

# **Affordable Housing Action Plan**

## **Community Engagement Report**

City of Greater Bendigo

2021

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## Introduction

The City of Greater Bendigo has completed an extensive community engagement program to support development of the Affordable Housing Action Plan (Action Plan). The Action Plan aims to better understand affordable housing needs in Greater Bendigo, and establish a position for how the City proposes to address the growing issue of an affordable housing shortage now and into the future.

The engagement approach directly involved the community to ensure concerns and aspirations were consistently understood and considered. Community engagement was undertaken during project milestones in stage one (project scope), stage two (background paper) and stage three (draft action plan). A wide range of individuals, groups and organisations participated, however most feedback was from industry stakeholders (those delivering and supporting affordable housing), community members and tenants. At times where COVID-19 restrictions were in place, engagement activities were limited to online surveys, written submissions and virtual meetings. Outcomes of the feedback collected during each engagement period helped to inform and refine documents in each project stage.

## Methodology

### *Aim and objectives*

The aim of community engagement for this project was to ensure the final Action Plan responded appropriately to the affordable housing issue in Greater Bendigo and aligned with feedback collected from key stakeholders and community.

Objectives include:

- Understand affordable housing needs and how they have changed over time.
- Inform and engage both Council and the community on why the City needs to address the issue of housing affordability.
- Investigate the options available to local government to increase the provision of affordable housing.
- Engage with housing providers, developers, real estate agents, and others around affordable housing and what mechanisms are available to local government in this regard.
- Develop a clear policy for the City around affordable housing including mechanisms to increase affordable housing stock.
- Consider mechanisms to improve the energy and water efficiency of homes to both reduce housing costs and environmental impacts.

## *Engagement approach*

The approach to engagement for this project was to ‘involve’ all stakeholders, in accordance with the International Association for Public Participation Spectrum (IAP2). This included working directly with the public throughout the process to ensure that public concerns and aspiration were consistently understood and considered.

While broad and anonymous engagement methods were employed to gather a range of views from across the community, given the sensitivity of issues associated with affordable housing there was also a focus on targeted workshops and one on one meetings to gain further insights. This involved leveraging existing and strengthening new relationships with key stakeholders working in the affordable housing space and City staff.

All engagement undertaken was consistent with the City’s Community Engagement Policy, and any engagement activities held during the COVID-19 pandemic adhered to social distancing restrictions in place (e.g. no face to face engagement).

## *Engagement activities and participants*

During stages one, two and three of the project community engagement was open for almost 12 weeks. Over this time, engagement activities were promoted across all media platforms, including media releases, radio interviews, newspaper adverts, Facebook posts from the City’s Facebook page, and emails to the project mailing list. The project reached more than 16,000 people and directly engaged 239 individuals, groups and organisations in its development.

Engagement activities focused on opportunities to discuss issues in detail and work through solutions. As a result, 136 people were involved in workshops, forums and one on one meetings, providing key insights to local issues and contributing to practical actions to address these.

Further feedback was also provided through online surveys (90 respondents) and written submissions (13).

Table 1 below further details the engagement activities undertaken.

*Table 1. Engagement activities and audience numbers*

<b>Engagement activity</b>	<b>Audience number</b>
Written submissions	13
Survey responses	90
Workshop, forum, and meetings	136
Local newspaper adverts	4
Radio interviews	2
People reached on CoGB Facebook	15,012
CoGB Facebook clicks and reactions	821
Project mailing list email	160
Internal staff reached	700

## Summary of engagement findings

Overall there is growing concern across our community for issues associated with affordable housing and strong support for developing a strategic response to this.

Level of support for key components of the Action Plan:

- 76% felt the 'Objectives' responded appropriately to the key issues.
- 81% agreed that the roles for Council to address affordable housing are appropriate.
- 88% agreed with the social housing target of 9.5% by 2036 or felt this should be a higher proportion or delivered quicker

A wide range of individuals, groups and organisations participated in the community engagement process over the course of the project, however most feedback was from industry stakeholders (those delivering and supporting affordable housing), community members and tenants.

During the COVID-19 pandemic individuals and organisations reported a worsening of issues relating to affordable housing, in particular the ability to pay for basic living expenses (such as food, heating, rent or mortgage payments), being able to secure rental housing or delays with new housing.

### *Stage 1*

Community engagement during stage one of the project (scope) provided a basis for further research and engagement throughout the project.

A stakeholder and community forum was held in August 2018, and attended by approximately 40 people, followed by one on one meetings. Local affordable housing issues, opportunities, and potential roles for Council were explored. Issues identified included supply, quality, regulation, changing climate, and a lack of policy from Council. The opportunities raised covered market incentives, advocacy around regulation, energy efficiency, community education, and alternative housing models. There was strong support for Council taking a lead role, bringing together stakeholders and the broader community, improving policies and processes, partnering on initiatives and being an advocate and facilitator.

These findings helped to inform the Affordable Housing Background Paper in stage two.

## Stage 2

Community engagement in stage two of the project was open from January until March 2020, and included an online survey, workshops, meetings, and written submissions. Feedback built on the comments collected in stage one and related to the current state of affordable housing, key challenges and key actions for the Draft Action Plan.

Overall there are a significant number of different types of organisations contributing to the support network of affordable housing in Greater Bendigo, particularly Community Housing Providers (Registered Housing Agencies) and volunteer organisations. As a result, there is a strong desire for the City to clearly define its role in affordable housing and play a more active role in supporting the community organisations and advocating on their behalf. There is also a growing community desire to see a holistic improvement in affordable housing, including affordable and sustainable living.

Several challenges for affordable housing were raised, including:

- Funding and financing.
- Legislative requirements and delays with these processes.
- Managing community perception.
- Lack of housing diversity and poor-quality supply (including ageing stock and sustainability).

Suggested actions related to the City's role as a leader, advocate, facilitator and partner. Overall, most feedback received related to the City's role as a 'Planner' and focused on building and planning regulation and the planning permit process. Suggested actions are broadly summarised as follows:

- Advocate to State Government for regulatory changes relating to inclusionary zoning, sustainable design, value capture, rooming houses, homeless shelters, and alternative housing.
- Market incentives and advocacy to State Government to increase social housing and support services.
- Improvements to Council processes for faster decision making in planning and building.
- Identify and facilitate affordable housing developments on surplus government land.
- Initiatives and funding to reduce development costs and risks associated with infrastructure provision and remediating contaminated land.

There was also feedback around clarifying definitions and ensuring terminology is consistent throughout the document.

Finally, concerns around the timeframe to implement the Action Plan were identified, and given the long-term nature of this issue it is important that implementation is extended.

