

ATTACHMENT TO AGENDA ITEM

Ordinary Meeting

15 October 2019

Agenda Item 10.5	Draft Greater Shepparton Affordable Housing Strategy - October 2019	
Attachment 1	Draft Affordable Housing Strategy 2019	518



GREATER SHEPPARTON CITY COUNCIL
**AFFORDABLE
HOUSING
STRATEGY**

Consultation Draft
October 2019



Acknowledgement

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

Beyond Housing

Rumbalara Aboriginal Cooperative Ltd

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Ethnic Council of Shepparton & District Inc.

The Bridge Youth Service & Education First Youth Foyer

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Introduction

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.

A lack of dedicated Affordable Housing impacts on residents’ health and well-being, and their capacity to participate in community. Housing shortages have social and economic impacts across the whole community.

Homelessness is the most urgent aspect of bigger issues of housing insecurity, taking many forms, including people living in unsafe, overcrowded and short-term housing or motels, as well as those ‘sleeping rough’ on the street.

The evidence of housing need is alarming, with Greater Shepparton estimated to have a rate of 5.56 homeless persons per 1,000 people – the highest in regional Victoria.

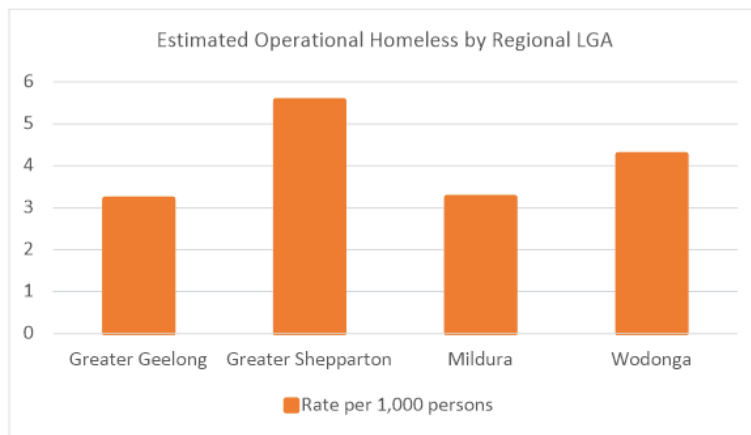


Figure 1: Estimated 'operational homeless' by Regional LGA, 2016 (ABS Census)

In 2018-2019, over 1,700 households registered with homeless support services in the Greater Shepparton region, with key reasons people seeking supporting including inadequate or inappropriate dwellings, domestic or family violence, relationship breakdown and/or housing crisis.

In total, there is an estimated shortfall of 1,751 Affordable Housing dwellings that are accessible for lower income households in Greater Shepparton.



In June 2018, changes to the *Planning and Environment Act 1987* expanded the role that Council is able to play in facilitating the provision of Affordable Housing.

The Greater Shepparton Affordable Housing Strategy and Action Plan sets out Council’s Vision, Targets, Objectives and Actions to respond to housing stress and homelessness and facilitate an increase in Affordable Housing in the community.

Council’s Vision is:

All members of the Greater Shepparton community have access to safe, affordable and appropriate housing.

The Vision and resulting Strategy builds on a range of other Council policies, in particular the *2018-2028 Public Health Strategy* and the *Greater Shepparton Housing Strategy 2011*.

The first stage of its development explored the evidence of need for Affordable Housing in Greater Shepparton, drawing on a variety of data sources and extensive input obtained through stakeholder and community surveys, meetings and a workshop held with representatives of government, housing agencies, and the not-for-profit sector, as well as interested local professionals and land developers.

The *Affordable Housing Strategy 2019* sets out the range of planning, advocacy and community development actions by which Council, through a targeted and collaborative approach, seeks to collaborate and respond.

Addressing the problem and supporting the development of new Affordable Housing will take time and significant resources.

For example, it is estimated that approximately \$87 million in new investment will be required to house just the 485 households on the Victorian Housing Register who are identified as being in priority need of Social Housing in Greater Shepparton in June 2019.¹ There are a further 556 households on the Register without the complicating factors, such as family violence, serious health issues or disability, that qualify for ‘priority access’. Significant additional investment will also be required to provide support to households in housing stress to reduce the likelihood of slipping into a crisis situation or longer-term homelessness.

However, the cost of not acting is too great to ignore.

Greater Shepparton Council looks forward to working in partnership with the community, key stakeholders, and the Federal and State Government, to respond to the evidence of need and support the delivery of new, appropriate and quality Affordable Housing outcomes in our community.

Context and Evidence of Need

What is Affordable Housing?

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

Affordable Housing includes housing outcomes that are affordable for a household to rent or purchase.

Social Housing is one type of Affordable Housing and includes Public Housing owned by the State Government and Community Housing – housing owned and/or managed by the not-for-profit sector or Indigenous owned organisations.

Delivery and management of Affordable Housing typically requires investment by government or other organisations to bridge the gap between market costs and lower income household income capacity.

What is the Problem?

The Strategy establishesⁱⁱⁱ the evidence of significant unmet Affordable Housing need and highlights three levels of need that require action:

1. **Acute Housing Need** – experienced by people who are **homeless**^{iv} which is defined as people living in improvised dwellings, tents, or cars, supported accommodation, boarding houses, other temporary lodging, or living in severely overcrowded dwellings or ‘couch surfing’. Acute housing need also includes those who are **marginally housed**, defined as households living in other crowded or improvised dwellings, or marginally housed in caravan parks.



An estimated 345 people were homeless in Greater Shepparton in 2016, and a further 459 people marginally housed.



1,704 households were recorded as clients of homeless service providers in the Greater Shepparton area in 2018-2019. 45% were new clients and 22% (375) were living in 'non-conventional' accommodation.



1,041 households were registered on the Social Housing waiting list for housing in the Goulburn (Shepparton) region in June 2019, with 485 in priority need of assistance.



Homelessness affects many groups, including families with children (especially single parents), single persons, young people, older people, and Aboriginal and Torres Strait Islander people.



2. **'At risk' Housing Need** – people who are in housing stress (whether renting or buying), who are renting without a lease, or otherwise experiencing hardship and are vulnerable to trigger events that may prompt a housing crisis or eviction, such as illness, an accident, or redundancy.

2,716 low income households were in housing stress in Greater Shepparton in 2016, representing 27% of all low income households.

An estimated 3,315 low income households required Affordable Housing in 2016, with only 1,564 of these households supported into Social Housing.

Greater Shepparton has an estimated shortfall of 1,751 Affordable Housing dwellings for lower income households. An estimated 42% of all forecast dwelling supply would need to be delivered as Affordable Housing to meet estimated demand to 2036.

3. **Potential Housing Need** – people that cannot afford to enter the property market or could fall into housing stress if declines in housing affordability and low levels of housing diversity continue and there is no increase in Affordable Housing supply.

Mismatch of housing stock to household needs with only 3% one-bedroom dwellings and 15% two-bedroom dwellings in the market that to meet the housing needs of 25% of single person households.

Despite relative market affordability, very low and low income households are expected to struggle to afford median priced rentals in Greater Shepparton.

10% decline in the affordability of the private rental market between 2008 and 2018. Only 30% one-bedroom rental lettings in 2018 were affordable for a single person on Newstart.

Why Act?

Ensuring all members of the Greater Shepparton community have access to safe, affordable and appropriate housing is one of the cornerstones of ensuring we achieve our broader liveability objectives.

Having access to Affordable Housing or other forms of housing support has a range of direct benefits for the individuals and households that benefit, including improved health and wellbeing, capacity to participate in education, the workforce and the community, and decreased reliance on government support.

Access to Affordable Housing at a time of crisis is particularly critical to assisting a person to avoid homelessness and begin to re-build their life.

Supporting the provision of Affordable Housing also has a range of direct economic benefits for the wider community, including:

- Reductions in homelessness supports, health and other human services, emergency services and criminal justice costs;
- Improved education and training outcomes and reduced social disadvantage;
- Supporting the expansion of services such as hospital and education facilities by ensuring there appropriate and affordable housing options for key workers and ancillary support staff;
- Increased expenditure through construction of Affordable Housing and by freeing up individual household income for non-housing expenditure in the community.

Community surveys undertaken by Council in June 2019 found that 96% of all respondents consider Affordable Housing as an issue that is 'important' or 'very important' to Greater Shepparton's social and economic growth.

Moving a person from crisis accommodation into a stable and affordable long-term dwelling is estimated to reduce government costs by an average of \$11,935 in FY19 dollars per person, per year, as a result of reduced interaction with services.^v For every \$1 invested in 'last resort' crisis accommodation beds to address homelessness, \$2.70 worth of benefits is also expected to be generated for the community.^{vi}

Adequate Affordable Housing supply also underpins the future productivity of Greater Shepparton by enabling inward migration to support expansion of our hospital, educational institutions, and sporting facilities, as well as enabling workers to live near their employment and within their community, with ongoing benefit to family functioning, social cohesion and the environment.

The estimated gap in Affordable Housing supply represents a significant proportion of projected housing supply. To address this need requires whole-of-government investment and intervention, partnerships and a multi-dimensional, incremental approach.

Overview of the Strategy and Actions

While housing provision is not a direct function of Council, there are a range of actions which can be undertaken in line with Council roles as Leader and Advocate, Land Use Planning Authority, and Community Developer.

Three clear and measurable **Targets** have been identified to respond to the identified need and to enable monitoring of progress:

- Target 1** Decrease the proportion of population in acute housing need from a 2016 baseline of 12.6 persons per 1,000.
- Target 2** Decrease the proportion of low income households (bottom 40% of incomes) in housing stress from a 2016 baseline of 27%.
- Target 3** Increase Affordable Housing supply from 5% to 12% of all housing stock.

The following **Objectives** have been identified that respond to the Vision and support a focus on tangible actions towards achieving the Targets:

- Objective 1** Increased investment in Crisis Accommodation and long-term Social Housing, that supports new partnerships and delivery models.
- Objective 2** Dedicated and appropriate Affordable Housing responses to meet the needs of priority groups, such as the Indigenous community, youth and older women.
- Objective 3** Improved housing diversity, with emphasis on increased supply of one and two-bedroom dwellings.
- Objective 4** Support for at-risk households to reduce housing stress

A range of Actions Council will take to respond to the evidence of need and support new Affordable Housing supply being delivered.

Key actions in line with the Vision and Objectives include:

- Working in collaboration with local housing and allied service providers to support enhanced and coordinated advocacy to the Federal and State Governments, for new investment in Greater Shepparton to supply housing assistance, homeless support services, crisis accommodation, Social Housing and other forms of specialised Affordable Housing for priority groups;
- Identifying and undertaking an assessment of underutilised Council owned land for potential development as Affordable Housing in partnership with governments, housing agencies and the private sector.
- Responding to changes to the *Planning and Environment Act 1987* that make the facilitation of Affordable Housing an objective of the Greater Shepparton Planning Scheme;
- Ongoing engagement with the local community to support further exploration and understanding of the issue and potential solutions; and
- Engaging with private landowners to explore opportunities to incorporate Affordable Housing outcomes as a result of the planning process in line with State Government policy guidance.

The full range of Actions are set out in Section 2.

Navigating the Strategy

Section 1 provides the context for the Strategy, including further detail on the key concepts of housing affordability and Affordable Housing, and summarises key information on the range of rental and home ownership programs that form part of the Affordable Housing continuum. **Appendix 1** sets out the evidence base in detail, providing a clear strategic justification for action. **Appendix 2** provides a summary of the broad community input that was obtained through pre-draft consultation, which has informed Section 1. A summary of the local, state and national policy context, stakeholders and key challenges and opportunities in relation to Affordable Housing demand and supply in Greater Shepparton are highlighted, with more detailed explanations contained in **Appendix 3**.

Section 2 sets out the Council Vision, Targets, Objectives and a detailed Action Plan that identifies Council's multi-directional approach for the next five years. This is supported by an Affordable Housing Framework that highlights key characteristics of the built-form required to respond to need, and a draft Development Negotiation Framework, set out in **Appendix 4**, that is intended provide a basis for Council to negotiate with landowners and developers to implement Affordable Housing provision through the planning process.

Monitoring and Evaluation

Council will work with key stakeholders to implement the Strategy and is proposing to establish a **Greater Shepparton Affordable Housing Stakeholder Reference Group** to advise Council on the delivery of key actions and new opportunities to meet the Targets.

A review of the Strategy will be undertaken in 2025.

Summary

Greater Shepparton City Council recognises access to a stable, secure and affordable home is a core foundation for a liveable and healthy community.

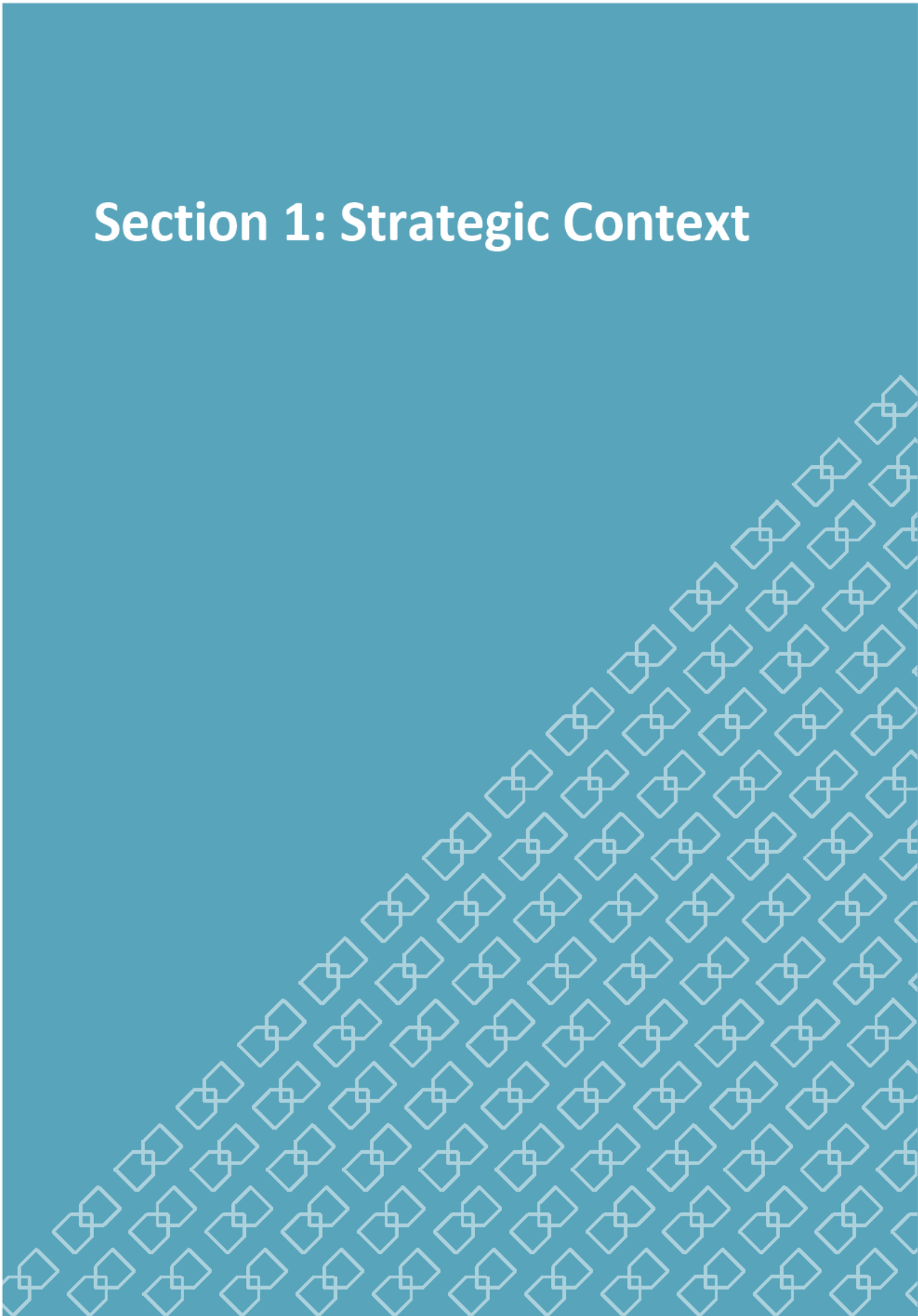
The evidence of Affordable Housing need highlights that this is a significant issue facing members of the community that requires action.

Achieving Council's vision that '**all members of the Greater Shepparton community have access to safe, affordable and appropriate housing**' will require strategic and coordinated effort by all levels of government in partnership with the not-for-profit and private sectors.

The Greater Shepparton Affordable Housing Strategy and Action Plan sets out the vision, targets, objectives and actions that Council will take in partnership with the community to respond to this challenge.

