



# Meeting Wyndham's Diverse Housing Needs

Draft Affordable Housing Strategy  
2022-2025



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## Acknowledgement of Traditional Custodians

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Wyndham City Council recognises Aboriginal and Torres Strait Islander peoples as the First Custodians of the lands on which Australia was founded. We acknowledge the Bunurong and Wadawurrung people of the Kulin Nation as Traditional Custodians of the lands on which Wyndham is being built. The Wadawurrung and Boonwurrung speaking people of the Kulin Nation have and always will belong to the Werribee Yalook (river), creeks, stars, hills and red clay of this Country.

The Bunurong and Wadawurrung people are the first custodians of the land and developers of ecological communities on these basalt plains around the Werribee Yalook.

We pay respect to Ancestors and Elders who always have, and always will, care for Country and community today and for future generations. We acknowledge any Aboriginal and Torres Strait Islander people who live in this tradition and call us to shared responsibility. We understand the urgent demand to build local government that enables life in this place to flourish together.

May our words and actions lead us to respect Country, learn from Elders and practice creative wisdom for future generations.

## Wyndham 2040 Vision

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A safe, connected and inclusive community. We respect, acknowledge, value and celebrate the First Nations people, our heritage, cultural diversity and multicultural strengths.

Our community has the infrastructure and services it needs to support holistic health and wellbeing for all. Local employment and education facilities are plentiful, and there are a variety of recreational, leisure, tourism, art and cultural opportunities for everyone to experience throughout the municipality.

We preserve our natural environment and rural lifestyle; we are able to get around easily and get to where we want to go efficiently. We are self-sufficient and pride ourselves on being green and sustainable.

## Wyndham Council Plan 2021-2025: Places and Spaces

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A Liveable City, Wyndham has great places and spaces that can be enjoyed by all and growth is sustainable.

A Green City, Wyndham is an environmentally sustainable place where natural environments are protected. Council will plan for a more contained city; close to jobs and integrated with vital transport, facilities, infrastructure and open space.

First life, then spaces, then buildings – the other  
way around never works.

Jan Gehl, Life Between Buildings, 1971

# 1. Executive Summary

Wyndham City Council recognises housing as a basic human right, essential to the health and wellbeing of individuals and families and the social and economic growth and liveability of the community.

In accordance with UN International Covenant on Economic, Social and Cultural Rights, Article 11, 1997.

There is a clear role for affordable housing in Wyndham in pandemic recovery. The World Health Organisation declared the Novel Coronavirus (2019-nCoV) outbreak (known as COVID-19), a public health emergency of international concern on 30 January 2020. The pandemic reinforced the importance of safe, secure and affordable housing while also highlighting its impacts on households across Wyndham and beyond.

Emergency measures to contain the pandemic produced significant additional risk of housing stress due to the need for many businesses to close for periods, affecting employees' household incomes and resulting in increases in underemployment and unemployment. Victoria was the most impacted Australian state and Wyndham experienced record high COVID-19 case numbers throughout 2020-2021. Thus, recovery stalled and a projected demand for social and affordable housing set to increase, particularly in the short term.

Lower-income households and people facing crisis in Wyndham are particularly vulnerable to experiencing housing stress, and at risk of homelessness due to a compromised ability to access the broader housing market.

This Affordable Housing Strategy (the Strategy) aims to meet Wyndham's diverse housing needs by:

- responding to the evidence and establishing a Guiding Framework for co-ordinated action to increase the supply of affordable housing in Wyndham; and
- supporting lower-income and vulnerable residents to access assistance when they need it.

The need is great, with around 6,000 new affordable dwellings necessary to respond to Wyndham's housing needs for very low to moderate-income households. Addressing the issue requires leadership and sustained co-ordinated activity through targeted actions, significant investment and initiatives to create further supply of diverse well-designed housing and associated infrastructure in Wyndham.

This Strategy establishes a Vision and sets Goals for Council to pursue opportunities to meet Wyndham's projected housing needs including wrap around support services and innovative affordable housing solutions. This includes productive partnerships with all levels of government, private sector developers, community housing organisations and others.

Most of the housing in Wyndham is free-standing dwellings, with 86 per cent comprising three or more bedrooms. Greenfield areas in 2016 had an average lot size of approximately 433 metres.

Less than one per cent (0.8%) of Wyndham's housing stock has one-bedroom and less than 7 per cent of dwellings have two-bedrooms.

Wyndham Community Profile, 2016.

Homelessness is an aspect of the broader housing affordability issue as people become vulnerable to becoming homeless. Council currently partners with health and homelessness services through the Wyndham Health, Housing and Homeless (H3) Alliance to provide these supports.

“All people in the community should have access to safe secure and affordable accommodation.”

Respondent, Wyndham Affordable Housing Survey, 2019.

The Strategy sets out the rationale that supports Council in its pursuit of creating ‘Places for People’, including a strategic basis for action. This culminates in the Guiding Framework that supports actions in responding to the range of matters set by the Victorian Government that establish the suitability of a dwelling in order to meet the housing needs of very low to moderate-income households.

Collaboration, cooperation and partnerships are key to ensuring that all Wyndham residents can access safe, affordable and appropriate housing that meet their health, leisure, cultural and economic needs and circumstances.

The Guiding Framework is a practical tool, intended to address priorities and build form outcomes for affordable housing facilitated by Council over time. The Framework is intended as an aid in opportunities to engage housing developers whether these are government or private sector partners or developers, or community housing organisations.

## Vision and Goals

The Strategy establishes the foundation for collective action and investment to support the broader service system and increase high quality, dedicated affordable housing in Wyndham. It sets out the vision, goals and strategic actions Council will take within its various roles - as advocate, land-use planner, community developer and investor.

Our vision:

A safe, connected and inclusive community with affordable, appropriate quality housing to meet the community’s diverse and changing needs.

Our goals:

As Wyndham’s first Affordable Housing Strategy these goals will form a baseline for improvement and the monitoring of success over time.

Our goals for the City of Wyndham, are to:

1. Increase the supply and diversity of affordable rental housing.
2. Increase the supply and diversity of affordable homes for purchase.
3. Respond to the consequences of the COVID-19 pandemic with safeguards for householders at-risk of homelessness (i.e. early intervention support to maintain tenancy).
4. Develop strategic partnerships with governments, private sector housing developers and community housing organisations to grow affordable housing solutions, including:

- 4.1. prioritise supply of one and two-bedroom dwellings in Activity Centres and areas close to transport and essential services;
- 4.2. tailored housing solutions for priority groups (women, older people, people with a disability, First Nations and young people);
- 4.3. opportunities to add quality higher density development in the right locations; and
- 4.4. continue to support new supply and opportunities in Wyndham's growth areas.

### Key Strategic Actions to Achieve our Goals

The Strategy is informed by rigorous research and extensive community and stakeholder engagement. Our key strategic actions respond to the evidence and have been formulated with realistic measures that can help to achieve our goals. The detail for these actions is at Section 2.

- 1. Lead and influence change by facilitating and building strategic partnerships.
- 2. Increased and coordinated advocacy to the Victorian and Australian Governments to take advantage of the Big Housing Build and explore partnership opportunities for National Housing Infrastructure Finance.
- 3. Update the Wyndham Planning Scheme to emphasise the importance of affordable housing provision as a key land-use planning objective and to set out specific planning strategies.
- 4. Continue to encourage urban consolidation emphasising the delivery of one- and two-bedroom dwellings through the planning scheme.
- 5. Build back better in COVID-19 pandemic recovery for social and economic inclusion through improved and equitable service and support outcomes, including through collaboration with the H3 Alliance and other Councils.



## 2. Introduction

Affordable Housing is housing that is appropriate in terms of location, size, tenure and cost for the housing needs of very low, low- and moderate-income households, and is available to these households to rent or purchase at an affordable price.

Homes for Victorians, Victorian Government, 2017.

Wyndham is a rapidly growing municipality. The current population has grown from 283,294 to 302,650 (2020-2021) with forecast growth to 512,591 by 2041. Council views affordable housing as essential community infrastructure, aligning with the Wyndham 2040 community vision: “Our community has the infrastructure and services it needs to support holistic health and wellbeing for all.”

Over the last five decades the area now known as the City of Wyndham has experienced rapid change, with the rural areas around Werribee township transformed from rural to suburban, a process intensified with the designation of the Growth Corridor.<sup>1</sup> The most dramatic change was to the rural landscape as areas zoned for urban development became suburban, transforming parts of the municipality with the spread of housing developments.

Each area of Wyndham retains places that reflect its developmental history. Today Wyndham is a diverse and complex municipality. For example, the township areas of Werribee and Little River remain distinct communities, separated by rural communities each with their own character and history. Werribee township has been changed by suburban expansion and continues to evolve as the town centre is redeveloped with new facilities and new travel routes.<sup>2</sup>

As a growth area, Wyndham’s housing supply has been dominated by house-and-land packages that deliver relatively lower cost family-sized homes when compared to many other parts of Melbourne. As a result, the local housing market is predominantly large 3-4 bedroom family size homes, with few 1-2 bedroom alternatives.

Council is committed to urban consolidation to maximise liveability and provide opportunities for current and new residents to live in and near Activity Centres with easy access to public transport, services and amenities.

Access to safe and secure housing is one of the most basic human rights. A person who is homeless may be facing additional violations such as the right to an adequate standard of living, the right to education, the right to liberty and security of the person, the right to privacy, the right to social security, the right to freedom from discrimination and the right to vote.

Australian Human Rights Commission, 1996.

<sup>1</sup> The metropolitan strategy Melbourne 2030 established an Urban Growth Boundary (UGB) around Melbourne to manage coordinated outward expansion. A 2010 review of the UGB and revised population growth projections found housing needs to accommodate 600,000 additional new dwellings in Melbourne, with 284,000 needing to be located in the growth areas. Most of this future growth was designated to be in the north and west of Melbourne. Victorian Planning Authority. Accessed 23 February 2022: <https://vpa.vic.gov.au/greenfield/more-information/urban-growth-boundary-key-facts/>

<sup>2</sup> (Context Pty Ltd in association with Dr Carlotta Kellaway, 1997)

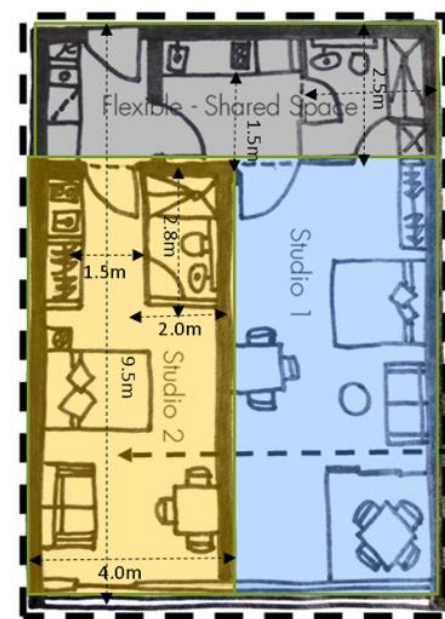
Low income and wealth should not be barriers to anyone living or wanting to live in Wyndham. Thus, our aim is for lower-income residents to have access to appropriate and affordable housing to meet their requirements, and to improve housing affordability and choice for all residents.

