Councils and date set for the first meeting in Feb

- Feb & Aug 2020: Collaborative partnership consultation with all 14 Councils and relevant government and service sector partners through action-based milestone meetings
- July 2020: Charter taken to Council meeting for endorsement
- Aug-Oct 2020: Meetings with State Government officials
- July Dec 2020: Charter implemented by 14 Councils
- Dec 2020: Determination of state-wide engagement and take-up of Charter's agenda and identification of long-term ownership of Charter

For further background to this regional piece, please review:

- 'Towards a Regional Local Government Charter for Social Housing Uplift in Melbourne's South and East January 2020' Stimulus Paper (Attached)
- o Video (3:40 mins duration): Highlights Video CEO Forum: Local Government Regional Response to Homelessness
- *Making a Difference effective local government response to homelessness,* Council to Homeless Persons, commissioned by Monash Council, October 2019
- Local Government Regional Response to Homelessness Survey Results 14 South and South-East Councils, designed and prepared by Andrew Hollo, Workwell, Commissioned by Moash Council, November 2019
- Stimulus Paper Housing Targets for Regions: How Feasibile is this for Melbourne's South and East, Professor Carolyn Whitzman, Phd, Fellow, Planning Institute for Australia, October 2019

# Housing rights are human rights

Summary – Social and Affordable Housing Strategy and Action Plan 2018–25

Cardinia Shire Council February 2019

Ordinary Council Meeting 17 August 2020

# Contents

Housing rights are human rights1
What is social and affordable housing?1
Why is affordable housing important?2
Who requires affordable housing?2
Snapshot of social and affordable housing need in Cardinia Shire
Strategy framework
Principles underpinning Council's approach6
Role of local government – land use planning role and actions6
Strategy and action plan overview8
Key strategies9
Strategic focus: value sharing and negotiated planning policy11
Monitoring and evaluation
References

# Housing rights are human rights

Cardinia Shire Council recognises affordable housing as a human right and an important link to a liveable neighbourhood.

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

A variety of hidden ongoing living costs, particularly transport costs associated with lower residential densities and limited public transport access, introduce further affordability issues; many residents living in greenfield sites are at risk of mortgage and rental stress should petrol prices rise.<sup>1</sup>

This issue is particularly challenging for younger and older people, single people, 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 even more challenging.

# What is 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  $^{2}$ .

Social housing is a form of affordable housing that is either owned by the Victorian Government (public housing) or owned or controlled by a housing agency registered by the government under the *Housing Act 1983*.

References to 'affordable housing' in this document include social housing. Other forms of affordable housing are outlined in Figure 1.

#### Figure 1. Forms of affordable housing



#### Why is affordable housing important?

Access to an adequate standard of living, including housing, is foremost a human rights issue.<sup>3</sup> Without appropriate shelter, a person's ability to live and participate in their society to their full potential is significantly decreased.

Sufficient, appropriate and adequate affordable housing has significant social and economic benefits for individuals, families, the wider community and the economy. It has been linked to households' health and wellbeing, capacity to participate in education and the workforce, rates of family violence, levels of reliance on social supports and participation in society.

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<sup>4</sup>.

#### Who requires affordable housing?

People across all life stages can find themselves in need of affordable housing at any time, often as a result of limited income. This may be a long-term constraint (e.g. people who are aged, disabled, face chronic ill health, single parents, or are a primary carer and thus 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 most likely to require affordable housing. Moderate income households are also recognised as potentially requiring affordable housing, whether rental or ownership.

The Victorian Government has published income bands for greater Melbourne for households deemed to be eligible for affordable housing delivered under the Planning and Environment Act 1987 (Table 1). Table 1. Income bands Greater Melbourne, June 2018<sup>5</sup>

Very low income						
Household type	Annual	Weekly				
One adult	\$25,220	\$484				
Two adults, no dependents	\$37,820	\$725				
Family (1 – 2 adults with children)	\$52,940	\$1,015				
Low income						
Household type	Annual	Weekly				
One adult	\$40,340	\$774				
Two adults, no dependents	\$60,520	\$1,161				
Family (1 – 2 adults with children)	\$84,720	\$1,625				
Moderate income						
Household type	Annual	Weekly				
One adult	\$60,510	\$1,160				
	+00,010	+_,+				

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

\$127,080

\$2.437

Analysis of data from local service providers reveals the following groups in Cardinia Shire are disproportionally seeking assistance with housing issues:

- women
- single-parent families (the majority headed by women)
- young people
- people with a history of mental illness
- people with a disability.