"You cannot have certainty when you have no home, you get depression, things don't connect, you feel unvalued as a person, a failure." Survey respondent

Section 1: Strategic Context



1. Key Concepts

Housing Affordability

‘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.

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.^{vii} Higher housing costs can reduce a household’s capacity to pay for other essentials such as food, heating, health care and repairs.

Housing provision and affordability is influenced by a range of factors that are controlled or influenced by Federal, State and/or Local Government and the private market, including:

- Availability and cost of land;
- Planning controls;
- Construction and infrastructure costs (materials and labour);
- Availability and costs of finance;
- Taxation;
- Housing typology and tenure; and
- Employment, income and household financial capacity.

Council actions to date have focussed on ensuring the sufficient supply of land, investment in early infrastructure in new estates and encouraging housing diversity. Improving housing affordability is not the same as delivering Affordable Housing.

Affordable Housing

‘Affordable Housing’ is a specific type of housing response, defined as:

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

To assess whether a proposed built form will be appropriate for Affordable Housing use by very low, low or moderate income households, a range of criteria has been established by the State Government, summarised in Figure 3. This provides a framework for establishing the type of Affordable Housing products Greater Shepparton requires to respond to housing need.



Figure 2: Range of Matters under the Affordable Housing definition

Affordable Housing is therefore a dwelling, such as a flat, apartment or house, that is affordable and appropriate in terms of location, tenure, dwelling size and integration with market housing and made available to rent or purchase by a very low, low or moderate income household.

Affordable Housing covers a spectrum of housing program responses that cater to the housing needs of very low, low and moderate income households who are at risk of or experiencing homelessness or would otherwise be in housing stress, or face discrimination in the private housing market.

Affordable Housing includes Social Housing, other types of Affordable Rental Housing and Affordable Home Purchase such as Shared Equity.

Whilst there is no single rent or sale price that is affordable for every household, indicative Affordable rents and purchase price points for very low, low and moderate income have been estimated for Greater Shepparton for 2019/2020 (Table 1).^{viii}

These price points are intended to provide guidance to support Council and stakeholders to identify gaps in the market and the extent of subsidy or investment that may be required to bridge this gap for different households and income ranges. Council will publish updated estimated price points annually following the update of income eligibility by the State Government.

Household type	Very low Income			Low Income			Social Housing Register of Interest ('moderate income')		
	Income Limit	Affordable Rent / week	Affordable Purchase	Income Limit	Affordable Rent / week	Affordable Purchase	Income Limit	Affordable Rent / week	Affordable Purchase
Single	<\$18,380	< \$106	<\$79,512	<\$29,400	< \$170	<\$127,184	<\$52,873	< \$305	<\$228,728
Couple	<\$27,560	< \$159	<\$119,224	<\$44,100	< \$254	<\$190,776	<\$80,926	< \$467	<\$350,085
Family*	<\$38,590	< \$223	<\$166,940	<\$61,750	< \$356	<\$267,129	<\$109,083	< \$629	<\$471,891

Table 1: Estimated Affordable Rent and Purchase, 2019/2020^{ix}

An analysis of the current affordability of the Greater Shepparton rental and purchase market against these rents and price points is set out in Appendix 1 and indicates that very low and low income households are expected to be unable to afford median priced dwellings in Greater Shepparton in 2019.

Of the subject groups, only moderate income households are likely to have reasonable housing choice and affordability outcomes subject to there being sufficient housing supply. Single person households are particularly vulnerable to housing stress due to lower income generating capacity and the limited supply of one and two-bedroom dwellings in the private market.

Types of Affordable Housing

Characteristics of the primary Affordable Housing types or programs are illustrated below. New programs are expected to also emerge over time.

AFFORDABLE HOUSING								
Tenure	Rental					Home Ownership		
Subset	Social Housing			Affordable Rental Housing		Affordable Home Ownership		
Program Examples	Crisis and Supported Housing	Public Housing	Community Housing & Indigenous Housing	NFP owned or managed Affordable Rental	Privately owned Affordable Rental	Shared Equity	Affordable Rent-to-Buy	Affordable Purchase
Affordability Mechanism	Various models, including means testing	Capped rent 20-30% of household income, no Rent Assistance	Capped rent 20-30% of household income plus Rent Assistance	Minimum 25% discount to market rent, or maximum 30% household income	Discount varies, generally 20 – 25% discount to market rent	Social equity contribution, FHOG, Stamp Duty concessions	Incremental purchase and potential locked in future price. FHOG, Stamp Duty concessions	Market priced affordable. FHOG, Stamp Duty concessions, Deposit Schemes or saving programs
Subsidy required	Government subsidy							
Ownership	State Gov't NFP Sector	State Gov't	NFP Sector	Investors	Individual households			
Eligibility	Priority Access			Register of Interest		State Government	P&E Act Moderate Income*	
	Single	<\$29,565 (\$565 / wk)		<\$52,873 (\$1,014 / wk)		<\$77,325 (\$1,482 / wk)	< \$44,100 (\$846 / wk)	
	Couple	<\$51,465 (\$981 / wk)		<\$80,926 (\$1,552 / wk)		<\$97,945 (\$1,878 / wk)	< \$66,160 (\$1,269 / wk)	
	Family **	<\$54,906 (\$1,053 / wk)		<\$109,083 (\$2,092 / wk)		<\$115,000 (\$2,205 / wk)***	< \$92,610 (\$1,776 / wk)	

Table 2: Affordable Housing Spectrum and Income Eligibility (as at September 2019)

Notes:

*Refers to *Planning and Environment Act 1987* Affordable Housing gross household income bands for 'Rest of State' as published in Government Gazette for the period 1 July 2019 – 30 June 2020 and updated annually. Due to methodological differences, these income bands are lower than Social Housing income bands that apply across Victoria.

**Family is defined as one or two adults and two dependant children. A Family can earn an additional \$339 per additional child and be eligible for Social Housing.

*** 'BuyAssist' Family Income eligibility test 2019-2020 is referenced as this is higher than HomesVic which does not include a 'family' income category

Examples of Affordable Housing Programs

Crisis Housing, Supported and Transitional Accommodation

Accommodation including supported housing and not-for-profit run Boarding Houses that provides housing and other support services for residents.

Social Housing

An umbrella term for Public Housing that is owned and managed by the Director of Housing, and Community Housing that is owned or managed by a Registered Housing Agency 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.

Affordable Rental Housing

Housing that is rented at a discount to market cost and allocated to households that meet the *Planning and Environment Act 1987* Affordable Housing income eligibility requirements or other Government program requirements, such as the National Rental Affordability Scheme. Dwellings may be owned and/or managed by a community housing agency or the private sector.

Shared Equity Home Ownership

Sale of a dwelling to a household that has limited capacity to borrow funds from a bank but needs support to bridge the gap between their financing and the market price. The difference is met by either government grant, provision of land, or a landowner contribution and is repaid and reinvested on the future sale of the dwelling or refinancing.

Affordable Home Purchase

Housing that is deemed to be affordable at its estimated market price and is sold to a Eligible Household that meets an income eligibility test. No discounting or subsidy or ongoing requirement to maintain the dwelling as affordable. Typically the dwelling is relatively more affordable in the market.

In 2019 the primary type of Affordable Housing in Greater Shepparton was Social Housing, with an estimated 1,635 Social Housing dwellings, 11 crisis supported accommodation and 60 transitional housing properties.

2. Basis for Action

Adoption of the Affordable Housing Strategy is driven by a need for Council to proactively respond to legislative and policy obligations, Council and community aspirations, social and economic drivers and the significant evidence of current and forecast need for Affordable Housing in the community. These items are highlighted below and emphasize the strong strategic justification for action.

Legislated Responsibility

While housing provision is outside Council's primary responsibility, as the Responsible Authority under the Greater Shepparton Planning Scheme, Council has an important role in supporting housing affordability and diversity. To date, Council has responded to this responsibility by releasing new land supply, promoting more intense development within Shepparton's central business district and key activity centres, encouraging broader housing diversity in type and size, and managing delivery of infrastructure in new communities.

Since June 2018, Council is required, as the Responsible Authority, to give regard to Objective f(a) of the *Planning and Environment Act 1983*, "to facilitate the provision of Affordable Housing in Victoria". This requires Council to consider the need and opportunity to respond to Affordable Housing outcomes when undertaking land use planning, planning scheme amendments and permit approvals to address the evidence of Affordable Housing need.

Evidence of Need

Appendix 1 sets out in detail the significant evidence of Affordable Housing supply and demand in Greater Shepparton, confirming the need for a specific strategy and action plan. Of note:

- As of 30 June 2019, there was an estimated 1,564 long-term Social Housing dwellings in Greater Shepparton, representing approximately 5.74% of all dwellings in the municipality.^x The majority of Social Housing dwellings (991 dwellings) are owned and managed by the State Government and are in Shepparton and Mooroopna.^{xi}
- Affordability of the private rental market for households on government allowances has declined by nearly 10% over a ten year period, from 75% of all properties made available to rent in 2008 (new lettings) to 66% in 2018 (Figure 3).
- The decline in private rental affordability is most pronounced for one-bedroom dwellings, with only 30% of one-bedroom dwellings available to rent in 2018 affordable for a single person on Newstart compared to 53% in 2008. Affordability of two-bedroom dwellings also declined during the same period from 80% of two-bedroom new lettings in 2008 to 70% in 2018.^{xii}

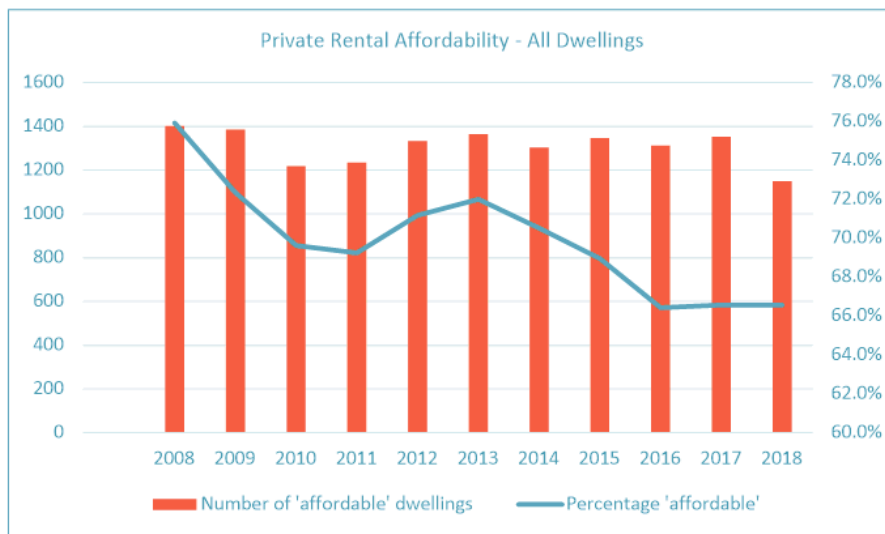


Figure 3: Changes in affordability of private rental dwellings, 2008 – 2018, Greater Shepparton, All Dwellings

Between July 2018 and June 2019, the three ‘Opening Doors’ homeless services access points that operate in the Greater Shepparton area registered a combined total of 1,704 household clients.^{xiii} Of note, this only counts the primary person presenting as a ‘household’, with children and other family members who do not present not counted in the household figure and no easy way to determine the number of people requiring assistance or impacted by the issues.

The main reason for a household seeking assistance was financial difficulties followed by relationship or family breakdown, domestic or family violence.

Key statistics are highlighted in Figure 5 and set out in Appendix 1.

Characteristics of people accessing homeless support services in Greater Shepparton in 2018/2019:

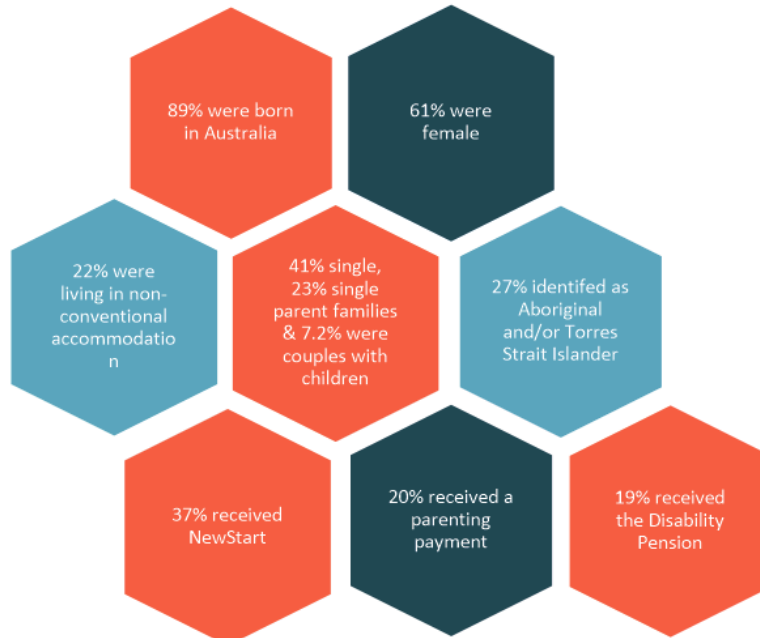


Figure 4: 2018-2019 Homelessness Services Clients, Key Statistics

Estimated Affordable Housing Supply Gap

An analysis of the evidence of demand in Greater Shepparton, summarised in Table 3, 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;
- 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 unmet 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.

	2016	2036
Affordable Housing Demand		
Estimated number of low income households	9,966	12,791
Very low income households in estimated to require Affordable Housing, comprising of:	2,694	3,633
- 814 persons estimated to be homeless		
- 50% of low income renters in housing stress (totalling 937 households)		
Low income households living in Affordable Housing (Social Housing)	1,564	1,564*
Estimated Affordable Housing Demand (total of all households estimated to require Affordable Housing plus households living in Social Housing).	3,315	4,254*
Demand as a percentage of all dwellings	12.17%	12.24%
Affordable Housing Supply		
Affordable Housing Supply (Number Social Housing units)	1,564	1,564*
Supply as a percentage of all dwellings	5.74%	4.5%*
Affordable Housing Gap		
Unmet demand (Affordable Housing Gap; estimated demand less supply)	1,751	2,690
Gap as a percentage of all dwellings	6.43%	7.74%
Affordable Housing Supply required to meet the estimated Gap (dwellings per annum between 2016 and 2036)	158 dwellings per annum	
Percentage of all forecast new dwellings required as Affordable Housing to address demand	42% of forecast dwelling supply	

Table 3: Summary of estimated Affordable Housing supply and demand* Forecast demand and supply assumes the percentage of low income households and percentage in housing stress remains the same over time and there is no increase or decline in 2019 rates of Social Housing

Human Rights

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

This was recognised by several respondents to the 2019 Greater Shepparton Affordable Housing Community Survey who indicated 'basic human right' as the primary reason for considering the issue to be very important to the social and economic growth of Greater Shepparton. The importance of housing to human rights and liveability is also reflected in the Greater Shepparton 2018-2028 Public Health Strategic Plan.

Alignment to Council Goals, Roles and Values

The availability of Affordable Housing is increasing in importance as an element to achieve Council's goals to 'develop resilient, inclusive healthy communities that make Greater Shepparton a safe and harmonious place to live, work, learn and play', and to 'provide and support appealing, relevant infrastructure that makes Greater Shepparton an attractive, liveable regional city'^{xiv}.

Council undertakes a number of roles to pursue these goals, in accordance with its purpose 'to serve the community through providing leadership, making decisions, and advocating for equitable services and infrastructure'^{xv}. Council offers services, support and funding that provide direct and indirect assistance to residents in acute housing need, and/or who are on low incomes:

- Continuing advocacy to the State and Federal Governments to obtain funding for local Registered Housing Agencies;
- Funding to support community organisations that provide food, transport, financial counselling, and family violence and addiction recovery programs;
- Funding and resourcing for community facilities and services such as Neighbourhood Houses, Kindergarten and child care places, Community Grants, Sporting Chance Scholarships, Meals on Wheels and food skills education, Word and Mouth youth organisation, a range of low or no cost activities, and 24 hour toilet/shower facilities at Harry Bird Reserve; and
- Support for community advocacy for the needs of 'at risk' groups through the Positive Ageing, Disability, and Women's Charter committees.

While Council's role does not include housing provision, as Planning Authority it has continually worked to ensure a consistent and appropriate supply of land for housing, to balance market supply with demand. The changes to the *Planning and Environment Act 1987* have enabled broader action to respond to Affordable Housing needs.

