



SURF COAST SHIRE COUNCIL

Affordable Accommodation Action Plan

MAY 2024



Acknowledgement of Country

Surf Coast Shire Council acknowledges the Wadawurrung People, and the Gulidjan and Gadubanud Peoples of the

Eastern Maar nation as the Traditional Owners of the lands we now call Surf Coast Shire. We pay our respects to their

Elders past, present and emerging; and all other Aboriginal and Torres Strait Islander People who are part of our Surf Coast Shire community.

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Information and data sources have been used to develop the Affordable Accommodation Action Plan are listed on page 17

Version Control

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21/5/2024 – A Hooper / Final Affordable Accommodation Action Plan Undesigned version 3



Introduction

Where other levels of government are responsible for taxation and the funding and delivery of housing, what is the role of local government? Part 1 of the Affordable Accommodation Action Plan will provide some context for why local governments are seeking to align their efforts to respond to a national housing affordability crisis.

Part 2 will set out the actions that Surf Coast Shire Council will take over the next two years to ease local impacts and contribute solutions towards addressing the broader housing challenge.

In the context of the Affordable Accommodation Action Plan (AAAP), accommodation describes housing for residents and workers. Using the term 'accommodation' instead of 'housing' speaks to the fact that housing affordability in the Surf Coast Shire is affected by a couple of factors that may not be so relevant in other municipalities. For example, the Surf Coast Shire needs housing to accommodate seasonal and year-round workforces. The Surf Coast Shire is also a holiday destination which enables a relatively high proportion of residential dwellings to function as short-term rental accommodation (STRA) for visitors rather than homes for residents.

The term 'affordable' also requires more unpacking. In Australia, affordable housing does not have a common meaning across jurisdictions and government programs. Affordable housing may be defined as having costs lower than the prevailing local market rate.¹ Affordability may also be defined based on a household's ability to pay housing costs. For example, the Victorian Planning and Environment Act 1987 defines affordable housing as affordable for households on very low-, low- and medium-incomes.² Recently, policies and programs in a range of jurisdictions have targeted workers in key and essential industries for affordable housing. The Planning and Environment Act

also considers affordable housing to be housing that may be purchased or rented and its definition includes social housing (public and community housing).

However variously it is defined, there is a widely accepted understanding of affordable housing as housing provided with some degree of eligibility and subsidy usually set through government policy.³ How we define and think about affordable housing will be further explored in other sections of the AAAP.

Affordable housing is required when the private rental and home ownership market cannot meet housing need.⁴ The availability of private rental and home ownership properties is often described as housing supply. Housing need is not accurately described as housing demand. Housing demand more accurately describes housing preferences. A mismatch in supply and demand contributes to unmet housing need.

Understanding housing supply, demand and need may be enhanced by viewing different housing products and tenures as rungs on a ladder.⁵ At the top of the ladder is home ownership. At the bottom of the ladder is homelessness.

A supply-demand squeeze on one of the higher rungs of the housing ladder can put downward pressure on the lower rungs. For example, conditions that preclude would-be home-owners from purchasing a home create more competition in the private rental sector from renters with higher incomes.⁶ This has the effect of pushing more lower-income renters to seek social housing. Growing waiting lists for social housing place more people at risk of homelessness which includes couch surfing, living in cars and sleeping rough.

The next section briefly looks at housing consumption patterns and their effect on households on different rungs of the housing ladder.

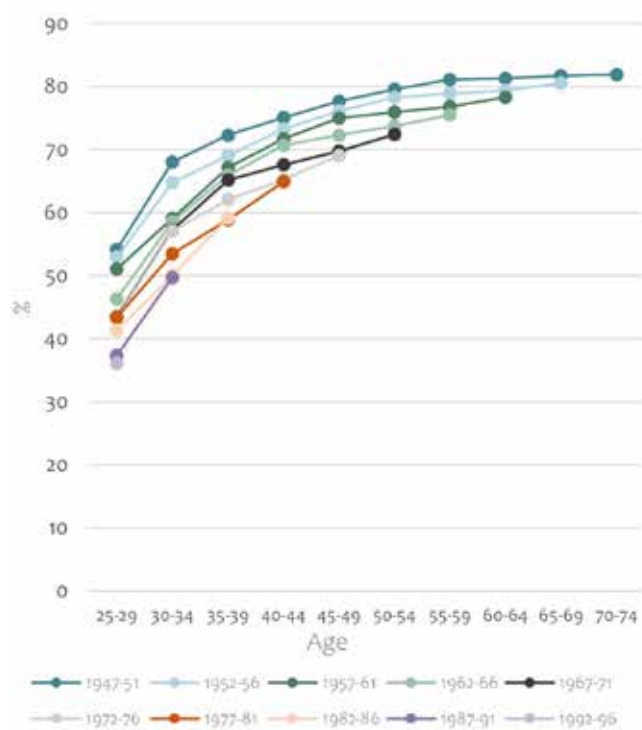
Housing consumption trends.

