Moreland Affordable Housing Strategy 2006

Moreland City Council

Mayor's introduction

Moreland Affordable Housing Strategy 2006

The word 'home' is one of the most powerful and evocative terms in our vocabulary. Having a place to live, which is affordable, safe and appropriate to our needs is something that most of us would consider a basic and fundamental human right. It is crucial to our wellbeing, our sense of integrity and belonging, our ability to function as people and, ultimately, as members of a community. Yet, for many members of our community this most basic human need has become unattainable or has been put – temporarily and/or permanently – beyond their reach.

While many Moreland residents are able to secure appropriate housing on the 'open market', not all households are in a position to do so. The situation has become increasingly more acute in the past decade, as the costs of housing have escalated. Moreland Council takes the view that the community – meaning all of us – has a responsibility to assist vulnerable and disadvantaged members of our community who are unable to afford the costs of appropriate housing that they need.

Moreland Council has a long and proud record of seeking to address housing affordability as a matter of basic fairness and social justice, dating back to the former Brunswick and Coburg Councils. Moreland's Affordable Housing Strategy explores and documents the current situation, especially the need for more affordable housing options. It reaffirms and extends the Council's commitment to the provision of affordable housing for vulnerable and disadvantaged members of our community in the years ahead.

I invite the community of Moreland to join us in implementing this Strategy, so that we can extend the basic right to affordable housing to those who cannot compete in the open market and those who need access to more appropriate housing.

Cr Joe Caputo JP
Mayor

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Executive summary

Council's commitment to social justice

The Moreland Affordable Housing Strategy (MAHS) reaffirms Council's commitment to municipal housing issues as addressed in its 1996 Housing Strategy. Informed by a social justice perspective, it provides a methodology for identifying unmet housing need within the municipality and outlines a range of strategic approaches to link with the public, community and private sectors.

Local housing issues

The MAHS identifies a wide range of issues relating to housing supply and demand in Moreland, including:

- the decreasing supply of affordable housing options;
- uncertainties surrounding the re-structuring of public and community housing, including the State Government commitment to Housing Associations;
- pricing out of first home buyers and other potential purchasers;
- asset rich, income poor residents, especially the elderly who own their own houses but cannot afford to maintain them;
- informal housing arrangements that are difficult to research, including unregistered rooming houses, hidden homelessness and overcrowding;
- lack of appropriate stock for the growing proportion of single person and ageing households; and
- lack of research in the public domain about underlying investment patterns and development dynamics in Moreland (and the northern region).

Housing stress for tenants and purchasers

The major aspects of housing stress for tenants and purchasers identified in this report include:

- high levels of socio-economic disadvantage which limit the housing options for people on low incomes
- low income households being forced to live in dwellings with insecure tenure that are inappropriate for special needs;
- comparatively low levels of public and community housing stock and long waiting lists for public housing;
- rapid increases in both purchase and rental housing costs (2000-2006);
- a high level of Commonwealth Rent Assistance compared to metropolitan Melbourne, indicative of poor supply of rental housing at the lower end of the market; and
- high levels of housing stress revealed in analysis of the 2001 Census (also expressed as 'after housing poverty'):
  - 47.6% of all Moreland households in the lowest 40% of income distribution, who are tenants, pay more than 30% of their income on rent (2,668 households).
  - 68.4% of all Moreland households in the lowest 40% of income distribution, who are purchasing their homes, pay more than 30% of their income on mortgage costs (887 households).

Moreland City Council – partner and advocate

Drawing on experience gained during successful completion of projects under the Social Housing Innovations Project (SHIP) between 2001-2006, Moreland will continue to play a role in facilitation and construction of housing partnership projects.

These projects will also be required to provide advanced accessibility and environmentally sustainable design (ESD) features. Future partnerships will include projects with Housing Associations (which have replaced SHIP) and other interested community and private organisations.

Goals expressed in the MAHS will ensure that Council continues its proactive role in housing by advocating for:
- appropriate affordable housing for residents in greatest housing stress;
- State Government planning mechanisms to underpin affordable and accessible housing initiatives e.g. to incorporate affordable housing into large development projects;
- formalisation of improved accessible housing standards through the Victorian Building Regulations;
- provision of more capital funding for affordable housing initiatives; and
- release of surplus land assets from Commonwealth and State governments, at prices below market value, for affordable housing projects.

New opportunities

As a result of the Northern Regional Housing Statement (November 2006), Moreland anticipates that new regional possibilities for affordable housing advocacy, project facilitation and research are likely to arise. New private sector contributions to affordable housing, such as partnership projects in Activity Centres, are an example, but it is too early to assess all opportunities and limitations.

Ongoing consultation

As Council is strongly committed to open and responsive governance, ongoing consultation is an important priority. To achieve this aim, Council will continue to nurture relationships with local housing agencies and Housing Associations and will encourage residents to engage with local housing issues through an advisory Housing Forum.

Extensive internal and external consultation has informed the development of the MAHS. It is clear that a whole-of-Council approach will be required to support the ambitions expressed in the analysis and goals.

Further information

Where possible this Strategy is presented in Plain English, and it acknowledges that many residents use a variety of community languages. Further information and assistance is available on Language Link:

Language Link

中文	9280 1910	**Hrvatski**	9280 1917
Italiano	9280 1911	**Polski**	9280 1918
Ελληνικα	9280 1912	**All other languages**	
العربية	9280 1913	including ܣܘܪܝܬ , 廣東話,	
Türkçe	9280 1914	فارسی, Kurdi, Malti,	
Việt Ngữ	9280 1915	Македонски, Српски,	
Español	9280 1916	Somali, Tetum	9280 1919

For queries about any sections of the MAHS, or additional contributions to research and analysis, please contact Strategic Planning Unit at Moreland City Council on (03) 9240 1175.

1.   Introduction

The MAHS draws together many Council initiatives and projects with the goal of improving housing and life chances for residents, especially Moreland's more vulnerable and disadvantaged households.

This introduction outlines Council's commitment to affordable and appropriate housing, summarises the range of housing needs evident in Moreland, explains the rationale for a new affordable housing strategy and outlines the scope of the MAHS.

1.1   Council commitment to affordable and appropriate housing

Moreland is a municipality with a diverse and relatively disadvantaged population. This makes housing a very complex issue as housing needs and housing quality can vary dramatically even within a small geographical area.

Adding to the urgency of the issue is the fact that eligible people within Moreland in need of housing assistance are regularly turned away by housing agencies. Consequently, from the time of its establishment in 1994, Moreland City Council has made a strong commitment to engage with issues of local housing provision, need and affordability.

Between 1996-2000 Council commitment was evident in:
* the development of one of the first Victorian municipal Housing Strategies;
* allocation of $1.5 million to underpin an Affordable Housing Fund; and
* an early Shop Top Housing Program which still receives enquiries from around Australia.

Since 2000 Council has actively promoted affordable housing through:
* a Framework Agreement and feasibility studies with Melbourne Affordable Housing (formerly the Inner City Social Housing Company) to undertake social housing projects;
* the design and construction of a 12 unit community housing project in Fawkner (in partnership with Community Housing Ltd) for elderly and disabled residents – aided by funding from the State Government's Social Housing Innovations Project;
* the design and construction of an 8 unit community housing project in Coburg (in partnership with Yarra Community Housing) for single person households - aided by funding from the State Government's Social Housing Innovations Project;
* advice provided to co-housing groups, church organisations and private sector interests who would like to include affordable accommodation in larger developments;
* in principle approval of future projects with Community Housing Ltd and Melbourne Affordable Housing under the recent Housing Associations framework;
* a partnership with Metricon, as publicised on The Footy Show (2005-2006), where a house with ambitious accessibility and ESD features was built on Council-owned land;
* investigation of partnerships with superannuation funds to increase the supply of affordable housing; and
* contributions to the Northern Regional Housing Statement - a strategic planning framework addressing current and future population housing needs as part of Melbourne 2030.

Over the past decade Council has also made significant contributions to:
* the Productivity Commission's Inquiry on First Home Ownership (2003-2004);
* the Inner Urban Rooming House Group;

- the Housing and Local Government Network (HALGN); and
- Housing Justice Roundtable.

1.2 Housing needs in Moreland

Moreland's housing market is characterised by high and increasing prices. In addition, Moreland has:
- a comparatively small supply of public housing (compared to Darebin and Moonee Valley);
- a small supply of affordable rental properties; and
- significant levels of Rent Assistance.

This housing market structure leaves a significant number of households in housing stress (described in more detail in Chapter 4) and means that vulnerable and marginalised households have limited access to appropriate and secure housing.

Disadvantaged households

Those households with the greatest levels of disadvantage in Moreland include:
- households on low incomes;
- unemployed people and those on statutory benefits;
- single parent households;
- asset rich and income poor elderly;
- youth;
- people from culturally and linguistically diverse backgrounds (especially those who live in large or extended families);
- households with physical and social support needs; and
- new arrivals with limited English language skills.
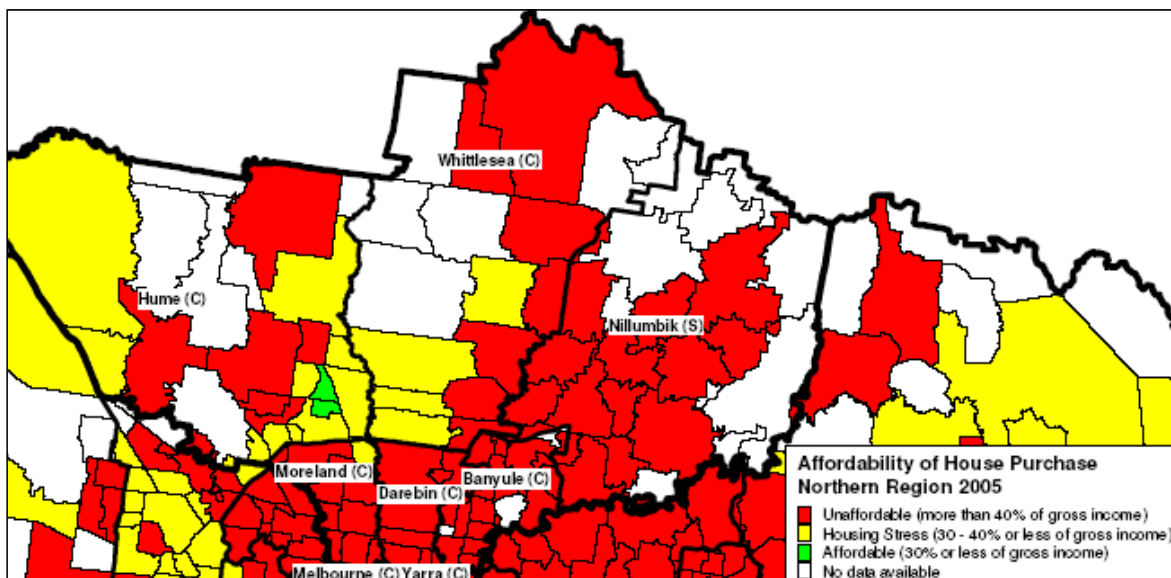
Figure 1: *Lack of affordability of house purchase in northern region, including Moreland 2005*
Source: NRHS, DSE, 2006 Unpublished data derived from Valuer General

Finding affordable dwellings for purchase was once a possibility for the 'working poor' in Moreland. The change to this situation is illustrated in regional context in the map above.

1.3 Reasons for the MAHS

The need for the MAHS has arisen from five major funding and policy transitions affecting the housing market.

1. The Commonwealth Government's growing emphasis on providing direct Rent Assistance to low-income families and individuals in place of provision of housing stock;

2. A decline in funding since the late 1980's combined with uncertainty about the future of the Commonwealth State Housing Agreement (CSHA) which provides federal funds for affordable housing;

3. State Government's recognition of the vital role of Local Government plays in joint affordable housing initiatives – evidenced by the development of Housing Associations responsible for providing additional affordable housing across Victoria and the earlier SHIP program;

4. The Northern Regional Housing Statement which recommends municipal, regional and metropolitan-wide strategies to develop more affordable and accessible housing stock; and

5. Greater involvement by the private sector as encouraged at Commonwealth and State Government levels.

1.4 Scope of the MAHS

The MAHS addresses the local housing issues identified through an extensive process of research and consultation undertaken between 2003-2006. Contributions were sought from the community, housing agencies, the private sector and various State Government departments. The MAHS details Council's housing commitment for the next five years, and aims to improve housing conditions for those in insecure accommodation, tenants, purchasers and owners. Consequently MAHS will:

- highlight the broad range of current unmet housing needs in Moreland;

- focus on ways of increasing affordable and appropriate housing across the public, community and private sectors;

- argue for more innovation and diversity in the supply and design of public, community and private housing;

- advocate for increased funding for Commonwealth and State Government programs as well as for local housing agencies, which cater for crisis and medium term housing, and the transition (exit points) into more secure housing;

- anticipate future housing needs and identify opportunities for a range of projects and initiatives; and

- anticipate new forms of partnerships.

What is the MAHS?

MAHS is broader than a land use approach. It is an analysis of social need and comparisons of accommodation and costs in the municipality. This enables it to identify major pockets of housing stress and predict emerging housing issues.

The MAHS also provides underlying principles for future residential development, rather than site-specific recommendations. However, Council has a stated preference to locate affordable housing options across the municipality, enabling links with land use policies and strategic planning for Moreland. Coordination of this policy work within Council will assist in the identification of new opportunities for public, community and private partnerships for affordable housing projects.

Preferred sites include:
- the Principal and Major Activities Centres of Coburg, Brunswick and Glenroy;
- precincts and properties identified in the Moreland Industrial Land Use Strategy (MILUS) including larger industrial sites undergoing rezoning;
- opportunities along major transport thoroughfares; and
- other strategic developments.

By implementing the MAHS, the Northern Regional Housing Statement, strategy plans for Activity Centres, strategic planning work associated with MILUS and strategic redevelopment sites, Moreland can achieve a housing profile that meets the needs of its diverse community.

MAHS goals and strategies

In Chapter 5 of this document, MAHS identifies specific goals and strategies to address current and future affordable housing needs in Moreland. At the same time it acknowledges that housing is a volatile policy area that is subject to constant political change within the complex policy and resources context under which Council operates.

The MAHS focus on private dwellings

MAHS primarily deals with private dwellings, rather than non-private dwellings that provide communal or transitory type accommodation (e.g. supported residential services, high care facilities and low care facilities provided under the auspices of the Department of Human Services).

The exceptions to the focus on private dwellings for this Strategy include:
- rooming houses - although in declining supply in inner Melbourne, rooming houses often provide a long term affordable accommodation option for more vulnerable tenants; and
- transition arrangements for older home owners into supported accommodation or smaller, more appropriate dwellings. MAHS recognises that housing options for elderly asset rich, income poor residents are of special concern in a municipality with an aged and ageing population profile.

Council's ability to impact on the housing situation

Council understands that Local Government is unlikely to make more than a minor contribution towards easing affordable housing shortages in comparison to the State and Commonwealth Government. As Moreland is also a relatively disadvantaged municipality, the relatively low rate base from which it operates (judged by average rates per capita and average rates per assessment) limits more ambitious housing construction or direct housing management programs.

1.5 Definitions

In this document there are references to many organisations, many acronyms and occasional use of terms which have specific meanings in relation to housing, land use planning and population demographics.

Whilst the Glossary in Chapter 6 is a useful guide to names and terms, the following pivotal definitions are used throughout the MAHS:

Affordable housing
Well located housing, where the cost of housing (whether mortgage repayment or rent) is no more than 30% of the household's income.

Housing stress
A measure used by government and housing researchers which suggests that households who spend more than 30% of their income on housing costs, whether rent or mortgage, are deemed to be living in housing stress. This measure is especially applicable to households in the lowest 40% of Australians ranked by gross income.

Appropriate housing
Well located housing which facilitates mobility and links the household to education, work, leisure, health, transport and other required services. Appropriate housing also allows for expression of cultural identity and individual privacy and is a more subjective concept than affordability.

Accessible housing
Also described as 'barrier free design', accessible housing allows full access and use by all occupants and visitors. To be defined as accessible housing a dwelling must contain no physical barriers and be user-friendly for people of all abilities including individuals with wheelchair dependency, acquired brain injury, balance problems, reduced limb functioning, temporary immobility due to accidents and illness, parents/carers with young children in prams, pushers and bikes, etc.

