



# A Home in Hepburn Shire

## Issues & Options Paper

Exploring housing  
affordability, housing  
availability, and Social  
and Affordable Housing  
in the Hepburn Shire.



*Hepburn*  
SHIRE COUNCIL

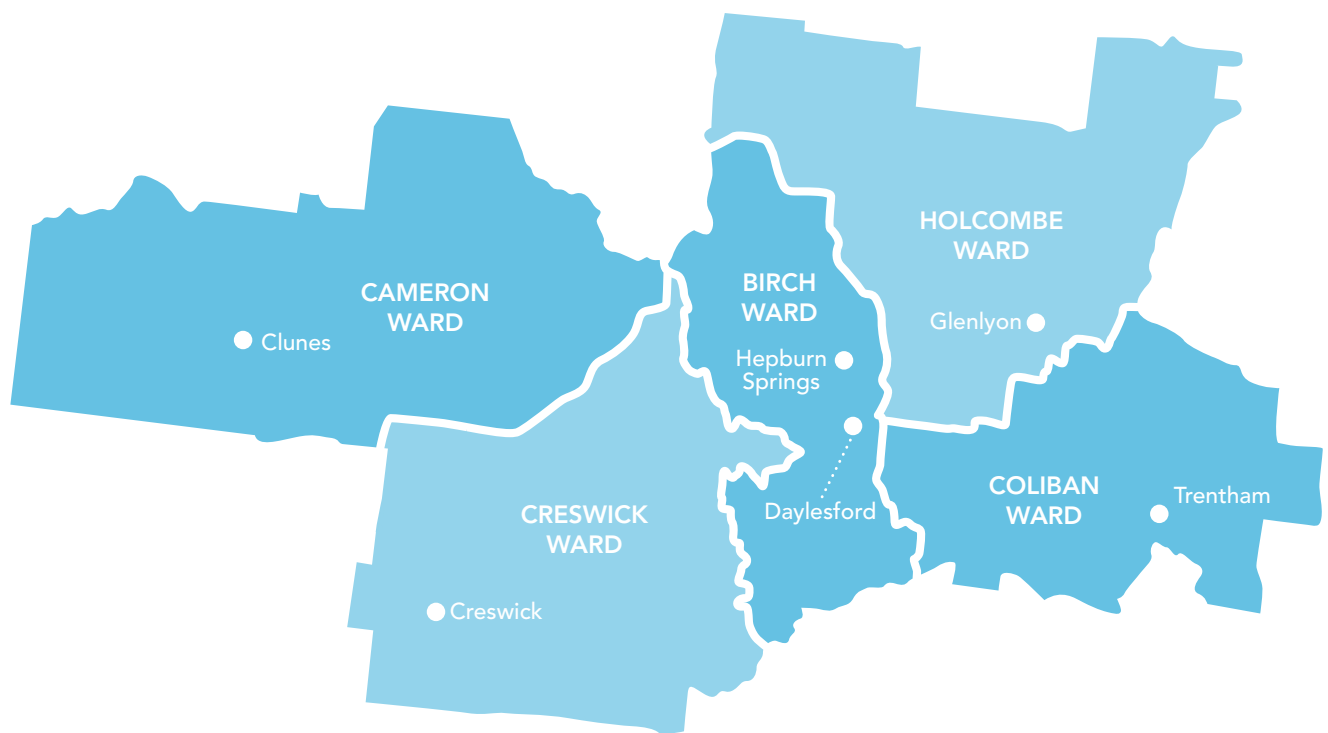


## **ACKNOWLEDGEMENT OF COUNTRY**

Hepburn Shire Council acknowledges the Dja Dja Wurrung as the Traditional Owners of the lands and waters on which we live and work. On these lands, Djaara have performed age-old ceremonies of celebration, initiation and renewal. We recognise their resilience through dispossession and it is a testament to their continuing culture and tradition, which is strong and thriving.

We also acknowledge the neighbouring Traditional Owners, the Wurundjeri to our South East and the Wadawurrung to our South West and pay our respect to all Aboriginal peoples, their culture, and lore. We acknowledge their living culture and the unique role they play in the life of this region.





Prepared with the assistance of Hornsby & Co. and Activate Consulting



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## Each night in Hepburn Shire there are people who do not have a safe, secure home

- staying in emergency accommodation, couch surfing, sleeping in their car, or rough sleeping. In addition, many people are experiencing housing stress – where the cost of rent is so high they can't afford to pay for food, medical care or other basic living expenses.