Housing researchers have documented the decline of home ownership in Australia in the last 50 years.⁷

While home ownership across all cohorts has only dipped a few percentage points, declining rates of home ownership among younger and lower income households has been more marked. Rates of home ownership among both 30–34- and 25–29-year-old cohorts dropped 14% between 1971 and 2021 (from 64% and 50% respectively in 1971 to 50% and 36% in 2021).⁸

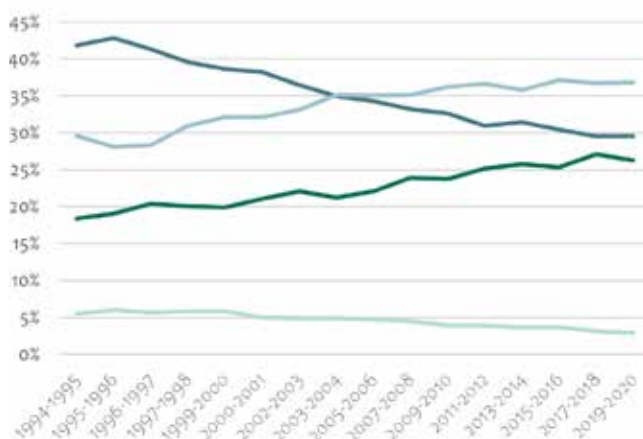
The Australian Institute of Health and Welfare (AIHW) graphic at figure one shows rates of home ownership by birth cohort and age group.

Figure 1. Rates of home ownership by birth cohort and age



Rates of 'own with a mortgage' matched rates of 'own outright' in 2006 (34%). According to the last Census in 2021, 'owned with a mortgage' is now the dominate tenure at 34%, compared to 'own outright' at 31%. See AIHW graphic at figure two.⁹

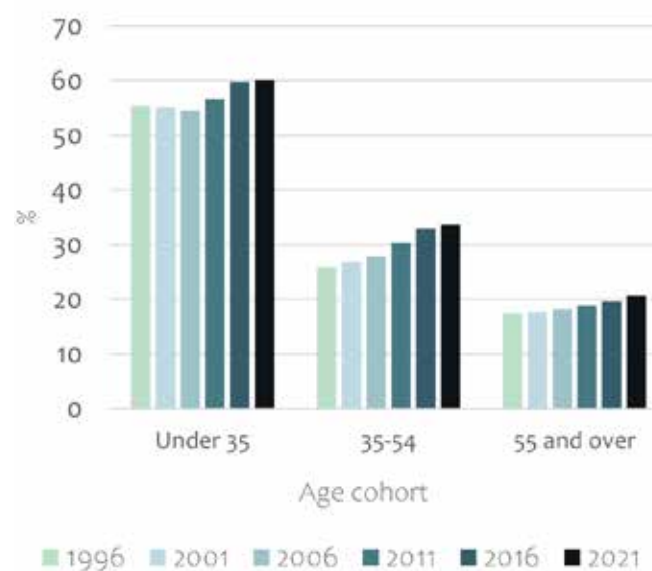
Figure 2. Proportion of households by housing tenure type 1994-95 to 2019-20



Rental tenure is also 31%, with the under 35-year cohort having the highest proportion of renters (60.1%, up 4.7% from 55.4% in 1996). The 35–54-year cohort experienced the highest increase in the proportion of renters, growing by 7.9% from 25.8% to 33.7% over the same time period. See AIHW graphic at figure three.¹⁰

The proportion of moderate-high income renters (households earning more than \$140,000) has also grown from 8% in 1996 to 24% in 2021.¹¹

Figure 3. Rental tenure by age cohort over time.



According to AIHW data, rental dwellings in the lowest segments (up to \$266 per week), declined from 59% of rental stock in 1996 to 13% in 2021. Rental dwellings in the segments above \$535 per week grew from 4% in 1996 to 18% in 2021.¹²

Across Australia median rents have climbed and private rental vacancy rates have dropped. Data published by Domain for the March 2024 quarter reported record high median rents and record low vacancy rates for most capital cities and regions.¹³

Once a leader in the provision of public housing, decades of Australian commonwealth and state government under-investment in the development and renewal of public housing stock has seen a decline in social housing as a proportion of total residential dwellings.¹⁴

Figure four below places Australia and Victoria on a league table comparing the proportion of social housing in OECD countries.

