

**MORELAND  
CITY COUNCIL  
AFFORDABLE  
HOUSING  
STRATEGY  
2014-2018**







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Cover clockwise from top:  
Coburg 'The Nicholson', Places Victoria, Nation Building project, mixed tenure;  
Brunswick, public housing seniors;  
Coburg, community housing, Council partnership with Yarra Community Housing

The gentrification of parts of Moreland have put enormous pressure on low and fixed income earners and their ability to continue to live in the area.

Source: Moreland Affordable Housing profile 2013



Above: Pascoe Vale,  
Housing Choices Australia,  
Nation Building project

# FOREWORD BY THE MAYOR

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## The Moreland Affordable Housing Strategy (MAHS) 2014–2018 aims to maximise the supply of affordable housing in the municipality.

Council recognises that many residents are experiencing problems with housing affordability, and that affordability is an issue across all tenure groups.

The ‘great Australian dream’ of owning a home is quickly slipping away along with the traditional ‘housing career’ experienced by previous generations. The model which saw people live with their family of origin, move into private rental, save for home purchase, take out a mortgage, then purchase a home is being challenged. The safety net of public and community housing is in critically short supply.

Council’s vision recognises the importance of maximising the supply of affordable housing to create a city that:

- is lively, proud, celebrates its diversity and cares for and respects all of its citizens;
- is a sustainable and just city, a proud city, a healthy and educated community;
- addresses housing stress, homelessness and broader consequences for health and well-being; and
- addresses the likely impact of gentrification and rising rents, mortgages and development costs.

The *Council Plan 2013–2017* includes a key strategy to ‘Support the improvement of affordable housing options to accommodate the diverse Moreland community’. Council’s *Priority Advocacy Program 2013–2014* identifies the urgent need to ‘Advocate to State Government for increased investment in public and affordable housing in Moreland’ and provides support for advocacy items identified in the MAHS:

- for increased public and community housing stock in the municipality;
- for recognition of good quality, affordable rooming house accommodation;
- to address homelessness, and associated stigmatisation, and improve pathways out of homelessness;
- for legislative change at State Government level to enable 99 year lease arrangements for affordable housing partnership projects;
- for inclusionary zoning; and
- to join peak body campaigns and awareness raising initiatives where appropriate.

We must act now and secure a safe housing future for all our residents.

Therefore I am proud to introduce the *Moreland Affordable Housing Strategy 2014–2018* and especially wish to note the contribution of the Moreland Housing Matters Advisory Committee.



A handwritten signature in black ink, appearing to read 'L. Tapinos'.

**Cr Lambros Tapinos**  
Mayor, Moreland City Council

# INTRODUCTION

## ----- SECTION 01 -----

### Benefits of addressing housing affordability

The Victorian Council of Social Service (VCOSS) sums up the benefits of providing affordable housing stock for lower income households, especially private tenants and those on waiting lists for public and community housing:

Adequate housing underpins all other areas of life. Without safe and secure housing, people's employment, education, health, well-being and community participation all suffer. Evidence shows that the extreme stress of homelessness can spark mental health problems or exacerbate pre-existing issues.

Lack of stable and secure housing also has a devastating effect on children and young people. Their school life and connections with friends can fall apart as a consequence of the stress, frequent moves and instability that are too often the consequence of insecure housing.

Recent research from the Net Balance Foundation *The Social Value of Community Housing in Australia* (August 2011) confirms that affordable housing is a sound social and economic investment because it provides:

#### Economic benefits

- Greater financial flexibility for low-income households as a result of alleviation from 'housing stress';

#### Educational benefits

- enhanced educational performance for children in community housing;
- educational or training opportunities for adults, that improve their employment prospects;

#### Health benefits

- improved overall health;
- reduced demand for health services by 'heavy-users' and disabled populations;

#### Community inclusion benefits

- greater empowerment of tenants; and
- emergence of support networks which foster self-reliant and independent communities.

These benefits clearly align with a range of Council strategies.



The Victorian Women's Housing Association's *Social Report on Investment Study* (May 2010) calculated that for every dollar invested in social housing, \$3.14 social value was delivered. This research substantiates the point that access to long term affordable housing leads to an associated reduction in intergenerational poverty, savings to government welfare and correctional programs and community benefit.

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## Key issues

MAHS 2014–2018 builds on the foundations of its predecessor (MAHS 2006) and identifies a number of key issues which have emerged from public consultation and Council's recent affordable housing work:

- an understanding of the limitations of the Victorian planning system, and the need to advocate strongly to the State Government for legislative change to include planning mechanisms that support affordable housing partnerships and initiatives;
- the need for effective engagement of the private sector (investors, developers, builders, planners, architects) in affordable housing provision especially in activity centres and on larger redevelopment sites;
- the need for ongoing engagement with the not-for-profit sector (housing associations, housing providers and similar not-for-profit organisations) in developing more affordable stock options across the municipality;
- identification of options to address the decline in public and community housing stock in Moreland, and the slow growth of housing associations and housing providers;
- further exploration of innovative approaches such as land trusts and use of the air rights on Council owned land;
- debates about the value of setting affordable housing targets, drawing on the experience of local government projects across Australia;
- Council's need for better understanding of development modelling to inform affordable housing in mixed tenure developments on key sites such as activity centres;
- the importance of trialling new housing types and tenure models such as co-housing;
- the need for a methodology to identify households/groups in greatest need of affordable housing; and
- more specific identification of preferred locations for affordable housing in the municipality.

Council's objective is to identify the most effective ways to maximise the stock of affordable housing in the municipality through the MAHS 2014–2018. Section 9 Implementation Plan, identifies strategies, actions, responsibilities and appropriate measures to achieve this objective. MAHS 2014–2018 focuses on opportunities which are feasible within the current political and financial context, noting the limited capacity of Local Government compared to Federal and State Government.

Without increases in the supply of well-located and well-designed affordable housing (with lower utility costs) the likely long term impact across Moreland will be:

- increased housing stress for purchasers, private tenants and residents in very insecure housing (e.g. couch surfers, unregistered rooming houses and homeless people who 'sleep rough'); and
- lack of affordable housing options in activity centres and on larger development sites at the time when Moreland is experiencing major population growth and increasing construction activity.



Above: Brunswick, Post WW2  
public housing pre-fabricated construction





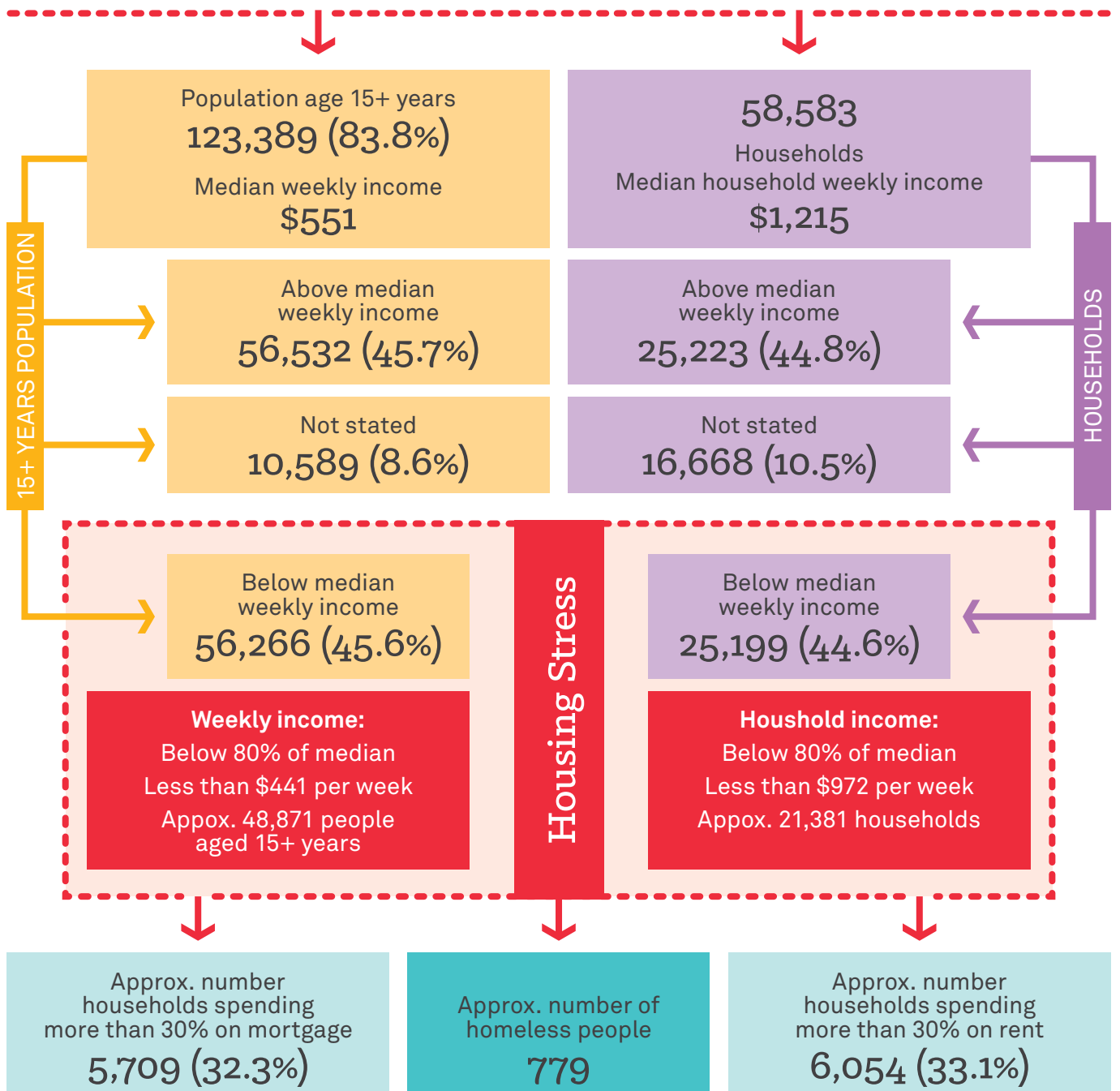
*Top: Women's Information, Support and Housing in the North (WISHIN), annual car sleepout*



How are  
Moreland  
residents  
housed?

2011 Moreland total population

147,244



An overview of income and housing tenure of Moreland residents, identifying groups in housing stress.

Source: Based on ABS Census 2011

# PRINCIPLES AND OBJECTIVES

## ----- SECTION 02 -----

### Human rights

The MAHS is based on the recognition that access to safe and secure housing is a basic human right, protected by a number of international treaties, in particular the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights and the Convention on the Rights of the Child. As a party to all these treaties, Australia is under legal and moral obligations to promote, protect and realise the human rights of all people who are living in, or eligible, for social housing.

### Social justice

Council interprets affordable, accessible and appropriate housing as a social justice issue. This view is embedded across many strategic Council documents: *The Council Plan 2013-2017*, the *Moreland Public Health and Wellbeing Plan 2013-2017*, the *Moreland Affordable Housing Strategy 2006* and structure plans for the Brunswick, Coburg and Glenroy Activity Centres. In practice this means that Council's commitment to diversity and support for many vulnerable groups in the community require opportunities for social mix and connection through their housing options.

### Diverse and caring city

Council's commitment to creating a city that is lively, proud, celebrates its diversity and cares for and respects all of its citizens is, in effect, a commitment to maintaining the municipality's social mix.

SGS Economics and Planning has noted in recent advice to Council that:

- genuine social mix cannot be achieved other than through an adequate local stock of affordable housing; and
- unless special steps are taken to lock in affordability gains, providing housing at an affordable purchase price may only provide benefits to the first generation of buyers, thereby providing only a temporary retention of the desired social mix. (Defining the necessary parameters of social mix will require further work.)

### Forward looking design

Building on MAHS 2006 Council promotes the view that the design of affordable housing needs to meet forward-looking standards such as:

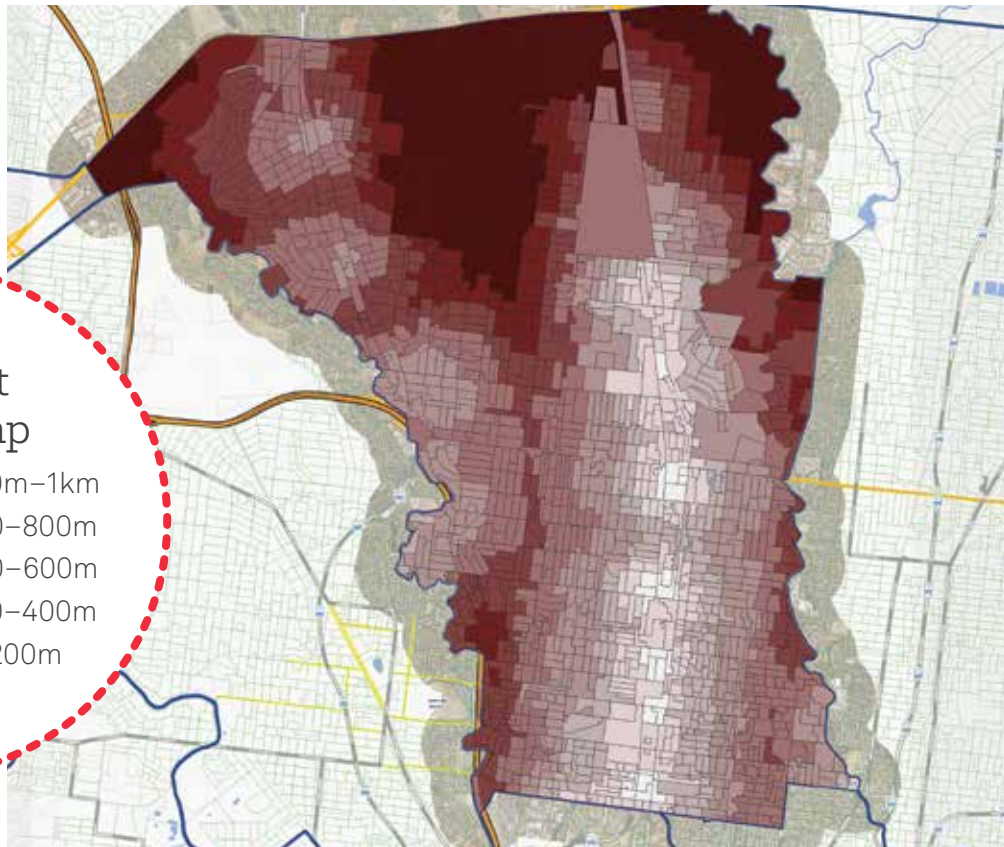
- Universal Design Guidelines which cater for a broad range of mobilities and life stages (also referred to as 'ageing in place' strategies);
- high Environmentally Sustainable Design (ESD) standards and a 'whole of life' approach to design and construction to reduce the required ecological footprint (e.g. upfront capital costs for ESD features might be required to provide long term savings in operational costs for householders and need to be considered at the design stage of a development);
- designs which anticipate future technologies (high speed broadband) and possibilities for diverse forms of home-based work, social enterprise and new occupations;
- 'healthy' environments which are oriented towards natural light, provide a sense of security and have links to garden space and recreation opportunities; and
- exploration of new building materials and technologies, drawing on successful Australian and international case studies.

