

HOBSONS
BAY CITY
COUNCIL



Affordable Housing Policy

November 2023

Acknowledgment of Country

Council acknowledges the Bunurong People of the Kulin Nation as the Traditional Owners of these municipal lands and waterways, and pay our respects to Elders past, present and emerging.

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1. Introduction

There is an urgent need for more Affordable Housing in Hobsons Bay to support households on very low, low, and moderate incomes.¹ Research estimates a current shortfall of more than 1,400 Affordable Housing dwellings in Hobsons Bay, with highest need amongst very low income and single adult households.²

Housing is recognised as a human right in the Universal Declaration of Human Rights.³ Research indicates that adequate housing is protective for physical and mental health, while inadequate or precarious housing can be harmful for individuals, families and communities.⁴ Inadequate housing (measured by a range of factors such as affordability, location, and security of tenure) can affect people's identify, stability, safety, social support, and general sense of control over their lives.⁵

Commonwealth and Victorian Governments set the legislative, policy and funding contexts for housing markets and Affordable Housing. By comparison, local government plays a relatively limited role, focussed primarily on advocating on behalf of local communities and negotiating Affordable Housing contributions through the planning system.

To address a shortfall of Affordable Housing, Council will continue to prioritise advocacy and negotiating Affordable Housing contributions via the planning system. It will also support the growth of the Hobsons Bay Affordable Housing Trust and work to identify opportunities for more Affordable Housing on government-owned land.

2. Purpose and scope

The purpose of this Policy is to guide Council's efforts to increase the supply of Affordable Housing in Hobsons Bay. It recognises the role of safe, secure and affordable housing in supporting the health and wellbeing of local communities, particularly for vulnerable and lower income households.

More specifically, this Policy:

- articulates Council's position on Affordable Housing to residents, local businesses and other key stakeholders such as developers and registered housing agencies
- presents a series of action areas and commitments that will inform Council's future planning, actions and decision-making
- strengthens the foundations to further grow and develop Council's approach, including the further development of the Hobsons Bay Affordable Housing Trust.

This Policy adopts the definition of Affordable Housing outlined in the *Planning and Environment Act 1987*, which includes housing to meet the needs of very low-, low- and moderate-income households (see Section 4, below). As such, it supports different types of Affordable Housing, including social, affordable rental and affordable purchase housing, depending on local need and external policy contexts and funding opportunities.

¹ 'Affordable Housing' is defined in the *Planning and Environment Act 1987* as follows: *housing, including social housing, that is appropriate for the housing needs of very low, low and moderate income households*. Wherever the term 'Affordable Housing' (intentionally capitalised) is used in this Policy, it has the same meaning as the definition at Section 3AA of Act.

² .id Consulting (c. 2023) Housing monitor: Hobsons Bay City (<https://housing.id.com.au/hobsons-bay>).

³ United Nations (c. 2023) Universal Declaration of Human Rights (<https://www.un.org/en/about-us/universal-declaration-of-human-rights>).

⁴ VicHealth (n.d.) Housing and health – Research summary (https://www.vichealth.vic.gov.au/sites/default/files/Housing_and_Health_Research-Summary_web.pdf).

⁵ Ibid.

This Policy identifies four key roles for Council in seeking to increase the supply of Affordable Housing: Advocate, Planner, Partner, and Connector (see Section 4 for more detail). These roles operate within the broader context of Council’s core responsibilities, legislative obligations, and the need to maintain financial sustainability for current and future generations.

This Policy replaces Council’s Affordable Housing Policy Statement 2016.

3. Statement of Intent

Hobsons Bay City Council acknowledges that safe, secure and affordable housing is a fundamental human right, and a key determinant of individual and community health and wellbeing. Council will continue to support and encourage increased supply of Affordable Housing in Hobsons Bay (particularly via the Hobsons Bay Affordable Housing Trust) to meet the current and future needs of our community.

4. Context

Defining Affordable Housing

This Policy adopts the current definition of Affordable Housing in the *Planning and Environment Act 1987*. As per Section 3AA of the Act, Affordable Housing is defined as:

housing, including social housing, that is appropriate for the housing needs of any of the following:

(a) very low income households

(b) low income households

(c) moderate income households

The income ranges that define the above household groups are based on data published by the Victorian Government each year (see Table 1).⁶ The Victorian Government has also established eight criteria that need to be considered when determining whether housing is appropriate for the needs of lower income households, including allocation, affordability, longevity, tenure, type of housing, location, integration, and estimates of housing need.⁷

Table 1: Household Income ranges for Affordable Housing in Greater Melbourne (June 2023)

	Very low income range (annual)	Low income range (annual)	Moderate income range (annual)
Single adult	Up to \$29,770	\$29,771 to \$47,630	\$47,631 to \$71,450
Couple, no dependent	Up to \$44,650	\$44,651 to \$71,450	\$71,451 to \$107,170
Family (with one or two parents) and dependent children	Up to \$62,510	\$62,511 to \$100,030	\$100,031 to \$150,030

The definition of Affordable Housing in the *Planning and Environment Act 1987* includes different types of Affordable Housing that exist within a broader housing ‘continuum’ (see Figure 1).

⁶ Governor in Council Order (2023) *Planning and Environment Act 1987, Section 3AB – Specification of Income Ranges for Affordable Housing*, June 2023.

⁷ Victorian Government (2018) *Ministerial Notice – Specified Matters under Section 3AA(2) of the Planning and Environment Act 1987*, May 2018.

This Policy will focus primarily on the following types of Affordable Housing: social housing, affordable rental housing, and affordable purchase housing. Crisis accommodation and transitional housing will not be a primary focus for this Policy, as they typically provide short-term housing options for people experiencing homelessness or an immediate crisis such as family violence. These types of housing have specific planning controls in the Hobsons Bay Planning Scheme, e.g. Clause 52.22 (Community Care Accommodation) and Clause 52.23 (Rooming House). Private rental and private ownership are also out of scope, as Council has limited capacity to influence housing affordability in the private market.

