

Affordable Housing Action Plan

City of Greater Bendigo

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Executive Summary

Housing is a human right and considered as essential infrastructure in any community. Being able to access affordable and appropriate housing helps people secure and maintain a job, keep families safe, raise happy and healthy children, enjoy a better standard of living and contribute to their community. If we want to create a sustainable and prosperous community in Greater Bendigo this must be for all our residents, and this includes everyone having access to affordable housing.

Affordable housing is housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households.

In Greater Bendigo there is a growing affordable housing problem. The lack of a housing supply pipeline can have an impact on community members being priced out of the housing market. This results in individuals and families living in housing that they cannot afford, or waiting and hoping to secure social housing, or becoming homeless.

This Action Plan sets out the City's role and actions it will implement to support an increase in the supply and provision of affordable housing to meet the community's needs. The City already influences affordable housing in many different ways, however this Action Plan aims to bring this work together in a more coordinated way and focus those efforts to collectively achieve better outcomes for our community.

Community vision

Greater Bendigo celebrates our diverse community. We are welcoming, sustainable and prosperous. Walking hand in hand with the traditional custodians of this land.
Building on our rich heritage for a bright and happy future.

Affordable Housing Action Plan purpose

Set out the City's role and actions it will implement to support an increase in the supply and provision of affordable housing to meet the community's needs

Definitions

Affordable housing	Housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households
Social housing	Umbrella term that includes public housing (delivered by State Government) and community housing (delivered by Registered Housing Agencies)

Objectives

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

Increase existing supply of social housing from 4.6 per cent to meet demand of 10 per cent by 2036

Roles for Council

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

Purpose

Governments at all levels have a clear obligation to ensure that individuals and households have access to adequate, appropriate and affordable housing, as a cornerstone of a strong and fair society. Housing as a human right is recognised in the Universal Declaration of Human Rights, the Convention of the Rights of Child and by the Australian Human Rights Commission. Without a right to housing, many other basic human rights are compromised.¹ This includes the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development.² These matters are protected and promoted under the Victorian Charter of Human Rights and Responsibilities which councils are required to uphold.

The purpose of this Action Plan is to set out the role and actions the City will implement to support an increase in the supply and provision of affordable housing to meet the community's needs. This Action Plan will bring together the work the City already undertakes as part of its regulatory requirements to work in a more coordinated way and focus those efforts to collectively achieve better outcomes for our community.

Why affordable housing matters

Being able to access affordable and appropriate housing helps people secure and maintain a job, keep families safe, raise happy and healthy children, enjoy a better standard of living and contribute to their community. There is a clear relationship between housing and wellbeing, and access to adequate housing has a multitude of broader benefits, from better health outcomes to improved learning outcomes for children in school.³ When people do not have access to affordable housing then other basic needs, such as food and clothing, can be compromised. In Greater Bendigo, suburbs with higher proportions of households reporting that they ran out of food in the last 12 months are generally more likely to be within the low income ranges and experiencing housing stress.⁴

Housing looks different for individuals, couples and families. As people move through life stages their needs change – health, relationships and employment can influence the type of housing they need, their living arrangements and what they can afford.

Affordable housing is vital for the health, wellbeing and prosperity of our residents. If we want to create a sustainable and prosperous community in Greater Bendigo this must be for all our residents, and affordable housing must be considered essential infrastructure.

¹ Sidoti, C, 'Housing as a Human Right', Human Rights and Equal Opportunity Commission, (1996) <<https://www.humanrights.gov.au/our-work/rights-and-freedoms/projects/housing-homelessness-and-human-rights>>, accessed 17 Sep. 2019.

² Ibid.

³ Beer et al., 'Housing Policy, Housing Assistance and the Wellbeing Dividend: Developing an Evidence Base for Post-GFC Economies', Housing Studies, vol. 26 (2011), 1171-1192.

⁴ City of Greater Bendigo, 'Preliminary findings - Active Living Census 2019', 2019.

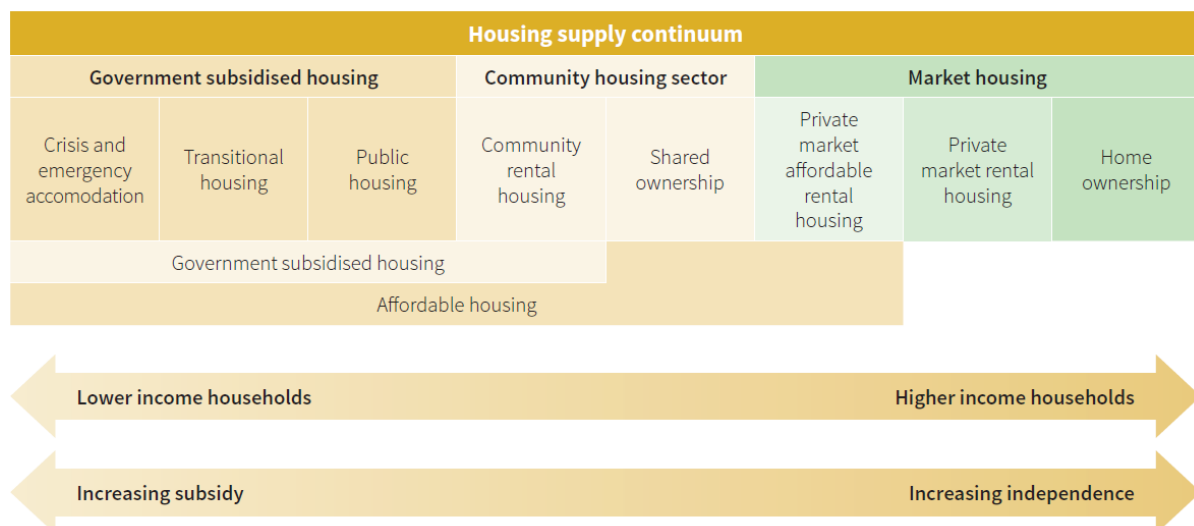
Defining affordable housing

In Victoria the Planning and Environment Act 1987 defines affordable housing as **housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households.**

Household income ranges are set by the Minister for Planning and released annually. The Minister also determines **what is appropriate for the needs of very low, low and moderate income households** (see [Appendix A](#)). This includes matters relating to allocating dwellings to eligible households, ownership and management of dwellings, design and energy efficiency of dwellings, location of housing in proximity to shops, services, employment and transport, integration for community cohesion.

Households in the very low to moderate income ranges are often struggling to, or are unable to, participate in the private market and are largely dependent on intervention to secure appropriate housing by government or Registered Housing Agencies (RHAs). The different **types of affordable housing** are included in Figure 1 below:

Figure 1. Housing supply continuum



See [Glossary](#) for housing definitions.

How is affordable housing different to social housing?

Social housing is an umbrella term that includes both public housing (government housing) and community housing (provided by Registered Housing Agencies). Social housing is short and long-term rental housing designed for people on low incomes particularly those who have recently experienced homelessness, family violence or have other special needs. Rents are capped to ensure affordability for tenants.

Affordable housing in Greater Bendigo

The total number and proportion of households in the affordable housing income ranges for Greater Bendigo are listed in Table 1 below. While the very low and moderate income ranges have remained relatively unchanged since 2011, those in the low income range have increased substantially (see Appendix A for definitions and income ranges).