The Affordable Housing Strategy reflects Council's values to courageously lead, work together, and continually innovate, and its commitment to protecting and enhancing liveability.

Alignment to Existing Council Strategies

Several existing Council policies, summarised in the Strategy and Appendix 3, highlight the importance of Affordable Housing as an area of Council concern and action. Of note, Council's 2018-2028 Public Health Strategic Plan, the Health and Well-Being Implementation Plan and the Greater Shepparton Housing Strategy 2011 each recognise access to Affordable Housing as a critical health and well-being and an issue of priority in Greater Shepparton.

The Public Health Strategic Plan in particular, notes and establishes targets in relation to reducing housing stress and increasing supply reflected in this Strategy.

"Addressing issues in housing affordability is an essential part of building inclusive and equitable communities which provide access to a basic human need. The Council is committed to providing all residents with the opportunity to access adequate and quality housing that is affordable".^{xvi}

Greater Shepparton Housing Strategy 2011

Council's actions to date have primarily focussed on wider housing affordability initiatives, particularly ensuring there is enough land supply to accommodate population growth, delivering upfront infrastructure in new communities and encouraging more diverse housing. Examples of Council actions include:

- Advocating to the Federal and State Governments for new and equitable investment in Affordable Housing in Greater Shepparton;
- Administering a Federal Government funding program in 2009/10 supporting early infrastructure and first home owners in west Mooroopna;
- Supporting the delivery of the Youth Foyer in Shepparton.

The Strategy identifies there are a range of other actions Council will take going forward.

"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... I have purchased land outside of the Shepparton municipality as it was proving difficult to get anything in a reasonable price range." Survey respondent

Community Expectations

The development of the Strategy involved engagement with a range of stakeholders including land owners, developers, housing agencies and service organisations and sought to identify key issues and opportunities (see *Greater Shepparton Affordable Housing Engagement Summary*). The draft Strategy was also released for public consultation prior to finalisation.

Two surveys of stakeholders, Council staff and the community were undertaken in June 2019 with the majority of respondents (72%) indicating that the issue of Affordable Housing provision was ‘very important’ and a further 24% considering it ‘important’ to Greater Shepparton’s social and economic growth. Primary reasons for selecting the ranking are illustrated in Figure 6.



Figure 5: Primary reason by Affordable Housing is considered very important or important (created with WordItOut)

“Housing is very expensive in this region and there are many people who are unable to pay the rents. I understand there are many people who are living in cars or without homes. This is a big problem for our community.” Survey respondent

3. Government Policy Overview

All three levels of government have a crucial role in addressing Affordable Housing need, with opportunities for Council to establish policies and actions to advocate for funding, demonstrate leadership, administer land-use planning and undertake community development to support social outcomes.

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 6.

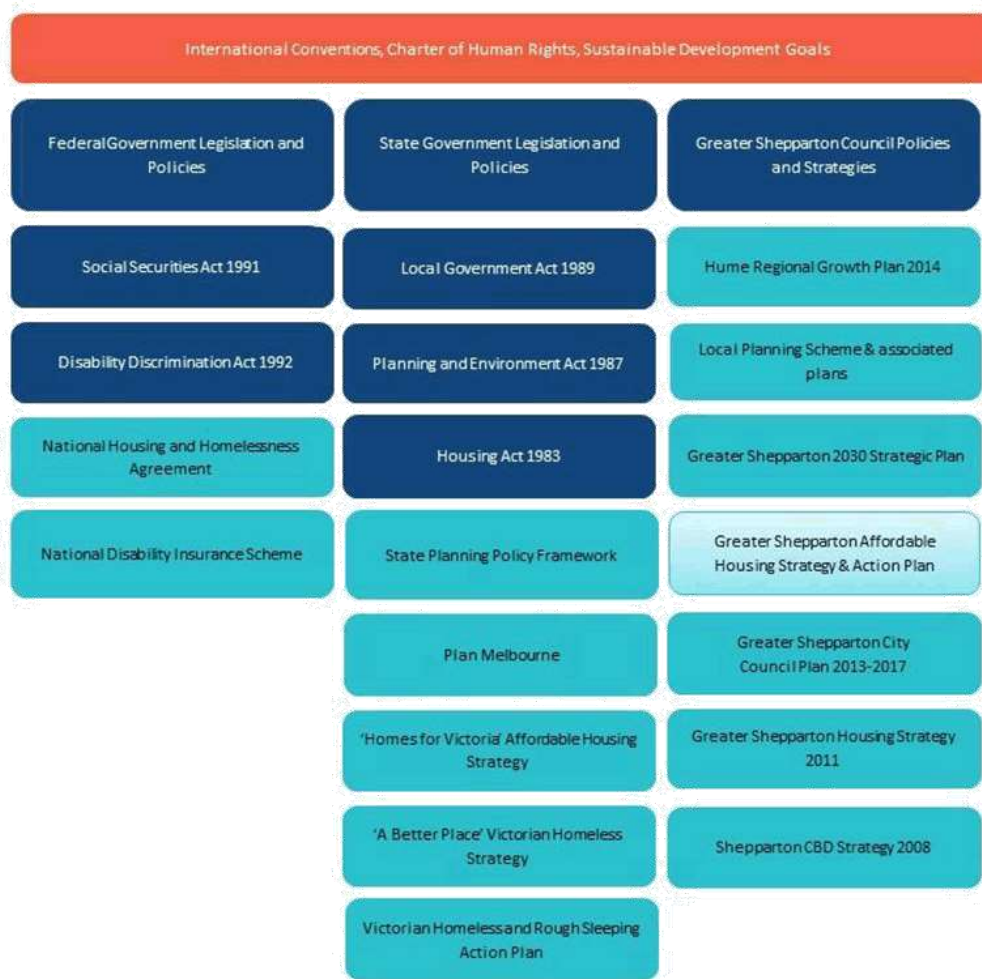


Figure 6: Policy Framework

Federal Government

Whilst the Federal Government has to date played a limited direct role in delivering Affordable Housing, it controls a range of policy settings that influence housing policy and affordability includes taxation levers, funding for Social Housing and homelessness services, welfare payments, and assistance for first home buyers.

Key Affordable Housing related policy and investments by the Federal Government as at September 2019 include:

- The **National Housing and Homelessness Agreement** – the key national framework governing Federal – State funding and policy. Between July 2018 and June 2023, Victoria will receive an estimated \$2.03 billion towards Social Housing with the Victorian Government required to match the Commonwealth’s homelessness funding, estimated at \$122.8 million over the five year period.^{xvii}
- The **National Housing Finance and Investment Corporation (NHFIC)** - dedicated to improving housing affordability, the NHFIC is responsible for managing the National Housing Infrastructure Facility (NHIF) which will provide loans, equity investments and grants to local, state and territory governments, government corporations and registered community housing providers to support housing-related infrastructure projects. NHFIC also manage an ‘Affordable Housing Bond Aggregator’ to support low cost loans for Registered Housing Agencies.^{xviii}

Other initiatives positioned as improving housing affordability but that do not guarantee an Affordable Housing outcome include:

- **First Home Super Saver Scheme** which allows households to withdraw voluntary made superannuation contributions towards their home purchase.^{xix}
- **First Home Loan Deposit Scheme** to support up to 10,000 first home buyer loans each year nationally. Under the Scheme the Federal Government via the NHFIC will guarantee up to 20% of a purchase price resulting in households not needing to have a full 20% deposit or pay lenders mortgage insurance. Single people earning up to \$125,000 and couples earning up to \$200,000 will be eligible for the scheme if they have saved 5% of the value of the home. The Scheme is expected to come into operation in 2020.^{xx}

State Government

The State Government is the largest Affordable Housing operator in the State with over 64,000 Public Housing dwellings under its control, including nearly 1,000 in Greater Shepparton.^{xxi} The State Government also implements and oversees a range of taxation, legislative and regulatory policies relating that impact on housing availability, affordability and diversity.

Since 2017 the Victorian Government has played a more active role in the funding, financing and delivery of Affordable Housing. Two key pieces of legislation are:

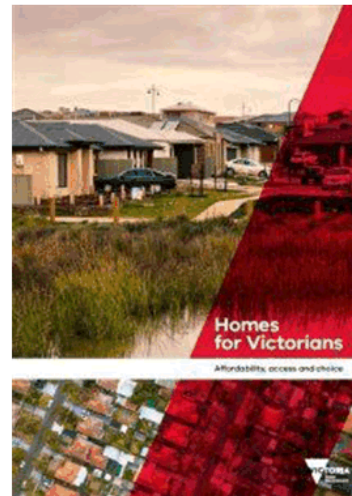
- The **Housing Act 1983**, which focusses on Social Housing for very low income households, particularly housing owned and managed as Public Housing by the State Government.
- The **Planning and Environment Act 1987**, which establishes an overarching legislative framework under which planning policy is set and administered. Council must give regards to the objectives set out in the Act and the Victorian Planning Provisions. In 2018 the State Government incorporated a new objective within the Act **“to facilitate the provision of Affordable Housing in Victoria”**, making this a key consideration of Council in undertaking land-use planning.

Other legislation that cover real estate and residential tenancies and building codes can also impact on affordability and delivery of housing and Affordable Housing.

Key policies – *Homes for Victorians (2017)* and *Plan Melbourne 2017-2050* set out the State Government’s commitments in relation to Affordable Housing facilitation, investment and delivery and reflect that there are several tools the Government can use to facilitate increased Affordable Housing outcomes. *Plan Melbourne* Outcome 7 recognises the importance of regions to Victoria’s growth.^{xxii}

Key initiatives set out in these policies cover the application of government land, funding, financing and land-use planning instruments, including:

- Provision of capital and recurrent grant funding and low-cost financing for Registered Housing Agencies under the Social Housing Growth Fund;
- Redevelopment of public housing assets;
- Sale of underutilised State Government owned land with an Affordable Housing requirement;
- Support for Shared Equity Home Ownership programs;
- First Homeowner Grants;
- Vacancy tax on private properties; and
- Support for Responsible Authorities and landowners to negotiate an Affordable Housing inclusion through the planning process.



In 2018 the State Government released policy guidance to support a Responsible Authority to seek to negotiate and reach agreement to an Affordable Housing inclusion with a landowner as part of the planning process. The guidance sets out requirements to inform local policy and a negotiation process.^{xxiii}

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 later 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. less than 30% of the household income on rent).

4. Local Policy Context

The primary objective of Council is to promote the social, economic and environmental viability and sustainability of the municipality and to improve the overall quality of life of people in the local community.^{xxiv}

The *Public Health and Wellbeing Act 2008* requires Council to address a broad range of health indicators and social determinants of health to support a range of holistic health outcomes including reducing inequalities in the community.

The Greater Shepparton 2018 – 2028 Public Health Strategic Plan recognises housing and access to Affordable Housing as a key objective and one of six Liveability Domains, with the following targets:

- Decrease homelessness from a baseline of 6.7%;
- Decrease the proportion of households with housing costs that represent 30% or more of household gross income;
- Decrease the population of people living in households below the 50% poverty line.^{xxv}

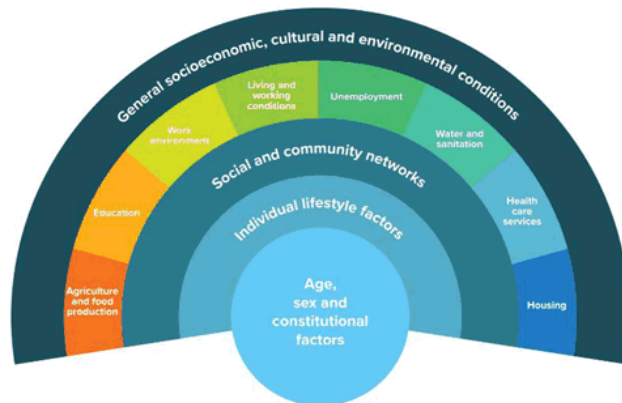


Figure 7: Liveability Factors, 2018 – 2028 Public Health Strategic Plan

Several other Council policies provide strategic recognition of the need to encourage a variety of housing types to support housing diversity and affordability, including the delivery of Affordable Housing.

As at September 2019 these policies included:

- Hume Regional Growth Plan;
- Greater Shepparton 2030 Strategic Plan;
- Greater Shepparton Housing Strategy 2011;
- Shepparton and Mooroopna: 2050 Regional City Growth Plan (under development);
- Shepparton CBD Strategy; and
- Shepparton North East Structure Plan (subject to adoption).

Further details of these policies are set out in Appendix 1.

Council is also developing a new integrated Planning Policy Framework and Municipal Planning Strategy which is expected to reflect the new objective of planning relating to Affordable Housing facilitation.

5. Key Stakeholders

The delivery of Affordable Housing requires participation and investment from a range of stakeholders, particularly the Federal and State Governments. Each stakeholder has an important role and requirements to operate effectively if they are to support delivery.

Key stakeholders Council expects to work with to achieve the Vision and Targets are noted below:

Federal and State Government

The Federal and State Governments are critical stakeholders and investors in addressing homelessness and increasing Affordable Housing. Both levels of government control a number of financing, funding and regulatory levers that can enable or constrain Council or other stakeholders and subsequent outcomes. The State Government manages the largest number of Social Housing dwellings, of which there are nearly 1,000 located in Greater Shepparton, and controls the planning framework under which Council must operate.

Investment by Federal and State Governments is critical to bridging the gap between market and Affordable Housing delivery and meeting the Targets established in the Strategy.

Financiers, Landowners and developers

Financiers, landowners and developers are critical stakeholders in the provision of housing in Greater Shepparton. Landowners require appropriate return for their land in order to sell it for development. Developers in turn take risks when purchasing and developing property. There are several requirements and hurdles a developer must achieve in order to progress a project to delivery with significant market risk. Financiers are critical 'gatekeepers' to funding and in turn, the decision as to whether a development will proceed. A range of global, national and local factors influence financiers' interest and capacity to support investment in housing and specifically Affordable Housing.

Development of Affordable Housing will depend significantly on participation of the private sector given their control over land and their building capacity and skills.

Registered Housing Agencies

A Registered Housing Agency refers to an organisation that is a not-for-profit organisation that is registered by the Victorian Government under the *Housing Act 1983* 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.

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 Affordable Housing or provide other support services to tenants but may not be registered as a Housing Agency under the Act.

Agencies have strong links to wrap-around services and can connect households to services when other supports are required.

Ways in which a Housing Agency can partner and support an increase in Affordable Housing supply include:

- Developing their own land assets, often former Public Housing dwellings;
- Securing government grants to enable land development and/or purchasing of completed dwellings from the private sector typically at a discount;
- Raising debt finance from banks to support capital costs of development or purchase;
- Utilising limited surplus rental revenue as equity to support development or purchases; and
- Supporting arrangements between responsible authorities and land owners under a planning negotiation either by accepting gifting of dwellings or land for development or agreeing to purchase dwellings at an appropriate discount rate.

The main housing agencies operating in Greater Shepparton in 2019 are Beyond Housing, which currently owns and/or manages over 700 Social Housing dwellings across the Goulburn and Ovens Murray region and is the primary Opening Doors homeless services access point in Greater Shepparton, and Aboriginal Housing Victoria (AHV), which is the largest Aboriginal housing organisation in Australia.

Other Housing Agencies operating in the Greater Shepparton area in 2019 include Community Housing Limited, Haven; Home Safe and Common Equity Housing Ltd.

Indigenous community-run organisations *Rumbalara Aboriginal Cooperative* and *Yorta Yorta Nation Aboriginal Cooperative* also provide a range of services to Indigenous residents of the Greater Shepparton region. Rumbalara Aboriginal Cooperative owns 54 dwellings in Greater Shepparton that they manage as community housing. Rumbalara also operates an aged care facility and owns a small number of Independent Living Units adjacent to the facility and is an access point under the Opening Doors homeless system, supporting Aboriginal and Torres Strait Islander identifying households to access and maintain rental housing in the private rental market.^{xxvi}

Housing Agencies are key stakeholders, recognised as vehicles for Social Housing growth by the State Government and critical to the realisation of the Strategy Vision, Targets and Objectives.

6. Key Challenges

A range of issues that impact on housing affordability and specifically, the availability and delivery of Affordable Housing in Greater Shepparton, were identified in the development of the Strategy and include:

- Historical and current underfunding and limited Federal and State Government investment relative to demand, with highly competitive funding applications when available;
- Limitations on the role of Council to directly invest, further limited by rate capping;
- Wider planning and development challenges limiting the delivery of one and two-bedroom dwellings in the market that could support improved market affordability and potentially specific market-priced Affordable Housing for singles and couples to rent or purchase;
- High cost of construction relative to returns on Affordable Housing, meaning that subsidy or other investment is generally required to meet the gap; and
- Limitations on how the planning system can be drawn on by a Council to support Affordable Housing delivery on privately owned land.