These findings helped to inform the Draft Affordable Housing Action Plan in stage three of the project.

### Stage 3

Stage three community engagement was undertaken in August and September 2020 during the COVID-19 pandemic when restrictions were in place, as a result engagement was limited to an online survey, written submissions and virtual meetings. Despite these limitations there was meaningful engagement with community and industry, including virtual discussions with key stakeholders such as Registered Housing Agencies, community support providers and a Peak Body for developers. This provided an opportunity to test the practicality of actions proposed and gain further clarity around the feedback.

Overall there was significant support for the proposed roles for Council and objectives to address affordable housing. Other suggested roles such as provider or supplier are outside the project scope.

Most agreed with the proposed social housing target of 9.5 percent by 2036, or believed the target should be higher, delivered sooner or include other cohorts. Other suggested improvements included explaining or justifying the target timeframe, comparing supply with the average supply for Victoria, or an alternative to a fixed target.

Around half the comments received supported the 28 actions and implementation timing proposed. There were a number of additional actions suggested, relating to:

- Facilitating an increase in housing diversity – including alternative development models
- Increasing funding and reducing development costs
- Building understanding and skills training in specific areas
- Improving housing quality
- Further sustainable living measures
- Increasing land supply
- Changes to planning policy
- Support and concerns around introducing and managing multiple contributions policies
- Collective regional approach

Feedback on the background information within the document included:

- Clearly define terminology and simplify the document
- Further demographic insights
- Introducing monitoring and evaluation measures
- Expanding on content in the 'What is Council already doing' section

These community engagement findings have helped to inform the final Affordable Housing Action Plan. The findings from stage 3 are detailed in the following Appendices.

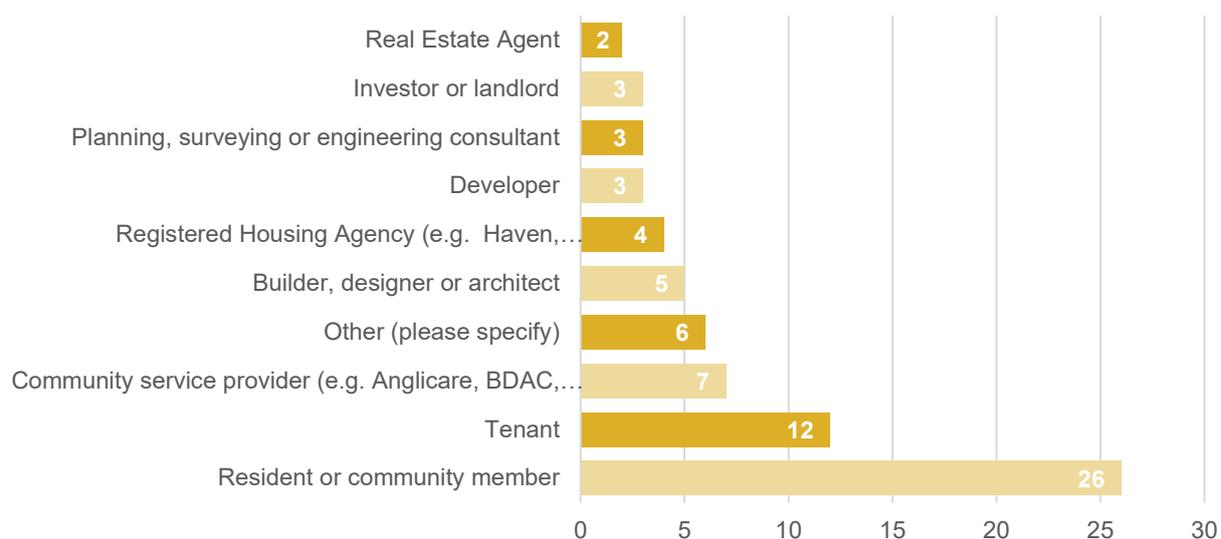
# Appendix 1. Draft Affordable Housing Action Plan survey results

The community engagement period was open for four weeks, from 21 August until 21 September 2020. A total of 60 respondents participated in an online survey, the findings of which are outlined below.

## Q1) What is your interest in affordable housing?

There was good representation from across industry and the community, with most being either involved in delivering affordable housing or providing support services (45%) or community members, residents and tenants (43.3%).

Respondents were able to nominate more than one interest.



## Deidentified responses to 'Other' (please specify):

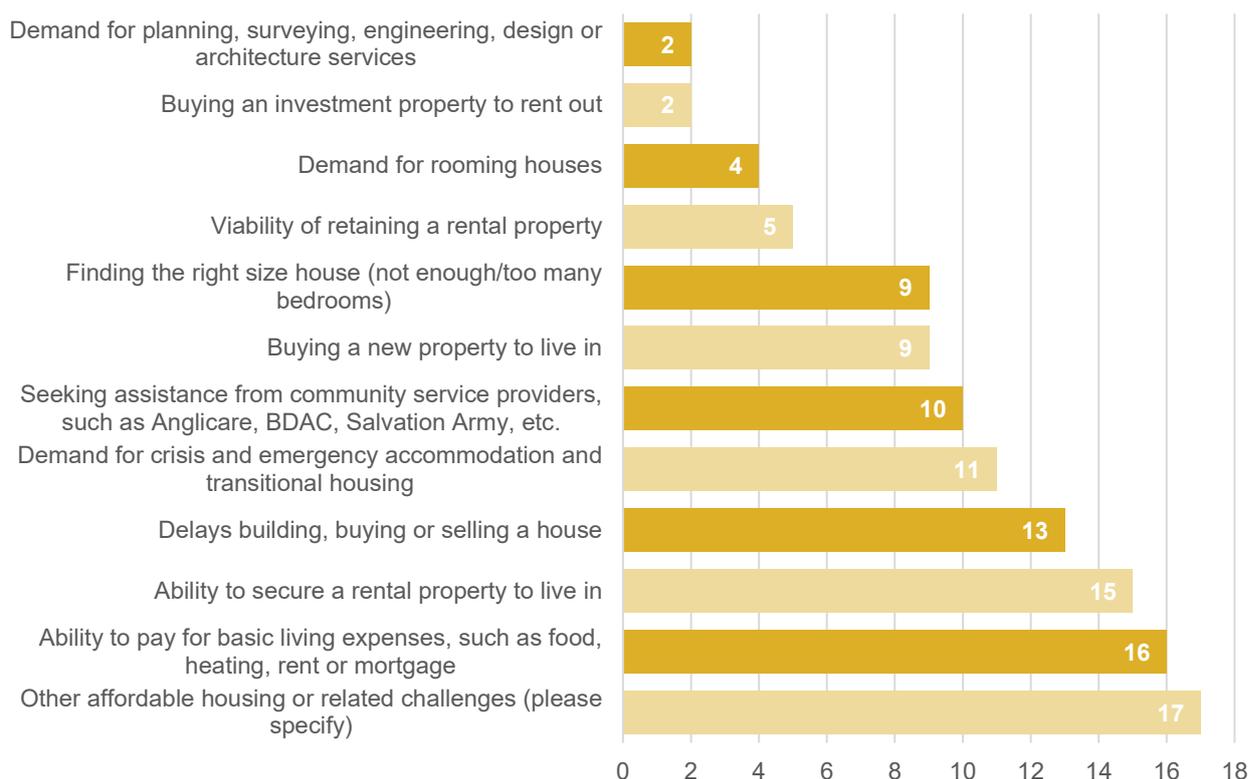
Retirement village General Manager
Student of financial counselling
Human rights perspective
Parent of adult with a disability
Would-be owner builder, part of The Affordable Housing Initiative Facebook group (376 members)
Tenancy officer