Housing diversity
Housing diversity acknowledges that housing can vary considerably according to affordability, form, personalisation, expression of culture, taste, size, function and subjective meaning. In practice diversity is often simplistically measured by variation in provision of bedrooms.

Public housing
In Victoria, the Commonwealth and State Governments jointly fund public rental housing. This, in turn, is administered through the Department of Human Services (Office of Housing). Eligibility for public housing is determined by assets and income, special need and residency and citizenship criteria. Generally rents are capped at between 25-30% of income.

Visit www.dhs.vic.gov.au to find out more

Community housing
Community housing is an alternative to public housing and private rental and operates as a not-for-profit housing system. Combined rents of occupants are used to cover running costs over the long term. Community housing includes housing provided under SHIP (no longer available), Housing Associations and cooperatives where tenants participate in the management of their dwellings. There is only a small supply of community housing in Victoria.

Visit www.chfv.org.au to find out more.

Social housing
Social Housing is not-for-profit housing owned and managed for the primary purpose of meeting social objectives such as affordable rents, responsible management, security of tenure and good location in relation to employment services. This umbrella term encompasses public housing, community housing and some affordable housing.

Housing Associations

Housing Associations are regulated, non-government institutions which provide and manage affordable, secure, long-term rental housing for low income households, often with capital grants from government. Since 1 January 2005 Victorian Housing Associations are regulated under Part VIII of the Housing Act 1983.

For more information visit www.dhs.vic.gov.au/housing/orha

Model housing

Model housing applies to cutting edge housing projects that demonstrate innovative approaches to funding, design, construction and technology, management, tenure, environmental and social practice.

1.6 Acknowledgements

Many people have assisted and contributed generously to this Strategy. Council would like to thank:

- the external Reference Group with representation from local housing agencies, the industry sector and not-for-profit housing companies;
- members of the Cross Council Steering Committee;
- individuals and community and housing organisations who attended consultations, gave freely of their time for interviews and provided local housing information;
- researchers within and beyond Council (including State Government Departments DSE, DoI, DHS) who are working on measures of housing affordability and housing strategies;
- peers from local government;
- associates from AHURI, HALGN and HJR; and
- Moreland residents who contacted Council about their varied housing experiences.

A more detailed list of contributors is available in Appendix 1.
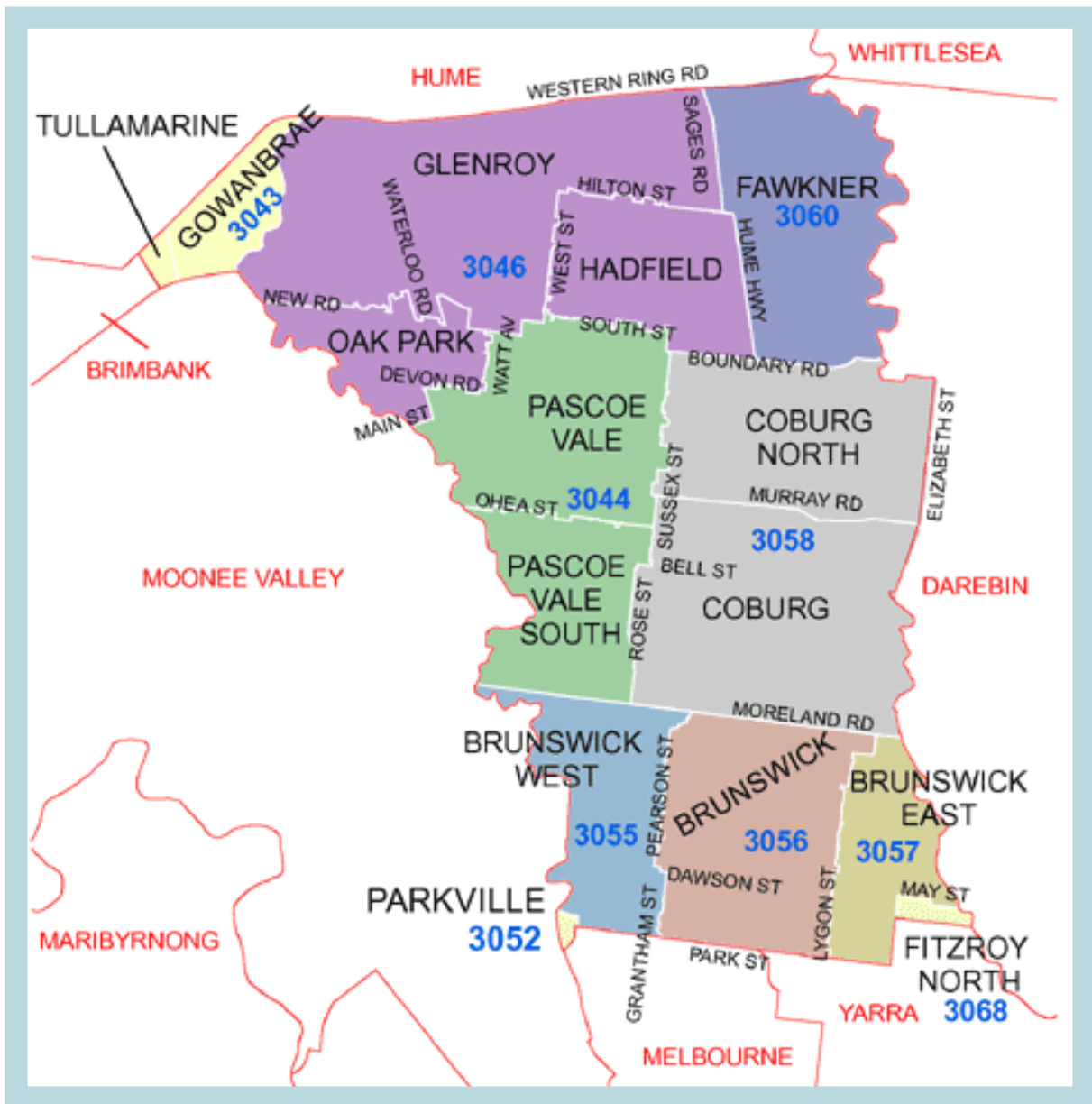
FIGURE 2: *Map of Moreland showing suburbs and postcodes – for reference in the following chapters.*
Source: www.moreland.vic.gov.au Moreland municipality and suburb profiles can also be found here.

2 Context

In recent years lack of housing affordability has made dramatic headlines in Australia. First home buyers, lower paid workers, private tenants and those on public housing waiting lists have difficulty finding housing close to major city centres or employment catchment areas. This chapter outlines the context relating to affordable housing at local, state and federal levels, indicating the complexity of the task ahead.   A brief reference to international perspectives is included to highlight alternative approaches to those currently employed by Australian governments.

2.1 Local Government involvement in housing

Councils across Australia can be involved with housing through needs identification, policy preparation, planning and land use controls, the facilitation of projects and home-based domestic support.

Local Government has a long tradition of ad hoc support for specific housing projects which target the lowest income segments of the population. Historically support was often in the form of a land grant in exchange for tenancy nomination rights for public housing. The Newlands Estate, Coburg constructed in the 1940s-1950s is a good example of this type of development by the former Victorian Housing Commission.

Successful Local Government housing programs

Port Phillip Council and its predecessor St Kilda are generally considered to have undertaken the most ambitious Local Government housing program in Victoria and their experience provides a useful model for other Councils. (Refer to Figure 3.) Since 1985, Port Phillip has demonstrated that a committed Council can make a valuable housing contribution, despite the shifting policy context. Port Phillip has also facilitated the development of the Port Phillip Housing Association, a sign of a serious housing agenda. Brisbane Council, through the Brisbane Housing Company, has also greatly expanded its role in affordable housing provision. Moreland is unlikely to have the resources to support housing work of this scale, but is well placed to draw on relevant experience from these Councils.

Brisbane Housing Company www.brisbanehousingcompany.com.au

Role for councils in housing crisis

Harvey Grennan

Local government has come up with its own seven-point plan to address the housing crisis facing low-income families in the wake of the Productivity Commission's final report into first home affordability.

The plan calls for a national housing policy involving all three spheres of government which "should not be unnecessarily obsessed with the concept of home ownership".

The president of the Australian Local Government Association (ALGA), Mike Montgomery, put forward the plan while addressing the National Summit on Housing Affordability in Canberra last week.

He cited the multi-award-winning Port Phillip Community Housing Program in Melbourne as a housing model for other councils to follow. The program's catalyst was the rapid closure of rooming houses and subdivision of blocks of rental flats in Melbourne's St Kilda area.

Under a partnership between the City of Port Phillip and the Port Phillip Housing Association the council develops housing policy, provides funding and handles project management; the association runs property and tenancy management.

The council has built 370 units in 14 projects since 1985 ; one-third are older persons' units, one-third are "rooming house" singles, 20 per cent are family units and the rest are for people with disabilities, students and young people or are self-contained singles units.

Port Phillip has contributed nearly $14 million (40 per cent) and the Victorian Government $20 million (56 per cent), with input also from the Commonwealth Government.

"More than $1.60 has been gained from the Commonwealth and state governments for every $1 the council has invested," Cr Montgomery said.

ALGA's seven-point housing plan comprises:

☐ A national housing policy which lays down the roles and responsibilities of each sphere of government and ensures funding levels to match those responsibilities.

☐ Properly resourcing local government to do its job by giving it access to a fair share of national taxation.

☐ A much broader look at tax issues and how revenue is distributed among the three spheres of government.

☐ Keeping communities – through local government – in control of planning regulation.

☐ Making developers provide an appropriate housing mix in new developments which includes affordable housing options.

☐ Greater investment in public housing by state and federal governments.

☐ A national inquiry into low-income housing needs.

Cr Montgomery told the summit that the Productivity Commission report had laid to rest the "furphies" that high developer charges and delays in council processing of development applications (DAs) contributed to the high cost of housing.

"The commission emphatically endorsed the principle of infrastructure charges. It also found that they were insignificant cost drivers when it comes to house prices," he said. "It also notes that developer charges have generally increased less than house prices and that any subsidised provision of new infrastructure would 'primarily benefit land owners or developers rather than house purchasers'."

The commission found little hard evidence to support claims of excessive delays in processing DAs. It said that it had been difficult to reconcile the claims made to the inquiry about delays against data available from official sources.

The commission had accepted that "some involvement of elected members in planning decisions is appropriate in some circumstances" but that state and local government "need to give priority to the scope to achieve greater separation of policymaking and administration".

☐ Submissions on a Development Assessment Forum proposal to introduce a model DA for all councils, which would remove the right of councillors to decide on individual DAs, closed on Friday. Local government strongly opposes the proposal.
hgrennan@mail.fairfax.com.au

The Argyle housing project in St Kilda ... 14 townhouses and two bedsitters were built on a former army depot.

Figure 3: *Port Phillip's lead role in affordable housing provision, cited by Australian Local Government Association*
Source: The Sydney Morning Herald – Tuesday, 6 July 2004

Currently Commonwealth and State Governments have different housing policy priorities and programs. Despite repeated lobbying for a National Affordable Housing Strategy, there has been limited federal policy focus since the National Housing Strategy of 1992.

Since its establishment as a result of amalgamation in 1994, and drawing significantly on the work of Brunswick City Council, Moreland has made a commitment to address local housing issues and to develop affordable housing options. Moreland promotes housing security as a foundation of healthy individual lives and a healthy society, an approach advocated by Housing Justice Roundtable: 'It underpins what we do in our lives, giving us a base from which to work, play and care for family and friends.'

The MAV Local Government Housing Kit

The MAV Local Government Housing Kit (draft version 2006) argues that there is a high local cost to individuals, the community and the municipality when affordable and appropriate housing is not available, including:

• increasing rates of individual and family stress and breakdown;

• movement of young people out of the community, threatening the age mix and employment base;

• a potential for growth in crime and anti-social behaviour;

• growing agitation from residents for Local Government to 'do something';

- impacts on local area human services raising cost structures and creating pressures on rates; and
- inability to attract labour to the area, threatening labour market efficiency.

2.2   Moreland policy context

This section outlines the immediate policy context for MAHS. It includes priorities expressed in the Moreland Council Plan 2005-2009, the 2006 Mayor's Speech, the Municipal Public Health Plan and relevant social development and land use planning policies.

2.2.1 Council Plan 2005-2009

Moreland's Council Plan identifies four objectives for 2005-2009. This plan provides the strategic base for its governance of the city including:
- Social: Improving social conditions;
- Environment: Improving built and natural environment;
- Economic: Creating a sustainable economic base; and
- Governance: Open, responsive and consultative governance.

These four objectives provide the basis for Council's MAHS, but the social strategic objective is the primary driver. The most pertinent section states:

> Council believes that the test of a good local government is how its decisions impact on its citizens, particularly the most disadvantaged and vulnerable members.

> Council is, therefore, committed to bringing fairness and justice to the allocation and distribution of its resources. This translates into just and equitable outcomes which are in the public interest and promote the quality of social, economic and cultural life of the City's citizens.

> Council also works to ensure that fairness and justice are demonstrated in the allocation of resources to Moreland by other levels of government and from business. p16

2.2.2 Mayor's Speech 2006

The **Mayor's Speech** 2006 sets out the current priority position for housing with a focus on accessible and affordable housing.

> Council will continue to explore avenues to increase the number of accessible dwellings in Moreland. Council will strongly advocate for the necessary changes in the design of buildings through the Victorian Building Regulations, to ensure our community is inclusive of all and that the needs of our ageing populations are adequately catered for.

> Council will finalise its Affordable Housing Strategy and continue to advocate for affordable housing across Moreland. p5

2.2.3 Social planning strategies

The **Moreland Municipal Public Health Plan** (MPHP) is a broad ranging document that identifies 14 goals to improve and support the health, safety and well-being of the Moreland community.

Goal 4, Housing, proposes that all residents should have access to suitable, well-located and affordable housing. It recommends that:
- Housing needs to be well designed with a view to environmental sustainability.

- The City should have a range of housing appropriate to all life stages and the diversity of the community.
- People with disabilities require access to housing as owners, tenants and visitors.
- Increases in land and housing prices are key housing trends in Moreland that require management. p35

A **range of actions** are proposed to address Goal 4 including:
- use of the Moreland Affordable Housing Fund for community housing;
- developing and implementing a Housing Strategy to address long-term housing need in Moreland;
- facilitating policies that promote affordability; and
- supporting people to 'age-in-place'.

Other actions referenced in the MPHP include:
- developing and trialling private housing finance models;
- developing and funding social housing programs;
- advocacy for tools in the Planning Scheme to ensure the availability of affordable housing; and
- promoting the development of alternative and innovative housing options.

Strategies outlined in Chapter 5 dovetail with this intent, although engagement with the private sector is a difficult challenge for Local Government.

Further relevant social planning strategies include:
- the **Residential Aged Care Strategy** (2000) and the **Later Years Strategy**, both undergoing revision, which support the principles of 'ageing-in-place';
- the **Youth Strategy 2004-2009** which advocates for additional affordable housing and crisis accommodation for young people in the municipality; and
- the **Moreland Disability and Action Plan 2003-2006**, which has the objective to improve the physical environment so it is safe, accessible and inclusive for all.

2.2.4 Land use planning strategies

A key aspect of Council's involvement in residential development relates to its role as the responsible planning authority for the municipality. Council's role encompasses both strategic and statutory responsibilities through its land use planning policy settings, planning application assessment and permit process under the Victorian Planning Provisions. Council's land use planning policy approach is underpinned by the priority of sustainable development.

The **Moreland Municipal Strategic Statement** (MSS) is the principal strategic document for Council's land use planning directions and decisions. Within the document, the challenges and opportunities associated with housing are identified as a key issue if Council is to achieve its MSS vision as 'an environmentally sustainable and liveable city'.

Seven key housing objectives are included in the MSS, each one providing strategies to implement the objectives within the municipality. All of the strategies relate to the land use vision for the city, including some specific references to higher density housing and mixed-use developments on some former industrial sites.

Such strategies originate from the **Moreland Industrial Land Use Strategy** 2004 (MILUS). The MILUS reviewed all industrial land in Moreland and identified those areas with the potential

to be re-zoned and redeveloped for alternative uses such as housing. As the housing market is failing to supply dwellings that are affordable for households with below median incomes, Council promotes affordable housing options as part of larger redevelopments e.g. the former Kodak site.