**Adequate housing for all residents is the foundation of  
a vibrant local economy and a cohesive community.**



Without the certainty of a home that is affordable and suitable, people aren't able to participate in, and contribute to, the local community.



This has a flow on effect to businesses, which find it hard to find and keep staff, and local groups which miss out on the energy and skills of volunteers.



Which in turn then impacts the services, programs and retail options available to the local community.

# 1> ABOUT THIS DOCUMENT

This Issues and Options Paper explores housing issues in Hepburn Shire and outlines the various options Council has to help address those issues.

Most factors that drive housing affordability and the availability of housing (including Affordable Housing) are outside the direct control of local government and sit with State and Federal Government and the private sector. That said, there are some things councils can do.

This Paper aims to support our community to understand and assess the options available to Council, and provide feedback through our engagement process on what action you think we should take.



# 2> SHARE YOUR VIEWS

What actions would you be comfortable with?  
Do you have any other ideas?

- 1 Read and think about the options and potential trade-offs outlined in this document
- 2 Visit <https://participate.hepburn.vic.gov.au/affordable-housing> to fill in a survey or find out the other ways you can share your views. You can also visit a Library or one of our Customer Service Centres to collect a hardcopy survey.

The first stage of consultation runs from Monday 7 November to Sunday 4 December 2022, and there will be further opportunities to participate after that.

Scan here to  
have your say



## A note about other related work underway

In addition to this project on housing affordability and Affordable Housing, Council is also preparing the Hepburn Settlement Strategy. That Strategy looks at overall housing supply and demand across Hepburn Shire, and how Council can make sure there is enough land available to meet future housing needs.

It will include specific plans (called 'structure plans') for five towns (Clunes, Creswick, Daylesford-Hepburn, Glenlyon and Trentham) as well as an agriculture and rural settlement plan. The research is well progressed and we will consult with the community on that project in the near future.

As these two projects are related, council officers and consultants from both projects are making sure that the work on the Affordable Housing Strategy and Action Plan and the Settlement Strategy support and inform each other.

# 3> DEVELOPING AN AFFORDABLE HOUSING STRATEGY AND ACTION PLAN

Through the Council Plan and Affordable Housing Policy (adopted on 20 April 2021), Hepburn Shire Council has committed to developing an Affordable Housing Strategy and Action Plan.

"Hepburn Shire Council recognises that access to secure, appropriate, and affordable housing is an important foundation to ensuring diversity and contributing to the social and economic success of its community.

Hepburn Shire Council is committed to an inclusive and diverse community and will support improved community access to safe and affordable housing through:

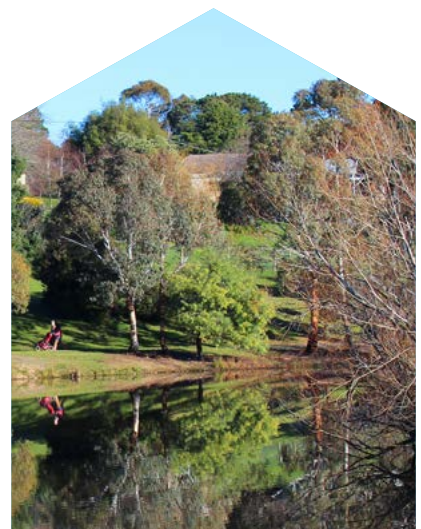
- a Advocacy to other levels of government and working in partnership with the Community
- b Conduct of research to inform policy and strategy development and advocacy
- c Development and implementation of an affordable housing policy and strategy that identifies opportunities in land-use planning and social policy domains, and
- d Ensuring its affordable housing policy commitment is tested through community engagement and appropriately resourced to ensure effective implementation."

*Hepburn Shire  
Affordable Housing Policy 2021*



This process for developing the Strategy and Action Plan is set out below:

<b>Scope / Plan</b>	<ul style="list-style-type: none"> <li>• Stakeholder workshop</li> <li>• Project and engagement plan</li> </ul>	<b>2022</b>
		<b>September</b>
<b>Analyse</b>	<ul style="list-style-type: none"> <li>• Background Report</li> <li>• Develop <b>Issues Paper</b></li> </ul>	<b>October</b>
<b>Community Engagement</b>	<ul style="list-style-type: none"> <li>• On the Issues Paper</li> <li>• Online and in-person</li> </ul>	<b>November December</b>
<b>Develop, test &amp; refine</b>	<ul style="list-style-type: none"> <li>• Affordable Housing Solution Forum</li> <li>• Prepare <b>Draft Strategy and Action Plan</b></li> </ul>	<b>2023</b>
		<b>January February</b>
<b>Community Engagement</b>	<ul style="list-style-type: none"> <li>• On the Draft Strategy and Action Plan</li> <li>• Written feedback encouraged</li> </ul>	<b>March April</b>
<b>Review &amp; Reflect</b>	<ul style="list-style-type: none"> <li>• Review and reflect on feedback</li> <li>• Update Strategy and Action Plan</li> </ul>	<b>April</b>
<b>Final Strategy</b>	<ul style="list-style-type: none"> <li>• <b>Final Strategy and Action Plan</b></li> <li>• Adopted by Council</li> </ul>	<b>May</b>