**Q2) Has the COVID-19 pandemic worsened any of the following affordable housing issues for you or your organisation?**

Respondents identified a broad range of affordable housing issues that have been further impacted by COVID-19, however the most significant impacts related to:

- Ability to pay for basic living expenses (such as food, heating, rent or mortgage payments)
- Securing housing

Respondents were able to select more than one option.



**Deidentified responses to ‘Other affordable housing or related challenges’ (please specify):**

Overcrowding for invisible communities particularly those on temporary visas
Affordable housing interest
NA. I am concerned for housing affordability for our community though.
Ticked this because no options were relevant to me. Reduced demand for Air BnB may be a positive outcome from COVID?
Nil, personal interest in affordable housing generally.
As part of an organisation that raises funds to support social housing, our task has been made more difficult by COVID19
Stability in housing. Efforts should target those who are on the precipice and vulnerable to homelessness, as to ensure that those in housing feel secure, and can live their lives without the threat of becoming homeless looming over them. I have witnessed a past neighbour who were given little notice to move and find another cheap housing option. It was very stressful time for her and her family. She had only just settled into her property.
Affordable land with open options for dwelling style
Disability access

Suppressed business activity has set back the dream of home ownership and limited entrepreneurial activities
Council has not addressed submissions to the Marong Structure Plan, submissions were made 2years ago. I would be happy to add more affordable housing to my proposed development

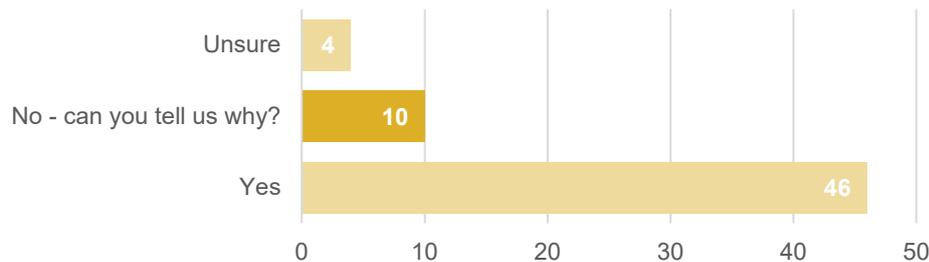
**Q3) Do you own any short stay accommodation properties?**

No respondents reported owning any short stay accommodation properties.

**Q4) The Draft Action Plan proposes three objectives (below), do you think they respond appropriately to the key issues?**

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

Most respondents (76.6%) felt the ‘Objectives’ proposed in the Draft Action Plan responded appropriately to the key issues.



**Deidentified responses to ‘No – can you tell us why’ (16.6%):**

I can't see that the plan addresses the increase supply need - without actual cash investment to build more affordable housing there won't be an increase in supply
Agree with those three, but add to the list 'Advocacy to State and Federal governments for investments in social housing'.
Housing stability: Persons in housing need to feel secure and not second guess whether they will be moved on, removed. They need stability.
Council need to have a more open mind to housing and what people want as a dwelling, cheaper land development with less overlays.
The council have some responsibility to provide, build and maintain emergency, short term and single dwellings and not just leave everything to services and government
From reading the plan and responding to the survey there is limited considerations of the role community should play in housing, given the absence of housing is often linked to broader social issues
I believe all levels of government should do more. This action plan is a “we will look at” rather than a “we will do”
I also don't approve of my rates being used to even fund this proposal - this is not a local government issue!!!!
I think it's highly inappropriate that any potential development be it public housing or any housing not have the opportunity to be reviewed or objected to prior to a development being approved.
Need to consult with those who require emergency housing, damage to housing, violence, lack of funds

1 is a given, but 2 needs to be evidenced by 1

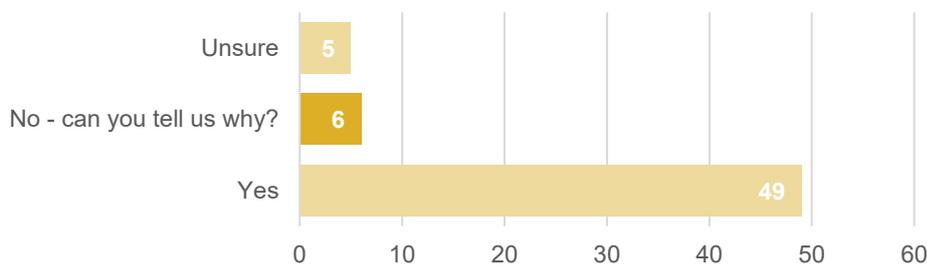
Well, it's not wrong, the first objective in a sense is to identify the 'key objectives' so that's fine. I like the second objective I think it sums up the overall desire (i.e. more and better) The last objective seems to be more of an action. Perhaps it could be 'Position Council as a facilitator of affordable housing for its citizens and an advocate for effective affordable housing provision in Victoria.'

**Q5) The Draft Action Plan proposes four roles for Council to address affordable housing, including;**

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

**Given the regulatory and strategic tasks that Council is required to undertake, do you agree that the proposed roles for Council are appropriate?"**

Most respondents (81.6%) agreed that the proposed roles for Council to address affordable housing are appropriate.