Key issues identified in the *Shepparton & Mooroopna 2050 Regional Growth Plan – Key Issues and Opportunities Report* (2019) included a need for more diverse and smaller dwelling typologies to accommodate smaller households and an ageing population and a need to improve and increase Social Housing supply.^{xxvii}

There is an identified need to improve the condition of the existing social housing stock and identify locations for further social housing, as well as planning for the delivery of crisis accommodation.

Shepparton & Mooroopna 2050 Regional Growth Plan – Key Issues and Opportunities

Category	Key Issues / 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. • 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 and dwellings 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	<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

Category	Key Issues / Challenges
Financing	<p>develop sites and/or purchase dwellings, and provide appropriate levels of private rental assistance. Any new funding is typically limited and is highly competitive.</p> <ul style="list-style-type: none"> • 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 4: Overview of Key Issues, Greater Shepparton

7. Key Opportunities

The development of the Strategy identified a range of potential opportunities for Council to act, work in partnership and support 'on-the-ground' outcomes.

Key opportunities include:

- Exploration of the use of Council land for Affordable Housing development in partnership with the not-for-profit housing sector and residential development industry;
- Investigation of opportunities for Council to coordinate a funding application to the National Housing Infrastructure Finance Facility (NHIFF) to support infrastructure delivery in growth areas on the basis of an inclusion of Affordable Housing;
- Collaborating with stakeholders to develop a coordinated advocacy to the Federal and State Governments to seek new investment into Affordable Housing;
- Early advocacy for potential vacant State Government owned land to be provided into an Affordable Housing purpose;
- Providing a specific ATSI housing focus as part of tangible reconciliation action to support improved economic and social outcomes for Indigenous households; and
- Implementing a framework and process to negotiate with private land owners to incorporate Affordable Housing where relevant and feasible as part of the planning amendment and approval process.

Specialised Affordable Housing Requirements

There is a significant need and opportunity to ensure that Affordable Housing is provided to support households that are particularly vulnerable to housing stress, discrimination and insecurity in the private rental market and require tailored housing responses.

These groups are identified as priority households for new Affordable Housing in Greater Shepparton.

People with a Disability

People with disabilities face additional barriers to accessing suitable and affordable housing that are different to other cohorts of the population. They require homes that are accessible and adaptable, and enable informal support as well as independent living, and that encourage social inclusion, economic participation and health and wellbeing.^{xxviii}

Older Persons

Older persons, particularly women, are a vulnerable group particularly if they haven't achieved home ownership by retirement. Older people may require housing that is accessible, such as step-less entries and modified bathrooms. Income capacity of older people on the aged pension is constrained, limiting their capacity to participate in the rental market. Housing insecurity is a particularly concerning issue for older people who greatly benefit from staying within their community where they can maintain access to medical and other services and community connections.

Older women aged 55 years and over are the fastest growing cohort of homeless Australians, increasing by 31% between 2011 and 2016.^{xxix} Older women are a particular 'at-risk' group as they often have had

lower rates of employment history, minimal superannuation and assets and are increased risk of experiencing family violence.

Young people

Young people are particularly constrained by very low incomes and limited rental history. Whilst young people may have greater propensity to sharing a house, for some young people this is not a suitable housing option. Young people are also particularly vulnerable to family violence and are more likely to couch surf or live in other inappropriate housing circumstances.

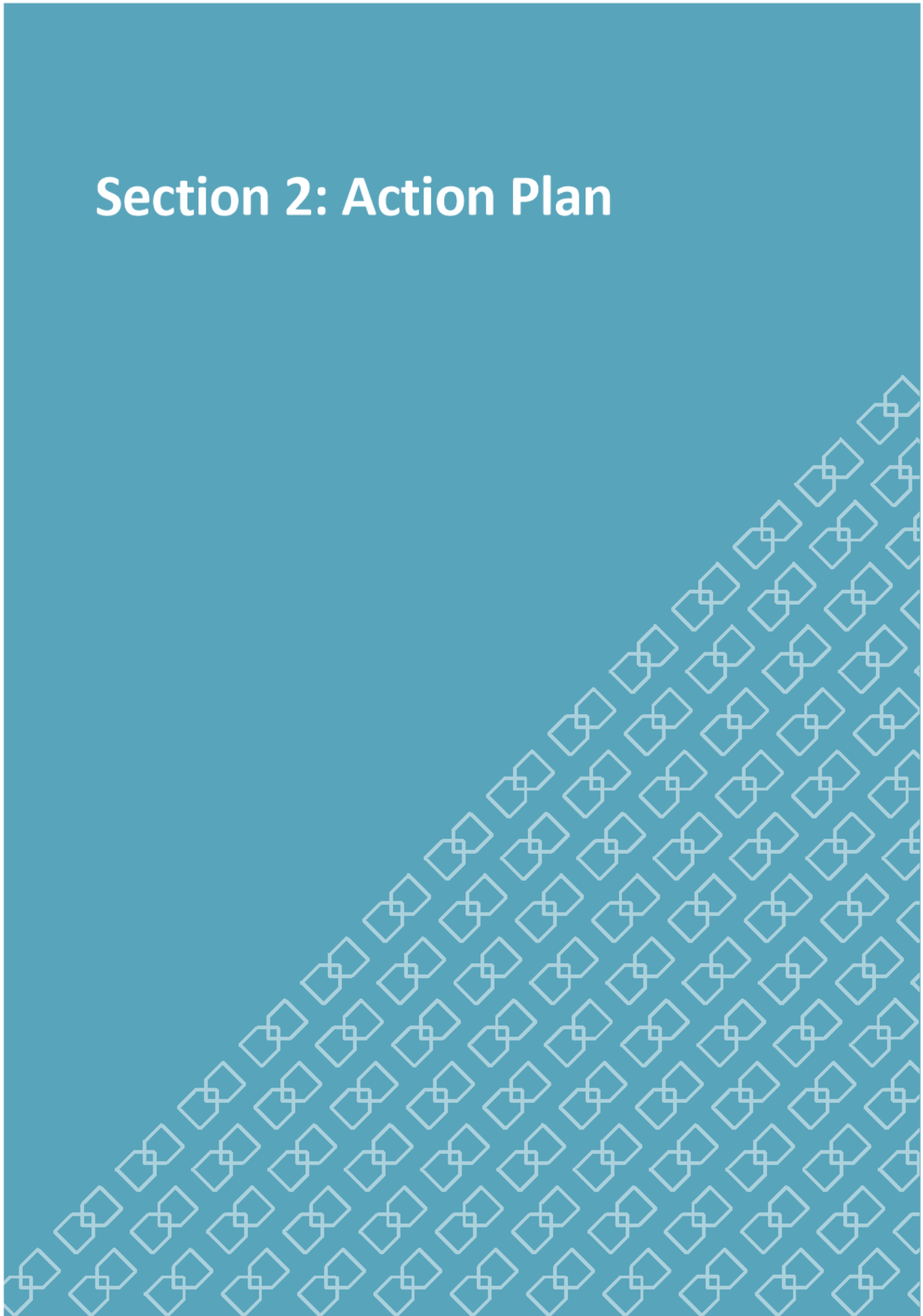
Aboriginal and Torres Strait Islander Households

Aboriginal and Torres Strait Islander (ATSI) identifying households can have specific housing needs to ensure cultural appropriateness of housing and capacity for households to respond to changing family circumstances and responsibilities, cultural needs, and discrimination.^{xxx}

Of note:

- Whilst ATSI households comprise an estimated 3.4% of the Greater Shepparton population, 27% of household clients presenting to homeless service providers in 2018-2019 identified as Aboriginal and/or Torres Strait Islander.^{xxxii}
- ATSI households are significantly more likely to be in private rental housing (54%) compared to 22% of all households in private rental in Greater Shepparton.
- 28% of ATSI households were purchasing their home and 11% fully owned their dwelling compared to 31% ownership and 31% purchasing across all the population.^{xxxiii}

Section 2: Action Plan



1. Vision

Council’s vision is that:

All members of the Greater Shepparton community have access to safe, affordable and appropriate housing.

2. Targets and Objectives

To achieve our Vision, the City of Greater Shepparton will work with key stakeholders and the community to advocate for and where appropriate, facilitate an increase in Affordable Housing.

The Vision is underpinned by three Targets:

- Target 1

Decrease the proportion of population in acute housing need from a 2016 baseline of 5.56 persons per 1,000
- Target 2

Decrease the proportion of low income households (bottom 40% of incomes) in housing stress from a 2016 baseline of 27%.
- Target 3

Increase Affordable Housing supply from 5% to a target of 12% of all housing stock.

The following four **Objectives** respond to the Vision and focus actions on tangible steps towards achieving the Targets. Key sub-objectives are highlighted.

- Objective 1

Increased investment in Crisis Accommodation and long-term Social Housing.

- 1.1 Support for community housing organisations to partner and deliver new, high quality, Affordable (Social) Housing close to transport and services.
 - 1.2 The redevelopment of poor quality and underutilised public housing assets.
 - 1.3 The provision of land to support private sector and community housing partnerships to deliver Affordable Housing outcomes.
 - 1.4 Tailored housing solutions for different priority household groups including the aged, people with a disability, Indigenous households and young people.
 - 1.5 Enhanced community understanding of Affordable Housing need and responses.
- Objective 2

Dedicated and appropriate crisis and long-term housing responses to the Affordable Housing needs of high-risk groups, such as the Indigenous community, youth and older women.

- 2.1 New investment to increase crisis and transitional accommodation that caters for different priority groups, including young people and Indigenous persons, supported by appropriate wrap-around services.
- 2.2 Increased investment in new Indigenous owned and managed Social Housing, including innovative housing typologies that accommodate diverse household requirements.
- 2.3 Investigation of alternative housing models and advocacy for investment.
- 2.4 Dedicated opportunities to support increased home ownership for Indigenous households.

Objective 3

Improved housing diversity, with increased supply of one and two-bedroom dwellings.

- 4.1 Planning to ensure adequate land supply into the future and associated investment in infrastructure and services.
- 4.2 Planning for the delivery of land parcels suitable for one and/or two-bedroom dwellings to support housing affordability and choice.
- 4.3 Increased development and specifically Affordable Housing development within the Shepparton CBD and around key activity centres.

Objective 4

Support for households to maintain and improve housing affordability and reduce housing stress and risk of homelessness..

- 4.1 Increased early intervention support for households at-risk of homelessness to maintain tenancies.
- 4.2 Support for more long-term private rental housing options.
- 4.3 Increased support for lower income households in the private rental sector to reduce housing stress and the incidence of homelessness.
- 4.4 Support for households to participate to their capacity in the community.

3. Framework to Guide Built Form Outcomes and Allocation of Affordable Housing

In accordance with the *Planning and Environment Act 1987* definition of Affordable Housing, a range of 'matters' or criteria are required to be considered to determine the characteristics of Affordable Housing

need in an area to inform and ensure that outcomes delivered will be appropriate for very low, low or moderate income households.

These matters have been considered in light of the evidence set out in Appendix 1 and reflected in a framework, set out in Table 5. This framework will guide Council and stakeholder decisions around future priority built form outcomes and the allocation of Affordable Housing in Greater Shepparton going forward.

Of note, and reflecting the evidence of Affordable Housing need:

- There is an estimated Affordable Housing Gap of 1,751 dwellings (2019) and a forecast Affordable Housing supply requirement for 2,690 new Affordable Housing dwellings by 2036. To meet unmet and forecast demand, would require 42% of all projected dwelling supply to be delivered as housing that is appropriate, affordable and allocated for very low and low income households.
- The main type of Affordable Housing required to respond to Affordable Housing need in Greater Shepparton is one and two-bedroom dwellings that can support very low and low income households, particularly single person households, young people, people with a disability and Indigenous households.
- Areas that are well located close to transport and services, particularly areas within and close to the Shepparton and Mooroopna Central Business Areas are identified as priority locations. Growth areas are also recognised as potential locations for Affordable Housing as they are the primary areas for new housing supply.
- A tailored and culturally appropriate response to respond to the housing needs of the ATSI community is also recognised reflecting unique cultural needs, responsibilities associated with caring for extended families, the disproportionate number of households that present to homeless services and the significantly higher rate of households in private rental relative to the general population.
- Specialised Affordable Housing responses are required that are appropriate for other priority households including older people, women, people with a disability and young people that can no longer live at home.

State Government published Matters	Response and Framework for Action
Housing Need	<ul style="list-style-type: none"> • There is a clear need for Affordable Housing in Greater Shepparton, primarily in Shepparton and Mooroopna, with an estimated 1,751 new Affordable Housing dwellings required to respond to the housing needs of very low and low income households in the community. • The need is greatest for very low and low income households, particularly singles and couples for whom one and two-bedroom Social Housing is required. • There is a gap in affordability of home purchase for very low and low income singles and couples and families.
Location	<ul style="list-style-type: none"> • Shepparton and Mooroopna are priority locations for Affordable Housing due to their convenient access to services and amenities. Other locations in the municipality that have reasonable access to transport and services may also be considered suitable for Affordable Housing provision, this includes growth areas and smaller towns. • Government owned land in reasonable locations is also a priority for Affordable Housing reflecting the opportunity. This includes current school sites that may eventually become surplus to education needs and available for redevelopment. • Locations that are identified as being suitable for smaller dwellings such as flats, duplexes and apartments are priority areas noting the need for more one and two-bedroom dwellings.
Type	<ul style="list-style-type: none"> • One and two-bedroom dwellings are the priority built-form to meet the unmet and forecast Affordable Housing need in Greater Shepparton. • Affordable Housing should be built to reflect market standards and measures such as water-sensitive urban design, with consideration to long-term affordability features balanced against upfront capital costs. • Adaptable design should also be incorporated to allow for changing household needs.
Tenure	<ul style="list-style-type: none"> • Both affordable rental and ownership tenures are required to respond to the evidence of need, with emphasis on Social Housing and Affordable Rental Housing for lower income households. • Affordable rental tenures could include housing owned or managed by a Registered Housing Agency (Social Housing) or dwelling managed under an appropriately regulated privately owned Affordable Housing arrangement.
Allocation	<ul style="list-style-type: none"> • A clear and accountable process of ensuring any dwellings delivered as Affordable Housing are allocated to households that meet either the <i>Planning and Environment Act 1987</i> published Affordable Housing income bands or Social Housing income eligibility is required. • Dwellings proposed to result in the ownership and/or management by a Registered Housing Agency will meet this requirement. • Dwellings proposed for a home purchase arrangement by an individual Eligible Purchaser must be allocated through an appropriately regulated process with an established process of income checking. • Priority households for Affordable Housing are single people, ATSI households, older people, people with a disability and younger people.
Affordability	<ul style="list-style-type: none"> • Dwellings proposed as Affordable Housing must be clearly intended to be affordable for the proposed household target group. An acceptable benchmark is that very low, low or moderate income households should not pay more than 30% of their household income on housing costs. Ownership and/or management by a Registered Housing Agency will meet this requirement. • Evidence that a sale price or shared equity arrangement will be affordable for intended target groups will be required for any proposed home purchase model.
Longevity of outcome	<ul style="list-style-type: none"> • The evidence indicates a forecast need for Affordable Housing. Affordable Housing that is delivered is expected to therefore be intended for long-term use or the value provided re-invested in new Affordable Housing over time should the dwelling be sold.
Integration	<ul style="list-style-type: none"> • Affordable Housing should not look externally different from market housing and should be equal in design quality and standards. • Integration of Affordable Housing built form across a site is prioritised, with an objective that Affordable Housing is not concentrated in any one single location unless supported by a Registered Housing Agency. • Clustering of Affordable Housing dwellings may be appropriate in some circumstances due to proximity to

State Government published Matters	Response and Framework for Action
	transport and/or availability of land or sites or government redevelopment or investment strategy.

Table 5: Framework to Guide Affordable Housing Built Form and Allocations in Greater Shepparton

Intent to negotiate

In line with Council's responsibilities under the *Planning and Environment Act 1987* and in response to the evidence of need, Council will seek to apply the framework to planning negotiations, with the following proposed percentages of Affordable Housing proposed to incrementally apply to developments over 15 lots or dwellings that meet the site and planning application criteria set out in the 'Affordable Housing Negotiation Framework' set out in at **Appendix 3**.

Time of lodgement	Affordable Housing Outcome (proposed % of total estimated dwellings/lots)
2020 – 2023	2 per cent
2024 – 2027	3 per cent
2028 – 2031	5 per cent

Table 6: Proposed Affordable Housing inclusion over time

Of note, the proposed Affordable Housing inclusions are significantly below the estimated need reflecting that provision of Affordable Housing through the planning system is one of a number of mechanisms required to respond to need.