### Wyndham's Affordable Housing Strategy

The Strategy provides mechanisms to increase housing diversity and choice within Wyndham. It establishes a Framework to guide actions to achieve the strategic goals and realise the vision for a safe, connected and inclusive community.

The Strategy is consistent with:

- Council's overall focus on social and economic inclusion, improving affordable and diverse housing supply through urban consolidation and appropriate development.
- Victorian Government policies in relation to land-use planning and investment and new investment and partnering opportunities set out in the *Big Housing Build* program (2020).<sup>3</sup>
- The United Nations Sustainable Development Goals, which encourage actions to:
  - promote good health and wellbeing,
  - reduce inequalities and build social capital, and
  - support housing as a human right.<sup>4</sup>
- Council's urban planning responsibilities including the sustainable development of land to meet the community's long-term needs by facilitating a diversity of housing including affordable housing.



## 2.1. Policy Environment

Supplying affordable housing outcomes in Wyndham entails Council operating within a policy structure that includes Council's own strategies, policies and plans, as well as broader Victorian and Australian Government policies, and all operating within the global human rights context.

This Strategy aligns with the following broader policy environments.

- Council identifies affordable housing as a priority in many of its policies including the Wyndham 2040 Vision, the Wyndham Housing and Neighbourhood Character Strategy and the Wyndham City Planning Scheme.

<sup>3</sup> A Victorian Government initiative to boost the state's social housing supply by 10 per cent over four years. Wyndham local government area is identified under the initiative as a 'priority area'. Further information is available at [Homes Victoria](https://www.homes.vic.gov.au/).

<sup>4</sup> UN Habitat, 2021.

- Victorian Government policy includes Plan Melbourne 2017-2050, the *Planning and Environment Act 1987*, Homes for Victorians (2017) and Victoria’s Big Housing Build (2020).
- Australian Government policy, including the National Affordable Housing and Homelessness Agreement to support homeless service provision and Social Housing, Commonwealth Rent Assistance, and the National Housing Finance and Investment Corporation.
- Internationally, the right to adequate housing is recognised by the United Nations:
  - Article 11(1) of the *International Covenant on Economic, Social and Cultural Rights*
  - Article 27(3) of the *Convention on the Rights of the Child*.

This right is also reflected in:

- Article 5(e)(iii) of the *International Convention on the Elimination of all forms of Racial Discrimination* and
- Article 14(2)(h) of the convention on the *Elimination of all forms of Discrimination against Women*.<sup>5</sup>

## 2.2. Strategic Rationale

Safe, adequate, affordable and appropriate housing is essential for health, well-being and social and economic security. However, many people struggle to obtain the housing they need to be as healthy, well and secure as they could be, and an unacceptable number have no home at all.<sup>6</sup>

How we think about social and affordable housing is important. Public policy advocates like the Australian Council of Social Service (ACOSS) argue that social and affordable housing is essential community infrastructure because it supports economic productivity and a range of other non-shelter outcomes.

Conceptually, social and affordable housing and infrastructure operate as forms of spatially fixed, durable capital that enable economies and societies to work better, and historically there is evidence for this. For example, during Australia’s post-war public housing construction boom, governments recognised their investment as necessary to enhance economic productivity, improve public health, and support families to thrive.<sup>7</sup>

Infrastructure Victoria recommends changes to the way Victorians use and manage infrastructure for better results.<sup>8</sup> In managing urban change for example they recommend the use of value-capture mechanisms to deliver affordable housing suitable for very low-income households, as follows.

“I want to live in a community that has opportunities for all residents, not just those with wealth.”

Respondent, Wyndham Affordable Housing Survey 2019.

<sup>5</sup> Australian Human Rights Commission. Retrieved 17 September 2021: <https://humanrights.gov.au/our-work/legal/submission-green-paper-homelessness-which-way-home#fn3>

<sup>6</sup> Flanagan, Martin, Lawson, & Jacobs, 2019.

<sup>7</sup> Ibid.

<sup>8</sup> (Infrastructure Victoria, 2021)

“Within the next two years, change and actively apply planning regulations to provide affordable rental housing for Victorians on very low incomes in places with good access to public transport and services, when they are re-zoned for more intensive residential use.”<sup>9</sup>

Inclusionary zoning is one such value-capture mechanism: a land use planning intervention to mandate or create incentives for a proportion of a residential development to include affordable housing dwellings. Inclusionary zoning operates in varying capacities in South Australia, New South Wales and the Australian Capital Territory.<sup>10</sup>

## 2.3. Key Areas of Council Responsibility

This Strategy is informed by the following key areas of Council responsibility, evidence of need and policy context.

### Human Rights Framework

Globally, housing is recognised as a human right; without appropriate shelter, a person’s ability to live and participate in their society to their full potential is significantly decreased. Council addresses human rights matters by implementing United Nations Sustainable Development Goals and ensuring policies and actions align with the *Charter of Human Rights and Responsibilities Act 2006*.

### Health and Wellbeing

Council’s primary role in accordance with the *Local Government Act 2020* is to provide good governance in its municipal district for the benefit and wellbeing of the municipal community.

Vulnerability to increased housing costs and homelessness are health and wellbeing issues. In treating homelessness as a public health issue during the COVID-19 pandemic the Victorian Government was able to fund accommodation for individuals and families.

### Social and Economic Inclusion

Council is committed to delivering the best outcomes for Wyndham including by working to improve residents’ quality of life, particularly our most vulnerable citizens. Inclusion and liveability are interrelated, building social capital and social cohesion for all Wyndham residents. Achieving social and economic inclusion means addressing housing insecurity to enable all Wyndham households to flourish.

Viewing social housing as a form of essential social infrastructure means that it warrants public investment. As essential infrastructure, social and affordable housing supports a range of social objectives in areas that include public health, economic development and addressing market failure in the housing market.<sup>11</sup>

I own my home so personally it doesn’t affect me, but I feel it is a major issue for our community as a whole.

Respondent, Wyndham Affordable Housing Survey 2019.

<sup>9</sup> (Infrastructure Victoria, 2021)

<sup>10</sup> (Australian Housing and Urban Research Institute., 2017)

<sup>11</sup> (Lawson, et al., 2019)

## Council is the Responsible Authority

Seeking to provide affordable housing is a primary planning objective. In accordance with the *Planning and Environment Act 1987*:

- Council is responsible for planning and sustainable development including the accommodation of projected population growth.

According to the *Local Government Act 2020*, Council may also:

- purchase or compulsorily acquire any land which is or may be required by the Council for or in connection with, or as incidental to, the performance of its functions or the exercise of its powers [S 112(1)]; and
- lease any land to any person for a term of 50 years or less [S 115(1)].

This Strategy complements Councils existing policies, providing a clear policy position and actions to facilitate affordable housing provision in Wyndham.

“Housing costs are arguably the single biggest driver of poverty and disadvantage.”

J. De Groot, CEO Sleepout St Vincent de Paul Society NSW, 2017.

## Community Leader

Residents look to Council for leadership and action when vulnerable residents are struggling and to provide an immediate and localised responses. Community engagement in the development of this Strategy highlighted the community’s social values including diversity, inclusion and opportunity, regardless of income.

81 per cent of respondents to a Council survey viewed housing affordability as a significant or very significant issue impacting on Wyndham’s social and economic sustainability and 73 per cent indicated housing affordability as an issue that impacted on them personally.<sup>12</sup>

## 2.4. The Role of Local Government

Many factors influence Wyndham City Council’s capacity to increase the supply of affordable housing within the municipality. Our key role is in providing good governance for the benefit and wellbeing of the community. The Guiding Framework established in this Strategy will assist Council in its push for more affordable housing in the municipality.

It is not an even playing field, however. Other levels of government, Federal and State, have greater capacity to invest in social and affordable housing. Though private sector property developers and to a lesser extent community housing organisations and local governments can influence supply. For example, Council can negotiate with private developers and support community housing organisations to build affordable housing in Wyndham.



<sup>12</sup> Wyndham Affordable Housing Survey, 2019.

Council can also bring its influence to bear in advocating to other levels of government, such as increasing the supply of affordable rental housing. While our ability to impact the broader housing market and people's ability to purchase affordable homes is likely to be less, local government can operate within its many roles as follows.

#### Leader and Advocate

Council can work together with stakeholders including the H3 Alliance Council to:

- Petition the Victorian Government for:
  - Big Housing Build projects in Wyndham;
  - long-term funding streams for community housing organisations; and
  - mandatory affordable housing planning requirements for new property developments.
- Promote not-for-profit real estate companies to local property investors.
- Lead the community in a discussion on the reasons for and benefits of affordable housing.

#### Wyndham Health, Homeless and Housing (H3) Alliance



Established in 2007 the H3 Alliance is a partnership of agencies that serve the Wyndham community with a focus on homeless prevention. The Alliance addresses housing vulnerability from immediate housing crisis to wrap around supports by working to integrate services, build capacity and improve client outcomes.

Homes Victoria (2020) evaluated the model finding that it delivered significant housing outcomes, reduced homelessness and enhanced service delivery. The Victorian Government has provided funding support for H3 since 2017.

H3 successes include:

- 16.5 FTE positions to boost the local service system and aid early intervention
- Fifty head lease properties
- Accommodation specifically for young people
- 12 rough sleeper properties plus outreach (Housing First model)
- Providing support to over 1,500 households each year
- Mortgage Wellbeing Service (through WEstjustice) relieving mortgage stress and preventing repossession.

#### Land-use Planner

As the Responsible Authority Council can:

- Strengthen the Local Planning Scheme to emphasise objectives and strategies to facilitate affordable housing.
- Establish a framework and pursue negotiations to secure affordable housing inclusion at rezoning and/or permit application stage.
- Implement the objectives and actions in the Wyndham Housing and Neighbourhood Character Strategy to encourage urban consolidation, dwelling diversity and affordability.

#### Social Planner

As social planner and community developer Council can:

- Facilitate and strengthen the local support service system to build capacity and improve housing outcomes especially for people at risk or who are homeless in Wyndham.
- Work collaboratively with other growth area councils to increase affordable housing, sharing knowledge, experience and resources.
- Continue to apply Rates Hardship Policy.

#### Investor and Developer

As an investor in the local community and developer of community housing Council can:

- Explore low-cost financing and grant funding such as the Federal National Housing Infrastructure Facility to support housing infrastructure and affordable housing development.
- Support Council staff in planning negotiations to secure affordable housing in re-zonings and large planning applications.