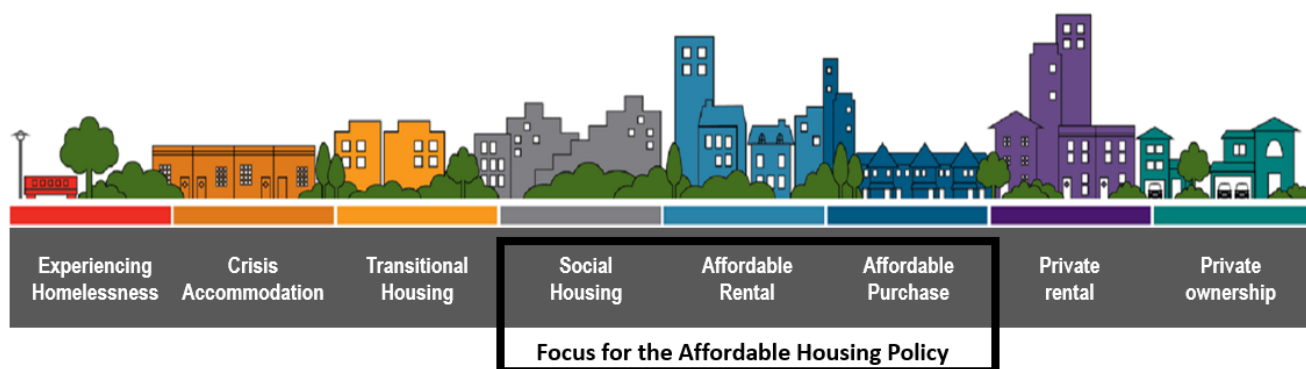


Figure 1: Housing continuum

(Source: adapted from <https://www.northumberland.ca/en/housing-help/housing-continuum.aspx>)

The following definitions of the key types of Affordable Housing have been adapted from the Victorian Government⁸ and will be used in this Policy:

- **Social housing** - rental housing suitable for the needs of very low- and low-income households provided either by government (public housing) or by registered housing agencies (community housing) and supported with a subsidy of some kind. Tenants access social housing via the Victorian Housing Register and rents are typically set as a percentage of income, e.g. 25 to 30 per cent.
- **Affordable rental housing** – housing suitable for the needs of (primarily) moderate income households, typically provided either by government or by registered housing agencies. Housing is priced so these households can meet their other essential living costs. Tenants are subject to eligibility criteria and rents are usually set as a percentage of market rate, e.g. 70 to 80 per cent. Affordable rental housing may also be delivered through programs such as the Commonwealth Government’s National Rental Affordability Scheme (ending in 2026) and the Victorian Government’s Homes Victoria Affordable Home program.
- **Affordable purchase housing** - housing suitable for the needs of (primarily) moderate income households, typically provided or supported by government, registered housing agencies or private developers. Housing may be priced as a percentage of market rate (e.g. 70 to 80 per cent) and/or delivered through programs such as ‘shared equity’ or ‘rent to buy’ (see Key Terms).

Through this Policy, Council will seek to increase the supply of social housing (typically for very low- and low-income households) and affordable rental and affordable purchase housing (typically for moderate-income households) in Hobsons Bay.

⁸ Homes Victoria (2021) *Establishing a 10-Year Strategy for Social and Affordable Housing: A discussion paper prepared for the Victorian community by the Victorian Government*, <https://www.homes.vic.gov.au/10-year-strategy-social-and-affordable-housing>, accessed June 2023.

Roles and responsibilities

The Commonwealth and Victorian Governments are primarily responsible for setting the policy, legislative and funding contexts for Affordable Housing. Like most local governments in Victoria, Hobsons Bay City Council plays a key role through land use planning and advocacy. However, Council has extended its role through its establishment and ongoing support of the Hobsons Bay Affordable Housing Trust and consideration of the use of Council-owned land for Affordable Housing projects. The roles and responsibilities of Council and other levels of government are outlined below, alongside other key stakeholders such as the Hobsons Bay Affordable Housing Trust, registered housing agencies, landowners and developers, support services, and local communities and businesses.

Commonwealth Government

The Commonwealth Government oversees tax policy frameworks that affect housing demand and affordability in the private market, including through negative gearing and capital gains tax. It also delivers programs that aim to provide increased access such as First Home Buyer Grants. In a more targeted way, the Australian Government also funds homelessness services, offers low-cost financing for social housing projects, and provides payments to individuals through Commonwealth Rent Assistance.

The Commonwealth Government will also take a more active role in funding construction of Affordable Housing through the Housing Australia Future Fund (HAFF). The HAFF will provide funding for various types of Affordable Housing, complemented by the National Housing Accord (with a focus on affordable rental housing) and the Social Housing Accelerator program (with a focus on social housing). The Commonwealth Government has also sought to coordinate reforms to rental standards and land use planning frameworks through National Cabinet.

Victorian Government

The Victorian Government plays a central role in the supply of Affordable Housing in Victoria. It funds and manages the public housing system, including around 1,000 properties in Hobsons Bay. It also administers the community housing regulatory framework through the *Housing Act 1983* and establishes the rights and responsibilities of renters and rental providers through the *Residential Tenancies Act 1997*.

The Victorian Government also oversees Victoria's planning system through the *Planning and Environment Act 1987*. In 2018, a definition of 'Affordable Housing' was added to the *Planning and Environment Act 1987*, alongside a new objective to 'facilitate the provision of affordable housing in Victoria'. In 2020, the Big Housing Build commenced, a \$5.3 billion investment which aims to deliver over 12,000 new social and affordable dwellings over four years. To streamline implementation of the Big Housing Build, the Victorian Government also introduced changes to the planning system that apply to various Affordable Housing projects.

In September 2023, the Victorian Government announced Victoria's Housing Statement which outlines a wide range of planning and housing reforms with the broad aim to improve housing supply and affordability in Victoria. Alongside the Statement, the state government introduced amendments to the Hobsons Bay Planning Scheme that have the potential to reduce Council's role in assessing significant residential development and negotiating Affordable Housing contributions on these sites.