# 4> SNAPSHOT OF HEPBURN SHIRE

Hepburn Shire is a large, mostly rural municipality of 1,470 square kilometres. It includes the larger regional towns of Creswick and Daylesford and the smaller service towns of Clunes, Hepburn Springs and Trentham.

According to the 2021 Census, approximately 16,604 people live in Hepburn Shire. This includes 180 Aboriginal and Torres Strait Islander peoples.

The population has grown by 1,274 in the last 5 years, an 8.3% increase. It is forecast to continue growing to 17,700 by 2036.

In addition, parts of the Shire get a lot of day, weekend and holiday visitors. Many stay in short-term accommodation (like AirBnB). There were more than 1.18 million visitors to Hepburn Shire in 2019.

Hepburn supports 4,825 jobs and has an annual economic output of \$1.337 billion.

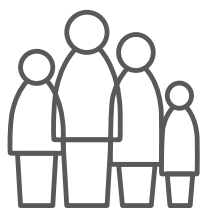
The largest industry and employer is the Health Care and Social Assistance sector with 784 jobs or 16.25% of total employment.

There are 9,477 private homes in Hepburn Shire. Nearly all (94.5%) are separate houses, and most of those have 3 or more bedrooms (72.8%).

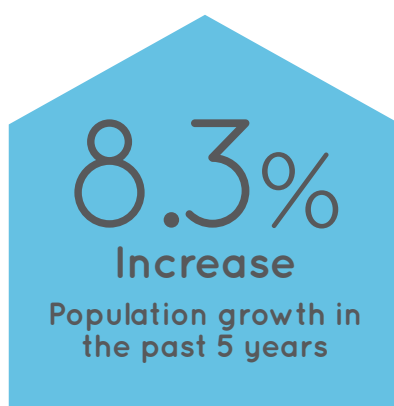
The 2021 Census showed that there are 2,008 unoccupied homes in the Shire (or 22% of all private homes). This is twice the rate of the Victoria average. These may be holiday homes or used as short stay accommodation businesses.

This growing population + high rates of unoccupied dwellings is contributing to our growing housing crisis.

# The 2021 Census showed us:



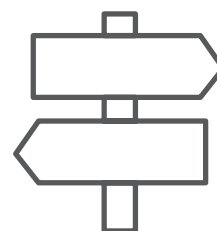
16,604  
People  
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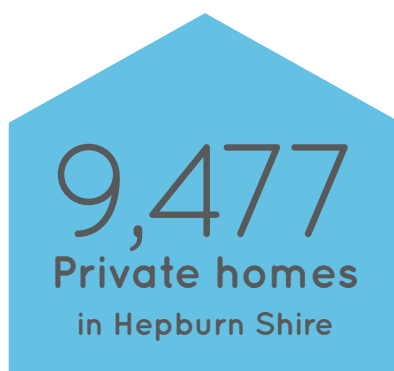
2,008  
Unoccupied homes  
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1.18  
Million visitors  
to Hepburn Shire in 2019



1,470  
Square Kilometres  
in Hepburn Shire



Unoccupied  
dwellings  
contributing to our  
growing housing crisis

# 5> WHAT IS THE ISSUE?

A growing number of people in Hepburn Shire are finding it difficult to secure a home at a price they can afford.

This can be grouped into three key issues.

A person may be experiencing one, two or all these issues together.



## Affordability

- People are spending so much on housing that they can't pay for other basic needs like food, utilities, or medical expenses.

> Rents have increased by 51% over the past 10 years and the median rent in Hepburn Shire is \$295 per week. A single person on the aged pension would be spending more than 60% of their income on rent at that level.



## Availability

- Even when people can afford the rent, there are not enough long term rental properties available. This means people are competing and vulnerable people are more likely to miss out.

> In the year to June 2021, there were 20% (or 58) fewer private rental listings in Hepburn Shire.



## Appropriateness

- Some people have a roof over their head but the house is not appropriate for their needs. This results in overcrowding, people living far away from their work, or people living in cold houses or houses that are missing the basic facilities they need.