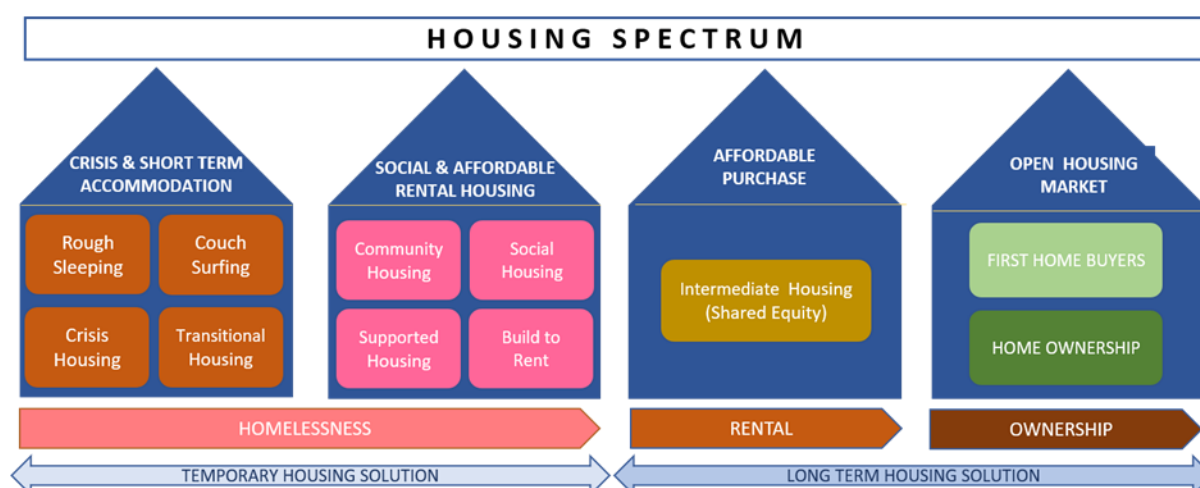
### 3. Housing Affordability

Affordable housing is defined under the *Planning and Environment Act 1987* (S 3AA), as “housing, including social housing, that is appropriate for the housing needs of very low, low- and moderate-income households”. It is housing appropriate in terms of location, size, tenure and cost to meet the housing needs of very low to moderate-income households.

Affordable housing includes rental and home purchase and depends on subsidy to reduce housing costs and meet the gap between market prices and the price a very low to moderate-income household can otherwise afford.

The national housing affordability crisis places greater demand on governments and the community housing sectors to provide affordable housing options for those on the lowest incomes. The Victorian Government’s *Big Housing Build* recognises Wyndham as a priority area for social and affordable housing.

Figure 1 The Housing Spectrum (Source: Affordable Development Outcomes)



When considering what is 'affordable' for very low to moderate-income households, Table 1 below illustrates the varying levels of affordable rent or purchase for different households based on income.

Table 1 Range of Affordable Rents and Purchase Prices for Very low to Moderate Income earners

Very Low Income										Low Income		Moderate Income	
Household type	Upper Income Limit	Affordable Rent	Affordable Purchase	Upper Income Limit	Affordable Rent Range	Affordable Purchase	Upper Income Limit	Affordable Rent	Affordable Purchase				
Single	< \$26,200	< \$150	< \$113,446	\$41,920	\$151 - \$240	< \$181,517	\$62,860	\$251 - \$362	< \$272,183				
Couple	< \$41,920	< \$242	< \$181,512	\$62,870	\$226 - \$360	< \$272,227	\$94,300	\$365 - \$544	< \$408,320				
Family	< \$62,860	< \$362	< \$272,178.3	\$94,300	\$340 - \$544	< \$408,319	\$132,030	\$548 - \$761	< \$571,690				

## Social Housing

Social housing is an umbrella term used to describe subsidised housing for people on very low to moderate incomes and includes public, supported and community housing.<sup>13</sup> Nationally, social housing stock has fallen from 5.8 per cent (1997-98) to 3.1 per cent (2017-18).<sup>14</sup> Social Housing tenure also declined markedly in Wyndham from 2.05% (2000) to just 1.1% (2019), highlighting a mismatch between demand and supply.<sup>15</sup>

In Victoria eligible income thresholds for social housing are set each year and published in the Government Gazette with the eligibility categories 'priority access' and 'register of interest'. The income eligibility criteria for social and affordable housing is set out at Figure 2 below.

- Priority access includes people experiencing homelessness, women and their children escaping family violence, people living with a disability or who need to move for health reasons.

<sup>13</sup> Under the *Housing act 1983* (Vic), social housing means, (a) public housing; and (b) housing owned, controlled or managed by a participating registered agency.

<sup>14</sup> Abelson, 2021.




<sup>15</sup> Wyndham City Council, 2020.

- All others seeking to live in social housing can register their interest to be included on the general social housing wait list.

3,370 households were on the social housing register in Western Melbourne, with 1,783 of these households assessed as 'priority access' by State Government.<sup>16</sup>

Local communities drive local economies. High housing costs impact upon quality of life for individual households and restrict the growth of local economies. Australian cities and many regional areas are now among the least affordable anywhere in the world. In the global marketplace, comparatively high housing costs make Australia an expensive place to do business.<sup>17</sup>

Figure 2 Eligibility for Affordable Housing

			
	Single adult	Couple,	Family
<b>Eligibility for Affordable housing – Planning and Environment Act 1987</b>			
<b>Specification of Income Ranges (annual) for Greater Capital City Statistical Area of Melbourne<sup>1</sup></b>			
Very Low	\$0 - 26,200	\$0 - 39,290	\$0 – 55,000
Low	\$26,201 - 41,920	\$32,291 – 62,870	\$55,001 – 88,020
Moderate	\$41,921 - 62,860	\$62,871 – 94,300	\$88,021 – 132,030
<b>Eligibility for Social Housing – Housing Act 1983</b>			
<b>Income Limits<sup>2</sup></b>			
Priority access	< \$30,836	< \$53,300	< \$55,224 <sup>3</sup>
Inclusion on general social housing wait list (Register)	< \$55,068	< \$84,292	< \$113,672 <sup>4</sup>

<sup>1</sup> Victorian Government Gazette dated 22 June 2021

<sup>2</sup> Housing Vic, Social Housing Eligibility, <https://www.housing.vic.gov.au/social-housing-eligibility#eligibility-criteria>

<sup>3</sup> Family with one dependent child with \$37 additional per week for each additional child.

<sup>4</sup> Family with one or two dependent children, with \$355 per week for each additional child

### 3.1. Affordable Housing Shortfall in Wyndham

Council conducted a housing needs analysis to assess Wyndham's current and emerging housing needs, including the demand for affordable housing. This work underpinned the Wyndham Housing Needs Assessment (July 2020), highlights the scale and distribution of affordable housing need in Wyndham and informs this Strategy,

It is estimated that Wyndham has a shortfall of 6,082 affordable homes. By 2036, this shortfall is projected to be 11,713 affordable homes. To address this forecast, demand the municipality would need around 732 new affordable dwellings (17.8% of all new dwellings) per annum to 2036.<sup>18</sup>

As the responsible authority Council undertakes significant work to facilitate the timely provision of land to the market. Planning for new development includes consideration of sustainability initiatives to

<sup>16</sup> As at June 2019, Victorian Government, 2021.

<sup>17</sup> Community Housing Industry Association, 2018.

<sup>18</sup> Wyndham City Council, 2020.

reduce the costs of housing land and limit poor environmental performance.

Council also encourages developments that include a mix of lot sizes and supports increased urban consolidation through identifying areas for housing growth, including land in super lots for potential intensive development.

Figure 3. Levels of Need for Affordable Housing in Wyndham



### Housing Stress

When a household pays more than 30 per cent of its gross income in housing costs and its income is amongst the lowest 40 per cent of all households, it is defined as being in housing stress.

Around a third (34%) of very low to moderate-income Wyndham households are estimated to be in housing stress. Families make up the largest proportion of very low to moderate-income households in rental stress (57%) and mortgage stress (81%). A quarter of single households are in rental stress.

Table 2 below illustrates the ranges of affordable rents and purchase sums for the three lower-income levels. Affordable rent assumes households pay 30 per cent of income on rent. Affordable purchase assumes 30 per cent of income on mortgage.<sup>19</sup>

<sup>19</sup> 10 per cent deposit, 6.5 per cent interest rate and 30 year term.

Table 2 Levels of Housing Stress in Wyndham

	Total households	Number in rental stress	Number in mortgage stress	Total in housing stress	% in housing stress
Very Low Income	16,021	4,047	2,420	6,467	40%
Low Income	16,328	2,389	3,838	6,227	38%
Moderate Income	19,954	1,495	3,573	5,068	25%
<b>TOTAL</b>	<b>52,303</b>	<b>7,931</b>	<b>9,831</b>	<b>17,762</b>	<b>34%</b>

Households across the world have struggled with the COVID-19 crisis and its negative economic impacts. Federal and State Governments implemented several policies seeking to protect renters and homeowners (i.e., JobKeeper, Pandemic Leave Disaster Payment, etc.).<sup>20</sup>

However, despite these pandemic aid responses, there have been substantial increases in housing stress with the proportion of households not being able to pay their rent or mortgage on time doubling from 7 to 15 per cent between April and May 2020.<sup>21</sup>

### 3.2. Meeting Wyndham's Affordable Housing Needs

The shortfall of affordable housing is a social and economic issue for individuals and the broader Wyndham community. There are direct and indirect economic and social costs, impeding Council's ability to realise objectives for access, equity, community participation and human rights for its citizens. Addressing this issue requires concerted effort and significant investment by all levels of government in partnership with the private and not-for-profit sectors.

Vulnerability to increased housing costs is also a health and wellbeing issue that impacts on the individual household and the wider community. Factors which contribute to the shortfall of affordable housing include:

- private residential housing rental affordability in the open market;
- limited housing diversity including limited supply of social housing and a local housing market dominated by 3+ bedroom homes;
- limited specialist and supported housing options, with significant impact on service agencies' ability to support vulnerable people in need;
- poor environmental performance of housing, particularly older dwellings; and
- limited housing pathways for households to move between different types of affordable housing tenures as life circumstances change.

Affordable housing can be rented or sold to households on very low to moderate-incomes at a cost affordable to them. Investment to facilitate market interventions can support the construction and management of affordable housing to ensure that appropriate subsidy can be applied to support lower-income households to achieve affordability and continue to live in Wyndham.

<sup>20</sup> Victorian Government, 2021.

<sup>21</sup> Biddle, Edwards, Gray, & Sollis, 2020.