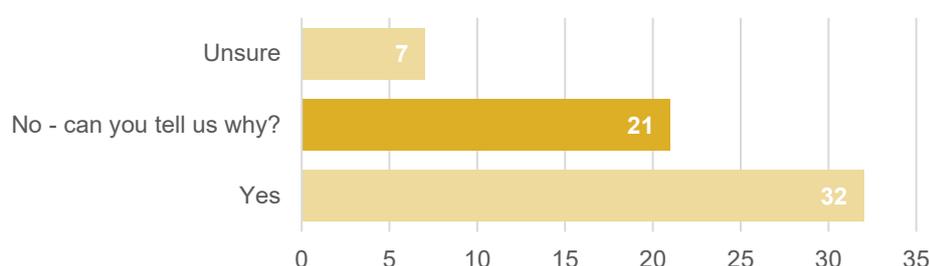
**Deidentified responses to 'No – can you tell us why' (10%):**

Should co-fund development
While the roles proposed are appropriate, many of these are already in place when considered against my role within affordable housing. The problem is that these roles lose focus by getting hamstrung or handballed to other areas.
Council need to look at what they can do, and not just focus on giving task to others
They don't go far enough.
There are a number of state funded organisations that already get funding for this issue!!
Customer

6) The following social housing target is proposed in the Draft Action Plan:

- Increase current supply of social housing from 4.9 per cent to meet demand of 9.5 per cent by 2036. This target is based on the estimated number of people experiencing homelessness, those on the DHHS social housing waiting list, and the existing social housing supply, in Greater Bendigo.
- The purpose of this target to help increase the urgent need for more social housing. It will assist Council to negotiate the delivery of more social housing with developers (through the Planning Scheme) and State and Federal Governments.
- Do you agree with this social housing target of 9.5% by 2036?

Approximately half (53.3%) of respondents agree with the proposed social housing target of 9.5 percent by 2036.



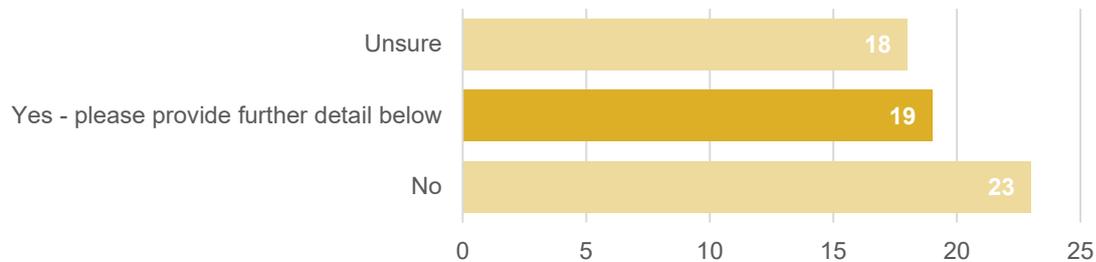
Deidentified responses to 'No – can you tell us why' (35%):

They should be building them now.
Something needs to be done much earlier than 2036
2036 is a long time to wait for the problem to be solved
I think we owe it to one another to do much better much sooner. If we want to live in healthy supportive communities, then we need to make this basic necessity a priority.
16 yrs??? Unacceptable people need housing now
I'd like some justification on the timeline - why so long? That is 16 years away.
Increase supply of housing sooner would be beneficial
I think we should increase this amount because the invisible communities I have mentioned above are not included in this data.
I would like to see it aim for above the projected demand.
The target only refers to housing need NOW. By 2036 the need will have increased. The target also fails to include the need for housing for at risk groups such as people with disabilities living with elderly parents who need housing and who will not get housing through the NDIS. Those people are not represented in the figures.
It probably needs to be a bigger percentage delivered sooner, given how many people are locked out of the housing market - 16 years will be too late for many families with children to establish themselves as home owners, and 16 years is a long time for people experiencing homelessness - especially as that figure looks set to increase.
I think it needs to be higher, given the population increase, increasing youth unemployment and mental health/substance dependence increasing in the area.
May not be sufficient in the medium term given the impact of COVID19
It's a start but not enough and the need is ever growing
The number should be greater
Too little too late.

The fact that people are not on a list in many cases means that the suggested need is underestimated. Women particularly don't often think of them selves of homeless. I congratulate Council on the initiative, it needs to be about advocating for change not just an exercise in numbers.
Goal needs to be higher for transitional housing to stop people becoming homeless in the first place
This is not something I want funded for by the rates I pay!!
I agree, but does the target allow for people migrating in who require affordable housing?
Working towards a fixed figure is giving in to the idea that it cannot change. Council (and the entire community) should work towards lowering this figure.

7) The Draft Action Plan identifies 28 actions to be delivered over the next 4 years. Do you think there are any actions missing from this list or can you identify any issues with the proposed delivery timeframe?

Responses were fairly balanced across all three options, although there were slightly more people who agreed that there were no actions missing or issues with the proposed delivery timeframe (38.3%).

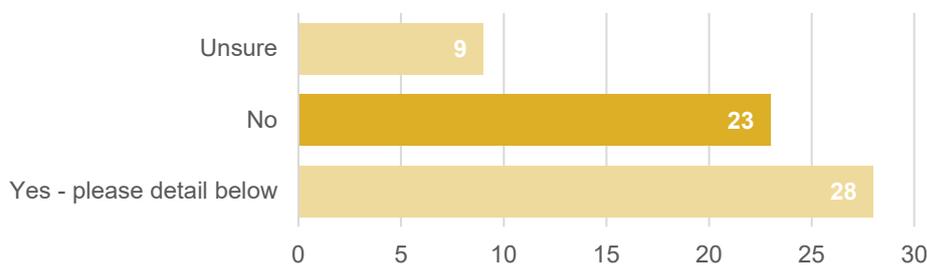


Deidentified responses to 'Yes – please provide further detail below' (31.6%):

Should be delivered sooner
I think items 2.1.7, 3.2.4 and 3.2.5 should actually be done in a short term not long term (>4yrs). The advocacy for funding for affordable housing and temporary housing-shelters should start now. What is going to happen to those in the waiting list? wait 4 more years? housing is not a 'good to have' it a 'must have'
A definite start and finish date
Too many of the strategies are to take under 4 years, rather than under 2 years, for instance
Funding
Needs more investment
Reduce development costs, ie 5% POS contributions, Coliban Water Contributions.
Providing the infrastructure that is needed when new housing projects are being built in the outer regions of Bendigo
Council also needs to identify short term 'emergency' actions they can take to address current supply problems - similar to their covid homelessness response
Promotion of adaptable and multi-generational housing
I also think the target above needs to factor in those marginalized by the increasing housing costs, who would otherwise be home owners if the cost was not prohibitive.
I think there needs to be more emphasis on using sustainable materials.
The planning controls and relevant policy should be reviewed and strengthened to increase the % of smaller dwellings and in particular smaller lot sizes which facilitate starter homes.
Has the Council explored mandating supply of low-cost housing for new housing developments?