Hobsons Bay City Council

Hobsons Bay has taken a proactive approach to addressing a lack of Affordable Housing, most notably through the establishment of the Hobsons Bay Affordable Housing Trust and consideration of the use of Council-owned land for Affordable Housing projects. This work has

been guided by the Affordable Housing Policy Statement 2016, and complemented by other Council plans, strategies and policies, including the Council Plan 2021-25, Hobsons Bay Housing Strategy 2019, Hobsons Bay Property Strategy 2021 and A Fair Hobsons Bay for All 2019-23.



Figure 2: The role of Council in the provision of Affordable Housing

Through this Policy, Council will continue to work across four key roles (see Figure 2).

Role 1: Advocate

Council has a role in advocating for the local community and its interests in response to policy and funding proposals set by the state and federal governments that impact access to Affordable Housing. Through this role, Council engages with decision-makers within other levels of government, as well as peak bodies, industry representatives, neighbouring Councils and other key stakeholders. It also prepares submissions to represent the views of Council and local communities to inform government inquiries, policy development and other related projects.

Role 2: Planner

Council plays a key role in land use planning and development in Hobsons Bay. As the Responsible Authority for the assessment of planning permit applications against the Hobsons Bay Planning Scheme, Council makes decisions about the types of residential developments delivered in Hobsons Bay.

Through the preparation of planning scheme amendments, Council can also introduce new local policy or residential zones that encourage different types of dwelling stock that may be more affordable (e.g., apartments) in appropriate locations. Council also negotiates Affordable Housing contributions where the development or rezoning of land results in a significant uplift in accordance with the objectives of the *Planning and Environment Act 1987* and this Policy.

Role 3: Partner

Council plays a more direct partner role through its support for the Hobsons Bay Affordable Housing Trust and by considering the use of Council-owned land for Affordable Housing projects. This demonstrates Council's strong commitment to increasing supply and has been consolidated through the 2016 Policy Statement. This role is guided by detailed and robust governance arrangements and is also informed by Council's current and forecast financial position, core responsibilities, and legislative requirements under the *Local Government Act 2020*.

Role 4: Connector

Increasing the supply of Affordable Housing relies on the support multiple organisations and local communities, and Council plays an important role in this process. Council engages and connects with key stakeholders and helps to build community awareness and understanding of the need

for Affordable Housing. This role extends to support for residents and households experiencing or at risk of homelessness and insecure housing. While Council does not deliver these services, it may provide referrals to support agencies and support more coordinated local responses.

Hobsons Bay Affordable Housing Trust

The Hobsons Bay Affordable Housing Trust has been established as a perpetual Charitable Trust for the purpose of providing a range of affordable, secure and appropriate housing in the City of Hobsons Bay. The Trust may acquire land or existing buildings in Hobsons Bay with the purpose of refurbishing them for Affordable Housing or to construct new dwellings. Housing is made available to 'eligible residents', i.e. an individual or household in need of Affordable Housing with significant links to the City of Hobsons Bay. **The Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system.**

In 2020, Housing Choices Australia (HCA) was appointed by Council as the Trustee of the Hobsons Bay Affordable Housing Trust. HCA is a registered housing agency and has experience managing other housing trusts, as well as developing and managing Affordable Housing in Hobsons Bay and across metropolitan Melbourne. The Trustee will deliver Affordable Housing projects on behalf of the Trust such as the Epsom Street Affordable Housing project (subject to external funding) and will manage future Affordable Housing contributions for the benefit of Hobsons Bay residents. More broadly, the further development of the Trust is a key priority for Council, and an important part of our approach to increasing supply of Affordable Housing in Hobsons Bay.

Registered housing agencies

Registered housing agencies (RHAs) are not-for-profit organisations established to develop and manage Affordable Housing. RHAs are a regulated sector under the *Housing Act 1983*. The Victorian Housing Registrar is responsible for the regulatory oversight of the sector, ensuring it delivers safe, secure and affordable housing and protects investment into the sector.

RHAs may contribute to increasing supply by developing their own land or land that is owned or made available by government agencies or private developments. They may also apply for government funding for housing development and can accept developer contributions through the planning system by agreeing to purchase dwellings at a reduced agreed price or accepting cash, land or other contributions.

The following registered housing agencies currently manage Affordable Housing in Hobsons Bay: Unison Housing; Aboriginal Housing Victoria; Common Equity Housing; Haven Home Safe; Housing Choices Australia; Launch Housing; United Housing Co-operative; Williamstown Rental Housing Co-Op; Wintringham Housing; Women's Housing; and Women's Property Initiatives.⁹

Other key stakeholders

There are a range of other stakeholders that influence the supply of Affordable Housing in Hobsons Bay. These include:

- **Developers and landowners** – under the current planning framework, developers and landowners make Affordable Housing contributions in the form of cash, land or dwellings.
- **Government agencies** – there are a range of government agencies that can enable increased local supply, including Homes Victoria and the National Housing Finance and Investment Corporation (Housing Australia).

⁹ Internal Council data.

- **Neighbouring Councils** – the need for Affordable Housing extends beyond municipal boundaries, and neighbouring Councils can support collective advocacy or initiatives to increase local supply.
- **Support services** – local service providers support local communities affected by housing stress, homelessness and limited access to Affordable Housing, including through financial, legal, health, educational and material aid support.
- **Local communities and businesses** – residents and businesses are Council's primary stakeholders and can play various roles, including leading development (as developers or landowners), providing feedback on Council planning and decisions, and/or living in Affordable Housing within Hobsons Bay.

Affordable Housing Needs Assessment

There is a diverse and growing need for Affordable Housing in Hobsons Bay. It is estimated that more than 1,400 moderate, low and very low-income households are currently in need of Affordable Housing, which equates to 4.1 per cent of all households.