> In the year to June 2021, 228 people in Hepburn Shire accessed specialist homelessness support services. Many of these people would have been couch-surfing or fleeing domestic violence.



# HOUSING AND THE LOCAL ECONOMY

The Hepburn Shire supports 4,825 jobs. There is a strong link between a thriving local economy and housing. Having a sufficient supply of affordable appropriate housing can help businesses attract and retain staff.

For communities that rely on tourism and the visitor economy the relationship between housing and the economy can be more complex. Staff need housing close to where they work, but tourists need accommodation too, and that includes short stay accommodation often in houses that might otherwise be used for long-term rentals.

Overnight visitors spend four to five times as much per person as day trip visitors.

Visitation Statistics for the Daylesford Macedon Tourism (DMT) region for the 12 months ending March 2022 show:

- The overnight visitor spend was \$276 million.
- The daytrip spend is worth \$158 million
- In Hepburn Shire, the average spend per night is the highest in our region at \$198 per person per night, against a regional Victoria average of \$165.

The challenge is to ensure there is sufficient housing for residents while also ensuring options for visitor accommodation. Both are required to support the local Hepburn Shire economy and the services that flow from that.



# 6> WHAT IMPACT DOES THIS HAVE?

“Many families have had to move closer to Ballarat because of the limited availability of rental properties. They commute for a while, but it’s a challenge and they end up having to move their children to a closer school. Over the last 3-4 years this has impacted our enrolments.”

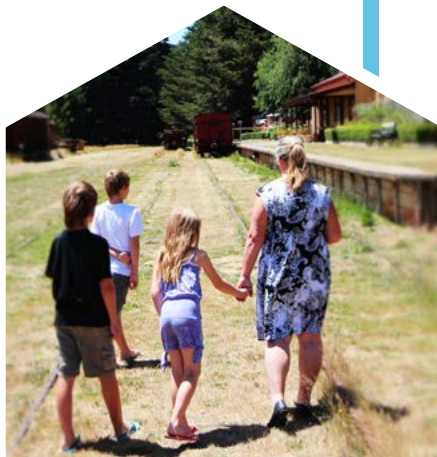
*Principal,  
Creswick Primary School*

The current housing situation is having a broad impact across the Hepburn community:

## Individuals

Without a secure, safe and suitable roof over your head you can’t participate in and contribute to the community. Some people are being forced to move away from their community networks, make their children change schools, or stay in homes that are no longer safe for their needs because they can’t find any other option.

> **More than one-in-three rental households in Hepburn Shire are experiencing rental stress.**



## Businesses and service providers

Key local industries like health care and social assistance, hospitality, tourism and farm work are struggling to attract and keep staff who can't afford to live nearby and are faced with a long commute everyday from Melbourne's outskirts. Staff shortages are impacting the viability, operating hours and availability of local businesses and services.

> Some local businesses have had to buy or rent housing for their staff to attract and retain staff.

## Community members

Local friendship, family, school or sporting networks may be impacted as people are forced to move out of the area. There may be longer wait times to access essential services due to staff shortages, and local businesses or cafes may close or reduce their offerings.

> In 2021 more than 1,000 residents in Hepburn Shire needed assistance with core activities. This has increased by 16% since 2016. Family members and care staff need housing that is not too far from the person they are assisting.



Adequate, affordable housing for all residents is the foundation of a vibrant local economy and a cohesive community.

# 7> WHAT IS CAUSING THE PROBLEM?

The price of housing is driven by many factors, some of them are broad and some specific to regional towns like Hepburn Shire.

“When it comes to our business, we are just trying to survive. We are expected to provide tourist accommodation but instead we have local people begging for accommodation. We are trying to do what we can to help, but the Shire needs more housing.”

*Hepburn Shire  
accommodation provider*

At a Federal level, taxation settings – like negative gearing and capital gains tax – may make it attractive for people to invest in housing which can push prices up.

In simple terms, if the demand for housing is higher than the supply, the increased competition for the housing that is available will push the prices up.

In Hepburn Shire the number of homes (supply) is shaped by the amount of land that is suitable and zoned for new houses to be built.

Initial studies indicate there is a sufficient amount of zoned land in Clunes and Creswick to be developed to meet demand. But Daylesford and Hepburn Springs are limited by the existing township boundaries.