### Well located affordable housing

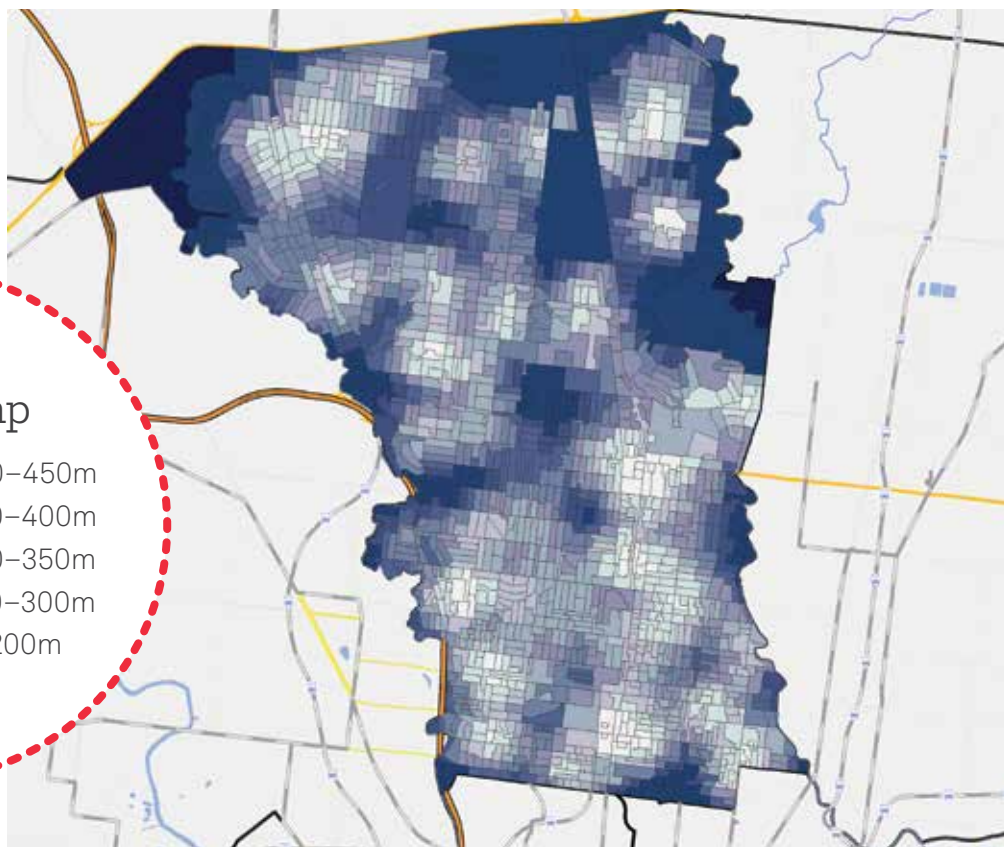
Council influences the location and design of buildings to ensure that people's long term housing costs are minimised (e.g. integrating transport and land use planning and passive design principles).

It is preferable that walkable distance to public transport (400m) and good access to community infrastructure be taken into account, informed by the data in the following maps.

### Public Transport Access Map



### Facilities Access Map



Source: MacroPlan  
consultancy work 2012



## PRINCIPLES AND OBJECTIVES CONTINUED

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### Accessible housing

Accessible housing enables access and use by most occupants and visitors with a disability and other forms of impairment, including families with young children, people with temporary or permanent injuries, and senior Australians.

### Resident focus

Council needs to address current and future housing needs with a focus on residents who are insecurely housed in Moreland and people being displaced by high housing costs. Consultation has documented major community concerns from:

- residents who worry about the housing opportunities for their children and grandchildren;

- tenants who are unlikely to ever accumulate the resources for a deposit to buy a property in the municipality;
- many people who have no option but to live far away from ageing parents;
- elderly residents who are asset rich, but income poor, and at times subject to financial abuse relating to property from their relatives; and
- residents who are on waiting lists for public and community housing.

### Council projects addressing these principles

Where Council is directly involved in design and construction, affordable housing projects and mixed use development can become models for the private sector as illustrated in the following examples from the Cities of Port Phillip, Yarra and Moreland.



Above: Port Melbourne, Kyme Place, City of Port Phillip, community housing constructed over Council owned car park



Right: Fitzroy, Brunswick Street, City of Yarra, mixed use development, community housing, community and commercial space

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Below: Coburg, Community housing,  
Council partnership with Yarra Community Housing



# KEY DEFINITIONS

## SECTION 03

Terms related to housing and affordability are often used in everyday conversations, but sound planning requires that these terms are applied consistently across the different disciplines and organisations involved. The following definitions clarify terms in the Moreland Affordable Housing Strategy (MAHS) 2014–2018 and other Council documents, and are commonly used by government, the social welfare sector and housing researchers.

### Accessible housing

Accessible housing should meet the following criteria:

- *Disability Standards for Access to Premises* provide minimum design requirements and technical advice for accessible housing.
- *Universal Design Guidelines* promote housing design that is easier and safer to live in for people with a disability, families with young children, people with temporary or permanent injuries and senior Australians.
- *Liveable Housing Design Guidelines* provide practical advice for building homes that are suitable for people in all stages of life, to cater for changing circumstances and support 'ageing in place'. As Australia's population ages 'liveable housing' is something we should all be aspiring to.



Above: Fawkner, accessible house,  
Council partnership with major project housing company

### Affordable housing

Affordable housing refers to well located housing in relation to transport and services, where the cost of housing (whether mortgage repayment or rent) is no more than 30% of the household's income.

This measure is especially applicable to households receiving the lowest 40% of gross income – that is, low and moderate income earners. It is important to note that some local housing advocates believe that 25% of household income would be a better ratio of house payment in relation to income, especially for lower income groups. It is preferable that water and utility costs for the life span of the dwelling are considered at the design stage of a development to provide long term savings in operational costs for householders – an especially important issue for those with low incomes.

Note: The concept of *housing affordability* (often confused with affordable housing) is a relative measure that is about the capacity to enter the housing market; based on cost and availability. Commonly housing affordability is outlined as an index, e.g. the Housing Industry Association Commonwealth Bank of Australia (HIA-CBA) Affordability Index.

### Appropriate housing

Appropriate housing refers to well located housing which facilitates mobility and links the household to education, work, leisure, health, transport and other required services. Appropriate housing also allows for expression of cultural identity and individual privacy, and is a more subjective concept than affordability.



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## **‘Affordable’ price points**

A price point is a marketing estimate used primarily by developers to promote a house price to a potential market segment such as first home owners, empty nesters etc. In Moreland \$500,000 is currently promoted as an ‘affordable’ first home price for a house or apartment. See the *Income Household Ladder*, page 26, to check the range of affordable purchase prices or rents your household can afford based on income level and capacity to take out a mortgage.

## **Air rights**

Air rights refers to development above existing uses, for example above a Council owned car park.

The City of Port Phillip (2011) notes the benefits of air rights:

- it creates dual uses for underutilised municipal property which does not require any competition or prioritisation between uses;
- it targets a property type which local government often has in large supply;
- these assets are usually located in activity centres that are close to services, shops and public transport where affordable housing is needed the most; and
- it provides a mechanism to enable Local Government to transfer the title of the air space under a two lot plan of subdivision (e.g. for community housing), rather than leasing the air space.

## **Community housing**

Community housing refers to properties developed and managed by the not-for-profit sector, such as housing associations, housing providers, cooperatives and transitional housing (short term emergency housing) organisations. Community housing projects often incorporate local support services and tenant participation in management. Usually units have similar eligibility requirements to public housing (although utilities may be included in the rental costs).

## **Gentrification**

Renovation and property improvements in a locality, generally attracting residents with higher socio-economic characteristics and displacing more vulnerable households such as private tenants with low incomes.

## **Housing associations**

Housing associations are regulated, non-government, not-for-profit organisations providing and managing affordable, secure, long-term rental housing for low-income households. The Victorian Government promoted the establishment of housing associations to operate alongside public housing. However, capital funding is currently limited and under review. Housing associations can also access private sector finance and their tenants are eligible for Commonwealth rent assistance. For more information of registered housing associations visit [www.housingregistrar.vic.gov.au](http://www.housingregistrar.vic.gov.au)

## **Housing providers (future housing associations)**

Housing providers are small agencies/ organisations who have traditionally managed Director of Housing properties. Housing providers can also own their own properties and are encouraged to extend the scale of their operations to become housing associations. For more information about housing providers visit [www.housingregistrar.vic.gov.au](http://www.housingregistrar.vic.gov.au)

## KEY DEFINITIONS CONTINUED

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### Housing stress

A measure used by government, the social welfare sector and housing researchers which suggests that households who spend more than 30% of their income on housing costs, whether rent or mortgage, are deemed to be living in housing stress. This measure is especially applied to households receiving the lowest 40% of household income. For Moreland data visit [www.housinginvictoria.com.au](http://www.housinginvictoria.com.au)

An alternative definition and method of calculating affordable housing stress has been proposed by researchers associated with the Australian Housing and Urban Research Institute (AHURI) – the Residual Income Method (RMI).

The RMI has merit because it takes into account household size, household income and living expenses, which vary between households and areas (based on a budget standard).

### Inclusionary zoning

A statutory planning mechanism used to designate that a development must include a required proportion of affordable housing units. Local Government has lobbied the State Government to introduce inclusionary zoning.

### Land trust

A not-for-profit entity that holds title to the land and/or housing in perpetuity, for the dual purpose of creating and stewarding affordable housing and community benefit.

### National rental affordability scheme

Commonly referred to as NRAS – a program which aims to engage the private sector by offering tax incentives for the provision of rental stock (new and major refurbishment projects) for a minimum 10 year period. Incentives are nearly \$10,000 per unit per annum, three quarters funded by the Commonwealth Government, a quarter funded by the State Government. Both private developers and the not-for-profit sector can apply for NRAS. Visit [www.fahcsia.gov.au](http://www.fahcsia.gov.au)

Since 2008 the Commonwealth Government has made a commitment to stimulating the construction of 50,000 high quality homes and apartments through NRAS.

### Social housing (not-for-profit)

An umbrella term which encompasses affordable rental accommodation provided by the not-for-profit sector, including public housing and community housing:

#### *Public housing*

In Victoria, the Commonwealth and State Governments jointly fund public rental housing, which is administered through the Department of Human Services (Office of Housing). Assets and income, special need and residency and citizenship criteria determine eligibility for public housing. Generally rents are capped at between 25%–30% of household income (although this is currently under review).

#### *Community housing*

Community housing refers to properties developed and managed by the not-for-profit sector, such as housing associations, housing providers and cooperatives. Community housing projects often incorporate local support services and tenant participation in management. Usually community housing has similar eligibility requirements and rental levels to public housing (although utilities may be included in the rental costs).

### Tenure

Housing tenure describes the legal status under which people have the right to occupy their accommodation. The most common forms of tenure are:

- home ownership: this includes homes owned outright and mortgaged; and
- renting: this includes social rental housing and private rental housing.

Some forms of housing are not supported by a formal tenure agreement e.g. squatting, unregistered rooming houses, couch surfing.

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## Who owns and manages affordable housing?

Affordable housing is most likely to be managed by a not-for-profit organisation or landlord such as a housing association, a housing provider, the Department of Human Services (DHS) or a church or charity. These organisations aim to cover ongoing costs and maintenance, but they are not seeking to make a (commercial) profit. They are providing a social benefit and/or 'safety net' accommodation to the tenant, and a social resource to the community.

The following table explains how Council's definition of affordable housing applies to housing/tenure types in Moreland.

