

Affordable Housing Background Report

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For Hepburn Shire Council

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Acknowledgment

Hornsby & Co. acknowledges the Traditional Owners of the land known as Hepburn Shire, the Dja Dja Wurrung People, and recognise their ongoing connection to the land and waterways. We pay our respect to the Elders, past, present, 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.

1.Executive Summary

This Background Report brings together existing research on affordable housing for the Hepburn Shire and examines the housing affordability challenges faced by communities across the municipality.

The Background Report, together with the Issues and Options Paper (*A Home in Hepburn Shire*) and the Consultation Report will inform the development of the Affordable Housing Strategy and Action plan.

The housing challenges

Adequate housing for all residents is the foundation of a vibrant local economy and a cohesive community. Housing affordability is a growing concern for the Hepburn Shire community. It is becoming harder for low-income households to find affordable rentals as rents are rising much faster than people's wages.

Across the Shire, there is already a low level of social housing, and demand outstrips supply. There is also lack of diversity in housing stock which means many people who require smaller homes are forced to pay for larger, more expensive homes, or people who want to live locally cannot find an appropriate home for their needs.

There is also a high proportion of short-stay rental accommodation properties, driven by a growing tourism sector. This leaves fewer homes available for long-term rental.

Recent data shows there is an unmet need for Affordable Housing across the municipality and housing affordability is declining. The key data indicators for Hepburn Shire are:

- The estimated unmet need for Affordable Housing in 2021 is 306 dwellings
- 369 households in Hepburn Shire are in rental stress – that is 36.8% of all renting households
- 228 people received Specialist Homeless Services in 2020-2021
- The number of new private rental lettings dropped by 58 dwellings, a 20% reduction in 2020-2021
- Only 10 rental lettings were affordable to low income households in June 2022
- At least 10% of properties Hepburn Shire are listed on short-stay accommodation websites, by comparison 7.6% of properties are rented out as long-term leases

Refer to *Housing data snapshot* on page 20 for data sources.

There is growing community interest in the issue

Over the past few years, local community members have been leading work on this issue. The community group Safe Place Inc. developed a report on Affordable Housing Needs for Hepburn Shire in 2020 and have been advocating to Council to develop an Affordable Housing Strategy and Action Plan.

Community consultations have shown increasing concern about the impact of short-stay rental accommodation on housing affordability and the need for more diverse and affordable housing options to support people to stay living in their communities.

What is Affordable Housing?

Affordable Housing is a type of housing that is allocated to eligible households with very-low to moderate incomes. It includes social housing, which is either managed by the State Government (known as public housing) or managed by community housing providers (known as community housing).

The policy context and drivers

Hepburn Shire Council has progressively recognised the importance for social and affordable housing through a number of policies including: the Hepburn Shire Community Vision 2021-2031, Council Plan 2021-2025 and Municipal Public Health and Wellbeing Plan. The Affordable Housing Policy (2021) includes a commitment to develop an Affordable Housing strategy in consultation with the community and to build the evidence base to support Council's advocacy on this issue.

What type of housing is needed in Hepburn Shire?

Current data and community consultation highlight a need for more long-term rental properties in Hepburn Shire that are affordable to low and moderate income households, particularly one and two bedroom homes. More affordable housing options for key workers are needed to support the local economy and essential services.

There is also a need for more social housing in Hepburn Shire. There is a relatively low provision of social housing in Hepburn Shire 1.7%, compared with an average of 2.6% for Victoria and 3.6% for Australia.

Crisis, emergency, and transitional housing provides a place where people can stay while they seek longer-term housing solutions. There is little to none of this accommodation in Hepburn Shire leaving people who are at risk of who are or experiencing homelessness or who are escaping family violence particularly vulnerable. It is important to note that additional social housing is essential for emergency and transitional housing to operate successfully.

Affordable Housing should be located in existing townships and preferably within the walkable catchment. This includes Daylesford, Creswick and Clunes.

Who funds Affordable Housing?

Most of the policy setting, legislation and funding to encourage more housing, or to deliver Affordable Housing, is the responsibility of the State or Federal Government.

A challenge for the delivery of additional Affordable Housing is that capital funding is uncertain and is a competitive process. This makes it difficult for community housing organisations or any other organisations including councils, to plan for developments, acquire or set aside land, design the site, and undertake the procurement processes for delivery.

The Victorian Government has made significant investments in social and affordable housing in the past few years through the Big Housing Build (BHB). So far, the BHB has funded two projects in Hepburn Shire which will deliver 8 dwellings. The total value of these two projects is \$3.5 million.¹

The Federal Government has committed to increasing investment in social and affordable housing which may also provide a funding opportunity in the coming years.

In terms of housing affordability and the overall supply of housing, the amount of housing available to rent or buy is influenced by individual land and property owners, developers, corporations or lending institutions.

What can Council do?

While local governments 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 Housing.

There are three key ways through which a council can influence housing affordability or encourage the delivery of Affordable Housing:

- Advocating for Action
- Using the planning system
- Partnerships and Incentives

These options are discussed in the issues and options paper titled 'A Home in Hepburn Shire' prepared by Hornsby & Co. and Activate Consulting, available at the Participate Hepburn website [here](#).

A consultation report is also being prepared and will be available from the Participate Hepburn webpage [here](#).

2. Introduction

Hepburn Shire communities are confronted with the same housing affordability challenges as many other communities across regional Victoria and the rest of Australia. Escalating housing costs relative to incomes are resulting in increased levels of rental stress, mortgage stress, displacement, and homelessness. A growing number of people in Hepburn Shire are finding it difficult to secure a home at a price they can afford.