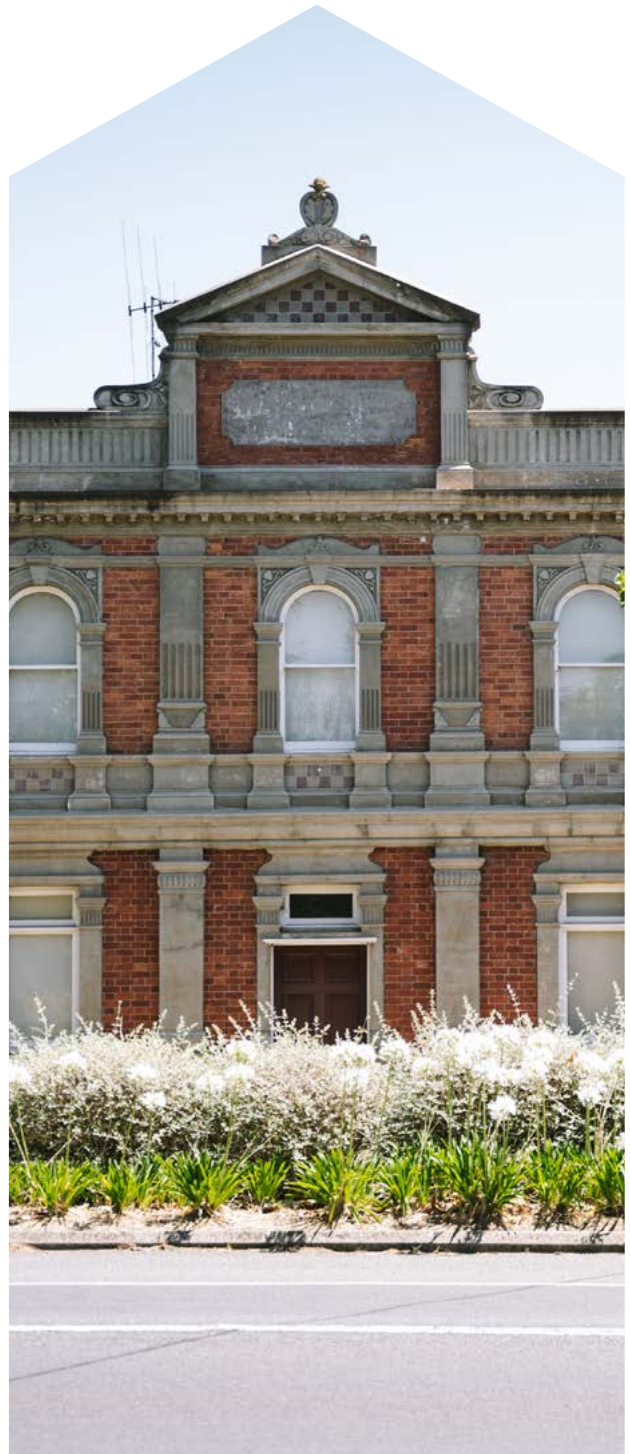


Housing density, or the number of homes per square meter of land, also impacts on supply. Some types of housing such as low scale apartment buildings (2 or 3 storeys) and townhouses mean you can build more homes on the same amount of land that currently has just one home. The planning system and community attitudes towards different types of housing can either enable or present a barrier to the replacement of one house with two or more houses.

> There are 9,477 private homes in Hepburn Shire. Nearly all (94.5%) are separate houses, and most of those have 3 or more bedrooms (72.8%).

But when it comes to housing, supply is about more than just the number homes. In Hepburn Shire at least 1,000 homes are listed online for short stay accommodation (e.g. Airbnb), roughly 10% of all dwellings. They are not available for long term rentals. This means even though there might be enough houses, there is not enough housing. This is especially the case in Daylesford and Hepburn Springs which are popular with visitors and tourists.

> Data from AirDNA for Daylesford area shows there are currently 500 active short-stay rentals advertised, 96% are entire homes. This has increased by 51 properties since July 2019.



# 8> THE ROLE OF AFFORDABLE HOUSING WITH A CAPITAL 'A' & 'H'

There is an important difference between Affordable Housing and housing affordability.

Affordable Housing is non-market housing where the rents or purchase price are set at an affordable rate, not simply determined by economic market forces. It is housing that is appropriate for the needs of very low, low, and moderate income households.

A household is considered moderate income (or lower) if it is a:

- Single person with a weekly income below \$900 per week
- Couple with a weekly income below \$1,345
- A family with a weekly income below \$1,884

Affordable Housing has eligibility requirements (household income) and an allocation process to make sure the housing goes to people in need.

In Victoria, most Affordable Housing is Social Housing – long-term rentals set at no more than 30% of the household income.

Social Housing is either:

- Public housing – owned and managed by the State Government
- Community housing – managed and/or owned by not-for-profit community housing organisations.

