

CITY OF GREATER BENDIGO

# Draft Affordable Housing Action Plan



# Contents

<b>Executive Summary</b> .....	<b>3</b>
<b>Purpose</b> .....	<b>4</b>
<b>Why affordable housing matters</b> .....	<b>4</b>
<b>Defining affordable housing</b> .....	<b>5</b>
<b>Affordable housing in Greater Bendigo</b> .....	<b>6</b>
What is the scale of the problem? .....	6
What is contributing to the problem? .....	8
<b>Policy context</b> .....	<b>11</b>
<b>What is Council already doing?</b> .....	<b>12</b>
<b>Council's position</b> .....	<b>12</b>
<b>Action Plan</b> .....	<b>13</b>
<b>Glossary</b> .....	<b>16</b>
<b>Appendix A – Definitions and income ranges</b> .....	<b>17</b>
<b>Appendix B – What the community told us</b> .....	<b>18</b>
<b>Appendix C – Data tables for population, land and housing supply</b> .....	<b>18</b>
<b>Appendix D – Determining acute need for social housing</b> .....	<b>21</b>



# Executive Summary

Housing is a human right and considered as essential infrastructure in any community. Being able to access affordable and appropriate housing helps people secure and maintain a job, keep families safe, raise happy and healthy children, enjoy a better standard of living and contribute to their community. If we want to create the world's most liveable community in Greater Bendigo this must be for all our residents, and this includes everyone having access to affordable housing.

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

In Greater Bendigo there is a growing affordable housing problem. An insufficient and inappropriate housing supply is causing a growing number of households to be priced out of the housing market. This results in individuals and families living in housing that they cannot afford, or waiting and hoping to secure social housing, or becoming homeless.

This Draft Action Plan sets out the City's role and actions it will implement to support an increase in the supply and provision of affordable housing to meet the community's needs. The City already influences affordable housing in many different ways, however this Draft Action Plan is an opportunity to bring this work together in a more coordinated way and focus those efforts to collectively achieve better outcomes for our community.

## Council's vision

Greater Bendigo – creating the world's most liveable community.

## Affordable Housing Action Plan purpose

Set out the City's role and actions it will implement to support an increase in the supply and provision of affordable housing to meet the community's needs.

## Objectives

- Better understand affordable housing issues
- Increase supply and improve the quality of affordable housing
- Improve Council processes and timeframes that affect affordable housing

## Target

Increase current supply of social housing from 4.9 per cent to meet demand of 9.5 per cent by 2036.

## Roles for Council

- **Leader** – Establishing a clear position on affordable housing and building an increased understanding of the issues
- **Advocate** – Advocating across community, industry and all levels of Government to improve outcomes in all areas relating to affordable housing
- **Facilitator** – Bringing together key stakeholders and reducing barriers to facilitate an increase in the supply of affordable housing
- **Partner** – Partnering with key stakeholders to leverage assets and resources to increase the supply of affordable housing

# Purpose

Governments at all levels have a clear obligation to ensure that individuals and households have access to adequate, appropriate and affordable housing, as a cornerstone of a strong and fair society. Housing as a human right is recognised in the Universal Declaration of Human Rights, the Convention of the Rights of Child and by the Australian Human Rights Commission. Without a right to housing, many other basic human rights are compromised.<sup>1</sup> This includes the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development.<sup>2</sup> These matters are protected and promoted under the Victorian Charter of Human Rights and Responsibilities which Councils are required to uphold.

The purpose of this Draft Action Plan is to set out the role and actions the City will implement to support an increase in the supply and provision of affordable housing to meet the community's needs. This Draft Action Plan will bring together the work the City already undertakes as part of its regulatory requirements to work in a more coordinated way and focus those efforts to collectively achieve better outcomes for our community.

## Why affordable housing matters

Being able to access affordable and appropriate housing helps people secure and maintain a job, keep families safe, raise happy and healthy children, enjoy a better standard of living and contribute to their community.

There is a clear relationship between housing and wellbeing, and access to adequate housing has a multitude of broader benefits, from better health outcomes to improved learning outcomes for children in school.<sup>3</sup> When people do not have access to affordable housing then other basic needs, such as food and clothing, can be compromised. In Greater Bendigo, suburbs with higher proportions of households reporting that they ran out of food in the last 12 months are generally more likely to be within the low income ranges and experiencing housing stress.<sup>4</sup>

Housing looks different for individuals, couples and families. As people move through life stages their needs change – health, relationships and employment can influence the type of housing they need, their living arrangements and what they can afford.

Affordable housing is vital for the health, wellbeing and prosperity of our residents. If we want to create the world's most liveable community in Greater Bendigo this must be for all our residents, and affordable housing must be considered essential infrastructure.

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1. Sidoti, C, 'Housing as a Human Right', Human Rights and Equal Opportunity Commission, (1996) <https://www.humanrights.gov.au/our-work/rights-and-freedoms/projects/housing-homelessness-and-human-rights>, accessed 17 Sep. 2019.

2. Ibid.

3. Beer et al., 'Housing Policy, Housing Assistance and the Wellbeing Dividend: Developing an Evidence Base for Post-GFC Economies', *Housing Studies*, vol. 26 (2011), 1171-1192.

4. City of Greater Bendigo, 'Preliminary findings - Active Living Census 2019', 2019.

# Defining affordable housing

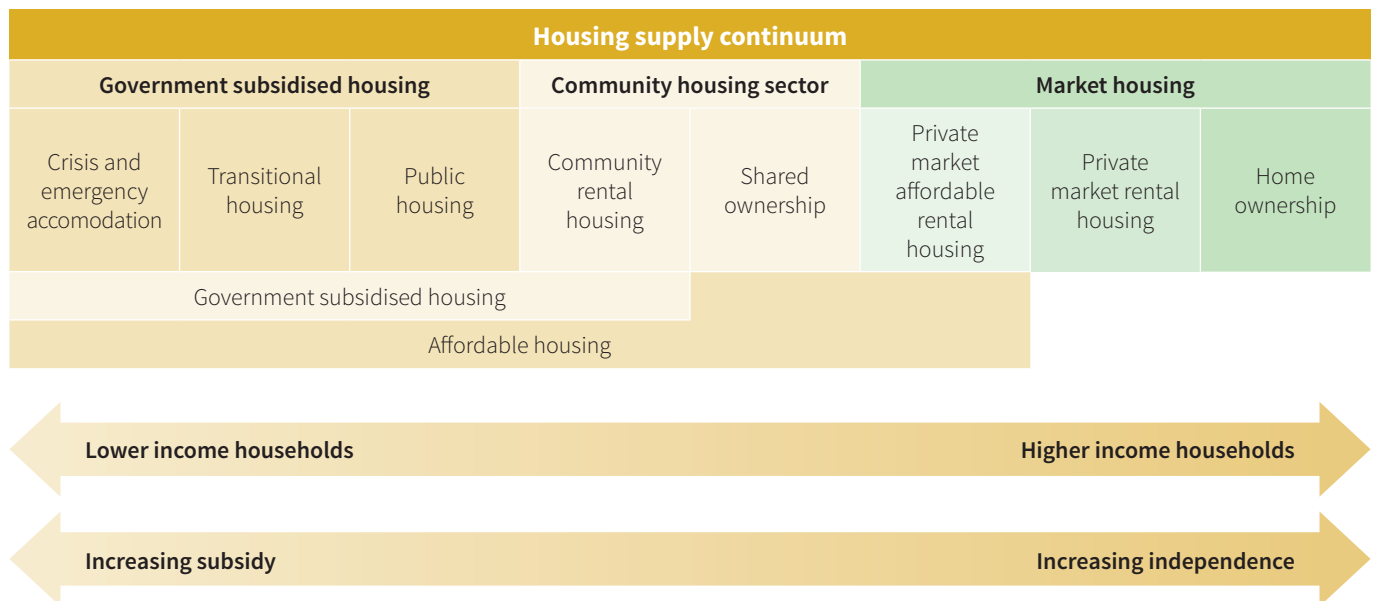
In Victoria the Planning and Environment Act 1987 defines affordable housing as **housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households.**

Household income ranges are set by the Minister for Planning and released annually. The Minister also determines **what is appropriate for the needs of very low, low and moderate income households** (see Appendix A). This includes matters relating to allocating dwellings

to eligible households, ownership and management of dwellings, design and energy efficiency of dwellings, location of housing in proximity to shops, services, employment and transport, integration for community cohesion.