As of June 2022, Victoria had 82,010 social housing dwellings. As a proportion of total households, Victoria has the lowest percentage of social households in Australia, 2.9% compared to the Australian average of 4.1% social households (see figure five).¹⁵



Fig 5. Proportion of social housing Australian states and territories. AIHW 2022



The Victorian Housing Register – the combined public and community (i.e., social) housing waiting list - grew by 45% from approx. 44,000 applications in June 2018 to 64,168 in June 2022.¹⁶

Looking at housing costs as a proportion of gross household income by tenure, in Victoria in 2020-21 households renting from a state housing authority were paying on average the highest proportion of income, with rent accounting for 19.4% of earnings. Households renting privately expended 18.6% of income on rent. Owners with a mortgage were paying 15.5% of earnings and owners without a mortgage were paying 3.5%. A lower income, a higher proportion of which is spent on housing, means less discretionary money and less ability to increase savings.¹⁷

Increasingly, people falling into homelessness are those without a financial buffer to support them when faced with a health crisis or job loss. The fastest growing cohort of people experiencing homelessness are women over

55. Typically, long periods of time in unpaid care-giving roles have decreased women’s time and progression in the workforce, reducing career income and the amount of super they’ll have access to upon retirement.¹⁸

AIHW ‘on any given day’ specialist homelessness service data 2022 indicates that each day 96 Victorians seeking housing and homelessness support are turned away.¹⁹





Defining housing affordability

Housing affordability is commonly expressed as a ratio of housing costs to household income. A household is deemed to be in housing stress when more than 30% of gross income is expended on housing costs. Housing costs include mortgage repayments and rent.²⁰

Lower income households, those in the lowest 40% of household income distribution, are considered most at risk of homelessness because, unlike higher income households spending more than 30% of their income on housing, lower income households in housing stress are also likely to be experiencing financial stress.²¹

Affordable housing for key workers

There is no current legislative or adopted policy definition of key workers in Australia.

However, in recognition of the contribution that these workers make to the social fabric and economic life of communities, several 'key and essential worker' targeted programs have emerged.

Alongside these programs, research is being conducted by local governments and others to define and establish policies positions in relation to key workers.

In 2019, an alliance of Great South Coast Councils defined 'key worker' as 'an employee who provides a vital service, especially in the essential services, health, or education sectors.'²²

The COVID 19 pandemic changed both the definition and appreciation of essential work. The requirement to be physically present in certain roles highlighted the breadth of work that is essential to the functioning of society.²³

Additionally, the importance that some industries hold for local and regional economies, saw the Great South Coast Councils' definition of key workers expand to encompass a range of occupations that provide services to visitors/ tourists including hospitality and retail, as well as agriculture and renewable energy, forestry and construction.²⁴

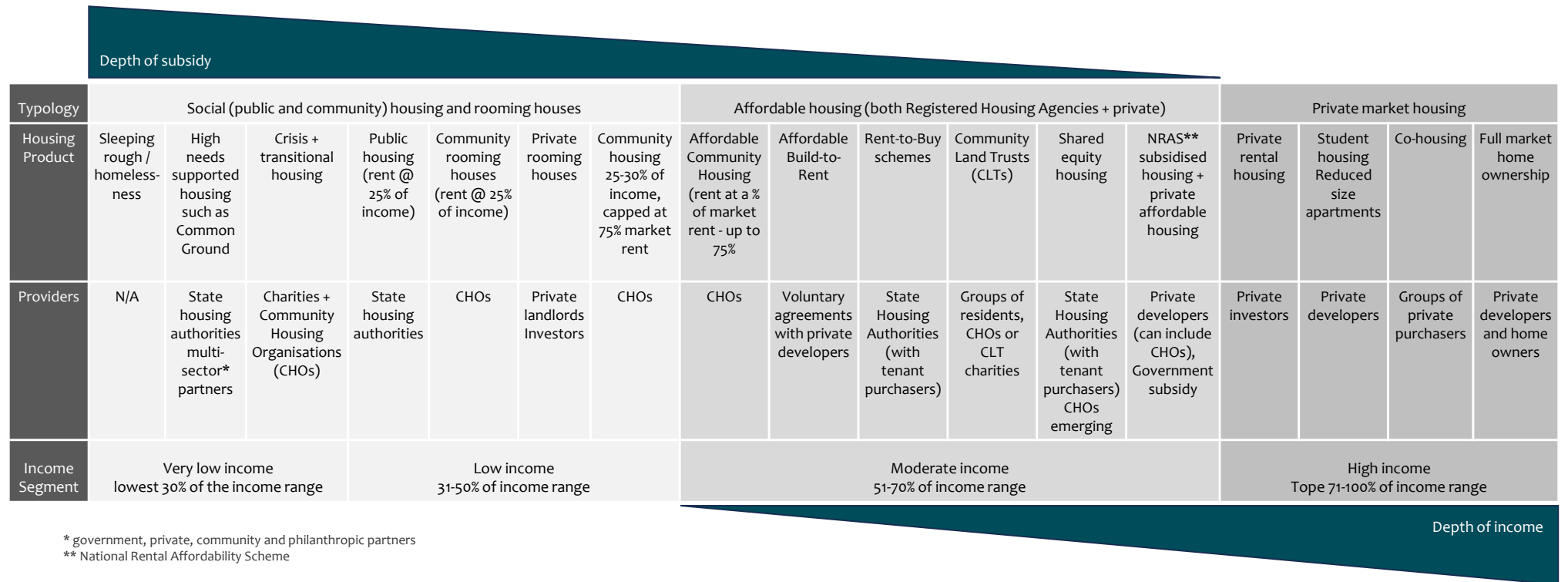
Nightingale Housing's priority ballot policy (see: <https://www.nightingalehousing.org/policies-docs/priority-ballot-policy>) defines key workers as 'key community contributors' which include, among others, social workers, counsellors and artists.