There is no mention of Specialist Disability Accommodation (SDA) many Young Bendigo citizen are living in Nursing Homes because there is not enough SDA properties.
There are many possible actions missing. One example is working towards social acceptance of smaller, cheaper housing (e.g single bathroom)
Ascertain and encourage people in housing need who are not on the housing wait list to be included and supported to apply for housing. eg people with disabilities.
How is diversity of housing monitored, addressed? More could be said of this is the information preceding the tables of actions.
What research is there of people who are on the social housing waiting list or considered to be homeless, coming from Melbourne to look for cheaper housing? Migration patterns across cities/towns would be useful.
What is the breakdown in those using social housing, are homeless or at risk of homelessness by age, gender?
There is no reference to monitoring and evaluation of the actions and their outcomes. What consultation will occur during the four year period to revisit and ensure the plan remains on track or is reviewed? Four years is a long time for not much to happen. Commitment to implementation and ongoing review needs to be demonstrated beyond the development of the plan.
It appears from this plan that not enough is being done to address the issue of 'Increasing homelessness and demand for social housing' as referred to on page 12. While this plan is about ways to provide cheaper housing, thereby addressing one of the determinants of homelessness, greater links to existing work being done on other determinants to homelessness and demand for social housing could be made in the 'What is council already doing' section.
The plan refers to the objective of 'Improve the quality of existing public housing and housing in the private market'. More could be done here. Most of the actions are focussed on new housing stock not existing. While energy efficiency is to be commended for existing housing stock, the DHHS Housing Design Guideline are only for new housing stock. Very little, otherwise, focuses on the amenity of existing 'current' housing stock.
Further clarity is required for some actions e.g. 3.2.5 Develop a homelessness protocol – what does this mean in the context of this larger strategy? What does Implement affordable housing data (3.2.1) mean?
If there is any mention of support for owner builders, I missed it. Council support for owner builders across Australia has evaporated in recent years. Supporting owner builder initiatives, or group owner build initiatives, should be a primary focus of council To neglect that is a grave and problematic omission.
The plan is very clear to read and the preceding information on the nature of the issue and the policy context is very useful.
It's not local governments responsibility
Temporary housing for damage to house
Solutions or at least part solutions can sit with community groups or interest groups - the reality is without Innovation, considered and well planned supports In place, building houses is only part of the solution
Change planning regulations to enable people to purchase land with shared agreements to developing multiple dwellings. Instead of relying on developers to do this.
Not sure if I agree with exempting affordable housing from public notification 3.1.3. Perhaps better off putting more wording within Clause 16.01-4S to balance out objectors raining concerns regarding the 'types' of people who might live in a proposed dwelling.

8) Do you have any other ideas around addressing affordable housing in Greater Bendigo that have not already been identified?



Deidentified responses to 'Yes – please detail below' (46.6%):

So much of the focus is on new land development, which misses two key opportunities/areas of concern: i) we should be increasing the density of our urban living, not contributing to suburban sprawl, ii) pushing suburban sprawl creates a host of affordability issues including oversized houses, dependence on private transportation, lack of services due to greenfield development etc. In short, I strongly suggest looking at redeveloping inner-urban/city areas for better and denser housing. This would help address affordable housing, and make Bendigo a nicer place to live, rather than risk continuing to just be a sprawl of poorly serviced suburbia.
I am also supportive of a minimum density requirement for development within close proximity to public transport and public open space
As above we need create the right conditions for diverse housing.
Affordable short-term accommodation for workers
COVID has taught up anything, it's that there needs to be considerable thinking about alternative models and responses, just more of the same is not sufficient.
Investigate some demonstration projects such as tiny houses on council land to provide housing for people on the wait list.
The Secondary dwelling changes should really help. We need more smaller dwellings, but we need these to be developed in a way that creates community, an affordable version of the Paddock or Nightingale.
Encourage co-housing communities where more households can be built on smaller amount of land by sharing land between tenants.
If council could allow tiny houses to be erected permanently on land then these could be rented out a low and affordable rate. If multiple tiny homes were allowed on one block then the investor would still get a fair return on investment while housing possibly more families than otherwise may have been the case with building townhouses. I believe tiny houses are an affordable option for investors and could provide a low rent opportunity for people at risk.
Secure funding to build and identify a large block of vacant land, build a series of small 'tiny' style houses on it with several large communal kitchen/bathroom/social areas. Allow people to live there rent free for 3 months then start paying rent up to 1 year - 18 months- this provides stability of having an address, shared facilities and community and supports people to move out of home/not be homeless/ save for rental/deposit - would act as gateway housing - would need management/security resources but could meet local need.
Shared housing between owners and tenants
Encourage developers to come up with ideas/schemes within their development to address affordable housing
Leave it to Ken Marchingo it's his responsibility not the councils
Improving energy efficiency should be extended to also include use of renewable energy, e.g. solar PV
Retrofitting existing Council buildings (with emphasis on sustainability and livability) would be good to consider?
High quality design is also important in terms of promoting the benefits.

The financial stress is a shortcut to homelessness. We need to address the cause not the symptom. Provide financial support, focus on preventing poverty. Support those escaping from domestic violence. I know first hand that many women stays in violent relationships because they have nowhere to go and don't want to have their kids sleeping in the sidewalk
I think the document should also highlight any age and/or gender related issues to do with affordable housing - e.g. are single older women overrepresented in the statistics? What different housing models might these women be interested in?
Definitely need more affordable and long-term housing for aged pensioners. Too difficult for them to afford private rentals, too hard for them to move. They need suitable housing with minimal garden and sufficient amenities to maintain them in their declining years.
Have a central contact for tenants looking for housing and for housing information, some type of "hub". Better feedback for tenants when not accepted for a property ie. why, number of applicants. Some way of being able to prove your suitability as a tenant, especially when you are unable to provide references, currently Anglicare are unable to provide information to prospective landlords about how suitable a tenant would be ie. condition tenant keeps the house, stability of income etc.
Land areas closer to the city of Bendigo that could be used
Open more land. Caravan, cabin, tiny home style, land for long term camping, more housing land that the council develop to lower costs
Rewrite the draft plan in an accessible format. This plan is incredibly wordy, uses confusing data with little explanation, and devotes most attention to the problem rather than the solution.
Understanding the process for having a property registered as an SDA and making a more streamlined process.
Capacity building for the real estate industry so that they better support the needs of ethnic community members.
I had a project in mind to use the unused Eaglehawk Railway facility as both a place to teach people on low incomes how to build tiny houses, and also the old caravan park facilities on that site as a small community site for tiny homes. There are probably more unused spaces that would be suitable, but the trade/workshop facilities at the Eaglehawk site were particularly suitable for a project like this. I have qualified builders also interesting in participating.
Federal and State legislation to minimise individuals accumulating large portfolios of investment properties
An affordable housing quota exceeding a certain number of dwellings
Greater investment in crisis accommodation and support
I think that reduced rates are a great way for Council to support for registered housing agencies. I think this is more effective than funding or grants.
While this is not a local council issue, the government home builder boost has an approach that could be included within land lease communities. It is a lack of knowledge and understanding that restricts this inclusiveness for the retired sector.
Reduce the number of new buildings
Meeting basic housing needs achieves little if we simply have people in society 'existing' in empty lives.