Households in the very low to moderate income ranges are often struggling to, or are unable to, participate in the private market and are largely dependent on intervention to secure appropriate housing by government or Registered Housing Agencies (RHAs). The different **types of affordable housing** are included in Figure 1 below:

Figure 1: Housing supply continuum



Source: Adapted from Glen Eira Social & Affordable Housing Strategy 2019-2023

See Glossary for definition of crisis and emergency housing; social housing (public and community housing); and affordable housing offered in the private market.

# Affordable housing in Greater Bendigo

The total number and proportion of households in the affordable housing income ranges for Greater Bendigo are listed in Table 1 below. While the very low and moderate income ranges have remained relatively unchanged

since 2011, those in the low income range have increased substantially (see Appendix A for definitions and income ranges).

Table 1. Greater Bendigo total households in the very low, low and moderate income ranges

	Very low income range		Low income range		Moderate income range	
	#	%	#	%	#	%
2011	15,654	45%	6,098	18%	7,771	23%
2016	15,687	42%	9,275	25%	7,361	20%

The number and proportions of household types within the affordable housing income ranges for Greater Bendigo are set out in Table 2 below. Single adult households within the

very low income range account for the highest number and proportion across all household types and income ranges.

Table 2. Very low, low and moderate income ranges by household type in Greater Bendigo

	Very low income range		Low income range		Moderate income range	
	#	%	#	%	#	%
Single adult	5,971	55%	2,193	20%	1,567	14%
Couple, no dependant	3,652	36%	2,353	23%	2,048	20%
Family (with one or two parents) and dependent children	5,263	37%	4,128	29%	3,280	23%

## What is the scale of the problem?

Despite increasing awareness of the importance of housing, both among the community and across all levels of government, the evidence indicates that there is a growing housing affordability problem in many parts of Australia including Greater Bendigo. An insufficient and inappropriate housing supply is causing a growing number of households to be priced out of the housing market. This results in individuals and families living in housing that they cannot afford, or waiting and hoping to secure social housing, or becoming homeless.

### Housing stress

The widely accepted definition for housing stress is measured by the 30/40 rule where the cost of housing is 'no more than 30 per cent of income for those households in the bottom 40 per cent of adjusted income distribution'<sup>5</sup> It applies to those who are renting and those who have a mortgage.

In 2016 there were an estimated 11,397 households in very low, low and moderate income ranges experiencing rental and mortgage stress. This means that 25.9% of all households in Greater Bendigo were vulnerable to a housing crisis or eviction due to rental or mortgage stress (see Table 3 below). The following households were experiencing the highest proportions of housing stress:

- 71 % of very low income ranges in **rental stress**
- 72 % of low income ranges in **mortgage stress**

5. Judith Yates and Michelle Gabriel, 'Housing affordability in Australia', *Australian Housing and Urban Research Institute (AHURI)*, (2006) <https://www.ahuri.edu.au/research/nrv-research-papers/nrv3-3>, accessed 13 Aug. 2019.

Table 3. Total households in very low, low and moderate income ranges experiencing housing stress (spending >30% on housing) in Greater Bendigo 2016

	Very low income range				Low income range				Moderate income range			
	Total households		In housing stress		Total households		In housing stress		Total households		In housing stress	
	#	%	#	%	#	%	#	%	#	%	#	%
Renting	5,809	37.0	4,126	71.0	2,507	27.0	1,067	43.0	1,554	21.0	80	5.0
Mortgage	2,793	18.0	1,739	62.0	3,735	40.0	2,684	72.0	3,950	54.0	1,701	43.0

When households within the very low, low and moderate income ranges experience housing stress basic needs, such as food, water consumption, heating and cooling, are often sacrificed in order to keep living in their home. Housing stress and financial hardship can increase the risk of people and families becoming homeless. In Australia one in seven people have no savings, which means they are one bill away from not being able to pay their debts.<sup>6</sup>

### Increasing demand for social housing

Social housing plays an important role in supporting some of the most vulnerable people in our community. This includes people on low incomes, particularly those who have recently experienced homelessness, family violence or have other special needs. Despite its importance, overtime the supply of social housing has decreased. Capital investment by Government has decreased from building an annual average of 8,000 to 14,000 dwellings to now just 3,000.<sup>7</sup> Since the 1990s Government has focussed more on individual subsidies such as first home owner grants and rent assistance.

As the supply of social housing has decreased, demand has increased. This is reflected in the growing number of people experiencing homelessness and those waiting to be housed in social housing.

Homelessness refers to individuals being unable to find accommodation that is adequate, has limited or no tenure

and does not have access to space for social relations.\* The issue of homelessness is compounded for Aboriginal and Torres Strait Islander people who must deal with social and historical complexities relating to the dispossession of land, political justice and struggle for self-determination.

In 2006 the ABS Census estimated 257 people were experiencing homelessness in Greater Bendigo and in 2016 this estimate increased to 295 people.<sup>8</sup> However, due to the difficulty in counting homeless individuals as part of the Census, this is likely to be a significant undercount. Between 2015 and 2019 the number of people accessing specialist homelessness services in Greater Bendigo has increased by 42 per cent, from 1,973 in 2015 to 2,809 in 2019.<sup>9</sup> Specialist homelessness services are provided to people who are at risk of or experiencing homelessness. It is unclear whether those accessing specialist homelessness services are already on the social housing wait list.

The number of people waiting to be housed in social housing is almost the same as the current supply of social housing dwellings in Greater Bendigo. In 2019 there were 2,183 people on the social housing wait list and there are currently 2,386 social housing dwellings. To meet the current wait list demand, the social housing supply would need to double.

The below Table 4 represents the growing acute social housing need in Greater Bendigo.

Table 4. Acute social housing need in Greater Bendigo

	2015	2016	2017	2018	2019
Estimated people experiencing homelessness		295			318 <sup>^</sup>
Social housing waiting list	1,239	1,315	1,533	1,760	2,183
<b>Unmet acute social housing need</b>					<b>2,501</b>
Existing social housing dwellings					2,386
<b>Total acute social housing need</b>					<b>4,887</b>

6. Evgenia Bourova, Ian Ramsay and Paul Ali, 'What 1,100 Australians told us about the experience of living with debt they can't repay', *The Conversation* [website], (2019) <http://theconversation.com/what-1-100-australians-told-us-about-the-experience-of-living-with-debt-they-cant-repay-105296>, accessed 4 Sep. 2019.

7. Lawson et al., 'Social housing as infrastructure: rationale, prioritisation and investment pathway', *AHURI*, (2019) <https://www.ahuri.edu.au/research/final-reports/306>, accessed 15 Aug. 2019.

8. ABS, Census of Population and Housing: Estimating homelessness, 2016, cat. No. 2049.0, <https://www.abs.gov.au/Ausstats/abs@.nsf/Latestproducts/2049.0Appendix12016?opendocument&tabname=Notes&prodno=2049.0&issue=2016&num=&view>, accessed 23 January 2019.

9. Australian Institute of Health and Welfare (AIHW), 'Specialist homelessness services annual report', (2019) <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>, accessed 1 Oct. 2019.

\* This doesn't just refer to individuals who are sleeping rough but those who are couch surfing, sleeping in their cars, living in hostels and refuges and those living in a single room without a kitchen or bathroom.

<sup>^</sup> Calculated based on the annual average increase between 2011 and 2016 ABS Census

**Illegal dwellings**

Some individuals and families are unable to access the formal housing market and end up living in housing that does not meet the minimum standards for building requirements (referred to as illegal dwellings or unauthorised works). Because illegal dwellings are not constructed to a minimum standard they can often present a health and safety risk to the occupants. However, given

long waiting lists for social housing, if Councils commence proceedings to evict individuals and families, they will likely become homeless. Balancing Councils obligation to uphold human rights and responsibilities, and ensuring a home is safe for the occupants is a difficult issue to resolve. This issue is complex and each Council across Victoria and Australia grapples with how to deal with it.