4. Action Plan

The following sets actions by which Council aims to respond to the identified objectives, issues and opportunities. Actions and proposed to be delivered within the following timeframes:

- Immediate - in the next 12 months
- Short term – 12 months to 3 years
- Medium term – 3 years to 6 years.

Social Planner and Community Developer

Council will apply an Affordable Housing lens when planning the development of social services and facilities and collaborating across all levels of government, community service providers, developers and residents.

Our priority Social Planning and Community Developer Actions are:

Action #	Timeframe for Action	Objective #
1. Work with homeless service provides and DHHS to develop a Council protocol for responding to homeless persons and a rough sleeping in extreme weather action plan.	Immediate	3.1
2. Investigate potential grant programs to support improvements in private rental housing quality and environmental performance in exchange for sub-letting into an Affordable Housing purpose.	Short Term	5.1
3. Explore opportunities for Council to assist housing agencies to support households at-risk of homelessness to maintain private rental tenancies.	Term	5.1
4. Improve community awareness of the issue through developing and implementing an Affordable Housing community information and engagement plan with a focus on engaging with landowners, builders, and real estate agents.	Short Term	1.4
5. Investigate 'alternative' housing models, such as cohousing and deliberative development.	Short Term	2.2
6. Explore opportunities to support tenant engagement and participation in improving and maintaining landscaping of Affordable Housing properties, including Council resources, engagement with service groups, and volunteer programs.	Medium Term	1.2 & 1.5
7. Engage with DHHS to explore opportunities for planning to enhance the development potential of DHHS owned assets to support an increase in Affordable Housing supply.	Short – Medium Term	1.2

Advocacy and Leadership

Council, as representatives of the community, has an important role to demonstrate leadership in areas of community importance and to advocate to other tiers of government for funding or policy reform to address local issues.

Council's Advocacy and Leadership Actions are to:

Action #	Timeframe for Action	Objective #
8. Establish an Affordable Housing Stakeholder Reference Group to work with Council to deliver the Action Plan and utilise emerging opportunities to facilitate Affordable Housing.	Immediate	1
9. Drawing on the Strategy objectives, develop an advocacy strategy with local stakeholders to support a coordinated and concerted engagement with the Federal and State Governments to maximise potential for government investment.	Immediate	1, 2 & 3
10. Advocate to the State Government for the application of the Government's Shared Equity program 'HomesVic' to be rolled out to regional areas, including dedicated home ownership opportunities for Indigenous households.	Short Term	All
11. Investigate the potential use of surplus or underutilised Council owned assets for Affordable Housing including crisis housing, e.g. at grade car parking, land for future projects that may suit transportable shorter term and innovative housing.	Immediate	1.1 & 1.3
12. Liaise with State government agencies to investigate the potential use of surplus or underutilised land for Affordable Housing.	Short – Medium Term	1.1 & 1.3
13. Take a lead in coordinating and promoting a regional advocacy campaign for new Federal and State funding for Affordable Housing in the Hume area including for: <ul style="list-style-type: none"> - Fair share of allocation of State investment relative to population and Affordable Housing need; - Federal investment via the National Housing Infrastructure Facility grant program; - A regional specific Shared Equity program. 	Medium Term	1, 2 & 3
14. Advocate with stakeholders for a standardised and appropriate approach to Affordable Housing to be included under the Planning and Environment Act.	Ongoing	4.1
15. Promote the Affordable Housing Strategy in the community, to stakeholders and the State Government and reference objectives as relevant to other Council activity and briefings.	Ongoing	1.4
16. Undertake ongoing engagement with Indigenous housing and service agencies to understand and reflect specific Indigenous housing needs in advocacy and action.	Ongoing	2
17. Investigate opportunities to support the building and development industry to develop and showcase quality, smaller built form housing typologies to	Medium	4.2

Action #	Timeframe for Action	Objective #
the community.	Term	

Land Use Planning

As the Responsible Authority Council has an important role to effectively establish and administer land use planning to ensure the provision and sustainable development of land to support the needs of the community. This includes a need to respond to an objective of planning to facilitate the provision of Affordable Housing.

Council priority Land Use Planning Actions are:

Action #	Timeframe for Action	Objective #
18. Prepare an amendment to the Local Planning Policy Framework to reflect the new objective of planning 'to facilitate the provision of Affordable Housing' and the objectives and actions contained in the Strategy.	Short Term	1.1, 2.1 & 4.1
19. Draw on the draft Affordable Housing Development Negotiation Framework set out within the Strategy as a basis for seeking to negotiate the provision of Affordable Housing on suitable sites that meet the framework criteria.	Ongoing	1.1, 2.1 & 4.1
20. Support Council staff capacity building and training in securing Affordable Housing through planning negotiations.	Short Term	1.1, 2.1 & 4.1
21. Explore opportunities to include Affordable Housing provisions within the South East Growth Area Structure Plan and any future growth/structure plans.	Short Term / Ongoing	4.1
22. Investigate opportunities to access Federal Government National Housing Infrastructure Funding for greenfield sites to support early infrastructure and delivery of Affordable Housing.	Short Term	1.1
23. Review the CBD Strategy to identify barriers to implementation of residential development in the CBD area and identify options for enhanced Council action including to support Affordable Housing delivery.	Short Term	4.1
24. Map community infrastructure to identify of priority areas and opportunities for Affordable Housing delivery.	Short Term	1
25. Develop a Council position in relation to the redevelopment of any potential vacant school sites or other State Government owned sites to advocate for Affordable (Social) Housing to be recognised as a minimum requirement of any land sale and redevelopment.	Short - Medium Term	1.3
26. Continue to facilitate planning for new growth areas and support housing diversity and affordability through inclusion of smaller lots.	Ongoing	4.1



5. Monitoring and Reporting

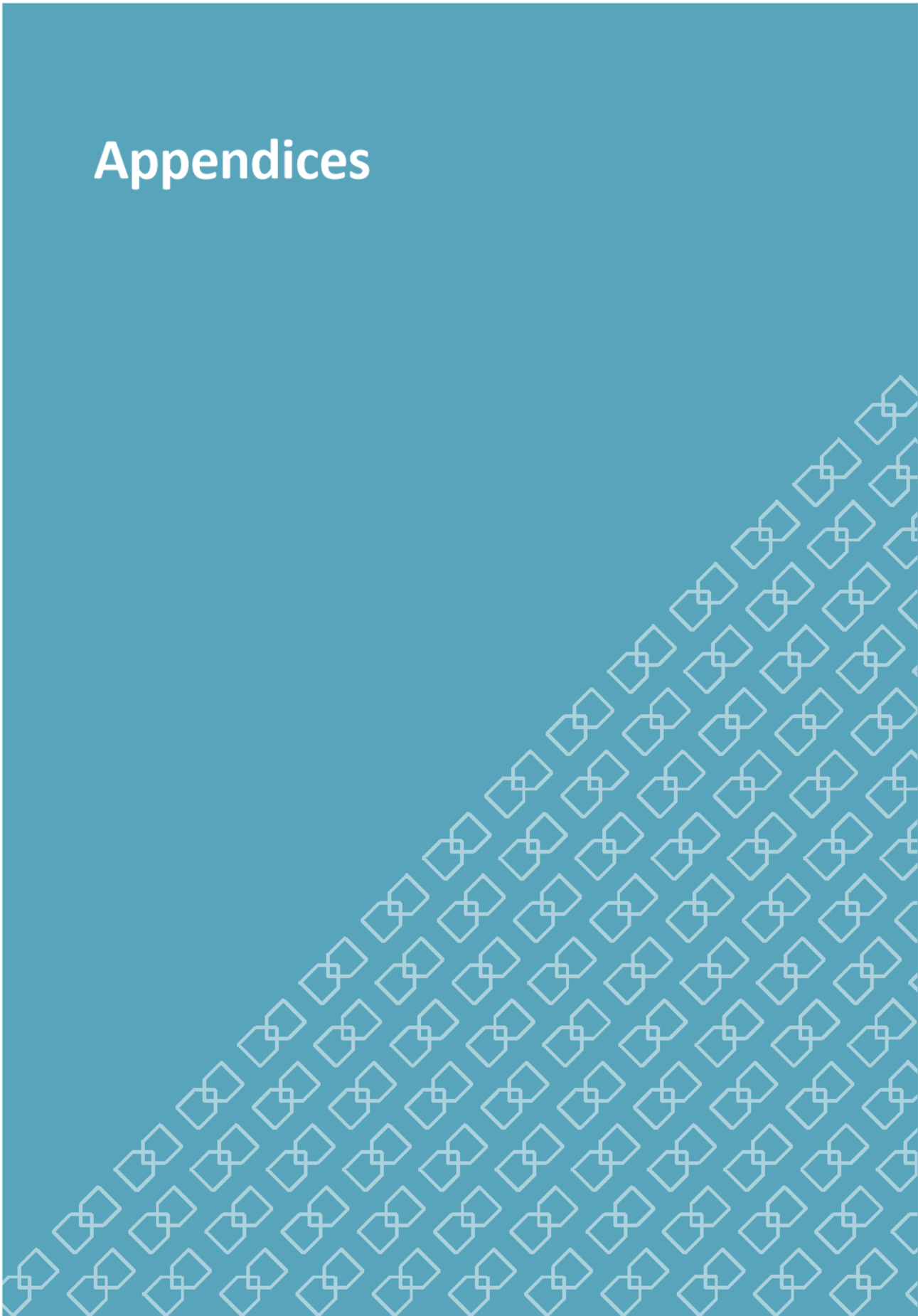
The Strategy implementation is expected to be driven by Council with annual reporting on targets, actions and reflection of priorities within the Council action plan.

The establishment of a Stakeholder Reference Group is a priority Action to provide guidance to Council on the implementation of specific actions.

6. Review

The Strategy and actions will be reviewed in 2025.

Appendices



Appendix 1: Evidence of Affordable Housing Need

Affordable Housing Supply and Demand Analysis

1. Key Statistics Influencing Affordable Housing Demand

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% 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. 37.09% increase in market value for units between 2008 and 2018. 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 5,207 presentations in 2014, including majority of females (61.21%) and high percentage of Indigenous and immigrant populations, which are projected to increase. Highest household rent with percentages that are affordable dropping from 76% in 2004 to 70.5% in 2014.

Table 7: Overview of household and housing characteristics

Of note:

- The majority of households are couples with children (27.8%), lone persons (25.2%) and couples without children (24.7%), with 11.1% of households are single-person households whilst the predominant housing type is three or more bedrooms (71.9%);^{xxxiii}

- Only 3.5% of dwellings had zero to one-bedrooms and 15.1% had two-bedrooms;^{xxxiv}
- Between 2011 and 2016, there was an 80% increase in households identifying as Aboriginal and Torres Strait Islander living in the City of Greater Shepparton, with 3.4% of all households in 2016 identifying as Indigenous. Indigenous identifying households are significantly more likely to be in private rental housing (54.8%) compared to 22% of all households, and only 11.6% of Indigenous households fully own and 28% are purchasing, resulting in further generational disadvantage and likelihood of higher rates of tenure insecurity and vulnerability;^{xxxv} and
- Between 2001 and 2016 there was an increase in retirees and older persons moving to the City Greater Shepparton which may relate to a number of new 'lifestyle villages' that were constructed during this period. 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.^{xxxvi}

2. Household Income profile

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 9).^{xxxvii}

Quartile group	Equivalised Household Weekly Income	Number of households	Greater Shepparton%	Regional VIC%
Lowest group	\$0 - \$494	6,098	30.3%	30.7%
Medium lowest	\$495 - \$864	5,822	28.9%	29.2%
Medium highest	\$865 - \$1,392	5,020	24.9%	23.9%
Highest group	\$1,393 or more	3,199	15.9%	16.2%
Total Households		20,141	100%	100%

Table 8: 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%);^{xxxviii} 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.^{xxxix}

3. Land supply, development proposals and building approvals

As at 2016, estimated land supply in the Greater Shepparton region within zoned areas was predicted to increase from previous averages of 212 lots/dwellings per annum to 440 lots/dwellings per annum.

The majority of zoned residential allotments (Low Density Residential or Rural Living) were in the Shepparton urban centre (total 831 lots) with an estimated 9% vacant. The median size of established homes sold in 2017 was 766 m².^{xi}

Approximately 7,366 broad-hectare sites, of currently unzoned land with normal residential density has been identified as potential stock within the Urban Growth Areas, the majority located in Shepparton urban centre (6,596 lots).^{xii}

From July 2018 to March 2019 there were 288 residential buildings approved to be built in Greater Shepparton. 99% of approvals were for houses with only four units approved.

In the 2017-18 financial year there was a total 369 residential building approvals including 17 unit developments – the highest number of total approvals since 2009-2010 (570 approvals). Approvals have otherwise remained generally consistent over the last 20 years.

4. 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;^{xiii}
- 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);^{xiii}
- 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%;^{xiv}
- 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;^{xiv} 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 8). 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).

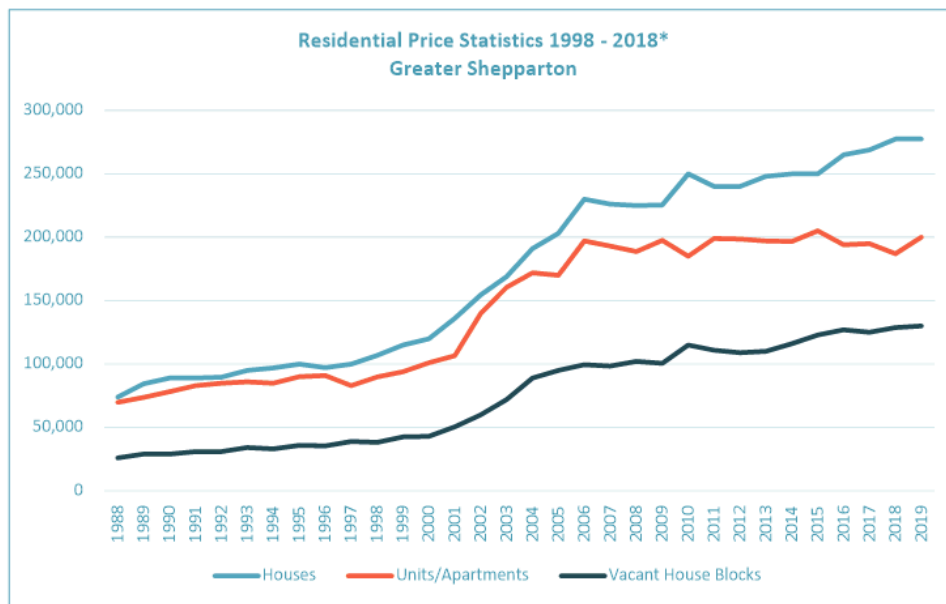


Figure 8: Residential Price Statistics, 1987 - 2019, Greater Shepparton Local Government Area (*2019 is based on a small number of sales and is preliminary only)^{vi}

5. Homelessness

The 2016 Census reported a total of 345 person as homeless in Greater Shepparton (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 9).^{xlvii}

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>	345
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 9: Homeless by operational group by selected Local Government Area, 2016

Compared to other regional areas, Greater Shepparton had a higher rate of estimated homeless per 1,000 persons (Table 10).