2.2.5 Central Coburg 2020

The **Central Coburg 2020** project, site of a Principal Activity Centre, provides a long-term framework for the regeneration of Coburg. New development will provide opportunities to create a vibrant mixed-use centre with more services, facilities and activity in a high quality environment.

Most additional dwellings proposed for the Activity Centre will be focused in new development behind the Coburg Shopping Centre and at Pentridge. Requirements for more accessible and more affordable housing will be included.

www.moreland.vic.gov. au – follow the links to Central Coburg 2020

2.3   Commonwealth and State housing policy context

For most of the late twentieth century Australian housing policies have focussed on increasing the rate of home ownership. In this context, private rental has been considered a more 'temporary' form of tenure for those aspiring to home ownership. Support for homeowners has included mechanisms such as mortgage lending programs, regulation of interest rates, direct grants for first home owners and taxation incentives.

In more recent times the impact of the First Home Owners Grant and negative gearing for investment properties have been questioned in light of the current low supply of affordable housing for both tenants and purchasers. The Productivity Commission's Inquiry on First Home Ownership 2003-2004 testified to the growing concerns in this regard.

Productivity Commission www.pc.gov.au

A summary of housing responsibilities indicates that:
*   the Commonwealth Government influences housing distribution through macro-economic policy, taxation and income support, assistance to homeowners, industry policy and the Commonwealth State Housing Agreement; while
*   the State Government has responsibility for the provision and management of public and community rental housing, landlord-tenant relations and statutory and strategic planning frameworks. The State Government also has responsibility for accessibility standards through the Building Commission.

2.3.1 Commonwealth policy and funding

The **Commonwealth State Housing Agreement** (CSHA) is the major housing framework negotiated between the Australian Government and the states and territories, which addresses housing issues for households with low incomes that are unlikely to become home owners or investors. The CSHA provides tied and untied grants to the states to provide the 'safety net' of public housing, transitional housing and 'crisis' accommodation.

Unfortunately, most states and territories face increasing demand for insufficient public stock and related housing services. To compound these difficulties there has been a considerable tightening of eligibility criteria for tenancy.

CSHA funding

Because of the expenditure required for the backlog of improvements to older stock and redevelopment programs, current levels of CSHA funding are considered insufficient to increase stock. As a result, local housing agencies report that:

• Moreland residents who are eligible for public housing experience long waiting periods;

• the 'working poor' on low incomes have limited access to community or public housing compared to access 20 years ago; and

• tenancies tend to be allocated to households with multiple needs.

Since the late 1980s, Commonwealth housing policy has shifted its emphasis away from public housing provision to assistance for private tenants. Policy makers envisaged that Commonwealth Rent Assistance would provide a more flexible and immediate form of housing support, but very little new affordable private rental stock has resulted, especially in the major metropolitan areas. Indeed there is some evidence that Rent Assistance has encouraged increases in private rental costs, perhaps most of all in the least desirable/lowest quality forms of housing.

The Commonwealth shift towards assistance for those in the private sector can be seen in Moreland by:

• Moreland's high level of Rent Assistance with 8,157 individual recipients (2004) compared with approximately 2,000 units of public housing. Expenditure on rental assistance has overtaken spending on construction and renewal of public housing. (VCOSS 2003)

• Federal spending on the First Home Owner Grant. This has been controversial because it initially subsidised first home owners without any means testing - although now a 'cap' has been placed on the value of the house. Between 2000-2003 the Commonwealth spent $3.8 billion on the First Home Owner Scheme.

Although data is not available on the number of recipients in Moreland, broader demographic information about first home buyers can be found in Appendix B of the Productivity Commission's Inquiry on First Home Ownership. www.pc.gov.au

Housing analysts also argue that declining CSHA expenditure has constrained trials of international affordable housing models, which could have relevance to Australia.

These important shifts in Commonwealth priorities and funding have occurred in the absence of a current National Affordable Housing Strategy, which remains a significant concern.

2.3.2 State policy and funding

The Victorian Government has attempted to partially restore the declining funding capacity of the CSHA through funding of community housing. This strategy has been a response to the Commonwealth's increased reliance on Rent Assistance. As tenants in public housing are not eligible for Rent Assistance, the State Government, supported via CSHA funds, bears the cost of a subsidy that holds rent down to affordable levels i.e. 25% to 30% of income.

However, when Commonwealth Rent Assistance payments are made to tenants of community housing, community (not-for-profit) owners and managers are able to charge 'higher' rents while still keeping the effective cost to tenants down to 25%-30% of their incomes.

In 2000 Victoria committed an additional $94.5 million towards SHIP which aimed to improve the supply of affordable rental housing through joint venture partnerships. Projects built with SHIP assistance in Moreland include:

- two projects auspiced and part-funded by Council (which are illustrated at the end of this chapter):
  – The Fawkner project, in partnership with Community Housing Ltd - provides 12 units for households over 55 years and disabled tenants.
  – The Coburg project, in partnership with Yarra Community Housing - provides self contained accommodation for 8 single people previously living in rooming houses and insecure accommodation.
- Yarra Community Housing's Coburg project - provides self contained accommodation for 8 single people previously living in rooming houses and insecure accommodation; and
- ParaQuad, a disability service group, with Yarra Community Housing developed units for 4 tenants with spinal cord injuries with support on site.

With the conclusion of SHIP a new State Government policy direction and funding approach has been adopted through **Housing Associations** and Housing Providers. Thus the community housing sector, which operates alongside public housing, is likely to expand.

www.housingregistrar.vic.gov.au

Housing Associations

This initiative adapts British and Canadian models, where Housing Associations operate as large, independent not-for-profit housing organisations, often with capital grants from government. These regulated, non-government institutions aim to provide and manage affordable, secure, long-term rental housing for a range of below median income households. In Victoria Housing Associations can access private sector finance in addition to their tenants being eligible for Commonwealth Rent Assistance.

Overall the Victorian Housing Associations initiative aims to achieve:
- stronger relationships between Government, non-government and private sectors in planning, funding and delivery of affordable housing;
- an improved system of regulation and continuous improvement to the delivery of housing assistance; and
- increased private investment and social and financial equity in affordable housing.

$70 million was initially allocated towards this initiative, which means it will take many years to effectively build up a responsive pool of affordable community housing stock. The 2005-6 State Budget provided an additional $49.5 million to be spent over 4 years to encourage partnerships between the community, government and private sector.

The target group includes low-waged families who are on the waiting list for public housing or eligible for Rent Assistance, and those who are struggling in the private rental market. Ten million dollars has also been set aside for a Disability Housing Trust. It is too early to assess the impact of these funding initiatives on affordable housing provision at the municipal level.

Decline of public housing

In summary it is reasonable to conclude that the earlier roles of public housing – particularly its capacity to provide housing for the working poor and low income earners - have been considerably reduced. All levels of government are now looking towards an increased partnership role with the private sector to deliver more affordable housing stock with social mix and tenure diversification (although there is no regulation to require private sector participation in Victoria).

This view is expressed in **A Fairer Victoria** (2005) and **Towards An Integrated Victorian Housing Strategy: A framework to address our future housing challenges** (2006) which both acknowledge that recent increases in housing prices have made it more difficult for lower and middle income households to buy or rent a house.

2.3.3 Melbourne 2030

The State Government's plan for metropolitan Melbourne, **Melbourne 2030**, refers frequently to the need for improved affordability of housing. However the task of supply has been largely delegated to five metropolitan regions through their Regional Housing Statements. So far the State Government has provided few strategic or statutory tools which local government could employ in the face of a fragmented, private investment driven marketplace.

On the one hand, the emphasis on urban consolidation could arguably drive metropolitan land prices higher. On the other hand, the intent to ensure that there is sufficient capacity for projected population growth through efficient land use and increased height and densities in selected areas has the potential to assist in providing opportunities for affordability, diversity and appropriateness in housing.

Encouraging the concentration of new development in Activity Centres is a key direction of Melbourne 2030. The concept of a greater proportion of new housing being built within **Principal Activity centres** (PAC) and **Major Activity centres** (MAC) is being addressed in Moreland through the 'structure planning' process. Coburg is a PAC within the municipality and structure planning is well under way for Central Coburg

Council's Activity Centres Team has also commenced structure planning for Brunswick and Glenroy.

2.3.4 Northern Regional Housing Statement

The **Northern Regional Housing Statement** 2006 - in which Moreland partners Banyule, Darebin, Hume, Nillumbik and Whittlesea - provides a fresh overview of regional affordable housing needs and goals, but raises serious questions of resources, incentives for the private sector and statutory support.

www.melbourne2030.vic.gov.au

Strategic planning initiatives legislated in Melbourne 2030 which encompass urban consolidation and more sustainable approaches to development, also highlight the need for an expansion of affordable housing options. The complex supply issues remain the weakest aspect of these strategies. Projects which capture the expertise of VicUrban and more socially minded developers and investors have been advocated in the Northern Regional Housing Statement.

2.3.5 International context

It is also pertinent to draw on the international policy context to examine principles which relate to affordable housing, especially the commitment to housing as a human right. The Centre on Housing Rights and Evictions (COHRE), an international human rights group with a focus on housing issues with a satellite office in Melbourne, clearly outlines this concept.

www.cohre.org

Centre on Housing Rights and Evictions

From an international perspective COHRE holds the view that although a majority of the world's population lives in some form of dwelling, roughly half do not enjoy the full spectrum of entitlements necessary for their housing to be considered adequate. Aboriginal housing in Australia and the temporary living situations of many homeless people provide illustrations of inadequate housing on our doorstep.

According to international human rights law, housing should provide, at minimum:

- security of tenure (tenure which protects people against arbitrary forced eviction, harassment and other threats; a key issue for women);
- availability of services, materials, facilities and infrastructure;
- affordability (the amount a household pays for their housing must not be so high that it threatens or compromises the attainment and satisfaction of other basic needs - the Australian yardstick is outlined in Chapter 4);
- accessibility (those often discriminated against, such as the mentally disabled, HIV-positive individuals, victims of natural disasters, children and other groups should be ensured some degree of priority consideration in housing);
- habitability (housing must be dry, sanitary and have sufficient space);
- location (which allows access to employment options, health care services, schools, childcare centres and other social facilities); and
- cultural adequacy (housing programs and policies must fully take into account the attributes of housing which allow for the expression of cultural identity and recognise cultural diversity).

This perspective acknowledges that housing is a multi-faceted resource, with both qualitative and quantitative aspects, which need to be addressed by Local Government.

International planning initiatives

In concluding this chapter it should be noted that there are many international planning initiatives and instruments used to boost the supply of affordable housing, which are rarely used in Australia. These approaches warrant serious consideration at State and Commonwealth levels. Examples include:

- UK and European requirements that a percentage of new development include affordable housing. In particular **Section 106** is an effective planning mechanism operating in London, a city that currently faces a severe shortage of accommodation for both middle and low income workers.
- Scandinavian and Northern European legislative, capital and social support for a not-for-profit sector within the development industry. Planners, architects, builders and associated suppliers work in concert for not-for-profit organisations. Their housing consumers are happy to dwell in well designed, long term rental accommodation without the expectation of personal capital gain.

- In USA a fragmented raft of state taxes and incentives such as developer levies, inclusionary zoning, and floor space bonuses are used to encourage the private sector to become engaged in the provision of affordable housing. Some of these measures are outlined on: *www.policylink.org/EquitableDevelopment/ (forward to Affordable Housing Development 101)*

www.policylink.org/EquitableDevelopment/ follow the links to Housing Development 101 Recommended reading: Rachel Bernstein's 2003 A.V. Jennings Churchill Fellowship overview of a range of sustainable and affordable housing initiatives that are used to assist welfare dependent, low and middle income residents in the USA, Finland, Sweden and UK.

2.4 Conclusion

This chapter has described the complex policy and resources environment within which Victorian Local Governments operate. There is a lack of a **National Affordable Housing Strategy** although the Victorian Government has recently published **Towards an Integrated Victorian Housing Strategy: A framework to address our future housing challenges**.

In addition, though The Office of Housing's report **Towards a State and Local Government Affordable Housing Strategy** (2002) intended to boost the engagement of local government with affordable housing, it barely acknowledges the breadth of the task of supply of affordable housing and the urgency of action required.

So far a whole of government approach to housing remains elusive in Australia.

As Moreland has a tradition of taking a proactive role in affordable housing provision and advocacy, Council is seeking greater support from regional, State and Commonwealth levels that will lead to an increase in the supply of affordable housing options. The outline of demographic characteristics of the municipality in the following chapter identifies the groups most in need of affordable housing.

Coburg SHIP Project (2006)

- 8 single person units with own kitchens and bathrooms. Shared laundry, BBQ, storage and social spaces. Affordable independent accommodation, alternative to traditional rooming houses.
- Accessibility features: 2 units fully designed for wheelchair mobility, most units adaptable, with inclusion of features for tenants with acquired brain injury. Raised vegetable garden.
- ESD features: reverse brick veneer (inverted walls) for better insulation, cross ventilation, gas boosted solar hot water, water tanks, low maintenance garden and energy efficient appliances. Advice and energy ratings: Moreland Energy Foundation.
- Tenant participation and co-housing parallels in design.
- Partnership: Moreland City Council, Yarra Community Housing and Department of Human Services (DHS)

Design:
Michael McKenna Architecture and Interiors.

Builder:
Jackman Builders Pty Ltd

Funding:
70% SHIP (DHS) and 30% Council provision of land and contribution towards ESD.

Long term tenancy management:
Yarra Community Housing

Fawkner SHIP Project (2004)

- 12 units in cluster style development for Moreland residents 55+, some with disabilities and/or carers.
- 6 self-contained one bedroom units and 6 two bedroom units; central BBQ social space.
- Accessibility and ageing-in-place features: 3 units fully fitted for wheelchair mobility, all other units adaptable dependent on tenant needs. Pet friendly design.
- ESD features: 5 star energy ratings, energy efficient appliances and low maintenance central garden spaces. Advice and energy ratings: Moreland Energy Foundation.
- Tenant involvement in choice of finishes and Moreland Energy Foundation advisory sessions.
- Partnership: Moreland City Council, Community Housing Ltd and Department of Human Services (DHS)

Design
Community Housing Ltd

Builder:
Community Housing Ltd

Funding:
70% SHIP (DHS) and 30% Council provision of land and contribution towards ESD.

Long term tenancy management:
Community Housing Ltd

3 Demographic overview

Moreland's residents and dwellings

This chapter provides details of Moreland's residents and dwellings, which informs the development of goals and strategies for affordable housing in the municipality.

The demographic overview includes:
- a summary of the current population profile in Moreland, identifying those who are more marginalised or disadvantaged and have greater levels of housing need;
- research findings related to Moreland's housing and development profile noting significant recent increases in housing costs; and
- Moreland population and dwelling projections to anticipate future requirements.

Frequently in this chapter reference is made to 'affordability'. In the context of this Strategy households and individuals (in the lowest 40% of Australians ranked by gross income) who spend more than 30% of their income on housing costs are considered to be experiencing affordability problems and housing stress. The underlying theme of this chapter is that the overall level of disadvantage in Moreland means that there are limited affordable housing options for both tenants and purchasers.

Research sources

Key sources in this chapter include:
- Australian Bureau of Statistics Census data;
- Commissioned research from id consulting;
- The Valuer General; and
- DSE material in the Northern Regional Housing Statement.

Throughout the MAHS, sources of research are identified for those who may be interested to check the research scope, authors and examples. The most recent data is presented where possible. Much of the material in this chapter relies on Census data, the most comprehensive survey of Australian households, from 2001 and earlier periods. Note that comparative data from the 2006 Census will become available 2007-8.

Moreland municipality and suburb profiles can be found at www.moreland.vic.gov.au

## 3.1 Moreland population profile

Moreland has a high level of relative socio-economic disadvantage, including many households on low incomes, high rates of unemployment, and significant numbers of newly arrived residents with poor, or no, English language skills. In 2001 Moreland was ranked the sixth most disadvantaged municipality out of thirty-one Melbourne metropolitan municipalities according to SEIFA Indexes.

3.1.1 Moreland population, including forecasts

After a significant period of population decline dating back to 1981, Moreland has seen a very slight increase in population (161 people) between 1996-2001. In June 2001 the estimated residential population for Moreland was 136,894 people. However, it should be noted that

the rate of population increase in Moreland was significantly lower than many other 'well established' urban municipalities.