**What is contributing to the problem?**

**Supply**

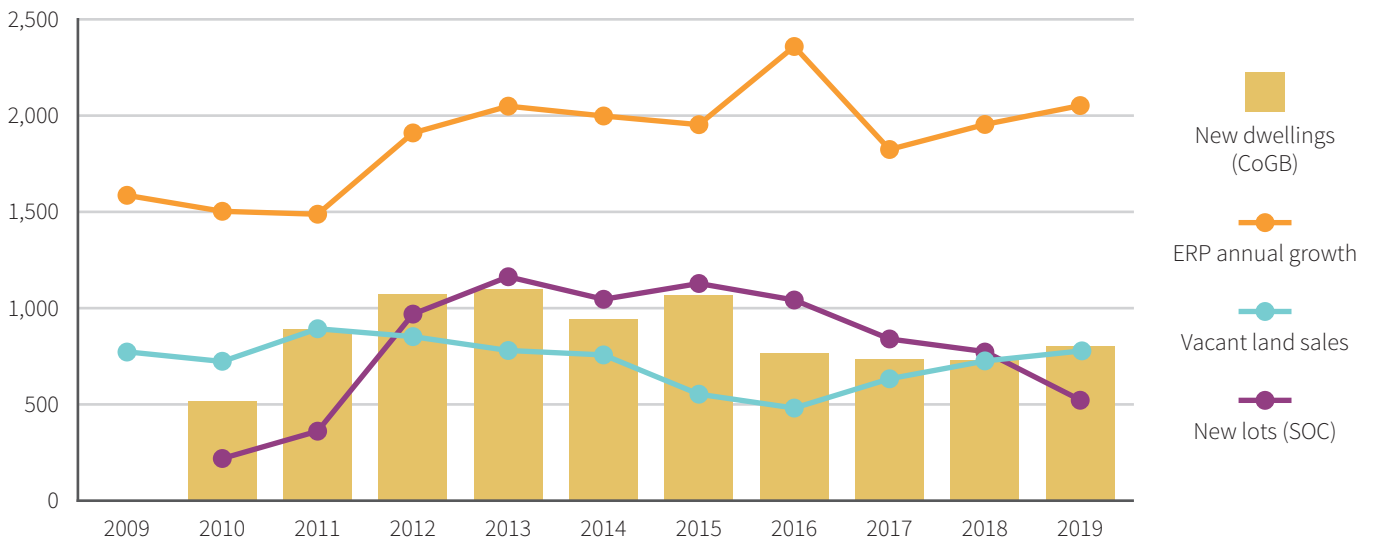
Affordable housing is part of a much broader and complex housing system that is influenced by drivers such as population, employment, education, tourism and land supply. These factors all have an impact on the supply of housing and how it is delivered, including dwelling type, size, and energy efficiency.

An insufficient supply of housing places further pressure on the availability and affordability of all housing. For instance, if land is not being released onto the market to keep up with demand this delays new houses being built or sold, placing

pressure on the rental market – increasing demand and rents – which then prices people on lower incomes out of the market and into social housing or homelessness.

As Greater Bendigo grows and attracts more people to live and work it is important that the supply of housing keeps up with this demand. Since 2012, the population has been increasing by around 2,000 residents each year, however the number of new lots being created has been decreasing since 2014 (see Figure 2 below).<sup>10</sup> Since 2016 the number of dwellings being built decreased from around 1,000 annually to around 740, however this number increased to 803 in 2019.

Figure 2. Greater Bendigo population growth and housing supply



Creating new lots for residential purposes is an important component in the housing supply chain. The subdivision process is long, taking several years to complete and involves different agencies and levels of Government. Council is involved in certain stages of this process by ensuring there is enough land for the future residential population, rezoning land, and assessing subdivision applications. Since 2016 the number of new lots being created has continued to decrease annually. Anecdotal

advice from local developers indicates delays at the Titles Office during the subdivision process are contributing to fewer lots coming onto the market for purchase.

The quantity of land and housing available is not the only factor to consider – the cost, type and quality of supply are also contributing to affordable housing issues. In Greater Bendigo we are creating larger parcels of land and building bigger houses that are energy inefficient.

10. Department of Environment, Land, Water and Planning (DELWP), 'Victoria in Future - Population, households and dwellings for Victoria in Future Small Areas (VIFSA) and Local Government Areas (LGA) from 2016 to 2036', (2019) <https://www.planning.vic.gov.au/land-use-and-population-research/victoria-in-future>, accessed 2 Oct. 2019.



The median purchase price of land in Greater Bendigo has increased from \$85,000 in 2006 to \$150,000 in 2016.<sup>11</sup> Part of this increase can be attributed to the infrastructure costs associated with greenfield development. In 2006 greenfield development accounted for only 51 per cent of all new residential housing supply, however in 2016 this increased to 76 per cent.<sup>12</sup> Increasing lot sizes are also contributing to higher land prices. Since 2016, there has been a shift away from creating smaller lots (0-300m<sup>2</sup> area) and growth in larger lots (1,001-4,000m<sup>2</sup>) in new subdivisions.\* This results in fewer options for those looking to build or purchase affordable housing, such as retirees, single households, those on lower incomes or first home buyers.

In 2006 the median house price in Bendigo was five times the annual median household income and by 2016 this had risen to 5.24. This represents an increase in house prices from \$217,000 to \$322,500 over these 10 years.<sup>13</sup> Part of this increase is a result of limited housing supply overall, however the oversupply of larger homes and an undersupply of smaller homes also contributes to this.

The proportion of new homes built with 4 bedrooms increased from 25.5 per cent in 2011 to 29.1 per cent in 2016.<sup>14</sup> While families are the dominant household type in Greater Bendigo (68 per cent of all households) and do require larger homes, the proportion of families *without* children has increased by 20.6 per cent from 2006 to 2016. This is an indicator of an ageing population who will likely need to downsize to smaller homes. Yet Greater Bendigo has a shortage of one or two bedroom housing. In 2016 there were 11,569 single/lone person households however there were only 7,741 one or two bedroom dwellings.<sup>15</sup> There is a similar mismatch of supply and demand in social housing stock. Although the number of bedrooms is not publicly available, it is understood that social housing stock in Greater Bendigo is mostly three or four bedroom housing, yet there is high demand for single/lone person households.

The costs associated with running a house have also been increasing as a result of poor-quality housing stock and rising energy prices. As the cost of gas and electricity increases these energy inefficient homes translate into high operating costs for those living within them – contributing to housing stress.

In the context of affordable housing, housing quality is how a house functions and performs for the benefit of those living within the house now and into the future. Housing quality has a direct impact on people's health and wellbeing,

connection to community, and ability to reduce energy costs and negative impacts on the environment. Housing quality includes environmentally sustainable design and universal design principles.<sup>^</sup>

Relatively inexpensive retail energy costs during the last decades of the 20th century masked the energy inefficiencies of the dwellings being constructed in Australia.<sup>16</sup> That has now translated into high operating costs for many of those households given the increase in energy costs. Between 2008 and 2018 the price of electricity increased by 76 per cent and 53 per cent for gas.<sup>17</sup> This acutely impacts the most vulnerably in our community, who are least able to afford it, simply as a result of turning on the heating or cooling just to stay comfortable in a poor-quality home.

Many of the homes we build today will still be in use in 50 or even 100 years' time. Therefore, the housing we create for the future will need to be flexible, adaptable and resilient, helping us to respond to both predicted and unexpected change.<sup>18</sup> The quality of housing still to be constructed needs to look beyond the here and now, learn from the mistakes of the past and consider the health and comfort of occupants well into the future.