For further reading on key worker research see, among others:

- City of Melbourne's defining key worker housing research <https://participate.melbourne.vic.gov.au/defining-key-worker-housing>
- City of Merri-bek's key workers in Merri-bek research <https://conversations.merri-bek.vic.gov.au/key-workers-merri-bek>

SPECTRUM OF HOUSING PRODUCTS AND RECENT PROGRAM EXAMPLES

Figure 6. City of Port Phillip's 'In Our Backyard' Spectrum of housing products diagram



The above diagram considers the depth of subsidy required and depth of income of target cohorts for a range of housing typologies, products and providers. The housing products on the left-hand side, sitting under the typology of social housing, require a greater level of subsidy and target people in very low- or low- income segments. The private market housing on right-hand side targets households

with a greater depth of income.²⁵ Though the diagram indicates negligible subsidy, Australian and state-territory governments offer a range of [home purchase assistance programs](#). Additionally, favourable tax settings have contributed to a concentration of home ownership and property investment within high income segments.²⁶

Providers of social housing are state and territory governments (public housing) and Community Housing Organisations (community housing). Community Housing Organisations (CHOs) include Registered Housing Associations (RHAs) who develop community housing and Community Housing Providers (CHP) who manage community housing, sometimes on behalf of state and



territory governments. In Victoria there are 10 Registered Housing Associations and 39 Community Housing Providers. The [Victorian Housing Act 1983](#) requires all CHOs to be registered and their performance monitored by the Victorian Housing Registrar.²⁷

Under the Victorian Housing Register (VHR) Allocations Framework, CHOs are required to allocate an agreed percentage of vacancies to 'priority access' applicants.²⁸

Priority access applicants are in very low- and low- income segments. Income and asset eligibility thresholds for 'register of Interest' VHR applicants are higher and cater to low-moderate income segments.²⁹

The State Government of Victoria's Big Housing Build is investing \$5 billion to deliver 12,000 social and affordable housing dwellings. This includes the Homes Victoria Affordable Program which aims to develop 2,400 affordable rental dwellings tenanted to low-moderate income households at 10% below the median market rate for metro Melbourne and capped at 30% of household income.³⁰

Consortiums and Special Purpose Vehicles (SPVs) involving CHOs, commercial developers and real estate agencies are able to develop and manage the Homes Victoria Affordable rentals. Similarly, consortiums and SPVs involving CHOs are eligible for Housing Australia Future Fund (HAFF) subsidy payments which, paired with private finance from institutional investors like superannuation funds, aims to deliver 30,000 social and affordable housing dwellings over five years.³¹

With new financing and development models emerging, there are opportunities to strengthen the continuum between social housing and market rate private housing.



Broader context

The Commonwealth Government of Australia is currently developing a national housing and homelessness plan that aims to identify ways that all levels of government can work together along with the private and community sector to better support people experiencing homelessness and housing insecurity.

The Commonwealth Government has announced several strategies to be implemented as part of its national housing and homelessness plan. They include the Housing Australia Future Fund (HAFF), an investment of \$10 billion to build 30,000 social and affordable homes. Additionally, the Commonwealth Government has pledged to:

- Establish Housing Australia (HA, previously National Housing Finance and Investment Corporation or NHFIC), adding \$2 billion to the liability cap that enables them to provide low-interest loans to social and affordable housing developers to build 7,000 dwellings
- Establish the National Housing Supply and Affordability Council to provide independent advice to government on matters impacting housing supply and affordability
- Create a Social Housing Accelerator Fund, allocating \$2 billion to states and territories to deliver 4,000 social homes
- Establish the National Housing Accord with state and territory governments committing the target of developing one million homes over five years and allocating \$350 million to support the funding of 10,000 affordable homes
- Increase Commonwealth Rent Assistance (CRA) by 15% and reforms to harmonise and strengthen renters' rights across Australia
- Introduce tax incentives to support institutional investment in build-to-rent (BTR) developments

- Extension of the Home Guarantee Scheme (HGS) including 5% deposit lending under the First Home Buyers Guarantee (FHBG).³²

THE NATIONAL HOUSING AND HOMELESSNESS AGREEMENT

The National Housing and Homelessness Agreement (NHHA) 2018 has been extended to 30 June 2024.