Family (1 – 2 adults with children)

2 Cardinia Shire Council

## Snapshot of social and affordable housing need in Cardinia Shire

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

Very low levels of dedicated social and affordable housing exist for lower income residents to access relative to demand.

- A minimum 4,086 households require social housing in the Southern Metro (Dandenong, Casey, Cardinia) Region <sup>6</sup>.
- In 2016, there is an estimated shortfall of 2,230 dwellings affordable for lower income households in Cardinia Shire to rent.
- Only 0.9 per cent of all dwellings in Cardinia Shire are dedicated social rental housing, compared to a Greater Melbourne average of 2.6 per cent<sup>7</sup>.
- An estimated 17 per cent of all new dwelling supply in Cardinia Shire is required to be affordable for lower income households in order to meet the unmet need as of 2016, and to cater for forecast population affordable housing requirements.

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

- Between 2011 and 2016, the number of people estimated to be homeless has risen by 52.8 per cent
  - 220 people were estimated to be homeless in 2016 with a further 207 people living in marginal housing
  - the rate of homelessness has increased by 20 per cent from 19.4 per 10,000 people in 2011, to 23.4 per 10,000 people in 2016
  - compared to other Victorian interface local government areas, Cardinia Shire shows the second highest increase in its rate of homelessness in the last five years (after Wyndham)
  - just over 49 per cent of homelessness occurs in Pakenham South<sup>8</sup>.
- The main reasons people sought support from housing agencies and homeless service providers in Cardinia Shire between 2015 and 2017<sup>9</sup> were
  - financial difficulties (34%)
  - family violence (24.2%)
  - housing crisis (16.2%)
- Of the people presenting to homeless service providers between July 2015 and April 2017
  - 34 per cent were people living in a single parent family (425 presentations);
     92 per cent of whom were females
  - 31 per cent were people with a prior mental illness
  - 28 per cent were people living on their own
  - 20.7 per cent of services were to young people; 5 per cent of whom were homeless in the 12 months prior.<sup>10</sup>

Social and Affordable Housing Strategy and Action Plan 2018–25 3

The private market is not delivering housing options for everyone; 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 exists.

- Affordability of private rental dwellings for very low households has declined significantly, from 68.4 per cent of all dwellings available for rent in 2000 to 27.9 per cent in 2017<sup>11</sup>.
- Only two one-bedroom and 25 twobedroom dwellings available for rent in 2017 were affordable for very low income households, with no guarantee these households could access this housing <sup>12</sup>.
- The majority of dwellings are detached houses comprising three or more bedrooms (82.9 per cent)<sup>13</sup> and only 10.7 per cent of dwellings (3,493) have two bedrooms or less<sup>14</sup>.
- Almost 18 per cent (5,775 households) have only one person.
- Some 19 per cent of all low income households and 65 per cent of all low income renting households are in rental stress (2,121 households)<sup>15</sup>.
- Just over 50 per cent of all low income households are in mortgage stress (1,736 households)<sup>16</sup>.





#### **Strategy framework**

The provision of adequate housing is an essential human need. A human rights framework underpins the Strategy, which responds to Council's obligations under the Victorian Charter of Human Rights and Responsibilities Act  $2006^{17}$ ,

The strategy progresses several key Council strategies, in particular, Council's Liveability Plan 2017–29. By addressing key liveability factors, Council aims to address health and social outcomes in the community. The Liveability Plan identifies housing as a key policy domain, with four key strategies guiding Council action. These inform the Social and Affordable Housing 2018– 25 Framework (Figure 2).

#### Figure 2. Social and Affordable Housing Strategy 2018–25 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				
affordable and flexiblehoushousing, which catersneedfor different householdsfutureand meets the needs ofall lifeall peoplethose	urage diversity in ing to meet the s of existing and e residents across e stages, including e with specific ing requirements	Support high quality residential developments that respond to best prac- in sustainability, environmental, safe and healthy by desig guidelines	to or ctice er of ty co	lentify opportunities o work with housing rganisations to ncourage development f sustainable ommunity housing cross the municipality.
Social and affordable housing strategy targets				
By 2025, secure five social and affordable commitments to be delivered on local government land, state government land and privately owned landBy 2025, increase t dwellings with two b from 10.7% to 12% within growth areas locations		oedrooms or less of all dwellings	By 2025, local research shows a measurable increase in positive community perceptions and attitudes towards social housing developments	
Actions (please see Action Plan 2018–25).				