Housing / Tenure Type	Affordability (by definition)
National Rental Affordability Scheme (NRAS)	<b>Generally no</b> – only if rent is 25-30% of tenant income (audited). Note that NRAS stock can revert to private market rental. 'Discounted rent' is a more appropriate description of NRAS.
Public Housing	<b>Yes</b> , tenants need to meet strict asset and income criteria which conform to the 30%/40% criteria.
Community Housing	<b>Generally yes</b> – if tenants meet the 30%/40% rule. Note that housing associations can also own and rent out NRAS stock. (See page 14.)
Private Rental	<b>Rarely in Moreland.</b> See data in the DHS <i>Rental Report</i> and <a href="http://www.housinginvictoria.com.au">www.housinginvictoria.com.au</a> Affordable if it meets the 30%/40% rule – only 3% of rental stock in 2012.
Rooming House Accommodation	<b>Variable</b> across Moreland, except for Housing Association or DHS rooming house properties. Unknown in unregistered accommodation.
Owner Occupied Housing	<b>Possibly yes</b> for properties purchased more than a decade ago. Rarely for more recent purchasers who have a mortgage and below median incomes. These purchasers are likely to be paying more than 30% of their income on direct housing costs. Note that some older outright owners can be asset rich, but income poor.



# COUNCIL'S AFFORDABLE HOUSING WORK HISTORY 2001–2013

## ----- SECTION 04 -----

### **Social housing innovations projects 2001–2006**

- Projects initiated with 75% capital grants from Department of Human Services (DHS); 40 year leases provided on Council- owned land;
- Council drew on the Moreland Housing Reserve Fund to purchase land for an affordable housing partnership project with Yarra Community Housing and contributed to ESD features (8 units);
- Council contributed land on long term lease to a Community Housing Ltd affordable housing project (12 units);
- Yarra Community Housing develops two affordable housing projects independent of Council partnerships (12 units);
- High number of planning objections to social housing;
- Successful long term lease arrangements between Council and housing associations; and
- DHS notified of private properties (forthcoming auctions) with potential use as social housing.

### **Growth of housing associations 2006–2012**

- State Government flags policy shift to housing associations for new stock provision; while focussing on upgrades and maintenance of existing public housing;
- Council provided land to construct an affordable accessible house (philanthropic contribution donated by a major project housing company);
- Nation Building, Stimulus Plan provided capital; fast track planning; curtailed objection processes. Approximately 148 affordable units added by housing associations in Moreland independently of Council – Yarra Community Housing, Housing Choices Australia, Victorian Women's Housing Association (now Women's Property Initiatives) and HomeGround;
- 'Mixed' tenure developments become the preferred financial (and social) model for Housing Associations (mix of affordable housing, NRAS and private market purchase or rental e.g. 'The Nicholson' coordinated by VicUrban);
- Housing associations required to borrow (seek private funding) to acquire capital grants from State Government;
- 20% affordable housing proposed for the Coburg Initiative, a target under consideration for other activity centres;
- Council drew on the Moreland Housing Reserve Fund to purchase land to support an affordable youth housing project for the Lighthouse Foundation;
- Council recommended potential projects to DHS to replace 'end of life' older public housing and identified the potential to consolidate properties; and
- Two Council partnership projects do not gain capital funding because DHS insists on title transfer rather than long term lease.

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## Future affordable housing work?

- Investigation of a land trust (and other development models) to facilitate new affordable housing opportunities;
- Review of air rights development on Council-owned land e.g. car park sites and community infrastructure projects. *Request for Quote* process in progress for demonstration site;
- Uncertain context of State/Federal future housing policy and funding;
- Implementation of structure plans for Coburg, Brunswick, and Glenroy with intent to include affordable housing;
- Council attempts to broker partnerships with Housing associations for smaller sites;
- Property Framework commenced, that aims to identify Council owned properties for improvement, development and acquisition;
- Continued advocacy for legislative change for inclusionary zoning (and other similar planning mechanisms) at State Government level in response to the *Metropolitan Planning Strategy* and the *Review of the State Planning Policy Framework*; and
- New directions for public housing? Awaiting clarification from State Government's review of *Pathways to a Fair and Sustainable Social Housing System*.

Below: *Newlands Housing Commission Plan (section), early 1940's*



# HOUSING IN MORELAND: TENURE AND AFFORDABILITY

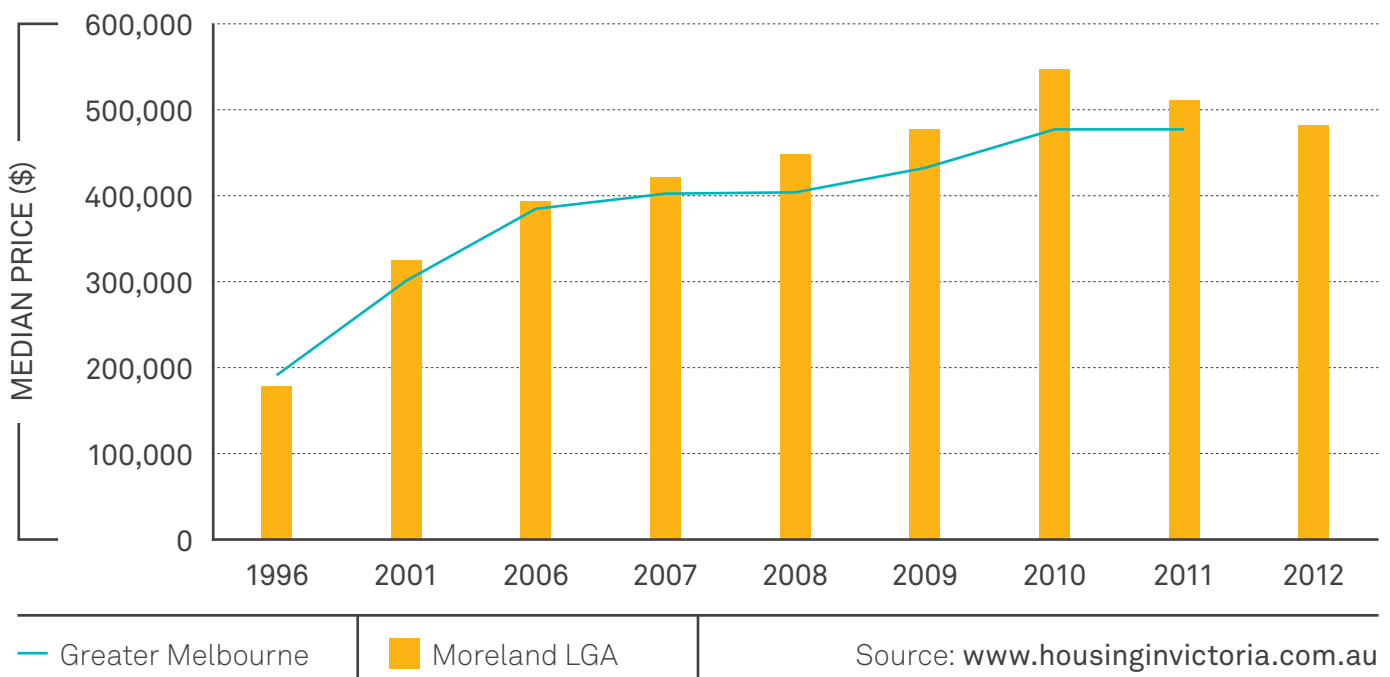
## SECTION 05

Moreland is a municipality that is undergoing significant growth and demographic change. Soaring property prices are likely to prevent many residents obtaining appropriate and affordable housing; although some households benefit from capital gains made on property.

This chart provides an overview of the history of median housing prices in Moreland, more than doubling since 2000 and now exceeding Melbourne metropolitan prices.

### Median housing prices (real)

**All dwellings, Moreland Local Government Area (LGA)  
and Greater Melbourne, 1990–2012, \$2012**

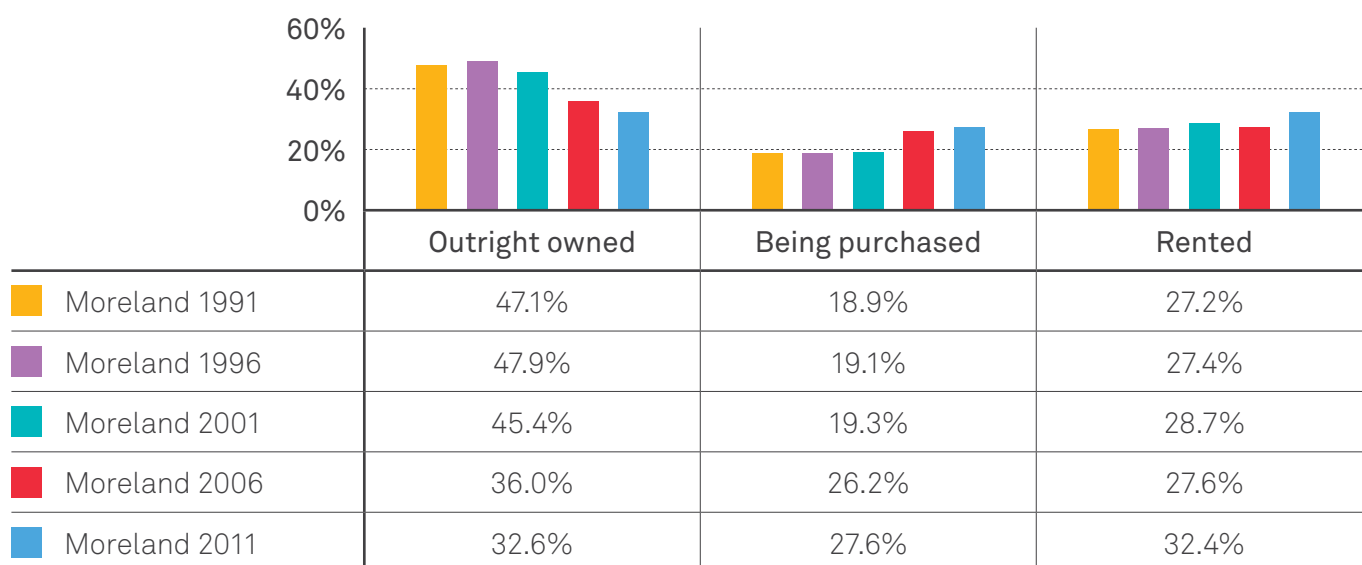


There are significant differences in tenure and affordability across the municipality which can be viewed in detail at [www.housinginvictoria.com.au](http://www.housinginvictoria.com.au)



## Tenure in Moreland

**Housing Tenure and stock numbers Moreland, 1991–2011**



Source: ABS Census 1991, 1996, 2001, 2006, 2011

Tenure type 2011	Stock number	Stock percentage
Fully owned	18,996	34%
Being purchased	16,091	29%
Rental – private and social housing*	18,751	34%
Other tenure type and not stated		4%

\*Social housing is approx 3% of total housing stock in Moreland (2002 dwellings in 2012).

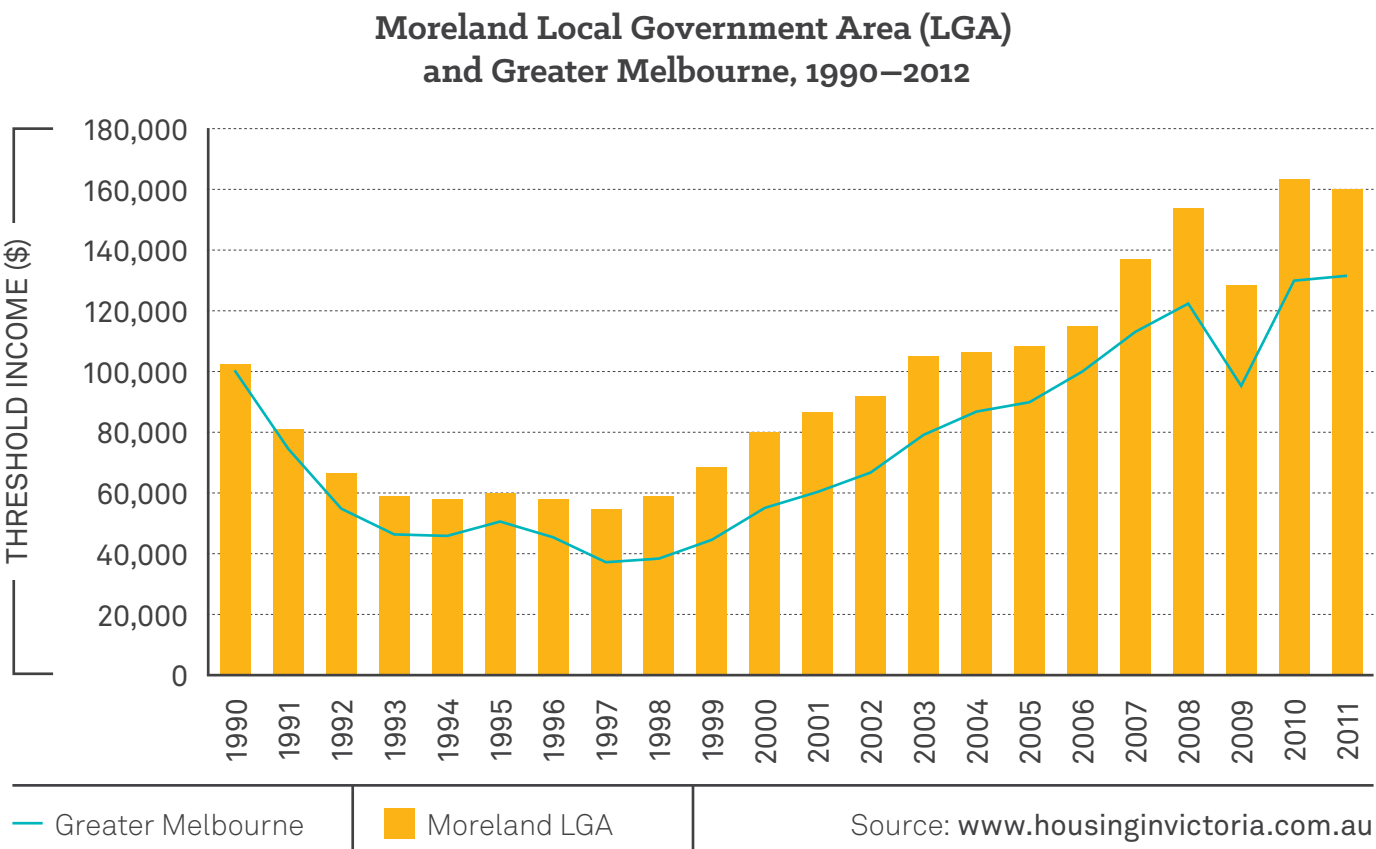
### Changing housing tenure in Moreland

Historically Moreland has had a very high proportion of residents who owned their house outright, and a low proportion of home purchasers with a mortgage. This is partially due to the higher than average proportion of elderly residents that make up its community. However, outright home ownership has gradually decreased over the past two decades.