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 municipalities with a visitor economy, the challenge is to ensure there is sufficient housing for resident workers while also ensuring options for visitor accommodation. Both are required to support the local Hepburn Shire economy and the services that flow from that.

There is a concern that for the townships that have a strong visitor economy (Daylesford and Hepburn Springs) the proportion of visitor accommodation compared to permanent housing is having a broad impact on the community. The number of short-stay accommodation compared with longer-term rentals has seen people are moving out of the area making it difficult for businesses and services to attract and retain workers.

Over the past few years, local community members have become active in seeking to address the amount and price of housing in these visitor towns and across the rest of the Shire. The community group Safe Place Homes developed a report on Affordable Housing Needs for Hepburn Shire in 2020 with the purpose of advocating to Council to develop an Affordable Housing policy and strategy. This group also hosted a forum on affordable housing issues and solutions in June 2022 called *'It Takes a Village!'*.

Community members are actively looking for solutions in their neighbourhood, such as identifying vacant land that could be re-zoned to enable the construction of lower-cost housing. Others are offering vacant rooms to people in need of housing, or transferring their holiday rental properties into long-term rentals. This high level of community activism reflects increasing concern about this issue and the growing impact on the wellbeing of people of Hepburn Shire.

There has been significant community and media interest highlighting the lack of affordable housing in the Shire and more broadly in regional Victoria. Government and housing sector stakeholders have this issue front of mind. The Victorian Government hosted a Regional Summit on social and affordable housing in Creswick in October 2022. The Regional Councils Victoria also hosted an annual forum in Daylesford in September 2022 which included affordable housing as a key issue.

In response to this emerging and critical issue, Hepburn Shire Council developed an Affordable Housing Policy in April 2021. The policy communicates Council's commitment to undertake further research on the extent of the problem and to develop a comprehensive policy and strategy. The adoption of this policy was a first step to enable a broader range of work over a 2-to-3-year period, including the development of a more comprehensive policy and strategy guided by community engagement.

Council engaged Hornsby & Co. to develop an Affordable Housing Strategy and Action Plan to outline Council's approach and the actions it will take to help address the housing affordability challenge.

This Background Report brings together existing research on Affordable Housing in the Shire. It examines the housing affordability challenges faced by communities and presents an overview of the options available to Council to respond to affordable housing challenges within its roles and responsibilities.

3. What is Affordable Housing and how is it different to housing affordability?

Affordable Housing is a type of housing that is allocated to eligible households with very-low to moderate incomes. It includes social housing, which is either managed by the State Government (known as public housing) or housing managed by community housing providers (known as community housing). The term Affordable Housing also includes discounted private rental, discounted purchase, and shared equity schemes that are made available to eligible households.

Affordable Housing is a small part of the housing system in Australia, but it is considered by many as essential community infrastructure, like hospitals and schools. Affordable Housing benefits whole communities, not just the people who live in the homes. It helps to make communities inclusive places to live and raise families, by making sure people with lower incomes can live and work locally.

Alongside concern about the lack of Affordable Housing in Hepburn Shire, there is also a growing concern about the broader issue of housing affordability across the Shire. Housing affordability relates to a wide-range of market pressures that influence the cost of housing, including the cost to buy and rent a home.

In recent times, there has been significant increases in the cost of houses, land, and rent in Hepburn Shire. There is increased demand for rural living in regional communities in the Shire and more houses are reportedly used for short-stay accommodation rentals over long-term rentals, which means there are fewer housing options, particularly for people with lower incomes.

The term “affordable housing” is often incorrectly used to describe lower-cost housing (purchase or rental) because lower cost housing is within the financial means of more people, that is, it is “more affordable” to them. Smaller dwellings, apartments rather than freestanding homes, or homes in more remote locations or further away from services will often cost less than larger homes in desirable locations and may be described as “affordable”.

It is important to keep in mind that this kind of market housing, which does not have any eligibility requirements or allocation process does not meet the definition of Affordable Housing. To avoid confusion, it should be referred to as “lower cost housing”.

You can find more information about who is eligible for Affordable Housing in the [Hepburn Shire Affordable Housing Needs Analysis Report](#) prepared by Safe place Homes and on the Victorian Government website [here](#).

4. Policy context and drivers

Hepburn Shire Council has been progressively recognising the need for social and affordable housing through a number of policy interventions. This section summarises the key policy drivers for the development of an Affordable Housing Strategy and Action Plan at a local, regional and State level.

Hepburn Shire Community Vision 2021-2031, Council Plan 2021-2025 and Municipal Public Health and Wellbeing Plan

Consultation for the Community Vision 2021-2031 identified housing affordability as a key issue that affects the ability for people to live, work and play in the local area. Lack of lower housing is also impacting local business as it is increasingly difficult for people to find local staff.

When asked to consider what the Shire required to 2031, respondents wanted better support for residents and vulnerable people within the community that are finding it difficult to find affordable and long-term housing. In addressing these issues, they sought a strategy to address the lack of affordable housing and the impact of short term stay accommodation on the amount of available long term housing stock.²

The current Council Plan includes Priority Statement 2.1 to *'Support appropriate land use and accommodate more affordable long-term housing within townships that conform with the character of the area'*. The actions for this priority are:

- 2.1.1 Develop an integrated affordable housing policy and strategy.
- 2.1.3 Advocate for involvement in the Victorian State Government's Big Housing Build program.