## Wyndham's Housing Needs

- Fewer Wyndham households own their homes outright (19.7%), resulting in more households without long-term housing security.<sup>22</sup>
- Most Wyndham dwellings (83%) are free standing dwellings of 3-4 bedrooms.
- Housing affordability is harder for Wyndham's singles and couples with a decrease (5.9%) in 1-3 bedrooms homes and an increase in dwellings with 4+ bedrooms (4.5%).
- Around 52,303 very low to moderate-income Wyndham households (approximately 74% of total households) need social and affordable housing.
- Under 1 per cent of all dwellings are one-bedroom and only 6.8 per cent had two-bedrooms.<sup>23</sup>

Providing affordable housing solutions will not only inject funds into Wyndham's local economy, it can provide savings through reduced government expenditure in meeting the services needed to cater for vulnerable groups. For example, evidence indicates that supporting a person to move from crisis accommodation into a stable and affordable long-term dwelling can reduce government costs by an average of \$11,935 dollars per person per year, as a result of reduced interaction with services.<sup>24</sup>

*Table 3 Elements and Costs of Delivering Affordable Housing*

Key elements of delivering affordable housing	Meeting the costs of affordable housing
<ul style="list-style-type: none"> <li>▪ land availability and suitability</li> <li>▪ design and planning approval</li> <li>▪ development and construction</li> <li>▪ construction finance</li> <li>▪ funding of land and capital subsidy gap</li> <li>▪ management and regulation of completed housing</li> </ul>	<ul style="list-style-type: none"> <li>▪ provision of land by governments</li> <li>▪ government grants</li> <li>▪ philanthropic contributions</li> <li>▪ planning concessions to reduce development costs</li> <li>▪ private sector discounts</li> <li>▪ low-cost finance</li> </ul>

<sup>22</sup> 46.29% had a mortgage and 26% were living in private rental accommodation (ABS 2016).

<sup>23</sup> In comparison, Greater Melbourne has 25.5% one- or two-bedrooms dwellings.

<sup>24</sup> Wyndham City Council, 2020.

Figure 4 Private Market Rents in Wyndham compared to household income (Wyndham DFFH Rental Report, 2019)

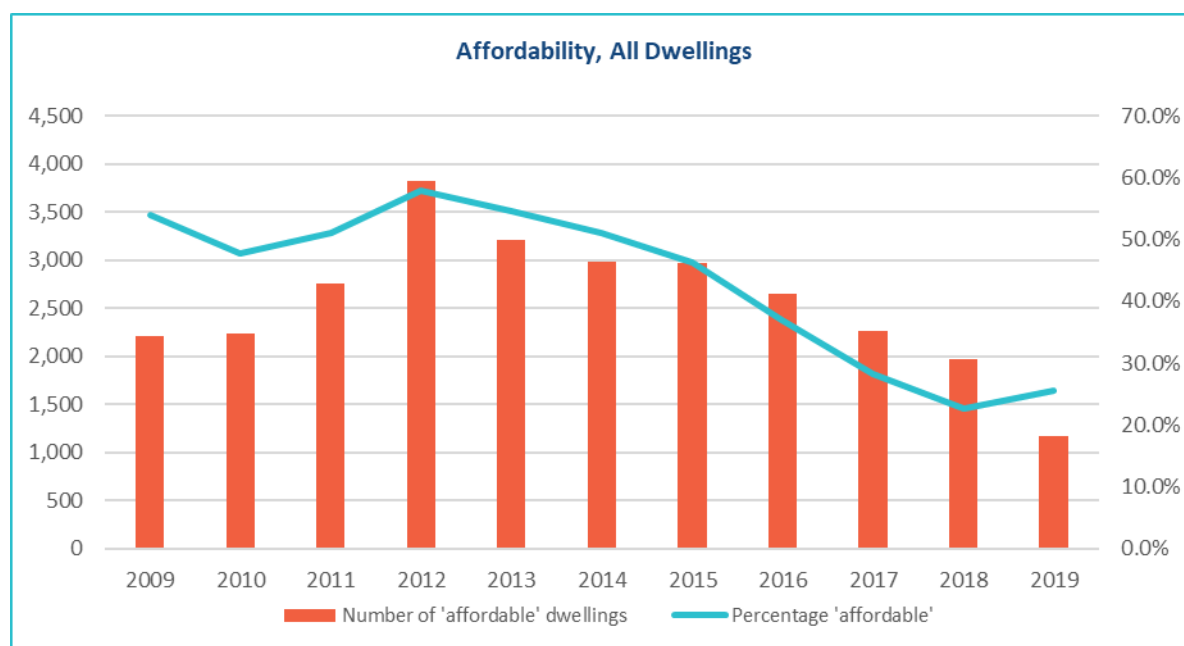


Figure 5 Wyndham households in mortgage stress

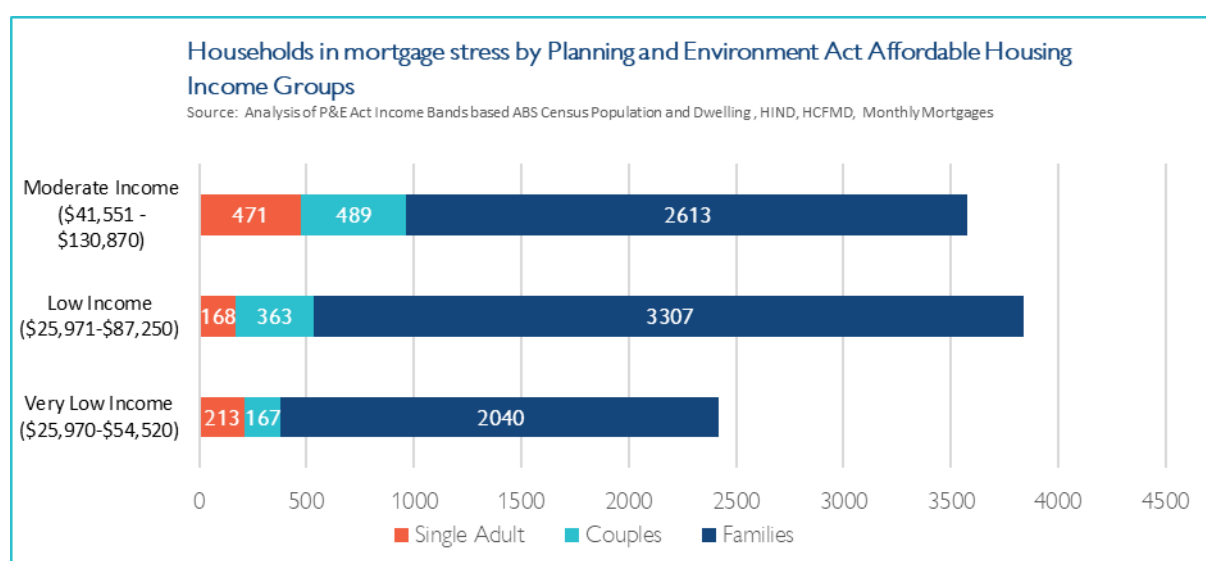


Figure 6 Affordable Housing Demand in Wyndham

	2016	2036
<b>Affordable Housing Demand</b>		
Estimated number of very low, low and moderate income households	52,303	109,092
Very low to moderate income households in estimated to require Affordable Housing, comprising of:	6,433	12,064
<ul style="list-style-type: none"> <li>- All persons estimated to be homeless (2016 Census)</li> <li>- 50% of very low, low and moderate income renters in housing stress</li> <li>- 1% of very low, low and moderate income mortgage holders in stress.</li> </ul>		
Households living in Social Housing in 2016	972	972
<b>Estimated Affordable Housing Demand</b> <i>(total of all households estimated to require Affordable Housing including households already living in Social Housing).</i>	<b>7,054</b>	<b>12,685</b>
Demand as a percentage of all dwellings in Wyndham	9.3%	7.8%
<b>Affordable Housing Supply</b>		
Affordable Housing Supply (Number Social Housing units)	972	972*
Supply as a percentage of all dwellings	1.28%	0.60%
<b>Affordable Housing Gap</b>		
Unmet demand ( <i>Affordable Housing Gap; estimated demand less supply</i> )	6,082	11,713*
Gap as a percentage of all dwellings	8.02%	7.21%
Estimated Affordable Housing Supply required to meet the estimated Gap ( <i>dwellings per annum between 2016 and 2036</i> )	732 dwellings per annum	
Percentage of all forecast new dwellings required as Affordable Housing to address demand	17.18% of forecast dwelling supply	

## A Coordinated Response

Action is needed if Wyndham is to meet the housing needs of its projected 512,591 population by 2041. Without action the shortfall of social and affordable housing in Wyndham will only deteriorate, impacting more households and the overall liveability of Wyndham.

The Victorian Government's *Big Housing Build* is the single largest investment in new social and affordable housing of any state government in Australia. The \$5.4 billion program leans heavily on the use of state and local government owned land to reduce the cost of the new housing, and aims to create over 12,000 homes in four years - 9,300 social housing with the rest as affordable or market-rate housing.<sup>25</sup>

We need to think differently about housing, looking at it over a longer timeframe and considering social and environmental implications alongside affordability concerns.

Dr Louise Crabtree, Institute for Culture and Society UWS.

<sup>25</sup> Raynor, 2020.



The *Big Housing Build* funding will also be used to spot-purchase homes from the private sector in response to COVID-19 to deliver social housing quickly, at the same time supporting developers and continuous housing supply.

The initiative recognises Wyndham as a priority area due to the municipalities' social and affordable housing needs and growth area status. This Strategy positions Council well to attract *Big Housing Build* investment.

To meet projected demand Wyndham needs 11,700 new dedicated affordable housing dwellings, primarily social housing. Meeting this demand requires 732 social and affordable homes delivered each year to 2036.

Wyndham is also well-positioned to support application of the Government's shared equity program, due to significant land-supply opportunities as a growth area. Council will support community housing organisations to align development applications with the planning scheme and appropriately consult with surrounding neighbours.

The social and economic benefits of facilitating social and affordable housing include:

- reduced reliance on otherwise costly resources such as health, justice, emergency and social services for people experiencing or at risk of homelessness;
- increased social and economic productivity through improved health and wellbeing, and capacity to learn and work;
- increased spending in the local economy with monies freed from household expenditure; and
- housing key workers close to work at local hospitals, educational and other organisations in Wyndham.

### 3.3. The Issue of Affordability

The role of housing as a key positive factor in mediating the impacts of COVID-19 is highly significant. Having access to safe, affordable and appropriate housing provided a key hub for measures to control the pandemic. The pandemic also revealed significant levels of inequality and precarity in our current housing system.<sup>26</sup>

Two decades of dramatic house price growth has driven increases in wealth inequality in Australia. While more affluent households reap benefits from increased property values, lower-income households have seen large increases in their rental and mortgage payments causing rental and mortgage stress on limited incomes.<sup>27</sup>

Australia's largest two cities, Sydney and Melbourne, are now experiencing a 'housing crisis' threatening their social sustainability and increasing inequality.

Inquiry into the Australian Government's role in the development of cities., 2018.

<sup>26</sup> The Hallmark Research Initiative of Affordable Housing, University of Melbourne, 2020.

<sup>27</sup> Ibid.