Census 2021 data shows approximately 128 households (1.7%) are living in social housing in Hepburn Shire. This is significantly lower than the average rate for Victoria (2.6%).

State Government usually has responsibility for funding Social Housing. As rents are set well below market rate Social Housing needs a subsidy to make it viable. The Big Housing Build is a \$5.3billion State Government funding program to build 12,000 Social and Affordable Housing homes across Victoria.

Federal Government may also fund the development of Social Housing. It has promised to build 30,000 new social housing homes across Australia within the next five years.

Some local governments subsidise Affordable (Social) Housing by providing land it owns at little or no cost.

Subsidies can also come from developers who agree to provide cash, land, or houses for Affordable Housing as part of their planning permit or rezoning proposal.

Affordable Housing is an important housing solution, especially for low income households who are priced out of the housing market.

> It is estimated that more than 300 households in Hepburn Shire have an unmet need for Affordable Housing.





# 9> WHAT ACTION CAN COUNCILS TAKE?

Most of the policy setting, legislation and funding to encourage more housing, or to deliver Affordable Housing, is the responsibility of State or Federal Government. The amount of housing available to rent or buy is also influenced by individual land and property owners, developers, corporations or lending institutions.

While local government can't control all these elements, there are some actions councils can take to help tackle the local housing affordability issue and to facilitate more Affordable (Social) Housing.





## 9.1> ADVOCATING FOR ACTION

Councils can advocate on behalf of the community to other levels of government and to the private sector. This could be asking for policy decisions that affect housing affordability, and funding and investment to increase the amount of Affordable Housing.

A vital role councils can play to support advocacy is to conduct research and gather local housing data to share with others and make a strong case for support. Hepburn Shire Council has already committed to this through its Affordable Housing Policy (2021).

Councils can advocate to State and Federal Government to fund:

- Social housing
- Crisis and emergency accommodation
- Support services to help people find and stay in housing
- Housing that supports businesses (such as key worker housing)

Councils can also advocate to State Government to:

- Change the planning system to make it easier to build more houses in or next to towns
- Use local, State Government land for social housing
- Deliver a campaign about the benefits of social housing to the economy, communities, and individuals

Councils can advocate to property owners to:

- Make their properties available for long-term rentals
- Build additional homes in or next to townships
- Keep rents lower so that local people can afford them

### > What we need to consider

Advocacy is a good option for Council because it helps avoid cost shifting – which is when one level of government pushes responsibility for delivering a service or outcome onto another level of government and doesn't provide adequate funding, so the cost is 'shifted'. When costs are shifted to local government, that cost is borne by rate payers.

Advocacy can be designed around the specific issues and impacts in Hepburn Shire and involves a planned program of activities which can include:

- meetings and briefings with decision-makers
- partnering with other councils on shared issues
- working with the media
- engaging with the community
- using Council's existing communication channels.

It seeks to influence decisions and actions by other organisations or individuals – but means Council has less control over outcomes than some of the other options.

## 9.2> USING THE PLANNING SYSTEM

Councils can help influence the number and type of homes that get built in their area through the planning system – or the rules that set out how land can be used. The planning system can be used to make more housing available and encourage smaller homes, which may be more affordable than large houses.

Councils can also negotiate with developers to provide Affordable (Social) Housing in larger developments.

There are a variety of options, and each have trade-offs:

- Making more land available for more housing may result in the loss of bushland or farmland, but fitting more homes in existing townships may require smaller blocks and some two or three storey apartments and townhouses.
- Encouraging more housing variety in townships (such as some two or three storey apartments and townhouses) could provide more suitable and affordable options for the community, but may change the look and feel of a street.
- Streamlining the planning permit assessment process would reduce red tape and enable houses to be built faster and with lower costs, but it may mean people lose the opportunity to make submissions on a planning permit application, or appeal a decision they don't agree with.
- Allowing reduced on-site car parking for developments that include Affordable (Social) Housing may lower the cost of development or increase the number of homes that can be provided, as well as encourage reduced car ownership and use, but it may mean that more cars are parked on the street.

- Asking developers to provide cash, land or houses for Affordable (Social) Housing could help increase supply, but this may make the development more expensive and potentially discourage much-needed homes to be built.

At the moment, the State Government does not allow councils to use the planning system to set mandatory Affordable Housing contributions from developers. However, an Affordable Housing Strategy and Action Plan can help a council negotiate and build the case for more Affordable Housing.