The Council Plan highlights that housing proposals must be in keeping with the character and heritage of the Shire.

Priority Statement 4.1 is to *'Work in partnership to attract and retain young people in our area through the provision of improved digital connectivity, education opportunities, employment pathways, **affordable housing**, improved public and active transport options, and leadership opportunities.'*

Priority 3 of the Municipal Public Health and Wellbeing Plan is 'Improving mental wellbeing' which includes ensuring that everyone can access housing. A survey for the Municipal Public Health and Wellbeing Plan was conducted in March –April 2021 and had 161 respondents including 9 service providers. When asked 'What would increase the liveability of our community?' the highest rating response was 'Affordable housing'. (44.8%, 69 respondents).³

Hepburn Affordable Housing Policy 2021

The Hepburn Affordable Housing Policy 2021 confirms Council's position to support affordable housing through advocacy, research and the development of a strategy in consultation with the community. The policy highlights evidence that:

- People are experiencing high levels of mortgage and rental stress
- Key workers, such as those in the hospitality, health and service sector, are finding it increasingly difficult to gain access to long-term, sustainable affordable housing
- People with a disability or on a pension have almost no access to affordable rental housing and purchasing a home is out of reach
- There is an extremely low-level of one-bedroom homes. Land-use planning and concerns about neighbourhood character hinders the development of medium-high density housing.
- There are people who are more vulnerable to housing affordability issues including single people, women over 55, people with a disability, victims of domestic violence and low-income families.

The policy has a five-year year review period.

Hepburn Shire Planning Scheme 2020 Review

The Hepburn Shire Planning Scheme 2020 Review highlighted that the Shire's townships have capacity to grow and provide well connected and affordable homes that are in keeping with the unique heritage and character of towns. It showed that 9.4% of land in township zones for residential is vacant and that there is substantial capacity for residential infill development within the existing townships of Daylesford, Hepburn Springs, Creswick, Clunes, and Trentham totalling 630 vacant lots with a total area of 256ha.⁴

The Stakeholder and Community Engagement Report that informed the Planning Scheme review showed that those surveyed wanted to maintain current townships' heritage while providing access to services and affordable housing. It also showed some respondents were concerned about the need for affordable housing particularly for younger residents as well as the need to ensure there is housing available for older people.⁵

"I have many concerns as there is not enough housing development and residential subdivision to cater for the future younger community and in order to give them incentive to stay in town to build their future - Daylesford resident"

The report found that the community wanted Council to help manage tourism by looking at methods to maintain housing affordability for local residents and opportunities to reduce the numbers of empty houses. The recommendations included:

- Adjust township development models so that housing supply and demand factors are better accounted for.
- Develop a new local policy that promotes housing associations to invest and build in the right locations with new housing models that improve diversity, accessibility and affordability. This could focus on more diverse, affordable and accessible housing models in some townships
- Monitor State work underway to develop new tools to provide for affordable housing and consider option to implement as they emerge

- Lobby for State government assistance and tools to assist in managing the impacts of Air BnB.
- Update the Municipal Strategic Statement to include reference to emerging issues around tourism and housing affordability. (Page 19 and 20)

Stakeholder consultation was also held with the Dja Dja Wurrung Community who expressed a strong commitment to work with Council in the development of the new Planning Scheme. The cost of housing was of particular interest to community who wanted to return to country. Other areas of particular interest included:

- A keen interest in working with Council on the development of the scheme
- A recognition of the traditional owners in the scheme
- The importance of surveying cultural heritage and developing a plan for its protection
- Township character to include aboriginal heritage
- Dja Dja Wurrung have natural resources business who can make assessments of cultural heritage
- A need for detailed biodiversity mapping (see pages 24-25).

Planning Scheme Amendment (C80hepb)

This incorporated amendment was Gazetted on 10 Feb 2022 to support infill development in Creswick and Clunes. It includes a policy which seeks to facilitate affordable housing in the General Residential and Neighbourhood Residential zones, where there is more capacity for growth. The new schedules for these zones seek to ensure that development densities are kept at the existing low scale. The new policy does not support affordable housing in rural zones or Townships due to the lack of existing supporting community infrastructure.

Hepburn Land Capacity and Demand Assessment (2022)

In developing a Hepburn Settlement Strategy, Council has commissioned a Hepburn Land Capacity and Demand Assessment (2022) by SGS Economics & Planning. The project is currently under way and will identify potential areas in existing townships where there is the capacity for more residential growth and how much land there is.

Victoria's Infrastructure Strategy 2021–2051 – Central Highlands Regional Priorities

Victoria's Infrastructure Strategy 2021–2051 is published by Infrastructure Victoria as an update to the 30-Year Infrastructure Strategy, published in 2016. It takes a long-term view of Victoria's Infrastructure priorities to inform Government planning and investment.

The 2021-2025 Strategy supports affordable housing in Hepburn Shire's major towns, Daylesford, Hepburn Springs, Creswick, Clunes, and Trentham. It highlights an urgent need for affordable, long-term rental housing in the region. The report makes three key recommendations to:

- rapidly renewing public housing
- expanding social housing in regional centres, and
- making social housing more climate resilient.

These recommendations are shown below and are further discussed in the *Regional Priorities Central Highlands Summary, April 2021*.⁶

Recommendation 55

Rapidly renew old public housing

Rapidly renew dilapidated public housing properties to improve functionality, accessibility and energy efficiency with a priority to renew at least half of all older low-rise apartments and older three bedroom detached dwellings by 2031.