In June 2022, Hobsons Bay was home to just under 92,000 people, with the population forecast to grow steadily to around 120,000 by 2041. Over the past decade, housing costs have grown, with median prices for houses (up 83%), units (up 58%) and vacant house blocks (up 144%) all increasing substantially.¹⁰ Additionally, in 2023, just seven per cent of private rental properties are affordable for very low-income households in Hobsons Bay, and none of these affordable for those relying on income support such as JobSeeker or Youth Allowance.¹¹ We also have a growing number of people (particularly women) seeking support through Specialist Homelessness Services.¹²

Homelessness and housing stress continue to drive need for Affordable Housing in Hobsons Bay. Almost 300 people were experiencing homelessness on Census night 2021 and a further 262 people were living in marginal housing.¹³ Additionally, between 2011 and 2016, women aged 55+ were the fastest growing group experiencing homelessness in Australia, with data from 2021 showing that homelessness rates have not fallen for this group.¹⁴ Additionally, the number of households on the Victorian Housing Register for the Altona and Werribee Districts, which incorporate Hobsons Bay, has also grown in recent years, with single person households including parents and older people making up the vast majority.

Figure 3 shows that unmet need for Affordable Housing is highest amongst lone-person households, affecting almost one in five households (18.7%) in this group across all household income groups (very low, low and moderate). A smaller (but still substantial) proportion of family households (11.6%) are also in need, primarily in very low- and low-income households income groups. As such, future social housing stock delivered in Hobsons Bay (typically for very low- and low-income households) should prioritise one-, two- and three-bedroom dwellings, while affordable rental and affordable purchase housing stock (typically for moderate income households) should prioritise one- and two-bedroom dwellings with a focus on lone person households.

¹⁰ Department of Transport and Planning (c. 2023) About Valuer-General Victoria (<https://www.land.vic.gov.au/>).

¹¹ Anglicare Australia (2023) 2023: Rental Affordability Snapshot (<https://www.anglicare.asn.au/publications/2023-rental-affordability-snapshot/>).

¹² Australian institute of Health and Welfare (2022) Specialist homelessness services annual report 2021-22, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/about>

¹³ Australian Bureau of Statistics (2023) Estimating Homelessness: Census (<https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>).

¹⁴ Ibid.

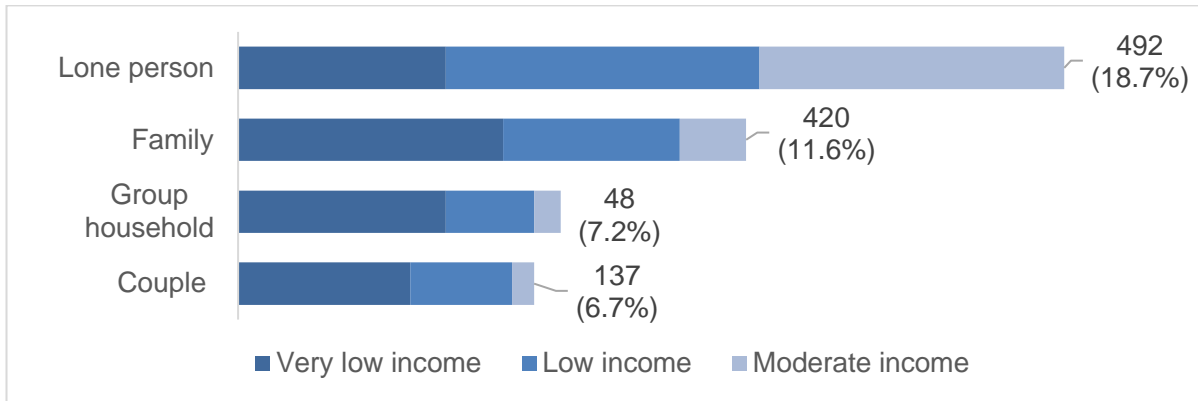


Figure 3: Households in need of Affordable Housing (% of household type)
 (Source: ABS Census of Population and Housing, 2021. Compiled and presented by .id)

Based on current need and forecast population growth, it is estimated that the need for Affordable Housing will increase to 1,987 households by 2041 without adding any further supply.¹⁵ To fully meet this need, approximately 17 percent of all new dwellings built until 2041 would need to be Affordable Housing (representing around 100 new Affordable Housing dwellings per year).¹⁶ Based on this forecast demand, even if Council were able to negotiate with developers to deliver Affordable Housing dwellings in accordance with Commitments 2.1 and 2.2 of this Policy, there would still be a significant shortfall of supply in 2041.

Addressing this issue of Affordable Housing in Hobsons Bay will therefore require a multifaceted approach by Council. As reflected in the six key action areas set out in this Policy, this approach would include:

- advocacy to the State and Federal Government
- development of the Hobsons Bay Affordable Housing Trust
- securing Affordable Housing contributions through the planning system
- identification and use of surplus government owned land for Affordable Housing
- building community awareness and support for vulnerable residents

Further detail on the Affordable Housing Needs Assessment is presented in the Affordable Housing Policy Background Paper.

Land use planning considerations

In circumstances where the planning scheme is being amended to make changes to the land use (zoning) or development potential of land, it is argued that the planning system is delivering a significant uplift in value and that at least part of this uplift should be captured for the purposes of addressing broader public policy goals in relation to Affordable Housing.

Hobsons Bay works within the current voluntary negotiation framework for Affordable Housing contributions, established through the Victorian Planning System, the *Planning and Environment Act 1987* and supporting policies and processes.

Council has successfully negotiated Affordable Housing contributions as part of the process of rezoning larger 'brownfield' sites (also referred to as Strategic Redevelopment Areas or SRAs).

¹⁵ .id Consulting (c. 2023) Housing monitor Hobsons Bay City (<https://housing.id.com.au/hobsons-bay>).

¹⁶ This is calculated as a proportion of the total forecast additional 11,813 households in Hobsons Bay by 2041. See .id Consulting (2023) Housing monitor Hobsons Bay City (<https://housing.id.com.au/hobsons-bay>).

This has supported by the 2016 Policy Statement that seeks a 10 percent contribution towards Affordable Housing as part of the rezoning of a SRA.

Council has also secured Affordable Housing contributions on residential development sites through the planning permit process. The threshold for seeking contributions outside of SRAs in the 2016 Policy Statement was 20 or more dwellings. Given the current and forecast unmet need for Affordable Housing in Hobsons Bay, this Policy will seek an Affordable Housing contribution for planning permit applications that deliver 10 or more dwellings and for all residential rezonings.