To secure federal government funding under the NHHA, state and territory governments must make an equal co-contribution. Additionally, state and territory governments are required to have broader range of strategies in place that will:

- increase social and affordable housing
- grow the community housing sector
- reform tenancy laws
- increase home ownership and
- introduce planning and zoning reforms

In addition to defining the roles of the federal and state and territory governments in leading housing and homelessness policy, and funding and maintaining adequate supply of social housing, the NHHA outlines local governments' responsibilities, including:

- building approval processes
- local urban planning and development processes
- rates and charges.

All of which, the NHHA recognises, influences housing affordability.³³



The State Government of Victoria's Big Housing Build and Housing Statement represent landmark investment and planning policy reform that aims to unlock social and affordable housing development.

In 2017, the State Government of Victoria released Homes for Victorians. Homes for Victorians identified five headline initiatives:

1. Supporting people to buy their own home
2. Increasing the supply of housing through planning reforms
3. Promoting stability and affordability for renters
4. Increasing and renewing social housing through the Social Housing Growth Fund
5. Improving housing services for Victorians experiencing homelessness.³⁴

Expanding on Social Housing Growth Fund, in 2020, the state government announced additional investment in social and affordable housing through Victoria's Big Housing Build.

The Big Housing Build (BHB) commits \$5.3 billion dollars over four years to 12,000 social and affordable housing dwellings. One quarter of the funding has been designated to developing housing in regional Victoria. The commitment to the regions includes a 'minimum investment guarantee' of \$20 million in the Surf Coast Shire.³⁵

Additionally, the BHB has introduced planning scheme amendments (VC190 and VC187) to streamline development of social and affordable housing funded by BHB (CI.52.20) or developed on behalf of the Director of Housing (CI.53.20).³⁶

The Victoria Housing Statement was released in September 2023 and introduced two statewide planning scheme amendments that aimed to enable:

- Good decisions made faster including ministerial decision-making on housing projects over \$15 million with at least 10% affordable housing and economic projects including other forms of accommodation ranging in value from \$5 - \$30 million. Good decisions made faster also includes an additional planning scheme amendment (December 2023) enabling without a permit, if certain conditions can be met, the development of a small second dwelling.
- Cheaper housing closer to places of work including key worker housing provisions and a 7.5% levy of short-term rental accommodation with the collected revenue going to Homes Victoria.
- Protection of renters' rights including Residential Tenancy Act reforms
- Development of more social and affordable housing including the establishment of a Regional Housing Fund to deliver 1,300 new social and affordable homes across regional Victoria.
- A long-term housing plan including reviews of the Planning and Environment Act and Plan Melbourne to consider the whole of Victoria.³³



The local housing picture

Housing demand during the COVID 19 pandemic exacerbated housing affordability issues in the Surf Coast Shire. From 2019 to 2023 median rents increased on average 33% and property prices increased on average by 60%. Over this time vacancy rates dropped to below 1%.³⁸ Over the last 12 months median property prices in Surf Coast Shire towns, with a couple of exceptions, have declined slightly. Median rent has stayed the same or increased across all shire towns.³⁹

Data from the Corelogic shows in the 12 months to March 2024 the median rent in Torquay and Lorne has remained the same - \$650 and \$890 respectively. In the 12 months to March 2024, median rent in Anglesea, Jan Juc and Winchelsea has increased. In Anglesea by 5.7% to \$650, in Jan Juc by 9.7% to \$680 and in Winchelsea by 0.5% to \$427.⁴⁰

According to Corelogic data, median property prices increased by 7.6% in over the 12 months to March 2024 in Winchelsea and Aireys Inlet (to \$1,000,000 and 1,840,000 respectively).⁴¹

Figure 7. Surf Coast Shire median rent

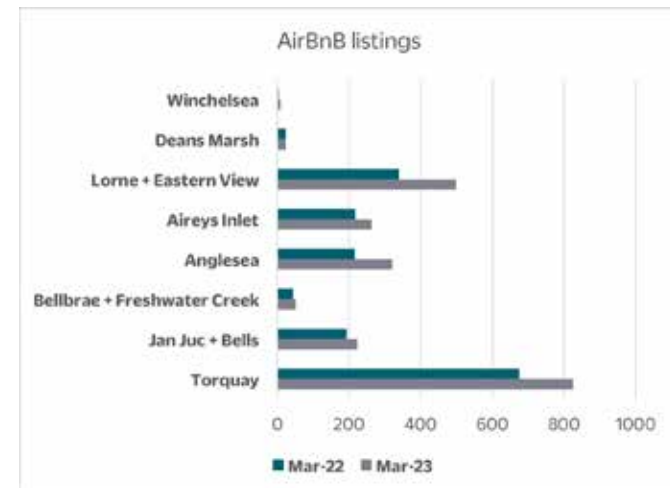


Figure 8. Change in median rents over the 12 months to March 2024.