Housing affordability impacts all age groups. The general assumption is that homeownership remains the tenure of choice for many individuals and their households. Affordability concerns and access to mortgage finance have tended to focus on the declining prospects for young adults to enter homeownership.



Yet, recent studies have questioned understanding of additional factors that shape housing and tenure outcomes for young adults. For example, different combinations of neighbourhood effects, homeownership path dependency and social capital all influence tenure transitions for young adults.<sup>28</sup>

Census data indicates that older Australians also struggle to meet their housing needs in the current environment. The data demonstrates that:

- more older people are entering retirement with outstanding mortgages
- around 20 per cent of older people will be in the private rental sector within 40 years
- homelessness is increasing at a faster rate for 55+ than any other age group<sup>29</sup>

Affordable housing plays a key role in people's ability to:

- access employment, transport and essential services
- sustain physical and mental health and wellbeing
- sustain a tenancy and lessen the risk of homelessness

### Preparing to House Wyndham's Growing Population

Housing affordability and levels of need have been on the agenda of governments for many years. For example, in 2018 it was noted that levels of housing affordability are the major driver of homelessness in Australia. Research demonstrates that the only substantial clusters of housing for purchase at the lowest quartile of housing price, is in areas outside the urban growth boundary.<sup>30</sup> Therefore, there is no affordable housing in Melbourne for Australians on a median income, let alone a low income.<sup>31</sup>

In Australia, there has been a historic relationship between house prices and variables relating to the stock of dwellings and population.<sup>32</sup> Modelling by KPMG Economics demonstrates that house and unit

<sup>28</sup> (Aguda & Leishman, 2021)

<sup>29</sup> Leishman, C. *The Future of Affordable Housing*. Property Council of Australia Summit, 27 October 2021.

<sup>30</sup> (House of Representatives Standing Committee on Infrastructure, Transport and Cities, 2018)

<sup>31</sup> Ibid

<sup>32</sup> (KPMG Economics, 2021)

prices are expected to rise more than would otherwise have been anticipated in the absence of COVID-19.<sup>33</sup>

This leads to rising spatial inequality and increasing housing insecurity, especially for our priority groups.<sup>34</sup> Wyndham City is committed to being an equitable municipality that is inclusive, safe and welcoming, not just for some populations but for everyone who wants to call Wyndham home.

### Older women are the fastest growing group experiencing homelessness in Australia

Actions that will directly reduce the structural barriers to women's economic security, wellbeing and dignity are vital to achieving gender equality. Foremost to these issues is access to housing.<sup>35</sup> Recent research finds that 400,000 women over 45 years are at risk of homelessness in Australia.<sup>36</sup>



Older women have experienced lifetimes of lower wages, longer periods without paid employment, less superannuation and lower rates of homeownership than their male counterparts. These women are being failed by a retirement system predicated on home ownership.

Without drastic policy change, the numbers are likely to increase due to one important factor. Modelling demonstrates that lone-person household is a dominant factor in increasing the likely risk of homelessness. Female lone-person households are projected to increase by between 27.6% and 58.8%.<sup>37</sup> (ABS 2019b).

Essential to addressing the problem is greater access to social and affordable housing, pathways to achievable homeownership and access to crisis and transitional housing. New projects and partnerships are emerging across Australia in response to the changing social housing landscape including Victoria's *Big Housing Build*.

There is a ground-swell demanding action and delivering results that support older women at risk of homelessness. Changes to ensure more equitable housing access are tangible and readily available need to be recognised, made a priority and acted on at a policy level with every sector playing a role.<sup>38</sup>

### An Equitable and Inclusive Municipality

The COVID-19 pandemic has exacerbated Melbourne's existing income inequality. The pandemic is a public health matter affecting everyone. However, the resulting economic impacts to households have been disastrous for lower-income households.<sup>39</sup>

<sup>33</sup> During 2022 and 2023, KPMG's analysis shows that house prices are expected to be between 4-12% higher and unit values are expected to be up to 13% higher than would have been the case in the absence of COVID-19.

<sup>34</sup> Wyndham 2040 Community Visions and the Wyndham City Council Plan 2021-2025.

<sup>35</sup> (Raynor K. , 2021)

<sup>36</sup> (Faulkner & Lester, 2020)

<sup>37</sup> ABS 2019 cited in (Faulkner & Lester, 2020)

<sup>38</sup> (Raynor K. , 2020)

<sup>39</sup> (KPMG Economics, 2021 A)

During lockdowns imposed as a public health measure, many office workers with high levels of job security were able to work from home resulting in commuting cost savings and improving the economic resilience of these households. However, most non-office workers were unable to work from home and suffered income losses due to businesses having to suspend operations. Those who were able to carry on working may have had reduced hours and continued to incur transport costs, with little opportunity to boost their savings.<sup>40</sup> Melbourne, dubbed ‘the world’s most locked down city’ endured over 260 days of lockdown restrictions.

The impacts on household earnings and savings in Wyndham will become evident as the results of the 2021 national ABS census begin to trickle through. Addressing the financial gaps begins with peoples’ ability to house themselves and their families. Housing first principles recognise that access to permanent, secure housing is a human right, and not conditional upon addressing other issues. Its philosophy is founded on two key principles:

- The right to an adequate standard of living entails the right to adequate housing.<sup>41</sup>
- The provision of housing is not contingent upon certain behaviours.

### 3.4. Our Priority Groups

While rents continue to increase in Australian cities and are out of reach for low- and very low-income earners, these groups also face substantial housing insecurity.<sup>42</sup>

In Victoria social housing is made up of two types of housing. Public housing is a form of long-term rental social housing managed by Housing Victoria. Community housing is secure, affordable, long term rental housing managed by not-for-profit organisations. Both types meet the housing needs of people on low incomes or with special needs. People can apply to be placed on the Victorian Housing Register for both public and community housing at the same time.<sup>43</sup>

Specialist Homelessness Services (SHSs) report that the primary reasons people seek assistance are domestic and family violence (26%), housing crisis (23%) and financial stress (12%). However, resources are stretched meaning that many miss out on receiving support. For example, while 34.3 per cent of SHS clients identified as requiring long-term housing, only 5.3 per cent received it.

This Strategy aims to address the housing needs of populations identified as vulnerable including the following groups.

#### First Nations people

- Overcrowding, due to kinship-related issues as a contributing factor, thus First Nations people are 9.1 times more likely to use SHS than other groups.

<sup>40</sup> Ibid

<sup>41</sup> As articulated in Article 11(1) of the *International Covenant on Economic, Social and Cultural Rights*.

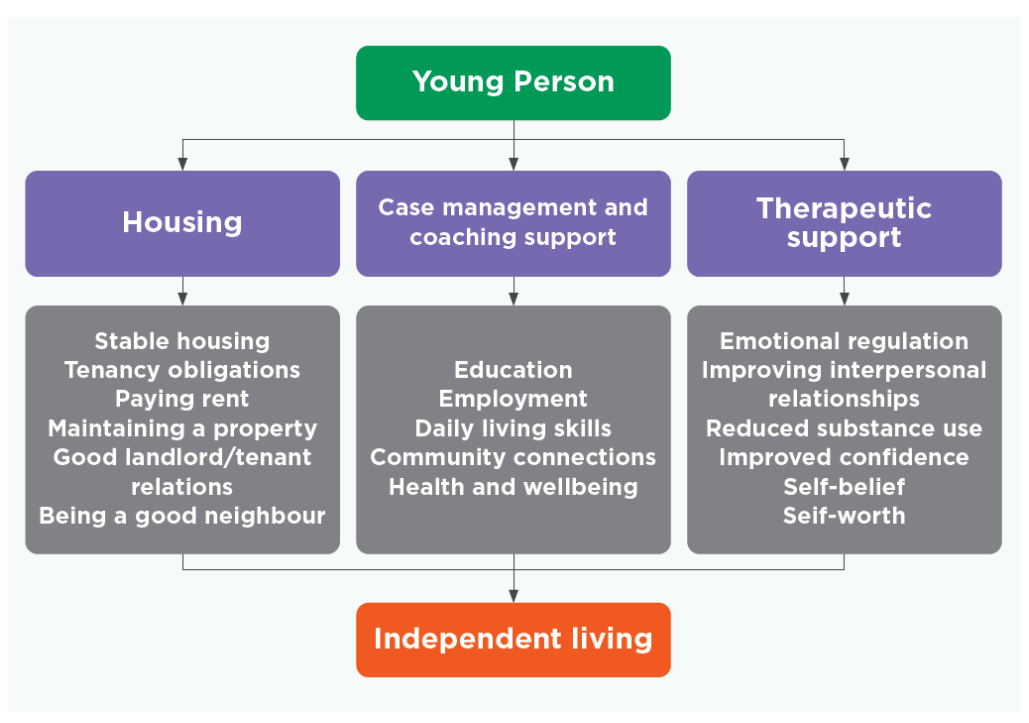
<sup>42</sup> (Power, 2017)

<sup>43</sup> Retrieved 15 February 2022: <https://www.housing.vic.gov.au/social-housing>



In 2020, Melbourne City Mission designed the Youth Housing Initiative (YHI), a new housing program for young people, to support young people to transition to independence and permanently exit homelessness. The program is based on the Housing First for Youth principles.

The program builds independence and resilience in young people over a continuous period by providing sustained support including housing, case management and therapeutic support.



### Young people

- Young people have particular service support needs. Through circumstances not of their own making and outside of their control a young person can be left without a safe place to call home. They may be 'couch-surfing' at a friend's house and may not know where to go for help or how to find the resources they need. A lack of support and connection to support systems can severely limit a young person's options.
- Over a third of Australians experiencing homelessness today are young people, and the pandemic has made matters worse. Lockdowns impacted retail and hospitality industries with local businesses having to close. Many young people lost casual and contract work. The most common reasons for young people seeking SHS assistance in 2015-16 was domestic and family violence (15%) or housing crisis (24%).

## Women and their children experiencing family violence

- Family violence is a major cause of homelessness for women. 38 per cent of those seeking SHS assistance cite family violence, women (63%) and their children (29%).

## Key Workers

- Key workers are generally classified as employees in services that are essential to a city's functioning but whose earnings are low to moderate. In Wyndham teachers, nurses, community support workers, ambulance and emergency officers, delivery personnel and cleaners struggle to find appropriate and affordable housing.
- Living locally is particularly important for healthcare workers, emergency services and some community and welfare support roles in order for workers to cover shifts, quickly respond to increases in service demand and attend emergency situations.<sup>44</sup>
- When housing costs are high it makes access to appropriate and affordable housing in reasonable proximity to work difficult for key workers.<sup>45</sup>

## People with complex needs:

- Clients with a current mental health issue are the fastest growing client group within the SHS population. There is a broad diversity of age and ethnicity. People with mental health and/or alcohol and drug issues often also have a history of being in and out of homelessness. This group is more likely than other homelessness populations to need support to successfully access and maintain a tenancy.