## Appendix 2. Draft Affordable Housing Action Plan written submissions

Nine written submissions to the Draft Action Plan were received from a range of stakeholders, such as community members, community organisations, City staff, designers, developers, peak industry bodies, and Registered Housing Agencies (RHAs). All feedback has been summarised in Table 2 below.

Table 2. Summary of written submissions to the Draft Affordable Housing Action Plan

Type of comments	Summary	Description	Submitter	Officer response
<b>Document</b>	Clear and consistent definitions and terminology	<ul style="list-style-type: none"> <li>Definitions and terminology for 'affordable' and 'social housing' need to be consistent with State Government definitions</li> <li>Affordable housing should be owned and managed by Registered Housing Agencies</li> </ul>	Submitters 6 and 9	Acknowledged. Document updated to clarify definitions and terminology.
<b>Project implementation</b>	Introduce measures to ensure implementation is successful over an expanded period of time	<ul style="list-style-type: none"> <li>Establish governance for implementation and a new role to coordinate</li> <li>Introduce measures to monitor and evaluate the Action Plan</li> <li>Increase implementation timeframe from four years</li> </ul>	Submitters 3, 4 and 5	Acknowledged. It is estimated that implementation of most actions can be undertaken within existing staff resources. Responsibility for implementing actions has been further clarified and monitoring and evaluation measurements added. Extending implementation of Action Plan (further than 4 years) outside project scope.
<b>Actions</b>	Community perceptions	Establish and publicise a mechanism for linking low-income renters or advocates with the real estate sector to facilitate communication and eliminate biased discrimination	Submitter 4	Acknowledged. Work to reduce stigma around affordable housing will be undertaken as part of implementation action 1.2.1.
<b>Council's position</b>	Additional Council role as 'provider'	Council needs to be a provider (landlord)	Submitter 8	Council as a supplier/provider of housing is out of scope for this project.

<b>Council's position</b>	Support for all Council roles proposed in the Draft Action Plan	<ul style="list-style-type: none"> <li>• Councils role as 'leader' is pivotal in promoting and ensuring the policy environment is set to embed social and affordable housing across all tenure types</li> <li>• Supporting RHA's and industry partners to 'advocate' to State Government will attract further investment</li> <li>• Council can 'facilitate' and attract expertise, broaden the conversation and knowledge, so the whole industry across our environment will benefit, bringing best value to our city</li> <li>• Developing stronger 'partnerships' with RHA's will expand housing options and dispersed tenancies, and leverage relationships with Federal Government</li> </ul>	Submitter 9	Support acknowledged.
<b>Council's position</b>	Additional Council role as 'supporter'	Financial support could be provided to RHA's to encourage further investment and growth of community housing in LGA	Submitter 9	While Council is not proposing to directly fund RHA's, many actions are aimed towards reducing the costs associated with developing community housing, such as; investigating rating discounts (action 2.1.2), application fee waivers (action 2.1.3), surplus government land opportunities (action 2.1.4), and infrastructure delivery and land remediation (action 2.1.6).
<b>Council's position</b>	Support for proposed social housing target	Strong support the ambitious target for increased social housing and advocacy actions that accompany this.	Submitter 5	Support acknowledged.
<b>Council's position</b>	9.5% target could include the private sector (not just social housing) to address disadvantage	Social or public housing is not necessarily the best household wealth creation outcome for those socially disadvantaged, and the gap remains in seeking to increase social belonging and freehold ownership. Is a 9.5% social housing target realistic or aspirational? Strategy could target the private sector for build to rent schemes as an alternative option.	Submitter 6	Acknowledged. Given the difficulties in obtaining data to measure the affordable housing need (ABS Census every 5 years), and considering the scale of the acute need for social housing in Greater Bendigo, developing a target for social housing was considered a higher priority that can be monitored more frequently. Council also has a greater ability to influence social housing in the short term than the private housing market. Despite there being no target for affordable housing it is the aim of this Action Plan to work towards this, with several actions around housing diversity, quality

				(to reduce housing stress), and rooming houses. Although alternative housing options can assist with affordability, build to rent schemes are generally not considered to be an affordable option unless they are subsidised.
<b>Council's position</b>	Social housing target should be increased similar to European standards	Of the 20 LGA's nationally recognised to have the greatest need for social housing, Bendigo is 17th on the list. A vision for the future would be to emulate European targets of 15-25% of all housing stock. This requires a massive shift overtime for Council to take the lead in sponsoring the growth of Community Housing initiatives and undertaking a long-term infrastructure commitment, that will assist all of community and stakeholders to reach these targets.	Submitter 9	Acknowledged. The social housing target proposed is relatively conservative given the hidden need that is often unreported. However, this is a significant shift in Council policy and industry will need time to adjust and respond long term. Local social housing need will continue to be measured and reviewed following the expiry or renewal of this Action Plan.
<b>Actions</b>	Planning policy should facilitate release of land that is inclusive of social housing	Introduce value capture to increase supply of community housing by RHA's	Submitter 9 and 4	Acknowledged. Value capture experiences from other Victorian Councils indicate that this requires a substantial contribution for public benefit, as a result this is a high effort process for Council and has a low impact.
<b>Actions</b>	Negotiating affordable housing outcomes	Engage RHA's for advice and assistance when negotiating affordable housing outcomes with developers	Submitter 9	Acknowledged. This will be explored through implementation of action 3.2.2, to establish a clear pathway for negotiating affordable housing outcomes.
<b>Actions</b>	Establish an internal structure to manage funds collected through affordable housing negotiations and DCPs	Concern there is no management of revenue raising mechanisms that will ensure new infrastructure is delivered. There are ongoing and lengthy delays in Melbourne where such schemes apply.	Submitter 6	Acknowledged. This will be explored through implementation of action 3.2.2, to establish a clear pathway for negotiating affordable housing outcomes.
<b>Actions</b>	Ensure the Action Plan considers all potential responses to affordable housing – not just through the planning scheme	<ul style="list-style-type: none"> <li>• Most LGAs have an aspirational affordable housing strategy</li> <li>• Strategy must be broad considering both supply and demand</li> <li>• Rigid delivery of affordable housing through the planning system is problematic</li> </ul>	Submitter 6	Acknowledged. The Action Plan recognises that affordable housing is complex and there are many different aspects to consider. The implementation plan includes actions relevant to legislation that controls planning, building, social housing and the private rental market, as well as government funding schemes targeted towards sustainability, infrastructure delivery and social housing.