### > What we need to consider

Using the planning system is a good option for Council because once changes are in place it can encourage ongoing investment from others to deliver more local housing. Other than staff resources, it does not rely on Council funding, is something that Council can initiate without needing partners and may be more effective over the long-term than a 'one off' project.

However, using the planning system to encourage more housing, including Affordable Housing, takes time. A Planning Scheme Amendment to rezone land (for example from rural to residential) needs to be supported by studies and there is a detailed public process. Sometimes there can be significant opposition raised by the community that may feel directly impacted and unhappy about the proposed change.

It also relies on the private market to actually develop or redevelop sites. This means there is less certainty around exactly what housing will be delivered and when, compared to some of the other options. That said, Council can set acceptable parameters for what that housing could be.

## 9.3> PARTNERSHIPS AND INCENTIVES

In Hepburn Shire, there are community housing organisations and service providers that help vulnerable people find and stay in housing. There are also volunteer groups, community members, and networks who are working to do the same. Local business networks are also in place to support a vibrant and sustainable economy.

Councils can partner with local organisations and groups to help people secure housing. Partnering would combine resources, energy and skills within the local area to try and tackle the availability and affordability of housing.

Partnerships could include:

- Being part of, or leading, a local or regional housing working group
- Sharing ideas, research and resources with other councils
- Connecting local stakeholders like developers, community housing providers and potential funding partners
- Brokering housing solutions for businesses to help attract and retain key workers

Councils can also offer incentives to encourage others to invest in Affordable Housing or make more housing available.

One incentive councils can explore is using Council-owned land for Affordable (Social) Housing. In this case it would be important to weigh up:

- Is the land suitable for Affordable Housing, or needed for other community uses (such as open space, community facilities)?
- Are there partners to build and manage the housing?

- Will it be self-funding or have ongoing costs for Council/ ratepayers?
- Are there risks to Council?

Another incentive is to provide rate relief or concessions for Affordable Housing.

There may also be incentives or disincentives Council could use to encourage property owners to make existing housing available for long-term rental rather than short stay accommodation. For example, houses being used for short-stay accommodation could be charged increased rates to reflect the fact these are largely operating as businesses.

### > What we need to consider

Using incentives, such as using its own land for Affordable Housing, gives Council more control and certainty over the outcomes and timeframes compared with other options. However, it relies on partners and securing external funding which can take time. In addition, councils generally don't have many parcels of land that are suitable for Affordable Housing and not allocated or needed for other community uses.

Other types of incentives, like through Council's rates, can be applied relatively quickly, but need to be carefully designed to be effective. We also need to be aware of the impact on the cost of living for ratepayers and/or on Council revenue.

Working in partnership can mean a greater impact than working alone, but requires all the partners to agree on a common goal and actions. Reaching agreement and maintaining the relationship can take time and resources.

# 10> WHAT ARE OTHER VICTORIAN COUNCILS DOING?

Ararat Rural City has made housing one of its advocacy priorities. They consider providing adequate housing stock a key element in ensuring employment growth in Ararat. Current housing stock, particularly in the rental sector, are inadequate to meet current and future demand. [ararat.vic.gov.au/news/council-chooses-advocacy-priorities](https://ararat.vic.gov.au/news/council-chooses-advocacy-priorities)

Thirteen Councils in the east and south-east of Melbourne have come together to create the Regional Local Government Homelessness and Social Housing Group Charter 2020. The Charter prioritises three regional commitments on which the 13 councils will act including partnerships, identifying land, and advocacy. [monash.vic.gov.au/Community/Health-Safety/Homelessness-and-Social-Housing-Group-Charter](https://monash.vic.gov.au/Community/Health-Safety/Homelessness-and-Social-Housing-Group-Charter)

The Casey and Cardinia Councils worked together to deliver the Casey Cardinia Housing summit. Over 120 housing and homelessness workers, representing over 65 different organisations, attended an annual summit hosted by Cardinia Shire and City of Casey councils to discuss emerging local issues. [cardinia.vic.gov.au/news/article/747/tackling\\_homelessness\\_at\\_the\\_2021\\_casey\\_cardinia\\_housing\\_summit](https://cardinia.vic.gov.au/news/article/747/tackling_homelessness_at_the_2021_casey_cardinia_housing_summit)

Mt Alexander Shire Council has created a part-time role to coordinate and drive the work they are doing to increase the availability and affordability of housing. The webpage has lots of interesting information and sets out how individuals can make a difference. [shape.mountalexander.vic.gov.au/affordable-housing](https://shape.mountalexander.vic.gov.au/affordable-housing)