Recommendation 93

Expand social housing in regional centres, in locations with good access

Focus social housing investments in regional centres, near transport and services, for better access to health, social and economic support.

Recommendation 94

Make social housing suitable for changing local climates

Continue to deliver a long-term program of modifying social housing to be climate-resilient by improving the energy efficiency and energy affordability of residences.

Central Highlands Regional Growth Plan

The 2014 Regional Growth Plan for the Central Highlands, identifies a shared 30-year vision from the Victorian State Government for the municipalities of Ararat, Ballarat, Golden Plains, Hepburn, Moorabool and Pyrenees.

The Clunes Future Directions include: support the growth of Clunes as a town on the Ballarat-Maryborough corridor; favour infill development, with a focus on reinforcing the town's natural and heritage values.

Creswick Future Directions include: support the growth of Creswick as a key settlement in Ballarat's hinterland; encourage the provision of a range of services and facilities for the local community; provide for residential growth through infill development and incremental growth.

Daylesford Future Directions (including Hepburn and Glenlyon) include: encourage the provision of a range of local and sub-regional services; provide for residential growth through infill development. ⁷

5. Demographics and housing context

This high-level overview of the housing context for Hepburn Shire illustrates the changes in housing demand for this large and leafy, rural Shire. It shows that overall, there is a growing population with a diverse age profile across towns. It highlights a lack of diversity in housing stock and a considerable number of unoccupied dwellings which is likely to be a reflection of a high proportion of short-stay rental accommodation properties, driven by a growing tourism sector.

Hepburn Shire is in Victoria's Central Highlands and Goldfields region, approximately 110 km north west of Melbourne. The Traditional Custodians of the land are the Dja Dja Wurrung People.

Hepburn Shire covers a large, mostly rural area, of 1,470 square kilometres. The municipality includes Daylesford as the largest regional town and four service towns: Clunes, Creswick, Hepburn Springs and Trentham.

There were approximately 16,604 people living in Hepburn Shire at the 2021 Census, including 180 Aboriginal and Torres Strait Islander peoples.⁸ The total population has grown by 1,274 in the last 5 years, from 15,330 (an 8.3% increase). It is forecast to continue growing to 17,700 by 2036.⁹

Most private dwellings in Hepburn Shire are separate houses (94.5%) with 3 or more bedrooms (72.8%). This low density built-form means that fewer households can be accommodated compared with medium density or duplex housing. It also means there are few dwelling suitable and affordable for single person or small households.

The 2021 Census showed that there is a high proportion of unoccupied private dwellings in the Shire. There are 9,477 private dwellings with 22.7% (2,008) unoccupied. This is twice the rate for Victoria (11.1% unoccupied private dwellings). These may be dwellings used for short-stay accommodation and/or as a holiday home by the land owner.

In 2021 there were 6,845 households living in the Shire. Around two-thirds were families (64.6%), slightly less than one-third were single-person households (32.6%) and a small proportion were group households (2.7%).

Compared to the average for Victoria, the Hepburn Shire population has a higher proportion of people over the age of 70 and fewer people under 19 years. Creswick has a larger proportion of children and young people aged 0-19. Daylesford and Hepburn Springs have the smallest proportion of 0-19 year olds. Hepburn Springs also has the highest proportion of those considered the working population aged 20-69 year olds. Whereas, Trentham and Creswick have a lower proportion of 20-69 year olds and a high proportion of those aged over 69 years.

Daylesford, Hepburn, Trentham and Glenlyon are attractive tourist destinations. There were approximately 1.18 million visitors to Hepburn Shire in 2019.¹⁰ Tourism visitation rates grew substantially in the 12 months to March 2022.¹¹

The implications of this housing and population context on housing affordability and the demand for Affordable Housing are further explored in the next section.

6. Demand for Affordable housing

Current data for Hepburn Shire shows there is an unmet need for Affordable Housing across the municipality. In addition, housing affordability is declining. It's becoming harder for low-income households to find affordable rentals as rents are rising much faster than people's wages.

The Hepburn Shire Social and Affordable Housing Needs Analysis by L. Thompson (2020) provides a comprehensive analysis of data on Affordable Housing, housing affordability, homelessness and key population drivers. The study involved interviews and evidence from community groups and service providers to build a robust understanding of affordable housing provision and demands.

This section summarises the key findings from the L. Thompson 2020 report which uses 2016 Census data and also draws on recent data from the 2021 Census and other sources.

Affordable Housing demand

As of June 2021, there were a total of 163 social housing dwellings in the Shire. Of these 36 dwellings were Community Housing Owned, and 120 dwellings were State Owned (Public Housing).¹²

Census 2021 data shows approximately 128 households (1.7%) are living in social housing which is lower than the average rate for Victoria 2.6%.¹³

The difference between number of social housing dwellings (163) and number of households living in social housing (128) suggests that some social housing dwellings could have been unoccupied at the time of the 2021 Census, or some households living in social housing did not respond to Census questions for housing tenure or landlord type.

L. Thompson 2020 found that in 2016, the unmet actual Affordable Housing need in Hepburn Shire was 277 dwellings. The projected unmet actual Affordable Housing need for 2036 will be 344 dwellings.¹⁴ This analysis draws on the SGS Economics model for measuring the actual Affordable Housing need.¹⁵

Early analysis of the 2021 Census data shows that the current unmet need for Affordable Housing is likely to have increased to approximately 306 households. This analysis uses the same formula used by L. Thompson 2020, and applies 2021 Census data. That formula assumes there is a proportion of people in housing stress that are only temporarily in housing stress – for example people who are between jobs or are in the process of downsizing. The assumed proportion is set out in the table below.