Figure 8 shows the change in median house price over the same period. Where no rent/price was provided a median could not be accurately determined.⁴²

Figure 9. Number of properties listed on Inside Airbnb between March 2022-2023



Other Surf Coast Shire towns saw median property prices decline in the 12 months to March 2024. In Anglesea by -6.3% to \$1,630,000, in Torquay by -2.2% to \$1,320,000, in Jan Juc by -4.3% to \$1,330,000 and in Lorne by -7.0% to \$1,860,000. ⁴³

Quarterly data, published as part of the Victorian Government rental report, indicates the proportion of available properties affordable to lower income households dropped and remains low.

Vacancy rates have bounced back to 2% from 0.6% in 2021. However, between 3% and 4% is considered to indicate a balanced rental market. ⁴⁵

Across the Surf Coast Shire approximately 10% of total private dwellings are listed on short term rental accommodation platform, AirBnB. The proportion of total dwellings listed on AirBnB is higher in coastal towns and is as high as 24% in Lorne. ⁴⁶

Figure 10. Comparison of median rent and proportion of available properties affordable to households on a low income.



Figure 11. Victorian Housing Register Data for Surf Coast Shire 'broadband areas'. ⁵⁴

VHR waiting list areas Broadband	Priority Access Applicant Location Preferences					Register of Interest Applicant and Locations Preferences				
	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom	Total	1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom	Total
Anglesea district	260	92	39	18	409	126	53	30	6	215
Deans Marsh	<5	<5			<5	<5				<5
Winchelsea	32	6	14	<5	56	20	13	5	<5	40

2021 ABS census data shows 16,269 residents own their homes with a mortgage, up 35% from 2016. 11,918 residents own their homes, up 39% since 2016. ⁴⁷

A series of cash rate rises from May 2022 has increased housing costs for households with a mortgage. According to Canstar the average Victorian mortgage is \$613,018 and the average mortgage repayment is \$4,041 per month or \$962 per week. This places households earning up to \$166,764 per annum in mortgage stress. ⁴⁸

6,373 residents rent their home, up 21% from 2016. Analysis of 2021 Census data indicates that the number of households in rental stress on a 'very low', 'low' or 'moderate' income is 492 and with 55 people experiencing homelessness. ⁴⁹

According to the Victorian Housing Register there are 470 people who have applied for social housing in the Surf Coast Shire with the 'priority category' and 260 applications within the 'register of interest' category. ⁵⁰

Eighty-four percent of the 'priority' category applicants and 83% of 'register of interest' category applicants need a one- or two-bedroom dwelling. ⁵¹

Across the Surf Coast Shire, 6% (2,286 dwellings) of housing stock is two-bedroom and less than 1% (343 dwellings) is one-bedroom. ⁵²

'Housing suitability' is a measure of housing utilisation. According to Census data 83% of all dwellings in the Surf Coast Shire have at least one spare bedroom. ⁵³

Strategic alignment

The Surf Coast Shire Council Plan 2021 - 2025 incorporating the Health and Wellbeing Plan recognises a lack of affordable accommodation is having a social and economic impact on our communities. Improving access to affordable residential accommodation is a key strategy of the Plan and the development of an Affordable Accommodation Action Plan a headline action for year one.

The Council Plan is guided by our community’s vision for the Surf Coast Shire:

‘From the hinterland to the coast, from the first peoples to the children of the future, we are an active, diverse community that lives creatively to value, protect and enhance the natural environment and our unique neighbourhoods. We will leave the Surf Coast better than we found it.’

Community input informed the development of the Council Plan 2021-2025 incorporating the Health and Wellbeing Plan. Affordable housing was identified as important to communities under the broader issue of sustainable settlements. A strategy was developed under the priority theme of Sustainable Growth. The theme goal supports the balanced approach Council is taking to better understand and address housing need for lower income households and key workers.

T 4. Sustainable Growth	THEME GOAL: Growth is not at the expense of environmental values or the unique heritage and character of our township
<p>S.12 Improve access to affordable residential accommodation</p>	<p>Strategic outcome: People have access to more affordable and sustainable residential accommodation options.</p> <p>Strategic indicators:</p> <ul style="list-style-type: none"> • Affordable lettings • Median rent and house prices • Performance satisfaction on place attributes related to housing
Actions	Focus in the next 2 years
<p>Develop and maintain an understanding of the nature and extent of the residential accommodation affordability problems.</p> <p>Establish, implement and monitor the effectiveness of a program of work to positive address the problems.</p> <p>Increase awareness of the residential accommodation affordability problems in the municipality and their broader impacts so as to stimulate positive action by others.</p>	<p>Understand what the funding opportunities might be as a result of State Government investment redirected from Commonwealth Games event into delivering initiatives that may support housing projects.</p> <p>Progress key housing projects and focus on reaching investment ready status to ensure Surf Coast Shire is best placed to apply for new funding released for social and affordable housing.</p>

ALIGNMENT OF EFFORT WILL MORE EFFECTIVELY PROGRESS SHARED GOALS FOR SOCIAL AND AFFORDABLE HOUSING.