	Greater Shepparton	Greater Geelong	Mildura	Wodonga
Homeless Operational Group (# persons)	345	750	175	168
Rate per 1,000 persons	5.56	3.21	3.25	4.27

Table 10: Estimated Homeless Operational Group by Local Government Area, 2016^{xlviii}

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 11);
- 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 9);
- 59.3% (1,011) were aged between 26 and 45 years old (Table 12);

- 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;^{xlix}
- 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 10);
- 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 13).^l

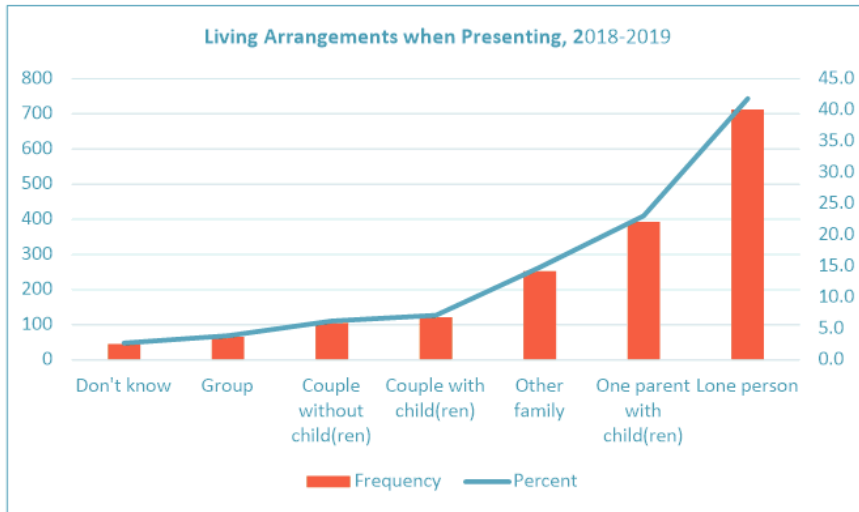


Figure 9: Living arrangements when presenting (by householder recorded as client), 2018/2019

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%

Country of Birth	No. Households	%
Total	1704	

Table 11: Country of Birth of Client

Age Range	Frequency	Percent
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 12: 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

Main Reason for Presenting	No. Households where reason was recorded*
Housing Crisis	403
Relationship / Family Breakdown	430
Domestic and family violence	447
Inadequate or Inappropriate dwelling condition	699
Financial Difficulties	862

Table 13: Main reasons for presenting, *Note, more than one reason may be recorded

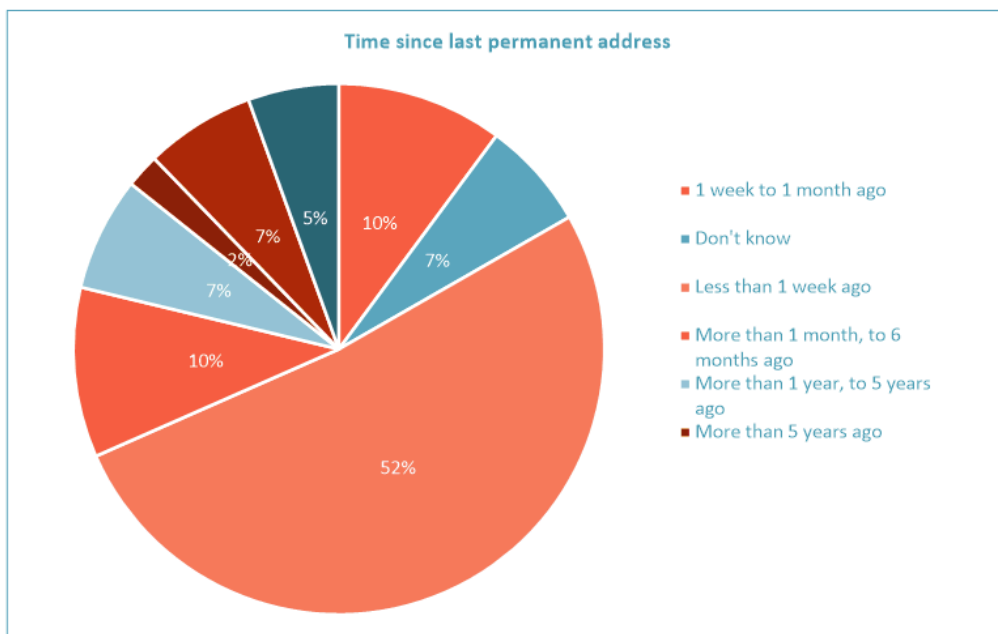


Figure 10: Time since last permanent address

6. Social Housing Supply

As of 30 June 2018, DHHS recorded 1,564 long-term Social Housing dwellings in the Greater Shepparton Local Government Area, 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 14).ⁱⁱ

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 14: Social Housing Dwellings as at June 2019

7. 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).ⁱⁱⁱ

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.ⁱⁱⁱ

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.^{liv}

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

8. 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. From 31 March 2013, rooming house operators must 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.

9. 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.^{lvi}

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

Analysis undertaken by RMIT for Council in 2018 found a large proportion of neighbourhoods across Shepparton township area are spending more than 30% of their income on housing with “up to 66% of lower income households within Shepparton spending more than 30% of their gross incomes on housing costs”.^{lviii}

10. 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.^{lix}

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 11);
- From 53.3% of one-bedroom new lettings in 2008 to 30.1% in 2018 (Figure 12);
- From 80.2% of two-bedroom new lettings in 2008 to 70.5% in 2018 (Figure 13); and
- 77.5% of three-bedroom new lettings to 65.8% in 2018 (Figure 14).^{ix}

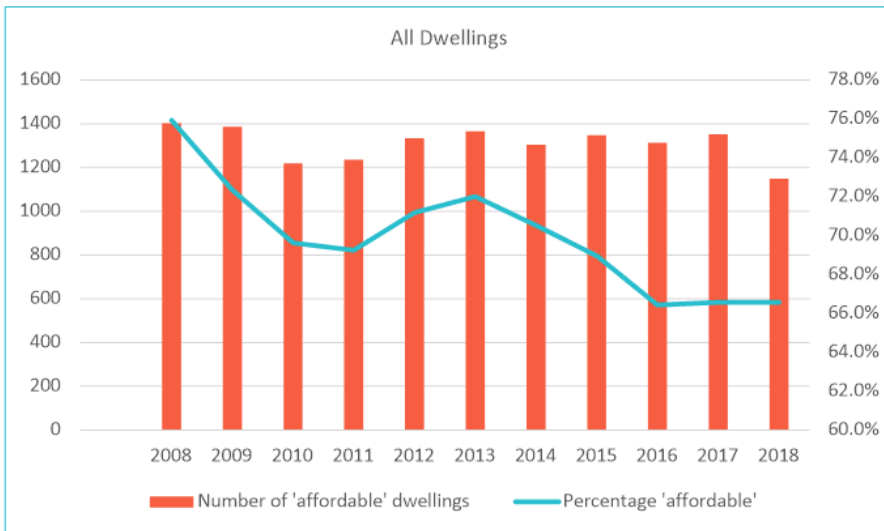


Figure 11: Private rental affordability, Greater Shepparton, 2008 – 2018, all dwellings

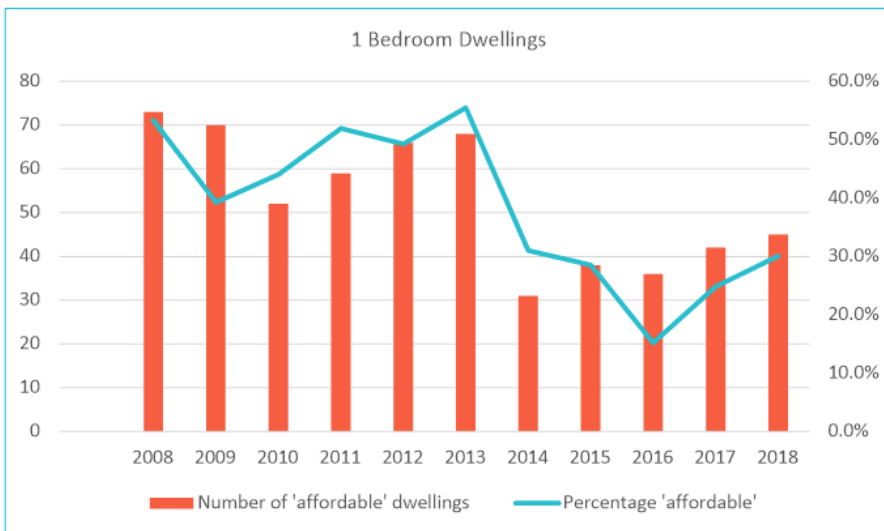


Figure 12: Private rental affordability, Greater Shepparton 2008 to 2018, 1 Bedroom dwellings

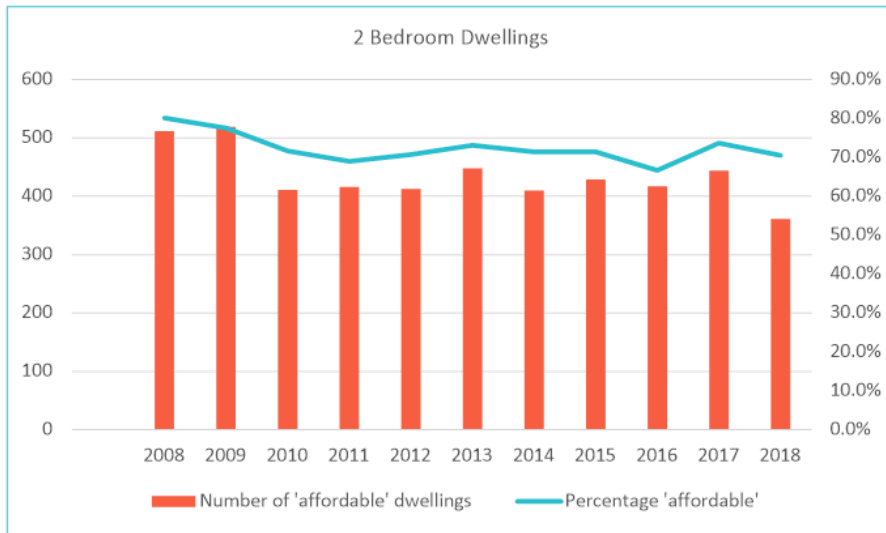


Figure 13: Private rental affordability, Greater Shepparton 2008 – 2018, 2 Bedroom dwellings

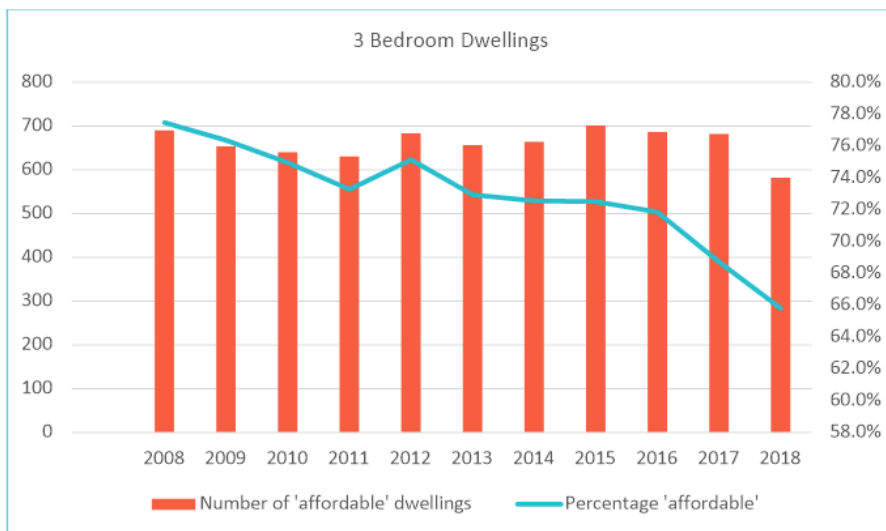


Figure 14: Private rental affordability, Greater Shepparton 2007 – 2018, 3 Bedroom dwelling

12. 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 15).

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

An assessment of what would be affordable for these households has then been undertaken using a 30% income on housing costs measures and a range of assumptions in relation to home purchase, summarised in Table 16.

Household type	Very low Income			Low Income			Social Housing Register of Interest ('moderate income')		
	Income Limit	Affordable Rent / week	Affordable Purchase	Income Limit	Affordable Rent / week	Affordable Purchase	Income Limit	Affordable Rent / week	Affordable Purchase
Single	\$18,380	\$106	\$79,512	\$29,400	\$170	\$127,184	\$52,873	\$305	\$228,728
Couple	\$27,560	\$159	\$119,224	\$44,100	\$254	\$190,776	\$80,926	\$467	\$350,085
Family	\$38,590	\$223	\$166,940	\$61,750	\$356	\$267,129	\$109,083*	\$629	\$471,891

Table 16: Estimated Affordable Rent and Purchase, Affordable and Social Housing Income Limits^{bi} *Moderate income family assumes one-two adults and up to two dependents.

Using these estimates, to be affordable:

- A one or two-bedroom dwelling would need to be priced at less than \$228,00 for a single person on the top end moderate / Social Housing eligibility to afford to purchase; and
- A three-bedroom plus dwelling would need to be less than \$350,000 for a couple on a top end moderate / Social Housing eligibility to purchase or \$471,00 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 17 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	Very Low Income			Low Income			Social Housing Register of Interest		
	Income Limit	Rental Gap	Purchase Gap	Income Limit	Rental Gap	Purchase Gap	Income Limit	Rental Gap	Purchase Gap
Single	\$18,380	-\$119	-\$107,488	\$29,400	-\$55	-\$59,816	\$52,873	\$80	\$41,728
Couple	\$27,560	-\$126	-\$157,776	\$44,100	-\$31	-\$86,224	\$80,926	\$182	\$73,085
Family	\$38,590	-\$62	-\$110,060	\$61,750	\$71	-\$9,871	\$109,083	\$344	\$194,891

Table 17: Indicative Affordability Gap Assessment by Household Type

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.

Appendix 2: Greater Shepparton Affordable Housing Policy Pre-draft Consultation Report

Summary of Stakeholder Workshop Notes

Consultation with key stakeholders was undertaken to inform an understanding of the issues and opportunities. This has included one-on-one meetings and a Stakeholder Forum hosted by Council. A survey for Council staff and key stakeholders was undertaken with 27 respondents. Council also promoted a survey for the general public with 30 respondents as at 5 July 2019.

The *Greater Shepparton Affordable Housing Stakeholder Forum* was well attended, including the Mayor, Councillors, CEO, and staff from across Council, and 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. Attendees provided thoughts on a potential vision, key challenges and opportunities to increase Affordable Housing supply.

This report summarises input from the forum and a summary of the stakeholder survey responses.



Vision

Stakeholders contributed the following ideas to a potential vision for Affordable Housing in Greater Shepparton:

What it is needed for what is accessible - Efficient & effective action	Use existing housing (large blocks to double housing)	Create connected community	Innovative & sustainable house design	Adaptive age requirements eg. Solar technology
Housing plays a huge role in Health outcomes	Maintaining integrity and quality of homes with low affordability	Identify & address broad scope of needs	Increase availability of social housing	Health communities – need a home
Affordable housing needs to be smart; prevent rental stress, design	Securing adequate rentals for large families	Affordable housing insisted on in new developments, minimum %	Housing that's affordable to live in not just rent or buy	Affordable housing to meet demand for everyone especially the most vulnerable
Support Social Housing Providers to make affordable and sustainable eg. Rates /land packages/ Planning permits	Increase home ownership in ATSI community	Increase in Affordable Housing	Partnerships with Council & investors	Tiny houses that are adaptive for changing circumstances
Student accommodation Rooftop accommodation	To have a housing market that caters for all	Social inclusion regardless of income	Natural established community hubs in development	Flexible, adaptive affordable housing for young people
Capitalise on the opportunities for investment in short-term housing for young people (philanthropic)	Supported housing for youth prior to establishments such as Youth foyer	Meet the needs of the Aboriginal community	Community pride and exhibition	Tree change – community improvements
Energy Efficient, robust, high quality builds	Change community perception – Good will to roofs over heads	Buildings that adapt to family needs ie. modular builds		

Key issues identified by stakeholders include:

Housing stock doesn't reflect type needed	NIMBYism	Government will never fund the amount of housing needed	No crisis accommodation (except a little for Family Violence)	Data on demand inaccurate, not everyone applies due to long waits	Too expensive to rent!
Social determinants of health (chicken & egg)	GSCC dependant on 'Free market'	ATSI local people homeless on their own traditional land	Shortage of rentals!	Housing is expensive and takes a long time to realise	Shifting cultural perception around 'low income housing'
Homelessness is not a crisis – it's a journey for a person, a family, a community	Access to services; Bus, Doctors, Schools	Affordable Housing stigma	Developers – how do we encourage/ influence to include social housing	Planning laws	Developing a system which enables the private sector to be more involved in Affordable Housing
Provision of services; Doctors/MCH, Kindergartens, Schools	Provision of open spaces; playgrounds, natural reserves	Having affordable rentals that are liveable for CALD community, not meeting demand due to shortage	Flexibility in Funding	Vacant properties	Secondary migration & larger dwellings
Impact of children in out of home care; affordability, availability, housing stress, design / flexibility	Design of open spaces for use & inclusion of all ages. Many covers older children or grandparents	Transport & access to transport, especially to services	Access to open spaces – wider footpaths, footpaths on both sides of the street, walkability	Women and their children experiencing Family violence, along with those who are lower socio-economically disadvantaged	Rental market is pushing low income people / families out of property altogether
Shepparton has highest homelessness in Victoria, & projections are that it will get worse – need to act now	Temporary / substandard accommodation providers are exploiting homelessness	Settlement – large families with 6 or more children	Resources – rate capping	Development design; solar orientation & running costs – higher density living & affordability, boarding homes policy regulation, homelessness stigma	

Potential roles for Council to respond to opportunities include:

<i>I see an opportunity for Council to draw on its role as...</i>	<i>To respond to (issue)...</i>	<i>By...</i>
Leader & Advocate	Long-term homelessness – need for affordable housing as a community responsibility	<p>Creating a collective / consortium of organisations locally to pool resources / funds / ideas to make change, and change attitudes, this could include:</p> <ul style="list-style-type: none"> - Lobbying government for more resources / funding - Educating the community - Compounding \$ to purchase land/property - Review & enforce Developer Contribution system
Leader & Advocate by example, Land use planner & development facilitator	<p>Social housing stigma & understanding supportive housing providers in the community the need for a 'whole' of community response and wellbeing.</p> <p>Over representation of homelessness or Housing Affordability challenges in the Aboriginal community.</p>	<ul style="list-style-type: none"> - Continuing dialogue - Lead by example, promote innovation - Tangible actions that make a difference; zoning / rates / land / planning & development - More interaction with Housing providers – we have a shared challenge but specific needs - Facilitate development partnerships - Sharing data & needs assessment / analysis - Look at opportunity for land as result of super school
Leader & Advocate & Land use Planner	The supply of special housing and facilitating development outcomes on known /sold development sites or waiving development fees for infrastructure	<ul style="list-style-type: none"> - Waive / aid in paying infrastructure outcomes / costs - Advocating for investment - Facilitate inner urban land consolidation to allow for medium density housing in CBD locations <p>Share the statistics and stories we have for the community that we do not have enough resources to match the vulnerability of our population</p> <p>Figure out a way to utilise the large black pub in the middle of town currently being wasted</p>
Facilitator of Partnerships	<p>That there are vacant houses in the district that are empty, yet we have hundreds of people homeless each night.</p> <p>To flood proof CBD of Mooroopna to encourage development close into Mooroopna.</p> <p>Shortage of Affordable Housing in Mooroopna.</p>	<ul style="list-style-type: none"> - To utilise the infrastructure (both govt & private) we already have in an innovative way. - Bring property owners together to discuss and incentivise a response <p>After flood proofing, this would allow areas around CBD of Mooroopna to be available for Affordable Housing.</p> <p>At the moment flooding issues in Mooroopna do not allow further development within these areas.</p>
Land Use Planner	<p>Lack of housing</p> <p>Lack of housing stock</p> <p>Low income family homelessness</p>	<p>More supply to stop Landlords increasing rent, making it affordable.</p> <p>Council need to look for housing with availability to put properties at back for emergency accommodation.</p> <p>Working with existing landlords and homeowners to better use their land eg. Adding multiple units or dwellings to increase housing stock, therefore choices for prospective tenants and the rental market levels out or even decreases.</p> <p>Gifting unused / disposable land to develop residential co-op housing.</p> <p>I like the idea of common equity housing.</p>
Land Developer	Short-medium term homelessness	Re-purposing the empty 'spare change' and other vacant buildings in the CBD area for use by people experiencing homelessness.

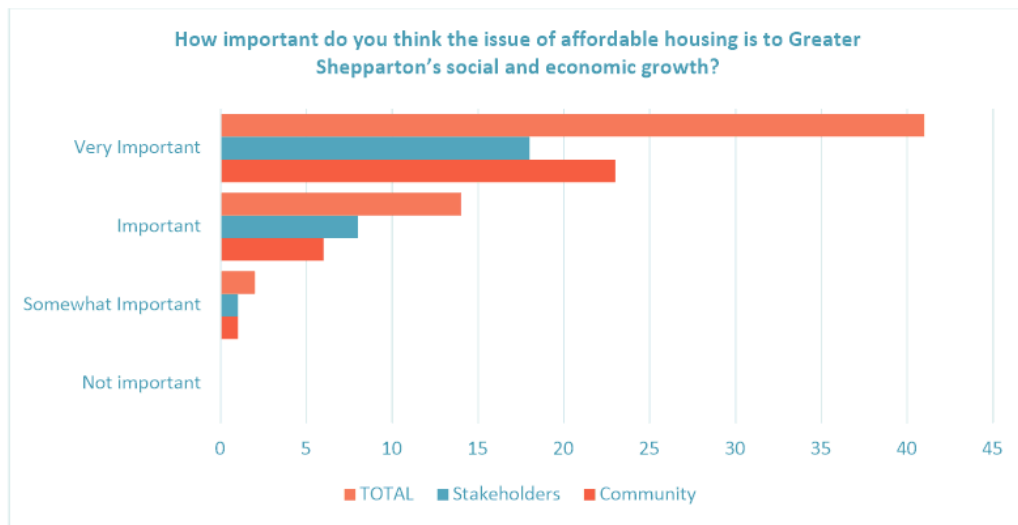
Land use Planner & Developer	Connectivity to Affordable Housing, increasing amenity, drive down stigma	Public Community space eg. Park, community hubs. Opening up / identify / attaining smaller public use space for recreation, community hubs etc. Creating Communities who can take ownership of space & place.
Land Use Planner, Leader & Advocate	Free up unused land/buildings to create spot for more housing. Provide more funding.	Looking into unused land / buildings. Lobby for more funding to provide more homes.
Leader, Land Use Planner, Facilitator	Supply / demand Homelessness – crisis accommodation	<ul style="list-style-type: none"> - Removing rates for AH provides on the condition they can prove reinvestment of that amount back into affordable housing. - Lobbying State gov't for planning law changes that INSIST on a % 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. - Provide land owned by council for social housing. - Higher density CBD living (retail won't revitalise, housing will!)
Social Planner	Housing shortfall	Partnership in rental properties with other welfare groups, with other free market rentals. School sites left over from closing high schools to develop super school – use for affordable & market housing.
All roles	More affordable housing	Long term – developing more AH of course. But short term – we need more AH now – utilising vacant houses / buildings, approaching owners making it worthwhile for them too. Maybe have more programs in place to support transitional housing, so they can move into private renting.
	Affordable Housing Homelessness crisis	<ol style="list-style-type: none"> 1. Using a stepped approach to relieving the homelessness crisis: 2. Relax planning & building restrictions to accommodate demand 3. Work with services to form a sustainable model that builds on stage 1 <p>Council leads all the discussions / planning re-suitable affordable housing & council must commit to a 20 year plan.</p>
	Review some of its inner CBD properties to provide housing over these sites. Shortages of Affordable Housing	Eg. By selling / leasing air space over Hixon / Maude St carpark to allow affordable housing above carpark. Retain parking below.



Survey Responses

Two surveys were conducted – one with key stakeholders and Council staff and Councillors, the other a wider community survey. A collation of responses is set out below.

To the question ‘How important do you think the issue of affordable housing is to Greater Shepparton’s social and economic growth?’, the vast majority of respondents indicated it was very important or important:



Reasons for this response (not important, somewhat important, important, very important) included a range of responses outlined below:

Stakeholder survey responses:

- 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.

Community Survey Responses:

- Reduces domestic violence.
- Reduce reliance on support agencies.
- Rent is so high.
- Increasing wealth inequality.
- Lack of employment opportunities.
- Loss of skilled workers.
- Impact on local economy/growth.
- Ensure equality & greater social dynamic.
- Vital aspiration for young people/migrants.
- Basic human need/right, safety. (*8 respondents identified this as a reason*)
- Mental health impacts - uncertainty, depression, feeling unvalued, feeling a failure, things don't connect.
- Base for community belonging and contribution.
- Foundation for future.
- Provides psychological stability.
- Benefits the community.

- Difficult for new arrivals to get housing other than shared - few options, rent is expensive, can't buy til established in job.
- Council should reduce rates to make rental ownership more attractive.
- High local homelessness, esp 'hidden' eg couch surfing. (3 respondents identified this as a reason)
- Published information is alarming/issue is bigger than expected.
- Housing is difficult to find for seasonal work eg fruit picking, cannery.
- Impacts on children - constant moving, mental health, unknown/unsafe people sharing, overcrowding.
- Sacrificing items such as food to afford housing.
- General shortage of rental units.

Respondents were asked what they saw as the key challenges or issues impacting on the delivery of new Affordable Housing in Greater Shepparton, with the following responses indicating a good understanding of issues:

Stakeholder Survey Responses:

- 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.

Community Survey Responses:

- Not financially viable when market can support higher rental.
- Landlords and real estate agents maximising rents.
- DHHS inflated prices of private rental through purchase for social housing.
- High demand for smaller housing.
- High demand for rental, very competitive.
- Process to apply is time consuming, house-hunting can mean time off work.
- Getting community support - concerns over property damage.
- Ensuring residents have income to pay household costs, developing skills to support themselves.
- Government potential to remove negative gearing.
- Lack of public transport to enable use of cheaper outer areas
- Lack of access to services.
- No work.
- High cost of rates.
- Available land - integration is undesirable as it devalues neighbouring properties
- Red tape.
- Poor planning.
- Council doesn't know what ratepayers want.
- Population.
- Lack of available properties/land.
- Getting support for physical, mental emotional health issues to maintain tenancy.
- Government water policies.
- Low wages.
- Lack of government investment in the region.
- Ensuring maintenance of properties.
- Lack of DHHS housing.
- Council not seeing as core business.
- Quality of housing.

Respondents of the Stakeholder Survey were asked to consider the role of Local Government and identify their 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 land owners 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

Further to this question, respondents to the stakeholder survey were asked to indicate their level of support for the following potential incentives that Council could offer private land owners to encourage Affordable Housing. There was a majority of support for these potential concessions.

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

Respondents were also asked what type of Affordable Housing responses they think Council should focus on, with the majority indicating both affordable rental and home ownership.

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

Areas considered prioritise for Affordable Housing were 'all areas' followed by Shepparton, Mooroopna and Kialla:

Which areas do you think Council should prioritise for Affordable Housing?	Community Survey	Stakeholder Survey	Total	Percentage
Shepparton/Mooroopna/Kialla	14	11	25	39%
Larger townships	2	3	5	7%
Smaller townships	2	0	2	3%
All areas	18	12	30	46%
Unsure	1	1	2	3%
	37	27	64	

A range of specific opportunities were identified by respondents as to where they would like Council to consider supporting or taking action to increase the supply of Affordable Housing:

Stakeholder Survey Responses:

- 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 earmarked 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.

Community Survey Responses:

- Open up land for residential housing.
- Encourage state government support to increase housing stock.
- Assist development of alternative housing, housing cooperatives, self-build communities.
- 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.
- Increase choice for residents.
- Expand public transport in Shepparton and to outlying towns.
- Increase rent assistance to keep pace with market values.
- Increase options for single residents beyond 1 bedroom units.
- Smaller 1-2 bedroom units for single people.
- Units close to amenities, public transport.

Other Comments received include:

- 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.

Appendix 3: Policy Context

Local Council Plans

As at September 2019 the following Council policies were of relevance to the need for increased Affordable Housing in Greater Shepparton:

Hume Regional Growth Plan provides broad direction for regional land use and development in the region and more detailed planning frameworks for key regional centres with Shepparton and Mooroopna as key growth areas within Greater Shepparton.

The Growth Plan includes objectives to maximise the range of available and affordable housing choices to meet changing community needs and a priority 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. Council is committed to the Plan and the priority areas for growth (Figure 16).

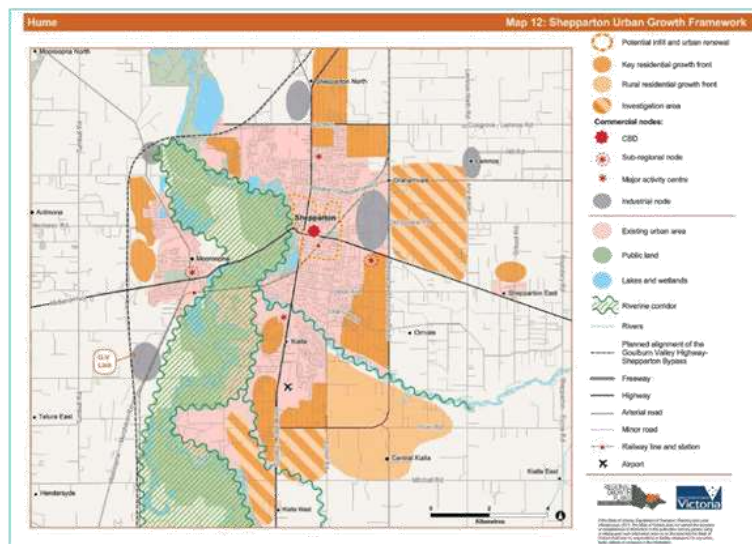


Figure 15: Hume Regional Growth Plan – Map 12: Shepparton Urban Growth Framework

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.

The **Greater Shepparton Housing Strategy 2011** seeks 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;
- Promote innovative neighbourhood design, environmentally friendly housing and new Affordable Housing in suitable locations.

As at June 2019 the **Shepparton and Mooroopna: 2050 Regional City Growth Plan** was under development and aims to guide the sustainable development of the Shepparton - Mooroopna urban area.

The 2019 *Key Issues and Opportunities Paper* identified the following draft vision for the area:

“Shepparton and Mooroopna will be a thriving Regional City with a diverse and sustainable economy supported by essential infrastructure. New residents and investors will be drawn to the area due to the affordable and liveable lifestyle.”^{xvii}

Proposed outcomes include ‘A City of liveable neighbourhoods’ and ‘A City of growth and renewal’, with one of ten principles being ‘An inclusive and healthy community’ - all of which relate to Affordable Housing.

Areas under investigation are highlighted in Figure 17 and are expected to deliver land to provide housing for approximately 22,000 people by 2050, with an emphasis on encouraging a mix of lot sizes to support housing diversity and affordability. The Growth Plan is expected to be finalised by the end of 2019.

The **Shepparton CBD Strategy** guides changes to future land use, built form, access and public spaces in the Shepparton CBD up to 2030 and seeks to create residential opportunities and expanding housing choice within the CBD through supporting medium density housing integrated in the peripheral CBD area, maximising residential opportunities close to services. The Strategy identified the need to provide housing stock catering for an aging population and a growing rental market and places emphasis on providing a range of higher density housing types/sizes/costs and a quality living environment.

As at September 2019 the **Shepparton North East Precinct Structure Plan** was recommended by Council to be adopted within the Greater Shepparton Planning Scheme (Amendment C118). The Structure Plan intends to apply to an area of 177 hectares proposed to be rezoned to Urban Growth Zone with a vision for 1,500 new homes, a local convenience centre and community facility, a district park, four local parks, the retention and potential expansion of two school sites, and drainage and transport networks.

If adopted, an overall minimum average density of 10 dwellings per net developable hectare is proposed with a range of lot sizes suitable for the delivery of medium density housing encouraged on land within walkable distance of the community facilities and public transport.

A requirement of the Structure Plan will be for landowners to demonstrate how a subdivision will contribute to the delivery of a diversity of housing. As at September 2019 the Amendment was endorsed by Council and is subject to the Minister for Planning approval.

A Shepparton South East Precinct Structure Plan is also under development that is expected to support approximately 2,200 new lots for development. The Amendment is expected to go on public exhibition in 2020 and presents a new opportunity to consider the facilitation of Affordable Housing.