Given the current shortage in supply of lots and dwellings, the likely future housing need, rising developing costs and ongoing running costs of housing, the standard approach applied to housing in the past will need to change in response. Secondary dwellings, sustainable design, and infrastructure provision will be key factors in addressing these issues.

### **Challenges in the private rental market**

With limited investment by State and Federal Government in social housing over many years, vulnerable households are increasingly reliant on the private rental market. Most rental properties are now offered by individuals and family investors, the bulk of which are home owners. In 2019 there were a total of 10,269 properties being rented in the private market across Greater Bendigo, which is significantly more than the 2,183 social housing dwellings being rented. Government legislation and tax incentives impact the private rental market and can significantly influence supply and longevity of properties.

In Greater Bendigo the annual growth rate of new rental properties has been steadily decreasing since 2015. Notably in 2018 and 2019, the total number of rentals decreased for the first time since 2005 (see Figure 3 over page).<sup>19</sup>

11. DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', Property prices, (2019) <https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>, accessed 21 Oct. 2019.

12. DELWP, 'Urban Development Program Regional Residential Report – Greater Bendigo', Urban Development Program regional reports: Bendigo, (2017) <https://www.planning.vic.gov.au/land-use-and-population-research/urban-development-program/bendigo>, accessed 4 Sep. 2019.

13. DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', *Houses by suburb*, (2019) <https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>, accessed 1 Oct. 2019.

14. Australian Bureau of Statistics, 'Census of Population and Housing 2016', 2016 Census QuickStats: Greater Bendigo (C) [website], (2017) [https://quickstats.censusdata.abs.gov.au/census\\_services/getproduct/census/2016/quickstat/LGA22620?opendocument](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/LGA22620?opendocument), accessed 21 Oct. 2019.

15. Ibid.

16. Fitzgerald, Tess, 'Home energy affordability: Accommodating the case for energy efficiency', *Australian Energy Council* [website] (2017) <https://www.energycouncil.com.au/analysis/home-energy-affordability-accommodating-the-case-for-energy-efficiency/>, accessed 25 Jun. 2020.

17. Phillips, Ben, 'Energy Stressed in Australia', *Brotherhood of St Lawrence*, (2018) <https://www.bsl.org.au/research/browse-publications/energy-stressed-in-australia/>, accessed 24 Jun. 2020.

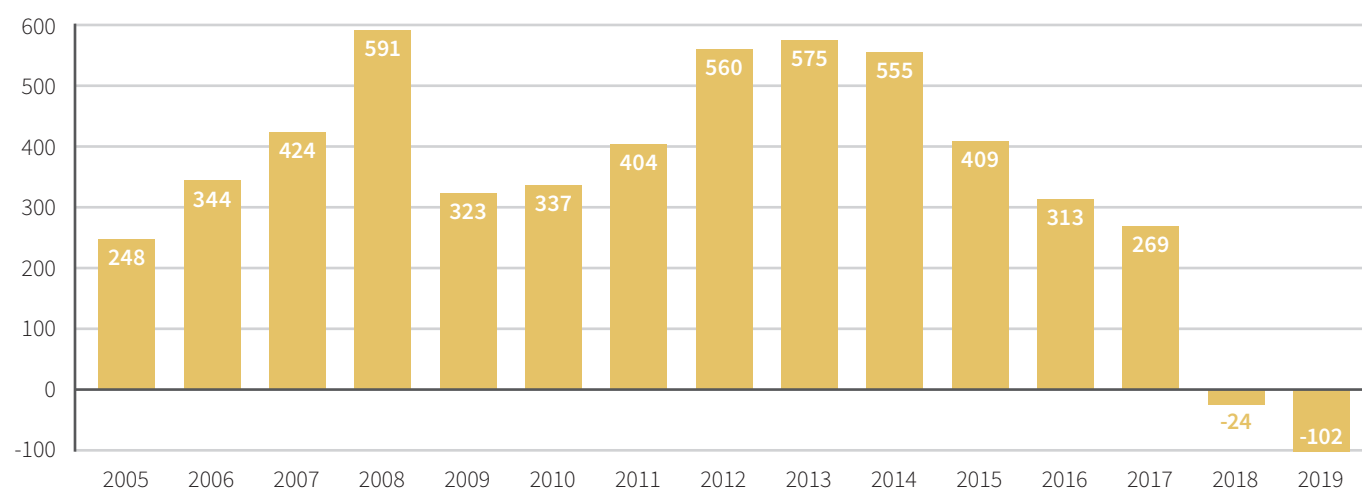
18. McGee, Caitlin, 'Housing', *Australian Government Department of Industry, Science, Energy and Resources* [website], (2013) <https://www.yourhome.gov.au/housing>, accessed 24 Jun. 2020.

19. Department of Health and Human Services (DHHS), 'Rental Report', (2019) <https://www.dhhs.vic.gov.au/publications/rental-report>, accessed 1 Oct. 2019.

\* See Appendix C for land and housing supply data tables

<sup>^</sup> See Glossary for definition of Environmentally Sustainable Design and Universal Design

Figure 3. Annual changes in number of new rental properties (active bonds)



There have also been decreases in the number of rooming houses operating in Greater Bendigo. In 2016 there were 21 rooming houses registered with the City, however in 2020 this has decreased to 15 in total.<sup>20</sup>

There are a number of legislative changes recently implemented or planned in future by State Government as part of the 'Homes for Victorians' strategy that will have an impact on this supply.

Significant changes to the Residential Tenancies Act and Regulations are planned in 2020 as part of broader rental reforms, which are intended to provide more security for tenants while also protecting landlords' ability to manage their property. In 2013 changes were also introduced in relation to minimum standards for rooming house operators. Although some time has passed since their introduction, many operators require assistance navigating the requirements.

Work towards reforming the Victoria Planning Provisions as expressed in planning schemes began in 2017 and several changes have been implemented to simplify and improve the planning system. This includes the Smart Planning program and mechanisms for local government to encourage the provision of affordable housing in new developments. Further changes are anticipated with the recommendations from the Ministerial Advisory Committee on Planning Mechanisms for Affordable Housing, the upcoming secondary dwellings pilot, and as a result of government action in response to the Coronavirus pandemic.

The quality of rental housing impacts on running costs and quality of life for tenants, and the need for renewal may influence whether landlords retain their investment. Given the majority of rental properties were built prior to the current building regulations (commenced 1993), many now require upgrading and are running below current energy efficiency standards.<sup>21</sup> However, there are currently few incentives for property owners to update their ageing rental properties, and in a tight rental market lower income tenants have few choices than poor-quality ageing housing. This disproportionately impacts those with a disability and low income households,

with individuals and families finding it difficult to secure housing appropriate to their needs and having limited funds to make improvements to poor-quality dwellings.

Housing supply issues such as poor-quality housing and lack of low cost rental properties can significantly impact the ability of regional areas to attract and retain migrants.<sup>22</sup> In 2019 there were fewer humanitarian, family or skilled migrants who moved to Greater Bendigo than in 2018. The total number decreased from 462 people in 2018 to 447 people in 2019.<sup>23</sup>

The supply of private long-term rental properties is also being challenged by the recent rise of short-stay accommodation.

Over the past year the total number of short term rentals listed on both Airbnb and Stayz in Greater Bendigo remained relatively unchanged. In September 2019 there were approximately 343 rentals listed on Airbnb, and in August 2020 this decreased to 336 rentals.<sup>24</sup> Similarly there was a slight decrease in rentals listed on Stayz, from approximately 138 in September 2019 to 125 August 2020.<sup>25</sup>

However, there are limitations to this data making it difficult to accurately understand what is occurring. Information on the number of rentals is publicly searchable using a map function and therefore duplicate and missing counts are likely. Importantly, whether the house was previously rented or owner-occupied, or the reason it is then removed from short-term rental market is unknown.

Short-stay accommodation properties also operate outside the regulation that applies to rooming houses, as a result the City is limited in what it can do to influence this sector of the housing market.

Given the challenges and rapidly changing environment of the private rental market, it is unclear to what extent this will impact on landlords'/investors' willingness to retain or increase investment in rental properties. As a result, it will be vital to monitor these aspects of the housing market.

