



GREATER SHEPPARTON CITY COUNCIL
**AFFORDABLE
HOUSING
STRATEGY**

**Houses for
People**

Issues and
Opportunities
Paper 2020



GREATER
SHEPPARTON

Acknowledgement of Traditional Owners

We, Greater Shepparton City Council, acknowledge the Traditional Owners of the land which now comprises Greater Shepparton. We pay respect to their tribal Elders, we celebrate their continuing culture and we acknowledge the memory of their ancestors.

Prepared by
Greater Shepparton City Council
And
Affordable Development Outcomes

With assistance from
Residents of Greater Shepparton
Beyond Housing
Rumbalara Aboriginal Cooperative Ltd
Department of Health and Human Services
Ethnic Council of Shepparton & District Inc.
The Bridge Youth Service & Education First Youth Foyer
St Vincent de Paul Marion Centre
Greater Shepparton Women's Charter Advisory Committee

And with the financial assistance of the Department of Environment, Land, Water and Planning, through the Voluntary Affordable Housing Grant Program.



Contents

Acknowledgement of Traditional Owners	1
Glossary	4
Abbreviations	5
Background.....	6
Policy Context.....	7
Government Policy Overview.....	7
Federal Government Policy	8
State Government Policy.....	8
Homelessness policy and operations	9
Other Housing Assistance Programs	9
Local Policy Context.....	9
Evidence of Housing Need.....	11
Summary - Key Statistics, Issues and Challenges	11
Household Income	14
Private Rental	17
Home Purchasing and Ownership	20
Housing Stress	21
Homelessness.....	22
Social Housing Supply.....	25
Rooming Houses.....	25
Estimated Affordable Housing Supply Gap	26
Community Consultation.....	27
1. Overview of Engagement	27
2. Comments from the Pre-draft Consultation	27
3. Feedback on Draft Strategy.....	40
Table 15: Submissions made during draft consultation	52
Appendix 1 - Pre-draft Consultation responses	53
1. Survey Questions.....	53
2. Survey responses.....	55
Endnotes.....	64

Glossary

Affordable Housing	<p>'Affordable Housing' is a specific type of housing response, defined under the PAEA as '<i>Housing, including Social Housing, that is appropriate for the housing needs of very low, low and moderate income households.</i>'</p> <p>Encompasses a spectrum of housing types, including social housing, crisis housing, transitional housing, supported accommodation, affordable rental, shared equity home ownership, affordable home purchase.</p>
Housing Affordability	<p>'Housing affordability' refers to the cost of housing compared to the financial capacity of a household to meet their housing costs, whether rent or mortgage payments. See Housing stress</p>
Housing Insecurity	<p>Housing insecurity reflects any kind of uncertainty of tenure, encompassing a number of dimensions, including lack of privacy, lack of belonging, lack of physical comfort, high mobility (frequent moves between dwellings), housing instability (lack of control over one's own circumstances), and feeling unsafe.</p>
Housing stress	<p>A household is considered to be in 'housing stress' if it spends more than 30% of its income on housing costs and the household's earnings place them in the bottom 40% of incomes in the area.¹ Higher housing costs can reduce a household's capacity to pay for other essentials such as food, heating, health care and repairs.</p>
Ministerial Notice	<p>A directive issued by the Victorian Minister for Planning under Section 3AA92) of the PAEA, specifying matters which must be regarded for the purpose of determining what is appropriate for the needs of very low, low and moderate income earners. Includes: allocation: affordability; longevity; tenure; type of housing (form and quality); integration (physical build and local community); and official estimates of housing need.</p>
Registered Housing Agency	<p>A not-for-profit organisation that is registered by the Victorian Government under the <i>Housing Act 1983</i> as a provider or operator of Affordable Housing. Housing Agencies have a dedicated charitable purpose to deliver and manage Affordable Housing and are the primary recipients of Government grants or financial support when it is available.</p> <p>Registration means that the organisation's work in providing Affordable Housing must comply with a range of standards and reporting obligations that are monitored by an independent Housing Registrar. Agencies are also regulated as charities by the Australian Charities and Not-for-profit Commission and the Australian Taxation Office. Other organisations may also provide and/or manage specialised forms of Affordable Housing or deliver wrap-around</p>

support services to tenants but may not be registered as a Housing Agency.

Social Housing

An umbrella term for Public Housing that is owned and managed by the Director of Housing (through the Department of Health and Human Services (DHHS)), and Community Housing that is owned or managed by a Registered Housing Agency (RHA) where the dwelling is allocated to a household that meets the State Government published Social Housing income and asset eligibility requirements. Some agencies focus on specific high-risk groups, such as Aboriginal and Torres Strait Islander households, households with a disability or older people

Social housing is for people in our community with low to very low incomes who are not able to fulfil their housing needs through the housing market. Many of these people have recently experienced homelessness, family violence or have special needs but may also be aged pensioners, families, and students. RHAs and DHHS allocate stock to those in most need and provide additional support services. Social housing encompasses crisis and transitional accommodation.

Specialised housing

Housing developed to provide for the needs of a specific cohort, such as women, youth, Aboriginal and Torres Strait Islander Peoples

Victorian Housing Register

A state level waiting list for social housing allocation.

Abbreviations

AHIOP	<i>Affordable Housing Issues and Opportunities Paper 2020</i>
Council	Greater Shepparton City Council
DELWP	Department of Environment, Land, Water and Planning (Victorian Government)
DHHS	Department of Health and Human Services (Victorian Government)
PAEA	<i>Planning and Environment Act 1987</i>

Background

Greater Shepparton City Council (Council) recognises adequate housing as a basic human right and the foundation on which our region’s liveability, health and wellbeing, productivity, and community participation is built.

However, not everyone in the community currently has access to appropriate and secure housing that suits their needs and their housing journey.

In June 2018, the *Planning and Environment Act 1987* was amended to include the objective ‘to facilitate the provision of Affordable Housing in Victoria’, requiring Council, in its role as Planning Authority, to consider the need and opportunity to implement Affordable Housing outcomes.

The Act defines ‘Affordable Housing’ as ‘housing, including Social Housing, that is appropriate for the housing needs of very low, low and moderate income households’.

Council was successful in obtaining a grant of \$50,000 from the Department of Environment, Land, Water and Planning (DELWP), to support the development of an Affordable Housing Strategy, and appointed Affordable Development Outcomes to undertake the project.

The first stage of the project, encompassing background research and pre-draft community consultation, demonstrated an undeniable need for Affordable Housing in Greater Shepparton, arising through a considerable array of social and economic factors. A Policy Review undertaken as part of the research revealed an extensive and complex array of Federal, State, and Local policy and strategic direction which impact housing provision systems.

In accordance with Council’s *Community Engagement Strategy 2009*, a range of consultation activities were undertaken with the community and a number of key organisations, at both pre-draft and draft stages:

- To provide the public with information to assist in understanding the problems, issues, alternatives and opportunities surrounding Affordable Housing (inform);
- To obtain public feedback on analysis, options, and potential solutions (consult);
- To ensure that concerns and aspirations are understood and considered (involve); and
- To facilitate partnerships to develop alternatives and identify preferred solutions (collaborate).

All responses received were considered in the formulation of the *Greater Shepparton Affordable Housing Strategy 2020 – Homes for People*.

This document, the *Greater Shepparton Affordable Housing Issues and Opportunities Paper 2020*, expands on the policy, research, and consultation results that provide the context for the Strategy. The information contained within it is summarised in Part 1 of the Strategy. Part 2 of the Strategy focuses on key actions that Council will take to respond to the housing needs demonstrated, working in partnership with other levels of government, the not-for-profit and private sectors, and the community.

Policy Context

Government Policy Overview

The range of primary legislation and policy documents form part of the overarching context for the Affordable Housing Strategy and Action Plan are illustrated in Figure 1, highlighting that all three levels of government have a crucial role in addressing Affordable Housing need.

Federal and State Governments control or influence a range of financing, funding and regulatory levers that can enable or constrain the delivery of Affordable Housing. Investment by Federal and State Governments will be critical to bridging the gap between market and affordable rents.

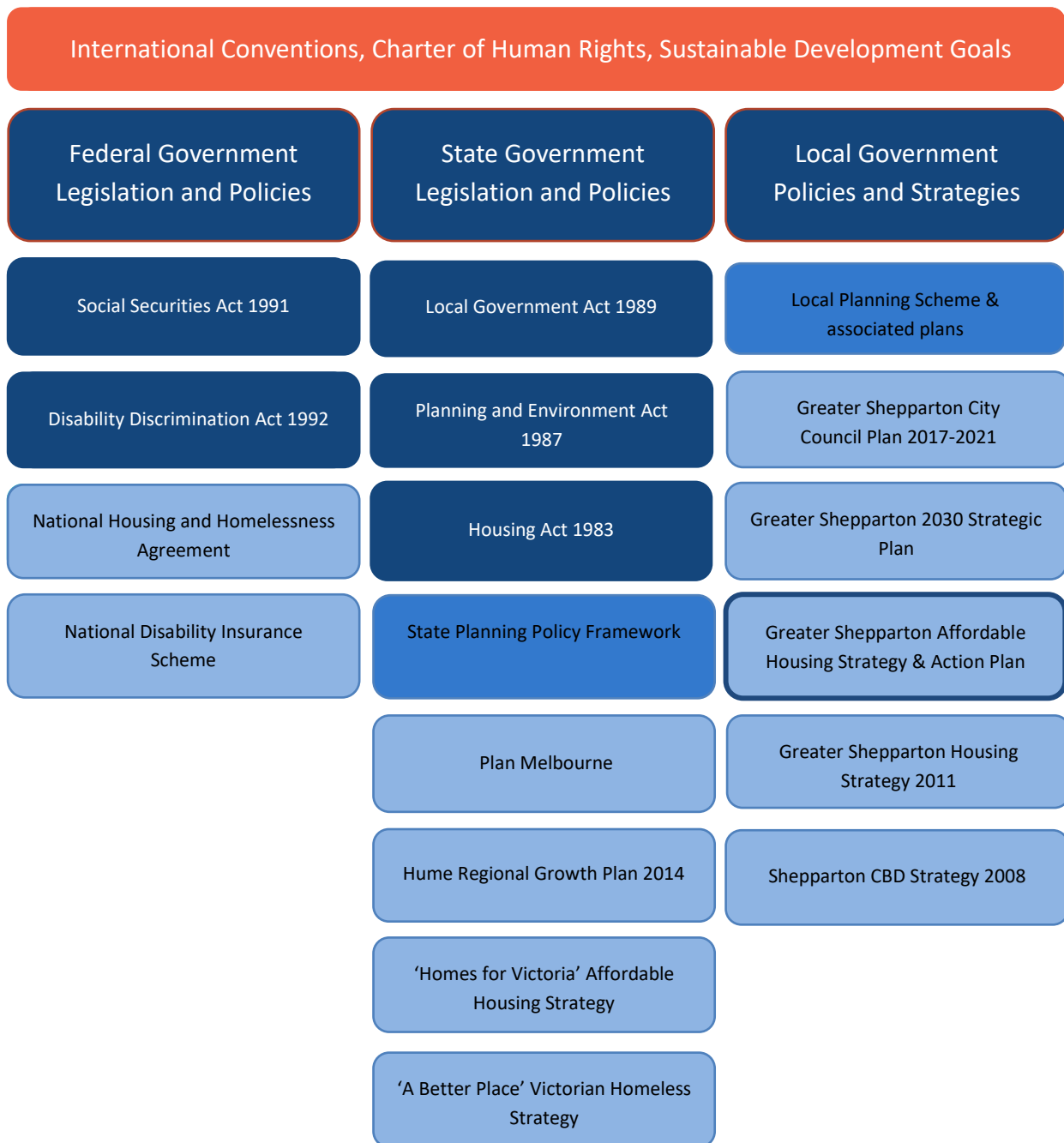


Figure 1: Policy Framework

Federal Government Policy

The federal government does not have direct policy influence in housing, but has jurisdiction over legislation addressing many factors that contribute to housing need, and provides services that support low income earners and welfare recipients, as well as a number of funding programs.

Key federal government investment includes funding to the State under the *National Affordable Housing and Homelessness Agreement*; direct funding to individuals as Commonwealth Rent Assistance; and low cost low-cost loans, equity investments and grants to local, state and territory governments and Housing Agencies via the National Housing Finance and Investment Corporation (NHFIC). The Federal Government also oversees funding for Specialised Disability Accommodation under the National Disability Insurance Scheme (NDIS).

Other Federal Government initiatives include the First Home Super Saver Schemeⁱⁱ and the First Home Loan Deposit Scheme to support up to 10,000 first home buyer loans each year nationally by guaranteeing up to 20% of a purchase price.ⁱⁱⁱ These programs are not targeted to lower income households or guarantees of housing affordability.

State Government Policy

The Victorian State Government implements and oversees a range of taxation, legislative and regulatory policies relating that impact on housing availability, affordability and diversity.

Two key pieces of legislation are:

- The *Housing Act 1983*, which focusses on Social Housing for very low income households, particularly housing owned and managed as Public Housing by the State Government. The State is the largest Affordable Housing operator in Victoria with over 64,000 Public Housing dwellings under its control including nearly 1,000 dwellings in Greater Shepparton LGA.^{iv}
- The *Planning and Environment Act 1987* (PAEA), which establishes an overarching legislative framework under which planning policy is set and administered. Changes to the PAEA have created Council's current opportunity to take action regarding Affordable Housing provision.

Other legislation that regulates real estate transactions, residential tenancies and building codes can also impact on the cost and delivery of housing.

Two key strategic initiatives, *Homes for Victorians (2017)* and *Plan Melbourne 2017-2050*, set out the State Government's policy and investment commitments in relation to Affordable Housing.

Initiatives include provision of capital and recurrent grant funding and low-cost financing for Registered Housing Agencies, redevelopment of public housing assets; sale of underutilised State Government owned land with an Affordable Housing requirement; investment in Shared Equity Home Ownership; and increased application of planning tools to facilitate Affordable Housing. Changes to the *Planning and Environment Act 1987* in 2018 require Council to consider the facilitation of Affordable Housing when undertaking planning for land. The State Government is also supporting councils to pursue agreement to an Affordable Housing inclusion with a landowner as part of the planning amendment and approval process.^v

The Victorian Government also prepares regional growth plans to provide broad direction for land use and development across the state. The *Hume Regional Growth Plan 2014* covers Greater Shepparton, as well as the municipalities of Alpine, Benalla, Greater Shepparton, Indigo, Mansfield, Mitchell, Moira, Murrindindi, Strathbogie, Towong, Wangaratta and Wodonga. It includes objectives to maximise the range of available and affordable housing choices to meet changing community needs

and a register for new housing developments to include a variety of diverse and affordable housing options for all income levels. The Plan also recommends Affordable Housing provision.

Homelessness policy and operations

The Victorian Homelessness Strategy 'A Better Place' (2010) aims to deliver a more strategic, targeted and coordinated approach to homelessness, with goals to halve overall homelessness and offer supported accommodation to all rough sleepers who need it by 2020.

Access to Victoria's Homelessness Service System is organised under the 'Opening Doors Framework' which is designed to provide an integrated and coordinated response for consumers by having a single point to assess a household requirement and prioritise and connect people to the services and resources they need.

In February 2017 the State Government released a policy on 'Responding to people who are sleeping rough in extreme weather' that aims to minimise immediate and ongoing risk to the health and wellbeing of people sleeping rough during temperature extremes.

Other Housing Assistance Programs

Other housing assistance programs that aim to support households to maintain private rental housing include:

- Commonwealth Rent Assistance (CRA);
- Private Rental Assistance Program;
- Housing Establishment Fund; and
- Sustaining Tenancies at Risk (STAR).

The latter three programs are administered by local housing agencies under funding provided by the State. CRA is a direct payment to households renting in the private rental market and who receive a Commonwealth income payment. CRA is intended to improve housing affordability for these households but does not guarantee housing will be affordable (i.e. costing less than 30% of the household income in rent).

Local Policy Context

A number of local policies and strategies have identified the need for adjustments to the range of housing options available in Greater Shepparton.

Greater Shepparton 2030 Strategic Plan 2006

The *Greater Shepparton 2030 Strategic Plan 2006* objective is to 'achieve a wide choice of affordable and market housing' and sets out actions to guide Council to support improved housing affordability by enacting a range of overall housing goals, including strategies to encourage a variety of housing types, particularly in terms of tenure and price, to contribute to housing diversity and affordability. The Plan also notes the need to increase public housing stock and identifies priority projects including the revitalisation of the North Shepparton and the Parkside public housing estate renewal. *Greater Shepparton 2030 Strategy 2006*

Greater Shepparton Housing Strategy 2011

The *Greater Shepparton Housing Strategy 2011* sought to achieve a wide choice of affordable and market housing, with strategies to:

- Strengthen the relationship with key stakeholders including developers and local housing associations;

- Investigate opportunities for partnering with local private housing developers to deliver a best-practice housing development which present opportunities to create environmentally friendly housing and increase affordable housing supply;
- Investigate the feasibility of adopting local policies relating to affordable housing. This is noted to include a proposed action to seek State Government support for an inclusionary zoning policy;
- Investigate how Council can assist in maximising funding for housing affordability initiatives; and
- Promote innovative neighbourhood design, environmentally friendly housing and new Affordable Housing in suitable locations.