## People living with a disability:

- People with a disability on low incomes are constrained both in public housing and the private rental market often with more complex needs than the average homelessness client. Many in this group are older. Twice as many people with a disability seeking assistance are aged over 55 years.

## Older people, especially older women:

- Older people, especially single older women (single, widowed, divorced) on low incomes with insecure housing or homeless. Often this group has been renting and rents have become unaffordable.
  - SHS use by this group is growing at over twice the rate of the general SHS population, with an average annual growth rate of 9.5 per cent each year since 2011–12.
  - The number of First Nations older clients has grown at an average annual rate of 16.8 per cent each year.

<sup>44</sup> (Gilbert, Nasreen, & Gurran, 2021)

<sup>45</sup> (Gilbert, Nasreen, & Gurran, 2021)

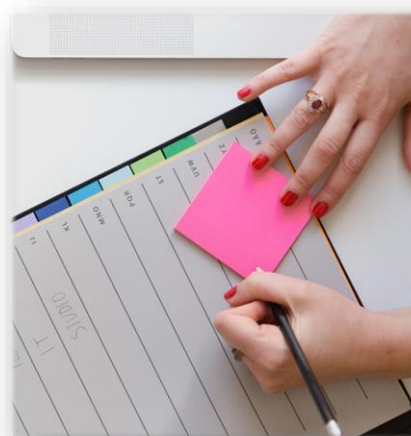
- The main reasons for seeking assistance were housing crisis (21%), domestic and family violence (18%) and financial difficulties (17%).
- 33 per cent require long-term housing and 32 per cent require assistance to maintain a tenancy.

## 4. Mechanisms for Affordable Housing

This Strategy has a clear goal – to increase the supply and diversity of affordable housing in Wyndham. It focuses on Council’s ability to act within its designated roles as a responsible authority and strategic player working to increase the supply and diversity of affordable homes for rent and purchase.

It has been established that existing social and affordable housing stock in Wyndham is low, and this puts pressure on local housing market rentals as well as future housing provision. Council recognises the levels of unmet housing needs based on the evidence for households in rental stress, mortgage stress, in marginal housing and at risk of homelessness in Wyndham.

Population growth will place additional pressure on Wyndham’s housing environment until 2036. As a portion of the overall population, to cater for the projected growth of low-income households, around eight per cent of all dwellings need to be affordable housing.<sup>46</sup>



Council also recognises the importance and added value of partnership and cooperation in this venture. While we can impact positive change, acting in isolation is not a viable option. Historically, Australian Governments met the housing challenge head on. In the 1950s for example, state housing authorities built one in eight of all new homes.<sup>47</sup> Attending to the housing needs of our most vulnerable groups is more than simply building homes. It is about community building, social and economic inclusion and bolstering the local economy in Wyndham’s pandemic recovery.

The COVID-19 pandemic has shown that housing and home are not only essential components of urban infrastructure for pandemic crisis response, but also form a critical part of a healthy and sustainable recovery. The pandemic has also created new housing issues, as homes took on functions previously provided by public infrastructure, such as workplaces, schools, kindergartens, gyms.<sup>48</sup>

The very notion of what a house should provide its inhabitants has irreversibly changed.

International Journal of Urban and Regional Research, 2021.

<sup>46</sup> Housing Needs Assessment Wyndham City, July 2020

<sup>47</sup> Flanagan, Martin, Lawson, & Jacobs, 2019.

<sup>48</sup> (Stone, et al., 2021)

Change brings with it the potential for innovative solutions. For example, during the pandemic rough sleepers were housed in hotels, and various relief measures were created for renters and landlords. Transitions to better housing futures will need to capitalise on the innovations created by COVID-19 pandemic disruptions and be interdisciplinary and cross-sectoral.<sup>49</sup>

While many factors drive housing affordability beyond the direct influence of local government, Council does have power to bolster affordable housing outcomes and make an impact by partnering with other councils, institutions, and the private sector.<sup>50</sup> Further, acting within regulatory, advocacy and facilitation roles, councils can facilitate affordable housing supply through planning controls that encourage affordable housing provision, as well as brokering partnerships.<sup>51</sup> Some councils have donated council-owned land on long term ground lease to community housing organisations to develop affordable housing projects that remain as social and affordable housing into the future.<sup>52</sup>

We now have a window of opportunity to consider what types of housing and neighbourhood urban contexts might be resilient to future shocks. We can renew our focus on social and affordable housing as essential community infrastructure that supports health and wellbeing (mental and physical), productivity and sustainability.

## 4.1. Key Strategic Actions

The following key strategic actions focus on what Council can do to meet the housing needs of our priority groups and address the severe shortfall of social and affordable housing in Wyndham. These actions will contribute to achieving our goals and marking milestones as the work to increase affordable housing supply in Wyndham progresses.

Some key strategic actions will take longer than others to achieve, but can be set in motion nevertheless. Council aims to respond to issues and opportunities through undertaking actions over the term of this Strategy (1-4 years). Some actions, begun within the time frame of this Strategy may take longer to come to fruition (5-10 years), but that should not hinder progressing the goals to achieving the Vision.

These key strategic actions recognise the importance of developing safe, secure and appropriate housing close to Activity Centres with access to transport, jobs, support services and educational opportunities.

1. Lead and influence change by facilitating and building strategic partnerships with all levels of government, private sector property developers and builders, peak bodies, industry, community housing organisations and the local community to increase affordable housing.
2. Increased and coordinated advocacy to the Victorian and Australian Governments.
  - 2.1. Take advantage of the Big Housing Build which designates Wyndham as a priority area.

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<sup>49</sup> Ibid

<sup>50</sup> (Spiller, 2019)

<sup>51</sup> Ibid

<sup>52</sup> For example, the City of Port Phillip (46-58 Marlborough Street, Balaclava), and the City of Whittlesea (1F Ashline St, Wollert).

- 2.2. Explore opportunities to partner to attract National Housing Infrastructure Financing Funds.
3. Update the Wyndham Planning Scheme to emphasise the importance of affordable housing provision as a key land-use planning objective and to set out specific planning strategies.
  - 3.1. Strengthen the Local Planning Scheme to emphasise objectives and strategies to facilitate affordable housing.
  - 3.2. Establish a framework and pursue negotiations to secure affordable housing inclusion at rezoning and/or permit application stage.
  - 3.3. Implement the objectives and actions in the Wyndham Housing and Neighbourhood Character Strategy to encourage urban consolidation, dwelling diversity and affordability.
  - 3.4. Pursue negotiations with private sector developers to support the inclusion of affordable housing for developments over 15 lots/dwellings.
4. Continue to encourage urban consolidation emphasising the delivery of one- and two-bedroom dwellings through the planning scheme.
5. Build back better in COVID-19 pandemic recovery for social and economic inclusion through improved and equitable service and support outcomes, including collaboration with:
  - 5.1. the H3 Alliance to deliver services and supports for people who are homeless or at risk of homelessness by:
    - 5.1.1. integrating services and building capacity in the system in Wyndham to improve outcomes; and
    - 5.1.2. Pursuing tailored housing solutions for the priority household groups included in this Strategy; and
  - 5.2. other Councils including growth area and interface Councils to share knowledge, resources and experience.

## Monitoring and Evaluation

Reporting on progress of the Key Strategic Actions will be undertaken annually to review the implementation plan against each activity.

This will include ongoing adaptation to account for any learnings achieved through the monitoring process and as policy changes are implemented by other levels of government.

We will measure the success of two overriding goals over the course of the four years to track the overall impact of the Strategy. These are:

- a decrease in the proportion of lower- income households in Wyndham experiencing housing stress; and
- a decrease in the proportion of people experiencing homelessness in Wyndham.

Councils capacity to act is designated in the Key Strategic Actions, relating to Council's role and ability to Lead, to Negotiate and to Partner as follows.

KEY STRATEGIC ACTIONS		
1. LEAD AND INFLUENCE CHANGE BY FACILITATING AND BUILDING STRATEGIC PARTNERSHIPS		
	ACTIVITY	CAPACITY
Advocate for investment	1. Advocate for State Government social and affordable housing investment in Wyndham through strategic partnerships with Development Victoria, Homes Victoria, Housing Victoria and Infrastructure Victoria.	Negotiate
Advocate for Increased Policy Interventions	2. Advocate with stakeholders for the Victorian Government to apply a mandatory planning approach to Affordable Housing under the <i>Planning and Environment Act</i> .	Negotiate
	3. Advocate for inclusion of standardised Housing Diversity and Affordable Housing requirements in the Victorian Planning Authority's review of Precinct Structure Plan Guidelines.	Negotiate
	4. Advocate to improve older women's housing outcomes in Wyndham through better access, increased options and improved services with tailored solutions through the opportunities such as the Big Housing Build. <ul style="list-style-type: none"> <li>Special measures are necessary to assist women 55 and over who have not accumulated superannuation due to lower life earnings for example and to address gender inequality and discrimination.</li> </ul>	Negotiate
Lead the Community	5. Raise Affordable Housing issues in community forums and promote a greater understanding of Affordable Housing need in the community through publication of information and promotion of the Strategy.	Lead
Support Partnerships	6. Enhance government and housing sector partnerships through continuing to work closely with the Victorian Government (particularly DELWP, Homes Victoria and the Victorian Planning Authority) to support engagement on opportunities and challenges to delivering housing diversity in greenfield locations.	Partner
	7. Facilitate improved connections and partnerships between local developers and housing agencies by: <ul style="list-style-type: none"> <li>Extending the annual developer forum invite to housing agencies.</li> <li>Facilitating a forum for Housing Agencies to present to developers on housing needs and partnership models and opportunities.</li> </ul>	
	8. Support Melbourne City Mission's advocacy to ensure that the needs of young people are recognised in State Government housing policy. In particular, development of a youth-specific homelessness strategy that supports: <ul style="list-style-type: none"> <li>Early intervention and transition to adulthood across areas such as housing, education, and employment.</li> <li>Diverse cohorts including LGBTQI+ and multicultural groups.</li> <li>Holistic needs including mental wellbeing, education support and family mediation.</li> <li>Housing solutions that support young people to one day have charge of their own future housing pathway.</li> </ul>	
Reduce housing stress and homelessness	9. Invest in training and resources to support council officers to negotiate with developers in accordance with Guidelines established in the Strategy.	Lead
Improve Rooming House Regulation and Standards	10. Develop a communication package to support increased identification of illegal operating rooming houses in the community and the need for registration.	Lead
	11. Promote engagement of not-for-profit housing agencies as preferred managers of Rooming Houses.	