20. Consumer Affairs Victoria, 'Rooming houses found for Greater Bendigo City', *Public register of rooming houses* [website], (2020) <https://registers.consumer.vic.gov.au/RhrSearch/SearchResult?SearchTermType=LocalCouncil&SearchTerm=Greater%20Bendigo%20City>, accessed 15 Jun. 2020.

21. Tenants Union of Victoria, 'Regulation of property conditions in the rental market', *Department of Justice and Community Safety*, (2016) <https://www.tuv.org.au/articles/files/submissions/160830-TUV-RTA-Property-Standards.pdf>, accessed 2 Oct. 2019.

22. Australian Government Department of Immigration and Border Protection, 'Regional retention of migrants: critical success factors', (2014) <https://apo.org.au/sites/default/files/resource-files/2014/01/apo-nid162996-1131101.pdf>, accessed 3 Oct. 2019.

23. Commonwealth of Australia Department of Social Services, 'Settlement data reports', *Data.gov.au*, (2019) <https://data.gov.au/dataset/ds-dga-8d1b90a9-a4d7-4b10-ad6a-8273722c8628/distribution/dist-dga-9f1aa933-a514-4301-a74a-b6c5e4adacd9/details?q=>

24. Airbnb, 'Places to stay in Bendigo', *Airbnb* [website], (2019) <https://www.airbnb.com.au/>, accessed 30 Sep. 2019.

25. Stayz, 'Properties in Bendigo', *Stayz* [website], (2019) <https://www.stayz.com.au/>, accessed 30 Sep. 2019.

# Policy context

All levels of Government have a range of laws and policies that determine how taxation revenue is allocated. In 2018-19 the Commonwealth Government collected approximately 81 per cent of all taxes in Australia, followed by 15 per cent collected by Victorian Government and three per cent by Local Government.<sup>26</sup> Policies at all levels influence, among other things, the supply of housing (see Table 5 below).

Recently there has been a considerable shift in the State Government's housing policy, with a growing momentum and priority placed on how to increase affordable housing. It is likely that we will see even further changes overtime from both State and Federal Government as a result of the Coronavirus pandemic.

Table 5. Government housing policy levers<sup>27</sup>

Commonwealth Government	Victorian Government	Local Government
<p>Housing demand</p> <ul style="list-style-type: none"> <li>• Tax benefits (negative gearing and capital gains tax reductions)</li> <li>• First Home Loan Deposit Scheme</li> <li>• Migration policy (population increase)</li> </ul>	<p>Housing demand</p> <ul style="list-style-type: none"> <li>• Oversees land release</li> <li>• Re-zoning land (Planning Scheme Amendments) and legislating the Planning and Environment Act 1987</li> <li>• Land use and development (Planning and Environment Act 1987)</li> <li>• Stamp duty and land tax</li> <li>• First Home Owner Grant</li> <li>• Exemptions and concessions for pensioners and principle place of residence</li> </ul>	<p>Housing demand</p> <ul style="list-style-type: none"> <li>• Planning for population, land supply, and housing</li> <li>• Implementing Zones and Overlays in the Planning Scheme, including re-zoning land</li> <li>• Regulating rooming houses and buildings</li> </ul>
<p>Social housing investment</p> <ul style="list-style-type: none"> <li>• National Housing and Homelessness Agreement (NHHHA) with States and Territories</li> <li>• Affordable Housing Bond Aggregator (AHBA) provides low cost loans to Registered Housing Agencies</li> </ul>	<p>Social housing investment</p> <ul style="list-style-type: none"> <li>• Funding and providing public housing to households on low incomes</li> <li>• Regulates RHA's and enables RHA's to manage some public housing (Housing Act 1983 and Residential Tenancies Act 1997)</li> </ul>	<p>Rates</p> <ul style="list-style-type: none"> <li>• Council property rates</li> </ul>
<p>Major infrastructure investment</p> <ul style="list-style-type: none"> <li>• City Deals</li> <li>• National Housing Infrastructure Facility (NHIF) provides finance for infrastructure projects that will deliver affordable housing</li> </ul>	<p>Major infrastructure investment</p> <ul style="list-style-type: none"> <li>• Public transport, hospitals, roads and schools</li> </ul>	<p>Minor infrastructure investment</p> <ul style="list-style-type: none"> <li>• Libraries, roads, drainage schemes and bridges, sports and recreation facilities</li> </ul>
<p>Welfare support</p> <ul style="list-style-type: none"> <li>• Commonwealth Rent Assistance (CRA) for renters in the private market</li> </ul>	<p>Policy</p> <ul style="list-style-type: none"> <li>• Homes for Victoria Strategy 2017</li> <li>• Plan Melbourne 2017-2020</li> <li>• Victorian Infrastructure Plan</li> </ul>	<p>Policy</p> <ul style="list-style-type: none"> <li>• Community Plan 2017-2021</li> <li>• Health and Wellbeing Plan 2017-2021</li> <li>• Environment Strategy</li> <li>• Residential Housing Strategy</li> <li>• Housing Strategy (GBHS)</li> <li>• All Ages All Abilities Action Plan</li> <li>• City Centre Plan</li> </ul>

26. ABS, Taxation Revenue, Australia, 2018-19, Catalogue number 5506.0, [https://www.abs.gov.au/ausstats/abs@.nsf/mf/5506.0#:~:text=Total%20taxation%20revenue%20collected%20in,increase%20in%20taxes%20on%20property.](https://www.abs.gov.au/ausstats/abs@.nsf/mf/5506.0#:~:text=Total%20taxation%20revenue%20collected%20in,increase%20in%20taxes%20on%20property.,), accessed 11 Jun. 2020.

27. 'Understanding the housing policy levers of Commonwealth, state and territory, and local government', AHURI, (2018) <https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-housing-policy-levers-of-commonwealth,-state-and-territory,-and-local-government,> accessed 11 Jun. 2020.

# What is Council already doing?

The City previously owned a number of social housing properties across the municipality and has progressively transferred this ownership to the State Government or Registered Housing Agencies. This includes 17 social housing dwellings in Heathcote and 12 across Bendigo. The City currently does not own any social housing properties and is not a Registered Housing Agency.

In 2012 the City assisted developers secure funding from the Federal Government's Building Better Regional Cities

Program which helped to deliver 100 affordable house and land packages to eligible households in Huntly.

The City also assists not-for-profits and community organisations who provide support services to those experiencing homelessness. Recent examples include Bendigo Winter Night Shelter and the response to the Coronavirus pandemic.

## Council's position

Council is committed to achieving its vision set out in the Community Plan 2017-2021, '*Greater Bendigo – creating the world's most liveable community*'. We will do this by delivering on the three **objectives** outlined in this Action Plan, which include:

1. Better understand affordable housing issues
2. Increase supply and improve quality of affordable housing
3. Improve Council processes and timeframes that affect affordable housing

Further strategies and actions implement these objectives by working to address the **key issues** relating to affordable housing identified in this Draft Action Plan, which are summarised as:

- Insufficient housing supply
- Rising cost of housing and housing stress
- Increasing pressure in the private rental market
- Increasing homelessness and demand for social housing

There is a particularly high need for more one and two bedroom dwellings, given single adult households in the very low income range are the most disadvantaged cohort.

The overall aim of this Draft Action Plan is to increase the supply of affordable housing, and there are several actions which will work towards this, however given the acute need for our most vulnerable community members, a **target** to increase the supply of social housing has been developed. This will assist in negotiations with developers for community housing through Planning Scheme mechanisms as well as DHHS for public housing.

- Target: Increase current supply of social housing from 4.9 per cent to meet demand of 9.5 per cent by 2036

See Appendix D for further information on how these targets have been developed.

The City will support an increase in the supply and provision of affordable housing to meet the community's needs through the following **roles**:

- Leader – Establishing a clear position on affordable housing and building an increased understanding of the issues
- Advocate – Advocating across community, industry and all levels of Government to improve outcomes in all areas relating to affordable housing
- Facilitator – Bringing together key stakeholders and reducing barriers to facilitate an increase in the supply of affordable housing
- Partner – Partnering with key stakeholders to leverage assets and resources to increase the supply of affordable housing

# Action Plan

The action plan details what City wants to achieve (objectives), how we will achieve it (strategies) and what we will do next (actions).