Noting that the 2021 ABS Homelessness Count data is not yet available, so this figure uses the 2016 figure for homelessness and 2021 figures for social housing and rental stress. This reduces the accuracy of the demand rate but provides an indication that the demand is increasing. This analysis should be updated in 2023 when the ABS Homelessness Count is released.

The estimated need for Affordable Housing in 2021 is 306 households. The table below sets out the calculation.

Estimated need for Affordable Housing in 2021.¹⁶

	Number of households	Rate applied to estimate actual need	Total Number of Households in Need
Homeless (Census 2016)	24	1	24
Social housing	128	1	128
Rental Stress			
Very low income	218	0.90	196
Low income	79	0.85	67
Moderate income	23	0.80	18
Total need	320		434
Unmet Need (total minus social housing)			306

Local people are experiencing stress from high rental costs

In addition to rising rents, the availability of affordable rentals has declined as migration to regional areas surged throughout the Covid-19 pandemic. Hepburn Shire's commutability and appeal to tourists and second home-owners has led to increased demand for properties.¹⁷ The Victorian Government Department of Families, Fairness and Housing reports that the vacancy rate across regional Victoria is declining. **Error! Bookmark not defined.** Lower vacancy rates mean there is greater competition for properties and this pushes up the cost of housing. This is part of the reason why local residents are struggling to stay living in their communities.

L. Thompson 2020 showed that median rent payments in 2016 were 42.2 percent of the average median household income, indicating households may be paying more than 30 percent of their income on rent and therefore be in rental stress.

*'Hepburn Shire had one of the lowest proportions of affordable rental dwellings at 15.9 percent of total rental stock in regional Victoria. It is noted these affordable rental dwellings are assessed against households which receive Centrelink benefits.'*¹⁸

In the last 10 years, median rents have increased by 51% or +\$142.¹⁹

The cost to buy a home in Hepburn Shire has drastically increased

L. Thompson 2020 showed that between 2009 and 2019, house prices almost doubled, unit prices increased nearly 140 per cent and vacant block prices increased over 90 per cent across Hepburn Shire.²⁰ This means those with low and moderate incomes are less likely to be able to buy a home meaning more households will require rental properties which impacts availability and the cost or rent.

People are experiencing homelessness

People from Hepburn Shire are experiencing housing distress and homelessness. Establishing accurate and real-time data for homelessness in Hepburn Shire is difficult due to a range of factors. These include the frequency at which data is collected, how an individual's 'usual place of residence' is reported during the Census process, and individual understandings of what constitutes homelessness. It is widely accepted across the academic and homelessness sectors that data captured through the Census is not representative of the true scale of homelessness.

While acknowledging the limitations of the Census data, in 2016, 24 people were homeless in Hepburn Shire. In 2020-2021, 237 people accessed specialist homelessness support. The 2021 ABS Homelessness Count will be available in 2023 and may provide a clearer indication of current rates of homelessness.

To supplement data sources, L. Thompson 2020 undertook consultation with local community groups and service providers which provides a more robust understanding of local people experiencing homelessness. It showed there were approximately 59 people from Hepburn Shire who sought assistance from Cafs who were experiencing housing distress or were homeless in 2019.²¹

A recent project called *Dignity for All* was undertaken where six service providers logged their interactions with people experiencing homelessness over a 6-week period in August to September 2022. The organisations were Daylesford Neighbourhood Centre, Daylesford Community Op Shop, Good Grub Club, Trentham Neighbourhood Centre, Creswick Neighbourhood Centre, and Clunes Neighbourhood Centre. A total of 25 interactions were recorded with people experiencing homelessness. Most people seeking assistance were either sleeping in their car or camping. Some were experiencing domestic violence.

Violence by men on women and children in their own home

A leading driver of homelessness in Victoria is domestic and family violence with the large majority of perpetrators being men.²² In 2018-2019 there were 188 incidents of family violence in Hepburn Shire reported to the Victorian Police, and 65 women presented to the homelessness services with 7 of them requiring housing due to domestic and family violence.²³

Short-stay accommodation rentals are reducing the availability of long-term rentals and pushing up the cost to rent locally

There is increasing concern from the community about the impact of short-stay accommodation rentals on the private rental market which was reported in the Hepburn Together consultation findings (2021). There is a very high proportion of unoccupied private dwellings which may be a reflection of a high proportion of short-stay rental accommodation properties, driven by a growing tourism sector.

Data from AirDNA, shows that in Hepburn Shire at least 1,000 homes are listed online for short stay accommodation (e.g. Airbnb), roughly 10% of all dwellings.²⁴ For the Daylesford area alone, there are currently 500 active short-stay rentals advertised on AirBnB and Vrbo, 96% of which are entire homes. This has increased by 51 properties since quarter 3 of 2019.²⁵

By comparison, only 722 properties in Hepburn Shire are currently rented as long term rentals according to active bond data, which accounts for approximately 7.6% of all private dwellings.²⁶

Note that a submission from AirBnB calls into question the data quoted above, saying it is does not distinguish between short stay accommodation that involves the whole dwelling, one room, or a secondary dwelling on the same block.