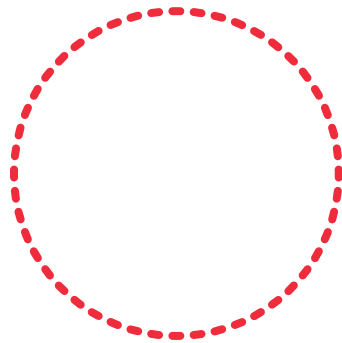
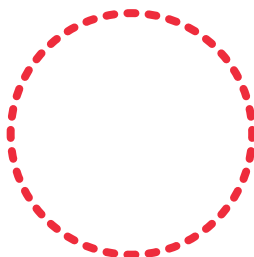
### Declining house and unit affordability

In 1998 the threshold income required to purchase a house in Moreland began to exceed income required in the Melbourne metropolitan area.

Threshold income (median priced houses)



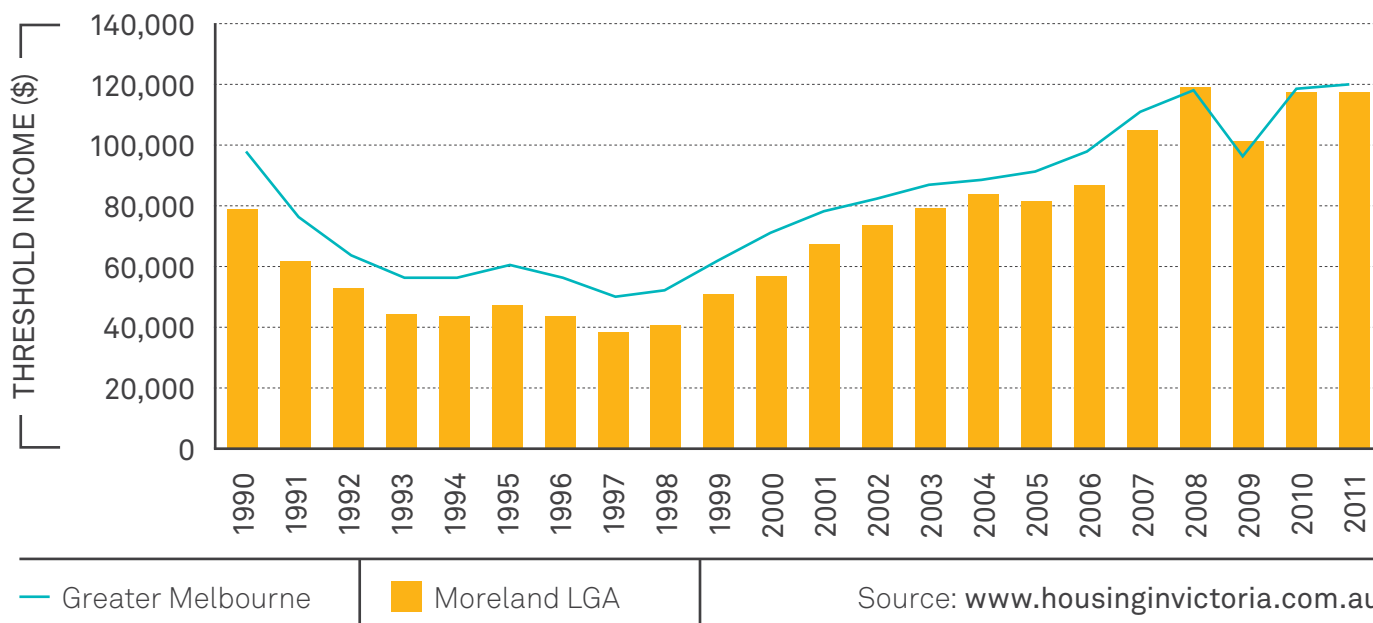
Threshold income measures the income required to buy a moderately priced dwelling in a specified area (Moreland and Greater Melbourne in this example)



## Threshold income (median priced units)

The threshold income required to purchase a unit in Moreland has become much closer to that required in the Melbourne metropolitan area.

Moreland Local Government Area (LGA)  
and Greater Melbourne, 1990–2012



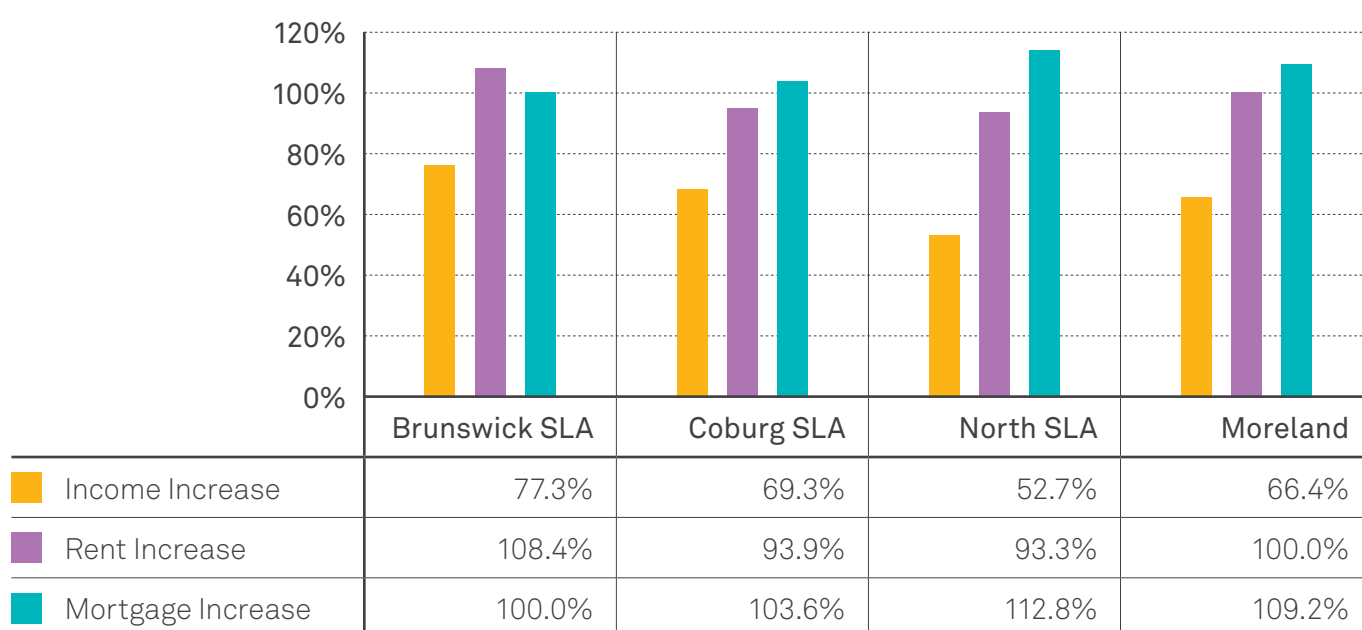


## HOUSING IN MORELAND: TENURE AND AFFORDABILITY CONTINUED

### Decline in housing affordability 2001–2011, income and tenure

The next graph shows how housing costs (both mortgage and rental) have outstripped household income over the past decade, and this explains why more residents are experiencing affordability issues.

**% Increase in Median Income, Rent and Mortgage Payments,  
2001–2011**



Statistical Local Area (SLA) refers to boundaries within a municipality used for the collection and analysis of Census data.

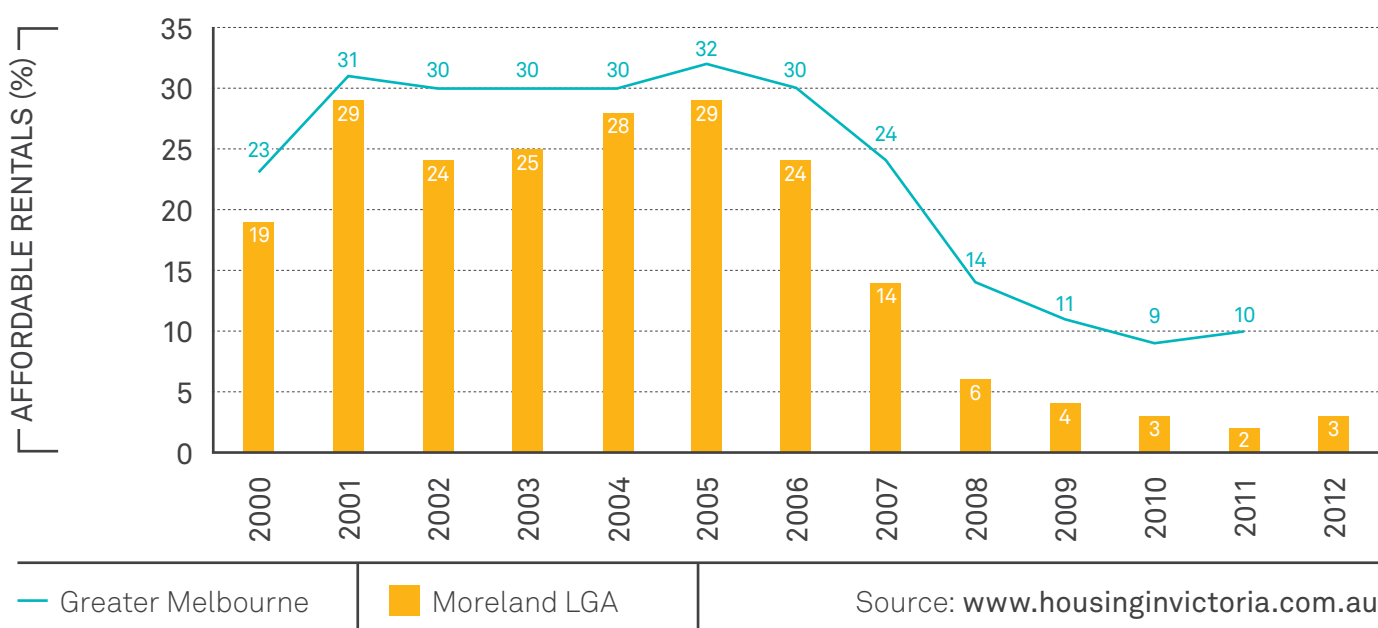
Source: ABS Census 2011

The *Moreland Household Survey 2011* and consultation for the *Community Plan* confirm that many residents experience significant levels of (subjectively identified) housing stress. The *Household Survey* also reveals that there were times in the last 12 months when households have run out of food and have not been able to buy more (4.8% average of households across Moreland).