The action plan will be implemented over the next four years.

Objectives (what we want)	Strategies (how we will achieve it)	Actions (what we will do next)	Role	Responsibility	Timing
<b>1. Better understand affordable housing issues</b>					
	1.1 Create opportunities for information sharing and greater understanding across industry stakeholders	1.1.1 Expand the City's Developers Forum and host housing forums, bringing stakeholders together to understand needs and collaborate, sharing stories from all perspectives	Leader and Facilitator	Statutory Planning Unit	Short term - 1 year
	1.2 Reduce stigma around affordable housing	1.2.1 Use community engagement opportunities for strategic planning projects to increase understanding	Leader and Advocate	Regional Sustainable Development Unit	Long term - 4 years
	1.3 Improve access to and understanding of rooming houses and their regulations	1.3.1 Advocate for improvements to rooming house regulations to benefit both operators and tenants	Advocate	Safe and Health Environments Unit	Long term - 4 years
		1.3.2 Use Council website and business newsletters to assist rooming house operators to navigate regulations	Leader	Safe and Health Environments Unit	Long term - 4 years
<b>2. Increase supply and improve the quality of affordable housing</b>					
	2.1 Increase the supply of social housing	2.1.1 Develop a long term strategic partnership with State Government to increase social housing in Greater Bendigo, and achieve sustainable design and health and wellbeing outcomes.	Facilitate and Partner	Regional Sustainable Development Unit	Long term - 4 years
		2.1.2 Investigate options around rating discounts for the provision of social and affordable housing.	Facilitate	Financial Strategy Unit	Long term - 4 years
		2.1.3 Review planning permit application fees waiver policy to ensure proposals by Registered Housing Agencies can qualify for a waiver.	Facilitate	Statutory Planning Unit	Medium term - 2 years
		2.1.4 Identify well located surplus Government land in Greater Bendigo and work with Registered Housing Agencies, developers and Governments to deliver a mix of affordable housing on these sites.	Facilitate and Partner	Regional Sustainable Development Unit	Long term - 4 years
		2.1.5 Advocate to State Government to mandate inclusionary zoning in the Planning Scheme	Advocate	Statutory Planning Unit	Long term - 4 years

Objectives (what we want)	Strategies (how we will achieve it)	Actions (what we will do next)	Role	Responsibility	Timing
		2.1.6 Work with Registered Housing Agencies, developers and all levels of Government to reduce development costs and risks associated with infrastructure provision and contaminated land, through funding and grants	Advocate and Facilitate	Regional Sustainable Development Unit	Long term - 4 years
		2.1.7 Advocate for increased funding to local homelessness service providers, including for support services, emergency and crisis accommodation, and transitional housing	Advocate	Community Partnerships	Long term - 4 years
		2.1.8 Investigate processing timeframes at the Titles Office	Advocate	Statutory Planning Unit	Medium term - 2 years
	2.2 Increase diversity of housing	2.2.1 Advocate for and implement changes to the Planning & Environment Act 1987 and Planning Scheme to allow and encourage small secondary/ accessory dwellings	Advocate	Statutory Planning Unit	Medium term - 2 years
		2.2.2 Develop a campaign to change community attitudes towards different types of housing	Advocate	Regional Sustainable Development Unit	Long term - 4 years
		2.2.3 Investigate advocacy for universal design requirements to be implemented through the Planning Scheme and/or National Construction Code	Advocate	Regional Sustainable Development Unit	Long term - 4 years
	2.3 Improve the quality of new housing	2.3.1 Through the Council Alliance for a Sustainable Built Environment (CASBE), advocate to State Government to create mandatory ESD requirements and implement State-wide through the Particular Provisions in the Planning Scheme.	Advocate	Regional Sustainable Development Unit	Long term - 4 years
		2.3.2 Advocate to Registered Housing Agencies for ESD to be incorporated into new residential project tenders, to reduce planning application timeframes and achieve energy efficient housing with high amenity for residents – e.g. homes rated 7 stars in NatHERS and all electric appliances (no gas)	Advocate and Facilitate	Regional Sustainable Development Unit	Short term - 1 year
	2.4 Improve the quality of existing public housing and housing in the private market	2.4.1 Advocate to State Government to continue improving the energy efficiency of public housing, such as expanding the EnergySmart Public Housing Project and implementing the DHHS Housing Design Guidelines	Advocate	Regional Sustainable Development Unit	Long term - 4 years

Objectives (what we want)	Strategies (how we will achieve it)	Actions (what we will do next)	Role	Responsibility	Timing
		2.4.2 Advocate to State and Federal Governments to continue assisting households to improve the energy efficiency of private housing, such as expanding the Energy Savvy Upgrades program.	Advocate and Facilitate	Regional Sustainable Development Unit	Long term - 4 years
		2.4.3 Support the availability of secure and competitive loan terms for lower income households in Greater Bendigo to improve the energy efficiency of homes, such as the Environmental Upgrade Finance program	Advocate and Facilitate	Regional Sustainable Development Unit	Short term - 1 year
<b>3. Improve Council processes and timeframes that affect affordable housing</b>					
	3.1 Reduce planning application timeframes	3.1.1 Ensure planning applications that include affordable housing qualify for the Major Projects Panel	Facilitate	Regional Sustainable Development Unit	Short term - 1 year
		3.1.2 Develop a new "Major Projects Planner" position for consideration by Council	Facilitate	Statutory Planning Unit	Medium term - 2 years
		3.1.3 Advocate to State Government for exemption of notice and review requirements in the Planning Scheme for social housing developments	Advocate	Statutory Planning Unit	Long term - 4 years
	3.2 Adopt a clear position on affordable housing	3.2.1 Implement affordable housing data and relevant objectives, strategies and actions in the Greater Bendigo Planning Scheme	Leader	Regional Sustainable Development Unit	Long term - 4 years
		3.2.2 Establish a clear pathway for negotiating affordable housing outcomes	Advocate and Facilitate	Statutory Planning Unit	Short term - 1 year
		3.2.3 Develop an unauthorised works protocol (illegal dwellings), to provide guidance for council staff when dealing with owners who struggle to get into the formal housing market	Leader	Safe and Health Environments Unit	Long term - 4 years
		3.2.4 Advocate to State Government to create a Ministers Guideline for crisis accommodation (e.g. temporary homeless shelters) in non-residentially classified, public and private buildings	Advocate	Safe and Health Environments Unit	Long term - 4 years
		3.2.5 Develop a homelessness protocol	Leader	Community Partnerships Unit	Long term - 4 years