Evidence of Housing Need

Summary - Key Statistics, Issues and Challenges

	Key statistics – Greater Shepparton
Population Characteristics	<ul style="list-style-type: none"> • 63,837 persons with an average household size of 2.4 persons. • 5.12% growth in population from 2011 to 2016. • 27.8% of households have children, 24.7% of families are sole parent households and 25.2% of households comprise one person. • 3.4% of households identify as Aboriginal or Torres Strait Islander. • 9,966 low income households (bottom 40% of all incomes). • 31% of all households have a mortgage and 27% of households rent. • 19,944 households are in receipt of a Commonwealth income support payment (Dec 2018).
Housing Diversity	<ul style="list-style-type: none"> • Majority of properties (86.8%) are separate dwellings. • 71.9% of dwellings have three or more bedrooms. • 3.5% of dwellings have one bedroom and 15.1% have two bedrooms. • 6.1% long-term Social Housing (1,564 dwellings).
Housing Affordability	<ul style="list-style-type: none"> • 51.7% of all low-income households are in rental stress (1,874 households). • 40.5% of all low-income households are in mortgage stress (842 households). • 66% (1,149 dwellings) of all private lettings available to rent in 2018 were affordable for households on a statutory income, a decline from 75.9% in 2008. • Only 30% (45 dwellings) of all private lettings available to rent in 2018 were affordable for a single person on a statutory income (very low income), a decline from 53% in 2008. • 26% notional increase in median market sale price for land and 34% increase for houses between 2008 and 2018 despite an increase in the number of lots or houses for sale. Number of dwellings or median value did not increase for units. • Estimated Affordable Housing shortfall of 1,751 dwellings across the municipality as at 2016. • 12.17% of all new forecast dwelling supply between 2019 and 2036 is estimated to be required to be provided as dedicated Affordable Housing to meet household needs.
Homelessness	<ul style="list-style-type: none"> • 355 persons estimated to be homeless in Greater Shepparton in the 2016 Census - a decrease of 2.28% since 2011. A further 459 persons were living in marginal housing. • A total of 1,704 recorded household presentations to the Homeless Services across 2018-2019.

Table 1: Overview of household and housing characteristics (references within the document)

Of note:

- The majority of households are couples with children (27.8%), lone persons (25.2%) and couples without children (24.7%);
- There is significant disparity between the distribution of dwellings by size and that of household size (Figure 2, below). For example, 25.2% of households are single-person households, but only 3.5% of dwellings had zero to one-bedrooms and 15.1% had two-bedrooms.^{vi}

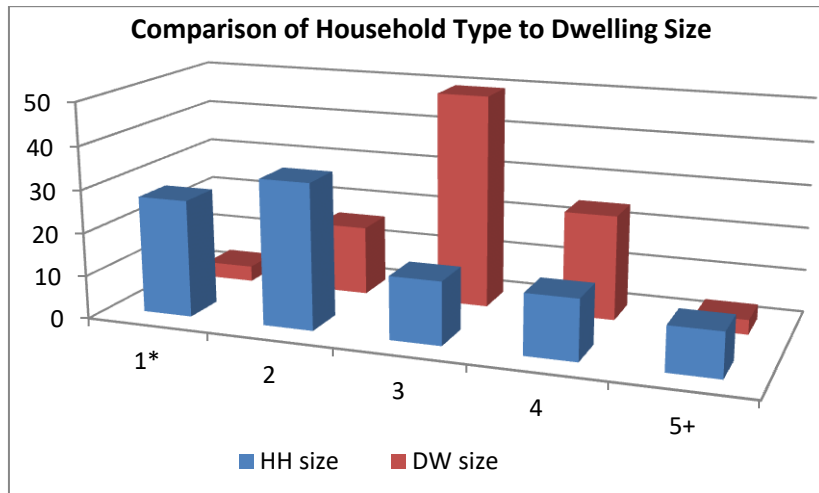


Figure 2. Comparison of household size (HH) to dwelling size (DW)

- Between 2001 and 2016 there was an increase in retirees and older persons moving to the City Greater Shepparton. There was also a flow of families into the City of Greater Shepparton from overseas and from surrounding rural areas and losses of young people to larger centres.^{vii}

Category	Key Issues and Challenges
Housing Market and Housing Affordability	<ul style="list-style-type: none"> • Range of difficulties associated with facilitating urban consolidation due to: <ul style="list-style-type: none"> - Reasonable land supply opportunities outside of the centre; - Higher costs of construction of medium – high density development; - High sale revenue required for medium and higher density dwellings relative to lower scale, detached housing; - Heritage requirements; and - Market understanding and perceptions of demand for smaller, centrally located dwellings. • Mismatch of housing stock (including Public Housing owned by DHHS) to household types, with predominance of three and four-bedroom stock not suited to one and two person households • Reliance on private sector to develop and deliver on smaller lot/dwelling typologies with perceived lack of demand for two-bedroom dwelling coupled with relatively higher cost per square meter compared to three-bedroom + dwellings. • Challenges associated with costs and delivery of infrastructure in growth areas impacting on delivery to market and housing affordability. • Limited Affordable Housing supply, with a significant gap between estimated demand and supply for Social and Affordable Rental Housing for very low and low income households to access. • Limited crisis and transitional housing options.

	<ul style="list-style-type: none"> • Declining supply of affordably priced and quality private rental housing. • Poor quality housing and limited sustainability requirements leading to high running costs.
Planning	<ul style="list-style-type: none"> • Council has minimal capacity to influence the market’s decision to deliver housing supply and diversity until applications are lodged, other than to set the high level strategic framework for where growth should occur and the type of housing outcomes that are desired and built-form requirements (set-backs etc.). • No mandatory requirement for Affordable Housing under the <i>Planning and Environment Act 1987</i>. • Affordable Housing can only be included on privately owned land by agreement with a landowner, with no single percentage requirement or delivery model set by the State Government. Each site is a separate negotiation. • Limitations on Council’s ability to provide planning incentives to private land owners to support Affordable Housing inclusion within planning requirements. • Drivers for changes in planning controls to support increased density and smaller lots are not widely understood and/or supported in the community. • Growth areas and smaller townships have limited access to service provisions, such as schools, transport and services.
Funding and Financing	<ul style="list-style-type: none"> • Limited and insufficient Federal and State Government funding available to redevelop Public Housing assets, support Registered Housing Agencies to develop sites and/or purchase dwellings, and provide appropriate levels of private rental assistance. Any new funding is typically limited and is highly competitive. • Limited capacity of Registered Housing Agencies to borrow funds due to the low rental returns. • Not the primary role of private sector to fund Affordable Housing. • Not the primary role of Council to fund Affordable Housing. • Rate capping limiting stretched Council resources. • Market is constrained in its ability to access to development finance and mortgage finance. • High costs of infrastructure required to be met by Council and recovered through development contributions, often well after outlay. Issues such as drainage requirements adding further costs to development. • No institutional investment in Affordable Housing in Australia and expected limited interest in regional areas due to need for scale and strong capital growth.
Community	<ul style="list-style-type: none"> • Mixed level of understanding in the community of Affordable Housing - why it may be required, how the locality benefits, and who needs it, resulting in stigmatisation particularly of Public Housing • Community concerns around urban consolidation / density, neighbourhood character and traffic / parking can become conflated when coupled with an Affordable Housing proposal. • Limited understanding of development economics and viability and how this informs whether Affordable Housing can be viably delivered. • Changing population – increase in older and single-person households. Some migrant and Indigenous families also require larger housing options.

Table 2: Overview of Key Issues, Greater Shepparton

Household Income

The median weekly household income (equivalised) in 2016 was \$1,163 per week.

Out of a total 20,141 households living in Greater Shepparton 6,095 households (30.3%) earn less than \$494 per week, and a further 5,822 households (28.9%) earn between \$495 and \$864 per week (Table 3).^{viii}

Quartile group	Equivalised Weekly Household Income	Equivalised Yearly Household Income	Number of households	% of households in Greater Shepparton
Lowest group	\$0 - \$494	\$25,688	6,098	30.3%
Medium lowest	\$495 - \$864	\$25,689 - \$44,928	5,822	28.9%
Medium highest	\$865 - \$1,392	\$44,929 - \$72,384	5,020	24.9%
Highest group	\$1,393 or more	\$72,385 or more	3,199	15.9%
Total Households			20,141	100%

Table 3: Households by income Greater Shepparton, 2016

In relation to lower income households:

- There are approximately 18,000 recipients of Commonwealth income support payments living in the municipality;
- The most common payment received is the Aged Pension at 42.47% of recipients, followed by the Disability Support Pension (17.03%) and Newstart Allowance (15.33%);^{ix} and
- There were 5,208 recipients of Commonwealth Rent Assistance (CRA) in December 2018. CRA is a top-up subsidy for households that receive a government allowance or tax benefit and who rent in the private rental market. It does not guarantee that rents will be affordable.^x

Accompanying the objective to 'facilitate Affordable Housing' in the PAEA, an Order in Council has specified the following income ranges to define 'low', 'very low', and 'moderate' income levels for the purpose of Affordable Housing:

	Very low income range (annual)	Low income range (annual)	Moderate income range (annual)
Single adult	\$18,920	\$18,921 to \$30,280	\$30,281 to \$45,420
Couple, no dependant	\$28,390	\$28,391 to \$45,420	\$45,421 to \$68,130
Family (with one or two parents) and dependent children	\$39,740	\$39,741 to \$63,590	\$63,591 to \$95,380

Table 4: Defined income ranges for areas in Victoria outside the Greater Capital City Statistical Area of Melbourne for the 2019-2020 financial year. (Source: Victoria Government Gazette 6 June 2019)

The following graph demonstrates the proportion of households within Greater Shepparton which fall within these categories:

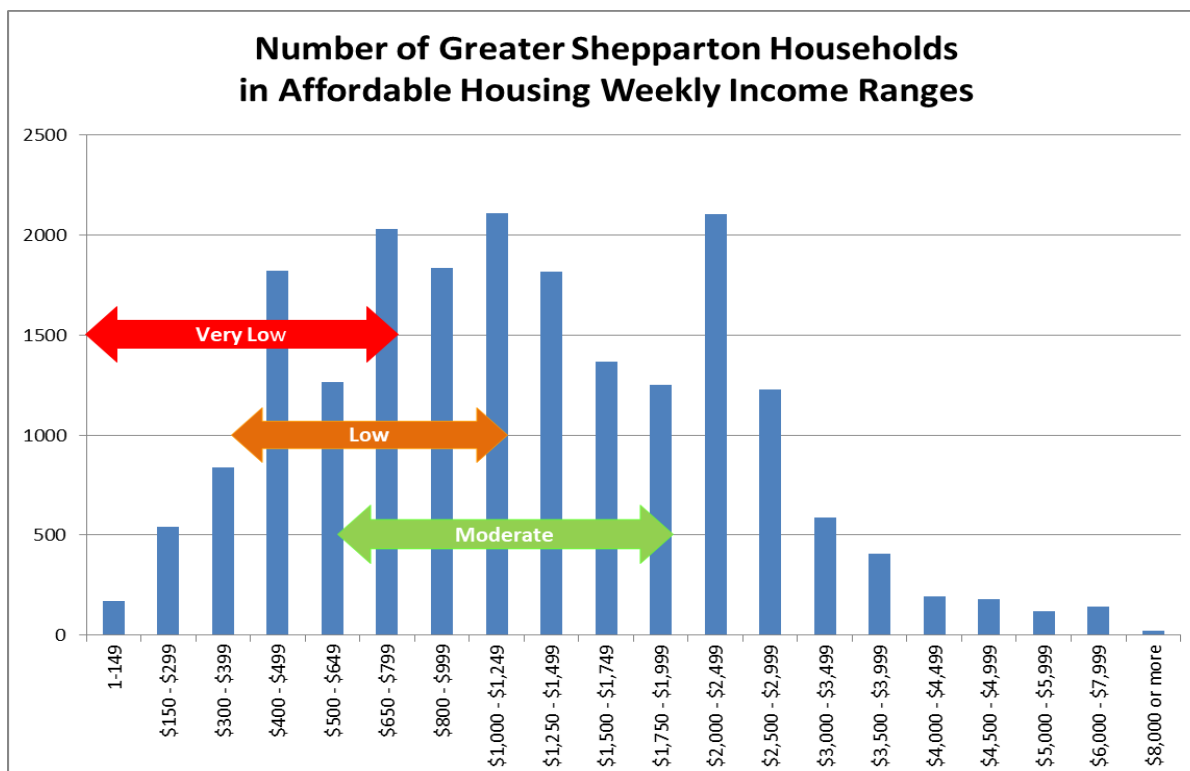


Figure 3. Arrows indicate application of specified income ranges to Greater Shepparton’s income distribution table. Left end of arrows denotes single adult households, while right end denotes family households.

Estimated ‘Affordability Gap’

A preliminary assessment of the ‘affordability gap’ has been undertaken to assess the gap between income capacity of different households and the median rents and purchase prices in Greater Shepparton. This informs the understanding of which household groups are most likely to have difficulty in participating in the market and could find themselves in housing stress and who would therefore benefit from intervention. Where there are dwellings that are affordable for lower income households they are also not necessarily owned or rented by them due to the competitive nature of the private market.

The modelling assumes one and two-bedroom units are appropriate for singles and three-plus bedroom dwellings are appropriate for couples and families (Table).

	Housing Type	Median Rent	Median Sale Price
Single Person Household	1 – 2 Bedroom unit	\$225 / week	\$187,000
Couple, Family	3 – 4 Bedroom house	\$285 / week	\$287,000

Table 5: Estimated median rents and price points, Greater Shepparton, September 2019

An assessment of what would be affordable for these households has then be undertaken using a 30% income on housing costs:

	Household type	Single	Couple	Family*
Very low Income	Income Limit	< \$18,920	< \$28,390	< \$39,740
	Affordable Rent/week	< \$109	< \$164	< \$229
	Affordable Purchase	< \$81,848	< \$122,815	< \$171,915
Low Income	Income Limit	< \$30,280	< \$45,420	< \$63,590
	Affordable Rent/week	< \$175	< \$262	< \$367
	Affordable Purchase	< \$130,991	< \$196,486	< \$275,089
Moderate Income	Income Limit	< \$45,420	< \$68,130	< \$95,380
	Affordable Rent/week	< \$262	< \$393	< \$550
	Affordable Purchase	< \$196,486	< \$294,729	< \$412,612

Table 6: Estimated Affordable Rent and Purchase¹

Using these estimates, to be affordable:

- A one or two-bedroom dwelling would need to be priced at less than \$196,486 for a single person on the top end moderate income to afford to purchase; and
- A three-bedroom plus dwelling would need to be less than \$294,724 for a couple on a top end moderate income to purchase or \$412,612 for a family to afford.

The analysis then deducts the amount a household could pay on rent or a mortgage (using a 30% of income measure) from the median rental or purchase price.

Table indicates where there is an estimated a gap between the household income for each household type and median market prices for the Greater Shepparton municipality, with a gap shown in red.

	Household type	Single	Couple	Family
Very Low Income	Income Limit	\$18,920	\$28,390	\$39,740
	Rental Gap	-\$116	-\$121	-\$56
	Purchase Gap	-\$107,488	-\$157,776	-\$110,060
Low Income	Income Limit	\$30,280	\$45,420	\$63,590
	Rental Gap	-\$50	-\$23	\$82
	Purchase Gap	-\$59,816	-\$86,224	-\$9,871
Moderate Income	Income Limit	\$45,420	\$68,130	\$95,380
	Rental Gap	\$37	\$108	\$265
	Purchase Gap	\$9,486	\$17,729	\$135,612

Table 7: Indicative Affordability Gap Assessment by Household Type

¹ Affordable Purchase assumes 30 per cent of income on housing costs, 10 per cent deposit, average 6.69 per cent interest rate, 30 year term

This analysis highlights:

- Very low income households of all types are likely to struggle to find affordable rental in the Greater Shepparton area. The gap is also expected to be greater due to the limited supply of one and two-bedroom dwellings, meaning singles may also need to be trying to rent a three bedroom dwelling;
- Low income singles and couples are unlikely to find an affordably priced rental and home ownership remains out of reach for these households. Low income families are generally expected to be able to afford private rental, but home ownership may be challenging for some; and
- Moderate income households on the top end of the Social Housing income eligibility are expected to be able to afford both private rental and home purchase in Greater Shepparton.

Private Rental

Between 2011 and 2016 there was very little increase in the percentage of households in Greater Shepparton that rented in the private market from 21.6% to 21.9% of all households (totalling 5,346 households as at 2016).^{xi}

Consumer Affairs data based on rental bond lodgements indicates a median rent of private rental dwellings was \$280 / week from January 2018 to December 2018, with median rents ranging from:

- \$170 per week for a one-bedroom unit;
- \$248 per week for a two-bedroom unit or house; and
- \$368 per week for a three or four-bedroom house.^{xii}

It is important to note that there are dwellings both higher and lower priced than these medians, with a scan of rentals as at July 2019 indicating a shift to higher pricing of rentals is occurring. This is likely to relate to the low vacancy rate with a vacancy rate for the Shepparton and Goulburn area in March 2019 of only 1.6% indicating a lack of supply of private rental housing.^{xiii}

Median rents of all dwellings have increased by 41% from \$198 per week to \$280 per week between 2008 and 2018.^{xiv}

Declining Rental Affordability

Whilst affordability of the private market may appear relatively high, 36% of all new rentals over this period were un-affordable for lower income households that receive a government payment.

Affordability of private rental housing does not guarantee that a lower income household will be prioritised to rent the dwelling, with higher income households often occupying lower priced rental housing. This is reflective of the market nature of private market with rents and allocation not regulated by the State Government.

The affordability of one-bedroom dwellings is particularly an issue, with an average of only 19.3 dwellings per quarter considered affordable for a very low income single person household on a statutory (Commonwealth Government) payment.