<b>2. INCREASED AND COORDINATED ADVOCACY TO STATE AND FEDERAL GOVERNMENTS</b>		
	<b>ACTIVITY</b>	<b>CAPACITY</b>
<b>Advocate for priority area funding</b>	12. Advocate to State Government for an appropriate portion of Big Housing Build funding to be directed to support Affordable Housing delivery in Wyndham.	Partner
<b>Increase Affordable Housing Supply</b>	13. Support policy change to facilitate development contributions for affordable housing via inclusionary zoning and value capture.	Lead
	14. Explore the potential for Council to partner with a developer to access Federal Government low-cost financing and grant funding via the National Housing Infrastructure Facility to support development of housing infrastructure and Affordable Housing.	Partner
<b>3. UPDATE THE WYNDHAM PLANNING SCHEME TO EMPHASISE AFFORDABLE HOUSING</b>		
	<b>ACTIVITY</b>	<b>CAPACITY</b>
<b>Strengthen the Planning System</b>	15. Update the Wyndham City Planning Scheme to incorporate specific objectives and strategies to facilitate Affordable Housing.	Lead
	16. Make the Affordable Housing Strategy a reference document to the Wyndham Planning Scheme.  (Related Strategy: Wyndham Housing and Neighbourhood Character Strategy).	
	17. Explore with DELWP how the planning negotiation Guidelines (Appendix 2) could be reflected in a specific planning scheme objective and strategy.	Negotiate
	18. Advocate for the State Government to update the planning scheme to allow Council to apply greater housing diversity requirements where appropriate.	
	19. Continue to facilitate planning for new growth areas.	Lead
<b>Secure Affordable Housing Outcomes in new developments</b>	20. Negotiate Affordable Housing agreements with landowners where planning applications that meet the Guidelines set out in the Affordable Housing Strategy are proposed.  Actions include: <ul style="list-style-type: none"> <li>– Updating the planning scheme to reflect Council's strategy and approach to facilitating outcomes via agreement.</li> <li>– Working with the VPA to include consideration of Affordable Housing as a key objective when undertaking precinct structure planning.</li> <li>– Promoting the Strategy and the Guidelines to landowners at the pre-application stage via Council website and development of a summary information sheet.</li> <li>– Working with landowners to apply the Guidelines and reach agreement in a timely manner.</li> <li>– Support capacity building for staff to understand and apply the Guidelines.</li> <li>– Determine the optimal process to guide the provision and expenditure of any agreed cash contributions (this could include establishment of a Council Trust to hold and release funds, or for funds to be paid direct to Registered Housing Agencies under agreement with Council).</li> <li>– Promote examples of successful negotiations.</li> <li>– Undertake further work as required to refine or expand on the Guidelines.</li> </ul>	Lead and Negotiate

4. ENCOURAGE URBAN CONSOLIDATION AND EMPHASISE DELIVERY OF 1- & 2-BEDROOM DWELLINGS		
	ACTIVITY	CAPACITY
Promote Housing Supply and Diversity	21. Continue to promote housing diversity and encourage provision of smaller lots and dwellings.	Lead
	22. Apply zoning for high-density residential development in areas that are identified as suitable for this form of housing.	
5. BUILD BACK BETTER IN COVID-19 PANDEMIC RECOVERY THROUGH IMPROVED AND EQUITABLE SERVICE AND SUPPORT OUTCOMES		
	ACTIVITY	CAPACITY
Investment advocacy	23. Support the work of the H3 Alliance in its advocacy for long-term investment in Affordable Housing.	Partner
	24. Continue to support the H3 Alliance through project facilitation and in-kind support.	
	25. Collaborate with other Councils including growth area and interface Councils to share knowledge, resources and experience.	Partner & Negotiate
Promote Social Enterprises	26. Work with community housing organisations to prepare resources to promote not-for-profit real estate agencies to investors, to include: <ul style="list-style-type: none"><li>– Fact sheet and information to be sent out to community;</li><li>– Support for a feature in the local newspaper;</li><li>– Information on Council website.</li></ul>	Partner
Support households in need	27. Continue to apply the Council Rates Hardship Policy.	Lead
	28. Identify Council practices where interaction with at-risk or homeless households may be increased (for example, library or outdoor services) and determine what training and/or support is required to increase staff’s capacity to identify and direct people to services in an appropriate manner.	Lead
	29. Work with the H3 Alliance to explore the potential costs and benefits of Council resourcing an outreach worker or social worker to support increased identification of people in the community at risk of homelessness, and subsequent direction of people to resources.	Partner
	30. Support the H3 Alliance to pursue tailored housing solutions for the priority household groups included in this Strategy.	
Improve quality and affordability of Rooming Houses	31. Work with the H3 Alliance to consider options and costs for Council or the State to invest to support an improvement in Rooming House standards on provision that landlords provided affordable rents. (Subject to budget consideration).	Partner
	32. Work with the H3 Alliance to determine how Council could improve the identification and regulation of Rooming Houses.	

## 4.2. Guiding Framework

Council has determined priorities for new affordable housing in terms of location, built form, tenure, dwelling type by bedroom numbers and priority groups for housing allocation.<sup>53</sup>

The Guiding Framework below sets out responses to the range of matters set by the State Government planning criteria that establish whether a dwelling will be appropriate for the housing needs of very low to moderate-income households.

Intended to guide priorities and built form outcomes for affordable housing facilitated by Council over time, the Guiding Framework can be particularly useful in engaging with developers.

This also relates to who is best suited to manage the property going forwards. For example, community housing organisations are also registered housing agencies under the *Housing Act 1983* and are experienced in allocating properties and ensuring that rents reflect household incomes.

The Guiding Framework directly addresses Victorian Government published 'Matters' that are required to be considered when determining the likely appropriateness of the built form for affordable housing when negotiating.

The planning criteria include:

- Location
- Type
- Tenure
- Longevity of outcome
- Allocation
- Affordability
- Integration



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<sup>53</sup> Wyndham City Housing Needs Assessment (2020)

## GUIDING FRAMEWORK FOR STATE GOVERNMENT PUBLISHED MATTERS AND OUTCOMES

Matter	Council Response	Measuring Success
LOCATION	<ul style="list-style-type: none"> <li>Prioritise locations for affordable housing in established urban areas, close to public transport and activity centres.</li> <li>Wyndham is a growth area currently providing new housing supply and with suitable potential for affordable housing subject to specific site characteristics, with a preference for affordable housing located within a town centre catchment.</li> <li>Prioritise government or authority owned land as a priority for affordable housing reflecting the greater capacity of the State to facilitate outcomes.</li> </ul>	Affordable housing is primarily located in areas with good access to infrastructure and services - approx. 800m to public transport and/or an activity centre.
TYPE	<ul style="list-style-type: none"> <li>Prioritise one and two-bedroom dwellings built-form to meet projected affordable housing need, recognising the market is not providing this form of housing. Three and four-bedroom dwellings are also required reflecting the number of families in housing stress.</li> <li>Build affordable housing dwellings to reflect surrounding market standards.</li> <li>Incorporate long-term affordability features, such as environmentally sustainable design.</li> <li>Incorporate adaptable design to facilitate changing household needs.</li> </ul>	<p>Dwelling type reflects need, with emphasis on one and two-bedroom dwellings and a mix of dwelling types delivered.</p> <p>Dwellings meet Council's Sustainable Design in the Planning Process best practice design standards, to reduce operating costs and promote wellbeing.</p>
TENURE	<ul style="list-style-type: none"> <li>The priority need is for social and affordable housing for very low and low-income households.</li> <li>Affordable home purchase models are also needed to support moderate income households to move into home ownership.</li> </ul>	New Affordable Housing is delivered with an emphasis on social housing.
LONGEVITY OF OUTCOME	<ul style="list-style-type: none"> <li>Affordable Housing as a built form is provided for long-term use to provide households with security of tenure.</li> <li>Short term, specialised and supported accommodation providing limited term of use is acceptable if managed by a not-for-profit housing agency (i.e. CHO) and households are supported to transition to longer-term housing.</li> </ul>	Affordable housing is provided for the economic life of a building, with security of tenure provided to households.
ALLOCATION	<ul style="list-style-type: none"> <li>Deliver affordable housing through planning negotiation for rent or sale to very low to moderate-income households in accordance with <i>Planning and Environment Act 1987</i> affordable housing income ranges.</li> <li>Social and affordable housing delivered as a result of government investment targeted to eligible households as a condition of that investment.</li> <li>Prioritise social housing allocation for households eligible under the Victorian Housing Register.</li> <li>The preferred model is for dwellings to be owned or managed by a Registered Housing Agency to ensure the appropriate and regulated allocation of dwellings to households in need.</li> <li>Dwellings proposed for a home purchase arrangement by an individual Eligible Purchaser must be allocated through an appropriately regulated process, managed by a not-for-profit agency or the State Government with an established process of income checking.</li> </ul>	<p>Very low, low- or moderate-income households are allocated new housing that is delivered as a result of the Strategy.</p> <p>Very low- and low-income households eligible for social housing are prioritised for access.</p> <p>Home ownership arrangements are appropriately regulated.</p>
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Matter	Council Response	Measuring Success
AFFORDABILITY	<ul style="list-style-type: none"> <li>Affordable Housing must be affordable for very low to moderate-income households to rent or purchase.</li> <li>An accepted benchmark is that very low to moderate-income households should not pay more than 30 per cent of their household income on housing costs. Ownership and/or management of dwellings by a Registered Housing Agency will meet this objective.</li> <li>Evidence that a sale price or shared equity arrangement will be affordable for intended target groups will be required to be put in place for any proposed home purchase model. The Strategy provides an indication as to affordable rents or purchase points.</li> <li>The design and construction of affordable housing should also include features that reduce operating costs for residents.</li> </ul>	<p>Households that are allocated Affordable Housing do not pay more than 30 per cent of income on housing costs.</p> <p>Dwellings meet Council's Sustainable Design in the Planning Process best practice design standards, to reduce operating costs</p>
INTEGRATION	<ul style="list-style-type: none"> <li>Affordable housing should not look externally different from market housing and should be equal in design quality and standards.</li> <li>Affordable housing should be integrated with market housing and not overly clustered in one location.</li> <li>Residents of affordable housing are expected to have access to all residential areas in higher density development. Buildings are ideally designed to maximise social interaction.</li> <li>Clustering of affordable housing dwellings may be appropriate in some circumstances due to proximity to transport and/or availability of land or sites or government redevelopment or investment strategy.</li> </ul>	<p>Affordable Housing is not distinguishable from market housing in terms of appearance or location.</p> <p>Concentration of Affordable Housing is avoided.</p>

## Appendices

### 1. Types of Affordable Housing



#### Crisis, Specialised and Emergency Accommodation

People in the community with a range of challenges and complex issues who need crisis and emergency accommodation. This type of accommodation includes a range of specialist services for people who are homeless or at risk of homelessness or escaping family and domestic violence or other emergency.

(Pictured: Ozanam House, North Melbourne, VincentCare)



#### Rooming Houses

A rooming house or boarding house, is where one or more rooms in a building are for rent, and residents share facilities like kitchens and bathrooms. Rooming houses can be owned by an individual or organisation and must abide by the *Rooming House Operators Act 2016*.