While the Victorian Government encourages voluntary negotiations through the planning system, the planning and development industry have highlighted that this process creates uncertainty for landowners, developers, and the community.¹⁷ A mandatory provision towards Affordable Housing in the planning system could be of benefit to Council as it would remove the requirement for lengthy negotiations.

A mandatory provision in the planning scheme would also ensure contributions are secured for smaller development sites as well as rezonings. In future, Council will need to focus more on negotiating Affordable Housing contributions via development and infill applications given the limited vacant or brownfield sites that remain within Hobsons Bay. However, any mandatory provision would need to be created in such a way that the contribution is fair and reasonable and is borne solely by the developer or recipient of any uplift from a development or rezoning. Any costs should not be passed on unfairly to the Hobsons Bay community.

Affordable Housing contributions through the planning system will also be important for the ongoing viability of the Hobsons Bay Affordable Housing Trust. Through this Policy, Council will explore what incentives it can provide for landowners and developers to work with the Trust when delivering their Affordable Housing contributions.

5. Community and Stakeholder Engagement

The following community and stakeholder engagement processes informed the development of this Policy:

- **Preliminary engagement (March to April 2023)** – a series of interviews were conducted with key stakeholders, including Council staff and representatives from community housing providers, peak organisations, and local service providers.
- **Public consultation (July to August 2023)** – the Affordable Housing Draft Policy Statement was made available for public comment via Council’s Participate Hobsons Bay website and promoted broadly. Key stakeholders were also invited to make a submission, including developers and landowners, registered housing agencies, government agencies, peak bodies, and local support services.

Key themes to emerge from the above community and stakeholder engagement include:

- **Recognising the need and benefits of Affordable Housing** – respondents recognised that housing is a human right, and that Affordable Housing plays a key role in building stronger, healthier, and more diverse communities; respondents also highlighted a role for Council in raising awareness and understanding of the need and benefits in local communities.

¹⁷ Katrina Raynor, Georgia Warren-Myers and Matthew Palm (2020) ‘Confusing and not delivering enough’: developers and councils want new affordable housing rules’ (<https://findanexpert.unimelb.edu.au/news/12508-%27confusing-and-not-delivering-enough%27---developers-and-councils-want-new-affordable-housing-rules>).

- **More Affordable Housing** – respondents stated that more residential developments should include Affordable Housing, with some suggesting that all larger developments should be required to include an Affordable Housing contribution.
- **Funding and policy reform** – respondents identified key reforms needed to increase the supply of Affordable Housing, including consistent funding, mandatory provision in larger developments, and increased engagement between decision-makers.
- **Negotiation and incentives** – respondents encouraged Council to continue negotiating Affordable Housing contributions, while recognising that it can also provide incentives to encourage increased supply of Affordable Housing and housing diversity more broadly.
- **Building the Trust** – respondents encouraged Council to continue supporting the Hobsons Bay Affordable Housing Trust, while considering new and emerging housing models in its efforts to increase supply such as ‘Build to Rent’ and ‘Tiny Homes’.
- **Location and density** – respondents supported well-located Affordable Housing development, while also expressing some concerns that future supply may be concentrated in high-density developments, leading to impacts on the built environment and residents’ support needs.
- **Infrastructure and support** – respondents highlighted the need for more infrastructure (e.g. roads, public transport) and support services (e.g. housing support) to respond to future residential development in Hobsons Bay, including Affordable Housing.
- **Supporting vulnerable residents** – respondents encouraged Council to recognise the impact of the current need for Affordable Housing in Hobsons Bay, and the role Council can play in building connections between key stakeholders and supporting vulnerable residents to access available support services.

6. Action Areas

Council’s Affordable Housing Policy is built on six action areas.

Action Area 1: Advocacy and Leadership

Council will advocate for ongoing policy and funding support from the Victorian and Commonwealth Governments to deliver new Affordable Housing dwellings and maintain existing stock in Hobsons Bay. It will also advocate for changes to the Victorian planning system that deliver more certainty for Council, developers, registered housing agencies and local communities. Council will also engage with decision makers at all levels of government to advocate for outcomes that benefit local communities in Hobsons Bay.

Council will:

- 1.1 Advocate to State and Federal Governments for a strategic approach to building supply of Affordable Housing in Hobsons Bay, underpinned by robust policy frameworks and sustained and consistent funding.**
- 1.2 Advocate to the State Government for a new state planning provision that makes Affordable Housing contributions mandatory for residential rezonings and**

residential developments, where this would be fair and reasonable and of benefit to the community.

- 1.3 Advocate to State and Federal Governments and relevant government agencies to make suitable government-owned land available to the Hobsons Bay Affordable Housing Trust to increase the supply of Affordable Housing in Hobsons Bay.**
- 1.4 Engage with State and Federal Governments, registered housing agencies, neighbouring Councils, and other key stakeholders to share information, identify priorities and clarify local need, while ensuring the interests of Hobsons Bay are represented and considered in planning and decision making.**

Action Area 2: Land use planning

Council will seek Affordable Housing contributions¹⁸ through the planning system, including through timely negotiations with landowners and developers, and by building skills and capability within Council. The Hobsons Bay Affordable Housing Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system.

Council will:

- 2.1 Seek Affordable Housing contributions when preparing planning scheme amendments that propose a rezoning of land to enable a residential use. Council will seek a 10 per cent Affordable Housing contribution on all relevant planning scheme amendments.**
- 2.2 Seek Affordable Housing contributions when assessing planning permit applications that propose residential development. Council will seek a 5 to 10 per cent Affordable Housing contribution for relevant sites that yield 10 or more residential dwellings.**
- 2.3 Implement a centralised internal process for negotiating, formalising, recording, and reporting all Affordable Housing contributions secured through the planning system.**
- 2.4 Continue to prioritise the assessment of planning permit applications that propose to deliver an Affordable Housing contribution, including through the allocation of an experienced planning officer and the provision of relevant and timely information and advice.**
- 2.5 Continue to build skills, knowledge and capability within Council to engage, support and negotiate with developers, landowners, registered housing agencies and other key stakeholders in regard to Affordable Housing contributions.**
- 2.6 Prepare a planning scheme amendment to update the Hobsons Bay Planning Scheme to reference the Affordable Housing Policy, the Hobsons Bay Affordable Housing Trust, and the need to facilitate the increased supply of Affordable Housing in Hobsons Bay.**
- 2.7 Consider incentives within Council's control to encourage more Affordable Housing to be delivered through the planning system. For example, consider a priority**

¹⁸ Under Commitments 2.1 and 2.2, an Affordable Housing contribution may include gifted land or dwellings, discounted sale of land or dwellings, monetary contributions (or a combination of these). The value of the contribution will be determined on a case-by-case basis through negotiation with Council. The Hobsons Bay Affordable Housing Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system. For more information, please refer to 'Key Terms' (section 8).

planning process that retains Council Officer delegation for relevant planning permit applications that propose an Affordable Housing contribution of at least 5 per cent, consistent with Commitment 2.2 of this Policy.