Over a two year period from January 2017 to December 2018, 46.78% (2,501 dwellings) of all private lettings made available to rent in Greater Shepparton were affordable to households on a statutory income. This included:

- 87 one-bedroom dwellings (27%) that were affordable for a single person on Newstart;
- 805 two-bedroom dwellings (72%) that were affordable for a single parent with one child; and

- 1,609 three and four-bedroom dwellings (66%) that were affordable for a family on Newstart.^{xv}

The affordability of one-bedroom dwellings is particularly an issue, with an average of only 19.3 one-bedroom dwellings available to rent per quarter assessed as being affordable for a very low income single person household on a statutory payment.

Affordability of the private rental market for households on statutory incomes has declined significantly over time despite increases in land supply and development:

- From 75.9% of all properties made available to rent in 2008 (new lettings) to 66.6% in 2018 (Figure 4);
- From 53.3% of one-bedroom new lettings in 2008 to 30.1% in 2018 (Figure);
- From 80.2% of two-bedroom new lettings in 2008 to 70.5% in 2018 (Figure); and
- 77.5% of three-bedroom new lettings to 65.8% in 2018 (Figure).^{xvi}

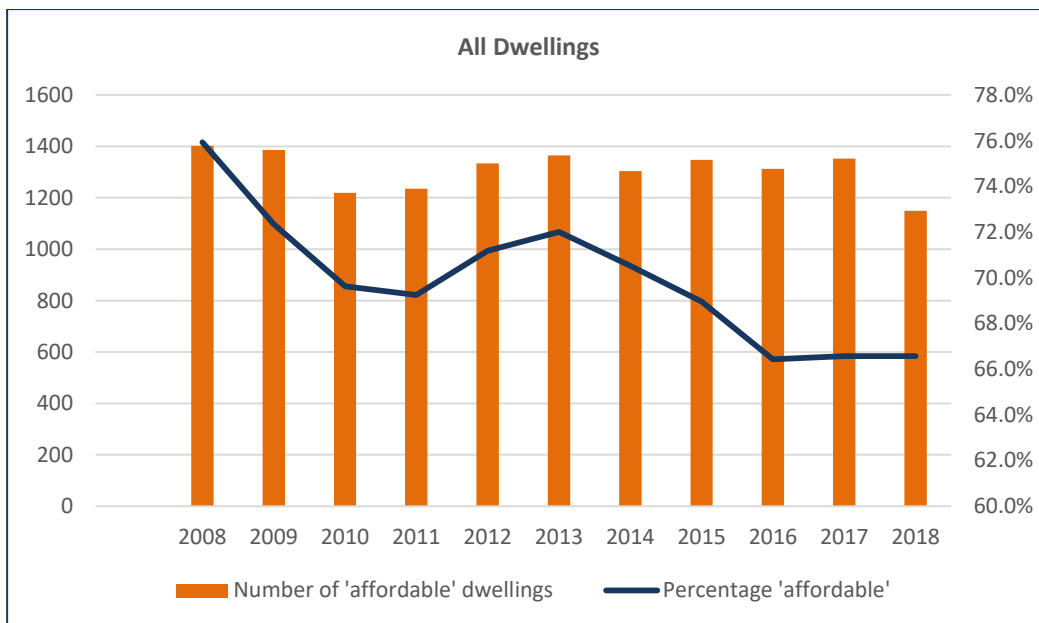


Figure 4: Private rental affordability, Greater Shepparton, 2008 – 2018, all dwellings

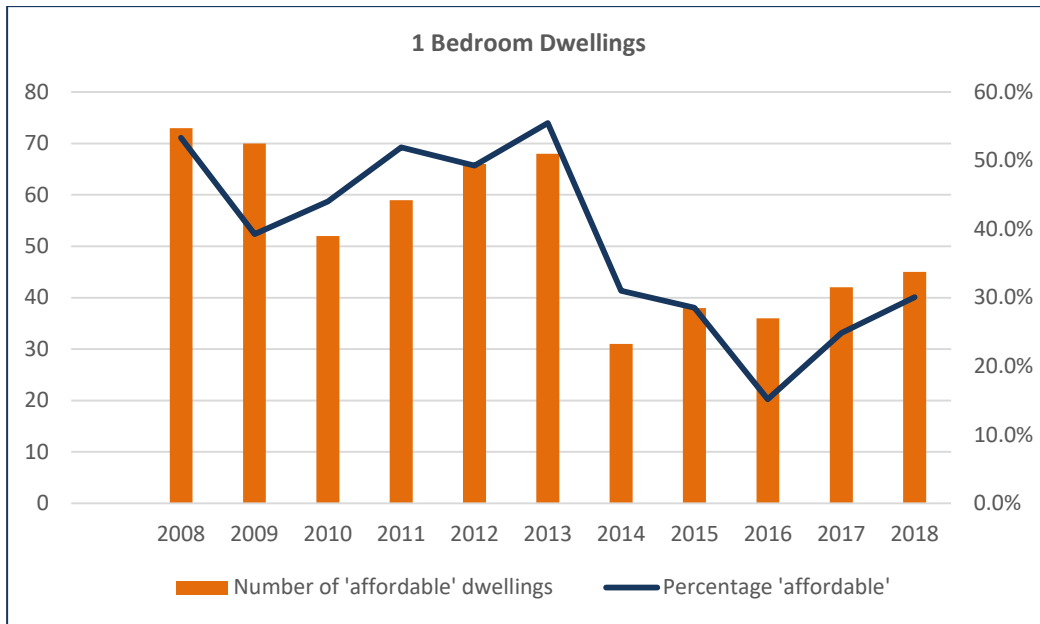


Figure 5: Private rental affordability, Greater Shepparton 2008 to 2018, 1 Bedroom dwellings

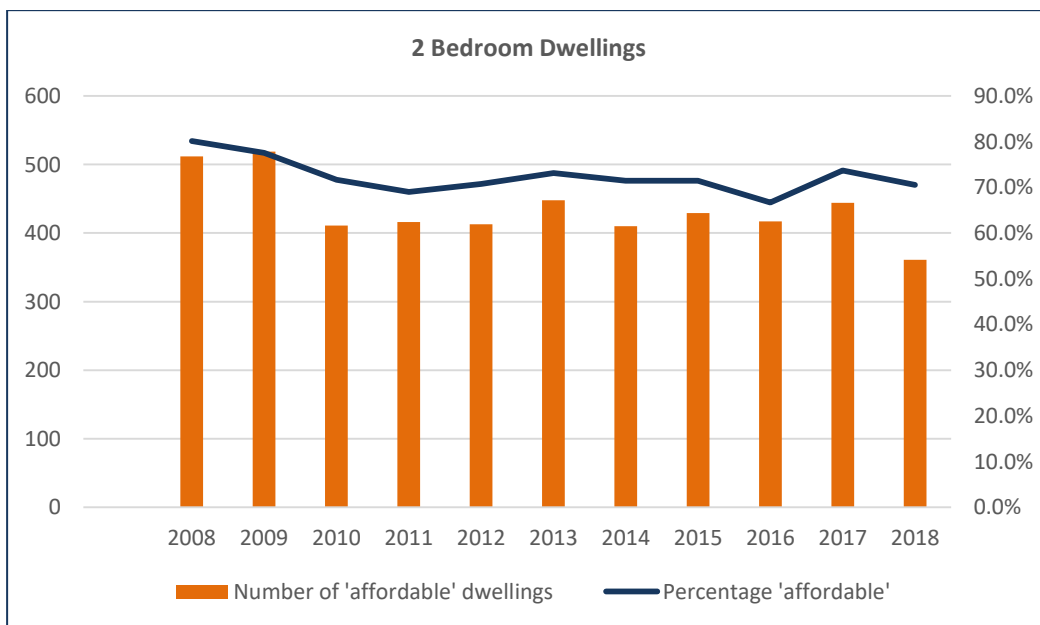


Figure 6: Private rental affordability, Greater Shepparton 2008 – 2018, 2 Bedroom dwellings

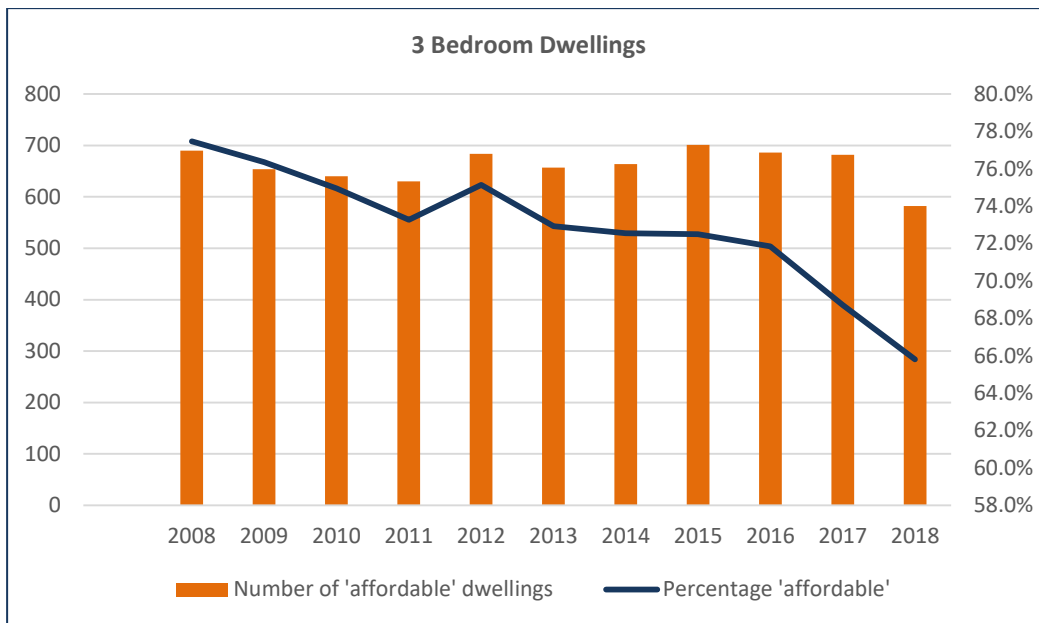


Figure 7: Private rental affordability, Greater Shepparton 2007 – 2018, 3 Bedroom dwelling

Home Purchasing and Ownership

In the Greater Shepparton Local Government Area:

- In 2016, 31% of all households (7,579 households) owned their home and 31% (7,569 households) had a mortgage. Indigenous identifying households had lower rates of ownership (11.6% of Indigenous households or 112 households), with 28% (271 households) purchasing;^{xvii}
- Of those households that owned their own house, 49% (3,786 households) were low income households and of those households that had a mortgage, 27% (2,080 households) were low income households (earning in the bottom 40% of incomes);^{xviii}
- Between 2011 and 2016 there was a very small decline in households that fully owned their dwelling from 31.6% to 31.1%, and a decrease in households with a mortgage from 33.2% to 31.0%;^{xix}
- Sales between January and December 2018 indicate a median land price of \$128,750 unit price of \$187,000 and a median house price of \$277,500. Sales were concentrated in Shepparton, Mooroopna, Kialla, Kyabram and Tatura with 944 house sales, 134 unit sales and 414 sales of vacant land blocks in 2018 across the municipality;^{xx} and
- The median value of units decreased by 0.93% between 2008 and 2018 while the median price of houses increased by 23.33% and the median price of vacant land increased by 26.32% during the same period (Figure). The change in house prices has an impact on affordability for lower income households who can either no longer afford to purchase or are paying higher rents due to increases in the property's capital value. The minimal change in unit prices is unusual particularly given there has been very little change in the number of units sold in 2008 (125 sales) to 2018 (134 sales).

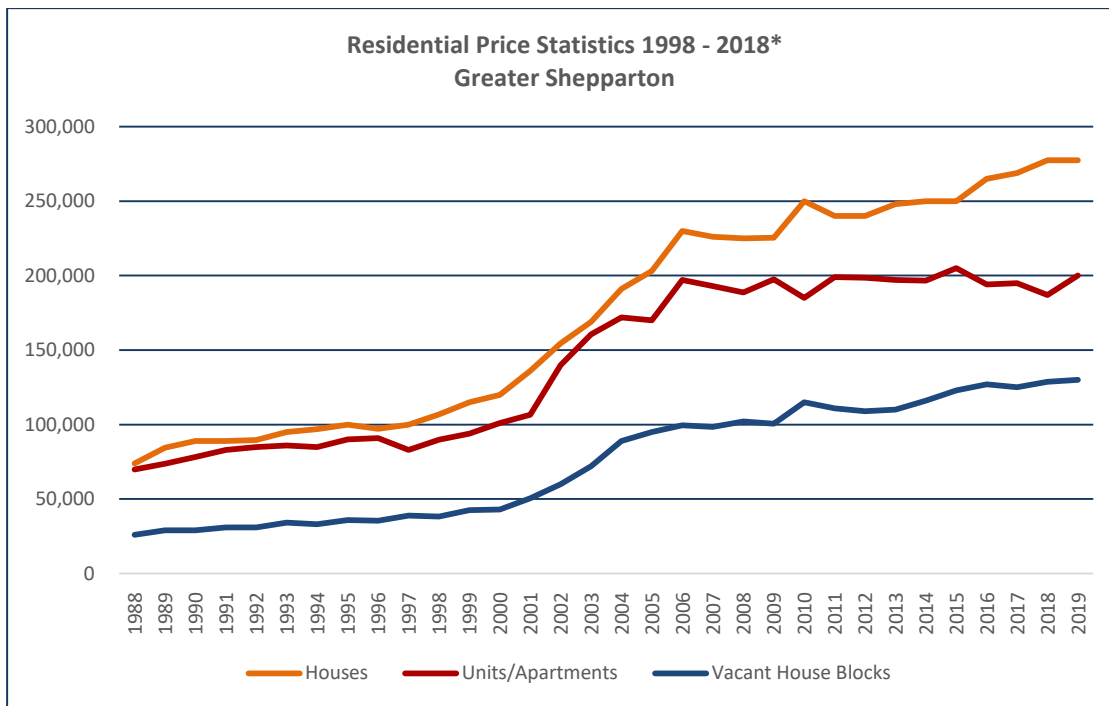


Figure 8: Residential Price Statistics, 1987 - 2019, Greater Shepparton Local Government Area (*2019 is based on a small number of sales and is preliminary only)^{xxi}

Housing Stress

In 2016, it was estimated a total 2,716 lower income households (earning in the bottom 40% of household incomes) were in housing stress in Greater Shepparton in 2016, representing 27% of all lower income households.

Of these households 1,874 were in living in private rental and were assessed to be in rental stress, representing:

- 28.5% of all households in the private rental market; and
- 51.7% of all low-income renter households in Greater Shepparton.

842 of all lower income households in housing stress were mortgage holders, paying more than 30% of their income on mortgage repayments, representing:

- 11.1% of all households with a mortgage; and
- 40.5% of all low-income households with a mortgage.^{xxii}

Lower income households in rental and mortgage stress were more likely to live in Shepparton South and Shepparton South East.^{xxiii}

Analysis undertaken by RMIT for Council in 2018 found “up to 66% of lower income households within Shepparton spend more than 30% of their gross incomes on housing costs”.^{xxiv}

Housing stress engenders vulnerability to homelessness through trigger events such as loss of employment or illness.

Homelessness

The 2016 Census reported 345 person as homeless in Greater Shepparton at the Statistical Area 3 level, (defined as living in improvised dwellings, tents, sleeping out, in supported accommodation or boarding houses, staying temporarily with other households living in severely overcrowded dwellings), and a further 459 persons living in 'other marginal housing' including other crowded dwellings, improvised dwellings or people marginally housed in caravan parks (Table).^{xxv}

HOMELESS OPERATIONAL GROUP	
Persons living in improvised dwellings, tents, or sleeping out	37
Persons in supported accommodation for the homeless	110
Persons staying temporarily with other households	56
Persons living in boarding houses	11
Persons in other temporary lodgings	0
Persons living in 'severely' crowded dwellings	131
<i>All homeless persons</i>	355*
OTHER MARGINAL HOUSING	
Persons living in other crowded dwellings	324
Persons in other improvised dwellings	15
Persons who are marginally housed in caravan parks	120
<i>All Persons in Other Marginal Housing</i>	459

Table 8: Homeless by operational group by selected Local Government Area, 2016 *ABS report a total 355 due to rounding

When compared to other regional areas and using Local Government level data, Greater Shepparton had a higher rate of estimated homeless per 1,000 persons (Table).

	Greater Shepparton	Greater Geelong	Mildura	Wodonga	Loddon
Homeless Operational Group (# persons)	355	750	175	168	41
Rate per 1,000 persons	5.56	3.21	3.25	4.27	5.46

Table 9: Estimated Homeless Operational Group by Local Government Area, 2016^{xxvi}

Three 'Opening Doors' homeless services access points operate in the Greater Shepparton area – Beyond Housing, St Vincent de Paul Marion Centre and Rumbalara Co-operative.