Table 1. Greater Bendigo total households in the very low, low and moderate income ranges

	Very low income range		Low income range		Moderate income range	
	#	%	#	%	#	%
2011	15,654	45 %	6,098	18 %	7,771	23 %
2016	15,687	42 %	9,275	25 %	7,361	20 %

The number and proportions of household types within the affordable housing income ranges for Greater Bendigo are set out in Table 2 below. Single adult households within the very low income range account for the highest number and proportion across all household types and income ranges.

Table 2. Very low, low and moderate income ranges by household type in Greater Bendigo

	Very low income range		Low income range		Moderate income range	
	#	%	#	%	#	%
Single adult	5,971	55 %	2,193	20 %	1,567	14 %
Couple, no dependant	3,652	36 %	2,353	23 %	2,048	20 %
Family (with one or two parents) and dependent children	5,263	37 %	4,128	29 %	3,280	23 %

Income by household range is only measurable through data collected every five years as part of the ABS Census. It is acknowledged that this data is now five years old, however data will continue to be updated and monitored over time.

What is the scale of the problem?

Despite increasing awareness of the importance of housing, both among the community and across all levels of government, the evidence indicates that there is a growing housing affordability problem in many parts of Australia including Greater Bendigo. The lack of a housing supply pipeline can have an impact on community members being priced out of the housing market. This results in individuals and families living in housing that they cannot afford, or waiting and hoping to secure social housing, or becoming homeless, and often sacrificing food or heating and cooling.

During the COVID-19 pandemic lockdowns in 2020, more than 80 per cent of survey respondents, including local community and organisations, reported a worsening of issues relating to affordable housing, in particular the ability to pay for basic living expenses (such as food, heating, rent or mortgage payments) and being able to secure rental housing or delays with new housing.

Housing stress

The widely accepted definition for housing stress is measured by the 30/40 rule where the cost of housing is 'no more than 30 per cent of income for those households in the bottom 40 per cent of adjusted income distribution'.⁵ It applies to those who are renting and those who have a mortgage.

In 2016 there were an estimated 11,397 households in very low, low and moderate income ranges experiencing rental and mortgage stress. This means that 25.9% of all households in Greater Bendigo were vulnerable to a housing crisis or eviction due to rental or mortgage stress (see Table 3 below). Households experiencing the highest proportions include 71 per cent of very low income ranges in rental stress, and 72 per cent of low income ranges in mortgage stress.

Table 3. Total households in very low, low and moderate income ranges experiencing housing stress

Total very low, low and moderate income households and experiencing housing stress (spending >30% on housing) in Greater Bendigo 2016												
	Very low income households				Low income households				Moderate income households			
	Total households		In housing stress		Total households		In housing stress		Total households		In housing stress	
	#	%	#	%	#	%	#	%	#	%	#	%
Renting	5,809	37.0	4,126	71.0	2,507	27.0	1,067	43.0	1,554	21.0	80	5.0
Mortgage	2,793	18.0	1,739	62.0	3,735	40.0	2,684	72.0	3,950	54.0	1,701	43.0

When households within the very low, low and moderate income ranges experience housing stress, basic needs such as food, water consumption, heating and cooling are often sacrificed in order to keep living in their home. Housing stress and financial hardship can increase the risk of people and families becoming homeless. In Australia one in seven people have no savings, which means they are one bill away from not being able to pay their debts.⁶

Increasing demand for social housing

Social housing plays an important role in supporting some of the most vulnerable people in our community. This includes people on low incomes, particularly those who have recently experienced homelessness, family violence or have other special needs. Despite its importance, the supply of social housing has decreased over time. Capital investment by Government has decreased from building an annual average of 8,000 to 14,000 dwellings to now just 3,000.⁷ Since the 1990s Government has focussed more on individual subsidies such as first home owner grants and rent assistance.

⁵ Judith Yates and Michelle Gabriel, 'Housing affordability in Australia', *Australian Housing and Urban Research Institute (AHURI)*, (2006) <<https://www.ahuri.edu.au/research/nrv-research-papers/nrv3-3>>, accessed 13 Aug. 2019.

⁶ Evgenia Bourova, Ian Ramsay and Paul Ali, 'What 1,100 Australians told us about the experience of living with debt they can't repay', *The Conversation* [website], (2019) <<http://theconversation.com/what-1-100-australians-told-us-about-the-experience-of-living-with-debt-they-cant-repay-105296>>, accessed 4 Sep. 2019.

⁷ Lawson et al., 'Social housing as infrastructure: rationale, prioritisation and investment pathway', *AHURI*, (2019) <<https://www.ahuri.edu.au/research/final-reports/306>>, accessed 15 Aug. 2019.

As the supply of social housing has decreased, demand has increased. This is reflected in the growing number of people experiencing homelessness and those waiting to be housed in social housing.

Homelessness refers to individuals being unable to find accommodation that is adequate, or only having access to accommodation with limited or no tenure and no access to space for social relations.* In Australia, women aged 55 years and older are the fastest growing cohort experiencing homelessness. The issue of homelessness is also compounded for Aboriginal and Torres Strait Islander people who must deal with social and historical complexities relating to the dispossession of land, political justice and struggle for self-determination.

In 2016 the ABS Census estimated 295 people were experiencing homelessness in Greater Bendigo.⁸ However, due to the difficulty in counting homeless individuals as part of the Census, this is likely to be a significant undercount. Specialist homelessness services provided to people at risk of or experiencing homelessness increased by 32 per cent between 2015 and 2020, from 1,973 to 2,599.⁹ In 2020 there was a decrease in demand for these support services, however this is likely a result of the government's temporary increased funding in response to the COVID-19 pandemic. Many people experiencing homelessness in the Bendigo region are living in crowded dwellings, in temporary accommodation for the homeless, or stay temporarily with other households. In the Bendigo CBD rough sleepers are more likely to be males aged over 50 years and presenting with mental health issues. Anecdotally, many report having an awareness of support services or are under supervision of case workers and on the wait list for social housing.

Recently there has been an increase in the number of social housing properties, from 1,713 in 2016 to 2,404 in 2020. Yet the number of people still waiting for social housing has doubled over the same period, from 1,315 to 2,632 (increasing further to 2,729 people in March 2021). The growing acute social housing need is represented in Table 4 below.

Table 4. Acute social housing need in Greater Bendigo

	2015	2016	2017	2018	2019	2020
Estimated people experiencing homelessness		295	303 [^]	311 [^]	319 [^]	327 [^]
Social housing waiting list	1,239	1,315	1,533	1,760	2,183	2,632
<i>Unmet acute social housing need</i>					2,502	2,959
Existing social housing dwellings					2,386	2,404
Total acute social housing need					4,888	5,363

* This includes individuals who are sleeping rough, couch surfing, sleeping in their cars, living in hostels and refuges and those living in a single room without a kitchen or bathroom.

⁸ ABS, Census of Population and Housing: Estimating homelessness, 2016, cat. No. 2049.0, <<https://www.abs.gov.au/Ausstats/abs@.nsf/Latestproducts/2049.0Appendix12016?opendocument&abname=Notes&prodno=2049.0&issue=2016&num=&view>>, accessed 23 January 2019.

⁹ Australian Institute of Health and Welfare (AIHW), 'Specialist homelessness services annual report', (2019) <<https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>>, accessed 1 Oct. 2019.