# Principles underpinning Council's approach

Human rights

**Partnerships** 

Upholding human rights requires adopting a nonjudgemental 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.

The latest data and research, available nationally and internationally, informs the actions Council will undertake to make Cardinia Shire a more affordable region.



Council's leadership role is important 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 abilities and requirements of all parties as well as community needs and funding sources.

All people, including people experiencing homelessness, have a right to benefit from Council's services and to participate in public spaces, activities and events. All community needs will be considered when planning for social and affordable housing.

Social inclusion

### Role of local government – land use planning role and actions

The role of local government in supporting an increase in affordable housing is informed by legislative policies, powers and obligations. The strategy outlines actions that align to Council's role as leader and advocate, land use planner, social planner, and community developer.

Council has an important role in planning for and administering the use, protection and development of land, because we can directly influence the delivery of housing supply and general housing affordability.

Council undertakes land use planning and administration in accordance with the Planning and Environment Act 1987, the Victorian Planning Provisions (VPP) and the State Planning Policy Framework (SPPF).

The Cardinia Shire Planning Scheme sets the 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.

From 1 June 2018 a stronger legislative basis has increased obligation on local councils to give regards to affordable housing when undertaking 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"
- a definition of affordable housing
- a statement confirming that a Responsible Authority may enter a Section 173 Agreement with a land owner to secure an affordable housing agreement.<sup>18</sup>

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 landowners.

The introduction of a specific planning objective 'to facilitate the provision of affordable housing in Victoria' means Council and decisions makers, including the Minister for Planning, Victorian Civil and Administrative Tribunal (VCAT) and Planning Panels Victoria (PPV), must give regard to the Act 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 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.

Council is required to ensure its MSS, Local Planning Policy, Precinct Structure Plans and any other Council planning documents respond to and reflect the Act and SPPF.

In applying this policy the Victorian 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, as set out in Figure 3. Figure 3. Considerations when determining housing appropriateness



#### Strategy and action plan overview

Cardinia Shire requires 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.

Increase the supply of affordable, social and community housing, for very low and low-income households and people with specialised needs.

Increase the supply of affordable private rental for very low and low-income households.

Increase the diversity of dwelling types to respond to population demographics and needs.



<image>

### **Key strategies**

#### Leader and advocate

- Continue to partner with, and strongly advocate to, the Victorian Government for an increase in investment in social and affordable housing in the growth areas and to mandate social and affordable housing for all future residential development.
- 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 Council's MSS and LPPF to reflect recent changes to the Victorian legislation and policy. These changes are proposed to include:
  - a. updates to reflect the new objective of planning 'to facilitate the provision of affordable housing' and the definition of affordable housing
  - b. 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

- c. 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
- d. 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 Council strategy to seek affordable housing outcomes in major rezonings and developments, with an incremental requirement to be put in place
- e. 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
  - a. facilitating the involvement of registered housing agencies through the planning approval process as a priority
  - considering potential dispensations such as reduction in car parking, improving development yield or considering rate reductions for community housing agencies
  - c. 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 per cent 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, which will include the following for developers to refer to and respond to:

- a. reference to Victorian Planning Legislation Objectives and Definitions in relation to affordable housing
- b. a stated minimum baseline contribution of 2 per cent that Council will seek to facilitate and secure through negotiated agreements that occur between 2018 and 2021, rising to 4 per cent for applications considered between 2022 and 2025 and 8 per cent between 2025 and 2029
- c. rationale for the policy, with reference to the Housing Strategy and Social and Affordable Housing Strategy
- d. principles to inform negotiations
- e. considerations Council may take to facilitate the outcome including potential incentives.
- Explore how Council could achieve an increase in the supply of one and two bedroom dwellings from 10.7 per cent to a minimum 12 per cent of all dwellings by 2025 to reflect household need.

This is estimated to require an additional 6.7 per cent 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.
- 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

Strategy 6, to include a required minimum of 2 per cent affordable housing on private land rising to 8 per cent from 2025 is critical to achieve a minimum percentage of social housing for very low and low income households.

In adopting this strategy, 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 Australian and Victorian governments is required to meet the total supply gap. The Victorian Government identifies planning as one tool that can contribute to meeting affordable housing supply requirements; this is a recognised objective of planning. Council will actively use this tool to support affordable housing supply.