<b>Actions</b>	Financial support to assist RHA's to increase housing supply	<ul style="list-style-type: none"> <li>Under the Local Government Act, Section 169, 1D, Councils may grant a rate rebate or concession in relation to any rateable charge to support the provision of affordable housing to a registered agency. Section 173 Agreements can ensure perpetuity and re-investment of savings.</li> <li>Grants or rate relief to safeguard the financial viability of proposed or existing community housing (provided by RHA's) particularly in response to the COVID-19 pandemic.</li> </ul>	Submitter 9 and 5	Acknowledged. Grant rebates and securing land use in perpetuity will be investigated through the implementation of the Action Plan. While Council is not proposing to directly fund RHA's, many actions are aimed towards reducing the costs associated with developing community housing, such as; investigating rating discounts (action 2.1.2), application fee waivers (action 2.1.3), surplus government land opportunities (action 2.1.4), and infrastructure delivery and land remediation (action 2.1.6).
<b>Actions</b>	Planning policy impacting land and housing supply	<ul style="list-style-type: none"> <li>Council's compact city position is contributing to the undersupply of new land and housing</li> <li>Infill development proposals need to be implemented consistently across all levels of Council. Objections and planning decisions often result in reduced lot yield.</li> </ul>	Submitter 7	The City's compact city planning policy will be reviewed as part of the Managed Growth Strategy.
<b>Actions</b>	Maintaining affordability and lifestyle	<ul style="list-style-type: none"> <li>Need to maintain Bendigo's comparative regional housing prices</li> <li>Bendigo is not a commuter city like Geelong or Ballarat so there is less demand for smaller lots</li> </ul>	Submitter 6 and 7	Acknowledged. State and Local planning policy already encourages a diverse mix of housing, and given the evidence of a housing mismatch (bedroom vs households) in Greater Bendigo, particularly for vulnerable households, this is an issue that needs to be tackled.
<b>Actions</b>	Impact of multiple contributions policies on land prices	<ul style="list-style-type: none"> <li>Acceptance that DCPS's are becoming the norm in regional Victorian greenfield areas</li> <li>Concern that some levies are too high, reducing affordability through the increasing land prices – delaying land release</li> <li>Affordable housing contributions and DCPs will increase the sales price of land</li> </ul>	Submitter 6 and 7	Acknowledged. Currently the City has one adopted residential DCP, and this is considered to be comparable to other regional DCP levies. This Action Plan is intended to signal industry Council's position to negotiate voluntary affordable housing contributions in the long term, allowing time for Council to develop this process and industry to adjust.
<b>Actions</b>	Introduce Government loans to eligible renters for home purchase	Equity program to assist long term renters with rental payment history to purchase homes	Submitter 1	State government already has a shared equity initiative in place to assist first home buyers to enter the property market.
<b>Actions</b>	Advocacy to all levels of Government to undertake remediation of surplus land that is	<ul style="list-style-type: none"> <li>Council to advocate to Federal and State Governments to allocate funding to remediate any contaminated land, that is surplus, to be suitable for residential purposes prior to sale of land.</li> </ul>	Submitter 4	Acknowledged. Council will investigate remediation requirements under several pieces of legislation as part of implementing actions 2.1.4 and 2.1.8.

contaminated, prior to sale of land

- Council to ensure funding is allocated to the remediation of contaminated surplus land prior to selling land.

<b>Actions</b>	Example of affordable housing infill development	Proposal is a medium density development for 15 residential apartments of different sizes (bedroom), aims to be compliant with Livable Housing Design Guidelines – Gold Level and 2020 Better Apartments guidelines.	Submitter 2	Noted.
<b>Actions</b>	Support for proposed and increased housing diversity actions	<ul style="list-style-type: none"> <li>• Pleased to see a focus on improving the diversity of housing options for all life stages and addressing barriers to implementing universal design</li> <li>• Council should revise planning requirements to make possible (indeed, encourage) development of Tiny Houses and modular housing</li> </ul>	Submitters 4 and 5	<p>Support acknowledged. Modular or smaller homes meet the same definition as a dwelling under the Planning Scheme, therefore share the same rights and restrictions.</p> <p>The City is one of five Councils currently trialling a secondary dwellings provision in the Planning Scheme, which is designed to streamline the planning process under VicSmart. This process is intended to reduce red and assess applications in a 10 day time period (as opposed to 60 days).</p> <p>Tiny homes are typically transportable homes that can remain on private property for 21 days without a permit (under Local Laws), however are not permissible long term.</p>
<b>Actions</b>	Advocate to State Government for existing and new public housing to include further affordable living infrastructure	Align advocacy actions with the City's One Planet Living Framework, Health and Wellbeing Plan 2017-2021, and the Victorian Public Health and Wellbeing Plan 2019-23, such as: infrastructure for home food production and gardening (e.g. fitting rainwater tanks to properties, landscaping home and community gardens for fruit and vegetable growing)	Submitter 5	Acknowledged. Action 2.1.1 amended to include advocacy around health and wellbeing outcomes.
<b>Actions</b>	Regional collective and collaborative approach to affordable housing	Consider benefits of standard definitions, data sets and core performance indicators (supplemented by local information) to developing regional approaches to meeting housing need of low-income earners. There are ongoing benefits of data	Submitter 5	Acknowledged. Currently Councils have very limited access to data, however we will continue seeking to understand this issue through the implementation of actions 1.1.1 and 2.1.1.

sharing between local governments and relevant state agencies.

The City also regularly attends a Victorian inter-Council group focussed on a collaborative approach to affordable housing.