[^] Calculated based on the annual average increase between 2011 and 2016 ABS Census

Illegal dwellings

Some individuals and families are unable to access the formal housing market and end up living in housing that does not meet the minimum standards for building requirements (referred to as illegal dwellings or unauthorised works). Because illegal dwellings are not constructed to a minimum standard they can often present a health and safety risk to the occupants. However, given long waiting lists for social housing, if councils commence proceedings to evict individuals and families, they will likely become homeless. Balancing Councils' obligation to uphold human rights and responsibilities, and ensuring a home is safe for the occupants is a difficult issue to resolve. This issue is complex and each Council across Victoria and Australia grapples with how to deal with it.

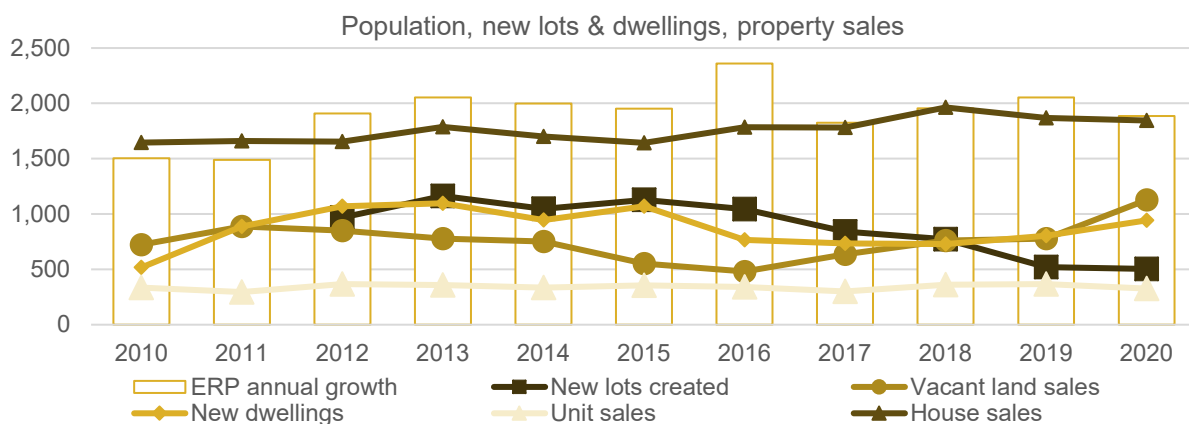
What is contributing to the problem?

Supply

Affordable housing is part of a much broader and complex housing system that is influenced by drivers such as population, employment, education, tourism and land supply. These factors all have an impact on the supply of housing and how it is delivered, including dwelling type, size, and energy efficiency. While the focus of this Action Plan is not to increase the general supply of housing, it is important to understand what is contributing the current issues with affordable housing.

Like many cities around Australia, Greater Bendigo is experiencing challenges between population growth and housing demand, increasing costs for subdivisions, building and buying houses, poor quality housing stock, changes in legislation and lending practices, delays during the subdivision process, and supply of materials for dwelling construction. The COVID-19 pandemic has placed even further pressure on these supply issues. Early population data indicates that many younger adults and families who would have otherwise moved to larger cities remained living in the regions.¹⁰ While land sales and new dwellings being constructed in 2020 increased, unit and house sales slightly decreased.

Figure 2. Greater Bendigo population, new lots and dwellings, property sales (source: Appendix C)



¹⁰ Andrew Rossiter, 'What were the early impacts of COVID-19 on population growth in Regional Australia?', .id [website], (2021) <<https://blog.id.com.au/2021/population-forecasting/what-were-the-early-impacts-covid-19-had-on-population-growth-in-regional-australia/>>, accessed 16 Jun. 2021.

Increasing property prices

Over time house sales and vacant land prices in Greater Bendigo have continued to increase. Between 2010 and 2020, the median house price in Greater Bendigo has increased from \$262,000 to \$404,164.¹¹ This represents an increase of 54 per cent, or \$142,164. Similarly, over the same time period, the median purchase price of land in Greater Bendigo has also increased by almost 65 per cent (or \$62,000), from \$97,000 in 2010 to \$160,000 in 2020.¹² In part land values can be attributed to the infrastructure costs associated with greenfield development, however these increasing prices mean that it is more difficult than ever for single households, retirees, those on lower incomes or first home buyers to purchase or build a house.

Larger homes and smaller households

With the rise in popularity of bigger homes, particularly in Australia, the size (floor area) of new homes in Greater Bendigo are increasing yet households are becoming smaller. In 2010 the average floor area of a home in Greater Bendigo was 228m² and by 2020 this increased to 313m². This represents an increase by almost 40 per cent over 10 years. While this increase is likely a result of the predominant household type being 'family households' (68%), the proportion of 'empty nesters' increased by 20.6 per cent from 2006 to 2016. This is an indicator of an ageing population who will likely need to downsize to smaller homes. However, despite our ageing population and growing need for smaller homes, there is a shortage of one or two bedroom housing Greater Bendigo. In 2016 there were 11,569 single/lone person households however there were only 7,741 one or two bedroom dwellings.¹³ There is a similar mismatch of supply and demand in social housing stock. Although the number of bedrooms is not publicly available, it is understood that social housing stock in Greater Bendigo is mostly three or four bedroom housing, yet there is high demand for single/lone person households.

Rising costs to run our homes

Costs associated with running a home have also been increasing as a result of poor-quality housing stock and rising energy prices. As the price of gas and electricity increases these energy inefficient homes result in high gas and electricity bills for those living within them – contributing to housing stress. In the context of affordable housing, housing quality is how a house functions and performs for the benefit of those living within the house now and into the future. Housing quality has a direct impact on people's health and wellbeing, connection to community, and ability to reduce energy costs and negative impacts on the environment. Housing quality includes environmentally sustainable design and universal design principles.*

¹¹ DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', *Houses by suburb*, (2019) <<https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>>, accessed 1 Oct. 2019.

¹² DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', *Property prices*, (2019) <<https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>>, accessed 21 Oct. 2019.

¹³ Ibid.

* See [Glossary](#) for definition of Environmentally Sustainable Design and Universal Design

Relatively inexpensive retail energy costs during the last decades of the 20th century masked the energy inefficiencies of the dwellings being constructed in Australia.¹⁴ That has now translated into high operating costs for many of those households given the increase in energy costs. Between 2008 and 2018 the price of electricity increased by 76 per cent and 53 per cent for gas.¹⁵ This acutely impacts the most vulnerable in our community, who are least able to afford it, simply as a result of turning on the heating or cooling just to stay comfortable in a poor-quality home.

Many of the homes we build today will still be in use in 50 or even 100 years' time. Therefore, the housing we create for the future will need to be flexible, adaptable and resilient, helping us to respond to both predicted and unexpected change.¹⁶ The quality of housing still to be constructed needs to look beyond the here and now, learn from the mistakes of the past and consider the health and comfort of occupants well into the future.

Challenges in the private rental market

With limited investment by State and Federal Government in social housing over many years, vulnerable households are increasingly reliant on the private rental market. Most rental properties are now offered by individuals and family investors, the bulk of which are home owners. In 2020 there were a total of 10,621 properties being rented in the private market across Greater Bendigo – significantly more than the 2,404 social housing dwellings being rented. Government legislation and tax incentives impact the private rental market and can significantly influence supply and longevity of properties.