Between July 2018 and June 2019, the three services registered a combined total of 1,704 household clients. Of these clients:

- 89.7% (1,528) were born in Australia (Table);
- 61.3% (1,045) were female;
- 41.8% (713) were single, while 23.1% (393) were single-parent families and a further 7.2% (122) were couples with child(ren) (Figure);
- 59.3% (1,011) were aged between 26 and 45 years old (Table 4);

- 27.8% (4,74) identified as Aboriginal and/or Torres Strait Islander;
- 8.9% (152) were in full or part-time employment;
- 37.3% (635) were in receipt of the Newstart payment, 20.7% (352) were in receipt of a parenting payment and 19.7% (336) were in receipt of the disability support pension;
- 45.7% (779) were a new client for the agency;^{xxvii}
- 22.2% (378) were living in non-conventional accommodation;
- 51.5% (878) had been in permanent housing less than one week prior, whilst 15.66% (267) had not been in permanent accommodation for over 6 months (35 for over 5 years) (Figure);
- 60% (1,024) last permanent address was in Greater Shepparton, with the majority living in Shepparton or Mooroopna;
- ‘Financial difficulties’ was the main reason for presenting (Table 5).^{xxviii}

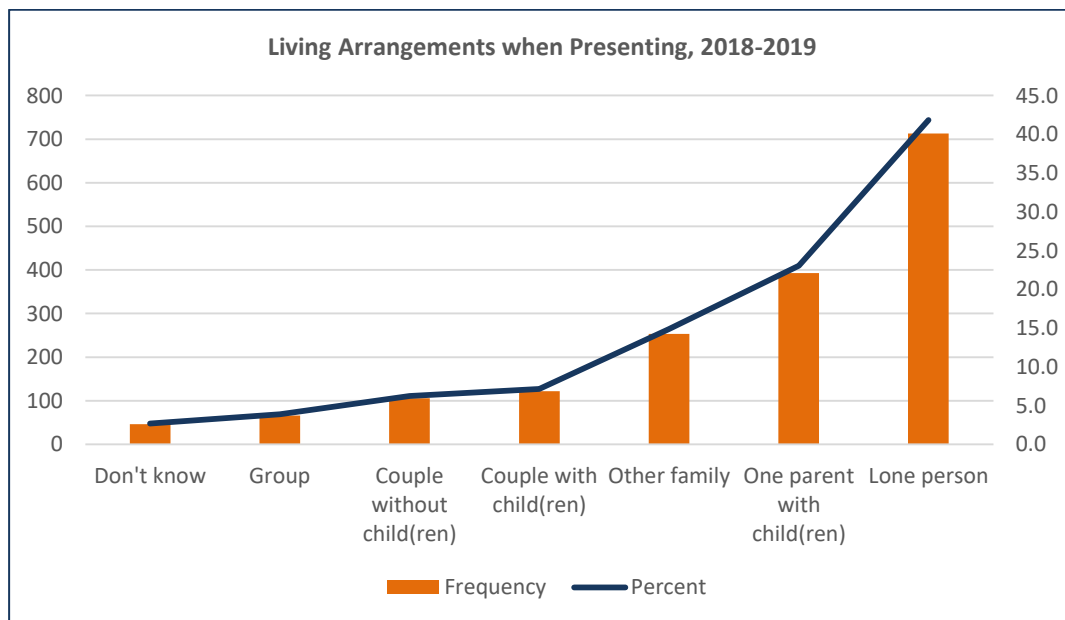


Figure 9: Living arrangements when presenting (by householder recorded as client), 2018/2019

Country of Birth	No. Households	%
Australia	1,528	89.67%
Afghanistan	24	1.41%
Iraq	16	0.94%
Philippines	15	0.88%
New Zealand	15	0.88%
Malaysia	10	0.59%
Other	96	5.63%
Total	1704	

Table 10: Country of Birth of Client

Age Range	Frequency	Percentage
0 - 11 years	17	1.00%
12 - 14 years	3	0.18%
15 - 17 years	13	0.76%
18 - 20 years	76	4.46%
21 - 25 years	221	12.97%
26 - 35 years	505	29.64%
36 - 45 years	506	29.69%
46 - 55 years	239	14.03%
56 - 65 years	87	5.11%
66 - 85 years	32	1.88%

Table 41: Age of main client presenting

Main Reason for Presenting	No. Households where reason was recorded*
Non-family violence	30
Transition from custodial arrangement	49
Employment difficulties	53
Problematic drug or substance abuse	108
Medical Issues	110
Unemployment	158
Lack family and/or community support	169
Mental Health issues	241
Time out from Family	248
Housing Crisis	403
Relationship / Family Breakdown	430
Domestic and family violence	447
Inadequate or Inappropriate dwelling condition	699
Financial Difficulties	862

Table 52: Main reasons for presenting, *Note, more than one reason may be recorded

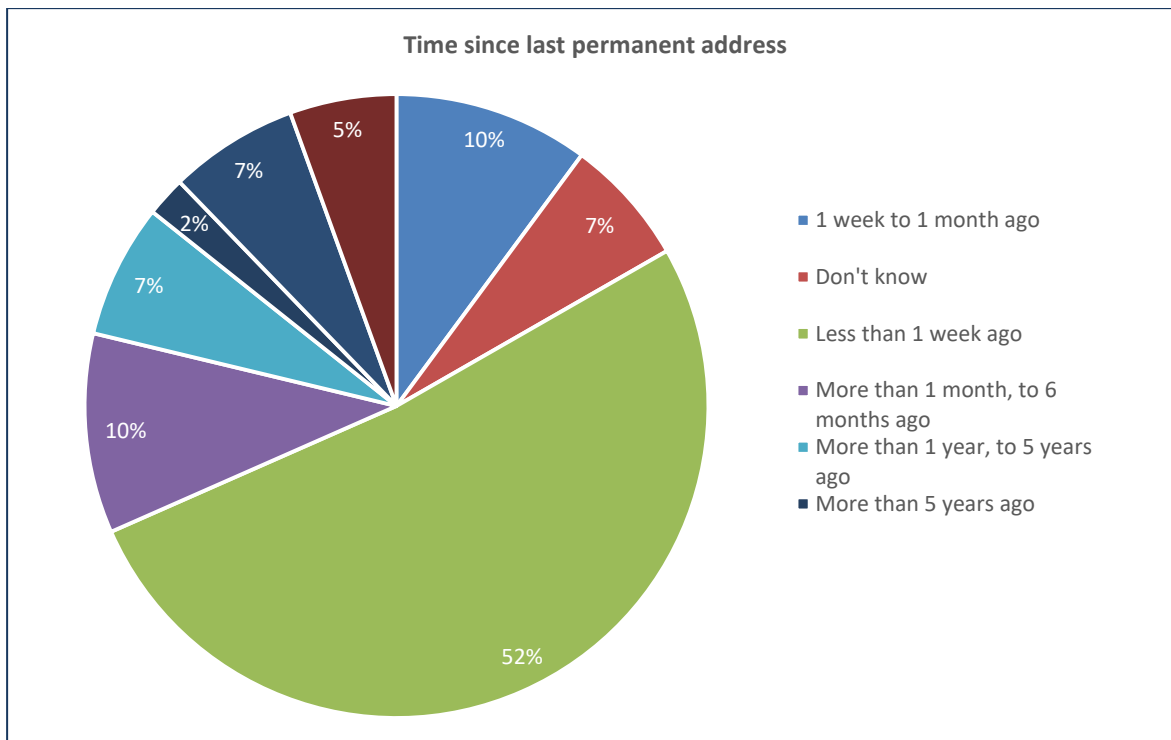


Figure 10: Time since last permanent address

Social Housing Supply

As of 30 June 2018, DHHS recorded a total 1,634 Social Housing dwellings in the Greater Shepparton Local Government Area, of which 1,564 were provided as long-term Social Housing, indicating approximately 6.1% of all households were living in Social Housing (5.7% of all dwellings). The majority (991 dwellings) were Public Housing dwellings.

A further 11 DHHS supported crisis accommodation dwellings and 60 transitional housing dwellings were also available in the Greater Shepparton area (Table).^{xxix}

Social Housing (June 2019)	# Properties
Public Housing	991 properties
Community Housing	370 properties
Indigenous Community Housing	203 properties
Crisis Supported Accommodation	11 properties
Transitional Housing	60 properties
Total Social Housing	1,635 dwellings

Table 13: Social Housing Dwellings as at June 2019

Rooming Houses

A rooming house is a building where one or more rooms are available to rent, and four or more people occupy the rooms. In the past, rooming houses have provided low-cost, short- or long-term accommodation, sometimes at short notice, for those in need. From 31 March 2013, rooming house operators have been required to comply with minimum standards set out in the *Residential Tenancies (Rooming House Standards) Regulations 2012*.

These standards relate to privacy, security, safety and amenity in rooming houses. There is no requirement in relation to rent setting. As at June 2019 there were two registered 'rooming houses' in Greater Shepparton, one of which is focussed on student housing; the other has only eight rooms available.

Estimated Affordable Housing Supply Gap

An analysis of the evidence of demand in Greater Shepparton estimated that 3,315 very low and low income households required Affordable Housing in Greater Shepparton in 2016 (Affordable Housing Demand) compared to an estimated Affordable Housing Supply of 1,564 Social Housing dwellings (Affordable Housing Supply).

It is subsequently estimated there is a current gap or need for 1,751 new Affordable Housing dwellings in Greater Shepparton to support very low and low income households that are in housing stress.

If this need was met, 12% of all dwellings in Greater Shepparton would be Affordable Housing, compared to the 2019 supply of 5.74% of dwellings:

- To address the estimated unmet need, and ensure Affordable Housing supply responds to forecast population requirements, it is estimated that at least 4,254 Affordable Housing dwellings will be required by 2036;
- To meet projected Affordable Housing need, and assuming current projected market dwelling supply, would require approximately 158 dwellings of projected new supply per annum to be delivered as dedicated Affordable Housing for very low to low income households; and
- This equates to approximate 42% of all projected supply that would ideally need to be delivered as Affordable Housing, primarily as Social Housing or other forms of Affordable Rental Housing, to meet current and forecast demand.

There are also an expected number of moderate income households in private rental market who are in housing stress in the market, occupying lower cost rental housing and/or creating bottlenecks in the housing system that require an Affordable Rental Housing or Affordable Home Purchase outcome.

Community Consultation

1. Overview of Engagement

In accordance with Council's *Community Engagement Strategy 2009*, a range of consultation activities were undertaken with the community and a number of key organisations:

- To provide the public with information to assist in understanding the problems, issues, alternatives and opportunities surrounding Affordable Housing;
- To obtain public feedback on analysis, options, and potential solutions;
- To ensure that concerns and aspirations are understood and considered; and
- To facilitate partnerships to develop alternatives and identify preferred solutions.

Pre-draft consultation

The pre-draft phase of consultation aimed to identify Issues and Opportunities surrounding Affordable Housing in Greater Shepparton, to augment broader research. The activities included:

- One-on-one meetings with housing agencies and planning consultants;
- A stakeholder forum with representatives from the Department of Health and Human Services (DHHS), Beyond Housing, Rumbalara Aboriginal Cooperative Ltd, Ethnic Council of Shepparton & District Inc., The Bridge Youth Service, Catholic Care Sandhurst, Ray Dobson Real Estate, Your Sold Real Estate, Bruce Mactier Building Designers, Southern Vale Homes, and the Committee for Greater Shepparton, as well as the Mayor, Councillors, the Chief Executive Officer, and staff from across Council;
- Two surveys, via online and print methods.

Sixty-six responses to the surveys were received, as well as an extensive range of comments and input during the forum. The survey questions and responses are detailed in full in Appendix 1, on page 51.

Draft Consultation

Once completed, the Draft Affordable Housing Strategy was uploaded to a dedicated website, and the opportunity to provide comments was advertised through social media, targeted emails, and a billboard on the corner of Wyndham Street and Knight Street in Shepparton. Feedback was obtained through:

- An online submission form;
- Printed flyers distributed to key sites across Greater Shepparton;
- Four public drop-in sessions held at community centres in North Shepparton and South Shepparton; and
- Phone calls and meetings with individual stakeholders.

Ten written submissions were received during the draft phase of consultation. The submissions and Council's responses are listed below.

2. Comments from the Pre-draft Consultation

The pre-draft consultation activities included meetings, an organisation forum, and 2 surveys, one of which was targeted to organisations operating in housing-related sectors, while the other was

framed for the wider community. This section provides a summary of the information obtained. Responses are detailed in full in Appendix 2, on page 53.

Impacts of Housing Insecurity

Both surveys asked respondents about the importance of Affordable Housing in Greater Shepparton. 96.7% of those surveyed consider Affordable Housing to be an issue that is ‘important’ or ‘very important’ to the municipality’s future growth:

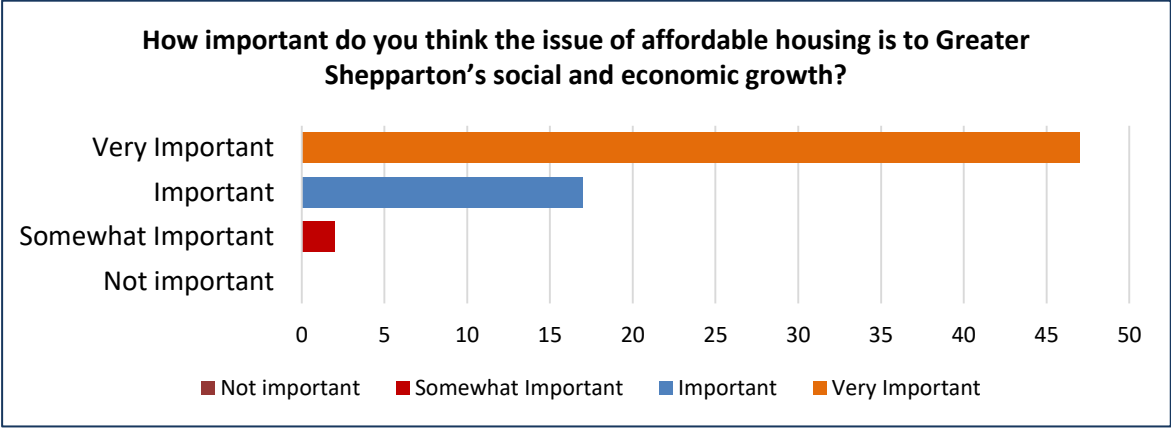


Figure 11. Collated responses to survey Question 2 of the survey: ‘How important do you think the issue of Social and Affordable Housing is to Greater Shepparton’s social and economic growth?’

As summarised in Table 12 below, the necessity of housing as a basic need and right, and as the foundation of a healthy life, wellbeing, belonging, education, employment and public participation was a key reason for perceiving Affordable Housing as an important issue in Greater Shepparton (27.3%), along with the number of local people who are currently experiencing homelessness (22.7%). Impacts on the local economy, including employment opportunities, feasibility of businesses and services, future growth potential, and the rental housing market, were also identified, as well as the effects on children, stress placed on families, domestic violence, mental health, and community safety.

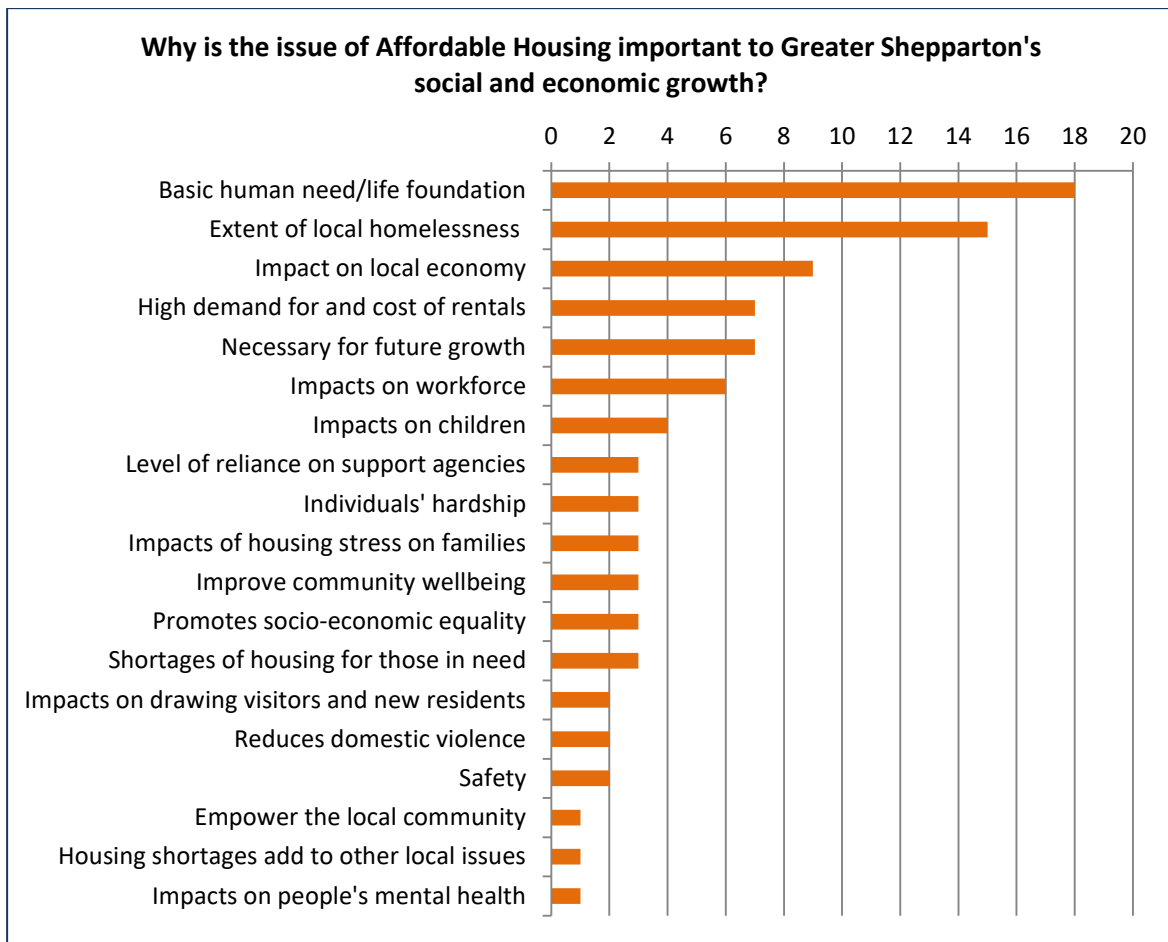


Figure 12. Collated responses to survey Question 3 of the survey: 'Why do you rate the issue in this way (not important, somewhat important, important, very important)?'