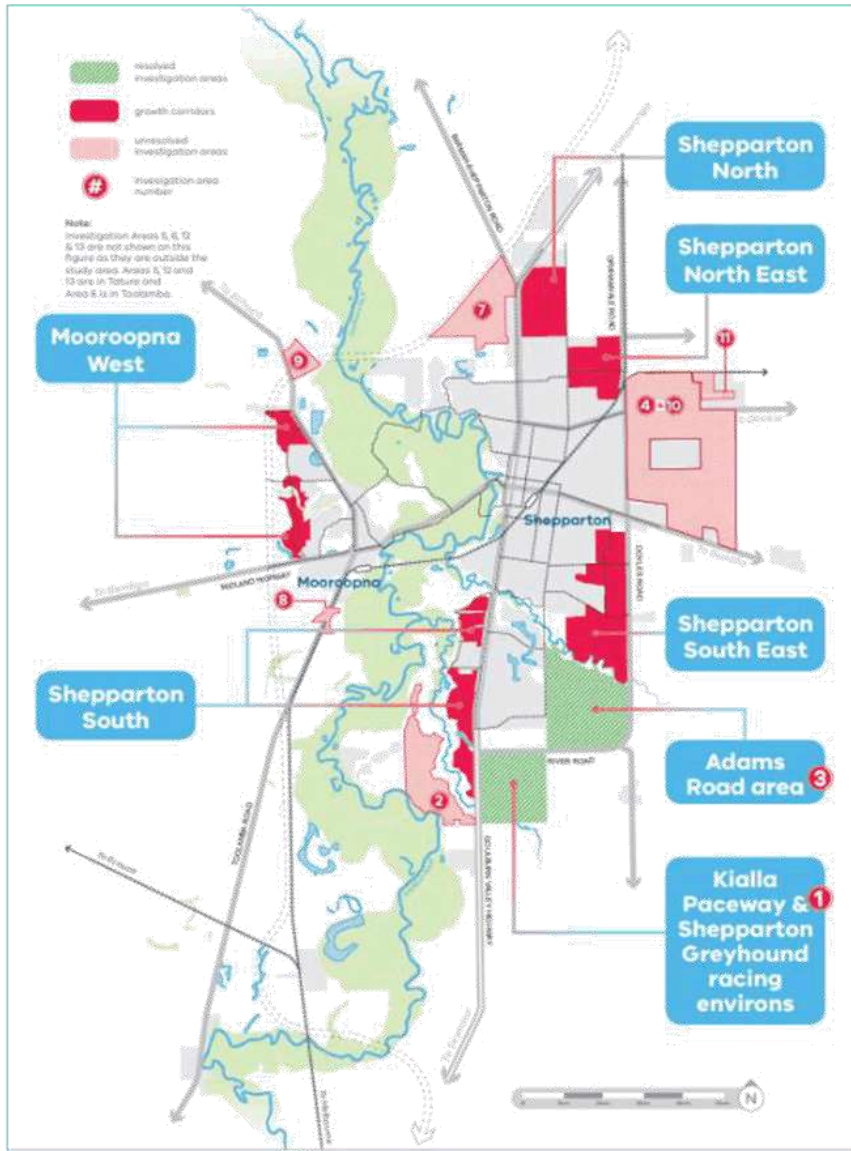


Figure 16: Growth Corridors and Investigations Areas as at 2019

Appendix 4: Greater Shepparton Draft Affordable Housing Negotiation Framework

In accordance with the *Planning and Environment Act 1987*, the State Government voluntary negotiation policy guidance (available at <https://www.planning.vic.gov.au/policy-and-strategy/affordable-housing>), and the evidence of Affordable Housing need, Greater Shepparton City Council intends to seek to negotiate the inclusion of Affordable Housing on privately owned land as part of the planning amendment and/or permit process.

The following Draft Affordable Housing Negotiation Framework provides initial guidance as to the circumstances where Council will seek to negotiate and the type of built form outcomes the Council is seeking to have delivered. Council will further develop the framework in consultation with industry and as a result of learnings from practical implementation.

Strategic Basis for the Framework	<p>Council is required under Section 4 of the <i>Planning and Environment Act 1987</i> to facilitate the provision of Affordable Housing through local land-use planning policy and administration.</p> <p>The State Government supports Responsible Authorities to seek to enter an Affordable Housing Agreement with a Planning Applicant as part of the planning approval process in response to evidence of housing need, and to securing this agreement through a Section 173 Agreement.</p> <p>A range of Council policies recognise the importance of Affordable Housing to the social and economic growth and sustainability of the municipality.</p> <p>The <i>Greater Shepparton Affordable Housing Strategy</i> confirms there is significant unmet need for Affordable Housing in the municipality with an estimated shortfall of 1,751 Affordable Housing dwellings as at 2016.</p> <p>In accordance with these points, Council intends to seek to negotiate the inclusion of Affordable Housing through the planning amendment and/or approval process on sites that meet identified criteria for Affordable Housing supply.</p>
Affordable Housing Definition	<p>Affordable Housing is defined in the <i>Planning and Environment Act 1987</i> as “housing, including Social Housing that is appropriate for the housing needs of very low, low and moderate income households.” Household income eligibility for Affordable Housing is set out in the Government Gazette and updated annually by the State Government.</p> <p>Affordable Housing includes Social Housing, other Affordable Rental Housing and Affordable Home Ownership, including Shared Equity Home Ownership.</p>
Process	<p>Council’s objective is to engage in a process with landowners of sites that meet the criteria set out within this Framework. This process is expected to include:</p> <ul style="list-style-type: none"> • Early discussions prior to planning lodgement of the Affordable Housing need and application of the framework; • Support for landowners to engage with Registered Housing Agencies to confirm a suitable delivery arrangement; • Development of permit requirements and a Section 173 Agreement to reflect the inclusion.
Council Facilitation	<p>When appropriate, Council may seek to facilitate the delivery of Affordable Housing outcomes by:</p> <ul style="list-style-type: none"> • Supporting Planning Applicants to understand the intended application of the Framework to a site-specific planning application. • Introducing and supporting Planning Applicants to connect with Registered Housing Agencies at the start of the negotiation process and to assisting them to understand the sector.

	<ul style="list-style-type: none"> Considering the application of value-enhancing provisions through the planning process on an individual application and site basis. Identifying opportunities and considering opportunities to support to Planning Applicants and/or their delivery partners to attract any available Federal and/or State Government funding to support outcomes being delivered, particularly on very large sites subject to a rezoning. 								
Application Criteria – Site and/or Planning Characteristics	The Framework applies to sites within Shepparton, Mooroopna or in a township where the land is located relatively close to services, where a planning permit application and/or a planning scheme amendment is lodged where the application seeks to increase the site's residential density (land lots and/or dwellings) to 15 or more estimated lots or dwellings.								
Affordable Housing Inclusion	<p>The following percentage of Affordable Housing are proposed as a basis for negotiation, based on the point in time that the applicant lodges the planning application:</p> <table border="1"> <thead> <tr> <th>Time of lodgement</th> <th>Affordable Housing Outcome (proposed % of total estimated dwellings/lots)</th> </tr> </thead> <tbody> <tr> <td>2019 – 2023</td> <td>2%</td> </tr> <tr> <td>2024 – 2027</td> <td>3%</td> </tr> <tr> <td>2028 - 2031</td> <td>5%</td> </tr> </tbody> </table> <p>The Framework is not intended to apply to planning applications proposing less than 15 estimated lots or dwellings unless otherwise agreed by Council and a landowner.</p> <p>Where the number of proposed lots or dwellings is unknown at the point of planning application, Council and the Planning Applicant will determine an estimated number of lots or dwellings for the purposes of application of the Framework, to be determined with regards to proposed planning zone, estimated lot or dwelling size, and site infrastructure requirements.</p>	Time of lodgement	Affordable Housing Outcome (proposed % of total estimated dwellings/lots)	2019 – 2023	2%	2024 – 2027	3%	2028 - 2031	5%
Time of lodgement	Affordable Housing Outcome (proposed % of total estimated dwellings/lots)								
2019 – 2023	2%								
2024 – 2027	3%								
2028 - 2031	5%								
Affordable Housing Program Outcome (tenure and ownership)	<p>The dwellings that are agreed to be delivered under this policy must result in Affordable Housing as defined by the <i>Planning and Environment Act 1987</i>. This could include:</p> <ul style="list-style-type: none"> Social Housing Affordable Rental Housing Affordable Home Purchase (including Shared Equity Home Ownership). 								
Affordable Housing Delivery Arrangement	<p>Council's priority is for outcomes to be delivered on the site that is subject to the planning application. Where the application of the Framework and relevant percentage would result in one or more lots or dwellings being provided to an Affordable Housing purpose, Council's objective is that the outcome is delivered in the form of a completed dwelling provided at nil cost to a Registered Housing Agency unless otherwise agreed.</p> <p>On sites where a large number of Affordable Housing dwellings would result due to the application of the proposed percentage, Council and the Planning Applicant may agree to other delivery arrangements, including the sale of dwellings to individuals under an Affordable Home Purchase or Shared Equity arrangement and/or the discounted sale of dwellings to a Registered Housing Agency.</p> <p>Where less than one dwelling is agreed to be provided as Affordable Housing, options for a discounted sale arrangement of land or dwellings or the provision of cash-in-lieu may be considered. A formula to calculate the value of the proposed contribution is set out in the Framework.</p>								
Dwelling Typology	<p>The priority built-form for Affordable Housing is one and two-bedroom dwellings.</p> <p>Other dwelling types will also be considered with regards to the site context and planning circumstances.</p> <p>The final Affordable Housing dwelling mix for a site is proposed to be determined by the Planning Applicant in consultation with a Registered Housing Agency or Indigenous Housing Agency.</p>								
Integration	<p>Affordable Housing should be integrated with and be the same quality and external visual appearance as market housing located within the development and the surrounding neighbourhood.</p> <p>Clustering of Affordable Housing within a site may be supported if a Registered Housing Agency agrees</p>								

	to the location of dwellings/lots or where the delivery model provides land to a Registered Housing Agency to develop Affordable Housing.
Delivery Timeframes	<p>Affordable Housing should be delivered in parallel to the market housing component on the site.</p> <p>On large sites a staged approach to delivering Affordable Housing may be agreed with Council. Advice of a Registered Housing Agency may be required to support a staged approach.</p> <p>A landowner seeking a staged approach will be required to provide Council with a site-specific strategy setting out the way in which they intend to deliver the agreed outcome over the project stages, and to report on this strategy during each stage of the development.</p>
Securing an Agreement	<p>An agreement and delivery arrangement is expected to be reflected in a Section 173 Agreement between the landowner and Council as per the Planning and Environment Act. It may also be reflected in a new planning control or permit condition if appropriate.</p> <p>The Section 173 Agreement is expected to document the process and timeframes for the landowner to achieve the agreed Affordable Housing inclusion.</p>
Verification	<p>The Section 173 Agreement will require the landowner to demonstrate delivery of agreed outcomes in accordance with the Section 173 Agreement and planning controls.</p> <p>Council may seek confirmation from the nominated Housing Agency that the dwellings were delivered in accordance with the agreed strategy.</p>
Policy Review	The Framework will be reviewed as required, with a first review intended in 2024/25.

Table 18: Greater Shepparton Draft Affordable Housing Negotiation Framework

Endnotes

- ⁱ Assuming cost to Government of \$180,000 per dwelling potentially plus land value, and assuming all 485 households on the Victorian Housing Register Priority List as at June 2019 were to be housed.
- ⁱⁱ *Planning and Environment Act 1987*
- ⁱⁱⁱ
- ^{iv} The Australian Bureau of Statistics (ABS) understands 'homelessness' as 'home'lessness, not 'roof'lessness. The statistical definition states that when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement is in a dwelling that is inadequate; or has no tenure, or if their initial tenure is short and not extendable; or does not allow them to have control of, and access to space for social relations.
(<https://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/4922.0Main%20Features22012?opendocument&tabname=Summary&prodno=4922.0&issue=2012&num=&view=>)
- ^v https://mckellinstitute.org.au/research/articles/how-government-investment-in-housing-can-boost-the-economy/#_edn9
- ^{vi} Witte, E. 2017 'The case for investing in last resort housing', MSSJ Issues Paper No. 10, Melbourne Sustainable Society Institute, The University of Melbourne.
- ^{vii} 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.
- ^{viii} Australian Housing And Urban Research Institute (AHURI,) <https://www.ahuri.edu.au/policy/ahuri-briefs/3040-indicator>
- ^{ix} Very low and low income bands are published by the State Government via Gazette under the Planning and Environment Act 2987 and are applicable from 1 July 2019 – 30 June 2020. The moderate income band limits is adopted from the Social Housing Register of Interest as this is higher than Planning and Environment Act income eligibility for 'Rest of State'. Estimated Affordable Purchase price points have been calculated assuming 30% of income on housing costs, a 10 % deposit, average 6.69% interest rate, and 30 year term.
- ^x Department of Health and Human Services (DHHS) (2019) Social Housing as at June 2019
- ^{xi} Greater Shepparton Council (2019) Rates data
- ^{xii} DHHS (2018) Rental Report, Time Series, published March 2019, Author's analysis
- ^{xiii} 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.
- ^{xiv} Greater Shepparton City Council (2017) Council Plan 2017 - 2021
- ^{xv} Greater Shepparton City Council, Council Vision, Objectives and Values, <http://greatersepparton.com.au/council/vision-objectives-values>
- ^{xvi} David Locke & Associates and Greater Shepparton City Council (2011), Greater Shepparton Housing Strategy, p.31
- ^{xvii} http://www.federalfinancialrelations.gov.au/content/housing_homelessness_agreement.aspx
- ^{xviii} <https://nhfc.gov.au/>
- ^{xix} <https://www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/first-home-super-saver-scheme/>
- ^{xx} <https://www.liberal.org.au/latest-news/2019/05/12/helping-australians-buy-their-first-home>
- ^{xxi} <https://www.aihw.gov.au/reports/hou/296/housing-assistance-in-australia-2018/contents/social-housing-dwellings>
- ^{xxii} Government of Victoria (2017) Plan Melbourne 2017 - 2050
- ^{xxiii} Department of Environment, Land, Water and Planning (2019), Planning Mechanisms for Affordable Housing, version dated 30/5/19
- ^{xxiv} Parliament of Victoria, *Local Government Act 1989*
- ^{xxv} Greater Shepparton City Council (2018) 2018 – 2028 Public Health Strategic Plan
- ^{xxvi} Rumbalara Aboriginal Cooperative, <https://www.rumbalara.org.au/community-services>
- ^{xxvii} Victorian Planning Authority (VPA) and Greater Shepparton (2019), Shepparton & Mooroopna 2050 Regional Growth Plan – Key Issues and Opportunities
- ^{xxviii} Wiesel, I. and Habibis, D. (2015) NDIS, housing assistance and choice and control for people with disability, AHURI Final Report 258, Australian Housing and Urban Research Institute, Melbourne
- ^{xxix} Australian Human Rights Commission (2019) <https://www.humanrights.gov.au/our-work/age-discrimination/projects/risk-homelessness-older-women>

- ^{xxx} Aboriginal Housing Victoria, Victorian Aboriginal Housing and Homelessness Summit - Documents and Background Papers, 2019. Available at: <https://ahvic.org.au/communications-and-resources/vahhf>
- ^{xxxi} Data provided by agencies and combined by Affordable Development Outcomes.
- ^{xxxii} ID Consulting (2019) Community profile
- ^{xxxiii} ID Consulting (2019) Social Atlas
- ^{xxxiv} ID Consulting (2019) Social Atlas
- ^{xxxv} ID Consulting (2019) Community profile
- ^{xxxvi} ID Consulting (2019) Population forecast
- ^{xxxvii} ID Consulting (2019) Community Profile
- ^{xxxviii} Department of Social Services (DSS) (2018) DSS Payment Demographic Data, December 2018, Greater Shepparton, author's analysis
- ^{xxxix} DSS (2018) *ibid*
- ^{xi} The State of Victoria, Department of Environment, Land, Water and Planning (2018) *A Guide to Property Values, Annual data and analysis from Valuer-General Victoria 2017*; median prices, Greater Shepparton 2017
- ^{xii} Spatial Economics (2016), *City of Greater Shepparton Residential Land Supply Assessment*, Future Residential Land Supply
- ^{xiii} ID Consulting (2019) Community Profile
- ^{xiii} 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
- ^{xliii} ID Consulting (2019) Social Atlas
- ^{xliii} Department of Environment, Land, Water and Planning (2019) Victorian Property Sales Report, sales by house and unit types by suburb, October 2017 – December 2018
- ^{xliii} Victorian Valuer General (2019) Residential Price Statistics 1998 – 2019, Greater Shepparton
- ^{xlvii} ABS (2016) 20490D0006_2016 Census of Population and Housing: Estimating homelessness, 2016,
- ^{xlviii} ABS (2016) 20490D0006_2016 Census of Population and Housing: Estimating homelessness, 2016, Table 6.1, author's analysis
- ^{xlix} 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.
- ⁱ 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.
- ⁱⁱ 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.
- ⁱⁱⁱ ID Consulting (2019) Community Profile
- ⁱⁱⁱ DHHS (2019) Rental Report, Time Series, 2017-18 median rents by dwelling type,
- ^{iv} <https://www.abc.net.au/news/2019-04-01/melbourne-spreads-and-regional-renters-struggle-to-find-a-home/10929658>
- ^{iv} DHHS (2019) Rental Report, Time Series, 2017-18 median rents by dwelling type, author's analysis
- ^{iv} ID Consulting (2019) Social Atlas, with further analysis by Affordable Development Outcomes using ABS data
- ^{vii} ID Consulting (2019) Social Atlas
- ^{viii} 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
- ^{lix} DHHS (2019) Rental Report, Time Series, published March 2019, Author's analysis
- ^{lx} DHHS (2018) Rental Report, Time Series, published March 2019, Author's analysis
- ^{lxi} Affordable Purchase assumes 30 % of income on housing costs, 10 per cent deposit, average 6.69 per cent interest rate, 30 year term
- ^{lxii} Victorian Planning Authority (VPA) and Greater Shepparton (2019), *Shepparton & Mooroopna 2050 Regional Growth Plan – Key Issues and Opportunities*, p.13