Anticipated population growth 2001-2021, shown in the following chart, indicates that significant growth in total population is likely to occur, with an estimated increase of 19,346 people.
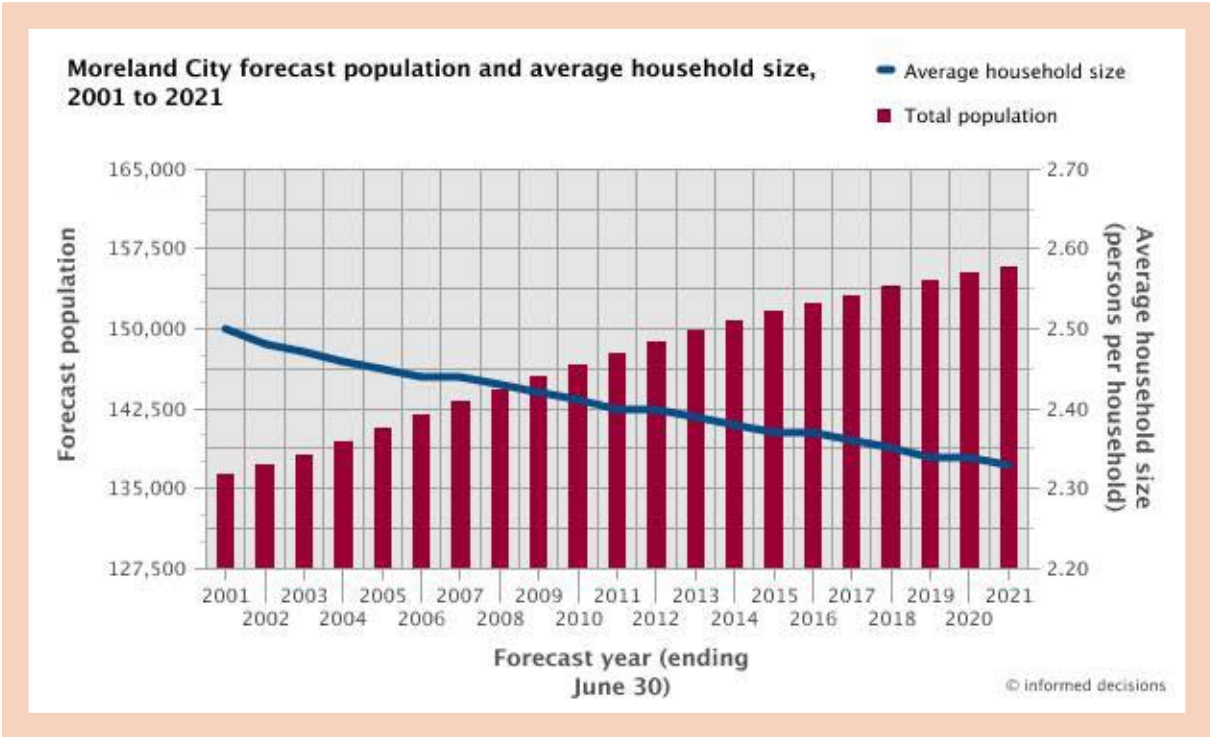
FIGURE 4: *Estimated population growth*
Source: i.d. consulting

Varying rates of growth across Moreland's twelve suburbs range from 18.8% per annum in the small greenfields suburban area of Gowanbrae to 0.3% per annum in the low-income, established suburban area of Hadfield in the north (id consulting).

3.1.2 Household size, including forecasts

Consistent with general population trends in Australia, Moreland has experienced a decline in the average household size from 2.66 persons per household in 1991 to 2.5 persons in 2001. At the same time the rate of increase in the number of households in Moreland has accelerated from 2.1% over 1991 (1,037 households) to 4.2% over 1996 (2,110 households). (id consulting)

In other words, fewer people are living in more dwellings, and it is anticipated that this trend will continue.

It is also anticipated that there will be a continued decrease in average household size from 2.51 in 2001 to 2.44 in 2011, to 2.37 in 2021 and to 2.3 in 2030.

3.1.3 Incomes

Incomes significantly affect housing choices and provide a barrier to tenure and location aspirations for most disadvantaged groups in Moreland.

The median *individual* income of people in Moreland in 2001 was $331 per week. This is significantly lower than the Melbourne-wide figure of $405 per week. (Moreland Social Profile based on 2001 Census). The most recent median gross *household* annual income for Moreland is $46,956 in 2005 (unpublished DSE data in NRHS), equivalent to $903 per week.

Incomes vary across the municipality and were significantly lower in the north (Northern Moreland SLA) where the *individual* weekly income in 2001 was $292 compared to the Brunswick SLA *individual* weekly income of $376. Almost half of all young people in Moreland aged 15-24 years were on low incomes earning between $1-$399 per week.

3.1.4 Older persons – tenure and income

A high proportion of older residents in Moreland lived on low incomes, with 40% of people aged 65 and over having a weekly individual income of less than $199. Yet a high proportion of this group owned their own home. These elderly can be classified as 'asset rich and income poor'.
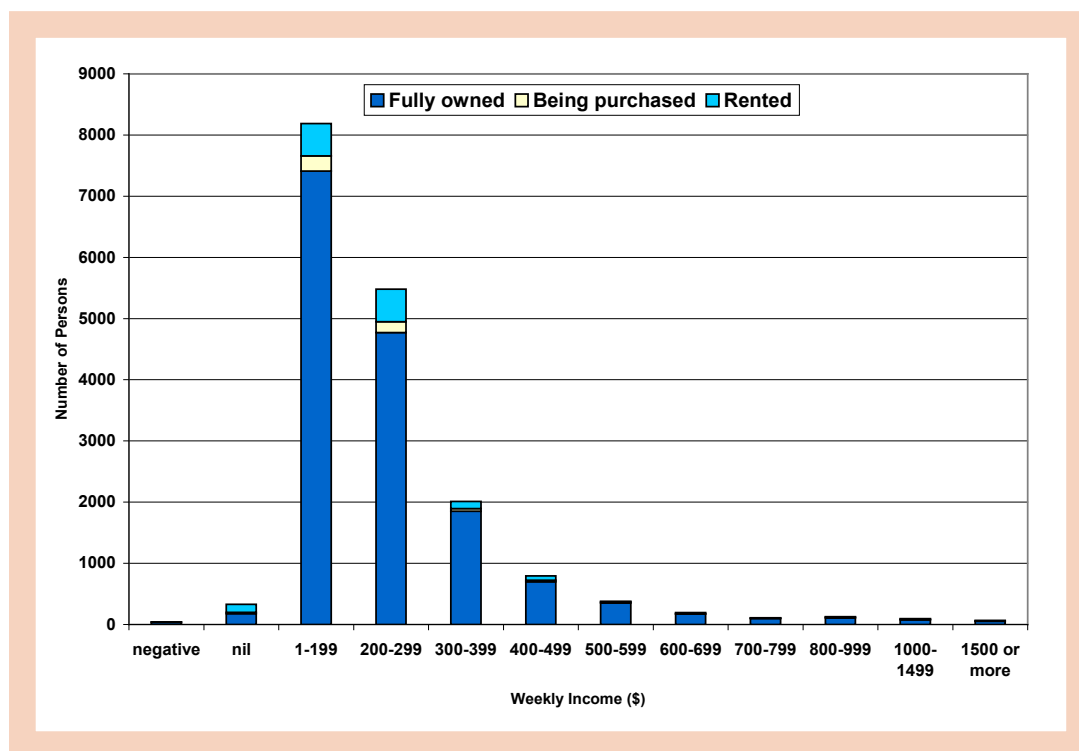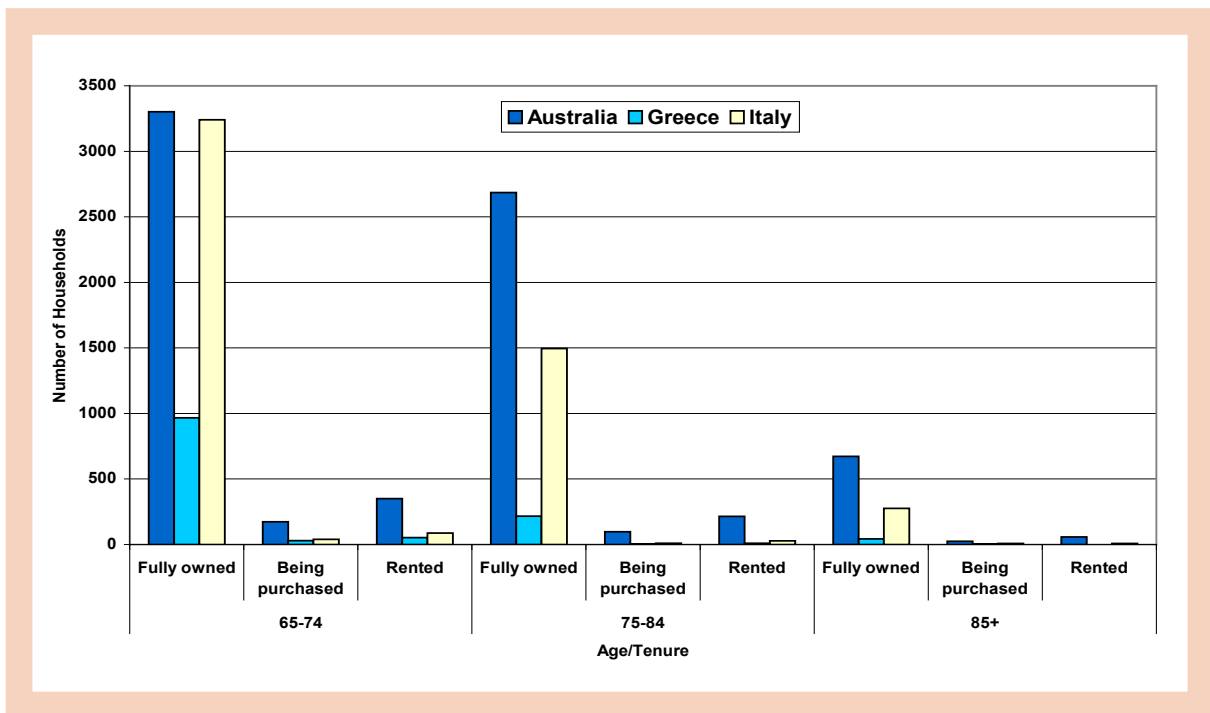

FIGURE 5: *Tenure by income, persons aged 65+, Moreland 2001*
Source: ABS Census of Population and Housing, 2001

Most of Moreland's 65+ population lived in couple households in dwellings that are fully owned. However a significant number of people aged 65+ years were lone parents or members of extended families (adults living with their mother/father), living in housing that is rented.

Of those aged 75+ years , 30% were lone persons living in dwellings that are fully owned. The following chart shows the high levels of home ownership for elderly persons in Moreland whose place of birth was Australia, Greece or Italy.

FIGURE 6: *Country of birth by tenure, persons aged 65 and over, Moreland 2001*
Source: ABS Census of Population and Housing 2001

Note that women make up the majority of households of those 75+ years who live alone.
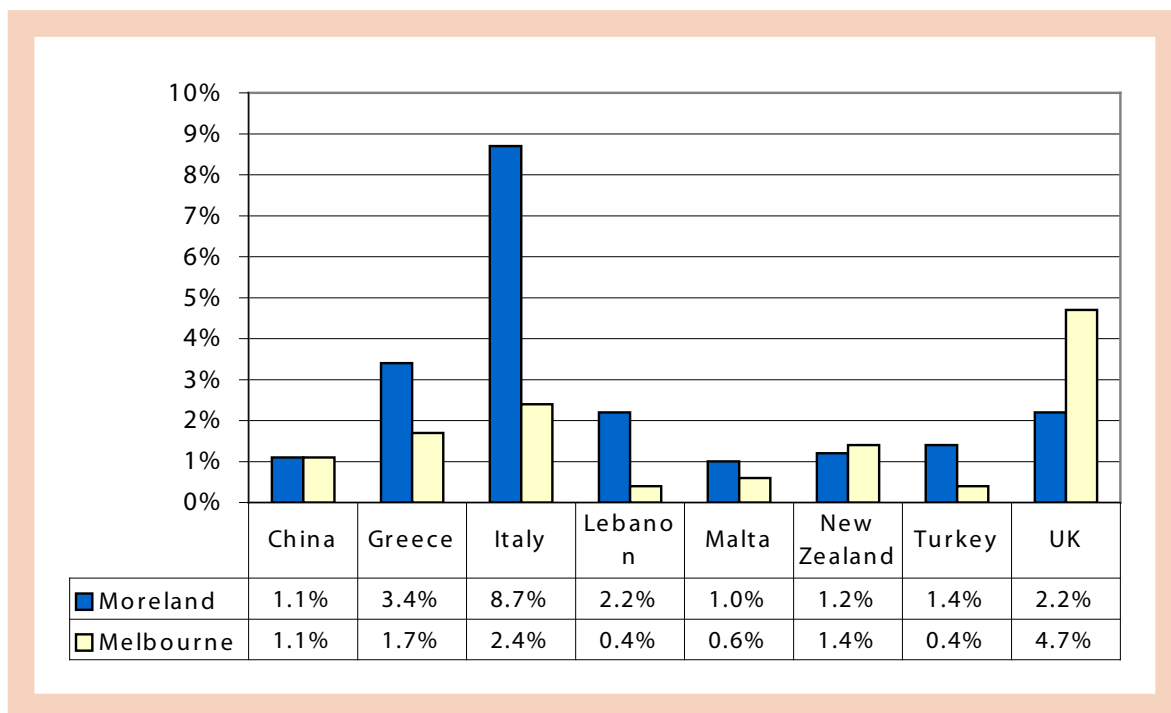
3.1.5 Gender and income

While Moreland's population as a whole has lower income levels than the MSD, women in Moreland have significantly lower incomes than men. Of all people employed in 2001 44% of women earned less than $500 per week compared to 30% of men. Consequently female-headed households and sole females are more likely to experience affordability problems.

3.1.6 Cultural diversity

Moreland has a culturally diverse population and is a key destination for new arrivals, many of them refugees. In 2001 just over one third of Moreland residents were born overseas.

In 2001-2002, 635 new immigrants settled in Moreland. The majority (60%) arrived under the family visa category and 15% under the humanitarian program. The main languages spoken by new arrivals include Arabic (20%), English (12%), Turkish (7%), Mandarin (5%), Chinese (4%) and Sinhalese (4%).

This represents a significant change from twentieth century patterns of migration in which Italian and Greek families favoured Moreland as their new home. Overall Italian residents represent 9% of the total Moreland population, Greek residents 3%, Lebanese 2% and English residents 2% of Moreland's population. Moreland ranks equal fifth with Darebin for population born outside English speaking countries.

	China	Greece	Italy	Lebanon	Malta	New Zealand	Turkey	UK
■ Moreland	1.1%	3.4%	8.7%	2.2%	1.0%	1.2%	1.4%	2.2%
□ Melbourne	1.1%	1.7%	2.4%	0.4%	0.6%	1.4%	0.4%	4.7%

FIGURE 7: *Migration background of population (selected countries of origin), Moreland compared to Melbourne metropolitan area (MSD)*
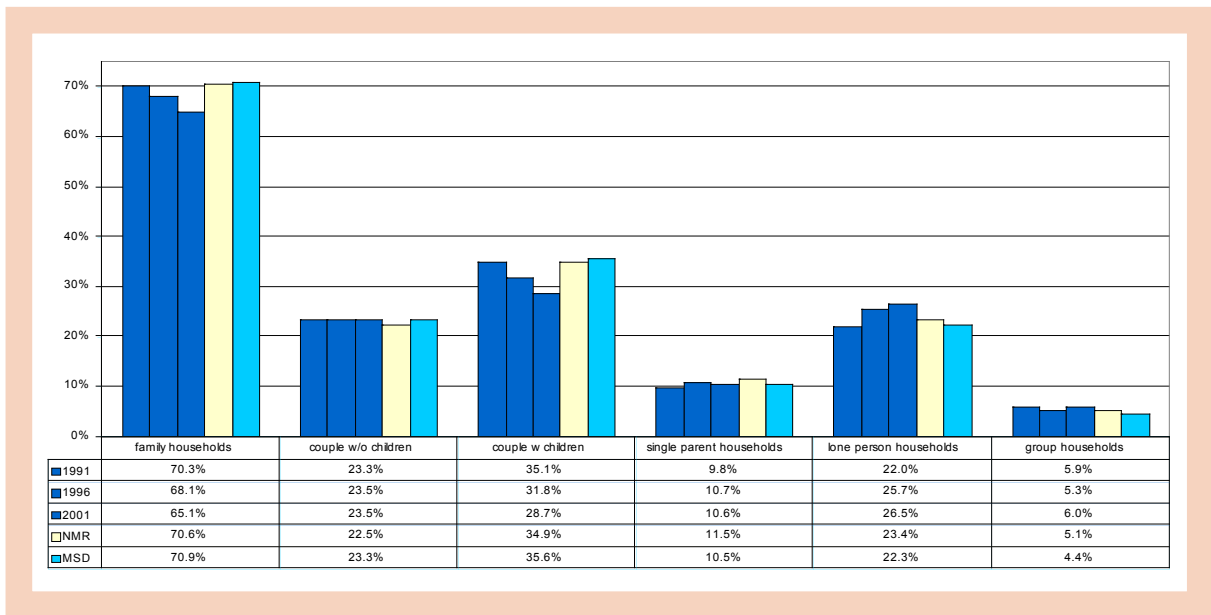Source: ABS Census of Population and Housing, 2001

The chart above illustrates the cultural diversity of Moreland, compared with Melbourne as a whole. The challenge for Moreland is that many new arrivals require support services for (interlinked) health, housing, education and employment issues.