The impacts of housing shortages were recognised across a broad range of residents and issues, and as having both present and future dimensions.

Issues and opportunities of Affordable Housing

The following table consolidates comments received through the surveys, meetings and stakeholder forum, and provides a response, demonstrating applicability to the strategy where appropriate.

	Barriers	Opportunities	Council officers' response
Affordability	<p>Not enough rental properties are available at reasonable cost, the cost of renting is too high, and too competitive, pushing low income people/families out of housing.</p> <p>Landlords and real estate agents maximise the rental returns the market can support.</p> <p>The other costs of living, such as utilities and car ownership, that are dependent on housing, contribute to housing stress.</p> <p>Other local problems, such as employment shortages and low wages, contribute to housing issues.</p>	<p>Form partnership with DHHS and place transportable units on land ear marked for long term development, utilize schools and community to landscape, build shelter communal BBQ area raised garden veggie beds.</p> <p>Council could work with real estate agents to prioritise those experiencing housing stress or homelessness for private rental.</p> <p>Increase supply to inhibit rent increases.</p> <p>Housing should be well designed and of high quality construction, to reduce ongoing costs, e.g. solar orientation for energy efficiency. Higher density may provide economies of scale. Use new technologies.</p> <p>Increase rent assistance to keep pace with market values.</p>	<p>Action #2 of the Strategy will establish an Affordable Housing Stakeholder Reference Group. One function of the group is expected to be the facilitation of projects that provide Affordable Housing under both rental and ownership tenures. It is expected that models that have been utilised elsewhere, such as the Harris Transportable Housing project in Melbourne, will be analysed and adapted to be applied locally, following the implementation of Action #6, an assessment of Council owned assets for suitability.</p> <p>Council hopes to build partnerships with a range of interested parties, including estate agents, to promote Affordable Housing outcomes, but has no capacity to influence market-led rental costs, or rental assistance payments through the Federal Government. Increases in welfare payments, including rental assistance and Newstart, may be part of the joint advocacy position established by the Stakeholder Reference Group.</p> <p>Council will continue to promote well-designed and high quality housing, to ensure long-term benefit to the community as well as on going efficiencies and cost reductions for residents.</p>

	Barriers	Opportunities	Council officers' response
Availability and Diversity	<p>There is a lack of housing stock in general, and of multi-unit developments, and a lack of diversity to accommodate different needs, such as those of large families, one- and two-person households, and the most vulnerable.</p> <p>There is high demand for the limited available rental properties, which increases competition; this is exemplified by a father who was unsuccessful in more than 20 rental applications, despite a good rental history in Queensland, living in a tent with his children during winter.</p> <p>More options are required to meet the needs of the community, including other pathways to ownership, so that the housing market caters for all.</p>	<p>Consider alternative and flexible housing options – such as student accommodation, shop-top housing, tiny houses, youth/backpackers hostel, housing cooperatives, cohousing, shared/common equity programs, self-build communities.</p> <p>Provide Council subsidies and rate concessions for alternative housing.</p> <p>Provide more smaller 1-2 bedroom units for 1-person households, and more larger rental properties suitable for larger families.</p> <p>Increase choices for residents, provide flexible, adaptable options.</p> <p>Use air space over ground level car parks for affordable housing, retaining car parking below.</p>	<p>Council will promote diversity of housing stock to landowners, developers and the community through Actions 8, 11, 12, 13, 15, 16, 17, 20 and 21, to broaden the options available to meet the needs of various groups within the community. The implementation of Action 6 will determine how Council may be able to utilise resources such as car parks for Affordable Housing.</p> <p>Rental stock is largely privately owned, so Council has limited capacity to impact supply. Council is not able to provide direct subsidies and rate concessions for Affordable Housing, as they may distort the distribution of the rates burden, unfairly impacting some groups of ratepayers. Council will explore the feasibility of incentives such as grants for renovations to affordable rental properties with the assistance of the Stakeholder Reference Group (Action 9).</p> <p>Smaller, 1 and 2 bedroom dwellings will be the initial focus of the Strategy, having the highest level of need as demonstrated in Figure. 2 on page 11. Some smaller households are forced to occupy larger residences due to these shortages, and are consequently experiencing housing stress. Providing appropriate residences for these households is expected to release some larger dwellings to the market.</p>

	Barriers	Opportunities	Council officers' response
Council's role	<p>Housing is external to Council's core business; there is a lack of understanding of homelessness, and of what the community wants.</p>	<p>Council should take some real steps to address affordable housing as a community responsibility.</p> <p>Council should take effective and efficient action.</p> <p>Council should support Social Housing Providers through reduced rates, land packages, expedited planning permits, etc.</p> <p>Council should review some of its inner CBD properties to provide housing over these sites.</p> <p>Council leads all discussions/planning for Affordable Housing and should commit to a 20 year plan.</p>	<p>Housing provision was and still is predominantly market-based activity, rather than a direct responsibility of Council, beyond its role as Planning Authority. With the addition of the objective to 'facilitate the provision of Affordable Housing' in the PAEA, Council now has broader scope to act, reflected in actions to obtain the <i>Voluntary Affordable Housing Grant</i> and prepare the Affordable Housing Strategy.</p> <p>The strategy is the first of its kind in Greater Shepparton, providing the strategic justification to explore the extent of Council's capacity to impact existing housing provision systems.</p> <p>Unfortunately, the potential to act has not been accompanied by increased funding. Council will continue to carefully manage its financial resources to maximise benefits to the community.</p> <p>Market conditions and issues surrounding housing insecurity and homelessness are changeable, responding to a wide array of factors (see page XX). Council have elected to monitor progress and review the strategy in 2025, to enable a flexible response to changes.</p>

	Barriers	Opportunities	Council officers' response
Cohorts at risk	<p>There are numerous groups whose needs are not met, including Aboriginal and Torres Strait Islander Peoples, Culturally and Linguistically Diverse (CALD) communities, women and children experiencing family violence, those who are socio-economically disadvantaged, people who are receiving Newstart, Disability or aged pensions, people who live alone.</p> <p>In particular, Aboriginal and Torres Strait Islander Peoples are over-represented in homelessness and housing insecurity, homeless on their traditional land.</p>	<p>Provide supported housing for young people prior to establishments such as the Youth Foyer.</p> <p>Provide boarding houses, and a caravan park with long-term leasing.</p> <p>Provide targeted approaches to meet the needs of the Aboriginal and Torres Strait Islander Peoples.</p> <p>Provide more rentals in the \$150-200 per week range.</p> <p>Increase programs to support transitional housing, so people can move into private renting. Support people and families through the journey to stable housing.</p> <p>Give support to maintain tenancies, including skill development, mental and physical health support.</p> <p>Council should assist to maintain quality of homes.</p>	<p>There are numerous support agencies providing specialised knowledge and approaches to the needs of cohorts at high risk of homelessness. Although circumstances differ, the need for housing is widespread. In this inaugural strategy, Council is focussing on actions within its existing capacity that may increase the stock of housing in general, with the intention of working with these agencies to investigate more targeted responses over time (Actions 2, 5, 7, and 17).</p> <p>Council will work with the Stakeholder Reference Group to investigate potential assistance to maintain tenancies and the appearance of subsidised housing (Action 9).</p>

	Barriers	Opportunities	Council officers' response
Community	<p>Affordable housing, like social housing, is heavily stigmatised in the community, which has mental health impacts, creating uncertainty, depression, and feelings of futility in people who have no other choices.</p> <p>There is still a view that homelessness is the result of personal actions and choices, and empathy is low.</p> <p>Property owners are concerned over potential property damage or devaluation through having subsidised housing nearby, but there is a lack of political will and support to address these concerns.</p> <p>People have expectations of what housing should be and should have.</p> <p>There is much good will and support for affordable housing in the community, but this needs to be translated into roofs over peoples' heads, through a whole-of-community approach.</p> <p>Shepparton is becoming divided into nice and not-so nice areas.</p>	<p>Involve people in the process - if they are part of the journey and have a voice and not being talked at or done to then their sense of ownership, commitment and pride increases.</p> <p>Establish dialogues and create connected communities, shift cultural perceptions around 'low income' housing, educate the community. Establish community hubs in new developments.</p> <p>Affordable housing needs to be designed better, including amenity and sustainability, to change community perceptions.</p> <p>Create a consortium of organisations locally to pool resources / funds / ideas to make changes, such as promoting innovation by example, research tangible actions, interaction between housing providers, investigate use of Council-owned land for Affordable Housing.</p> <p>Bring property owners together to discuss and develop incentives.</p> <p>Affordable Housing needs to be in a safe and secure area.</p>	<p>Cultural understandings of housing are deeply embedded in Australia, including the perception that homelessness is correlated with degeneracy and criminality. For most homeowners, their property is their biggest investment, so it is natural to be concerned about the potential effect on its value as a result of changes in the neighbourhood. However, there is evidence from a number of studies showing property values are not affected by nearby social housing; similarly, there is no evidence supporting a link between social housing and increased crime.</p> <p>Council is keen to facilitate means to involve a broader cross-section of the community, creating wider familiarity with the current manifestations of homelessness, enabling goodwill to be translated into built outcomes, and providing outcomes that have both short and long term benefit.</p> <p>It is envisaged that the Affordable Housing Reference Group will provide a forum to pool local resources and ideas , and create dialogues with and beyond our community.</p>

	Barriers	Opportunities	Council officers' response
Crisis Accommodation	<p>There is not enough crisis accommodation, only a little for those escaping family violence.</p> <p>Some temporary accommodation is substandard, as providers exploit the housing support system.</p> <p>Boarding house regulations are too stringent.</p>	<p>Develop a local homeless shelter.</p> <p>Council should assist with locating and fitting out more emergency crisis temporary accommodation for people sleeping rough.</p>	<p>Increasing the amount of crisis accommodation has been identified as a goal of the Affordable Housing Strategy.</p> <p>The <i>Residential Tenancies (Rooming House Standards) Regulations 2012</i> are state legislation to ensure the security, safety, amenity and privacy of residents. Council has no jurisdiction to address the regulations.</p> <p>Additional options for emergency accommodation may reduce reliance on substandard dwellings. Occupants or agencies who suspect a temporary dwelling does not comply with health and safety standards should contact Council.</p>

	Barriers	Opportunities	Council officers' response
Data	<p>It is difficult to identify and address such a broad scope of needs; issues are often cyclic, with homelessness as both cause and effect.</p> <p>Data on the extent of the issue is difficult to obtain and sometimes inaccurate; not everyone applies for support as waiting times are so long.</p>	<p>Share data, stories, and needs assessment/analysis, demonstrate that we don't have enough resources to match the vulnerability of our population.</p>	<p>Council recognises that the nature of homelessness in itself creates difficulties in collecting adequate data, as methods such as the Census are predicated on address, that homelessness and housing insecurity is heavily stigmatised, so people may be reluctant to identify themselves or seek assistance, and that personal situations vary greatly, so data accuracy is fluid. In addition, causes and effects of homelessness may be cyclic; for example, mental health conditions or drug addiction may arise through homelessness as well as causing it.</p> <p>The Minister for Planning has specified regard for official estimates of housing need as a criterion for determining appropriate Affordable Housing.</p> <p>Council has taken inspiration from the 'housing first' approach used in Finland, the only European country with a declining homelessness rate, to focus on attaining additional housing stock rather than treating causes.</p> <p>By identifying 'at risk' and 'potential' types of housing need, Council hopes to implement interventions to increase the availability and affordability of housing in the private market, enabling people in difficulties to find solutions before their situations deteriorate to the point of becoming 'acute'.</p>

	Barriers	Opportunities	Council officers' response
Location	<p>Lack of public transport services.</p> <p>Lack of access to doctors, maternal and child health care, kindergartens and schools, playgrounds and nature reserves, and other services.</p>	<p>Increase public transport within Shepparton and to outlying towns, to support housing in cheaper outer areas and enhance existing stock.</p> <p>Build more units in locations close to amenities and public transport. Design streets for walkability – wider footpaths, paths on both sides of the street, shade trees.</p> <p>Increase public space and facilities. Design open spaces for inclusion of all ages, including children and grandparents.</p>	<p>The State Government has established a range of criteria that is required to be considered in relation to Affordable Housing, which includes locations giving access to services and facilities. These criteria will be utilised in assessing future Affordable Housing projects.</p> <p>Council continues to advocate to the Department of Transport for improvements to public transport services in Greater Shepparton, and will investigate measures to improve streetscaping and facilities in areas with established social and/or affordable housing.</p>

	Barriers	Opportunities	Council officers' response
Planning	<p>Planning laws create red tape and restrict availability of land.</p> <p>Planning decisions are inconsistent, and sometimes result in poor outcomes, such as undesirable, dilapidated areas of concentrated social housing.</p> <p>Community engagement in planning slows the process and creates barriers by enabling objections from land owners that inhibit the supply of Affordable Housing.</p>	<p>Open up land for residential housing.</p> <p>Allow second dwellings on established properties.</p> <p>Rezone commercial buildings in the CBD and allow residential development above businesses. Increase density to revitalise the CBD.</p> <p>Utilise sites such as the Shepparton Hotel, and the former Mooroopna Hospital. Plan for use of former school sites for Affordable Housing.</p> <p>Relax planning and building regulations to accommodate demand for housing.</p> <p>Waive/aid in paying infrastructure costs for development.</p> <p>Mooroopna's CBD should be flood-proofed to encourage development close to services.</p>	<p>Planning laws exist to balance individual ownership rights with overall community benefit through the 'fair, orderly, economic and sustainable use and development of land', by assessing each site-specific application in relation to a high-level overview across the municipality.</p> <p>Unfortunately, the consequences of specific decisions are not always foreseeable. Community consultation and the objections process ensure that the process is robust and transparent, particularly through the Planning Scheme Amendment process which enables regulations to evolve in response to changing needs.</p> <p>While the immediate need for housing is urgent and planning processes may be perceived as unnecessary delays, it is important that the current need does not engender additional problems in the future.</p> <p>Council will consider changes to the Greater Shepparton Planning Scheme that may facilitate Affordable Housing outcomes, while maintaining consideration of long-term impacts. In some cases, such as allowing second dwellings on established properties, Council will advocate to the State Government to implement changes. Council does not have capacity to force the owners of properties such as the Shepparton Hotel and Mooroopna Hospital to provide specific outcomes, but will negotiate for positive outcomes if the opportunity arises.</p>

	Barriers	Opportunities	Council officers' response
Supply and funding	<p>Housing supply is dependent on the free market, and there is little incentive for developers to include Affordable Housing in new developments.</p> <p>Affordable Housing needs funding and support from the State Government as it's such a big issue, but the government can't and won't provide enough funding for the amount of housing needed.</p> <p>There are conflicting understandings of what is needed - affordable purchase or affordable rental.</p> <p>Landlords own too many properties, depriving others of the chance to buy.</p> <p>Land availability is limited; greenfield developments have limited access to services and public transport, while renovating older houses closer in is expensive.</p> <p>Delivering housing is expensive in money and time; new estates are dependent on the uptake of blocks and delays erode the feasibility of Affordable Housing.</p>	<p>Consider making developers offer a certain amount of affordable land blocks in new developments/lobby State government for planning law changes that INSIST on a % of affordable housing (ownership & rental) in each new development and if that's not suitable developers to pay a larger development contribution back to council which council will then pass onto an affordable housing provider to invest in AH.</p> <p>Develop alternative/flexible funding sources. Enable private sector to be more involved in Affordable Housing provision. Use philanthropic sources for investment in short-term housing for young people. Create Partnerships between Council and investors.</p> <p>Encourage state government support to increase housing stock. Increase understanding of limitations experienced by housing providers and lobby for appropriate funding levels.</p> <p>Define what 'Affordable Housing' is for Greater Shepparton – access to rental market, creation of new markets where needed, targets that can be achieved within a defined period?</p> <p>Advocate for removal of negative gearing.</p>	<p>Council acknowledges that housing supply systems have developed over an extended period, entrenching development practices. Cultural understandings of housing forms and functions are likewise embedded, creating a number of stereotypes and assumptions that inhibit the delivery of Affordable Housing outcomes. Unfortunately, the issues around Affordable Housing supply have grown to the extent of requiring significant funding and time resources to address.</p> <p>At this stage, mandatory inclusion of Affordable Housing or payment of developers' contributions is dependent changes to State Government legislation. Council will continue to advocate for these changes, as well as funding and other measures to facilitate Affordable Housing.</p> <p>Council will continue to seek ways to involve alternative funding sources, landlords, investors and developers to increase supply of Affordable Housing.</p>

	Barriers	Opportunities	Council officers' response
Vacancies	<p>Properties are left vacant, or not considered for their potential to provide housing.</p> <p>Unused land and buildings could provide housing.</p> <p>Coordination of services would help to utilise available stock.</p>	<p>Reduce the number of investment properties that aren't occupied, provide incentives for owners.</p> <p>Maximise use of existing stock.</p> <p>Utilise vacant land for temporary/crisis/co-op/social housing.</p>	<p>Council has no authority to compel private landowners to utilise their properties for Affordable Housing purposes. It is expected that the AHRG will consider whether appropriate incentives are available to motivate occupancy.</p>

Table 14: Collated consultation responses

3. Feedback on Draft Strategy

Council authorised the *Draft Greater Shepparton Affordable Housing Strategy 2019* for exhibition for six weeks beginning 20 October 2019 and concluding on 2 December 2019. The period was extended until 16 December to accommodate late responses. Ten submissions were received, demonstrating a significant understanding and keen interest in the potential for future actions.