Action Area 3: Hobsons Bay Affordable Housing Trust

Council will work in partnership with the Trustee to support the further establishment and growth of the Hobsons Bay Affordable Housing Trust. The Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system and will lead the development of Affordable Housing projects in Hobsons Bay.

Council will:

- 3.1 *Monitor the Trustee's development and implementation of Hobsons Bay Affordable Housing Trust Annual Business Plans (or other planning tools, as required) and report progress to Council.***
- 3.2 *Work with the Trustee to develop, implement and update (as required) governance and legal frameworks to ensure they are 'fit for purpose' and enable the Hobsons Bay Affordable Housing Trust to maximise its potential and work towards its purpose as effectively as possible.***
- 3.3 *Engage with the Trustee to inform Council's negotiations for Affordable Housing contributions to the Hobsons Bay Affordable Housing Trust, including consideration of appropriate sites proposed for residential development or rezoning.***
- 3.4 *Identify and where appropriate implement incentives within Council's control that encourage developers, landowners, and other key stakeholders to use the Hobsons Bay Affordable Housing Trust to deliver their Affordable Housing contributions.***
- 3.5 *Promote the Hobsons Bay Affordable Housing Trust across Council and with residents, developers, government agencies and other key stakeholders as Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system.***
- 3.6 *Support the Hobsons Bay Affordable Housing Trust to seek government and private funding, including (but not limited to) federal and state government funding, low-cost finance, rent assistance, philanthropic grants, bequests, and transfers of appropriate land or other assets.***
- 3.7 *Support the Hobsons Bay Affordable Housing Trust to deliver Affordable Housing projects and to explore appropriate and innovative partnership opportunities to grow its portfolio and increase the supply of Affordable Housing in Hobsons Bay, including (but not limited to) joint ventures with private developers and partnerships with government agencies.***

Action Area 4: Use of government-owned assets

Council will explore opportunities to use its assets typically land or other assets such as 'air rights' to increase supply. It will also work with other levels of government to identify suitable surplus land or existing Affordable Housing sites for transfer to the Hobsons Bay Affordable Housing Trust to establish a long-term pipeline to support future projects. All work undertaken within this action area will support and align with the Hobsons Bay Property Strategy 2021 and other relevant Council plans, policies and strategies.

Council will:

- 4.1** *When delivering actions to meet commitments in Council's Property Strategy 2021, consider Affordable Housing as one of the outcomes of the assessment of Council-owned assets, including assets deemed surplus to requirements.*
- 4.2** *Assess the suitability and feasibility of relevant Council-owned asset(s) for contribution to future Affordable Housing projects, as part of Council's standard processes.¹⁹ Following detailed assessment, Council will also consider endorsing suitable and feasible asset(s) for transfer to the Hobsons Bay Affordable Housing Trust to contribute to a pipeline of sites for the purpose of developing and operating Affordable Housing in Hobsons Bay.*
- 4.3** *Finalise the process to transfer Council-owned land at 7-45 Epsom Street, Laverton to Housing Choices Australia, in its capacity as Trustee of the Hobsons Bay Affordable Housing Trust, for non-monetary consideration for the purposes of developing and operating Affordable Housing on the site (subject to external funding and other conditions and legislative obligations).*
- 4.4** *Engage with State and Federal Governments and relevant government agencies to identify suitable surplus government-owned assets or existing social housing sites in Hobsons Bay for consideration for transfer to the Hobsons Bay Affordable Housing Trust for inclusion in the pipeline of sites for future Affordable Housing projects.*

Action Area 5: Community awareness and understanding

There are varying levels of understanding and acceptance of Affordable Housing in Hobsons Bay. Our community recognise the need for increased supply to support different groups, ranging from households struggling with growing housing costs to people sleeping rough. However, there are also pockets of opposition to some developments, which may be driven by local concerns or stigma attached to Affordable Housing. Through this Policy, Council will build community awareness and improve understanding for how Affordable Housing contributes to more diverse, healthy, and safe communities.

Council will:

- 5.1** *Deliver and support research to improve the evidence base on Affordable Housing in Hobsons Bay, including local needs assessments, understanding community perceptions and attitudes, and testing the feasibility of different housing models.*
- 5.2** *Monitor, share and promote relevant research, data and other information relating to the need for and supply of Affordable Housing in Hobsons Bay.*
- 5.3** *Engage with local communities and businesses to raise awareness and build support for Council's efforts to increase supply, while improving understanding of the need for and the benefits of Affordable Housing in Hobsons Bay.*

Action Area 6: Supporting at risk residents

Council will continue to monitor public health and building safety compliance of local rooming houses as required under legislation. It will also support at risk residents by building internal capability and processes, and continuing to facilitate connections between service providers, housing agencies and other key stakeholders. Council will also continue to apply rates discounts

¹⁹ Under Commitment 4.2, assessment may include (but not be limited to) planning controls, site size, location, current or proposed use, and access to services, retail, and transport.

and rebates for eligible residents, and advocate for and explore initiatives that improve housing outcomes for vulnerable residents.