In Greater Bendigo, growth of new rental properties continued decreasing between 2015 and 2019 (with total rentals decreasing for the first time since 2005). However, during the COVID-19 pandemic in 2020 the number of new rental properties increased significantly (see Figure 3 below).¹⁷ Yet while numbers are once again increasing, the vacancy rate of rental properties has dropped from 2.5 per cent in 2016, to 0.7 per cent in 2020.¹⁸

There have also been decreases in the number of rooming houses operating in Greater Bendigo. In 2016 there were 21 rooming houses registered with the City, however in 2020 this has decreased to 15 in total.¹⁹

¹⁴ Fitzgerald, Tess, 'Home energy affordability: Accommodating the case for energy efficiency', *Australian Energy Council* [website] (2017) <<https://www.energycouncil.com.au/analysis/home-energy-affordability-accommodating-the-case-for-energy-efficiency/>>, accessed 25 Jun. 2020.

¹⁵ Phillips, Ben, 'Energy Stressed in Australia', *Brotherhood of St Lawrence*, (2018) <<https://www.bsl.org.au/research/browse-publications/energy-stressed-in-australia/>>, accessed 24 Jun. 2020.

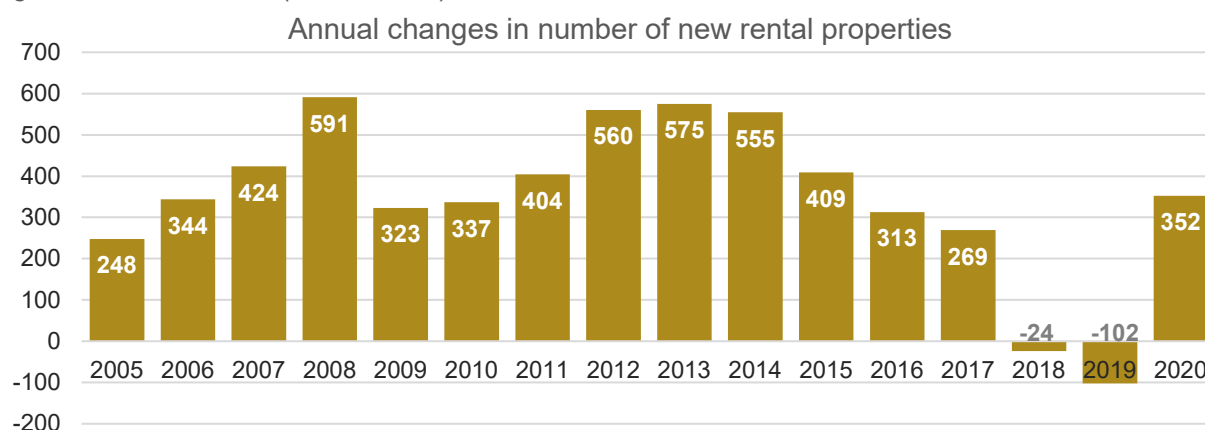
¹⁶ McGee, Caitlin, 'Housing', *Australian Government Department of Industry, Science, Energy and Resources* [website], (2013) <<https://www.yourhome.gov.au/housing>>, accessed 24 Jun. 2020.

¹⁷ Department of Health and Human Services (DHHS), 'Rental Report', (2019) <<https://www.dhhs.vic.gov.au/publications/rental-report>>, accessed 1 Oct. 2019.

¹⁸ Real Estate Institute of Victoria, 'Monthly Research Bulletin', (2016; 2020).

¹⁹ Consumer Affairs Victoria, 'Rooming houses found for Greater Bendigo City', *Public register of rooming houses* [website], (2020) <<https://registers.consumer.vic.gov.au/RhrSearch/SearchResult?SearchTermType=LocalCouncil&SearchTerm=Greater%20Bendigo%20City>>, accessed 15 Jun. 2020.

Figure 3. Annual rentals (active bonds)



The quality of rental housing impacts on running costs and quality of life for tenants, and the need for renewal may influence whether landlords retain their investment. Given the majority of rental properties were built prior to the current building regulations (commenced 1993), many now require upgrading and are running below current energy efficiency standards.²⁰ However, there are currently few incentives for property owners to update their ageing rental properties, and in a tight rental market lower income tenants have few choices than poor-quality ageing housing. This disproportionately impacts those with a disability and low income households, with individuals and families finding it difficult to secure housing appropriate to their needs and having limited funds to make improvements to poor-quality dwellings.

The supply of private long-term rental properties is also being challenged by the recent rise of short-stay accommodation. Over the past year the total number of short term rentals listed on both Airbnb and Stayz in Greater Bendigo remained relatively unchanged. In September 2019 there were approximately 481 rentals listed on Airbnb and Stayz, and in August 2020 this decreased to 461 rentals.²¹ Short-stay accommodation properties operate outside the regulation that applies to rooming houses. As a result the City has limited understanding of previous housing tenure (rental or owner-occupied) or if and why accommodation is removed from the short-term rental market. This also means that the City is limited in what it can do to influence this sector of the housing market.

At this stage it is unclear how long-term private investment in the rental market will be impacted by the recent changes to Victorian legislation. In particular there have been substantial changes to the Residential Tenancies Act and Regulations, which are intended to provide more security for tenants while also protecting landlords' ability to manage their property, and improve the quality of rooming houses.

Given these recent policy changes and other challenges in the private rental market, it will be vital to monitor these aspects of the housing market over time.

²⁰ Tenants Union of Victoria, 'Regulation of property conditions in the rental market', *Department of Justice and Community Safety*, (2016) <<https://www.tuv.org.au/articles/files/submissions/160830-TUV-RTA-Property-Standards.pdf>>, accessed 2 Oct. 2019.

²¹ Airbnb, 'Places to stay in Bendigo', *Airbnb* [website], (2019) <<https://www.airbnb.com.au/>>, accessed 30 Sep. 2019 and 4 Aug. 2020; Stayz, 'Properties in Bendigo', *Stayz* [website], (2019) <<https://www.stayz.com.au/>>, accessed 30 Sep. 2019 and 4 Aug. 2020.

Policy context

All levels of Government have a range of laws and policies that determine how taxation revenue is allocated. In 2018-19 the Commonwealth Government collected approximately 81 per cent of all taxes in Australia, followed by 15 per cent collected by Victorian Government and three per cent by Local Government.²² Policies at all levels influence, among other things, the supply of housing (see Table 5 below).

Recently there has been a considerable shift in the State Government's housing policy, with a growing momentum and priority placed on how to increase affordable housing. The State Government's newly created Homes Victoria department, together with \$5.3 billion Big Housing Build program, will provide a significant boost to Victoria's supply of affordable housing. The program aims to increase supply from 3 per cent to the national average of 4.2 per cent (around 60,000 additional dwellings). Greater Bendigo has been allocated a minimum of \$85 million investment in affordable housing from this program.