THE SURF COAST SHIRE SOCIAL HOUSING POLICY (SCS-054), AUGUST 2021.

Based on the G21 regional framework and its pillars of Health and Wellbeing, Economic Development and Planning and Services, the Surf Coast Shire Social Housing Policy recognises the role that access to safe, secure and affordable social housing plays in addressing disadvantage and creating healthy, prosperous and sustainable communities.

The Policy identifies key roles for G21 councils including 'stewardship', 'partnership', 'planning' and 'capacity' which are closely aligned to the streams of work set out in the Affordable Accommodation Action Plan.

KEY WORKER ACCOMMODATION CRISIS DECLARATION, MAY 2021.

Responding to the key worker accommodation crisis declaration, the Surf Coast Shire Council is one of seven Victorian councils from the Great South Coast region participating in a collaborative research project. A follow up to the 2019 Great South Coast Key Worker Housing Action Plan, the 2022 research project aimed to understand experiences of the region's key and essential workforces in the context of worsening housing affordability. In addition to improving the definition of key and essential worker, the research also identified:

- The region's economy is suffering from a lack of labour supply
- Housing is a crucial economic barrier
- A potential pipeline of key worker housing sites and partnership opportunities across the region.

SURF COAST SHIRE STRATEGIC PLANNING

Surf Coast Shire Council is undertaking two key place planning projects that will impact on land use planning for the Surf Coast Shire, the Planning Scheme Review and the Urban Futures Strategy. The Planning Scheme Review is a legislated 'health check' of the planning scheme in order to enhance the effectiveness and efficiency of the scheme in achieving the objectives of planning in Victoria. The Urban Futures Strategy will consider forecast population growth to determine future housing and employment needs. The strategy will determine where forecast growth can and should occur, having regard to landscape level opportunities and constraints. It will establish a clear policy framework defining the future role of towns within the Surf Coast Shire to guide future land use planning at the township and precinct level.

OTHER KEY SURF COAST SHIRE COUNCIL KEY STRATEGIES

Additionally, the goals and principles of the Affordable Accommodation Action Plan are closely aligned with the strategic approaches of several key strategies including but not limited to the Economic Development Strategy 2021 – 31 and draft 'Our Places and Spaces' - Social Infrastructure Framework.

GENDER AND EQUITY IMPACT ASSESSMENT

The AAAP has also completed a Gender and Equity Impact Assessment in recognition that access to safe, secure, appropriate and affordable housing impacts women, men, and gender diverse people differently.



Our goal for affordable accommodation

To enhance our capacity and the capacity of others to deliver safe, secure, appropriate and affordable housing as part of planning and supporting healthy, prosperous and sustainable communities.

Principles:

- Equity focused
- Evidence-based
- Place-based
- Outcomes focused
- Partnership focused
- Accountable

The above principles are consonant with those committed to in the Council Plan. The principles underscore Council's approach and affirm our recognition that access to safe, secure appropriate and affordable housing is a human right. Far from an act of charity, social and affordable housing is increasingly recognised to be social infrastructure. Mares (2018) contends this infrastructure to be essential and vital to people be able to contribute to economic, social and cultural life which in turn leads to stronger communities.⁵⁴

Researchers for the Healthy and Liveable Cities Hub have demonstrated that, independent of individual socio-economic position (compositional factors), characteristics of the places in which people live (contextual factors) affect health inequities.⁵⁵

Well planned and governed communities, working across the natural, built, social and economic aspects of our urban

systems, can promote health and wellbeing and reduce the personal, social and economic costs of inequity.⁵⁶

Accordingly, Council recognises that each community has different housing needs. Council will work to understand and address inequities in infrastructure and service provision across sectors and locations to facilitate investment where it is needed.

Council recognises that it shares the outcome it wants - an increase in social and affordable housing - with many groups focused on the health, prosperity and sustainability of their communities. We know that we have a minor role to play but that our ability to be facilitative and collaborative will make a difference.

We will align our resources and enhance our capacity to be an effective partner. We will work with Community groups, for-purpose consortiums, Community Housing Organisations, etc. to leverage investment and get the best outcomes for our communities.

Finally, the Affordable Accommodation Action Plan aims to be accountable to community interest in housing affordability issues which have precipitated its development and directed Council resources to its implementation.