## Decline in private rental affordability

There has been a dramatic drop in the proportion of rental stock considered affordable, and the proportion of affordable stock in Moreland compares unfavourably with the Melbourne metropolitan area:

**Private rental affordability for low income households (all property types) as a proportion of total stock, Moreland Local Government Area (LGA) and Greater Melbourne, 2000–2012 (September quarter)**

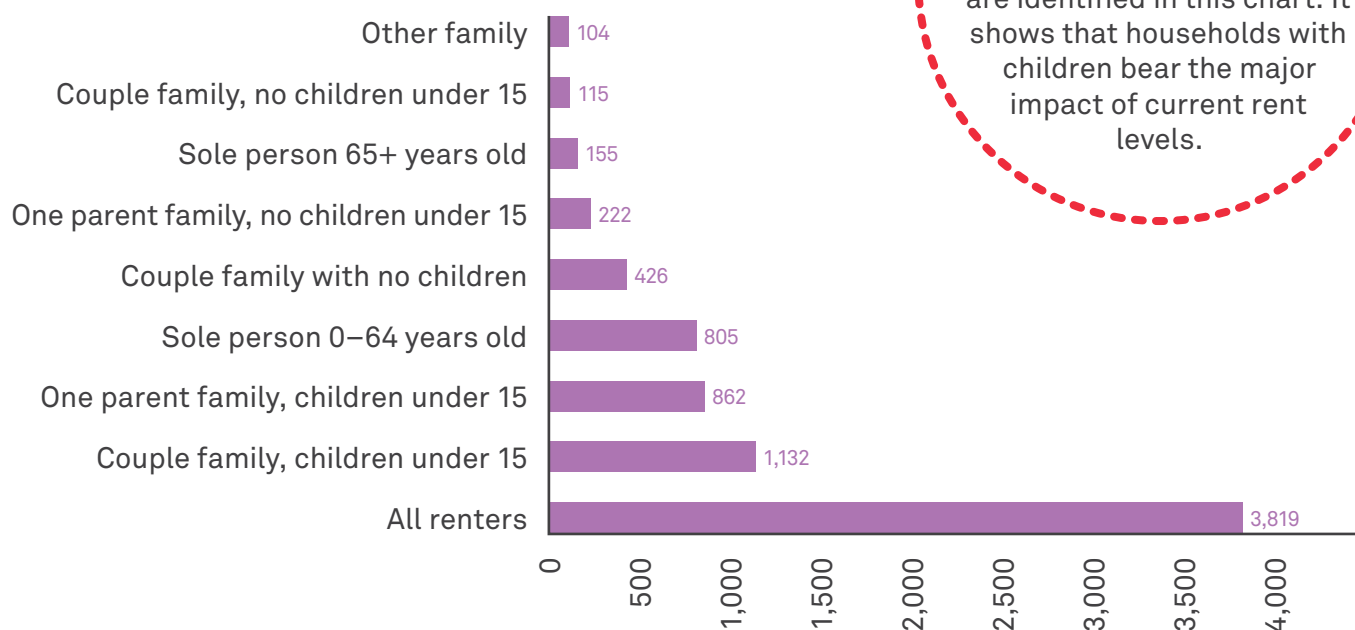


Below: Balaclava, Woodstock, City of Port Phillip partnership with Port Phillip Housing Association



## HOUSING IN MORELAND: TENURE AND AFFORDABILITY CONTINUED

**Moreland households renting and in financial hardship 2011**



The types of household in Moreland that are living in financial hardship after paying rent (calculated at 30% of income) are identified in this chart. It shows that households with children bear the major impact of current rent levels.

Source: [www.socialstatistics.com.au](http://www.socialstatistics.com.au)

## Social housing (public and community housing)

In 2012 just under 3% of dwellings in Moreland was public housing stock – 2002 dwellings (Source: Hume Moreland area, North Division Department of Human Services). There has been a gradual decline in public housing since 2000.

There were also 190 community housing units, developed through Council partnerships and incentives provided through the Nation Building Stimulus Plan.

The high cost of rent means that many households are dependent on the Commonwealth Government's Rent Assistance program. There were 8253 recipients of Rent Assistance in 2012 in Moreland, another indicator of the low level of affordable rental stock.  
[www.housinginvictoria.com.au](http://www.housinginvictoria.com.au)

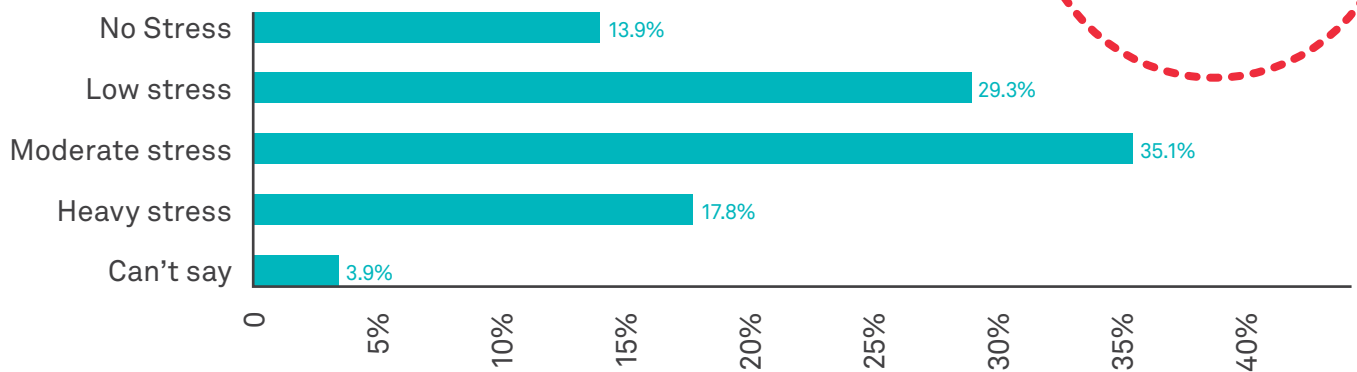


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## Housing stress

In the 2011 Moreland Household Survey respondents were asked to state the level of stress housing payments (mortgage or rental payments were having on their families. Results for Moreland overall show 52.9% of respondents stated that they were experiencing moderate stress or above, with nearly one in five households (17.8%) experiencing heavy stress.

**Self reported housing payment  
stress 2011**

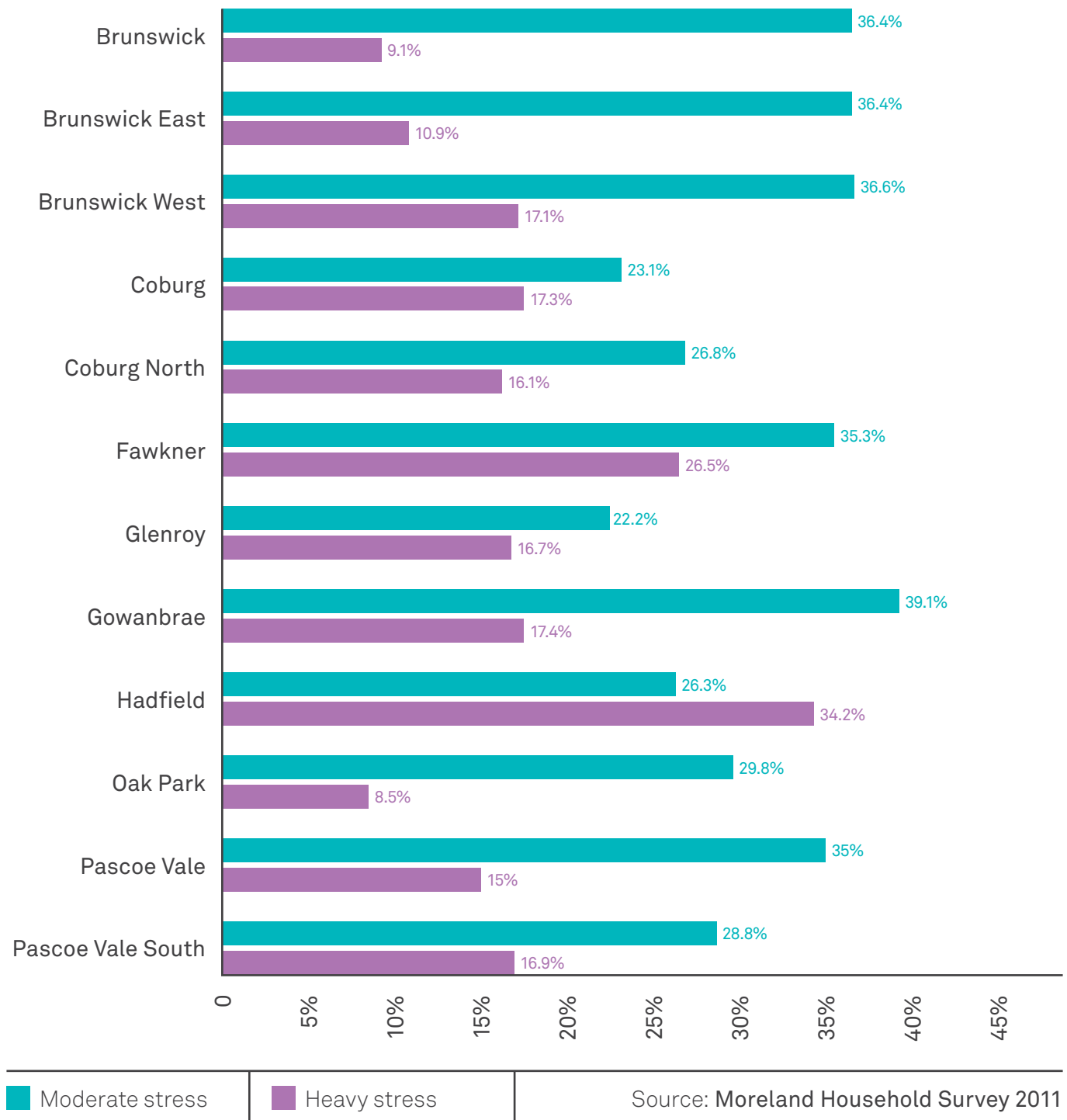


An important  
measure of housing  
stress is self  
reported stress.

Source: Moreland Household Survey 2011

## HOUSING IN MORELAND: TENURE AND AFFORDABILITY CONTINUED

### Housing stress by suburb



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## Homelessness and insecure housing

In 2011 the estimated number of homeless and marginally housed was 779 people in Moreland (*Census of Population and Housing 2011*).

It is difficult to gain an accurate profile of homelessness at a municipal level because of the complex issues which underlie insecure housing. However, primary, secondary and tertiary homelessness, the categories commonly used in Australian research, are all in evidence in Moreland:

- primary homelessness: people without conventional accommodation, such as those living on the streets, in cars or in squats;
- secondary homelessness: people in temporary accommodation such as boarding houses or crisis accommodation; and
- tertiary homelessness: people who live in boarding houses on a medium to long term basis.

According to Hope Street Youth and Family Services *Annual Report 2012*, of particular concern are reported increases in youth homelessness. VincentCare and Women's Information and Housing Support in the North have informed Council that children in homeless families often end up in inappropriate accommodation such as unregistered rooming houses.

Hope Street Youth and Family Services note that the risk of homelessness for young people is increased for those who grew up in poverty, are indigenous, are from non-English speaking backgrounds, have mental health issues or have recently left state care.

There is also a gender dimension:

- lower income older single women, who are currently private tenants with little savings or superannuation funds, are more vulnerable to homelessness than men (A Sharam *A Predictable Crisis: Older, single women as the new face of homelessness 2011*); and

- men on low incomes, or in situations of homelessness or transitional housing, face difficulties in providing suitable accommodation for children (*Moreland Affordable Housing Strategy 2006*).

Insecure and inappropriate housing includes:

- squatting;
- overcrowding;
- living in an environment with domestic violence;
- living in an environment without appropriate psychiatric or social support;
- living in an environment not suited to culture, disability or age;
- living in a space that is unsafe or requires extensive maintenance because it is a health or fire hazard;
- living long-term in a car; and
- living in a place that doesn't feel like 'home'.

In summary, all tenure groups have been experiencing affordability issues.

The chart on page 26 provides an overview of housing chances and choices for home purchase and rental for Moreland residents. (It was adapted by Council from a concept devised by Prof Terry Burke, Swinburne Institute of Social Research 2004).

Assumptions in home purchase price include:

- 30% of household income is paid towards a mortgage or rent;
- 20% deposit is paid towards a mortgage; and
- interest rates of 6%, 30 year mortgage, paid weekly (although new mortgages are slightly lower, rates are likely to vary over the next five years).



What can  
I afford?

## The income housing ladder

Annual net household or personal income	Can afford a home purchase price of (rounded):	Affordable weekly rent (30% of household income)
\$160,000	\$833,750	\$923.08
\$150,000	\$782,250	\$865.38
\$140,000	\$729,750	\$807.69
\$130,000	\$677,250	\$750.00
\$120,000	\$624,750	\$692.31
\$110,000	\$572,250	\$634.62
\$100,000	\$519,750	\$576.92
\$90,000	\$476,250	\$519.23
\$80,000	\$414,750	\$461.54 <i>\$76,899 Upper initial income level to qualify for NRAS (sole parent and 2 children)</i>
\$70,000	\$362,250	\$403.85
\$60,000	\$309,750	\$346.15
\$50,000	\$257,250	\$288.46 <i>\$44,835 Upper initial income to qualify for NRAS (single adult)</i>
\$40,000	\$204,750	\$230.77
\$30,000	Will not qualify for loan	\$173.08
\$20,000	Can access public or community housing – waiting list	\$115.38 Nothing affordable in private market
\$10,000	Can access public or community housing – waiting list	\$57.69 Nothing affordable in private market

### Average annual incomes in Moreland

Brunswick SLA had a weekly median income of \$1,378 (or \$71,656 annually)

Coburg SLA had a weekly median income of \$1,295 (or \$67,340 annually)

The North had a weekly median income of \$997 (or \$51,844 annually)

Note: In September 2012 to purchase a median price house in Moreland (\$600,000) an income of approx. \$115,000 p.a. was required. To purchase a median price unit in Moreland (\$440,000) an income of approx. \$88,000 p.a. was required. Source [www.reiv.com.au](http://www.reiv.com.au)

For home purchasers other housing costs will apply as well as 30% income spent on mortgage or rent: conveyancing, stamp duty, insurance, rates, maintenance, etc.

Home purchase loan calculations are based on data from ING Direct calculator National Rental Affordable Scheme (NRAS). (See page 14.)





# POLICY CONTEXT

## ----- SECTION 06 -----

### Federal Government policy

Affordable housing work is guided by the *National Australian Housing Agreement 2009* which includes partnership agreements with the states about social housing, Aboriginal housing and homelessness. Council recognises the value of *The Road Home: A National Approach to Reducing Homelessness 2008* prepared by the Federal Government and its goal to halve homelessness by 2020. The commitment to this policy under the current Federal Government is uncertain.

### State Government policy

The Victorian State Government is currently reviewing its housing policy and funding priorities and has flagged its intention to replace *The Victorian Integrated Housing Policy 2010* with a Housing Framework committed to developing (new) strategic directions for public and community housing.