Table XX, b below, outlines the key points contained in the submissions, and Council officers' responses.

It was noted that several comments on the first draft sought enhanced recognition of a particular group in need of Affordable Housing within the Strategy. The heightened vulnerability of some households to homelessness is recognised, however, the broad range of households that require assistance highlights that housing stress and homelessness can impact anyone, regardless of age, gender, or employment status. Given Council's current resources and capacity, the Strategy focuses on the 'Housing First' approach, which prioritises stable housing as a means to enhance recovery from or management of factors contributing to housing vulnerability. Council is aiming to facilitate a number of housing outcomes through the actions in the Strategy, to target the needs of specific cohorts.

#	Comment/Feedback	Council response
1	Congratulations on an outstanding Strategy	Council officers acknowledge and note the contents of this submission.
	My observation is that within the community there is a prejudice to be allocate rental properties to a certain part of the community due to past experiences, so rentals are held back and only made available to preferred clients. The bias in our community from the “ <i>haves to the have nots</i> ” is a difficulty that is hard to overcome.	Council officers acknowledge and note the contents of this submission.
	Also developers are extremely reluctant to financially risk including low cost housing in their developments as their brand is effected by poorly maintained rentals	Council officers acknowledge and note the contents of this submission.
	The only way to overcome the short supply of homes is by way of partnerships between Governments, developers, builders and financial organisations to develop shared equity homes.	Council agrees that developing partnerships between the myriad actants involved in housing will play a key role in addressing housing shortages. Shared equity homes are one of the options that the AHRG are expected to explore.
	There is a large opportunity to purchase older existing dwellings at lower prices than constructing new dwellings, this may be a good short term fix.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
2	The action plans and objectives outlined make sense; although they seem to be discussion points for the future rather than the immediate action I see desperately needed.	Council agrees that action on provision of Affordable Housing to alleviate acute housing need in the community is needed immediately, however, analysis of Council’s resources and capacity has determined the actions outlined in the Strategy to be the most effective actions for Council to impact housing supply as soon as possible.
	Nothing in the draft clearly outlines what investors can contribute now.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	I have been looking to add smaller dwellings, which are identified as a shortage, to existing blocks, but there needs to be more flexibility and funding support. If investors were able to develop second dwellings on a block quickly and cost effectively, it would make an impact in 12-15 months instead of 3-5 years.	The regulations regarding construction of a second dwelling on a block are set by the State Government, and Council has no jurisdiction to implement changes.

	Poor quality and underutilised public housing stock is identified for redevelopment, but renovations need to be cost-effective, not inflated to become prohibitively expensive.	Council officers acknowledge and note the contents of this submission
	In renovating properties, tenants need input so they feel valued in the process and look after the property instead of causing damage that increases costs to owners.	Council officers acknowledge and note the contents of this submission
	Having certainty on locations where secondary dwellings could be built would help landlords provide housing at below market rent.	Council recognises that a degree of certainty is an important factor for the allocation of investment funds on all scales, however, there are a number of elements that may impact it. At the moment, secondary dwellings are subject to both planning and building legislation at the State level, which is beyond Council's jurisdiction to amend. A Ministerial Advisory Committee has been set up by DELWP to investigate possible models and options to facilitate Affordable Housing, which may include secondary dwellings. Their report is expected to be available in the near future. More information is available from: https://www.planning.vic.gov.au/policy-and-strategy/affordable-housing/planning-mechanisms-for-affordable-housing-advisory-committee#overview
3	'At risk' housing need should also refer to 'lack of employment'	The definition has been revised to include 'lack of employment'.
	There is also need for larger accommodation for migrant families - 5+ bedrooms	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	What about smaller towns, how can affordable housing be included so older residents can downsize within their community, freeing up larger homes?	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	What about spaces above retail stores (i.e. CBD), that could be used for short-term rentals?	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	Strategy should look at CALD housing needs	Council recognises the CALD community as being vulnerable to housing insecurity, although to date the data available is mostly anecdotal. In the absence of sufficient resourcing for widespread action, Council is focusing on systems to procure more housing, with the intention of facilitating cohort specific responses on a project-by-project basis.

	Location of premises - look at learnings from Neighbourhood renewal and clustered units.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	Table 2 could be strengthened by a stronger commitment to develop affordable housing that is "dispersed" - some good examples of options in the table but need to explicitly move away from large estates and build homes throughout the general community	The Framework to guide outcomes notes that appropriateness of Affordable Housing in terms of location, built form and integration need to be considered on an application specific basis.
	Strategy should include commitment to building dwellings that are 'environmentally friendly' - i.e. with good energy ratings. Ongoing running costs make a significant difference over the duration of tenancy.	Council officers acknowledge and note the contents of this submission
	Needs to be consistency in data use and targets through the document, also clarity about who are priority groups.	Document has been reviewed with data and priority groups now consistently referenced.
	Note that DHHS is soon to release an Aboriginal Homelessness and Housing strategy that has been developed by Aboriginal Housing Victoria.	Council officers acknowledge and note the contents of this submission
4	The Draft appears comprehensive, and there are some significant initiatives and actions which will undoubtedly make a real difference when implemented, however, timelines appear to have been constrained.	Council received grant funding from the Department of Environment, Land, Water and Planning to enable the preparation of the Strategy. A condition of the grant was that the funds should be spent within a specific timeframe. Although working to comply with the condition, Council negotiated to extend the duration of the project when external factors impacted the timeline, ensuring that the second round of consultation could be undertaken and due consideration given to feedback.
	It is disappointing not to see acknowledgement of the number of people in housing crisis as a result of fleeing domestic violence, or who are forced to remain in a violent relationship due to lack of places to go. Some women are not counted as they are too afraid to seek social housing due to privacy and safety concerns.	The number of people in housing crisis as a result of fleeing domestic violence has been highlighted in Section XX of the Issues and Opportunities Paper 2020, expanding on identification of Domestic and Family Violence as a reason for presenting to homelessness services on Pages 4, 18 and 54 of the Consultation Draft. Council recognises that available data on homelessness and housing insecurity is inherently conservative, due to difficulties in collection and factors including safety and stigmatisation, particularly in regard to women's homelessness. Unfortunately there is no local data available on relation to how many women do not leave a violent situation due to a lack of housing alternatives.

There should be information on the turnover of crisis, to transitional, to permanent housing, and a specific strategy, or target to support women in crisis.	Unfortunately data is not publicly available.
Targets are not measurable, specific, or challenging.	The Targets have been reviewed following community consultation, however, it remains very difficult to determine goals that can be directly impacted by Council's actions, for which the impacts of Council's actions are measurable through accessible, consistent and appropriate data sources, and that are broadly applicable across the municipality. The indicators selected will be used when the Strategy is reviewed in seven years' time; more specific sub-targets are expected to be determined and monitored by the AHRG, and reported to the public via the dedicated webpage on Council's website.
With demand increasing much faster than supply, targets should likewise increase by year until the identified requirement of 42% in 2036 is reached. Or increase targets by 158 dwellings per annum.	Targets for long term supply are extrapolated from current trends and based on assumptions, but actual requirements will fluctuate, so future objectives are indicative. For example, actual need in the present is much higher than 158 dwellings, so setting that as a target would be inadequate.
The Table on page 20 is confusing - it does not appear consistent with information and assumptions provided. It also assumes demand will remain the same, but this appears unlikely given expected population increase.	Level of forecast housing stress is noted to be conservative and based on current data as this is the only reliable indicator.
Actions are mostly impressive, but don't actually match up with objectives e.g., there is no objective 5	The Objectives and Actions in the Strategy have been reviewed and amended.
The objective to increase investment in crisis accommodation is a long-term objective, it does not actually address emergency housing or crisis accommodation, nor is it specific to women fleeing domestic violence, who are often the ones seeking crisis accommodation.	Revised Goal to increase supply of crisis accommodation. In practice it is expected DHHS or housing agencies would prioritise women fleeing domestic violence when resulting any new housing.

<p>Other measures such as 'enhanced Community understanding', 'support tenant engagement' and 'maintain landscaping' are not going to help people in crisis. Likewise actions for the 'medium' term.</p>	<p>Council has assessed a broad array of avenues through which it has capacity to impact housing, relative to three classifications of need: acute (including crisis), at-risk, and potential. Crisis accommodation is largely the province of Social Housing providers; Council's capacity to facilitate it is reflected in other actions, such as advocacy for funding, and an audit of its own assets for suitability. The actions listed are expected to enhance ongoing efforts to deliver Affordable Housing outcomes; Council recognises that issues that have developed over an extended period and reached such a level of complexity cannot be solved quickly.</p>
<p>An understanding of housing needs may not motivate a developer or investor to decrease market-driven rental or housing prices, or make more dwellings available.</p>	<p>Council acknowledges that at this time, the inclusion of Affordable Housing in market-driven contexts is entirely voluntary. The Strategy aims to give Council a strong strategic basis to negotiate with relevant parties to promote its inclusion, as well as increasing public awareness to generate consumer-driven demand.</p>
<p>What does 'at-grade' car parking mean?</p>	<p>'At-grade' car parking is level with the street.</p>
<p>Why does Council need to investigate how to use its own land?</p>	<p>Council owns a large number of assets across Greater Shepparton, which may or may not still be required for their designated purposes. The audit specified in Action #XX will consider whether assets are available and suitable for Affordable Housing purposes, giving consideration to the Ministerial Notice on Affordable Housing suitability and any physical constraints on the site, and what form of housing may be suitable, e.g. transportable cabins may be required where land is needed for another purpose in the future, while 1-2 bedroom units or apartments may provide maximum benefit on a site close to Shepparton's education precinct.</p>
<p>There should be actions specified for all of the priority risk groups. It would be good to see specific actions for women with disabilities, older women, youth and women fleeing domestic violence. The only action mentioned is motherhood statements regarding advocacy and seeking funding, which is something Council will be doing any way for all groups.</p>	<p>Many of the identified cohorts, while experiencing varying circumstances that have contributed to their housing vulnerability, have common needs for housing as a built form. Council aims to increase the overall supply of housing, primarily through systemic approaches such as collaboration between actants and importation of innovative, proven models, enabling customisation to the needs of specific cohorts on a project by project basis.</p>

	The objective to 'Improve housing diversity' could be 'change planning requirements to ensure all new housing developments included one, and two-bedroom properties'. The <i>Shepparton & Mooroopna 2050 Regional City Growth Plan</i> identifies that there are going to be several thousand new residences built. Council could include in the planning/development permits the need to include appropriate properties which can be utilised under the Affordable Housing Strategy.	Unfortunately state government regulation decrees that the inclusion of Affordable Housing in residential developments MUST be voluntary, so Council can only negotiate with developers to deliver the types of housing that are needed at price points that are within the affordable range for very low, low and moderate income households (i.e. costing up to 30% of household income). The Affordable Housing Strategy provides a strong evidence base and strategic directions to support negotiations.
	Would it be possible to include an action to investigate rate reductions to motivate housing diversity?	Council does not support the use of its rating strategy as a means to provide incentives as it may distort the distribution of the rates burden and unfairly impact other groups of ratepayers as a result. Some concessions are available, but these are considered on a case-by-case basis.
	Was a community forum undertaken in the pre-draft consultation phase?	In the pre-draft consultation phase, Council conducted a public survey rather than a forum, in order to provide broader and more equitable access to contribute. The number of responses somewhat exceeded expectations for Council's first foray into the Affordable Housing area. Council will consider a wider range of consultation activities for future engagements.
	The way that the responses to the community and organisations surveys are presented suggests community responses are not as important. I am sure members of the community would have provided more than has been included in the brief bullet points.	Differences in the method of presentation of feedback response reflects variances in practice between Council officers and the project consultant, which have been rectified in the <i>Issues and Opportunities Paper 2020</i> . Each response received was considered with equal weight in preparation of the <i>Affordable Housing Strategy 2020</i> .
	The draft Strategy provides an excellent framework to implement more Affordable Housing for the vulnerable in our community. It is a bonus that the Shepparton & Mooroopna 2050 Regional City Growth Plan is being developed at the same time, so that Council can ensure the plans work together and projected growth includes Affordable Housing.	Council officers acknowledge and note the contents of this submission.
5	This is an important strategy to address long-term issues in this diversely populated community. The situation is critical and needs immediate attention.	Council officers acknowledge and note the contents of this submission.
	It is difficult for families and single women, with or without children to deal with all the agencies involved without advocacy and support.	Council officers acknowledge and note the contents of this submission.

	Many people are now unable to achieve their basic living needs because of change to the family unit or unemployment. Disabled and people suffering mental illness are unable to find housing due to their special needs.	Council officers acknowledge and note the contents of this submission. Council recognises that changing circumstances can precipitate a housing crisis through the identification of an 'At-Risk' need category. People with a disability and people suffering mental illness have also been identified as cohorts who are vulnerable to housing insecurity.
	I rue the reduction of public housing, especially as many former government funded houses have been sold off at affordable prices to private investors but are now rented at high cost.	Council officers acknowledge and note the contents of this submission.
	Some local investors own three or more former public houses; should a cap be put on how many can be owned, to let others purchase?	Rental properties are an important part of the housing market in Greater Shepparton, as not everyone has the means or wishes to purchase a home, and Council has no jurisdiction to influence who is able to purchase on the free market. Action P1.3 reflects Council's intention to explore incentives for private landlords to provide rental units in the Affordable range.
	A housing co-operative could purchase several of these homes, putting rules and inspections in place to prevent damage, which sometimes leaves properties uninhabitable and requires expensive repairs.	Council would welcome the establishment of alternative tenure types to offer wider choice to residents.
	There are also examples of investors buying houses and renting them out to more people than is healthy, even with sheets dividing living areas into sleeping quarters. More investigation is needed.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
6	I appreciate that women's housing issues are acknowledged in the targets, objectives, and specialised housing requirements sections, that insights have been taken from the Australian Human Rights Commission entitled Older Women's Risk of Homelessness: Background Paper, Exploring a Growing Problem, April 2019, and that the advocacy role of the Women's Charter Committee is mentioned. In view of this however, I am disappointed that in the sections outlining the substance of the strategy, women's issues appear to be no longer relevant or addressed. I request that there be more substantial engagement with the issues underlying the vulnerability of women.	As Council's first Strategy, the focus has been on broader actions that build Council's capacity to act and that create the necessary foundational systems and relationships to enable ongoing engagement and increasing efficacy in addressing the issues underlying the vulnerability of women, and other cohorts. Although not specifically linked to women's issues, the actions in the Strategy are expected to address women's housing need on a number of levels. In particular, the AFRG is intended to provide an avenue to implement and/or adapt the mechanisms outlined in the Australian Human Rights Commission report, and those utilised successfully elsewhere, on a project by project basis to tailor outcomes to specific needs.

<p>Specifically, the Response and Framework for Action on Page 40 loses the earlier specific reference to women, and on page 34, the issues of women are cited under Specialised Affordable Housing Requirements, but no related key opportunities are mentioned.</p>	<p>Council officers apologise for the oversight that removed 'women' from the listing of vulnerable groups in the Strategy's objectives in the Consultation Draft.</p>
<p>A broader view of the role of women at the very least in the context of community development and social capital should be addressed in any housing affordability strategy, associated policy frameworks accessible to council, and wider contexts including the Shepparton and Mooroopna 2050 Regional Growth Plan and other Council Plans.</p>	<p>Council officers acknowledge and note the contents of this submission.</p>
<p>The Action Plan fails to take up solutions suggested in the references and prior consultation, e.g. Australian Human Rights Commission Background Paper: <i>Older Women's Risk of Homelessness: Background Paper, Exploring a Growing Problem, April 2019.</i></p>	<p>The pre-draft consultation garnered many suggestions and comments, which were carefully considered in the formulation of the Strategy, in conjunction with a careful assessment of Council's current resources and capacity. Unfortunately, it was not possible to include all of the responses in the final document; as Council's first foray into the Affordable Housing arena, an approach that puts foundational systems and mechanisms in place was considered to be appropriate. Other suggestions have been retained for future consideration, particularly where alternative methods could enhance specific projects, or are applicable to specific groups, such as older women.</p>
<p>The pre-draft consultations in Appendix 2 were rich with insights and suggestions but the strategy does not clearly show how input from the forum was addressed in the Action Plan. Revisions to the draft should clearly show where the consultation input comments submitted have been included or omitted, and why.</p>	<p>Following the community consultation phase, the evidence of need, policy context, and community consultation outcomes have been assembled in a separate document to enable elaboration of the comments and insights received, and Council's responses.</p>

	Improvements in the consultation process and timeframe are needed. If, as stated in Section 2, page 21 on the Alignment with Council's Goals, Roles and Values, the sentiments of advocacy groups such as the Women's Charter Advisory Committee and others are really important to Council, no less than 8 weeks, and preferably a longer period should be allowed for comments to be solicited and consolidated in consideration of the monthly timeframe in which committees such as these are able to convene.	At time of writing, Council is undertaking a review of its consultation practices, to develop a new policy, procedure and toolkit that will update the <i>Community Engagement Strategy 2009</i> . The Building and Planning Department's standard duration at present varies between 4-6 weeks, depending on the topic, and late submissions are accepted, although they may not be included in the relevant Conversation Report. In some cases, there are time-sensitive issues involved; in this instance Council is keen to begin implementing measures that may improve housing situations for residents, particularly as actions may take extended periods to deliver. Planning offices will consider longer timeframes and closer liaison with Advisory Committees in future.
	The Draft Affordable Housing Strategy should undertake continued consultation especially with the risk groups identified	Action #XX, to establish an Affordable Housing platform on Council's website is expected to provide a key conduit for communication both to and from the community, in conjunction with the Affordable Housing Reference Group. Further consultation will be conducted as appropriate when individual actions are implemented and/or projects undertaken.
7	There is a shortage of housing in Shepparton, I am concerned that if another Depression hit us, we would be in trouble. The closure of Mooroopna Fruit Cannery puts additional pressure on Shepparton.	Council officers acknowledge and note the contents of this submission.
	Council could put cabins on a large block of land with support in place.	Council will consider a number of housing options, assessing their requirements and the available resources. One of these is the Harris Transportable Housing Project run by Launch Housing in Melbourne, which positions relocatable cabins on unused land. Action #XX is to audit Council's assets to identify sites which may be utilised to achieve Affordable Housing outcomes, with further advocacy to obtain suitable sites belonging to other government agencies as part of Action #XX.