The cultural expectations of housing (including dwelling options, internal layout and housing finance) has been identified as a research gap.

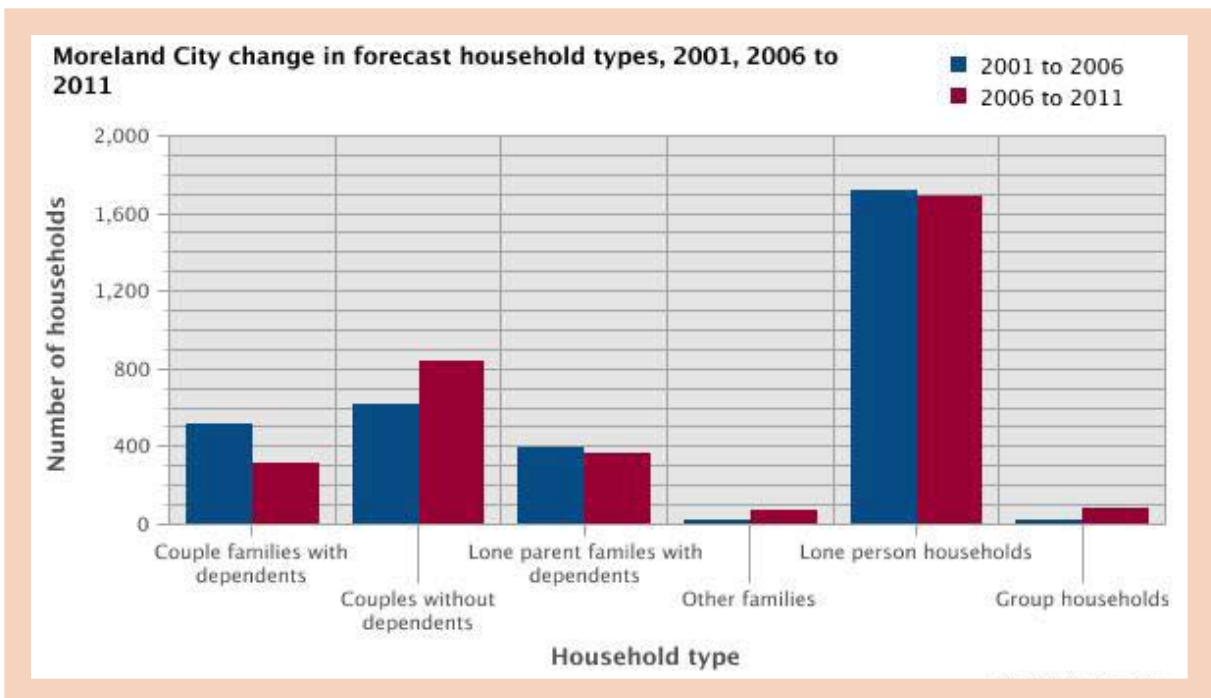### 3.1.7 Household types

There have been substantial changes in family structure in Australia over the last thirty years including:

•   the declining proportion of couples with children (although couples without children living with them have remained relatively stable over time);

•   the increasing proportion of lone parent families; and

•   the increasing proportion of lone person households.

	family households	couple w/o children	couple w children	single parent households	lone person households	group households
1991	70.3%	23.3%	35.1%	9.8%	22.0%	5.9%
1996	68.1%	23.5%	31.8%	10.7%	25.7%	5.3%
2001	65.1%	23.5%	28.7%	10.6%	26.5%	6.0%
NMR	70.6%	22.5%	34.9%	11.5%	23.4%	5.1%
MSD	70.9%	23.3%	35.6%	10.5%	22.3%	4.4%

Household changes anticipated to 2021 are shown in the following chart, emphasising the growth of single (lone) person households.

FIGURE 8: *Anticipated change in household type 2001-2006, and 2006-2011*
Source: id consulting

It is also worth noting that a high proportion of young people currently live in group households in Brunswick, partly indicative of the tertiary student population (including international students) and of groups of tenants sharing housing costs.

Moreland City population living in group households

	0-24y	25-35y	35-44y	45-54y	55-64y	65-74y	75+y
■ Coburg	4.5%	7.8%	3.3%	2.8%	2.1%	1.7%	1.4%
■ North	1.8%	4.2%	1.8%	1.7%	1.4%	0.8%	1.4%
■ Brunswick	19.9%	20.4%	7.1%	4.9%	4.0%	2.3%	2.5%
□ MCC	8.0%	11.6%	4.0%	3.0%	2.4%	1.4%	1.6%
□ NMR	3.7%	7.6%	2.6%	2.0%	1.8%	1.5%	1.3%
□ MSD	3.7%	8.4%	2.6%	1.9%	1.9%	1.6%	1.5%
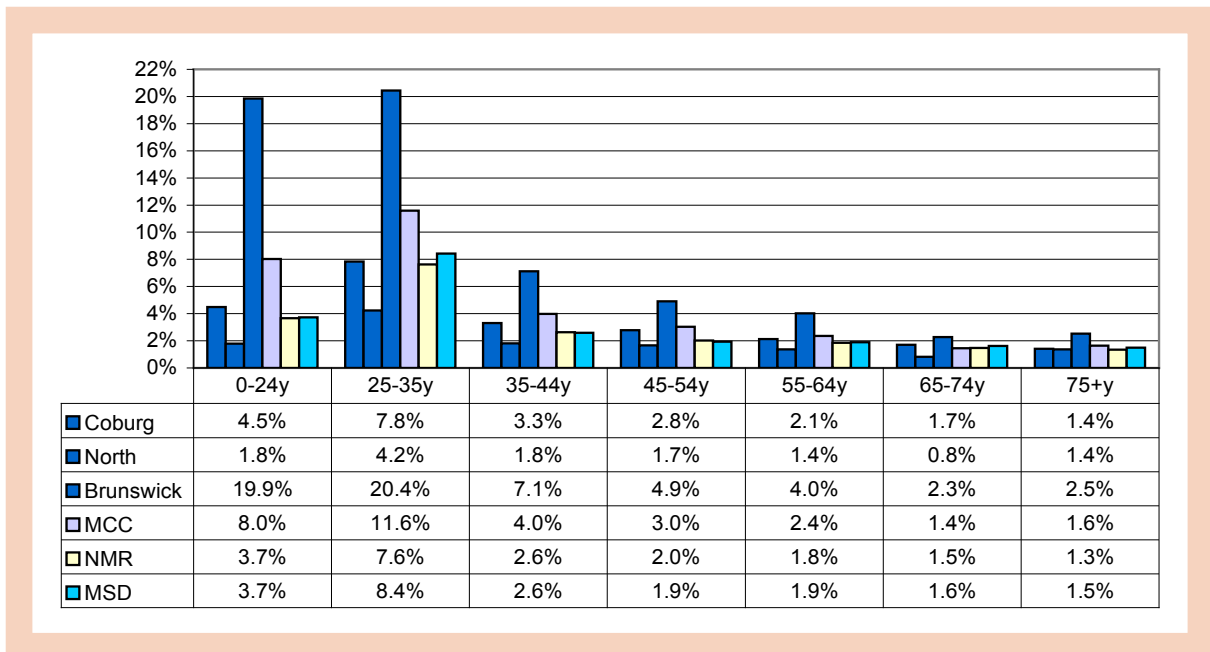
FIGURE 9: *Proportion of population living in group households: Moreland, NMR, MSD*
Source: ABS Census of Population and Housing 2001

### 3.1.8 Aboriginal and Torres Strait Islander households

Indigenous households are defined as having at least one Torres Strait Islander and/or Aboriginal resident.

The number of Moreland's indigenous residents (representing 0.4% of the total population) has been declining.

In addition, the Census reveals that the level of home ownership for indigenous residents in Moreland is very low. Only 33.6 % of Moreland's indigenous households owned or were buying their own homes compared with 70 % of non-indigenous Victorians.

From the **Moreland Post-Contact Aboriginal Heritage Study** it is known that public housing, including (former) Housing Commission estates, such as the Gronn Place flats in West Brunswick, provided useful 'transitory' accommodation (pp97-101).

The following chart describes the proportion of houses owned, being purchased or being rented that contain indigenous citizens, compared to those households with no indigenous citizens.
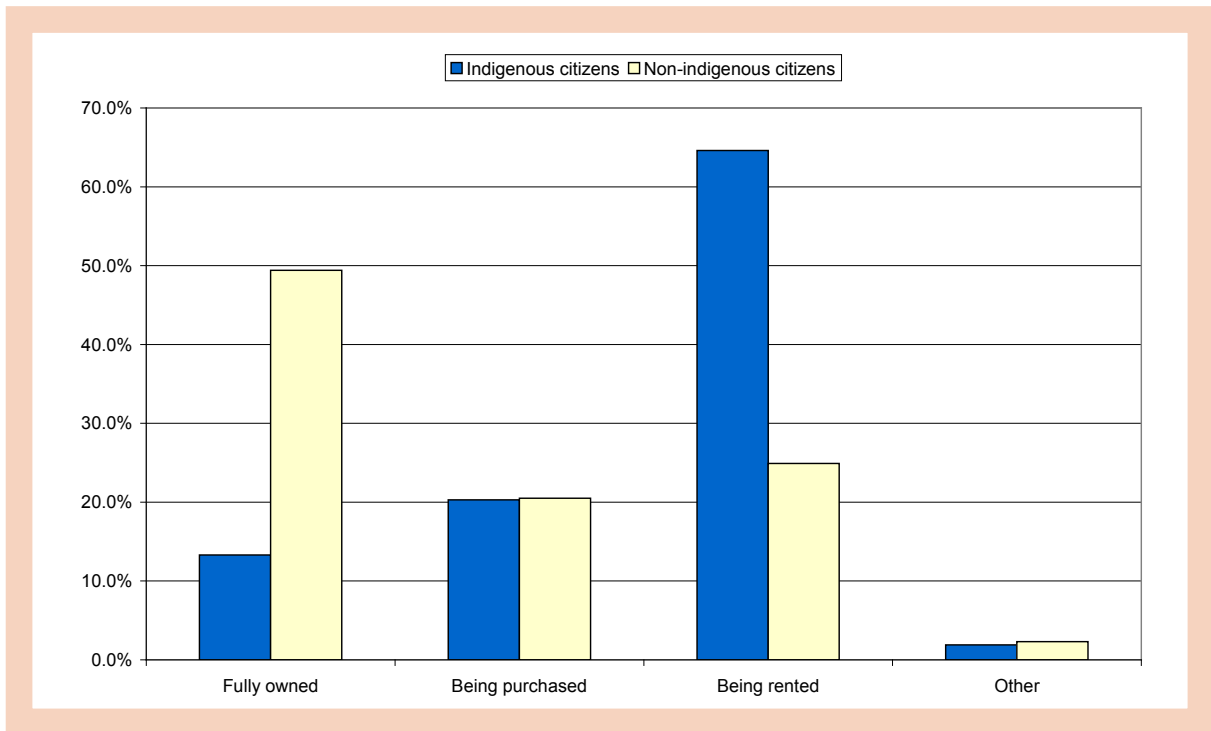
FIGURE 10: *Tenure for indigenous households in Moreland*
Source: ABS Census of Population and Housing 2001

Indigenous consultants recommend that much more research and consultation into indigenous housing patterns and preferences is required.

3.2 Housing profile

Moreland is experiencing significant change in its housing market with increased housing prices, low levels of public and community housing and significant numbers of households reliant on the under-supplied private rental market. These trends contribute to residents' experience that affordable and appropriate housing is difficult to find.

3.2.1 Tenure

Moreland has the tenure distribution of an ageing population: high home ownership including a high proportion of outright home owners and a low proportion of home purchasers. Overall there has been a slight decrease in ownership (it is now at its lowest level since 1989) and private rental has been gradually increasing.
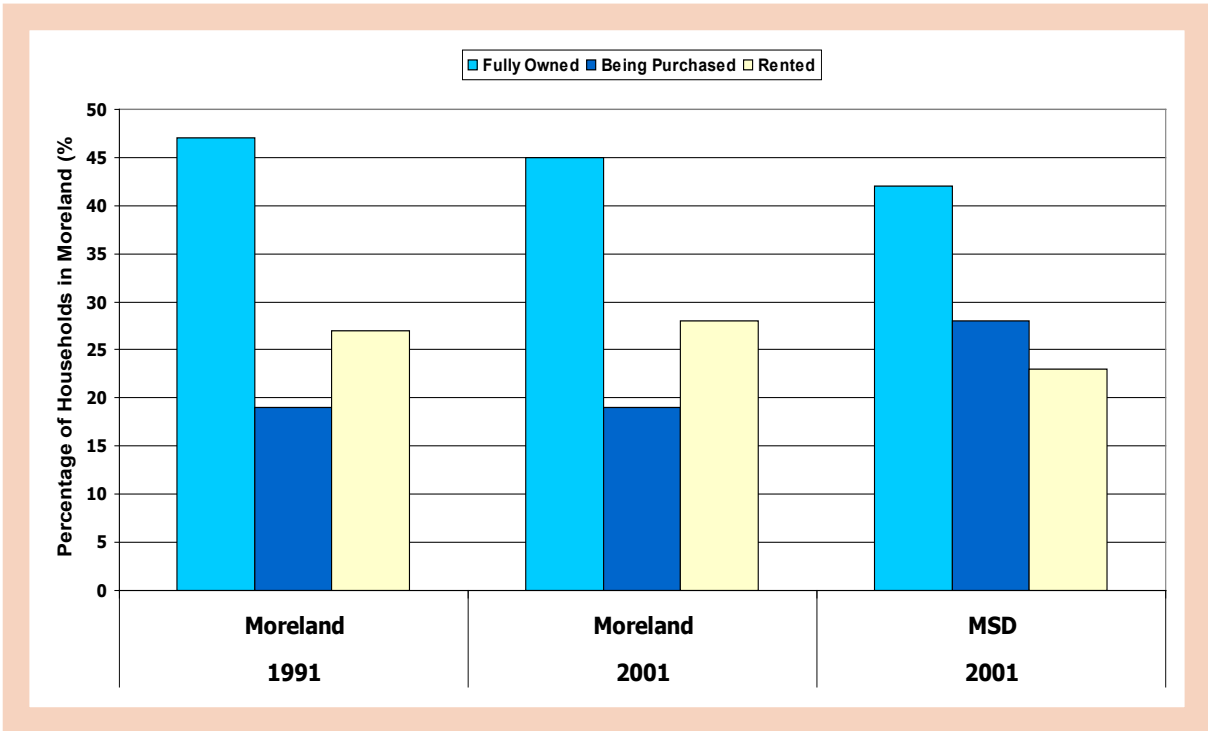
FIGURE 11: *Housing tenure Moreland and MSD*
Source: ABS Census of Population and Housing 2001

Most current purchasers in Moreland are higher income earners with 89% having a weekly household income of $1500 or more.

Nearly 30% of residents are private tenants. The incomes of households renting their housing vary significantly from those purchasing:

• only 15% of private tenant households have a weekly income above $1500,
• 20% earn less than $400 per week; and
• 61% earn less than $1000 per week.

Geographical distribution of tenure groups across Moreland is illustrated at the end of this chapter.