The State Government also intends to develop a strategy in response to *Parliament's Inquiry into the Adequacy and Future Directions of Public Housing in Victoria (2010)* and released a discussion paper *Pathways to a Fair and Sustainable Housing System* in 2012. Submissions are still being reviewed – Moreland City Council's submission emphasised that public housing stock is a valuable and necessary social asset.

The *Victorian Homelessness Action Plan 2011–2015* flags the importance of early intervention and more integrated programs underpinned by innovative secure housing. Programs such as *Home at Last* (Housing for the Aged Action Group), *Families at Home* (Kildonan Uniting Care) and *HomeConnect Hub* (VincentCare Victoria) have been trialled and funded, and might have an impact on Moreland.

Unfortunately the State Government has implemented only some of the recommendations for rooming house reform arising from *The Rooming House Standards Taskforce 2009*, which is a concern for all Councils that participate in the Melbourne Metropolitan Rooming House Network. One important recommendation which has been implemented is the launch of a *Public Register of Rooming Houses*. This Register enables the general public, rooming house residents and homelessness services to check the registration status of a rooming house.

The *Housing Affordability Unit* which was part of VicUrban, and had some responsibility for affordable housing in its charter, has been incorporated into Places Victoria and its future directions are not clear. Places Victoria has been addressing larger scale sites for renewal and redevelopment, such as Fisherman's Bend, without an ongoing commitment to affordable housing provision.

From a local government point of view, apart from ongoing uncertainty about future housing policy and funding availability, the disappointing aspects of both Federal and State Government policy directions are that they:

- make little reference to local government affordable housing accomplishments (or constraints);
- tend not to invite local government to participate in the development of future policy directions; and
- provide few incentives to facilitate local government's housing role in partnerships with either the private sector or the not-for-profit sectors.

A major concern is the ongoing decline in public expenditure to support growth of public and community housing.

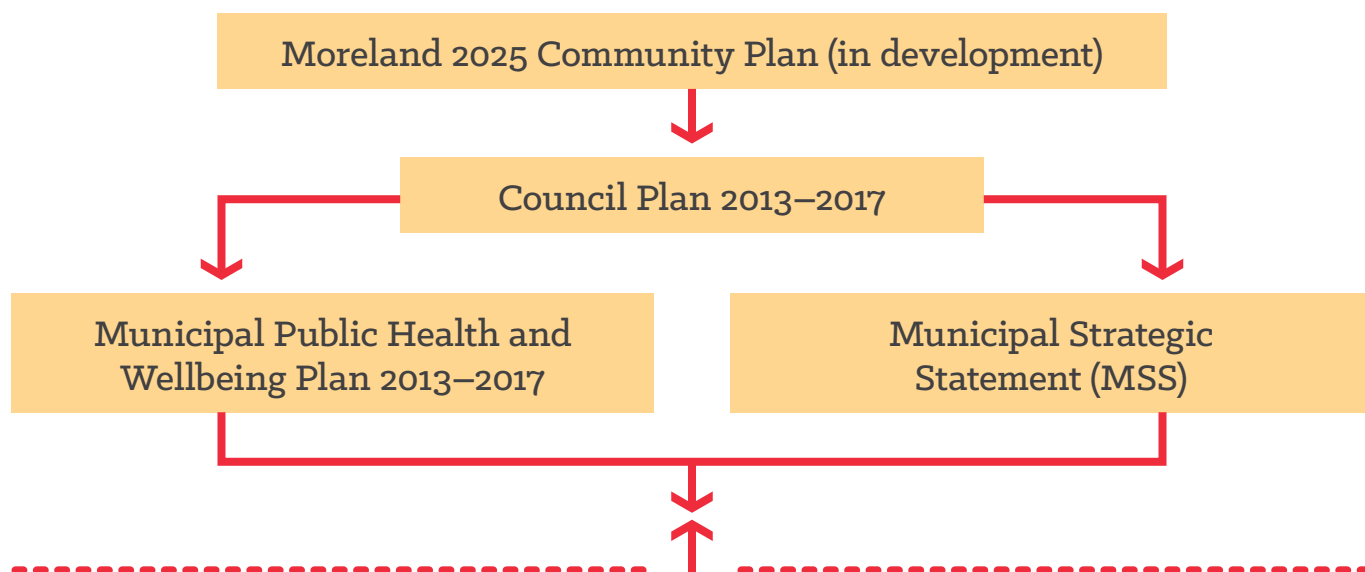
More detail about Federal and State housing policies can be found on [www.fahcsia.gov.au](http://www.fahcsia.gov.au) and [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au)



How do  
Council  
strategies  
relate?

## Moreland City Council policy

This chart describes the relationship between the *Moreland Affordable Housing Strategy* and other key Council strategies.



## Moreland Affordable Housing Strategy 2014–2018

Aligns with and informs

Activity Centre Strategy; Housing Framework (in development)  
 Property Framework (in development)  
 The Brunswick Place Framework Strategy 2013  
     Built Form and Land Use Strategy  
     Brunswick Investment Strategy  
 Coburg Place Framework 2010  
 Coburg Built Form and Land Use Strategy 2010  
 Coburg Economic Development Strategy 2013  
 Glenroy Structure Plan  
 Community Infrastructure Framework (in development)  
 Moreland Later Years Strategy 2013–2017  
 Early Years Strategy 2011–2015  
 Family Violence Prevention Strategy 2011–2015

# CHALLENGES AND CONSIDERATIONS

## ----- SECTION 07 -----

Implementation of the Moreland Affordable Housing Strategy 2014–2018 requires the following issues to be addressed as an early priority:

### Feasibility of affordable housing targets

The clarification of affordable housing targets, and strategies to implement them, is a key issue for Council. It is recognised across Council that implementation is limited by the lack of State Government planning mechanisms and ongoing uncertainty about future housing policy and funding at both State and Federal Government level.

A survey of local government practices across Australia showed that some municipalities have established targets ranging from 3% of total stock to 15% of new construction. Some municipalities have aspirational targets. Many targets are linked to maintaining current levels of public and community housing stock in the municipality.

The key challenges for Moreland are:

1. Articulation of the underpinning rationale/ methodology to inform VCAT and/or Planning Panel review (e.g. the Inner Melbourne Action Plan methodology);
2. Identification of the appropriate geographical scale to apply such provisions (e.g. municipal wide, Statistical Local Area (SLA), activity centre, suburb); and
3. Whether to adopt different targets for Council-owned, State Government-owned and privately-owned land?

Note that Council is awaiting legal advice about the implementation of targets, whether in the form of affordable housing stock or developer contributions.

### Roles and responsibilities

Clarification of affordable housing roles and responsibilities within Council needs to be addressed; including processes to broker effective partnerships with both the private sector and the not-for-profit sector.

To address this, Council will establish an *Affordable Housing Working Group* that meets regularly, made up of representation from relevant Council Units.

As well as clarifying processes to broker partnerships, an *Affordable Housing Working Group* would be well positioned to identify:

- the minimum conditions required for Council to commence affordable housing projects and feasibility studies;
- site selection principles; and
- *shovel-ready* projects.



Top: Windsor, K2 Apartments, sustainable public housing,  
Department of Human Services  
Above: Altona, social housing seniors, Winner 2013 National  
Architecture Awards: Frederick Romberg Award

## CHALLENGES AND CONSIDERATIONS CONTINUED

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### Strategic assessment of housing need

Based on legal advice, the value of a strategic assessment of affordable housing need will require the integration of resources and research across Council. This information would help to establish:

- an evidence based rationale for social inclusion;
- an evidence based rationale for diverse housing types;
- the case for inclusionary zoning and/or developer contributions; and
- identification of preferred long term affordable housing outcomes. Council is still awaiting advice as to whether this work should proceed on a suburb by suburb, or Statistical Local Area basis.

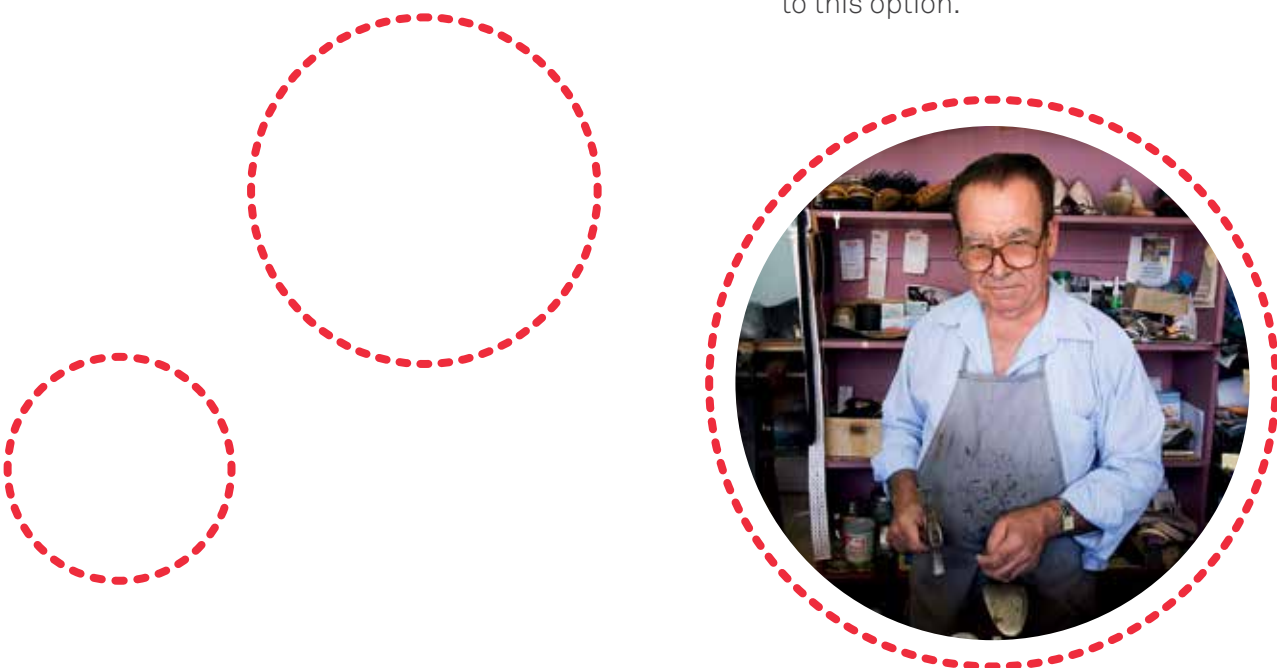
The technical paper that accompanies MAHS 2014–2018, *Moreland's Affordable Housing Profile 2013*, provides a starting point for a strategic assessment.

### Land trust

Council has undertaken preliminary investigation into a land trust – an independent legal entity whose purpose, not exclusively, is to hold ground leases and direct development of housing assets on such leases and provide long-term asset and program management.

A land trust involves transfer of land to an independent charitable trustee or the grant of a long leasehold interest. The land trust is an emerging model in Australia which has been successfully used in the UK and US affordable housing sectors. The trustee entity of a land trust is an organisation that provides affordable housing (and potentially other community benefits where its objectives allow it to do so) and holds land in perpetuity for those purposes. This model involves Council gifting or transferring land for a consideration below market value to the trustee so that the land forms part of the land trust. As an independent legal entity a land trust can pursue funds from sources not available to Council and can take full advantage of charitable tax status.

Council will seek further advice about the costs, financial benefits and commercial risks related to this option.





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## Property Framework

Council's *Property Framework*, currently in development, will provide guidance for disposal, leasing, acquiring and redeveloping Council owned land, including land which could be used for affordable housing.

Acknowledging the likelihood of competing objectives for Council-owned land (affordable housing, accessible housing, best practice ESD standards, open space, community infrastructure, transport initiatives); the MAHS 2014-2018 proposes that a weighting should be developed to support affordable housing when allocating 'surplus' Council land (where the property is well located). Generally well located affordable housing is considered to be within walking distance to public transport and community infrastructure (which in turn link to support services, educational and employment opportunities, shopping and recreation).

## Resources

Council needs to obtain specialist advice about affordable housing delivery models involving multi-sectorial participation.

Property development modelling skills within Council, or resources for consultants, is required to inform feasibility studies for projects, especially on Council owned land.

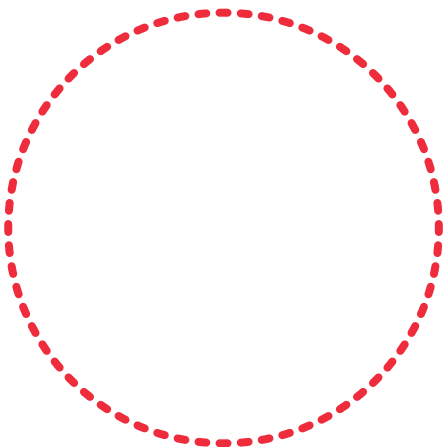
## Funding resources

Options for Council's unreserved housing funds, an internal pool of money held by Council the expenditure being hypothecated to affordable housing, needs to be reviewed.

## Pending advice

Council is awaiting advice about the merits and legal basis to include developer contributions of either dwellings or 'a cash in lieu' contribution towards 'affordable housing' provisions in the planning scheme.

This advice will review the merits and legal basis to require new development to allocate a proportion of affordable rental housing to be owned and managed by a registered housing association, housing provider (or similar not-for-profit organisation), or the payment of a cash in lieu contribution to a housing trust or similar organisation.



Right: Hackney UK, Adelaide Wharf, commercial and residential, mixed tenure

# IMPLEMENTATION RESOURCES

## SECTION 08

MAHS implementation will require both internal and external resources as detailed below.