Further analysis on short-stay accommodation data would give a clearer picture of the impact on the private rental market in terms of availability and cost.

Key workers are finding it hard to live locally

Some people on low and moderate incomes work in jobs that are essential for the effective function of communities and are considered 'key workers'. For example, people employed in supermarkets, hospitals, schools and aged and disability care facilities, delivering water and power, rubbish and recycling collection. Key workers also provide services to visitors and tourists, for example in hospitality, tourism and retail.

Pressures on the housing market mean that key workers are not able to access affordable rentals locally and either have to commute from other areas or seek inadequate housing options that could be crowded, unsafe or unstable.

Recent community consultation for Hepburn Together showed there is a high demand from local businesses and individuals seeking small low-maintenance long-term rentals for workers in local shops, cafes and health services.²⁷

People with a disability and on a pension can't afford a home locally

The Needs Analysis reported that more housing is required in Hepburn Shire that is appropriate for people living with a disability, including Specialist Disability Accommodation. In 2016, there were 701 residents (14 per cent) receiving the Disability Support Pension. As of March 2020, the Central Highlands region recorded 4,178 active NDIS participants supported by 898 providers.²⁸

There are very few housing options for single people and families with low incomes

Single adult households, earning between \$19,020 - \$45,640 per annum, were the largest cohort needing Affordable Housing with 233 households in housing stress. This represented 48 per cent of all households in Housing Stress, or 3.3 per cent of all households in Hepburn Shire.²⁹

The Shire also has very low provision of one-bedroom dwellings. This lack of housing diversity means lone-person households are likely to be living in larger, more expensive housing than they require.

Family households, earning between \$39,930 - \$95,840 per annum, were the second largest cohort needing Affordable Housing with 191 households in housing stress. This represented

39 per cent of all households in housing stress, or 2.7 per cent of all households in Hepburn Shire.³⁰

6.1 Housing data snapshot

Indicators	Rate for Hepburn Shire
Low-income households (earning less than \$800 per week)	3,016 households (32% of all households) ³¹
Affordable Housing need 2016	277 dwellings
Projected unmet Affordable Housing need for 2036 (L.Thompson 2020)	344 dwellings
Estimated Affordable Housing Need 2021	306 dwellings ³²
Households in rental stress (2021)	369 households ³³ 36.8% of all renting households, compared with 30.9% for Victoria
Affordable private rentals (June 2022)	10 rentals, 19% ³⁴ Down from over 40% in June 2016 ³⁵
Unoccupied private dwellings	2,008 22.7% compared with 11.1% for Victoria ³⁶
Number of households living in social housing (ABS Census 2021)	128 1.7% of total dwellings, compared with 2.6% for Victoria. ³⁷
Number of people who received Specialist Homeless Services (2020-2021)	228 people ³⁸
Private rental lettings (2020-2021) ³⁹	Down by 58, a reduction of 20.1%
Applications for social housing with a preference for areas in Hepburn Shire – Clues, Creswick and Daylesford District Broadband Areas ⁴⁰	461 Priority Access applications 238 applications on the Register of Interest Note households can select up to 5 preferred locations and may therefore be counted between 1 and 5 times

7. The types of housing needed in Hepburn Shire

Long-term affordable rentals

Current data and community consultation highlight a need for more long-term rental properties in Hepburn Shire that are affordable to low and moderate income households, particularly one and two bedroom homes.

Despite the growing population in Hepburn Shire, the amount of new private rental lettings has been declining with a drop of 20% or -58 lettings in the 2020-2021 financial year.

In June 2022 there were 722 properties rented with active bonds in Hepburn Shire. This represents a decline of -9.9% in the past year and a decline of -11.8% in the last 5 years. Only 10 rental properties were affordable for low income households. There were no one or two bedroom rentals in Hepburn Shire that were affordable to low income households.⁴¹

The lack of affordable rental properties, particularly smaller units and houses, has been stressed by the local [Safe Place Inc Advocacy group](#).

Social housing

There is a need for more social housing in Hepburn Shire. There are approximately 3,016 low income households earning less than \$800 per week (32% of all households) in Hepburn Shire.⁴² There is a relatively low provision of social housing in Hepburn Shire 1.7%, compared with an average of 2.6% for Victoria and 3.6% for Australia.⁴³

Data for the Victorian Housing Register makes it difficult to determine exactly how many households are on the waiting list for social housing as each household application can select up to 5 preferred locations. However, there are 461 'Priority Access' applications and 238 'Registers of Interest' applications for areas in Hepburn Shire (Clunes, Creswick and Daylesford District).

According to the Victorian Housing Register, most applications for social housing are for one-bedroom homes (67.9% of 'Priority Access' applications and 63.4% of applications on the 'Register of Interest'). Roughly 20% of applications are for a two-bedroom home, 10% are three-bedroom and 2-3% require a 4+ bedroom home.⁴⁴

Emergency and transitional accommodation

Emergency accommodation and transitional housing for people at risk of or experiencing homelessness and to support people escaping family violence are vital. It provides a place where people can stay while they seek longer-term housing solutions.

It is important to note that additional social housing (or affordable and available private rental properties) are essential for emergency and transitional housing to operate successfully so that people can move through emergency or transitional housing into safe, secure, affordable housing. Without additional social housing, people cannot exit the transitional housing preventing it from becoming available to other households in crisis.