Affordable Accommodation Action Plan 2024

This two-year program of work is structured by six streams of work scaffolded upon three pillars:

- **Harnessing capacity**
- **Building capacity**
- **Building relationships**

Harnessing our capacity means including social and affordable housing in our concept of social infrastructure and enhancing our integrated place planning processes. Outside of our organisation, we'll also draw on the resources and insights of social-purpose organisations and local governments more progressed on this path. Research and analysis will contribute to building an evidence base on housing need, policy, financing and delivery models.

Building our capacity will focus on understanding how our organisation can most effectively facilitate social and affordable housing by leveraging Council and community assets, resources and innovation. Advocacy and resource attraction avenues will draw on community and data insights to highlight and seek to address policy and funding gaps.

Building relationships with communities to share information and gather evidence to ensure place-based needs and strengths inform the development of social and affordable housing enables participation in social and economic life and healthier, more prosperous and sustainable communities. Developing partnerships with Community Housing Organisations, financing and development consortiums, peak bodies, industry experts, etc. and contributing to shared goals through active participation in regional networks.

Figure 12 provides a high-level model of the Affordable Accommodation Action Plan

HARNESSING CAPACITY		BUILDING CAPACITY		BUILDING RELATIONSHIPS	
Integrated place planning	Research and analysis	Project facilitation	Advocacy and resource attraction	Comms and engagement	Partnership development
Elevating social and affordable housing in place planning processes	Compiling and sharing data on housing need, policy provisions + new housing models	Identifying Council land + supporting community led social and affordable housing projects	Advocating to state and federal government to address housing policy and funding gaps	Working with communities, sharing information and facilitating conversations	Active participation in regional key worker and social housing networks

PILLAR 1. HARNESSING CAPACITY

STREAM	ACTIONS	OUTCOMES
Integrated place planning	Build our capacity to optimise social and affordable housing outcomes through the delivery of placemaking projects.	Council's placemaking framework recognises the role that well designed and located affordable housing plays in making healthy, prosperous and sustainable communities.
	Elevate the importance of housing affordability and diversity in local planning policy.	Local planning policy elevates the importance of housing affordability and diversity which flows through future strategic planning work.
	Look for ways to encourage the inclusion of affordable housing requirements in relevant planning scheme amendments.	Opportunities to include affordable housing requirements in relevant planning scheme amendments are explored.
	Review the Surf Coast Shire Social Housing Policy.	Social and affordable housing policies provide evidence and lend weight to project proposals.
Research and analysis	Maintain the Affordable Accommodation Action Plan baseline report through annual updates of key data sets.	Affordable Accommodation Action Plan data maintained annually.
	Provide frameworks and tools to enable projects piloting social and affordable housing models to be monitored and evaluated by the relevant project team.	Monitoring and evaluation frameworks developed for key housing pilots, such as the Tiny House On Wheels (THOW) Pilot.

PILLAR 2. BUILDING CAPACITY

STREAM	ACTIONS	OUTCOMES
Project facilitation	Progress the Anglesea Community and Health Hub Project including community co-designed concept design, funding strategy and implementation plan.	Council supports a draft concept design to enable further work into detailed design and a funding strategy to deliver the project through staged implementation.
	Facilitate the development of social and affordable housing at 2 Fraser Drive including finalising the co-designed design concept, supporting Housing Choices Australia (HCA) to attract funding and progress to detailed design and construction.	Council's land contribution and support enable Housing Choices Australia to attract funding for detailed design and construction of social and affordable housing at 2 Fraser Drive.
	Explore options for an affordable housing project for key workers in Lorne.	Preliminary analysis completed to determine land suitability for the development of key worker housing in Lorne including options for the inclusion of housing within an integrated community precinct.
	Facilitate the Tiny House on Wheels (THOW) pilot including developing permit conditions, administering and monitoring the pilot to understand THOWs contribution to housing diversity and affordability.	Understanding of the contribution made by THOWs to housing affordability and diversity and evaluation of the THOW Pilot informing ongoing provision within the Local Law.
Advocacy and resource attraction	Establish a Housing Concierge Service to assist applicants to deliver social and affordable housing project.	Streamlined process for development considering the inclusions of social and affordable housing applications.
	Renew affordable housing advocacy program and identify opportunities for advocacy and resource attraction.	Advocacy program renewed and opportunities to advocate and attract resources implemented.

PILLAR 3. BUILDING RELATIONSHIPS

STREAM	ACTIONS	OUTCOMES
Communications and engagement	Develop communications and engage with community to enhance understanding of the need for social and affordable housing.	Community engagement undertaken on social and affordable housing issues and specific project developments.
Partnership development	Identify strategic partners and invest in partnership projects with strong business cases and likely funding opportunities.	Relationships between Council, and social and affordable housing providers are strengthened, and partnerships put in place to deliver specific housing projects.
	Contribute to joint research, communications, advocacy development.	Joint research, communications, advocacy, etc. strengthens and progresses shared objectives.



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