	Individuals should be assessed to find out why they are homeless before support is offered.	Council recognises the complexity of individual and societal factors that contribute to housing insecurity, and the speed at which circumstances may change; as a consequence, Council is focussing on Finland's 'Housing First' approach, which found people are better able to address other issues once they have a stable dwelling. This approach was successful in reducing the number of homeless people in the country by a third between 2008 and 2018. Finland is the only country in the European Union with a falling homelessness rate.
8	The Committee would like to congratulate Council on its current progress with the development of the Affordable Housing Strategy, with the issue of housing instability and homelessness having a substantial impact on the Greater Shepparton community.	Council officers acknowledge and note the contents of this submission.
	The inclusions of these priority groups provide some great scope as to the focuses of the strategy.	Council officers acknowledge and note the contents of this submission.
	The committee's recommendation is that women in a general sense and single mothers are included as a priority group and within the framework (p40).	The Framework has been reviewed and ...
	While much of the reporting data is retrieved from third party reports, there would be value in greater gender desegregation, to have greater quantifiable information of the at risk groups within our community.	Council agrees that greater gender segregation would be useful, however, data availability is limited.
	Outlined targets, objectives and actions provide a good foundation for future advocacy and related initiatives, however, there is opportunity to place more emphasis on women in the objectives.	Council officers apologise for the oversight that removed 'women' from the listing of vulnerable groups in the Strategy's objectives in the Consultation Draft. The objectives, targets, and actions have been revised to be more relevant to Council's capacity and the collaborative approach that will be facilitated by the AHRG. Through the implementation of the Strategy, Council aims to develop the organisational foundations and resources to enable targeted responses to address the needs of each cohort.
	There needs to be greater emphasis on explicit effects of housing affordability on genders within our community, taking into account challenges for women of colour and those identifying as part of LGBT+ community	The evidence of need in the Consultation Draft has been expanded to further explore the effects of housing issues on women and other vulnerable cohorts. See Section XX of the Issues and Opportunities Paper 2020.

9	There are a number of organisations addressing the issue of homelessness from different approaches so it is important to connect the dots to avoid redundancy.	Council agrees that the duplication of services is to be avoided, to maximise the efficacy of available resources. Action #XX, which establishes the Affordable Housing Reference Group, aims to promote communication and collaboration between actants to mitigate potential redundancies.
	The City of Hollywood (Florida) formed a Multi-Agency Task Force, including social service, health and law enforcement agencies, to take a unified approach in identifying available services and help connect those in need with the various providers. More recently a smaller Homeless Task Force is taking the same approach.	Action #XX, which establishes the Affordable Housing Reference Group, aims to promote a unified approach between agencies, individuals, companies and Council, to identify possibilities for innovation through collaboration, and maximise efficient use of resources
	City of Hollywood police officers also work with local court system to break the cycle of minor offences related to homelessness leading to incarceration and future escalation.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	City of Hollywood operates Family Reunification program, liaising with relatives and funding a bus ticket and personal items for a homeless person to rejoin familial support where appropriate. Funded by textile collection bins, remittance by textile entity goes to program support.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	Finding affordable housing for those experiencing homelessness appears to be a global issue. It is the same here in the City of Hollywood where finding both temporary and long term housing solutions is very difficult.	Council officers acknowledge and note the contents of this submission.
	Broward County operates a Landlord Recruitment Initiative, where the county matches landlords who have available rental properties with those experiencing homelessness. Rent is guaranteed by local government, funded by State & Federal Governments, administered through homeless assistance organisations.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG.
	The Hollywood Youth Ambassador Program is to foster open and positive communication between city government, law enforcement, and the youth of our community. Students serve as liaisons and discuss youth-related issues, while learning and participating in their local municipal government. Youth Ambassadors are tasked with developing and implementing education and awareness programs designed to create safer communities.	Council officers acknowledge and note the contents of this submission for future consideration by the AHRG in formulating proposals for youth support.

10	Strategy succeeds in identifying and categorising the range of issues and affected parts of community.	Council officers acknowledge and note the contents of this submission.
	Council to be congratulated on taking proactive approach to guide future efforts.	Council officers acknowledge and note the contents of this submission.
	However, I am concerned that it does not address a) lack of housing stock to meet needs of most vulnerable; b) more flexibility needed in planning; c) heritage constraints on properties in central areas.	<p>There are a broad variety of factors that contribute to heightened vulnerability to housing issues, often combining to increase susceptibility, with different cohorts affected in differing ways. Community Housing providers are adept at supplying the allied support services to the most vulnerable; Council does not have capacity to replicate these services, aiming instead to decrease demand by facilitating the availability of dwellings for those with less complex needs.</p> <p>Planning systems are regulated by legislation, and as such Council has limited scope for flexibility. Under Action # XX, Council will assess the Greater Shepparton Planning Scheme to pursue opportunities to facilitate delivery of Affordable Housing.</p> <p>Similarly, heritage constraints on private properties are regulated through the Heritage Overlay, under the Greater Shepparton Planning Scheme, which is applied through a detailed and rigorous process. As the Planning Authority and in response to the Ministerial Notice on criteria for Affordable Housing, Council is obliged to take comprehensive planning considerations into account when facilitating Affordable Housing, ensuring that the objective 'to balance the present and future interests of all Victorians' is fulfilled through avoidance of concomitant issues, such as the irreparable loss of heritage fabric.</p>
	I am concerned for youth entering the market, especially those with limited resources, forced out of home due to domestic violence etc., with no rental history, and no fixed address.	Council officers acknowledge and note the contents of this submission. Young people and those experiencing domestic violence have been identified as vulnerable cohorts.
	Youth needs to be a key target, to better care for at-risk people rather than treat problems once they become homeless.	There are a number of vulnerable cohorts in Greater Shepparton, of which youth is one. Through the implementation of their Affordable Housing Strategy, Council aims to develop the organisational foundations and resources to enable targeted responses to address the needs of each cohort.

Table 15: Submissions made during draft consultation

Appendix 1 - Pre-draft Consultation responses

1. Survey Questions

#	Organisational Survey	Public Survey
1.	<p>What sector do you work in:</p> <ul style="list-style-type: none"> • Community Housing • Other not-for-profit sector • Property Development and/or sales • Local Government • Other 	<p>Which of the following best describes your living arrangements?</p> <p>a) Tenure:</p> <ul style="list-style-type: none"> • Homeless/short term options (couch-surfing, tent, emergency housing, etc.) • In long term community or social housing • Rental, without lease • Rental, with lease • Owning, with mortgage • Owning, no mortgage <p>b) Bedrooms:</p> <ul style="list-style-type: none"> • Less than one person/couple per bedroom (you have spare bedrooms) • One person/couple per bedroom (no spare bedrooms) • Each adult/couple has own bedroom, some/all children share • More than 1 unrelated adult per bedroom (not a de facto couple)
2.	<p>On a rating of one to ten, where 10 is 'very important', how important do you think the issue of Social and Affordable Housing is to Greater Shepparton's social and economic growth?</p> <ul style="list-style-type: none"> • Not important • Somewhat important • Important • Very Important 	<p>On a rating of one to ten, where 10 is 'very important', how important do you think the issue of Social and Affordable Housing is to Greater Shepparton's social and economic growth?</p> <ul style="list-style-type: none"> • Not important • Somewhat important • Important • Very Important
3.	<p>Why do you rate the issue in this way (not important, somewhat important, important, very important)? (text box)</p>	<p>Why do you rate the issue in this way (not important, somewhat important, important, very important)? (text box)</p>
4.	<p>What do you see as the key challenges or issues impacting on the delivery of new Social and Affordable Rental Housing in Greater Shepparton? (text box)</p>	<p>What do you see as the key challenges or issues that limit the delivery of new Social and Affordable Rental Housing in Greater Shepparton? (text box)</p>
5.	<p>Considering the role of Local Government, what is your level of support for each of the following potential Council actions? (<i>Note that these options are listed for survey purposes only and are not currently endorsed Council positions</i>):</p>	<p>Which areas do you think Council should prioritise for Affordable Housing (tick all that apply):</p> <ul style="list-style-type: none"> • Shepparton/Mooroopna/Kialla • Larger townships

	<ul style="list-style-type: none"> • Advocate for increased State Government investment in Social Housing • Provide Council land to Housing Agencies for development as Social Housing • Seek to negotiate with private land owners to have Social and Affordable Housing included in developments • Support budgeting courses for lower income households • Implement a community engagement process to increase community support for Affordable Housing • Allow increased development of private sites if Affordable Housing is provided • Fast-tracking planning applications for Social Housing <p>(not support, support, strongly support, unsure)</p>	<ul style="list-style-type: none"> • Smaller townships • All areas • Unsure
6.	<p>The State Government is supporting Local Council's to negotiate with land owners to secure an Affordable Housing Agreement as part of the planning approval process. If the Council was to seek to negotiate, what is your level of support for the following potential incentives:</p> <ul style="list-style-type: none"> • Increased development yield / capacity (i.e. build more dwellings) • Reduced planning contributions • Other incentives such as reduced rates for Housing Agencies • Other (please state) 	<p>Are there any specific opportunities you would like Council to consider supporting or taking action to increase the supply of Social and Affordable Housing?</p>
7.	<p>If Council was to take actions to facilitate more Social and Affordable Housing, do you think it should focus on (select one):</p> <ul style="list-style-type: none"> • Social Housing or other Affordable Rental Housing • Affordable home ownership • Both Social/Affordable rental and home ownership 	<p>Other comments?</p>
8.	<p>Which areas do you think Council should prioritise for Affordable Housing:</p> <ul style="list-style-type: none"> • Main townships • All areas • Unsure 	
9.	<p>Please note any specific opportunities you would like Council to consider supporting or taking action to increase the supply of Social and Affordable Housing?</p>	
10.	<p>Other comments?</p>	

Table 16: Pre-draft consultation survey questions

2. Survey responses

The following section includes consolidated results from both surveys conducted.

Question: How important do you think the issue of affordable housing is to Greater Shepparton's social and economic growth?

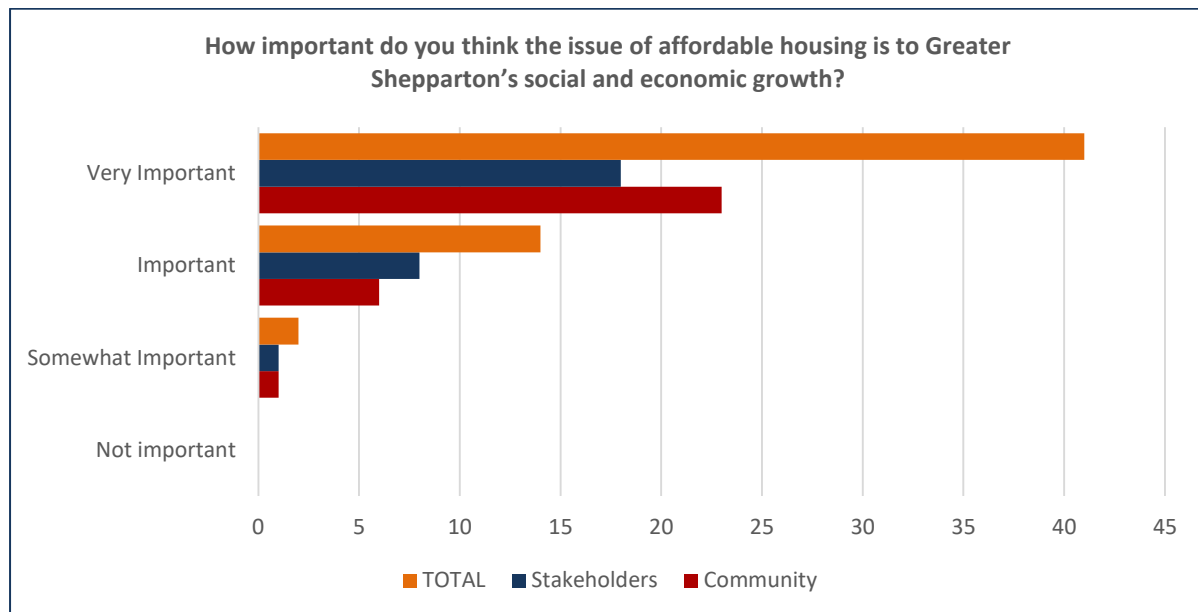


Figure 13: Responses to Question 2 of the survey 'How important do you think the issue of Social and Affordable Housing is to Greater Shepparton's social and economic growth?'

Question: Why do you rate the issue in this way (not important, somewhat important, important, very important)?

- Very important - we need an understanding of where people can afford to live and why. If housing becomes too expensive to many of people who traditionally lived and worked here, the businesses won't be able to find a workforce, or be forced to bus the workforces in, or have boarding houses. This doesn't lead to good liveability for the other residents. Further, if housing affordability increases and people are left homeless, this puts extra strain on NGOs and Housing Department.
- Affordable housing provides the opportunity to reduce the risk of homelessness and consequently assist people to maintain employment.
- High rate of homeless and inappropriate dwellings for large families.
- Housing stability is THE basic tenant that is required for people to be able to live a full and healthy life. Stable housing means people can focus on education, community, health, wellbeing, parenting, etc.
- I hear about family / housing stress as part of our services to families.
- Every person in Greater Shepparton has the right to feel safe and stable in their housing. The negative flow on effect when housing is not safe and stable to the community is huge and effects people's health, wellbeing, life expectancy, educational outcomes and can create generations of families living below of on the poverty line.
- Shepparton isn't growing at a rapid rate, so it is important, but not very important.
- Housing is a basic need and helps with stability for households. Without affordable housing people will struggle to have enough money to look after themselves and their children. If people have stability they can work and therefore contribute to the economy.

- Every human being should have the right to a safe place to live.
- Having affordable housing stock in Shepparton is important to the continued economic growth. Reason affordable housing is one of the drawcards that attract people to the region
- My reason is based on the amount of homeless people that camp at the rear of our premises.
- Housing is very expensive in this region and there are many people who are unable to pay the expensive rents required. I understand there are many people who are living in cars or without homes at the moment. This is a big problem for our community.
- There are a large number of youth or young families who require more affordable housing.
- For social growth we need to provide safe and secure housing which in turn will assist with reputation and hopefully avoid any anti-social behaviour and reduce crime (people will be less at risk by having their basic needs met). Economic growth will be enhanced because businesses will feel confident to invest and reputation will be enhanced. I know that some businesses struggle because they are near squatting sheds etc. that detract from business and can cause security issues.
- Affordable provides stability and when community members are not under housing stress, they can explore other opportunities such as education, employment, etc.
- Key to attracting people to our area.
- There is a serious issue of homelessness in the area.
- It's needed to improve the look and development of the area. If we are seen as slums i.e. increased homeless less likely to bring skilled work to the area therefore decreasing invest chances
- Very important. Shepparton has some very nice areas and some very poor areas but not much in the middle for moderate income households
- Cost of housing is a contributor to the overall cost of living. Being able to provide affordable housing for a wide variety of people increases incentive for people to move to this area.
- The rate of homeless residents in Shepparton is concerning and it is so widely known that it can affect people wishing to move here. Personally I don't rent in Shepparton as it is not affordable and also have purchased land outside of the Shepparton Municipality as it was proving difficult to get anything in a reasonable price range.
- Affordable Housing is one of the Social Determinants of Health. If people's wellbeing is negatively affected including mental and physical health, connections to community and feeling safe then there will be poor outcomes for people to contribute to social and economic growth.
- We support many people in the very low, low income bracket and the number of people is increasing. We need a local response to this need not just a State government response. Stability of housing would improve the lives of many in the Shepparton region and therefore providing a base for social and economic wellbeing
- I am aware of homelessness in Shepparton and couch-surfing by youth.
- Homelessness rates are increasing - including in Greater Shepparton. Rough sleepers are increasing. Rental accommodation is highly competitive and there is a shortage of affordable housing. Add those issues to the local demographic - low incomes (relatively), high unemployment or under employment, poor school retention rates and it's a recipe for disaster. Housing is fundamental to the safety, security, health and wellbeing of residents and there isn't enough affordable housing.
- Helps to reduce domestic violence as couples not struggling with money issues etc.
- Not relying on support agencies just to get from day to day.
- Rent is so high.