Key worker housing

Key worker housing is different to Affordable Housing. However, a recent report by North East Workforce Management & Appropriate Housing [NEWMAH] Project⁴⁵ showed that many key workers would fall into the income bracket to be eligible for Affordable Housing as shown in the below chart. Some examples of key worker housing include 'Build to Rent' housing products delivered by the private sector and the Victoria Government Affordable Rental Scheme. The program provides eligible low to moderate income households with access to an affordable rental property for at least three years. Another example is Passive Place a private development company that works with businesses, particularly large employers, to create environmental, accessible, affordable housing solutions.



Source: Redink Planning, 2022

8. Where should Affordable Housing be located?

To ensure that Affordable Housing tenants have access to the services that many people need, and to avoid issues of social isolation, and transport poverty, Affordable Housing should be prioritised:

- In townships with well-established services (health, education, shops)
- Close to the town centre to be within walking distance to services (preferably)
- Accessible to public or other affordable transport.

For the Hepburn Shire, this means locating Affordable Housing in existing townships and preferably within the walkable catchment.

Planning Scheme Amendment (C80hepb) - Promoting Housing Growth in Creswick and Clunes supports infill development in Creswick and Clunes. It includes a policy which seeks to facilitate affordable housing in the General Residential and Neighbourhood Residential zones, where there is more capacity for growth. The new schedules for these zones seek to ensure that development densities are kept at the existing low scale. The new policy does not support affordable housing in rural zones or Townships where there is a lack of existing supporting community infrastructure.

Planning for Bushfire Safety

Large parts of the shire are in the Bushfire Management Overlay. These areas are unlikely to be suitable locations for Affordable Housing. In identifying locations suitable for Affordable Housing, Council could investigate whether to set a Bushfire Attack Level (BAL) benchmark (e.g. Maximum BAL 12.5) for Affordable Housing. There may be additional cost in building to a benchmark which may make it unfeasible to deliver Affordable Housing as it has a very low revenue base.

The strength of rural communities

A strength of rural communities is that they provide informal support and networks which are invaluable to helping people but difficult to measure. Provision of Affordable Housing appropriately located in rural towns can support people to remain connected with their support networks (i.e. local schools, families, jobs). This is currently not reflected in Affordable Housing policy settings that seek to populate regional city centres and do not account for the significant social infrastructure provided in smaller communities that are vital to the wellbeing of individuals and families and the cohesion of the towns.

The social costs of not having adequate access to Affordable Housing in rural towns outside regional cities, such as in Hepburn Shire, is currently unknown and is an issue facing many other rural and regional councils in Victoria. Research could be conducted by Hepburn Shire or in partnership with other councils and educational organisations to understand the scale of this issue and to provide advice to government on policy reform and future Affordable Housing planning and investment in rural towns.

9. Who delivers Affordable Housing?

Local governments can facilitate the delivery of Affordable Housing, but the funding and management of Affordable Housing essentially rests with the State government and the community housing sector.

The diagram below illustrates the roles and responsibilities of the Federal and State government, the community housing sector and the development industry in relation to Affordable Housing.

Figure 1. Affordable Housing Policy Framework



The State government has primary responsibility for funding affordable housing. It is also the largest social housing landlord with more than 65,000 public housing dwellings, which includes units, apartments, townhouses and detached houses across Victoria. The recently established Homes Victoria, which sits within the Department of Families, Fairness and Housing is responsible for the management of the social housing system in Victoria.

The community housing sector owns and/or manages affordable housing, primarily social housing. They make up a growing proportion of social housing, accounting for more than 20,000 tenancies.

The current policy settings around State government funding to the community housing sector, restrict funding to the capital (upfront) cost. Operational costs are expected to be met from rental revenue – a challenge when rents are set so low to be affordable for very low-income households.

The Community Housing Agencies operating in Hepburn Shire at June 2021 were:

- Community Housing (Vic)
- Housing Choices Australia
- Uniting Housing (Victoria)
- VincentCare Community Housing⁴⁶

The private development sector has access to finance and capital, plus the experience to deliver housing developments at a scale and efficiency that other sectors don't. While the development industry is willing to work with the community and government sector, their business model relies on certainty of costs. It can be difficult to factor in providing a subsidy or discount for Affordable Housing in the current voluntary environment.

Developers can also build lower-cost private market housing which influences housing affordability. Lower-cost housing could include smaller dwellings, housing built with lower quality materials, or housing in less desirable locations.

The Federal Government has responsibility for taxation settings and policies which influence housing affordability. The Federal government invests in states and territories to increase social housing and other forms of Affordable Housing through the National Housing and Homelessness Agreement. It also provides specific stimulus programs to fund Affordable Housing which is further discussed in the next section.

Until recently, the role of **local government** concerning housing has focused on land use policy levers that facilitate housing supply and influence the location, built form, and environmental sustainability of housing. With changes to the planning legislation and increasing concern from councils about the impact on their communities from the lack of Affordable Housing, more and more councils are taking up a range of roles related to Affordable Housing.

There is no prescribed way in which councils must facilitate the delivery of Affordable Housing but there are several relevant Acts:

- the Local Government Act 2020
- the Planning and Environment Act 1987, and
- the Housing Act 1983.

10. Who pays for Affordable Housing?

A challenge for the delivery of additional Affordable Housing is that capital funding is uncertain (it tends to occur in fits and starts) and is a competitive process. This makes it difficult for community housing organisations or any other organisations including councils, to plan for developments, acquire or set aside land, design the site, and undertake the procurement processes for delivery.