Table 5. Government housing policy levers²³

Commonwealth Government	Victorian Government	Local Government
Housing demand <ul style="list-style-type: none"> • Tax benefits (negative gearing and capital gains tax reductions) • First Home Loan Deposit Scheme • Migration policy (population increase) 	Housing demand <ul style="list-style-type: none"> • Oversees land release • Re-zoning land (Planning Scheme Amendments) and legislating the Planning and Environment Act 1987 • Land use and development (Planning and Environment Act 1987) • Stamp duty and land tax • First Home Owner Grant • Shared equity initiative • Exemptions and concessions for pensioners and principle place of residence 	Housing demand <ul style="list-style-type: none"> • Planning for population, land supply, and housing • Implementing Zones and Overlays in the Planning Scheme, including re-zoning land • Regulating rooming houses and buildings
Social housing investment <ul style="list-style-type: none"> • National Housing and Homelessness Agreement (NHHA) with States and Territories • Affordable Housing Bond Aggregator (AHBA) provides low cost loans to Registered Housing Agencies • Family home guarantee 	Social housing investment <ul style="list-style-type: none"> • Funding and providing public housing to households on low incomes • Regulates RHA's and enables RHA's to manage some public housing (Housing Act 1983 and Residential Tenancies Act 1997) • Social Housing Growth Fund • Big Housing Build (\$5.3B social housing investment) • Public Housing Renewal Program 	Rates <ul style="list-style-type: none"> • Council property rates
Major infrastructure investment <ul style="list-style-type: none"> • City Deals • National Housing Infrastructure Facility (NHIF) provides finance 	Major infrastructure investment <ul style="list-style-type: none"> • Public transport, hospitals, roads and schools 	Minor infrastructure investment <ul style="list-style-type: none"> • Libraries, roads, drainage schemes and bridges, sports and recreation facilities

²² ABS, Taxation Revenue, Australia, 2018-19, Catalogue number 5506.0, <<https://www.abs.gov.au/ausstats/abs@.nsf/mf/5506.0#:~:text=Total%20taxation%20revenue%20collected%20in,increase%20in%20taxes%20on%20property.>>, accessed 11 Jun. 2020.

²³ 'Understanding the housing policy levers of Commonwealth, state and territory, and local government', AHURI, (2018) <<https://www.ahuri.edu.au/policy/ahuri-briefs/understanding-the-housing-policy-levers-of-commonwealth,-state-and-territory,-and-local-government>>, accessed 11 Jun. 2020.

for infrastructure projects that will deliver affordable housing		
<p>Welfare support</p> <ul style="list-style-type: none"> Commonwealth Rent Assistance (CRA) for renters in the private market 	<p>Policy</p> <ul style="list-style-type: none"> Homes for Victoria Strategy 2017 10 year Social and Affordable Housing Strategy Local Government Affordable Housing Compact Plan Melbourne 2017-2020 Victorian Infrastructure Plan Secondary Dwellings Pilot Inclusionary Zoning Pilot Ministerial Advisory Committee on Planning Mechanisms for Affordable Housing 	<p>Policy</p> <ul style="list-style-type: none"> Community/Council Plan Health and Wellbeing Plan Greater Bendigo Planning Scheme Environment Strategy Managed Growth Strategy Housing Strategy (GBHS) All Ages All Abilities Action Plan City Centre Plan

What is Council already doing?

In the past the City of Greater Bendigo was a supplier of social housing, however with changes to legislation and funding over time this role has changed. Social housing previously owned by the City has been progressively transferred to the State Government or Registered Housing Agencies. This includes 17 social housing dwellings in Heathcote and 12 across Bendigo. The City currently does not own any social housing properties and is not a Registered Housing Agency.

In 2012 the City provided support to developers to secure funding from the Federal Government’s Building Better Regional Cities Program which helped to deliver 100 affordable house and land packages to eligible households in Huntly.

The City assists not-for-profits and community organisations who provide support services to those experiencing homelessness. In-kind support is provided to local homelessness programs, such as Bendigo Winter Night Shelter, HeyVan Homelessness Assertive Outreach Response Program, and the response to the Coronavirus pandemic.

Recently the City has taken an inclusive growth approach to address disadvantage. This includes initiatives in strategies such as Greening Greater Bendigo, Economic Development Strategy, Public Space Plan, draft Environment Strategy, draft Council Plan, draft Health and Wellbeing Plan, and draft Social Justice Framework.

The City is also participating in the State Governments Secondary Dwellings Pilot Program, which introduces planning policy to make it easier for people to have a secondary dwelling. A secondary dwelling is a small dwelling – similar to a dependent persons unit, granny flat, or tiny home – on the same lot as an existing dwelling. Smaller housing provides options for an ageing population, multigenerational families, and low-income households.

Following the announcement of State Government’s Big Housing Build program in 2020, the City has undertaken a significant amount of work in response to some of the program’s initiatives and this is expected to continue until the program finishes in 2024.

Council's position

Council is committed to achieving our Community Vision, '*Greater Bendigo celebrates our diverse community. We are welcoming, sustainable and prosperous. Walking hand in hand with the traditional custodians of this land. Building on our rich heritage for a bright and happy future.*'. We will do this by delivering on the three **objectives** outlined in this Action Plan, which include:

1. Better understand affordable housing issues
2. Increase supply and improve quality of affordable housing
3. Improve Council processes and timeframes that affect affordable housing

Further strategies and actions implement these objectives by working to address the **key issues** relating to affordable housing identified in this Action Plan, which are summarised as:

- Increasing homelessness and demand for social housing
- Increasing pressure in the private rental market
- Rising cost of housing and housing stress
- Housing supply mismatch

There is a particularly high need for more one and two bedroom dwellings, given single adult households in the very low income range are the most disadvantaged cohort.

The overall aim of this Action Plan is to increase the supply of affordable housing, and there are several actions which will work towards this, however given the acute need for our most vulnerable community members, a **social housing target** has been developed to increase current supply of social housing from 4.9 per cent to meet demand of **10 per cent by 2036**.²⁴

This target recognises that there will always be a need for social housing in our community, and as our population grows the number of social housing dwellings will increase proportionately. Having a target will assist in affordable housing negotiations with developers through the Planning Scheme as well as Homes Victoria for public housing. Delivering this level of social housing supply over 15 years is more realistic given the complex challenges this sector faces, including being able to secure funding, the smaller scale of developments in regional areas, and limitations of a voluntary contributions system.

The City will support an increase in the supply and provision of affordable housing to meet the community's needs through the following **roles**:

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

²⁴ See [Appendix D](#) for further information on how this target has been developed.

Implementation Plan

The implementation plan details what City wants to achieve (objectives), how we will get it (strategies) and what we will do next (actions). This will be implemented over the next four years and measured by a monitoring and evaluation framework (see following section).

Objectives (what we want)	Strategies (how we will get it)	Actions (what we will do next)	Role	Responsibility	Timing
1 Better understand affordable housing issues					
	1.1 Create opportunities for information sharing and greater understanding across industry stakeholders	1.1.1 Expand the City's Developers Forum and host housing forums, bringing stakeholders together to understand needs and create opportunities for collaboration.	Leader and Facilitator	Statutory Planning Unit	Short term - 1 year
	1.2 Reduce stigma around affordable housing	1.2.1 Use community engagement opportunities for strategic planning projects to increase understanding of affordable housing.	Leader and Advocate	Strategic Planning Unit	Long term - 4 years
	1.3 Improve access to and understanding of rooming houses and their regulations	1.3.1 Advocate for improvements to rooming house regulations to benefit both operators and tenants.	Advocate	Safe & Healthy Environments Unit	Long term - 4 years
		1.3.2 Use Council website and business newsletters to assist rooming house operators to navigate regulations.	Leader	Safe & Healthy Environments Unit	Long term - 4 years
2 Increase supply and improve the quality of affordable housing					
	2.1 Increase the supply of social housing	2.1.1 Work in partnership with State Government on Big Housing Build initiatives, in particular developing a long term strategic partnership to increase social housing in Greater Bendigo, and achieve sustainable design and health and wellbeing outcomes.	Facilitate and Partner	Strategic Planning Unit	Long term - 4 years
		2.1.2 Investigate options around rating discounts for the provision of social and affordable housing.	Facilitate	Financial Strategy Unit	Long term - 4 years