- Because the rich are getting richer and the poor are getting poorer and there is more of us poor people and we can't get jobs because there is no employment available.
- If people can't find affordable housing here in Greater Shepparton they may go elsewhere to find work and housing and so we would lose workers and the money that they would spend in the area.
- It is vital that young people and migrants moving into the area can realistically aim to own their own homes in their lifetime. It is a basic human need to build a base for oneself and any future family. Once we have established this base, and view it as our home, then we truly begin to feel part of our community, and we contribute accordingly. Affordable housing literally builds a solid foundation for our future.
- It will ensure equality & greater social dynamic.
- Basic human need/right, safety. (8 respondents identified this as a reason)
- You can not have certainty when you have no home, you get depression, things don't connect, you feel unvalued as a person, a failure.
- Affordable housing is very important. It provides stability to people having somewhere safe to go where you belong. The psychological benefits are positive therefore potentially having a positive affect on the community at large
- When I moved to Shepparton I really struggled to find an affordable rental - at my age I didn't want to share by the options available to me were not economically viable and I started thinking I would be better off buying, but I couldn't get finance because I'd just started a new job. I ended up moving out of town with a new partner, which made it more affordable, but probably wouldn't have been my first choice.
- The Shepparton Council could make housing more affordable by reducing the very high rates this Council charges. This would cause a flow on affect as landlords won't need to pass this cost on and it would be more attractive to own rental properties.
- Because we have a large homeless population in Shepparton (including couch surfing). We also have a lot of people who simply cannot afford a private rental. There are also women and children who are becoming homeless simply because they are choosing to leave a situation of domestic violence and cannot afford, or find an affordable private rental.
- I work in a field that allows me to interact with homeless people, and this seems to be a bigger issue than I expected.
- Housing is difficult to find for seasonal work e.g. fruit picking, cannery.
- As a teacher I see families constantly moving house due to not being able to afford the rent. Families also live in crowded houses and as an educator, I see the direct impact this has on children and their mental health. It can create situations where overcrowding means unknown and unsafe people are often in houses with children, children are exposed to things they should not be and if families are living in an appropriately sized house, then often other areas are neglected e.g., not enough food.

Question: What do you see as the key challenges or issues impacting on the delivery of new Social and Affordable Rental Housing in Greater Shepparton?

- Access to services, building of medium density housing near services.
- Not council core business. Lack of insight or lack of real perspective on homelessness.
- Community objections, government funding/priority, lack of political will, lack of engagement from the people in need of housing

- I don't think there is a great deal of incentive for developers to incorporate affordable land and/or housing in new housing developments.
- Low number of houses available at a reasonable rental cost. Young people feeling that they will never be able to afford a house. More 20 something adults still living with their parents.
- New estates are constructed slowly due to slow uptake of blocks. Old estates have houses that are dilapidated and take major reinvestment to get up to scratch.
- Funding.
- Land/property values. Low numbers of multi-unit developments. Red tape and inconsistent planning decisions on the part of councils planning department.
- The lack of Government funding in this area to build a facility to assist with this problem.
- Needs funding and support from State Government People need to be more aware of how big an issue this is.
- Very low incomes and single resident homes. We have a high number of unemployed or people on a disability/aged pension who live alone. When on a single pension it is very hard to find an affordable home or unit. There needs to be large growth in the \$150-\$200 per week rental market. The units/homes would need to be close to services and transport to ensure that people can live comfortably in their community.
- Having a community that has stable employment. Affordable housing options that meet the needs of the community and pathways to home ownership. Reduction in investment property that are not utilised.
- Stigma of "affordable housing".
- The willingness of government and landholders and developers to commit to the delivery.
- Space. Development of new buildings.
- Affordable housing that is still safe and in a secure area.
- Cost of development, cost of building, demand for housing, people's expectations. By providing more affordable housing you may be drawing the wrong type of people to the Shepparton region. I would imagine that this would be likely to increase the level of crime in the Shepparton region.
- Availability of land and objection from land owners.
- Stigma, cookie cutter approach, sustainability, community perceptions.
- The identification of resources (housing stock) and the coordination of services around the use of some stock if it becomes available.
- Define what is affordable housing for Greater Shepparton. Access to rental market, creation of new rental markets where needed, set a target that can be achieved within a defined period.
- Cost and time to deliver - housing is expensive and takes time. Also what is the definition of affordable housing we're talking about? affordable home purchase or affordable home rental. They're not the same thing and the ways we address them may be different. Location of affordable housing in terms of proximity to services, schools and CBD - greenfield sites are getting further and further away with public transport limited. The time it takes for applications to get through planning community engagement - community don't necessarily see homelessness and affordable housing issues as priorities. there is still a view that homeless people have done this to themselves and empathy is low.
- Financially not viable for private owners to provide private rental to low income earners when the market can support higher rentals

- Landlords and real estate agents maximising rents.
- DHHS inflated prices of private rental through purchase for social housing.
- There is such a high demand for smaller housing e.g. 1-2 bedrooms for single people or couples in the larger towns that are closer to amenities.
- I'm not sure what the drivers are: it seems that fewer people can afford to buy, so there is more rental demand, which drives up the price... or makes it really competitive. I went to one open house that probably had 50 people looking... and many real estate agents want you to complete the paperwork before you even look at the house, which is very time consuming pulling together bank statements, pay slips etc. and you often have to take time off work to do the house hunting.
- The community getting on board, some people do not feel the need to help those less fortunate and some believe that their situation is their own doing. People may also have concerns about whether their property would be treated respectfully.
- Housing is one issue but people also need an income to help pay for that housing and the bills that come with living in your own house.
- Government threatening to remove negative gearing will mean people are less likely to invest in the rental market
- A lack of public transport. If this was expanded, and a fast train to Shepparton from Melbourne was available, then we could build at the fringes of Shepparton and , and in the smaller outlying towns, where there is affordable land . There are also plenty of existing cheap houses in these areas that could be utilised, if there was efficient, frequent and reliable public transport.
- Low access to public transport from small towns to allow low income families access to larger regional locations for health, employment or other access needs.
- No work.
- Reduce cost of rates.
- Long waits for emergency and low income housing.
- Available land. Integrating affordable housing into more affluent areas - it's not a preferable option to existing home owners as it can devalue existing properties.
- Red tape.
- Poor planning.
- Council doesn't know what ratepayers want.
- Population.
- Funding would be the main issue plus lack of availability of houses to purchase; we also need one bedroom "units", with the breakdown of nuclear family, men are often alone searching for something suitable.
- Lack of support for people in affordable housing e.g. can they sustain it long term, are there issues around physical, mental or emotional health that need to be supported in order for it to be sustainable etc.
- Government water policies.
- Low wages.
- Lack of government investment in the region.
- Space to build and management of the housing (making sure that the tenants are abiding by their leases and maintaining the accommodation they are in).
- Lack of DHHS housing or cheap rentals.

- Council doesn't see it as core business.
- Council needs to work collaboratively with others to provide housing.

Question: Considering the role of Local Government, what is your level of support for each of the following potential Council actions?

It was noted that these options are listed for survey purposes only and are not currently endorsed Council positions. Of note there was strong support for most actions, particularly for increased advocacy, negotiation with private landowners and community engagement to enhance knowledge.

	DO NOT SUPPORT	SUPPORT	STRONGLY SUPPORT	UNSURE	TOTAL RESPONDENTS
Advocate for increased Federal and State Government investment in Affordable Housing	4% 1	23% 6	73% 19	4% 1	27
Provide Council land to Housing Agencies for development as Affordable Housing	18% 5	26% 7	48% 13	11% 3	27
Seek to negotiate with private land owners to have Affordable Housing included in developments	4% 1	33% 9	59% 16	4% 1	27
Support budgeting courses for lower income households to assist them to manage housing costs	11% 3	33% 9	44% 12	11% 3	27
Implement a community engagement and education process to increase community support for Affordable Housing	0% 0	44% 12	56% 15	0% 0	27
Allow increased development of private sites if Affordable Housing is provided (for example, more development yield)	4% 1	41% 11	37% 10	19% 5	27
Fast-tracking planning applications for Affordable Housing	4% 1	37% 10	48% 13	11% 3	27

Question: If the Council was to seek to negotiate with landowners to secure Affordable Housing outcomes, what is your level of support for the following potential incentives?

	DO NOT SUPPORT	SUPPORT	STRONGLY SUPPORT	UNSURE	TOTAL RESPONDENTS
Increased development yield / capacity (i.e. build more dwellings)	11% 3	48% 13	33% 9	7% 2	27
Reduced planning contributions	11% 3	22% 6	37% 10	30% 8	27
Other incentives such as reduced rates for Housing Agencies	7% 2	26% 7	52% 14	15% 4	27

Question: If Council was to take actions to facilitate more Social and Affordable Housing, do you think it should focus on?

	RESPONSES	PERCENTAGE
Social Housing or other forms of affordable rental housing	7	26%
Affordable home ownership	1	4%
Both affordable rental and home ownership	19	70%
TOTAL	27	100%

Question: Which areas do you think Council should prioritise for Affordable Housing?

	RESPONSES	PERCENTAGE
Shepparton/Mooroopna/Kialla	25	39%
Larger townships	5	7%
Smaller townships	2	3%
All areas	30	46%
Unsure	2	3%
No response	2	2%
Total	64	100%

Question: Are there any specific opportunities you would like Council to consider supporting or taking action to increase the supply of Social and Affordable Housing?

- Help with locating and fitting out more emergency crisis temporary accommodation for people sleeping rough.
- Form partnership with DHHS and place transportable units on land ear marked for long term development, utilize schools and community to landscape, build shelter communal BBQ area raised garden veggie beds.
- Develop a homeless shelter.
- I wonder if there is a way that Council can work with real estate agents to prioritise those experiencing housing stress or homelessness for private rental? Though maintaining a tenancy is a difficult thing if money is an issue. Maybe consider making developers offer a certain amount of affordable land blocks in new developments. That is: If a developer is developing 10 blocks, one of those has to be less expensive and earmarked for affordable housing. Explore the use of land that is not currently utilised for temporary dwellings for homeless.
- The St Georges Road development I have been working on for up to 30 / 2 bedroom units which is close to the CBD.
- I think having a caravan park that operates as long term leasing is a great option for people. I realise Council have a caravan park for tourists and backpackers but I think operating another site or supporting private investment in local caravan sites can be an effective way of increasing affordable housing.
- Incentives for business owners to rezone commercial buildings in the CBD and allow for residential developments above businesses.

- Research has shown us that if people are involved in a process - if they are part of the journey and have a voice and not being talked at or done to then their sense of ownership, commitment and pride increases.
- Utilisation of current stock.
- Combination of youth hostel/backpackers hostel to provide for labour market for local primary industry
- Council land - make available for social housing Lobby - government for inclusionary zoning and raise local homelessness issues. Instead of blaming local services for the homelessness crisis, consider understanding the issue and the limitations services have and lobby the state government for appropriate funding levels.
- Opening up land for residential housing.
- Encouraging the government to increase housing stock in our area.
- Help to build and develop more housing co-operatives and allow people a higher quality and greater choice in their housing options.
- Wielding a level of regulation of real estate companies to reduce the red tape to applying for houses?
- Council subsidy for self-build communities, assistance with planning and subdivision, and qualified building supervision.
- Open boarding houses for single people, managed by Council or approved organisation, to free up units and houses for couples and families.
- Old unit blocks / old motels / updated to provide one bedroom accommodation?.
- Expand the public transport system to more areas in Shepparton, and regular daily transport to and from the smaller outlying towns.
- It's a wonderful idea but be careful where Council locates such areas. Access to Public transport would be important. It should be in a designated area and not spread ad hoc amongst the community.
- Increase rent assistance to keep pace with market values.
- Increase options for single residents beyond 1 bedroom units.
- Maybe consideration of building blocks of 2 bedroom units in town for single young people?
- Increase public housing options, but ensure they are close to public transport.
- Turnover of current housing stock quickly in government housing. Do not allow housing to sit unused when we have individuals in need of a roof over their heads without one.
- Council land earmarked in long term for potential development.
- Utilise transportable housing.
- Encourage buildings like Vara Ville, and temporary housing van units
- Also support systems in place to support people to sustain their accommodation long term e.g. social supports, gardening and maintenance, long term leases that allow a person to gain some quality rental history (but also with clear exit clauses for both parties), and consideration of furnished accommodation (lease to purchase options).

Other Comments

- Council needs to drive housing, when I have an 80 year old with not housing sleeping in a car in minus degree weather because there is no emergency or affordable housing for a lady who requires a wheelie walker to ambulate. I ask where is our community? What chance do homeless people have of renting with no rental history. A tent is not housing when a man comes to council crying as he cannot find a rental and wants his kids out from under canvass for the winter, has been unsuccessful on 22 applications for a rental and believes it is the way he looks (disfigured from an accident) had a good rental history in QLD and is paying \$276 to have a tent at the caravan park and a further \$38 for one extension cord for power. We have a problem.
- This issue has become a real problem in our community and is in everyone's face regardless of where you live or what you do in this area. We can't just move to another suburb to avoid seeing it!
- Please avoid creating another Olympic Ave.
- This is a great initiative and I hope council commits to taking some real steps.
- Our area has a very high rate of rough sleepers in Victoria, it is higher than Melbourne but our rough sleeper are better hidden than in the capital city, you don't see them sleeping in doorways etc.
- I'm a wage earner but unable to find affordable rental, unsuccessful in 8 applications for units.
- The Shepparton region is becoming too expensive to live in and access to support services for the elderly and people with mental illness is getting worse. The region should have had an oncology unit twenty years ago and access to a specialist usually requires a two to three month wait in Shepparton, so most travel to Melbourne for health support. The train services are difficult at the best of times and should be quicker.
- Bear in mind those of us that have a lot of capital invested into our homes and how public housing can devalue our properties because of their construction, appearance and socio-economic problems that come with it.
- Please get this right.
- I believe there would be scope for more apartment complexes in the Shepparton area and particularly ones that offer short-term agreements.
- Consider people who abuse substances that can't afford to live in a house because of their addictions, should these people be considered? or offered other sorts of help.
- Consideration for temporary accommodation for the homeless should be a priority. Consider matching young adults or students that require housing with older people who could offer cheaper rent for some assistance and championship.
- Affordable housing is the right of any person living in a country like ours, the Shepparton community can lead the way, recognising that homelessness and generational poverty exists in our community and taking positive steps to overcome these problems.
- Affordable housing effects so many aspects of life, employment and family relationships.

Endnotes

ⁱ Nepal, B., Tanton, R. & Harding, A. 2010, 'Measuring Housing Stress: How Much do Definitions Matter?', Urban Policy and Research, Vol. 28, No. 2, p. 211-24.

ⁱⁱ <https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/first-home-super-saver-scheme/>

ⁱⁱⁱ <https://www.liberal.org.au/latest-news/2019/05/12/helping-australians-buy-their-first-home>

^{iv} DHHS (2016) Housing assistance additional service delivery data 2018/19

^v Department of Environment, Land, Water and Planning (2019), Planning Mechanisms for Affordable Housing, version dated 30/5/19

^{vi} ID Consulting (2019) Social Atlas

^{vii} ID Consulting (2019) Population forecast

^{viii} ID Consulting (2019) Community Profile

^{ix} Department of Social Services (DSS) (2018) DSS Payment Demographic Data, December 2018, Greater Shepparton, author's analysis

^x DSS (2018) *ibid*

^{xi} ID Consulting (2019) Community Profile

^{xii} DHHS (2019) Rental Report, Time Series, 2017-18 median rents by dwelling type,

^{xiii} <https://www.abc.net.au/news/2019-04-01/melbourne-spreads-and-regional-renters-struggle-to-find-a-home/10929658>

^{xiv} DHHS (2019) Rental Report, Time Series, 2017-18 median rents by dwelling type, author's analysis

^{xv} DHHS (2019) Rental Report, Time Series, published March 2019, Author's analysis

^{xvi} DHHS (2018) Rental Report, Time Series, published March 2019, Author's analysis

^{xvii} ID Consulting (2019) Community Profile

^{xviii} ID Consulting+ special catalogue order; Australian Bureau of Statistics- 2016 Census of Population and Housing - June Release - ID: 2016OUTPUT- for Dwelling Records- Local Government Areas (2016 Boundaries), tenure by households in the bottom 40 % of household income

^{xix} ID Consulting (2019) Social Atlas

^{xx} Department of Environment, Land, Water and Planning (2019) Victorian Property Sales Report, sales by house and unit types by suburb, October 2017 – December 2018

^{xxi} Victorian Valuer General (2019) Residential Price Statistics 1998 – 2019, Greater Shepparton

^{xxii} ID Consulting (2019) Social Atlas, with further analysis by Affordable Development Outcomes using ABS data

^{xxiii} ID Consulting (2019) Social Atlas

^{xxiv} Davern, M., Roberts, R. & Higgs, C. (2018), Neighbourhood Liveability Assessment of Shepparton: The application of indicators as evidence to plan for a healthy and liveable regional city. RMIT University, Melbourne, Australia

^{xxv} ABS (2016) 20490DO006_2016 Census of Population and Housing: Estimating homelessness, 2016, Table 6.1,

^{xxvi} ABS (2016) and analysis by Affordable Development Outcomes

^{xxvii} Note that whilst considered a small proportion, a person may present and be recorded as a client at more than one agency and therefore be represented more than once in the data.

^{xxviii} Data provided by agencies and combined by Affordable Development Outcomes. Note that a person may contact a service but not be recorded as a client.

^{xxix} Department of Health and Human Services (DHHS), Housing Assistance Delivery Data 2017 – 18. As this data is expected to be more robust than self-reported Census data, the DHHS figure is used for the purposes of analysis. When comparing against 2016 dwelling numbers, the DHHS reported number of Social Housing dwellings as at 2015-2016 (1,635 dwellings) is used.