### Moreland Housing Reserve Fund

Following amalgamation, Moreland City Council set aside \$1.5 million in a *Housing Reserve Fund* to contribute towards joint venture projects and related costs. About half of the fund has been spent on land purchases and contributions towards construction costs in Social Housing Innovations Project dwellings. (The Social Housing Innovations Project was a State Government program.)

Some of the remaining funds of the housing reserve will be used to support projects with housing associations and housing providers, whilst the other funds will be used to 'top up' planning, design and construction costs on a project-by-project basis. The intention is to promote advanced social and environmental features to reduce long-term housing costs for tenants and to model (and monitor) social and environmental innovation.

### Annual budget process

Within Council's annual budget allocation process successful implementation of the MAHS will require funding for:

- continuation of advocacy, consultation and research activities;
- establishment of the *Affordable Housing Working Group*; and
- consultancies associated with feasibility studies (e.g. valuations, soil contamination studies, specialist planning work).

Much of this work will be coordinated within Council through the position of Senior Housing Strategist, Social Development Branch.



Right: Coburg 'The Nicholson', Places Victoria, Nation Building project, mixed tenure

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## Partnerships

Looking to the future, the feasibility and capital funding required for affordable housing is heavily dependent on State and Commonwealth policies as outlined in Section 06. Council is well placed to gain projects through existing relationships with Housing Choices, Community Housing Ltd and Yarra Community Housing. Women's Property Initiatives has also expressed an interest in partnerships with Council, including projects which may lead to initiatives for asset rich, income poor older women.

Council has flagged its intention to explore strategic development sites with Places Victoria, VicTrack and the private sector. However the resource implications of this move are yet to be examined.



## Council, State and Commonwealth Government owned land

The Social Housing Innovations Project developments proceeded on 40-year lease arrangements, after which future use of the sites will be renegotiated. However Council's property management preference is to maintain community housing as a long-term social asset for the municipality.

Since the implementation of the Housing Associations framework, Council has debated the relative asset implications of either making land contributions of Council-owned sites or organising 40 to 50 year lease arrangements to support further projects. It has become clear that the capacity for a local government to support projects through 99 year lease arrangements would considerably assist partnership projects, and Council intends to keep advocating for this change.

Council is also keen to see the State and Commonwealth Governments donate (or lease) 'surplus' land and property assets, such as VicTrack and VicRoads land.

## Funding opportunities

To take advantage of external funding possibilities it is important that feasibility studies continue, and that Council continue to seek grants from a range of private, community and philanthropic sources e.g. the Victorian Property Fund and Real Estate Institute of Victoria (REIV).





*This page: San Francisco, Richardson Apartments, social housing and retail*



# IMPLEMENTATION PLAN

## ----- SECTION 09 -----

Council is seeking to identify the most effective ways to add to the stock of affordable housing in the municipality.

This section outlines strategies designed:

- to maximise the supply of affordable housing in Moreland; and
- to address local housing stress (especially for those households who fall within the lowest 40% of income distribution) by adding to long term housing options which are affordable, accessible and appropriate across the municipality.

The proposed actions have been developed from review of:

- the achievements and limitations of the *Moreland Affordable Housing Strategy 2006*;
- a survey of other local government strategies and projects;
- an overview of the current policy and funding context; and
- available resources.

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### Proposed timelines

Short term	to achieve in 2014
Medium term	to achieve in 2014 and 2015
Long term/ongoing	to achieve in 3–5 years

## 1: Increase the supply of affordable housing on Council owned land

### STRATEGY I

Action	Responsibility	Timeframe	Rationale
<b>1.1</b> Test the feasibility of a 20% affordable housing target informed by (a) development feasibility and (b) learning from Council projects over the past 5 years	Across Council	ongoing	To make use of, and leverage, Council assets such as car park sites and capital projects
<b>1.2</b> Develop a Moreland Land Trust (an independent legal entity whose purpose, not exclusively, is to hold ground leases and direct development of housing assets on such leases and provide long-term asset and program Management)	Housing Strategist (requires legal advice)	medium term	To identify developments which retain affordable housing stock in perpetuity
<b>1.3</b> Identify shovel ready projects (in anticipation of the short turn around period for grant/funding applications)	Place Managers Urban Design Property	short term	To facilitate development partnerships
<b>1.4</b> Continue to work on air rights/ feasibility studies to develop affordable housing on car park sites	Eco Dev & Planning Urban Design	ongoing	To acknowledge complementary objectives for Council-owned land (e.g. affordable housing, open space, best practice Environmentally Sustainable
<b>1.5</b> Identify mixed use project proposals, based on Australian and international best practice models, where a residential component can be added	Eco Dev & Planning Place Managers	ongoing	Design, accessible housing, community facilities), and the need to develop a model which gives a weighting for affordable housing
<b>1.6</b> Develop principles to inform site selection for affordable housing	Housing Strategist	short term	To ensure that Council is well positioned to take advantage of future Federal and State Government capital programs
<b>1.7</b> Based on the Local Government Best Practice Guideline for the sale, exchange and transfer of land (2009), assess the benefits of selling, transferring or leasing Council-owned land to support affordable housing developments in strategic partnership arrangements	Housing Strategist (requires consultancy advice)	medium term	
<b>1.8</b> Draw on the skills of the property/ financial sector to obtain advice about affordable housing delivery models involving multi-sector participation, which leverage off federal and state programs	Housing Strategist (requires consultancy advice)	ongoing	
<b>1.9</b> One of the priorities, when allocating surplus Council land for new uses, should be affordable housing	Across Council	ongoing	
<b>1.10</b> Publicise completed projects as demonstration projects	Media and Communications	ongoing	

Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>Increase of affordable housing stock on Council-owned land</li> <li>Increase of affordable housing stock created in Council-owned air space</li> </ul>	Annual	Housing Strategist Place Managers

## 2: Increase the supply of affordable housing on State Government owned land

Action	Responsibility	Timeframe	Rationale
<b>2.1</b> Increase well located public housing in Moreland	Housing Strategist Place Managers	ongoing	To address Moreland's (comparatively) low level of public housing stock  To emphasise that housing is a human right, a prerequisite to social equity, and a productive and sustainable society
<b>2.2</b> Liaise with DHS and other relevant State Government Departments (e.g. VicTrack; Places Victoria) to monitor site and property requirements for their additional stock and renewal programs	Eco Dev & Planning	ongoing	
<b>2.3</b> Lobby DHS and other relevant State Government Departments to deliver new affordable housing projects, including consolidation of sites in areas of older and poor condition public housing, and strategic use of sites adjacent to transport hubs	Housing Strategist	ongoing	

Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>Increase of public housing stock on State Government-owned land</li> <li>Increase the number of public housing tenants in Moreland</li> </ul>	Annual	Housing Strategist



Above: Brunswick, public housing

### 3: Encourage and facilitate the private sector to deliver affordable housing stock, especially in activity centres and on larger redevelopment sites

Action	Responsibility	Timeframe	Rationale
<b>3.1</b> Advocate to the State Government for legislative change to the Victorian Planning Scheme to include requirements for developer contributions to the supply of community and/or public housing (e.g. inclusionary zoning) through Council's submissions to the Plan Melbourne Metropolitan Planning Strategy and the revised State Planning Policy Framework	Strategy Unit Housing Strategist	ongoing	It is important to emphasise the context that the Victorian Planning System has no existing provisions for affordable housing targets on privately-owned land
<b>3.2</b> Include local policy directions in the Moreland Planning Scheme (Municipal Strategic Statement) to facilitate diversity/choice of housing sizes and types across the municipality with the aim of facilitating a proportion of housing which through market forces will be at the lower end of the price continuum, and thus be more affordable to lower income households	Strategy Unit Urban Planning	ongoing	To ensure the Local Planning Framework maintains an adequate supply of housing to ensure housing scarcity does not drive up housing price points  To provide clear planning policy and streamlined planning processes so unnecessary red tape and delays do not extend housing costs, encourage speculation and consequently drive up housing price points
<b>3.3</b> Include local policy directions in the Moreland Planning Scheme (Municipal Strategic Statement) to reduce the ongoing costs associated with the design and location of housing, with a specific focus on energy efficient design and encouragement of increased housing densities with good access to public transport	Strategy Unit Urban Planning	ongoing	To attract increased provision of affordable, accessible and diverse housing in locations where major residential projects (more than 20 units) will take place  To encourage mixed use development and diversity in activity centres
<b>3.4</b> Identify incentives to attract and engage the private sector in affordable and accessible housing provision	Across Council	ongoing	
<b>3.5</b> Ensure Council's decisions about applying the New Residential Zones take into consideration the potential adverse impact of the Neighbourhood Residential Zone (low density zone) on housing supply, diversity, and consequently price point affordability, including the preclusion of opportunities for innovative redevelopment of 'greyfields' (existing residential suburbs)	Strategy Unit Urban Planning	ongoing	



STRATEGY 3	Action	Responsibility	Timeframe	Rationale
	<b>3.6</b> Establish processes and strategies to improve on Council's role in brokering partnerships between the private sector and housing associations, housing providers and other not-for-profit providers (roles and responsibilities within Council need to be clarified and a process for brokering partnerships needs to be developed)	Housing Strategist Urban Planning Place Managers Amendments Unit	ongoing	
	<b>3.7</b> Seek opportunities in the amendment process to negotiate affordable housing outcomes and confirm appropriate tools to guarantee negotiated outcomes (e.g. s173 Agreements)	Amendments Unit Major Projects and Investment	ongoing	
	<b>3.8</b> Integrate and prioritise what Council seeks from privately-owned land (e.g. affordable housing, open space, best practice ESD, accessible housing, community facilities) and develop a model to deliver priorities	Housing Strategist Amendments Unit Major Projects and Investment		
	<b>3.9</b> Conduct information sessions and circulate educational resources about Federal and State Government initiatives (current and emerging programs such as the National Rental Affordability Scheme); and successful municipal partnerships e.g. Port Phillip <ul style="list-style-type: none"> <li>• Within Council</li> <li>• For the private sector</li> </ul>	Housing Strategist	ongoing	
	<b>3.10</b> Publicise successful partnership projects	Media and Communications	ongoing	
	<b>3.11</b> Continue to advocate for legislative change at State Government level – for example in the Council response to the Metropolitan Planning Strategy and the Review of the State Planning Policy Framework.	Strategic Planning Housing Strategist	ongoing	

Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>• Increase of affordable housing stock arising from partnership arrangements and private sector development</li> <li>• Number of information / educational circulations per year</li> </ul>	Annual	Housing Strategist Urban Planning

#### 4: Focus advocacy on six major areas

STRATEGY 4	Action	Responsibility	Timeframe	Rationale
	<b>4.1</b> Advocate for recognition of good quality, affordable rooming house accommodation as an important lower-cost form of accommodation, in partnership with the Melbourne Metropolitan Rooming House Group and the Registered Accommodation Association of Victoria (RAAV)	Housing Strategist Urban Safety	ongoing	To focus advocacy work for maximum impact, recognising that resources may be required to work in coalitions, lobbying politicians etc.
	<b>4.2</b> Advocate for increased public and community housing stock in the municipality	Housing Strategist	ongoing	To emphasise that housing is a human right, a prerequisite to social equity, and a productive and sustainable society
	<b>4.3</b> Advocate to address homelessness, and associated stigmatisation, and improve pathways out of homelessness	Housing Strategist	ongoing	Continue to advocate for legislative change at State Government level as the Victorian Planning System has no existing provisions for inclusionary zoning, affordable housing targets or similar mechanisms.
	<b>4.4</b> Advocate for increased Federal and State Government funding for affordable housing	Across Council	ongoing	To support the benefit of providing housing for a diverse community
	<b>4.5</b> Advocate for legislative change and inclusionary zoning, which may involve strategic alliances with other local government and regional organisations.	Across Council	ongoing	Maximum 50 year leases act as a constraint when raising project finance
	<b>4.6</b> Advocate for legislative change at State Government level to enable 99 year lease arrangements for affordable housing partnership projects	Governance	ongoing	
	<b>4.7</b> Join peak body advocacy campaigns and awareness raising initiatives where appropriate (e.g. Victorian Council of Social Service, Victorian Local Governance Association, Municipal Association of Victoria, Australians for Affordable Housing)	Housing Strategist	ongoing	