Council will:

- 6.1 Monitor compliance of registered rooming houses in Hobsons Bay to ensure adherence to building safety and public health and wellbeing standards, as required under relevant legislation.**
- 6.2 Develop coordinated processes within Council to support residents experiencing or at risk of homelessness to access available services and supports.**
- 6.3 Support and facilitate connections between organisations that assist residents experiencing or at risk of homelessness, including services providers, registered housing agencies, and government agencies.**
- 6.4 Assist lower income property owners to remain in the private housing system by applying rates discounts for eligible pensioners, rates rebates to eligible war veterans and widows, and considering rates reductions in cases of hardship.**
- 6.5 Consider changing the rating treatment for properties owned or managed by the Hobsons Bay Affordable Housing Trust as part of the development of Council's Revenue and Rating Plan or through other appropriate processes.**
- 6.6 Advocate for and explore initiatives that improve housing outcomes for at risk residents, including better access to housing and homelessness support services and appropriate renewal of public housing estates.**

7. Implementation and Monitoring

The Policy will guide Council's efforts to increase the supply of Affordable Housing in Hobsons Bay. It complements Council's other plans, policies and strategies, including:

- Council Plan 2021-25 (incorporating the Municipal Public Health and Wellbeing Plan)
- Hobsons Bay 2030 Community Vision
- Hobsons Bay Planning Scheme
- Hobsons Bay Housing Strategy 2019
- Hobsons Bay Property Strategy 2021
- Hobsons Bay Advocacy Strategy 2021-25
- Building Asset Management Plan 2020
- Asset Plan 2022-32
- Community Services and Infrastructure Plan 2020-30
- Revenue and Rating Plan 2021-22 to 2024-25
- A Fair Hobsons Bay for All 2019-23

This Policy is also expected to be added as a Background Document to the Hobsons Bay Planning Scheme through a future planning scheme amendment (see Commitment 2.6)

An operational implementation plan will outline key actions to be delivered through this Policy. The implementation plan will be informed by available resources, current priorities, and emerging issues and opportunities. Where additional resources are required, these will be subject to Council's budget processes and/or external funding opportunities.

Progress will be monitored and reported via Council's existing processes, which may include the Annual Report and/or other public reporting methods. The Implementation plan may also be reviewed and updated as actions are completed and/or new priorities arise.

This Policy will be reviewed within five years from the date of Council adoption to ensure it takes account of contemporary policy and funding contexts and relevant Council plans, policies and strategies. The implementation plan will continue to guide operational activities until any future updated policy is endorsed by Council.

8. Key Terms

The following key terms are used in this Policy, as defined below.

Affordable Housing

Affordable housing is a broad term which refers to housing that is affordable for lower income households. It is defined in the *Planning and Environment Act 1987* as 'housing, including social housing that is appropriate for the housing needs of very low, low and moderate income households'.

Affordable Housing contribution

Affordable Housing contributions can be facilitated through the Victorian planning system by agreement between the Responsible Authority and a developer or landowner as part of a site-specific planning scheme amendment or permit approval process.²⁰ Contributions may include gifted land or dwellings, discounted sale of land or dwellings, monetary contributions (or a combination of these options). The value of the contribution is determined on a case-by-case basis through negotiation with Council. The Hobsons Bay Affordable Housing Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system.

'Brownfield land'

'Brownfield land' refers to land that was (or is) being used for industrial purposes and has been (or is intended) to be rezoned to accommodate residential development. Council's Industrial Land Management Strategy 2008 identified a series of Strategic Redevelopment Areas on 'brownfield land' that have been subsequently rezoned for residential use.

Commonwealth Rent Assistance

Rent Assistance is a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing.²¹ Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Rent Assistance. There are varying eligibility criteria for social housing residents, with public housing residents not eligible and community housing residents eligible to receive Commonwealth Rent Assistance.

Community Housing

Community housing is a form of social housing managed by Registered Housing Agency (see 'Social Housing, below).

Hobsons Bay Affordable Housing Trust

The Hobsons Bay Affordable Housing Trust is a key commitment of Council's Affordable Housing Policy Statement 2016. The Policy Statement proposed that the Trust be established for the

²⁰ Affordable Development Outcomes & Moores (2021) *Options for Delivering and Securing Affordable Housing through the Planning System; A Guide for Councils and Registered Housing Agencies*, commissioned by CHIA Vic and MAV with funding support from Homes Victoria, www.chiavic.com.au, accessed September 2023.

²¹ Australian Government – Department of Social Services (2023) Commonwealth Rent Assistance (<https://www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance>).

charitable purpose of providing housing to low-income individuals or households that have a connection to Hobsons Bay. The Trust is Council's preferred method for delivering Affordable Housing contributions negotiated through the planning system. In 2020, Housing Choices Australia was appointed by Council as the Trustee of the Hobsons Bay Affordable Housing Trust.

Homelessness

There is no single agreed definition of homelessness. The Australian Bureau of Statistics uses six operational groups for presenting estimates of people experiencing homelessness on Census night.²² These groups are:

- people living in improvised dwellings, tents or sleeping out
- people living in supported accommodation for the homeless
- people staying temporarily with other households
- people living in boarding houses
- people in other temporary lodgings
- people living in 'severely' overcrowded dwellings

An alternative 'cultural definition' of homelessness (developed by academics David MacKenzie and Chris Chamberlain²³) includes three categories:

- Primary homelessness is experienced by people without conventional accommodation, e.g. sleeping rough or in improvised dwellings
- Secondary homelessness is experienced by people who frequently move from one temporary shelter to another, e.g. emergency accommodation, youth refuges, 'couch surfing'
- Tertiary homelessness is experienced by people staying in accommodation that falls below minimum community standards, e.g. boarding housing and caravan parks.

Housing Affordability

Housing affordability is not the same as Affordable Housing. It refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household income, regardless of whether the housing is Affordable Housing or market housing. Housing affordability is a significant issue across Australia as the increasing cost of housing has outpaced household income for many years.²⁴

Housing Stress

Housing stress is a specific term which refers to households having trouble meeting their financial housing obligations, either rent or mortgage payments. Moderate, low, and very low income households are considered to be in housing stress if they are spending more than 30 per cent of their gross household income on housing costs. Income brackets for this definition are classified as very low (< 50% of median), low (50% to 80% of median) and moderate (80% to 120% of median). Households on high incomes are not counted as being in housing stress, even if payments are above 30 per cent of income, as this is more likely to contain an element of choice, e.g. paying extra on a mortgage to complete the loan sooner.²⁵

Inclusionary Zoning

The Australian Housing and Urban Research Institute (AHURI) defines inclusionary zoning as follows: *A land use planning intervention by government designed to deliver affordable housing. It*

²² Australian Bureau of Statistics (2023) Estimating Homelessness: Census (<https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>).