Objectives (what we want)	Strategies (how we will get it)	Actions (what we will do next)	Role	Responsibility	Timing
		2.1.3 Review planning permit application fees waiver policy to ensure proposals by Registered Housing Agencies can qualify for a waiver.	Facilitate	Statutory Planning Unit	Medium term - 2 years
		2.1.4 Identify well located surplus Government land in Greater Bendigo and work with Registered Housing Agencies, developers and Governments to deliver a mix of affordable housing on these sites.	Facilitate and Partner	Strategic Planning Unit	Long term - 4 years
		2.1.5 Advocate to State Government to mandate inclusionary zoning in the Planning Scheme, to ensure that a proportion of housing in a development is set aside for affordable housing.	Advocate	Statutory Planning Unit	Long term - 4 years
		2.1.6 Work with Registered Housing Agencies, developers and all levels of Government to reduce development costs and risks associated with infrastructure provision and contaminated land, through funding and grants.	Advocate and Facilitate	Strategic Planning Unit	Long term - 4 years
		2.1.7 Advocate for increased funding to local homelessness service providers, including for support services, emergency and crisis accommodation, and transitional housing.	Advocate	Community Partnerships	Long term - 4 years
		2.1.8 Investigate mechanisms to reduce the time taken to subdivide and to bring vacant residential land to market.	Advocate	Statutory Planning Unit	Medium term - 2 years
	2.2 Increase diversity of housing	2.2.1 Advocate for and implement changes to the Planning & Environment Act 1987 and Planning Scheme to allow and encourage small secondary/accessory dwellings.	Advocate	Statutory Planning Unit	Medium term - 2 years
		2.2.2 Develop a campaign to change community attitudes towards different types of housing.	Advocate	Strategic Planning Unit	Long term - 4 years
		2.2.3 Investigate advocacy for universal design requirements to be implemented through the Planning Scheme and/or National Construction Code.	Advocate	Strategic Planning Unit	Long term - 4 years

Objectives (what we want)	Strategies (how we will get it)	Actions (what we will do next)	Role	Responsibility	Timing
	2.3 Improve the quality of new housing	2.3.1 Through the Council Alliance for a Sustainable Built Environment (CASBE), advocate to State Government to create mandatory ESD requirements and implement State-wide through the Particular Provisions in the Planning Scheme.	Advocate	Environment Unit	Long term - 4 years
	2.4 Improve the quality of existing public housing and housing in the private market	2.4.1 Advocate to State Government to continue improving the energy efficiency of public housing, such as expanding the EnergySmart Public Housing Project and implementing the DHHS Housing Design Guidelines.	Advocate	Environment Unit	Long term - 4 years
		2.4.2 Advocate to State and Federal Governments to continue assisting households to improve the energy efficiency of private housing, such as expanding the Energy Savvy Upgrades program.	Advocate and Facilitate	Environment Unit	Long term - 4 years
		2.4.3 Support the availability of secure and competitive loan terms for lower income households in Greater Bendigo to improve the energy efficiency of homes, such as the Environmental Upgrade Finance program and other green loan products.	Advocate and Facilitate	Environment Unit	Short term - 1 year
3 Improve Council processes and timeframes that affect affordable housing					
	3.1 Reduce planning application timeframes	3.1.1 Develop a new "Major Projects Planner" position for consideration by Council.	Facilitate	Statutory Planning Unit	Medium term - 2 years
		3.1.2 Advocate to State Government for exemption of notice and review requirements in the Planning Scheme for social housing developments.	Advocate	Statutory Planning Unit	Long term - 4 years
	3.2 Adopt a clear position on affordable housing	3.2.1 Implement affordable housing data and relevant objectives, strategies and actions in the Greater Bendigo Planning Scheme.	Leader	Strategic Planning Unit	Long term - 4 years
		3.2.2 Establish a clear pathway for negotiating affordable housing agreements under the Planning & Environment Act 1987.	Advocate and Facilitate	Statutory Planning Unit	Short term - 1 year

Objectives (what we want)	Strategies (how we will get it)	Actions (what we will do next)	Role	Responsibility	Timing
		3.2.3 Develop an unauthorised works protocol (illegal dwellings), to provide guidance for council staff when dealing with owners who struggle to get into the formal housing market.	Leader	Safe & Healthy Environments Unit	Long term - 4 years
		3.2.4 Advocate to State Government to create a Ministers Guideline for crisis accommodation (e.g. temporary homeless shelters) in non-residentially classified, public and private buildings.	Advocate	Safe & Healthy Environments Unit	Long term - 4 years
		3.2.5 Develop a homelessness protocol.	Leader	Community Partnerships Unit	Long term - 4 years

Monitoring and Evaluation

The following monitoring and evaluation measurements will be used to determine whether the City is on track to achieving the Action Plan objectives and if actions need updating to respond to changes in Government policy and new issues or opportunities.

It is acknowledged that changes in the housing market and issues relating to affordable housing occur over a longer period of time. Although the impact of Action Plan will be measured regularly change is likely to be incremental in the short term, however when viewed over the long term it is expected to be substantial and lasting.

Affordable Housing Action Plan monitoring and evaluation				
Action Plan Objectives	Measurement	Source	Frequency	Responsible Unit
1. Better understand affordable housing issues	<ul style="list-style-type: none"> Annual summary report on housing Update on implementation plan progress Other initiatives 	<ul style="list-style-type: none"> CoGB database & below data sources CoGB units responsible for implementation plan actions 	<ul style="list-style-type: none"> 12 months 12 months 	<ul style="list-style-type: none"> Strategic Planning Strategic Planning
2. Increase supply and improve the quality of affordable housing	<ul style="list-style-type: none"> Number of new dwellings constructed Number of social housing dwellings Decrease in the unmet acute need for social housing Proportion of households experiencing housing stress NatHERS average energy rating for new dwellings Increase of 1 and 2 bedroom dwellings constructed annually Number of secondary dwelling approvals 	<ul style="list-style-type: none"> CoGB database: building permits CoGB database DHHS & ABS: Estimated homelessness ABS: Census NatHERS & CSIRO CoGB database: building permits CoGB database: planning permits 	<ul style="list-style-type: none"> 12 months 12 months 5 years 12 months 12 months 12 months 	<ul style="list-style-type: none"> Strategic Planning Strategic Planning Strategic Planning Strategic Planning Strategic Planning Strategic Planning Statutory Planning
3. Improve Council processes and timeframes that affect affordable housing	<ul style="list-style-type: none"> Outcomes of planning proposals that include social housing Outcomes of implementing homelessness protocol Outcomes of implementing unauthorised works protocol 	<ul style="list-style-type: none"> CoGB database CoGB database CoGB database 	<ul style="list-style-type: none"> 12 months 12 months 12 months 	<ul style="list-style-type: none"> Statutory Planning Community Partnerships Safe & Healthy Environments