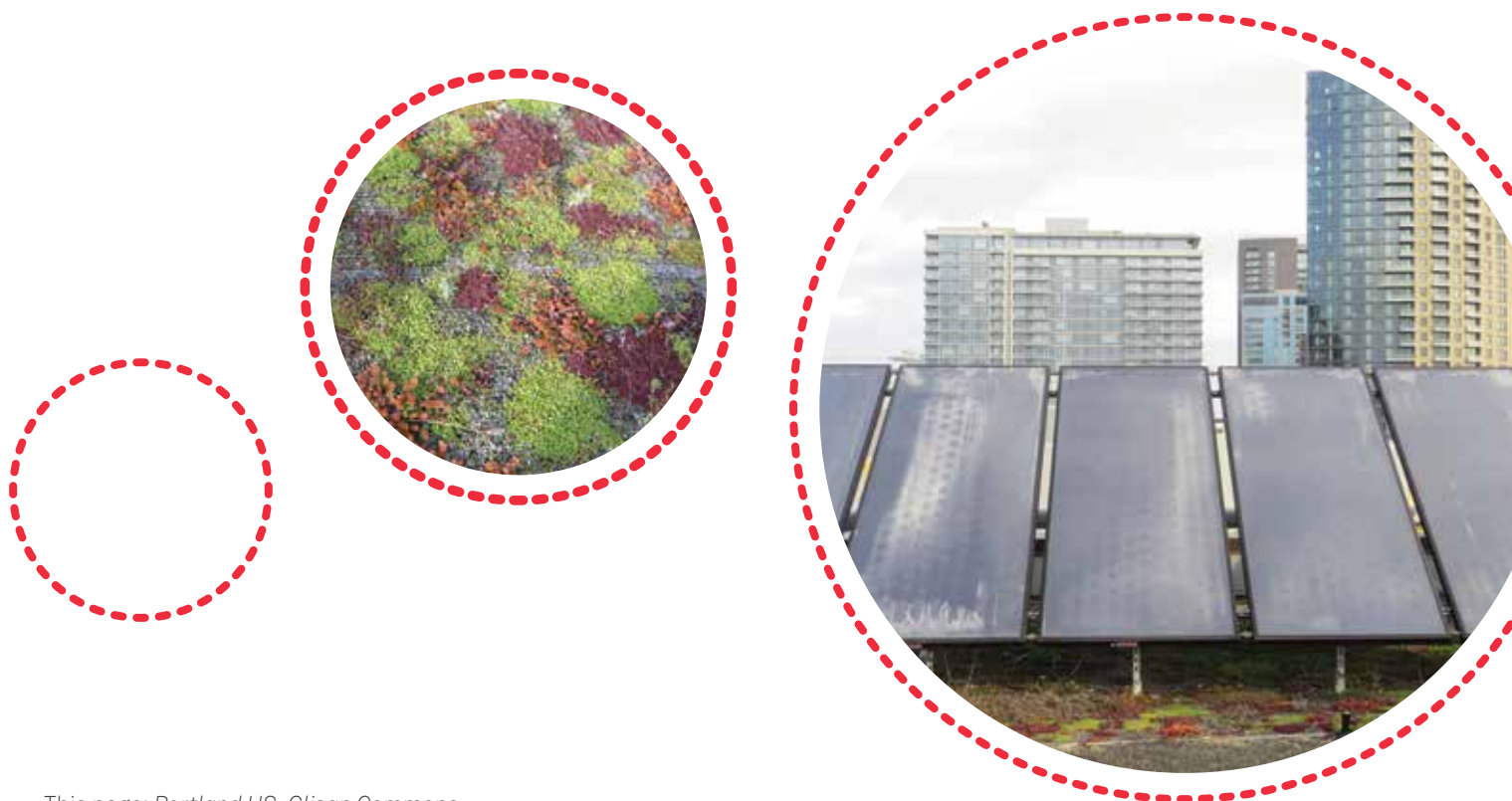
Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>The number of registered rooming houses in the municipality</li> <li>The estimated number of homeless people in the municipality (Census years)</li> <li>The number of submissions made to State and Federal Housing Strategies</li> </ul>	annual	Urban Safety Housing Strategist

## 5: Monitor local housing need

### STRATEGY 5

Action	Responsibility	Timeframe	Rationale
<b>5.1</b> Continue to liaise with local housing and community groups and support services to (a) share information about programs and housing issues; and (b) document household types in greatest housing stress and housing need	Housing Strategist Strategic Planning Urban Safety	ongoing	Maintain a current profile of housing stress and affordable housing need in the municipality
<b>5.2</b> Based on the Moreland Affordable Housing Profile develop an affordable housing profile for Council's website, so residents can access affordable housing information about their locality/suburb	Housing Strategist Planning & Performance	short term	
<b>5.3</b> Determine gaps in existing housing data and undertake/commission research where required	Planning & Performance Housing Strategist	ongoing	

Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>• Creation of a Moreland Affordable Housing Profile</li> <li>• Number of views of the Moreland Affordable Housing Profile on Council website</li> <li>• Organise two events for Moreland housing and community organisations and support services each year</li> </ul>	Annual	Housing Strategist



This page: Portland US, Glisan Commons, affordable housing and commercial space, roof top garden

STRATEGY 6	6: Give voice to the diverse housing experiences of Moreland residents (in both secure and insecure housing) to inform Council strategies and projects			
	Action	Responsibility	Timeframe	Rationale
	<p><b>6.1</b> Encourage and promote creative expression of first person stories that reflect the housing experience of Moreland residents</p> <p><b>6.2</b> Draw on Council's <i>Engagement Strategy</i> and the <i>Arts and Culture Strategy 2011–2016</i> when devising affordable housing events</p>	<p>Housing Strategist</p> <p>Housing Strategist Arts and Culture</p>	<p>ongoing</p> <p>ongoing</p>	<p>Through innovative events, Moreland residents will become well informed about the reality of housing stress and homelessness in their community, and see affordable housing as an integral component of their communities.</p>

Key Performance Indicator Evaluation	KPI Monitoring	Responsibility
<ul style="list-style-type: none"> <li>Two participatory events for Moreland residents each year</li> </ul>	annual	Housing Strategist





Above: Barcelona, St Caterina market redevelopment and social housing

# REFERENCES

## ----- SECTION 10 -----

### **Building Commission, 2004**

Welcome: Design Ideas for Accessible Homes

### **City of Port Phillip, October 2011**

‘National Affordable Housing Agreement Post 2013 – Ideas to be addressed’, AHURI Conference

### **Department of Human Services, April 2012**

Pathways to a fair and Sustainable Housing System, Public Consultation Discussion Paper

### **Hobart City Council, 2010**

Affordable Housing Strategy 2010–2012

### **Kelly J, 2011**

Getting the Housing We Want, Grattan Institute

### **Kelly J, 2013**

Renovating Housing Policy, Grattan Institute

### **Livable Housing Australia, 2012**

Livable Housing Design Guidelines, second edition

### **Moreland City Council, 2011**

Household Survey

### **Moreland City Council, 2012**

Future Directions for Affordable Housing in Moreland: Discussion paper

### **Moreland City Council, 2013**

Affordable Housing Profile

### **Net Balance Foundation, 2011**

The Social Value of Community Housing in Australia

### **SGS Economics and Planning, 2012**

‘Evidence regarding affordable housing for the City of Moreland’

### **Sharam A, 2011**

‘A Predictable Crisis: Older, single women as the new face of homelessness’, Swinburne Institute for Social Research

### **Victorian Women’s Housing Association, 2010**

Investment in affordable housing for women – the social and economic returns

### **Websites**

#### **[www.ahuri.edu.au](http://www.ahuri.edu.au)**

Australian Housing and Urban Research Institute – a national not-for-profit independent research network, specialising in housing research.

#### **[www.dhs.vic.gov.au](http://www.dhs.vic.gov.au)**

Department of Human Services, information about public housing, community housing, private renter assistance and homelessness.

#### **[www.fahcsia.gov.au](http://www.fahcsia.gov.au)**

Federal Department of Families, Housing, Community Services and Indigenous Affairs, information about the National Rental Affordability Scheme.

#### **[www.grattan.edu.au](http://www.grattan.edu.au)**

Housing trends and preferences across Melbourne.

#### **[www.housinginvictoria.com.au](http://www.housinginvictoria.com.au)**

An interactive website providing data on housing and housing affordability indicators in many Victorian municipalities.

#### **[www.housingregistrar.vic.gov.au](http://www.housingregistrar.vic.gov.au)**

Listing of Housing Associations and Housing providers.

#### **[www.nhsc.org.au](http://www.nhsc.org.au)**

The National Housing Supply Council, established in 2008, to assist the Federal Government improve housing supply and affordability for home buyers and renters.

#### **[www.reiv.com.au](http://www.reiv.com.au)**

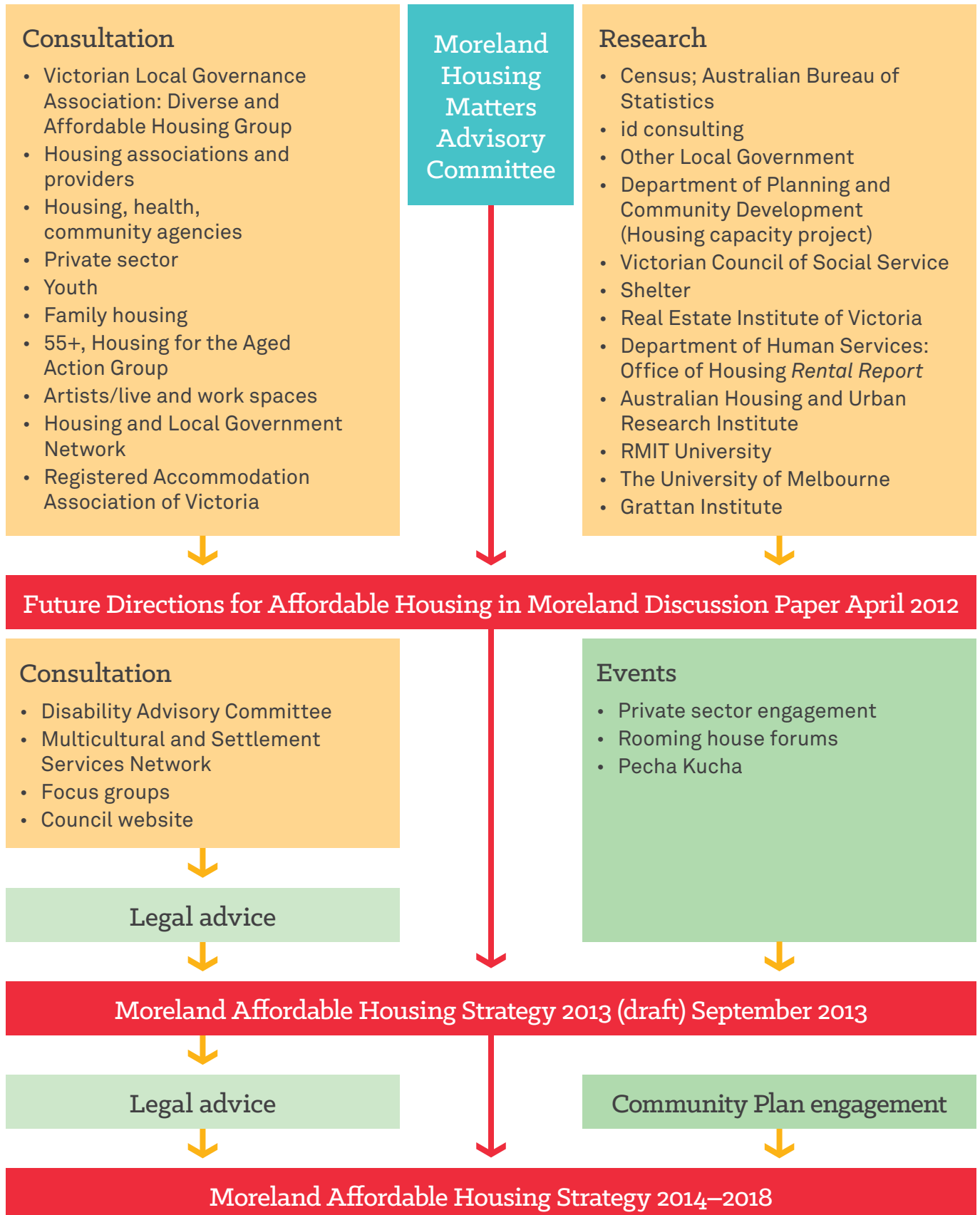
Property prices, rental data, interactive maps.

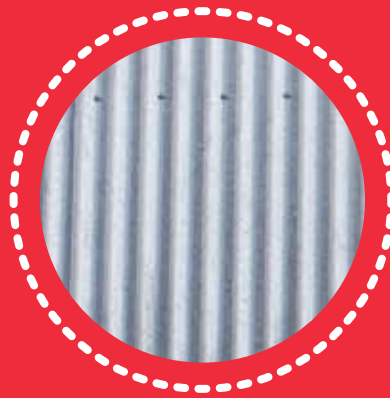
#### **[www.socialstatistics.com.au](http://www.socialstatistics.com.au)**

Housing data section.

# CONSULTATION AND ADVICE INFORMING THE MAHS

## ----- APPENDIX 01 -----





For further information, contact Moreland City Council by:

**Phone:** 9240 1111

**Email:** [info@moreland.vic.gov.au](mailto:info@moreland.vic.gov.au)

**Website:** [moreland.vic.gov.au](http://moreland.vic.gov.au)

#### Language Link

有關摩爾蘭德市政廳  
電話號碼的詳情

9280 1910

Za informacije o Općinskom vijeću  
Općine Moreland nazovite

9280 1917

Per informazioni sul Comune  
di Moreland telefonare a:

9280 1911

मोरलैंड सिटी कौंसिल के बारे में जानकारी  
प्राप्त करने के लिए फोन करें :

9280 1918

Για πληροφορίες σχετικά με το  
Δήμο Moreland τηλεφωνήστε στο

9280 1912

للحصول على معلومات عن بلدية مورلاند  
اتصلوا على الرقم

9280 1913

Moreland Belediyesi hakkında bilgi  
almak için aranabilecek telefon

9280 1914

Nếu muốn biết thêm chi tiết về Hội Đồng  
Thành Phố Moreland, xin quý vị gọi số

9280 1915

Para mayor información sobre la  
Municipalidad de Moreland llame al

9280 1916

#### All other languages

including ئۇمۇمىيەت, 廣東話,

فارسی, Kurdi, Malti,

Македонски, Српски,

Somali, Tetum

9280 1919

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