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

Information outlining these expectations further is available in Council's Statement of Intent to Negotiate Affordable Housing Outcomes on Privately Owned Land.



### **Monitoring and evaluation**

The Affordable Housing Action Plan will be reviewed in 2021 to ensure Council is on track to achieve targets and to update actions responding to changing Australian and Victorian policy context, new or emerging issues or opportunities.

The Action Plan will be further evaluated in 2025, using these indicators to measure targets:

- the number of commitments secured to deliver affordable housing on privately owned or government owned land
- the number and percentage increase in single and 2-bedroom dwellings
- the level of community acceptance of social and affordable housing.



Social and Affordable Housing Strategy and Action Plan 2018–25 11

### References

<sup>1</sup> Cardinia Shire Council (2017) Strategic Directions Paper, For development of the Municipal Public Health and Wellbeing Plan, October 2017

<sup>2</sup> Victorian Planning and Environment Act 1987

<sup>3</sup> ICESCR, Article 11 quoted in statement from http://www. humanrights.gov.au/our-work/rights-and-freedoms/projects/ housing-homelessness-and-human-rights

<sup>4</sup> Cardinia Shire Council (2017) Liveability Plan 2017-29, referencing Melbourne School of Design - Transforming Housing. Affordable Housing for All. Melbourne: Faculty of Architecture, Building and Planning, University of Melbourne; 2016.

<sup>5</sup> Government of Victoria, Government Gazette, 31 May 2018

<sup>6</sup> Department of Health and Human Services (2018) Victorian Housing Register, Total number of social housing applicants on the Victorian Housing Register - March 2018

7 ID Consulting - ID Profile (2018) https://profile.id.com/Cardinia/

<sup>8</sup> ABS (2018) 2049.0 - Census of Population and Housing: Estimating homelessness, 2016, http://www.abs.gov.au/ AUSSTATS/abs@.nsf/DetailsPage/2049.02016?0penDocument, Accessed 27 May 2018

<sup>9</sup> Judith Stubbs and Associates (2017), The Nature and Extent of Homelessness, Risk of homelessness and Financial Vulnerability: Cardinia Shire,

<sup>10</sup> Judith Stubbs and Associates (2017), ibid

<sup>11</sup> DHHS Rental Report (2018) Affordability over time, Author's analysis of time series

<sup>12</sup> DHHS Rental Report

<sup>13</sup> ID Consulting – ID Profile (2018), Percentage of dwellings comprising of three, four and five or more bedrooms as at 2016 https://profile.id.com/Cardinia/

<sup>14</sup> ID Consulting - ID Profile (2018), Percentage of dwellings comprising of one and two bedrooms as at 2016 https://profile. id.com/Cardinia/

<sup>15</sup> ID Consulting – Social Atlas, (2018), Households in bottom 40 per cent of incomes in Rental Stress as at 2016, Cardinia Shire, https://atlas.id.com.au/cardinia

<sup>16</sup> ID Consulting – Social Atlas, (2018), Households in bottom 40 per cent of incomes Mortgage Stress as at 2016, Cardinia Shire https://atlas.id.com.au/cardinia

<sup>17</sup> http://www.humanrights.gov.au/our-work/rights-and-freedoms/ projects/housing-homelessness-and-human-rights

<sup>17</sup> Judith Stubbs and Associates (2017), The Nature and Extent of Homelessness, Risk of homelessness and Financial Vulnerability: Cardinia Shire, June 2017 page 1

<sup>18</sup> Parliament of Victoria (2017) Planning and Building Legislation Amendment (Housing Affordability and Other Matters) Act 2017, Assented to 26 September 2017



ATTACHMENT 6.2.2.5





ATTACHMENT 6 2 2 5



**Prepared by:** Cardinia Shire Council

© Cardinia Shire Council 2019 ABN: 32 210 906 807

Cardinia Shire Council Civic Centre 20 Siding Avenue, Officer

PO Box 7, Pakenham Vic 3810

Phone: 1300 787 624 Email: mail@cardinia.vic.gov.au Web: www.cardinia.vic.gov.au

#### National Relay Service (NRS)

TTY: 133 677 (ask for 1300 787 624) Speak and Listen (speech-to-speech relay): 1300 555 727 (ask for 1300 787 624)

#### **Translator Interpretation Service**

131 450 (ask for 1300 787 624)