Glossary

Affordable Housing	Housing (including social housing) that is appropriate for the needs of very low income households, low income households and moderate income households. More generally, this can be considered housing which does not negatively impact on the ability of households to meet other basic living costs.
Community Housing	Housing for low to moderate income households or people with special needs and managed by Registered Housing Agencies.
Crisis and emergency housing	Short term housing for people escaping family violence and people experiencing or at risk of homelessness, including women's refuges, youth refuges and major crisis supported accommodation services (transitional housing, refuges, hotels, motels, caravan parks, or staying temporarily with friends). Crisis and emergency housing is managed by not-for-profit organisations who usually assist in finding long-term housing and provide other support.
Environmentally Sustainable Design (ESD)	ESD aims to improve the health and comfort of buildings for occupants whilst reducing negative impacts on the environment. ESD assists with protecting our environment, secures today's living standards, helps future-proof communities against rising energy, water and waste disposal costs, and reduce the impact of climate change. ESD sets out a number of different standards for buildings to achieve, based on commercially proven techniques, and is appropriate to the scale of development and site specific opportunities and constraints.
Housing Act 1983	Legislates social housing in Victoria including development and funding of housing for low-income households regulate and monitor Registered Housing Agencies, promotion, education and encouragement of the sector.
Inclusionary zoning	Where a certain proportion of housing in a development is set aside for low to moderate income households. This may be tied into development or density bonuses.
Mortgage/Rental Stress	Households in the lowest 40 per cent of incomes who are paying more than 30 per cent of their usual gross weekly income on home loan repayments.
Planning and Environment Act 1987	Framework for planning the use, development and protection of land in Victoria. This Act also includes a definition of affordable housing, specifies income ranges for very low, low and moderate income households for affordable housing, and allows local government to negotiate section 173 agreements for voluntary affordable housing.
Public housing	Long-term discounted rental housing provided by the Victoria State Government Director of Housing (DoH), Department of Health and Human Services (DHHS) and Homes Victoria.
Registered Housing Agency	A Registered Housing Agency (RHA) is a not-for-profit providing affordable rental housing for low income households. RHA's may own, manage and develop affordable housing as well as provide a range of housing support and assistance to clients.
Residential Tenancies Act 1997	Regulation and management of rented premises, rooming houses, and caravan parks, define the rights and duties of their landlords, owners, tenants and residents.
Rooming house	Housing with one or more room for rent by four or more people. Residents in rooming houses also generally share bathrooms, kitchens and other common areas.
Section 173 Agreement	Under Section 173 (s173) of the Planning and Environment Act 1987 a land owner and Responsible Authority can enter into an agreement that sets out conditions or restrictions for the use and development of land. A s173 Agreement is a legal contract that is recorded on title of land. As part of the State Government housing reforms, this Act was amended to include s173 (1A) allowing a Responsible Authority to negotiate s173 agreements for voluntary affordable housing.
Social Housing	Short and long-term rental housing designed for people on low incomes particularly those who have recently experienced homelessness, family violence or have other special needs. Rents are capped at 25 per cent of total household income. Social housing can be; public housing , either government owned and managed or government owned and managed by a RHA; or community housing which is owned and managed by a RHA.
Universal Design	Based on principles to ensure buildings are designed to be equitable, flexible, intuitive, perceptible, tolerant for error, low physical effort, and appropriate size and space for approach. These principles underpin the Australian 'Livable Housing Design Guidelines', which recommends simple changes to building standards to make housing liveable for pregnant mums, young families with kids, people with sporting or traumatic injuries, seniors, and those with a disability and their families. ²⁵

²⁵ Livable Housing Australia, 'Livable Housing Design Guidelines', (2020) <http://www.livablehousingaustralia.org.au/library/SLLHA_GuidelinesJuly2017FINAL4.pdf>, accessed 24 Jun. 2020.

Appendix A – Definitions and income ranges

Income ranges for very low, low and moderate for household are gazetted annually on the recommendation of the Minister for Planning and the current ranges are set out below in Table 6 below.

Table 6. Income ranges for regional Victoria (areas outside the Greater Capital City Statistical Area of Melbourne), June 2020 ²⁶

	Very low income range	Low income range	Moderate income range
Single adult	Up to \$19,020	\$19,021 to \$30,430	\$30,431 to \$45,640
Couple, no dependant	Up to \$28,520	\$28,521 to \$45,640	\$45,641 to \$68,460
Family (with one or two parents) and dependent children	Up to \$39,930	\$39,931 to \$63,900	\$63,901 to \$95,840

The Minister for Planning also determines what should be considered when trying to understand the housing needs of very low, low and moderate income households. This is set out as Specified Matters under Section 3aa(2) of the Planning and Environment Act 1987, and includes:

- Allocation
- Affordability (in terms of the capacity for very low income, low income and moderate income households that it is intended for)
- Longevity (in terms of the public benefit of the provision)
- Tenure
- Type of housing, in terms of form and quality
- Location, in terms of site location and proximity to amenities, employment and transport
- Integration, in terms of the physical build and local community
- The following official estimates of housing need:
 - Australian Bureau of Statistics Community Profiles
 - Census profiles for Victoria
 - Department of Health and Human Services Rental Report
 - Metropolitan regional housing plans to guide housing growth
 - Public housing waiting list (Victorian Housing Register list)
 - Victoria in Future data tables.

²⁶ Victoria Minister for Planning Hon. Richard Wynne MP, 'Governor in Council Order', DELWP, (2019) <<https://www.planning.vic.gov.au/policy-and-strategy/affordable-housing/resources>>, accessed 8 Aug. 2019.

Appendix B – What the community told us

Approach and process

Given the sensitivity of issues associated with affordable housing a range of engagement methods were used throughout the project. While this included broad and anonymous methods such as online surveys, there was an emphasis on targeted workshops and one on one meetings with key stakeholders to gain further insights. The project was promoted through the City's website, Facebook page, internally with staff, a project mailing list, newspaper adverts and radio interviews.

In stage one of the project a stakeholder and community forum was held in August 2018, as well as one on one meetings. Affordable housing issues identified included supply, quality, regulation, changing climate, and a lack of policy from Council. The opportunities raised covered market incentives, advocacy around regulation, energy efficiency, community education, alternative housing models, and potential roles for Council. These findings informed the Affordable Housing Background Paper.

Community engagement in stage two of the project was open from January until March 2020, and included an online survey, workshops, meetings, and written submissions. Feedback built on the comments collected in stage one and related to; challenges with funding and financing, sharing cross-sector knowledge, increasing housing supply and improving energy efficiency, delays with planning applications, no clear direction from Council, managing community perception, lack of housing diversity and poor-quality, support for Council roles, and suggested actions for Council to address these issues. These findings informed the Draft Affordable Housing Action Plan.

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

Outcomes

Through the abovementioned approach to community engagement the project reached more than 16,000 people and directly engaged 239 people and organisations in its development. Overall there is growing concern across our community for issues associated with affordable housing and strong support for developing a strategic response to this. Level of support for key components of the Action Plan:

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

Appendix C – Data tables for population, land and housing supply

Table 7. Population, supply and demand of land, dwellings, and acute social housing need