# 11> WHAT ARE INTERSTATE COUNCILS DOING?

Dorset Council in Tasmania decided it was not fair that short-stay accommodation providers were required to pay less in rates than hotels, motels and registered bed and breakfasts. To “level the playing field” the Council increased waste levies on short stay accommodation by more than 200%. The waste levy rises would no longer apply if they became long-term rental housing. [abc.net.au/news/2022-09-26/airbnb-waste-levy-hike-by-dorset-council-prompts-fury-from-owner/101469580](https://www.abc.net.au/news/2022-09-26/airbnb-waste-levy-hike-by-dorset-council-prompts-fury-from-owner/101469580)

Byron Shire Council released a draft Planning Proposal that aims to return some housing to the long-term rental market by reducing some annual holiday rental limits by half. It proposes to reduce the current number of days a property can be holiday-let across most of the Byron Shire from 180 days per year to 90 days per year. At the same time it nominated four precincts in parts of Byron Bay where short-term rental would be permitted 365-days per year. Council has been working on the proposal for several years and recently received approval from the NSW Government to seek community feedback on the draft proposal. [insidelocalgovernment.com.au/byron-shire-plan-to-halve-holiday-rentals/?utm\\_medium=email&utm\\_campaign=Inside-Local-Government-26092022&utm\\_content=insidelocalgovernment.com.au%2Fbyron-shire-plan-to-halve-holiday-rentals%2F&utm\\_source=email.jslmedia.com.au](https://insidelocalgovernment.com.au/byron-shire-plan-to-halve-holiday-rentals/?utm_medium=email&utm_campaign=Inside-Local-Government-26092022&utm_content=insidelocalgovernment.com.au%2Fbyron-shire-plan-to-halve-holiday-rentals%2F&utm_source=email.jslmedia.com.au)

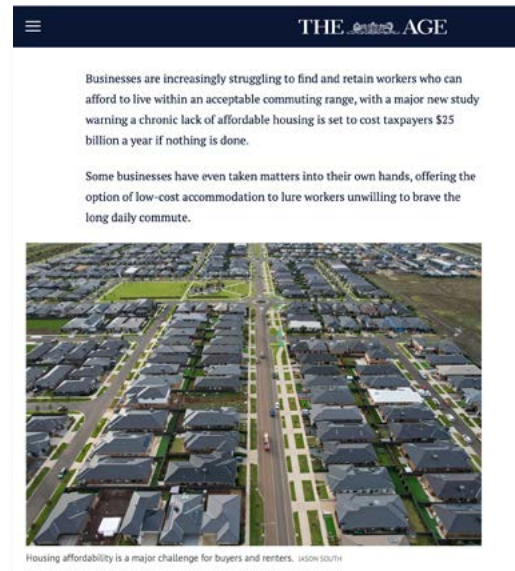
Brisbane City Council introduced a new rates category for short-term accommodation properties, increasing their rates by 50 per cent. Residents would be asked to help Council locate properties being used for short-term rentals via platforms such as Airbnb, Bookings.com, and Stayz. Properties will fall under the new category if the entire home has been offered, available, or used as short-term accommodation for more than 60 days per year, but owners who rent out a single room are excluded. The council estimates that the 50 per cent increase means the owner of a typical Brisbane home who uses it for short-term rentals will pay about \$985 extra annually. <https://www.abc.net.au/news/2022-10-04/brisbane-residents-urged-to-dob-in-airbnbs-to-council/101496816#:~:text=Owners%20of%20homes%20listed%20on,trying%20to%20make%20ends%20meet%22>



# 12> IN THE NEWS

The topic of housing affordability and Affordable Housing has been in the news recently. Here is a snapshot of a few articles.

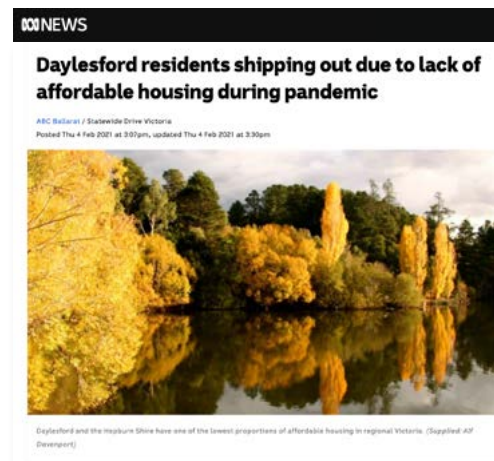
[Click here](#) for the article about the cost of lack of affordable housing.



[Click here](#) for an article about Daylesford business owners investing in housing for their staff.



And [Click here](#) for an article about people having to leave their community in order to find housing they can afford.



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