# Glossary

<b>Affordable Housing</b>	Housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households. More generally, this can be considered housing which does not negatively impact on the ability of households to meet other basic living costs.
<b>Community Housing</b>	Housing for low to moderate income households or people with special needs and managed by Registered Housing Agencies.
<b>Crisis and emergency housing</b>	Short term housing for people escaping family violence and people experiencing or at risk of homelessness, including women’s refuges, youth refuges and major crisis supported accommodation services (transitional housing, refuges, hotels, motels, caravan parks, or staying temporarily with friends). Crisis and emergency housing is managed by not-for-profit organisations who usually also assist in finding long-term housing and provide other support.
<b>Environmentally Sustainable Design</b>	Environmentally Sustainable Development (ESD) principles aim to improve the health and comfort of buildings for occupants whilst at the same time reducing negative impacts on the environment. ESD assists with protecting our environment, secures today’s living standards, helps future-proof communities against rising energy, water and waste disposal costs, and reduce the impact of climate change. ESD sets out a number of different standards for buildings to achieve. ESD can be defined as a combination of commercially proven techniques, methodologies and systems, appropriate to the scale of development and site specific opportunities and constraints, which are demonstrated and locally available that led to optimum outcomes and strive for best practice.
<b>Housing Act 1983</b>	Legislates social housing in Victoria including development and funding of housing for low-income households regulate and monitor Registered Housing Agencies, promotion, education and encouragement of the sector.
<b>Inclusionary zoning</b>	Where a certain proportion of housing in a development is set aside for low to moderate income households. This may be tied into development or density bonuses.
<b>Mortgage/Rental Stress</b>	Households in the lowest 40 per cent of incomes who are paying more than 30 per cent of their usual gross weekly income on home loan repayments.
<b>Planning and Environment Act 1987</b>	Framework for planning the use, development and protection of land in Victoria, includes definition of affordable housing, specify income ranges for very low, low and moderate income households for affordable housing, and allows local government to negotiate section 173 agreements for voluntary affordable housing.
<b>Public housing</b>	Long-term discounted rental housing provided by the Victoria State Government Director of Housing (DoH) and Department of Health and Human Services (DHHS).
<b>Registered Housing Agency</b>	A Registered Housing Agency (RHA) is a not-for-profit providing affordable rental housing for low income households. RHA’s may own, manage and develop affordable rental housing as well as provide a range of housing support and assistance to clients. In 2019 there were eight RHA’s operating in Greater Bendigo; Aboriginal Housing Victoria Ltd, Active Community Housing, Common Equity Housing Limited (CEHL), Community Housing Limited, Housing Choices Australia Limited, Loddon Mallee Housing Services T/as Haven Home Safe, Wintringham Housing, and YWCA Housing.
<b>Residential Tenancies Act 1997</b>	Regulation and management of rented premises, rooming houses, and caravan parks, define the rights and duties of their landlords, owners, tenants and residents.
<b>Rooming house</b>	Housing with one or more room for rent by four or more people. Residents in rooming houses also generally share bathrooms, kitchens and other common areas.



## Section 173 Agreement

Under Section 173 of the Planning and Environment Act (1987) a land owner and responsible authority can enter into an agreement that sets out conditions or restrictions for the use and development of land. A Section 173 Agreement is a legal contract that is recorded on title of land. As part of the State Government housing reforms, this Act was amended to include section 173 (1A) allowing local government (Responsible Authority) to negotiate section 173 agreements for voluntary affordable housing.

## Social Housing

Short and long-term rental housing designed for people on low incomes particularly those who have recently experienced homelessness, family violence or have other special needs. Rents are capped at 25 per cent of total household income. This type of housing can be; public housing, which is either government owned and managed or government owned and managed by an RHA; or community housing which is owned and managed by an RHA.

## Universal Design

Based on principles to ensure buildings are designed to be equitable, flexible, intuitive, perceptible, tolerant for error, low physical effort, and appropriate size and space for approach. These principles underpin the Australian 'Livable Housing Design Guidelines', which recommends simple changes to building standards to make housing liveable for pregnant mums, young families with kids, people with sporting or traumatic injuries, seniors, and those with a disability and their families.<sup>28</sup>

# Appendix A – Definitions and income ranges

Income ranges for very low, low and moderate for household are gazetted annually on the recommendation of the Minister for Planning and the current ranges are set out below in Table 6 below.

Table 6. Income ranges for regional Victoria (areas outside the Greater Capital City Statistical Area of Melbourne), June 2019<sup>29</sup>

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

The Minister for Planning also determines what should be considered when trying to understand the housing needs of very low, low and moderate income households. This is set out as Specified Matters under Section 3aa(2) of the Planning and Environment Act 1987, and includes:

- Allocation
- Affordability (in terms of the capacity for very low income, low income and moderate income households that it is intended for)
- Longevity (in terms of the public benefit of the provision)
- Tenure
- Type of housing, in terms of form and quality
- Location, in terms of site location and proximity to amenities, employment and transport
- Integration, in terms of the physical build and local community
- The following official estimates of housing need:
  - Australian Bureau of Statistics Community Profiles
  - Census profiles for Victoria
  - Department of Health and Human Services Rental Report
  - Metropolitan regional housing plans to guide housing growth
  - Public housing waiting list (Victorian Housing Register list)
  - Victoria in Future data tables.

28. Livable Housing Australia, 'Livable Housing Design Guidelines', (2020) [http://www.livablehousingaustralia.org.au/library/SLLHA\\_GuidelinesJuly2017FINAL4.pdf](http://www.livablehousingaustralia.org.au/library/SLLHA_GuidelinesJuly2017FINAL4.pdf), accessed 24 Jun. 2020.

29. Victoria Minister for Planning Hon. Richard Wynne MP, 'Governor in Council Order', DELWP, (2019) <https://www.planning.vic.gov.au/policy-and-strategy/affordable-housing/resources>, accessed 8 Aug. 2019.

## Appendix B – What the community told us

Community engagement was undertaken as part of stage one and stage two of this project, between 2018 and 2020. Both rounds of engagement informed development of the Background Paper and this Draft Affordable Housing Action Plan.

As part of stage one of this project, a stakeholder and community forum held in August 2018 was attended by approximately 40 people and included a presentation from Professor Terry Burke from Swinburne University. Feedback related to issues in the housing market, such as supply, quality, regulation, changing climate, and a lack of policy from Council. A number of opportunities were raised, including market incentives, advocacy around regulation, energy efficiency, and potential roles for Council.

Attendees also outlined what they wanted to see in a strategic response to affordable housing from Council. This included definitions, roles and responsibilities, advocating for and facilitating affordable housing opportunities, encouraging different types of housing, educating community, and exploring different models and incentives.

Feedback collected at the forum contributed to development of the Affordable Housing Background Paper in stage two of this project. Community engagement on the Background Paper was open for seven weeks, from January until March 2020. A total of 102 individuals and organisations participated through an online survey, workshops, meetings, and written submissions.

Comments, suggestions and feedback collected related to:

- Need for State and Federal funding/subsidy schemes to be increased and expanded
- Bringing together stakeholders to share problems and knowledge
- Lack of housing supply, including social housing, and emergency and crisis accommodation
- Planning application processes
- No clear direction or position from Council
- Challenges around financing affordable housing
- Managing community expectations, perceptions and social stigma
- Lack of energy efficient housing adds to affordability
- Limited housing diversity, stock mismatch, poor-quality, few alternative options
- General support for Council's role in affordable housing being a leader, advocate, facilitator, partner and planner
- Potential actions to address the issue of affordable housing

Feedback collected as part of stage two of this project has contributed to development of this Draft Affordable Housing Action Plan.

## Appendix C – Data tables for population, land and housing supply

The following table is based on Statement of Compliance issued for new titles and sourced from the City of Greater Bendigo. This data only applies to land within the General Residential Zone, Residential Growth Zone, Mixed Use Zone, Township Zone, Low Density Residential Zone, Rural Living Zone, Rural Conservation Zone and Farming Zone.

Table 7. Statement of Compliance issued in Greater Bendigo

Lot size range	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0-300m <sup>2</sup>	7	31	173	131	109	120	142	95	53	47
301-500m <sup>2</sup>	29	85	308	333	282	265	225	240	127	142
501-1,000m <sup>2</sup>	89	178	320	522	447	545	378	297	367	194
1,001-4,000m <sup>2</sup> (0.1-0.4ha)	39	37	69	87	103	89	164	114	93	88
4,001-20,000m <sup>2</sup> (0.4-2ha)	14	9	36	42	43	49	40	37	30	13
2ha-4ha	5	7	17	7	7	27	13	8	17	11
4ha-8ha	3	1	12	19	9	19	21	11	18	4
8ha-40ha	18	8	26	18	34	12	58	36	48	16
over 40ha	15	5	8	4	12	2	4	3	18	6
<b>Total</b>	<b>219</b>	<b>361</b>	<b>969</b>	<b>1163</b>	<b>1046</b>	<b>1128</b>	<b>1045</b>	<b>841</b>	<b>771</b>	<b>521</b>

Table 8. Annual property sales statistics from Valuer-General Victoria<sup>30</sup>