<b>Actions</b>	Undertake an audit of all Government surplus land and publish this list	CoGB should collect information about land within its boundaries potentially suitable for residential development, assemble this into a register, and make it publicly available.	Submitter 4	Acknowledged. Action 2.1.4 proposes to undertake this work.
<b>Actions</b>	Advocate for social housing to be well located	A related priority for advocacy around social housing (and affordable housing in general) is ensuring it is located with easy links to employment, schooling, shops, community facilities by walking and public transport.	Submitter 5	Acknowledged. This consideration, amongst others, is legislated by Specified Matters under Section 3aa(2) of the Planning and Environment Act 1987.
<b>Actions</b>	Address delays with service authorities impacting land supply	<ul style="list-style-type: none"> <li>Experiencing lengthy delays with service authorities such as Powercor and with LUAs</li> <li>Previous delays with the Titles Office have been resolved</li> </ul>	Submitter 6 and 7	Acknowledged. Action 2.1.8 modified to investigate mechanisms that may reduce the time taken to subdivide and to bring vacant residential land to market.
<b>Actions</b>	Reduce planning permit application timeframes	Cost and time to obtain planning permits impact on the price purchasers pay for land	Submitter 7	Acknowledged.
<b>Actions</b>	Need actions to address increasing residential land supply	<ul style="list-style-type: none"> <li>Increase land supply</li> <li>Re-zone more well-located land for residential purposes</li> </ul>	Submitter 7	Acknowledged. Action 2.1.4 aims to address land supply for social housing, however land supply and residential zoned land will be reviewed as part of the Managed Growth Strategy.

## Appendix 3. Draft Affordable Housing Action Plan industry stakeholder meetings

Three meetings were held with industry stakeholders, including local Registered Housing Agencies and peak bodies, to discuss the Draft Affordable Housing Action Plan. All feedback has been summarised in Table 3 below.

Table 3. Summary of meetings to discuss the Draft Affordable Housing Action Plan

Type of comments	Summary	Detail	Meeting	Officer response
<b>Document</b>	Clear and consistent definitions and terminology	Terminology needs to be clear, e.g. affordable social housing and affordable private housing, and identifying what those affordable products are	Meeting 1	Acknowledged. Document updated to clarify definitions and terminology.
<b>Council's position</b>	Having a target for social housing only is realistic given Council's ability to influence outcomes, and the target proportion is aspirational yet fair	<ul style="list-style-type: none"> <li>Aspirational particularly in comparison to the State Government's aim of increasing supply across the state to a 4.5% average</li> <li>9.5% is a fair proportion for social housing</li> <li>Understand that it is an easier target to work towards, fewer variables</li> <li>Private rentals are not the answer – people expect a return on investment so they cannot help disadvantaged people</li> <li>Airbnb is important for tourism and income for residents (particularly retirees)</li> <li>Opportunity to acknowledge despite the demand, the current supply is above Victorian average</li> </ul>	Meeting 1 and 3	Acknowledged.
<b>Council's position</b>	Social housing target must be voluntary	Good to be aspirational, but cannot be mandatory	Meeting 2	Acknowledged.

<b>Council's position</b>	Need to advocate for a state-wide approach to social housing supply	Need a consistent state-wide approach from State Government, including definition and inclusionary zoning	Meeting 2	Acknowledged.
<b>Actions</b>	Second objective is mostly tenant based	Actions within the second objective are mostly for tenant outcomes (e.g. action 2.4.1)	Meeting 3	Acknowledged.
<b>Actions</b>	Acknowledge that higher quality housing is a better outcome for tenants but can reduce housing yield	<ul style="list-style-type: none"> <li>Increasing design standards (universal design and ESD) can be difficult as it increases upfront costs for RHAs and could mean that fewer dwellings are delivered. Can see the benefit however to tenants and reducing ongoing living costs.</li> <li>Action 2.3.2 – although increased design standards drive development costs up, can appreciate costs savings associated with avoiding RFIs and reducing application processing timeframes</li> </ul>	Meeting 3	Acknowledged.
<b>Actions</b>	Support for proposed action to reduce stigma	Action 1.1.2 aims to reduce stigma around affordable housing through increasing community understanding	Meeting 1	Acknowledged.
<b>Actions</b>	Need to explore voluntary value capture on re-zonings	Voluntary value capture is under-expressed. Need to be signalling to developers what it is and how it will be applied. Problem arises when Councils try to apply this retrospectively, after the economic viability of the project has been undertaken.	Meeting 1	Acknowledged. Value capture experiences from other Victorian Councils indicate that this requires a substantial contribution for public benefit, as a result this is a high effort process for Council and has a low impact.
<b>Actions</b>	Lack of land supply and risk around unresolved DCPs	<ul style="list-style-type: none"> <li>First home builder grants available – but limited land available</li> <li>Major greenfield opportunities have been explored</li> <li>Still a lot of risk with development in M/Gully North West without DCPs resolved</li> </ul>	Meeting 2	Acknowledged. Action 2.1.4 aims to address land supply for social housing, however land supply and residential zoned land will be reviewed as part of the Managed Growth Strategy.

<b>Actions</b>	Need to address delays with service authorities	<ul style="list-style-type: none"> <li>• Delays with Titles office are resolved</li> <li>• Locally there are significant delays with agencies – particularly around Land Use Activity Agreements and Powercor.</li> <li>• Suggest a system like POS contributions so people know what to expect</li> <li>• Need to bring together referral agencies at a high level to address significant delays and develop agreed timeframes</li> </ul>	Meeting 2	Acknowledged. Action 2.1.8 modified to investigate mechanisms that may reduce the time taken to subdivide and to bring vacant residential land to market.
<b>Actions</b>	Need to maintain competitive regional pricing	<ul style="list-style-type: none"> <li>• Greater Bendigo needs to maintain our regional advantage and competitive pricing – currently \$30K less than Ballarat and we should aim to stay that way</li> <li>• Capturing uplift value of land at re-zoning stage only drives up land prices</li> </ul>	Meeting 2	Acknowledged.

## Appendix 4. Summary of changes to the final Affordable Housing Action Plan

Overall the document has been simplified, by reducing the amount of text particularly in the section 'What is contributing to the problem?'.

Further clarification and consistency with definitions and terminology has been added, particularly with reference to affordable housing and social housing.

Explanation and justification for the social housing target proportion and timeframe has also been added to the 'Council's position' section.

Additional data and acknowledgement of the impacts of the COVID-19 pandemic have been included throughout the document.

Further information and reference to the State Government's Big Housing Build program has been incorporated into the body of the document as well as the Implementation Plan.

Based on feedback collected on the Draft Action Plan, the section 'What is Council already doing?' has been expanded to more accurately reflect the breadth of work that the City undertakes in relation to affordable housing.

A new section 'Monitoring and Evaluation' has been added to measure whether the City is on track to achieving the Action Plan objectives and if actions need updating to respond to changes in Government policy and new issues or opportunities.

There have also been minor changes to the Implementation Plan to incorporate feedback on the Draft Action Plan, including the removal of two actions.