²³ James Farrell (2012) 'Definition of homelessness changes but problems remain' (<https://theconversation.com/definition-of-homelessness-changes-but-problems-remain-9525>).

²⁴ South Gippsland Shire Council (c. 2022) Social and Affordable Housing Strategy (<https://yoursay.southgippsland.vic.gov.au/social-affordable-housing-strategy>).

²⁵ .id Consulting (c. 2023) Housing monitor Hobsons Bay City (<https://housing.id.com.au/hobsons-bay>).

either mandates or creates incentives for a residential development to provide a specified proportion or number of affordable housing dwellings.²⁶ Within the Australian context, inclusionary zoning has been implemented to varying degrees in South Australia, New South Wales and the Australian Capital Territory.

Key Worker

The following definition is adapted from research prepared for the Australian Housing and Urban Research Institute (AHURI): *There is no single definition of what constitutes a 'key worker'. The term usually refers to employees in services that are essential to a city's functioning but who earn low to moderate incomes. In cities and regions with high housing costs, this makes access to appropriate and affordable housing in reasonable proximity to work difficult for key workers.*²⁷

Marginal housing

In addition to homelessness operational groups, the ABS also compiles estimates from Census data for the following three groups of people living in marginal housing, but who are not classified as homeless:

- people living in other crowded dwellings
- people in other improvised dwellings
- people marginally housed in caravan parks.²⁸

Public Housing

Public housing is a form of social housing managed by the Victorian Government (see 'Social Housing, below).

Registered Housing Agency

Registered Housing Agencies provide Affordable Housing for very low, low and moderate-income households and allocate tenants from the Victorian Housing Register (see below). To become a Registered Housing Agency, a not-for-profit organisation must be a company limited by shares or guarantee, an incorporated association, or a co-operative. Housing managed by a Registered Housing Agency is usually long term or transitional, although some agencies also provide crisis housing and other forms of housing such as specialist disability accommodation and rooming houses. It is a regulated sector, and all registered agencies must comply with Performance Standards and other legislative requirements under the Housing Act. There are currently 10 Registered Housing Associations and 36 Registered Housing Providers in Victoria.²⁹

'Rent to buy' program

'Rent to buy' is a form of affordable purchase housing. Assemble Communities' 'Build to Rent to Own' is an example. Under the program, residents have the option to purchase after a five-year lease period at a pre-agreed price. The program is typically aimed at moderate income households.³⁰

Responsible Authority

'Using Victoria's Planning System', the Victorian Government's technical guide to the *Planning and Environment Act 1987*, provides the following definition of 'Responsible Authority': *the body responsible for the administration or enforcement of a planning scheme or a provision of a*

²⁶ Australian Housing and Urban Research Institute (AHURI) (2017) Understanding Inclusionary Zoning (<https://www.ahuri.edu.au/analysis/brief/understanding-inclusionary-zoning>).

²⁷ Catherine Gilbert, Zahra Nasreen and Nicole Gurrán for AHURI (2021) 'Housing key workers: scoping challenges, aspirations, and policy responses for Australian cities' (<https://www.ahuri.edu.au/research/final-reports/355>).

²⁸ Australian Bureau of Statistics (2023) Estimating Homelessness: Census (<https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>).

²⁹ State Government of Victoria (2022) Registered housing agencies in Victoria (<https://www.vic.gov.au/registered-housing-agencies-victoria>).

³⁰ Assemble (c. 2021) FAQs (<https://assemblecommunities.com/faq-cat/assemble-futures/>).

*scheme. A responsible authority is responsible for considering and determining planning permit applications and for ensuring compliance with the planning scheme, permit conditions and agreements. The responsible authority is usually the municipal council.*³¹

Shared equity program

Shared equity is a form of affordable purchase housing. It involves financing arrangements where the equity required for home ownership is shared between the purchaser, government and/or a Community Housing Provider. The Victorian Government's Victorian Homebuyer Fund is an example of a shared equity model. Under the program, the Victorian Government makes a financial contribution towards the purchase of a property (up to 25%) in exchange for a proportional interest (share) in the property. Purchases are required to repay the Government's financial contribution within the initial duration of the home loan plus 60 days.³²

Social Housing

Social housing is made up of two types of housing. **Public housing** is long-term rental housing that is owned and managed by the Victorian Government for eligible households, including people who are unemployed, on low incomes, live with a disability or mental illness, or who are at risk of homelessness. **Community housing** is secure, affordable, long-term rental housing that is owned or managed by a Registered Housing Agency, who may specialise in housing for a diverse range of tenants including women and children escaping family violence, people with a disability, or households with lower incomes.

Victorian Housing Register

The Victorian Housing Register is a centralised waiting list for all social housing providers in Victoria, administered by the Department of Families, Fairness and Housing). The register has two categories:

- Priority Access: for people who are homeless and receiving support; escaping or have escaped family violence; with a disability or significant support needs; or with special housing needs.
- Register of Interest: for all eligible applicants to register their interest in social housing.

As at December 2022, there were a total of 67,120 total applications on the Victorian Housing Register.³³

³¹ Department of Transport and Planning (2023) Using Victoria's planning system (<https://www.planning.vic.gov.au/guide-home/using-victorias-planning-system>).

³² State Revenue Office Victoria (2023) Homebuyer Fund (<https://www.sro.vic.gov.au/homebuyer/frequently-asked-questions-about-homebuyer-fund>).

³³ Homes Victoria (2023) Applications on the Victorian Housing Register (VHR) (<https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>).

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10. Further information

For further information on the Affordable Housing Policy, please contact Council's Social and Strategic Planning team on **1300 179 944** or email socialplanning@hobsonsabay.vic.gov.au

11. Document control

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