City of Greater Bendigo Residential Price Statistics 1989 to 2019									
Year	Vacant land			Units/Apartments			House		
	No. of Sales	Median Price	Mean Price	No. of Sales	Median Price	Mean Price	No. of Sales	Median Price	Mean Price
1989	461	27,000	32,027	185	75,000	97,190	1,207	78,000	84,568
1990	413	27,500	32,300	227	80,000	85,578	1,133	80,000	88,541
1991	367	27,000	30,522	193	83,000	91,406	1,029	80,000	87,050
1992	485	28,000	32,241	195	79,500	81,444	1,268	82,900	89,851
1993	497	31,000	33,861	261	80,000	81,644	1,400	85,000	91,912
1994	467	32,500	37,146	204	81,500	89,154	1,295	86,000	94,314
1995	362	31,000	34,983	169	85,000	98,696	1,212	85,000	92,787
1996	323	31,000	35,787	172	80,000	85,294	1,224	85,000	91,482
1997	498	32,500	37,867	220	76,000	82,784	1,346	86,500	95,523
1998	443	32,000	35,060	238	82,500	89,114	1,302	88,000	97,349
1999	473	35,000	38,636	225	87,250	99,544	1,358	95,000	107,214
2000	397	36,000	39,120	285	94,000	107,221	1,613	100,000	110,598
2001	772	41,950	45,905	331	95,000	106,560	1,946	120,000	127,021
2002	783	50,000	52,789	317	127,500	131,785	1,932	145,000	158,363
2003	952	61,000	64,919	453	145,000	152,681	1,878	179,475	190,858
2004	610	74,950	79,354	264	165,000	171,597	1,775	195,000	207,797
2005	657	79,500	86,288	308	183,375	188,959	1,692	205,000	218,697
2006	592	85,000	96,620	299	180,000	187,515	1,649	217,000	229,628
2007	562	89,000	97,111	367	193,000	195,780	1,733	221,000	236,760
2008	423	85,000	91,838	260	187,750	197,656	1,549	222,000	237,073
2009	750	86,500	93,066	398	199,975	206,572	1,752	232,125	246,661
2010	723	97,000	106,729	334	216,250	225,540	1,645	262,000	280,788
2011	888	105,425	111,753	295	225,000	230,267	1,660	275,000	293,919
2012	851	112,000	118,827	366	228,300	223,120	1,654	295,000	312,724
2013	779	120,000	130,203	358	237,250	240,663	1,787	307,500	328,372
2014	753	120,000	132,463	335	235,000	253,431	1,700	320,000	341,437
2015	552	132,250	147,269	354	237,750	235,411	1,643	325,000	342,675
2016	481	150,000	154,528	340	240,000	252,906	1,785	322,500	353,611
2017	637	145,000	150,602	301	257,500	275,168	1,782	335,000	360,182
2018	760	145,750	154,240	360	263,000	272,507	1,963	346,800	378,824
2019	779	148,000	165,547	367	267,000	281,301	1,867	360,000	394,870

30. DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', (2019) <https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>, accessed 4 Aug. 2020.

Table 9. Population, supply and demand of land, dwellings, and acute social housing need

Year	Total ERP (ABS) <sup>31</sup>	ERP annual growth	Annual growth rate	Dwellings (ABS) <sup>32</sup>	New dwellings* (Building permits)	New lots (SOC)	Vacant land sales <sup>33</sup> (DELWP)	Unit / Apartment sales <sup>34</sup> (DELWP)	House sales <sup>35</sup> (DELWP)	Rental properties (DHHS) <sup>36</sup>	Social housing supply**	Social housing waiting list <sup>37</sup> (DHHS)	People accessing Specialist Homelessness Services <sup>38</sup>	Estimated homelessness (ABS) <sup>39</sup>
2011	101,995	1,489	1.5	43,538	889	361	893	294	1,665	7,714	-	-	-	257
2012	103,905	1,910	1.9	-	1,071	969	852	366	1,656	8,274	-	1,243	-	-
2013	105,957	2,052	2.0	-	1,097	1,163	780	357	1,789	8,849	-	1,234	-	-
2014	107,955	1,998	1.9	-	945	1,046	757	335	1,702	9,404	-	1,336	-	-
2015	109,908	1,953	1.8	-	1,069	1,128	553	354	1,646	9,813	-	1,239	1,973	-
2016	112,267	2,359	2.1	48,989	766	1,045	481	340	1,784	10,126	-	1,315	2,056	295
2017	114,091	1,824	1.6	-	734	841	633	300	1,782	10,395	-	1,533	2,266	-
2018	116,041	1,950	1.7	-	729	771	726	350	1,954	10,371	-	1,760	2,646	-
2019	118,093	2,052	1.0	-	803	521	-	-	-	10,269	2,386	2,183	2,809	318**

Table 10. Projected dwellings, households, affordable housing and acute social housing need

Year	Estimated population (ABS)	Estimated population (VIF) <sup>40</sup>	Estimated total dwellings (VIF)	Estimated total dwellings (ABS & CoGB)	Households (ABS)	Households (VIF)	Households as a proportion of dwellings (ABS)	Number of households in affordable housing income ranges	Proportion of households in affordable housing income ranges	Total number of acute social housing need	Proportion of total acute social housing need
2011	100,617	-	-	43,538	39,636	-	91.0	29,523	74.5	-	-
2012	103,905	-	-	-	-	-	-	-	-	-	-
2013	105,957	-	-	-	-	-	-	-	-	-	-
2014	107,955	-	-	-	-	-	-	-	-	-	-
2015	109,908	-	-	-	-	-	-	-	-	-	-
2016	112,267	112,267	49,103	48,989	43,969	46,474	89.7	32,323	73.5	-	-
2017	114,091	114,091	-	-	-	-	-	-	-	-	-
2018	116,041	116,045	-	-	-	-	-	-	-	-	-
2019	118,093	-	-	51,515 <sup>^</sup>	-	-	-	-	-	4,887	9.5
2020	-	-	-	-	-	-	-	-	-	-	-
2021	-	122,241	53,671	-	-	50,807	94.7	-	-	-	-
2026	-	132,973	58,559	-	-	55,508	94.8	-	-	-	-
2031	-	143,511	63,589	-	-	60,353	94.9	-	-	-	-
2036	-	153,759	68,736	-	-	65,311	95.0	-	-	6,530	9.5

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34, 35. Ibid.

36. DHHS, 'Rental Report', (2019) <https://www.dhhs.vic.gov.au/publications/rental-report>, accessed 1 Oct. 2019.

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39. ABS, Census of Population and Housing: Estimating homelessness, 2016, cat. No. 2049.0, <https://www.abs.gov.au/Ausstats/abs@.nsf/Latestproducts/2049.0Appendix12016?opendocument&tabname=Notes&prodno=2049.0&issue=2016&num=&view>, accessed 23 January 2019.

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\* Building permit data is a self-reporting system that building surveyors surveyor's submit to Council. As such the quality of the data, in terms of being accurate, authentic or complete, is dependent on individual building surveyors.

\*\* Based on City of Greater Bendigo database.

<sup>^</sup> Calculated based on ABS Census data for 2016 plus dwelling completions between September and December 2016 (lodged with the City of Greater Bendigo).

# Appendix D – Determining acute need for social housing

The estimated acute need for social housing is based on the following approach:

- Estimated people experiencing homelessness in Greater Bendigo, based on ABS estimates (318)
- Those on the DHHS social housing waiting list in the North Division – Loddon, Bendigo (2,183)
- Existing social housing dwellings in Greater Bendigo, based on the City of Greater Bendigo database (2,386)

These indicators bring the total acute social housing need to 4,887 or 9.5 per cent of the total estimated dwellings in Greater Bendigo in 2019. It is acknowledged that this estimate is likely to be considered relatively conservative given the likely significant undercount of those experiencing homelessness.

The unmet acute need for social housing in Greater Bendigo in 2019 is estimated to be 2,501 and is based on the following approach:

- Estimated people experiencing homelessness in Greater Bendigo (318)
- Those on the social housing waiting list in the North Division – Loddon, Bendigo (2,183)