Year	Estimated Resident Population ²⁷ #	ERP annual growth #	Annual growth rate %	Existing dwellings ²⁸ #	New dwellings* #	New lots** #	Vacant land sales ²⁹ #	Unit / Apartment sales ²⁸ #	House sales ²⁸ #	Rental properties ³⁰ #	Social housing supply** #	Social housing waiting list ³¹ #	People accessing Specialist Homelessness Services ³² #	Estimated homelessness ³³ #
2010	100,506	1,503	1.5		517	-	723	334	1,645	7,310	-	-	-	-
2011	101,995	1,489	1.5	43,538	889	-	888	295	1,660	7,714	-	-	-	257
2012	103,905	1,910	1.9	-	1,071	950	851	366	1,654	8,274	-	1,243	-	-
2013	105,957	2,052	2.0	-	1,097	1,145	779	358	1,787	8,849	-	1,234	-	-
2014	107,955	1,998	1.9	-	945	1,061	753	335	1,700	9,404	-	1,336	-	-
2015	109,908	1,953	1.8	-	1,069	1,107	552	354	1,643	9,813	-	1,239	1,973	-
2016	112,267	2,359	2.1	48,989	766	1,075	481	340	1,785	10,126	1,713	1,315	2,056	295
2017	114,091	1,824	1.6	-	734	914	637	301	1,782	10,395	-	1,533	2,266	303 ^{^^}
2018	116,041	1,950	1.7	-	729	768	760	360	1,963	10,371	-	1,760	2,646	311 ^{^^}
2019	118,093	2,052	1.8	51,515 [^]	803	528	779	367	1,867	10,269	2,386	2,183	2,809	319 ^{^^}
2020	119,980	1,887	1.6	52,459 [^]	944	504	1,127	326	1,846	10,621	2,404	2,632	2,599	327 ^{^^}
2021	123,632	-	-	53,671	-	-	-	-	-	10,657	-	2,729	-	-
2026	134,466	-	-	58,559	-	-	-	-	-	-	-	-	-	-
2031	145,065	-	-	63,589	-	-	-	-	-	-	-	-	-	-
2036	155,596	-	-	68,736	-	-	-	-	-	-	-	-	-	-

²⁷ ABS, 'ERP by LGA (ASGS 2018), 2001 to 2020', (2020) <<https://stat.data.abs.gov.au/>>, accessed 18 Jun. 2021.

.idForecast, 'Population and household forecasts, 2016 to 2036', prepared by .id based on historic ABS Census and Estimated Resident Population data, (2017), <<https://forecast.id.com.au/bendigo>>, accessed 1 May 2021.

²⁸ ABS, 'Census 2011 and 2016 Greater Bendigo LGA', (2020) <<https://www.abs.gov.au/census>>, accessed 26 Jun. 2020.

* Building permit data is a self-reporting system that building surveyors submit to CoGB, quality of data is dependent on individual building surveyors.

²⁹ DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', (2020) <<https://www.land.vic.gov.au/valuations/resources-and-reports/property-sales-statistics>>, accessed 25 Jun. 2021.

³⁰ DHHS, 'Rental Report', (2020) <<https://www.dhhs.vic.gov.au/publications/rental-report>>, accessed 17 Nov. 2020.

** Based on City of Greater Bendigo database.

³¹ DHHS, 'Victorian Housing Register and Transfer List', (2021) <<https://www.housing.vic.gov.au/victorian-housing-register>>, accessed 4 May 2021.

³² AIHW, 'Specialist homelessness services annual report', (2019) <<https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-2017-18/contents/contents>>, accessed 17 Nov. 2020.

³³ ABS, Census of Population and Housing: Estimating homelessness, 2016, cat. No. 2049.0, <<https://www.abs.gov.au/Ausstats/abs@.nsf/Latestproducts/2049.0Appendix12016?opendocument&tabname=Notes&prodno=2049.0&issue=2016&num=&view>>, accessed 23 January 2019.

[^] Based on ABS Census 2016 dwellings and annual building permit data submitted to CoGB by building surveyors.

^{^^} Based on ABS Census estimates from 2011 and 2016.

Table 8. Annual property sales statistics from Valuer-General Victoria³⁴

City of Greater Bendigo Residential Price Statistics 1989 to 2019									
Year	Vacant land sales			Units/Apartments sales			House sales		
	No. of Sales	Median Price	Mean Price	No. of Sales	Median Price	Mean Price	No. of Sales	Median Price	Mean Price
1989	461	27,000	32,027	185	75,000	97,190	1,207	78,000	84,568
1990	413	27,500	32,300	227	80,000	85,578	1,133	80,000	88,541
1991	367	27,000	30,522	193	83,000	91,406	1,029	80,000	87,050
1992	485	28,000	32,241	195	79,500	81,444	1,268	82,900	89,851
1993	497	31,000	33,861	261	80,000	81,644	1,400	85,000	91,912
1994	467	32,500	37,146	204	81,500	89,154	1,295	86,000	94,314
1995	362	31,000	34,983	169	85,000	98,696	1,212	85,000	92,787
1996	323	31,000	35,787	172	80,000	85,294	1,224	85,000	91,482
1997	498	32,500	37,867	220	76,000	82,784	1,346	86,500	95,523
1998	443	32,000	35,060	238	82,500	89,114	1,302	88,000	97,349
1999	473	35,000	38,636	225	87,250	99,544	1,358	95,000	107,214
2000	397	36,000	39,120	285	94,000	107,221	1,613	100,000	110,598
2001	772	41,950	45,905	331	95,000	106,560	1,946	120,000	127,021
2002	783	50,000	52,789	317	127,500	131,785	1,932	145,000	158,363
2003	952	61,000	64,919	453	145,000	152,681	1,878	179,475	190,858
2004	610	74,950	79,354	264	165,000	171,597	1,775	195,000	207,797
2005	657	79,500	86,288	308	183,375	188,959	1,692	205,000	218,697
2006	592	85,000	96,620	299	180,000	187,515	1,649	217,000	229,628
2007	562	89,000	97,111	367	193,000	195,780	1,733	221,000	236,760
2008	423	85,000	91,838	260	187,750	197,656	1,549	222,000	237,073
2009	750	86,500	93,066	398	199,975	206,572	1,752	232,125	246,661
2010	723	97,000	106,729	334	216,250	225,540	1,645	262,000	280,788
2011	888	105,425	111,753	295	225,000	230,267	1,660	275,000	293,919
2012	851	112,000	118,827	366	228,300	223,120	1,654	295,000	312,724
2013	779	120,000	130,203	358	237,250	240,663	1,787	307,500	328,372
2014	753	120,000	132,463	335	235,000	253,431	1,700	320,000	341,437
2015	552	132,250	147,269	354	237,750	235,411	1,643	325,000	342,675
2016	481	150,000	154,528	340	240,000	252,906	1,785	322,500	353,611
2017	637	145,000	150,602	301	257,500	275,168	1,782	335,000	360,182
2018	760	145,750	154,240	360	263,000	272,507	1,963	346,800	378,824
2019	779	148,000	165,547	367	267,000	281,301	1,867	360,000	394,870
2020	1,127	160,000	171,725	326	305,000	324,729	1,846	404,164	432,756

³⁴ DELWP, 'A Guide to Property Values: Annual data and analysis from Valuer-General Victoria', (2019) <<https://www.propertyandlandtitles.vic.gov.au/property-information/property-prices>>, accessed 4 Aug. 2020.

Appendix D – Determining acute need for social housing

The estimated acute need for social housing is based on the following approach:

- Estimated people experiencing homelessness in Greater Bendigo, based on ABS estimates (327)
- Those on the DHHS social housing waiting list in the North Division – Loddon, Bendigo (2,632)
- Existing social housing dwellings in Greater Bendigo, based on the City of Greater Bendigo database (2,404)

These indicators bring the total acute social housing need to 5,363 or 10 per cent of the total estimated dwellings in Greater Bendigo in 2020. It is acknowledged that this estimate is likely to be considered relatively conservative given the likely significant undercount of those experiencing homelessness.

The **unmet** acute need for social housing in Greater Bendigo in 2020 is estimated to be 2,959 and is based on the following approach:

- Estimated people experiencing homelessness in Greater Bendigo (327)
- Those on the social housing waiting list in the North Division – Loddon, Bendigo (2,632)