(Pictured: Richmond House, Richmond, YWCA Housing)



#### Supported Housing, Disability Housing

Housing that is appropriate for people with a disability or other care needs. Dwellings may be owned and/or managed by the government, a registered community housing provider or an investor. The National Disability Insurance Scheme supports investment in Specialist Disability Accommodation (SDA).

(Pictured: SDA 5-bedroom house for rent in Sunshine, [www.thehousinghub.org.au](http://www.thehousinghub.org.au))



#### Social Housing

Social Housing is an umbrella term which includes Public Housing and Community Housing. This is housing owned and managed by the government or not-for-profit sectors and is rented to households on very low to low incomes, eligible under the Victorian Housing Register.

(Pictured: Social Housing for single women, Coburg, WPI)



#### Discounted Affordable Rental

Housing that is rented at a discount to market rents and allocated to households that meet the *Planning and Environment Act 1987* Affordable Housing income eligibility requirements. Dwellings may be owned and/or managed by a community housing agency or the private sector.

(Pictured: The Nicholson, Coburg East)



#### 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.

## 2. Wyndham City Council Plans

COUNCIL STRATEGY	SUMMARY
<b>Wyndham 2040 Vision - A place for people</b>	Aims to support the community to achieve their housing needs, especially residents facing disadvantage and households as they age, and ensure a diverse range of housing types to improve the quality of life for all residents.
<b>Wyndham City Council Plan 2021-2025</b>	<p>The Council Plan is a key strategic document that guides planning and delivery, allocation of resources and provision of services to the Wyndham community over the next four years, and in turn work towards achieving the long-term aspirations described in the Wyndham 2040 Community Vision.</p> <p>The draft Council Plan, has been informed by extensive community engagement, including deliberative engagement, through the 'Help Shape Wyndham's Future' project, analysis of relevant data, trends and research and State and Federal policy directions.</p>
<b>Wyndham Municipal Health &amp; Wellbeing Plan 2021-2025</b>	<p>The Wyndham Health Plan sets out the public health and wellbeing priorities that Council will pursue over the life of the plan. Framing the plan as 'Wyndham a community of possibilities' acknowledges the inherent strengths of the Wyndham Community and its wellbeing.</p> <p>The Health Plan begins and ends with wellbeing - individual and community wellbeing. It affirms Council's commitment to inclusive practice so that none are left behind. The Liveable domain includes Housing and the Built Environment with the outcome of meeting citizens housing needs.</p>
<b>Wyndham Housing and Neighbourhood Character Strategy 2018</b>	<p>Sets a vision that over the next 20 years, "The City of Wyndham will contain a variety of dwelling types, designs and lot sizes which meet the needs of current and future residents. Housing will be affordable, environmentally sustainable and responsive to its surrounding context."</p> <p>Identifies a declining rate of Affordable Housing, highlighting "<i>a variety of tenures, particularly affordable housing types, to meet the needs of a range of households</i>" is necessary in future suburbs and changing areas.</p> <p>Key actions that complement the Affordable Housing Strategy and/or that are built on in this Strategy include:</p> <ul style="list-style-type: none"> <li>• Improve housing diversity, including actions to advocate capacity to enforce smaller dwelling targets;</li> <li>• Develop a 'Housing Diversity Strategy' and a 'Wyndham City Housing Affordability Strategy';</li> <li>• Update the Municipal Strategic Statement to include objectives and strategies to increase Social Housing;</li> <li>• Undertake an audit of Council land and assets and explore opportunities to redevelop;</li> <li>• Advocate for capacity to set Affordable Housing targets and apply mandatory requirements under the local planning scheme and consider incentives to encourage developers to include Affordable Housing;</li> <li>• Undertake research into consumer needs and explore innovative funding and financing models for Affordable Housing; and</li> <li>• Develop a coordinated approach to improve the quality and quantity of regulated Rooming Houses.</li> </ul>
<b>Social and Economic Inclusion Framework</b>	<p>A framework to guide business, community and government in planning for a Wyndham where cultural diversity is celebrated, and everyone can participate in work and community life. Principles of the Plan are economic participation, diversity as an asset, and inclusive community.</p> <p>The Framework recognises that housing insecurity can limit a person's participation in the broader community as well as negatively impact the ability of a person to hold down a job or pursue other economic opportunities.</p>
<b>Climate Change Adaptation Strategy 2016 - 2020</b>	Commits Council to include the Sustainable Design Assessment in the Planning Process (SDAPP) which encourages developers to implement Green Star Communities.
<b>Resilient Wyndham Strategy 2021</b>	<p>Considers Wyndham's long-term resilience and seeks to manage the municipality post-COVID-19 pandemic needs including future events such as climate change, extreme weather, natural disasters, pandemics, cyber-security attacks and economic downturn.</p> <p>Housing Affordability is covered in the strategy as a 'chronic stress' and is included under Focus Area 1. Our People: Healthy, connected and inclusive.</p>

<p><b>Draft Wyndham Urban Framework Plan (under revision as the 'Wyndham Plan')</b></p>	<p>Aims to set a comprehensive approach to the urban planning of Wyndham with a clear and aspirational framework for the future development of the city. The plan will establish priority areas for urban consolidation and change and subsequently the priority areas for Affordable Housing development.</p> <p>The Emerging Options Paper (2019) identified an emerging preferred spatial option as at May 2019) which informs where Affordable Housing should also be prioritised.</p> <p>Emerging Objectives are proposed to maximise the role of future growth and development in Wyndham. Of relevance to the Affordable Housing Strategy are objectives to:</p> <ul style="list-style-type: none"> <li>• Ensure that development is concentrated into urban environments, primarily activity centres serviced by train stations in the form of increased housing density, commercial and business activity, arts and cultural activity;</li> <li>• Increase the choices for all the people of Wyndham to access their desired, housing, employment, educational, health, leisure, and cultural needs within Wyndham so that they can better live, learn, grow and thrive locally; and</li> <li>• Ensure that sufficient and well targeted land and development potential is made available for the people of Wyndham to have genuine choices to access their desired, housing, employment, educational, health, leisure, and cultural needs within Wyndham</li> </ul>
<p><b>Wyndham Activity Centres Strategy 2016</b></p>	<p>Supports medium and higher density residential development, especially in and adjacent to activity centres, in order to facilitate housing need and choice with existing and proposed infrastructure (including public transport).</p> <p>Realisation of the Activity Centre Strategy aligns to objectives of the Affordable Housing Strategy through:</p> <ul style="list-style-type: none"> <li>Supporting housing diversity and improved liveability through increased urban density;</li> <li>Focusing housing density in activity centres to encourage residential development in the centres; and</li> <li>Recognising the falling average household size and the need to accommodate changing demographics.</li> </ul>

### 3. Key Definitions

#### **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. Maximum income ranges for these household groups are published by the State Government for Greater Melbourne and ‘Rest of State’ (regional Victoria).

Affordable Housing should be priced (whether mortgage repayments or rent) so these households are able to meet their other essential basic living costs (generally no more than 30 per cent of income) and be ‘Appropriate’ for the household’s needs which includes consideration of affordability, type, tenure, location, allocation, integration and housing need.<sup>54</sup> Affordable Housing includes:

#### **Social Housing (Public and Community Housing)**

Social Housing includes Public Housing (owned and managed by the Director of Housing); and housing owned, controlled or managed by a participating registered agency (registered as a Housing Association or a Housing Provider) where the dwelling will be allocated to a household that meets the State Government published Social Housing income and asset eligibility requirements.

#### **Indigenous Community Housing**

Social Housing that is specifically designed for, managed by and provided to Aboriginal and Torres Strait Islander households.

#### **Affordable Rental Housing**

Affordable Rental Housing refers to housing that is rented at an affordable price and allocated to households that meet the *Planning and Environment Act 1987* Affordable Housing income eligibility requirements published by Governor in Council Order.

#### **Affordable Home Purchase**

Affordable Home Purchase involves the sale of a dwelling at the established market price for that dwelling to a low or moderate income household that meets the Affordable Housing income eligibility requirements where the market price is demonstrated to be affordable for that household without a discount.

#### **Shared Equity Home Ownership**

Shared Equity Home Ownership is where a household that has some (limited) capacity to borrow funds is supported to purchase a dwelling through a structured home purchase arrangement, where the difference between the purchaser’s financial capacity and the market

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<sup>54</sup> Governor in Council Order (2018) Planning and Environment Act 1987, Section 3AB – Specification of Income Ranges, June 2019 & Ministerial Notice under the Planning and Environment Act 1987 Specified Matters Under Section 3aa (2), 17 May 2018

value of the dwelling is only required to be repaid on future sale or refinancing, with the funds then re-applied in future shared equity arrangements.

### **Eligible Household**

A household that meets the established criteria for an Affordable Housing program, typically an income limit and asset test.

### **Homelessness**

There is no single agreed definition of homelessness although 'homelessness' is generally accepted to not only equate to 'rooflessness' with recognition that people can experience homelessness while in inadequate or inappropriate housing. This is particularly the case if their housing does not provide for security of tenure, privacy, security and safety, does not meet a minimum level of standard, or occupants do not have the ability to control the living space.

### **'At Risk of Homelessness'**

The Australian Institute of Health and Welfare (AIHW) consider a person to be at risk of homelessness if they are at risk of losing their accommodation or they are experiencing one or more of a range of factors or triggers that can contribute to homelessness.<sup>55</sup>

### **Marginal housing**

This term is used by the Australian Bureau of Statistics to give an indication of the numbers of people living in housing that nearly constitutes homelessness. Statistics on households in marginal housing therefore provides a possible indication of people who may be at risk of homelessness. The three categories of marginal housing groups are:

1. Persons living in other crowded dwellings (not defined as 'severely' crowded dwellings and therefore homeless).
2. Persons in other improvised dwellings that are not considered homeless under the criteria applied to determine 'Persons living in improvised dwellings, tents or sleeping out'; and
3. Persons who are marginally housed in caravan parks.

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<sup>55</sup> Risk factors include a range of matters from financial stress; housing crisis and stress; inadequate or inappropriate dwelling conditions, including accommodation that is unsafe, unsuitable or overcrowded; relationship/family breakdown; child abuse, neglect or environments where children are at risk; sexual abuse; domestic/family violence; non-family violence; mental health issues and other health problems; employment difficulties and unemployment; problematic gambling; transitions from custodial and care arrangements; discrimination, including racial discrimination; lack of family and/or community support.

**Housing Affordability**

Housing affordability refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household income. Housing affordability is particularly an issue for lower income households who have reduced financial resources available to meet housing costs.

**Housing Stress**

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

**Registered Housing Agency**

A not-for-profit organisation that is a company limited by shares or guarantee, an incorporated association, or a co-operative, registered under the *Victorian Housing Act 1983*, regulated by the Victorian Housing Registrar, with a purpose to own, manage and/or develop affordable rental housing.

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