Victorian Government

In November 2020 the State Government announced the [Big Housing Build](#) – a \$5.3B investment into social and affordable housing over four years. The Big Housing Build (BHB) seeks to increase the number of social housing dwellings in Victoria by 10%, delivering more than 12,000 dwellings. So far, the BHB has funded two projects in Hepburn Shire which will deliver 8 dwellings. The total value of these two projects is \$3.5 million.⁴⁷

The BHB includes an investment of 25 percent of the total \$5 billion program (\$1.25 billion) across regional Victoria through a Minimum Investment Guarantee to regional local government areas that have a significant regional town or city or have high population growth. Hepburn Shire was not one of the 18 local government areas identified for the Minimum Investment Guarantee. Additional projects in regional Victoria are to be identified for the allocation of the \$485 million not yet committed to through the Minimum Investment Guarantee. The State government has not committed to delivering Big Housing Build funding to every LGA.

As part of the BHB, the Government introduced planning scheme provisions that mean in most circumstances councils will no longer be the Responsible Authority for social housing developments of more than 10 dwellings.

Local government has a limited role in delivering BHB projects directly, as so far only Registered Housing Agencies can apply for the funding. The State government has encouraged Councils to be an active player in identifying and offering land suitable for this purpose and liaising with potential development and community housing partners.

Social Housing Growth Fund

Two years into the BHB, the first round of capital grants have been committed through the Social Housing Growth Fund. This includes 89 projects, delivering 2,352 homes, with a total cost of over \$1 billion. Three further rounds have been released for regional projects, Aboriginal housing and mental health supported housing, and have now closed.

The [Regional Round](#) offered grants to community housing agencies for new social housing located in regional Victoria. The Request for Proposals process was open between October 2021 and February 2022. A proposal for Creswick, by Haven Home Safe was unsuccessful in this round. Further feedback on the assessment of this proposal is being sought from Homes Victoria.

One further round of funding for 'Build to Operate Round 2' proposals closed in October 2022. Other than a Youth Mental Health round it is unclear if there will be any future grants.

Unless Councils are already involved with specific projects it is unlikely that BHB funding will be able to be leveraged given the length of time required to establish affordable housing proposals. However, there is an increasing political imperative to respond to the need for affordable housing at both a State and Federal level and the newly elected Australian Labor government has committed to increasing investment in social and affordable housing.

Affordable Housing Rental Scheme

The Affordable Housing Rental Scheme is the Victorian Government's response to the growing gap in housing affordability and supply for households experiencing rental stress or trying to buy their first home. This includes essential workers such as nurses, police, teachers and care workers. The program provides eligible low to moderate income households with access to an affordable rental property for at least three years, backed by the security of Government ownership.⁴⁸

Federal Government

The new Labor Federal Government plans to deliver 40,000 new social and affordable homes, including 30,000 homes from the Housing Australia Future Fund and an additional 10,000 dwellings under the new Housing Accord in the next five years. This will include:

- 20,000 social housing properties – including 4,000 properties for women and children fleeing domestic and family violence, and older women on low incomes who are at risk of homelessness.
- 10,000 affordable homes for frontline workers like police, nurses and cleaners.⁴⁹

This will be a significant injection of capital funding into the sector.

The Government has also committed to introducing two shared equity schemes for first home buyers; the Help to Buy scheme and the Regional First Home Buyer Support Scheme. Both schemes offer equity contributions from the Federal government for 10,000 eligible first home buyers each financial year to reduce the deposit needed by buyers and, in doing so, remove the need for mortgage insurance.⁵⁰

NHFIC

The National Housing Finance and Investment Corporation (NHFIC) provides low-cost, long-term loans to registered community housing providers to support the provision of more social and affordable housing through a \$1 billion facility that provides finance for eligible infrastructure projects that will unlock new housing supply, particularly affordable housing.

The NHFIC also offers concessional loans, grants and equity finance to help support housing-enabling infrastructure. To be eligible for financing, an applicant must demonstrate that without NHFIC financing its project would be unlikely to proceed, or likely to proceed only at a much later date or with a lesser impact on new affordable housing.

11. What can councils do?

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 governments 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 Housing.

There are three key ways through which a council can influence housing affordability or encourage the delivery of Affordable Housing:

- Advocating for Action
- Using the planning system
- Partnerships and Incentives

These options are discussed in the issues and options paper titled 'A Home in Hepburn Shire' prepared by Hornsby & Co. and Activate Consulting, available at the Participate Hepburn website [here](#).

A consultation report is also being prepared and will be available from the Participate Hepburn webpage [here](#).

12. Conclusion

Housing affordability is a growing issue of concern for the Hepburn Shire community. It's putting financial strain on local people. It's affecting whether or not residents with lower incomes can stay living in the area. It's also affecting local businesses and essential services who need key workers with lower incomes.

Across the Shire, there is already a low level of social housing, and demand outstrips supply. If no action is taken, that gap will grow with the growing population. There is strong data and evidence to support a whole of government response, including the opportunity for Council to help address this issue.

Council has taken some important steps already, including adopting an Affordable Housing Policy and committing to develop a comprehensive strategy in consultation with the community.

The Hepburn Shire community have been proactive in advocating to Council and others on this issue. Individuals, service providers, businesses and local volunteers are exploring solutions that they can influence and are calling on Council to do the same.

Council now needs to determine what roles it wants to play in the context of current community needs for housing affordability, Affordable Housing and competing priorities.

This background paper, along with the issues and opportunities paper and consultation findings will inform what actions Council will take in response to this important issue.

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