3.2.2 Public and community housing

Only 2% of Moreland households lived in public housing in 2001. This does *not* reflect a lack of demand for affordable housing (whether it is public, community or privately owned housing), but rather that Moreland has significantly less public housing stock than comparable municipalities such as Darebin and Moonee Valley, as shown in the following table.

Office of Housing stock

Municipality	Separate house	Semi-det'd house	Medium density	Flat low rise	Flat high rise	Moveable	Rooming house	Other	TOTAL
Moreland	478	165	640	520	134	42	67	3	2049
Darebin	874	482	759	1059	144	66	28	2	3414
Moonee Valley	167	136	513	1613	1434	12	71	6	3952

FIGURE 12: *Summary of Office of Housing stock in Moreland, Darebin and Moonee Valley, June 2004*
Source: Office of Housing, Rental Report

Long waiting lists

Long waiting lists for public housing characterise the Northern Metropolitan Region (NMR) and the recently amalgamated N&WMR. Housing agencies also report that crisis and transitional housing is in very short supply. This is a particular problem for households experiencing domestic violence (WISHIN). Direct public housing stock acquisition rates have also been low in Moreland, possibly awaiting the transition to Housing Associations, varying from only nineteen additional dwellings in 2001-2002 to two additional dwellings in 2004-2005 (OoH).

3.2.3 Rooming houses

Mainly located in the south of the municipality, surprisingly few registered rooming houses (about twenty-five) operate in Moreland. Private operators run the majority, but the Office of Housing, the Salvation Army and YWCA also manage some properties. Rooming house stock has been declining and it is estimated from Council records that about 100 rooms of low cost accommodation were lost between 1994-2002. Since 2001 new rooming house stock has been added through SHIP projects and a recent OoH property acquisition in Coburg intended for 31 tenants.

Sean McNelis, Swinburne Institute for Social Research, describes the changing role rooming houses have played in the inner suburbs:

> *Rooming houses have come a long way since their heyday in 1930s and 1940s when they provided a range of accommodation to different social groups…They not only provided accommodation for itinerant and other low paid workers but also long term accommodation for single and married tradesmen (and their families), visitors to the city from rural areas or from interstate…But the fortunes of rooming houses are linked with the fortunes of inner cities and their economies …in the 1950s and 1960s many inner city residents, tradesmen and labourers relocated to the suburbs; the 1970s and 1980s saw the gentrification of the inner suburbs with increasing pressure on owners to realise capital gains (Presentation: Inner South Rooming House Futures Workshop 10.5.2006)*

McNelis claims that the value of rooming houses is more than as an affordable housing option. For residents and referral agencies rooming houses may provide:

• access to a network of friends and support services;

• flexible temporary accommodation;

• an option of last resort, providing an interface between low cost housing and homelessness;

• facilitation of the movement of people from various institutions to more permanent low cost living;

• a form of transitional accommodation - a stop-gap measure for those awaiting public housing or for something better to come; or

• a housing option when tenants are unable to access private rental.

In Moreland there have been some notorious cases of unregistered rooming houses and rogue operators who provide very poor quality physical shelter and ignore leases or tenancy rights. To help address this issue Council participates in the Inner Urban Rooming Housing Group (IURHG), which promotes a model of socially responsible rooming house management to owners and managers across the inner suburbs.

3.2.4 Homelessness

Although homelessness data is difficult to obtain at the municipal level, homelessness increased in Victoria between 1996 and 2001.   Alarmingly, young people 12-18 now comprise a quarter of the homeless population. Local research indicates that there has been an increase in the proportion of young people seeking emergency accommodation who have no income. In some cases youth had no income because they were recent arrivals to Australia and were ineligible for social security benefits (Hope Street Youth and Family Services 2003).

An accepted framework of types of homelessness experienced in Australia identifies forms of insecure housing which go beyond the common stereotypes of living in public places and 'sleeping rough':

Primary homelessness	Without conventional accommodation (living on the streets, in deserted buildings, railways carriages, under bridges etc)
Secondary homelessness	Moving between various forms of temporary shelter including friends, relatives, youth refuges, night shelters, boarding houses, hostels and other forms of emergency accommodation
Tertiary homelessness	Living permanently in single rooms in private boarding houses without their own bathroom, kitchen or security of tenure

Figure 13: Types of Homelessness, MacKenzie and Chamberlain (1995)
Source: Adapted from draft MAV Housing Kit 2006

Unfortunately, housing agencies report that primary, secondary and tertiary homelessness can all be found in Moreland, and youth homelessness (18-25) is of particular concern.

Homeless list soars

George Ierodiaconou

MORE than 500 homeless children sought refuge with friends and relatives last year because of a public housing crisis in Moreland.

Women's Information, Support and Housing in the North executive officer Deborah Di Natale said the crisis was getting worse and that it was common for some families to spend more than a year living on friends' couches.

The phenomenon, known as "couch surfing", has become severe as 85 per cent of crisis accommodation applicants are turned away because of public housing shortages in the north.

In the last financial year (2004-05), there were 980 requests for accommodation and support from women in Moreland that the group was unable to meet.

These women had 518 children among them. A spokesman for Housing Minister Candy Broad said public housing waiting lists had fallen by 14 per cent since 1999.

Hope St Youth and Family Services manager Donna Bennett said there were 70,000 people waiting for a public house in Victoria.

Carmen (not her real name) said she and her daughter, 10, and son, 13, had lived in three lounge rooms in the past six months.

"We are like gypsies sleeping on a mattress on the floor in a living room," she said. Ms Di Natale said the extent of the problem was complicated by some landlords refusing private rentals to single mothers and couch surfers not seeing themselves as homeless.

Squatters taking over a public house are not included in the statistics.

St Vincent's Housing Services team leader Susan Horsall said if couch surfers were counted, the figures would be five times higher.

"I turned away seven people today, that had nowhere to go," she said.

"The last couple of months have been flat out. I think the situation is more complex and amplified than ever before."

The Australian Community Sector Survey 2006, released last week, found that 53 per cent of people who sought assistance from welfare agencies were turned away without receiving adequate assistance.

Brosnan Centre coordinator Rob Ware said the problem was not exclusive to families but also young men.

He said people who were released from prison often found themselves couch surfing.

■ **Squatter crisis: Page 5**

FIGURE 14: *Homeless list soars*
Source: Moreland Leader, 26 May 2006

3.3 Residential development in Moreland

3.3.1 Dwelling types

In 2001 Moreland had 56,491 private dwellings (not all currently occupied) for 53,723 households and a population of 136,894 (id consulting). A private dwelling is normally a house, apartment, part of a house or even a room, but it can also refer to a house attached or rooms above shops or offices, an occupied caravan or a tent on its own block of land!

Although concern is sometimes expressed about the current rate of construction of units and apartment blocks, over 70% of housing in Moreland is detached and suburban in character. Generally suburbs in the north of Moreland tend to have higher proportions of detached housing whilst the suburbs in the south have higher proportions of flats and apartments.
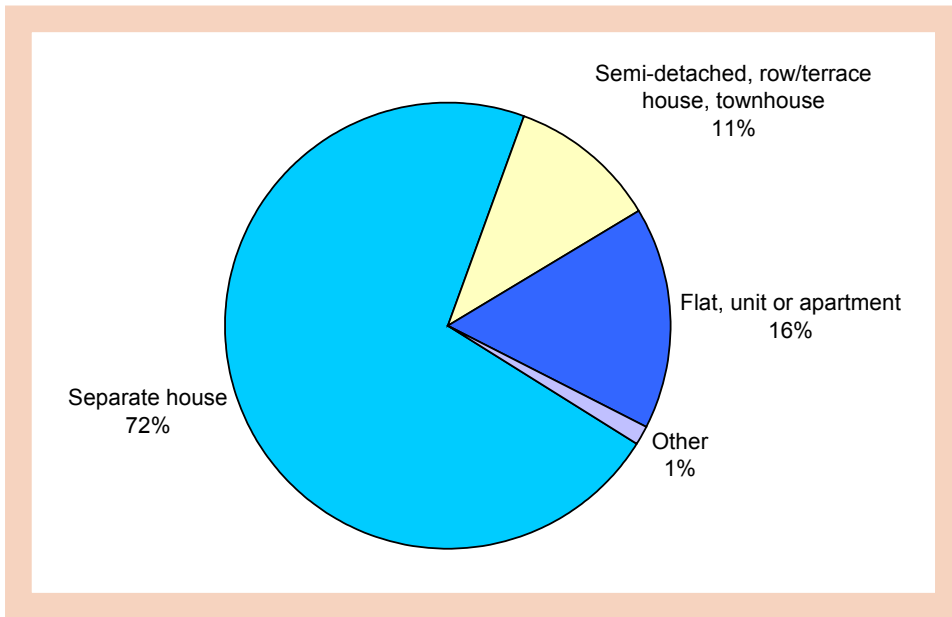
FIGURE 15: *Proportion of types of dwelling in Moreland, 2001*
Source: ABS Census of Population and Housing 2001

3.3.2 New residential developments- what new building is taking place?

New residential development in Moreland shows that the number of detached and semi-detached dwellings constructed over the past sixteen years has exceeded the number of new flats and units.
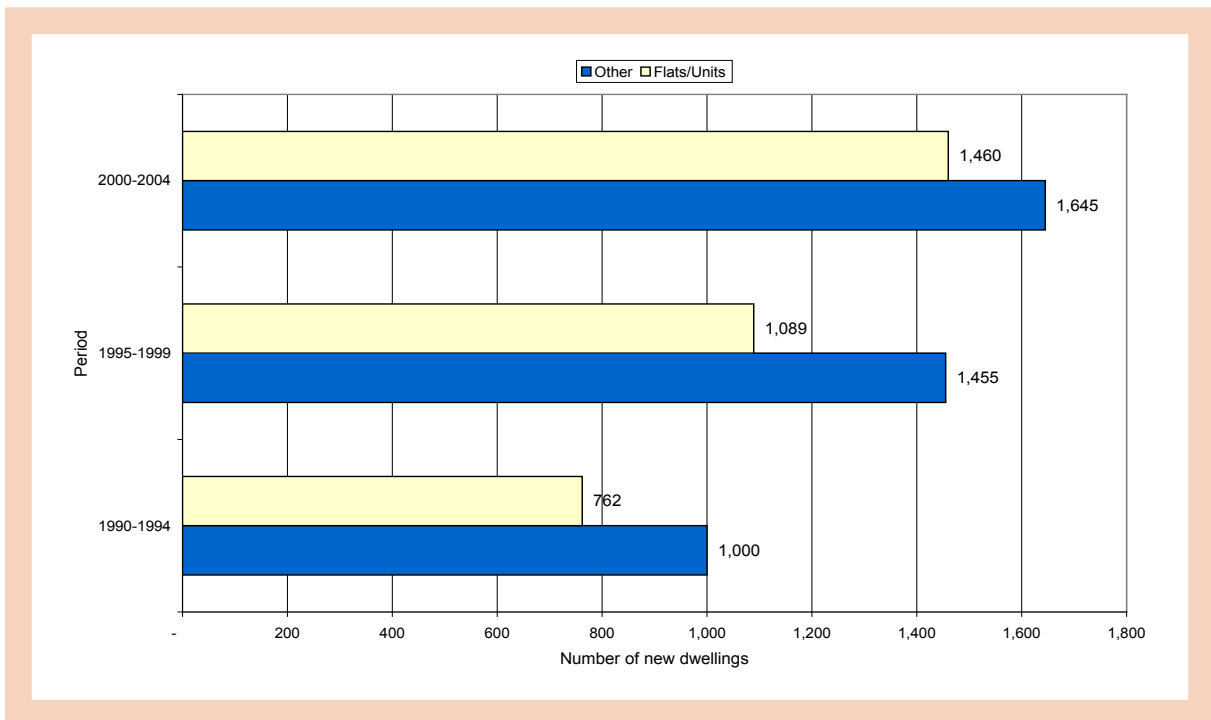
FIGURE 16: *New dwellings by dwelling type 1990-2004*
Source: Property Services unpublished data, Moreland City Council

3.3.3 Cost of housing
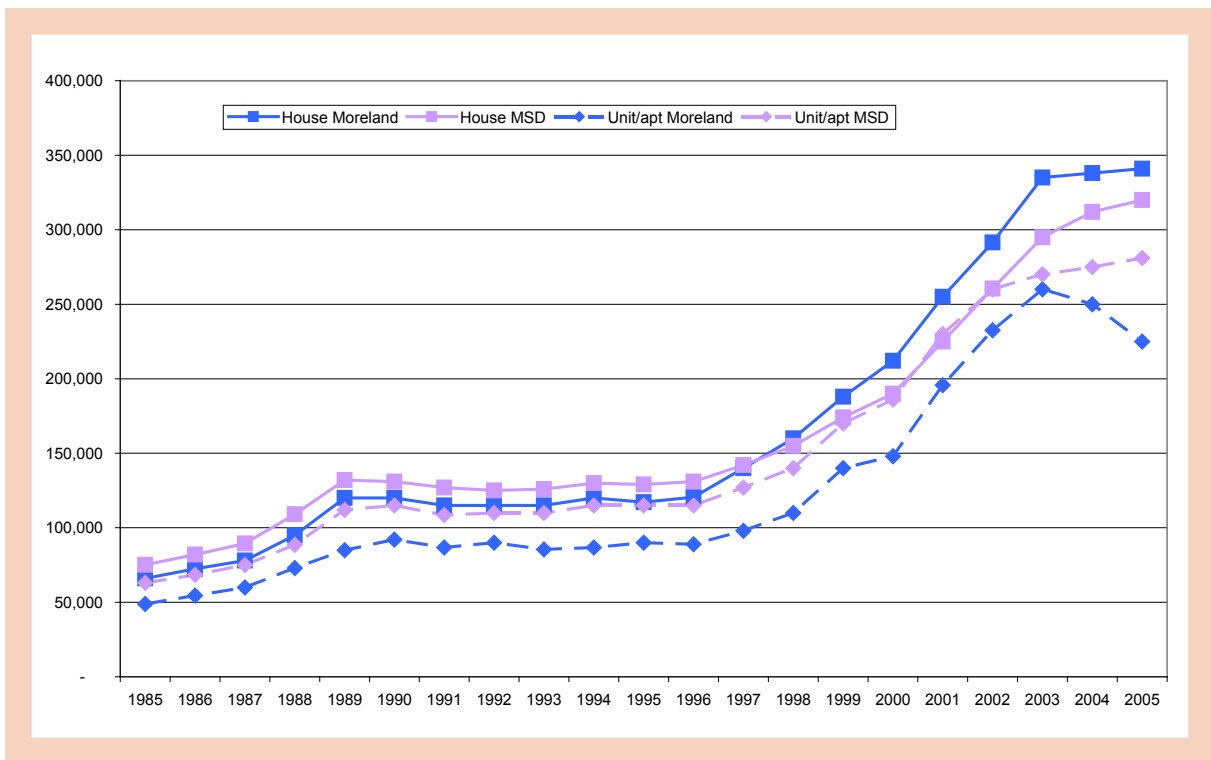
FIGURE 17: *Median prices houses/units Moreland and MSD 1985-2005*
Source: Valuer General 2006

Median house prices

Median house and unit prices in Moreland have followed the metropolitan trend and increased markedly in recent years. It is significant that since 1998 median house prices in Moreland have increased at an even faster rate than median house prices in the MSD. This is an indication that Moreland real estate has become more attractive for home buyers who have been priced out of much of the inner city.

The price increases since 2000 vary across suburbs and major developments and can be tracked on the REIV.

www.reiv.com.au Trend Chart – Suburb and municipality price trends

Note that the highest median municipal house price in March 2006 was in Brunswick West of $435,000 (March 2006) and the lowest median price was $250,800 in Fawkner.

Across the northern housing region Moreland and Darebin have experienced the greatest rises in both median house and apartment price:

Municipality	Median gross weekly household income 2005	Median house price 2005	%increase house price (1991 - 2005)	Median apartment price 2005	% increase apartment price (1991 - 2005)
Darebin	$879	$350,000	204%	$243,000	170%
Moreland	$903	$341,000	197%	$250,000	188%
Hume	$1,094	$245,000	123%	$215,000	117%
Whittlesea	$1,109	$272,000	131%	$232,750	128%
Banyule	$1,171	$345,000	154%	$285,000	138%
Nillumbik	$1,567	$380,686	142%	$287,500	143%

FIGURE 18: *Northern Region – Median incomes and housing purchase costs, 2005*
Source: NRHS, DSE, 2006, A Guide to Property Values 2005 and DSE, Unpublished income data.

Private rental costs in Moreland have also increased markedly. Like median house prices the increase in rental costs vary across the municipality and in relation to the property type. The following figure illustrates comparative rentals across the northern region.

	1 Bed flat	2 Bed flat	3 Bed flat	2 Bed house	3 Bed house	4 Bed house
Banyule	$180	$220	$270	$230	$260	$313
Darebin	$160	$210	$240	$253	$250	$380
Hume	$142	$185	$215	$190	$210	$270
Moreland	$150	$200	$270	$240	$240	$310
Nillumbik	$173	$218	$250	$220	$280	$355
Whittlesea	$153	$190	$220	$198	$220	$300
Northern Region	$160	$203	$240	$230	$230	$300
Metro Melbourne	$195	$230	$260	$240	$230	$290

FIGURE 19: *Median private rents across the northern region, including Moreland, March quarter 2006*
Source: NRHS, OoH, derived from unpublished Residential Tenancies Bond Authority data, 2006

3.4 Affordability crisis

The major concern arising from this overview of Moreland's population and housing profile is the general mismatch between income and affordable housing options for both tenants and aspiring home owners.

According to benchmarks outlined in Figure 20 the **Income Housing Ladder** (T. Burke 2004), and taking into account income and benefits data, many Moreland residents do not (and will not in the medium term) have the financial resources:

• to become owner occupiers of private detached dwellings or apartments;

• to become private tenants where weekly rentals are more than $190; or

• to become home purchasers where the dwelling prices are more than $217,500 (well below the median price for the municipality).

This interpretation is based on the estimated median income for Moreland households of $46,956 in 2005 (unpublished DSE data in NRHS).

The Income Housing Ladder		
Household or Personal Income	Home Purchase	Rental
$100,000	Can afford a dwelling price of $580,000	Can afford rent below $770
$90,000	Can afford a dwelling price of $483,000	Can afford rent below $640
$80,000	Can afford a dwelling price of $406,000	Can afford rent below $540
$70,000	Can afford a dwelling price of $304,500	Can afford rent below $405
$60,000	Can afford a dwelling price of $261,000	Can afford rent below $345
$50,000	Can afford a dwelling price of $217,500	Can afford rent below $290
$40,000	Can afford a dwelling price of $145,000	Can afford rent below $190
$30,000	Can afford a dwelling price of $109,000	Can afford rent below $145
$20,000	Can Access public or community housing. No affordable market provision	Nothing affordable
$10,000	Can Access public or community housing but still a problem once allocated a dwelling as (a) even at 25 per cent of income households will not have enough to live on and (b) the rebated rent is not sufficient to achieve viability for housing providers. No affordable market provision.	Nothing affordable

The shaded area indicates a housing 'sandwich class' (owners and renters). Assumptions in the Income Housing Ladder include:

- 25% of household income is paid towards mortgage/rent;
- 20% deposit paid by purchasers
- interest rates of 5.25%, the March 2004 rate.

The gross median income for a Moreland household was $44,772 in 2004 increasing to $46,956 in 2005 (unpublished DSE data in NRHS) meaning that only some lower priced units are affordable for purchase by households at this income level.

FIGURE 20: *Income Housing Ladder; shaded area indicates housing purchase sandwich class and rental sandwich class*
Source: T Burke (2004) Swinburne Institute of Social Research.

Housing and rental sandwich class

The broad picture is that many of Moreland's residents can be considered to be in, or below, the 'housing purchase sandwich class' or the 'rental sandwich class', effectively reliant on public or community rental housing (where there is a stock shortfall). Affordability difficulties across the region are mapped in Figure 1, Chapter 1.

The predicted longer-term impact of this housing profile is that:

• tenants on lower incomes are likely to be displaced to cheaper housing beyond Moreland and the inner city;

• tenants who aspire to purchase houses or apartments in Moreland, will require above median incomes (currently household incomes beyond $70,000 per annum);

• lower income households may no longer to able to live in close proximity to other family members and social networks; and

• current home owners may make windfall profits which allow them to 'trade up' in the municipality.
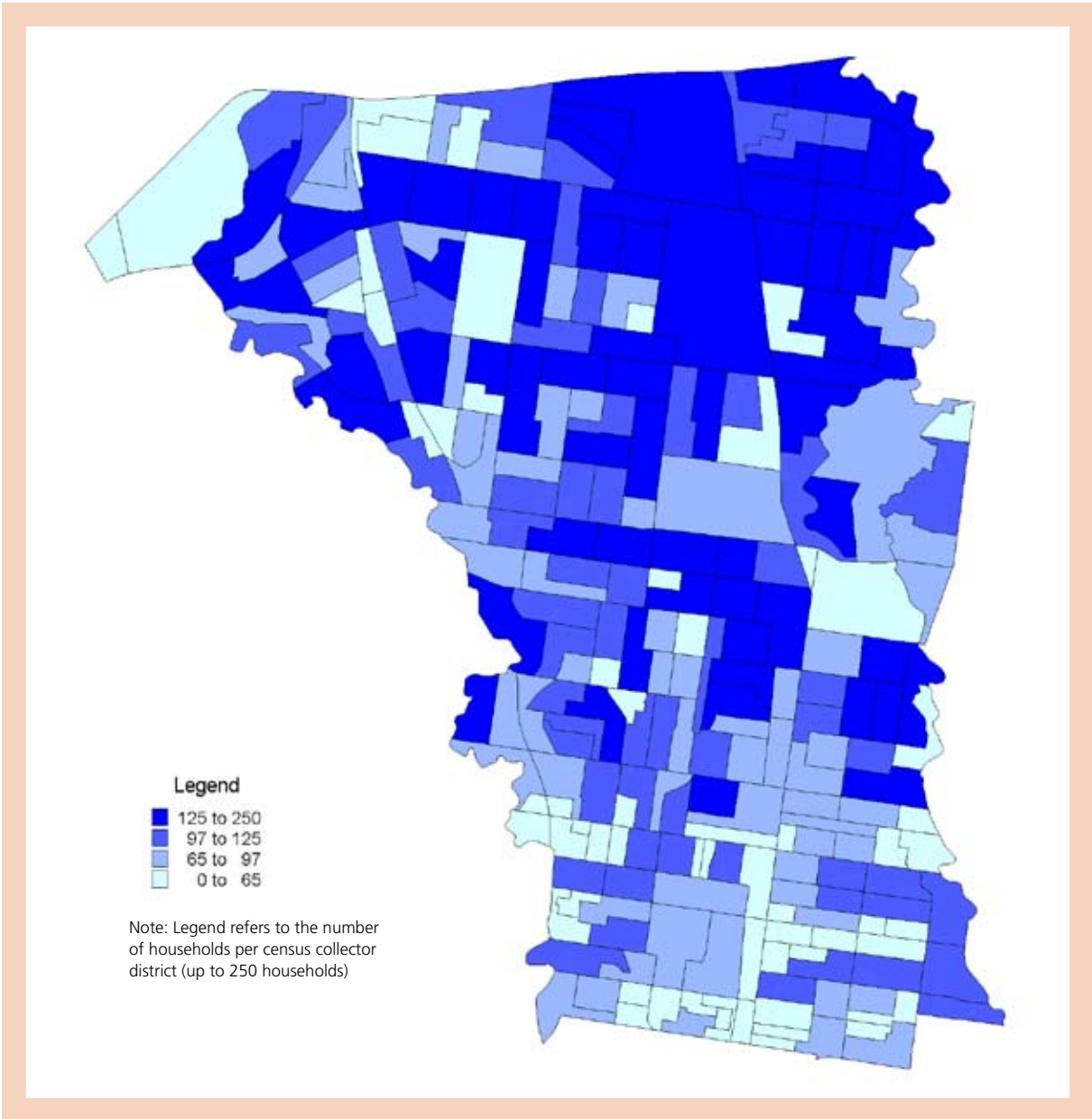
One of the more complex issues is the plight of older and independent asset rich, income poor households, who would prefer to remain in their own dwellings, but lack:

• resources to modify and maintain their housing to facilitate 'ageing in place'; or

• expertise to deal with real estate and financial transactions to relocate to other independent (and/or supported) housing options.
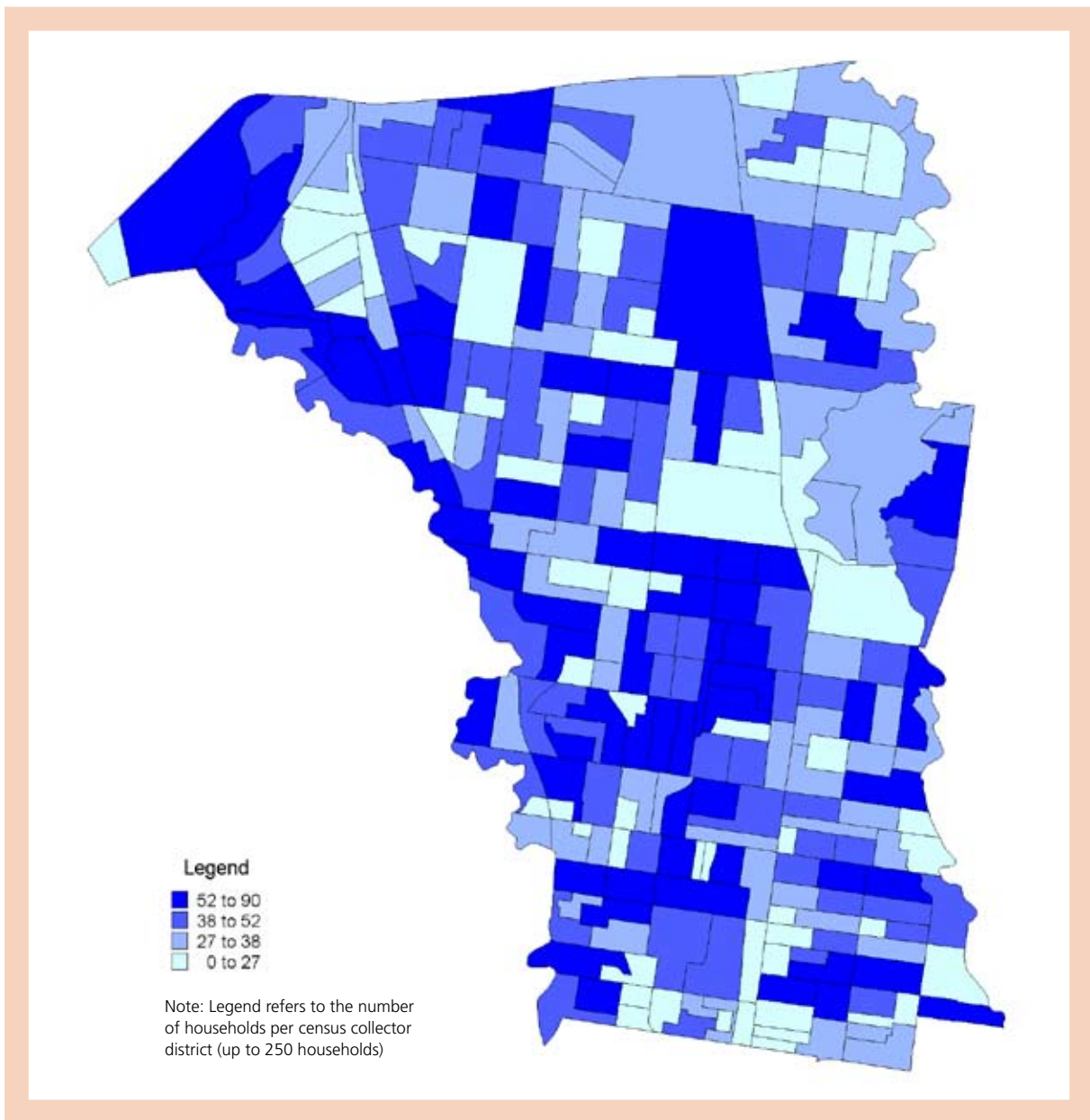
3.5 Conclusion

The affordable housing issues that arise from these population and housing profiles suggest that the lack of affordability is of a scale well beyond the capacity of Council to address. Unless there is considerable market intervention and the introduction of relevant State and Commonwealth Government reforms, affordability problems will worsen.
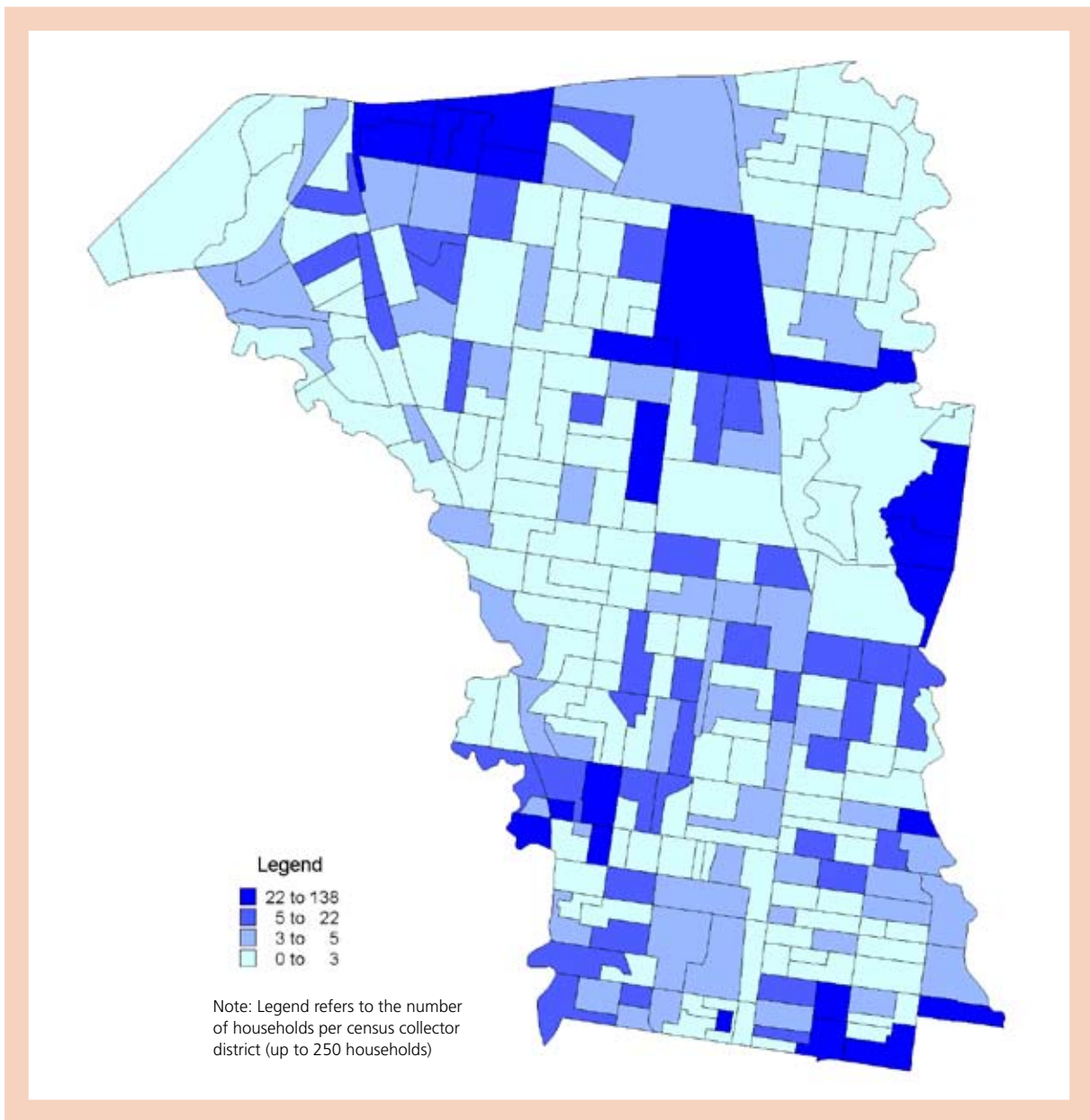
Behind the well maintained appearance of many neighbourhoods, many Moreland residents currently experience housing difficulties. Unfortunately this trend is likely to increase. The following chapter provides more detailed information about which groups in Moreland are more likely to experience housing stress and unmet housing needs because of inappropriate housing.

Legend

- 125 to 250
- 97 to 125
- 65 to 97
- 0 to 65

Note: Legend refers to the number of households per census collector district (up to 250 households)

FIGURE 21: *Tenure type: Fully owned housing across Moreland*
Source: 2001 C Data, Moreland City Council

Legend

- 52 to 90
- 38 to 52
- 27 to 38
- 0 to 27

Note: Legend refers to the number of households per census collector district (up to 250 households)

FIGURE 22: *Tenure type: Housing being purchased across Moreland*
Source: 2001 C Data, Moreland City Council

Legend

■	22 to 138
■	5 to 22
■	3 to 5
□	0 to 3

Note: Legend refers to the number of households per census collector district (up to 250 households)

FIGURE 23: *Tenure type: Public housing households across Moreland*
Source: 2001 C Data, Moreland City Council

Legend

- 66 to 176
- 43 to 66
- 28 to 43
- 0 to 28

Note: Legend refers to the number of households per census collector district (up to 250 households)
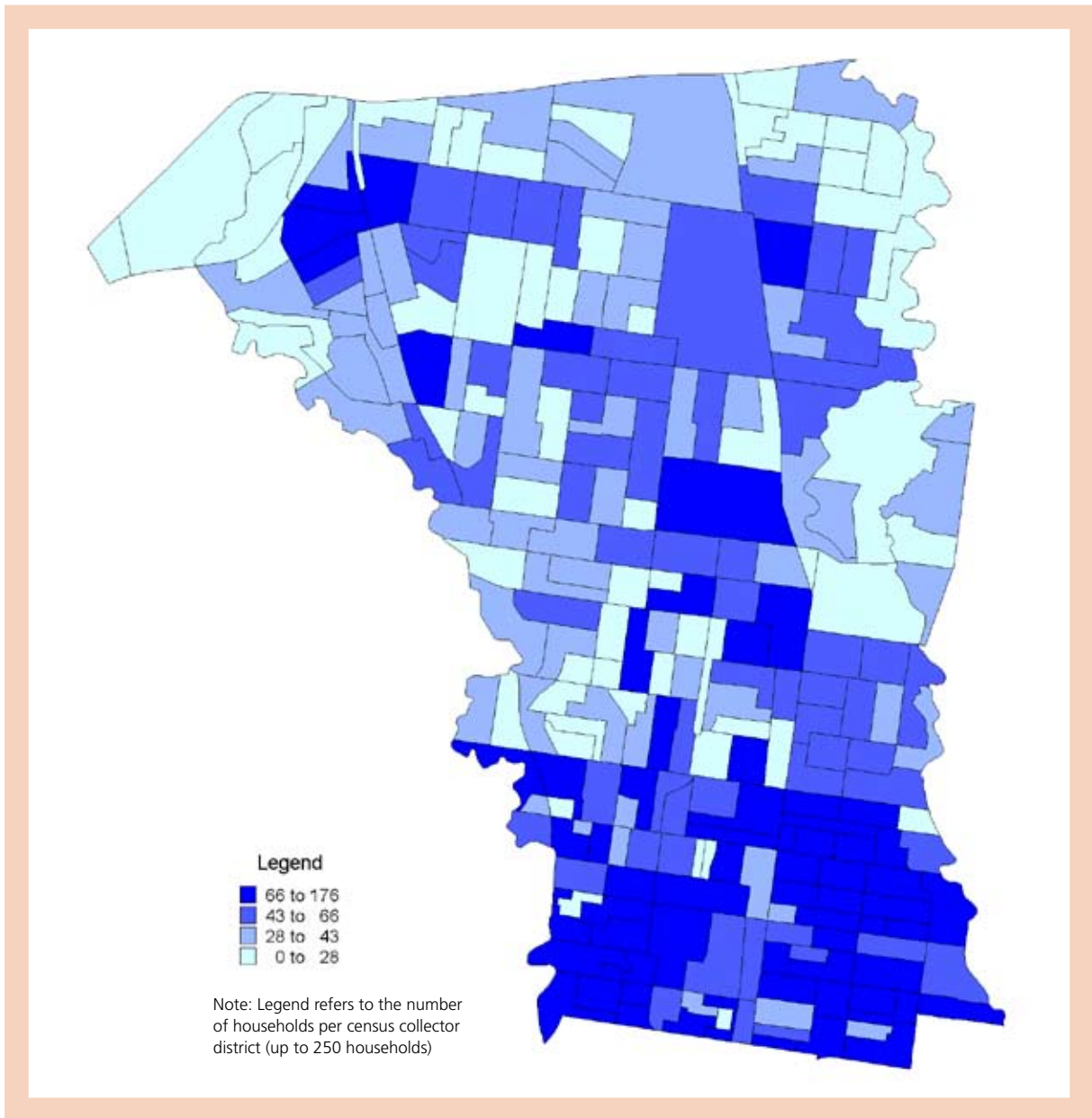
FIGURE 24: *Tenure type: Private rental households across Moreland*
Source: 2001 C Data, Moreland City Council

4 Key research and consultation findings

Housing stress: the central theme

To better understand the level and nature of housing need in Moreland a detailed program of research and consultation was undertaken. The central theme to emerge is that lack of affordability and inappropriate housing is experienced on a day-to-day level as housing stress, marked by:

- increased homelessness;
- overcrowding;
- family breakdown;
- unemployment as households move to cheaper areas with fewer job prospects;
- ill health as lower cost housing is often badly maintained;
- lower educational achievement;
- debt; and
- going without.

At the end of this chapter some pertinent gaps in local housing research are noted. In the future these gaps will need to be addressed to more fully understand Moreland's housing profile.

Key sources have included:

- Australian Bureau of Statistics Census data;
- focus group consultations with housing and community organisations, state and local government and representatives from the design and development industry; and
- in-depth interviews with representatives from key housing and community organisations in Moreland.

The research findings are presented below under four headings: affordability, appropriateness, innovation and social justice.

4.1 Affordability

4.1.1 Housing stress

Government and housing researchers suggest that households who spend more than 30% of their household income on housing costs, i.e. rent or mortgage, are deemed to be living in housing stress. This measure has been particularly applied to lower income households; those in the lowest 40% income distribution.

Because Moreland has a lower overall income distribution compared to Melbourne as a whole, this measure produces a conservative calculation of housing stress when applied to Moreland, as shown in the following chart. Although other methods can be used to measure affordability, this approach was selected because it relies on actual, not hypothetical, housing expenditure from ABS Census of Population and Housing data and because it can be applied to all housing tenures.
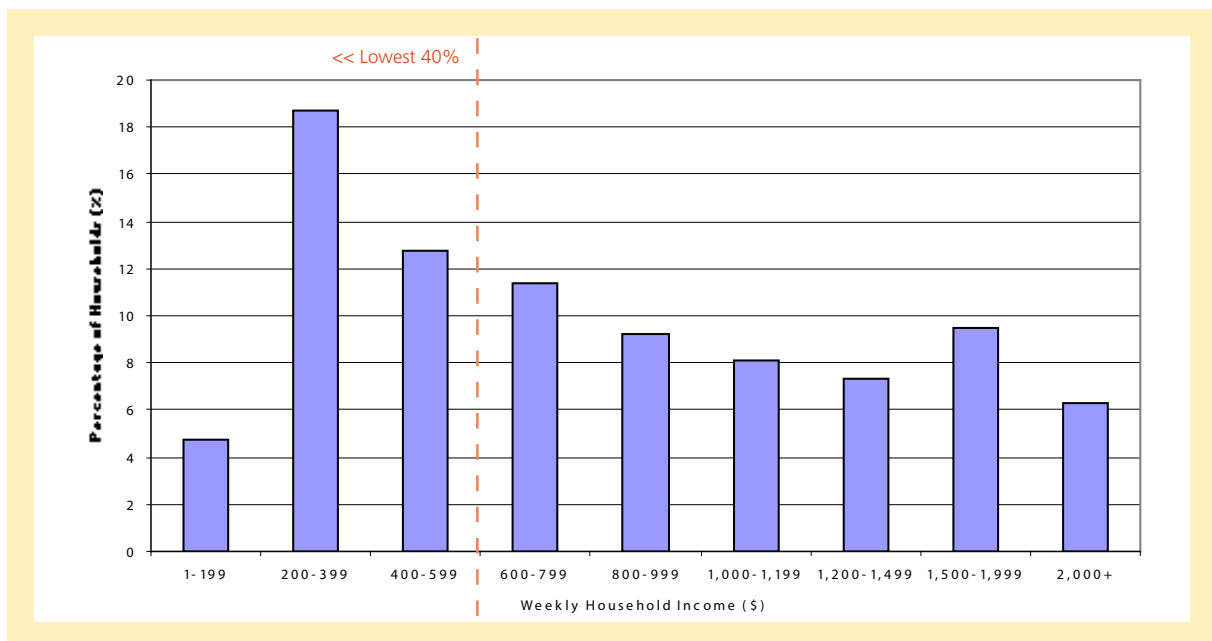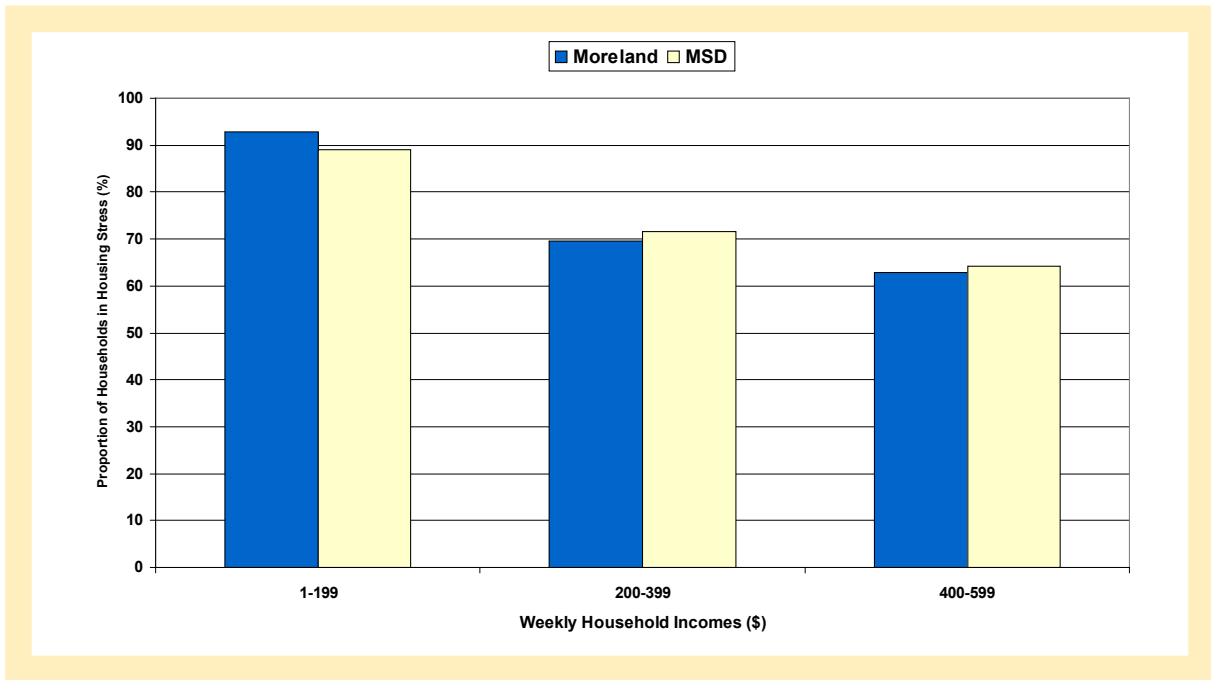

FIGURE 25: *Weekly household incomes Moreland 2001 (lowest 40% indicated)*
Source: Analysis of ABS Census of Population and Housing 2001

Figure 26 shows the proportion of low-income households purchasing their houses and living in housing stress as a result of their mortgage payments. According to this measure 68.4% of households in the lower 40% of income distribution are paying more than 30% of their income on housing costs. That means 887 households in Moreland who were purchasing their homes were living in housing stress in 2001.

More recent research work undertaken for the Northern Regional Housing Statement indicates that additional localities within Moreland have become unaffordable for purchasers.

FIGURE 26: *Housing stress for purchasers in Moreland and MSD (lowest 40% income distribution) 2001*
Source: Analysis of ABS Census of Population and Housing 2001

Figure 27 shows the proportion of low-income households renting their housing and living in housing stress as a result of the rents they pay in 2001. According to this measure 47.6% of rental households in the lowest 40% of income distribution pay more than 30% of their income on rent. That means 2668 households in Moreland in 2001 who rented their homes were living in housing stress. This group is of concern because it makes up just over 5% of all Moreland households and is likely to include recipients of Rent Assistance (outlined in the next section).
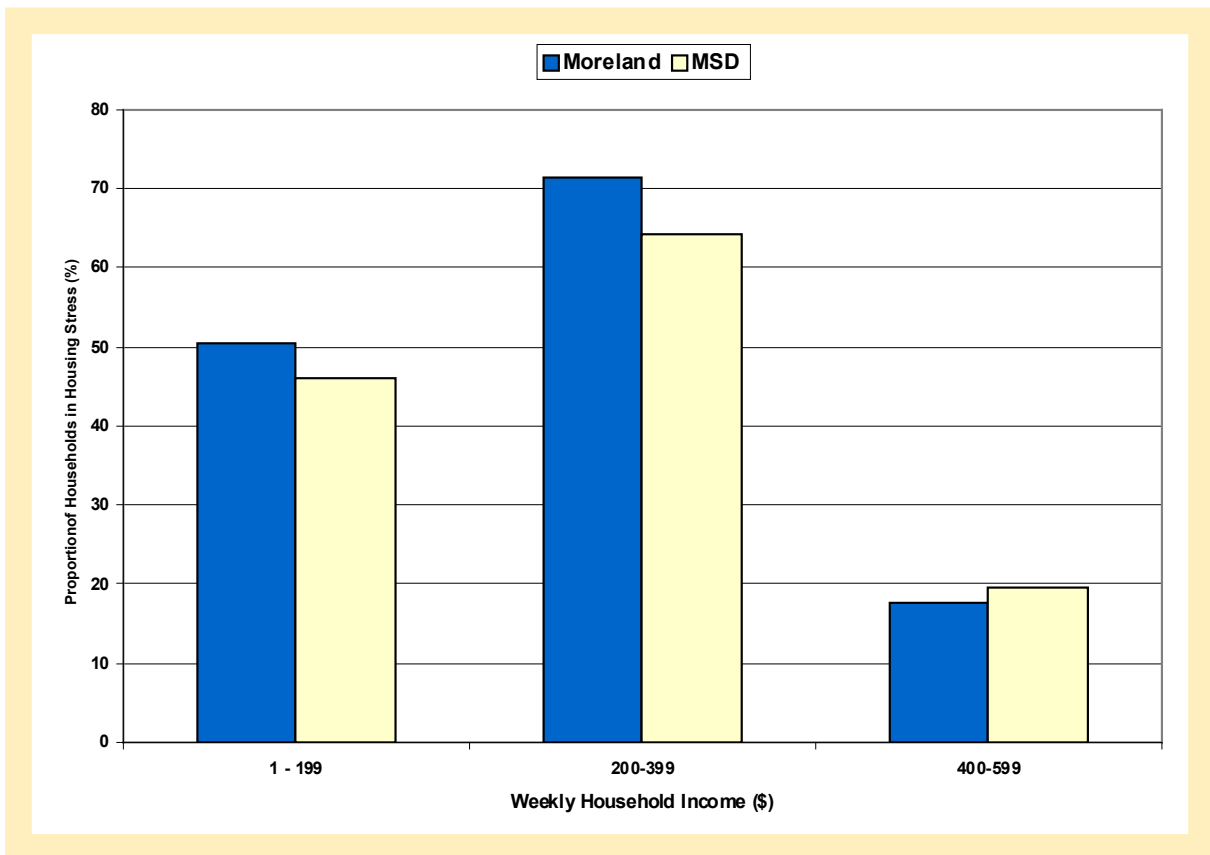
FIGURE 27: *Housing stress for tenants in Moreland and MSD (lowest 40% income distribution) 2001*
Source: ABS Census of Population and Housing 2001.

As housing costs have escalated since the 2001 Census, analysis of the 2006 Census is likely to show that the proportion of Moreland's population in housing stress has increased significantly.
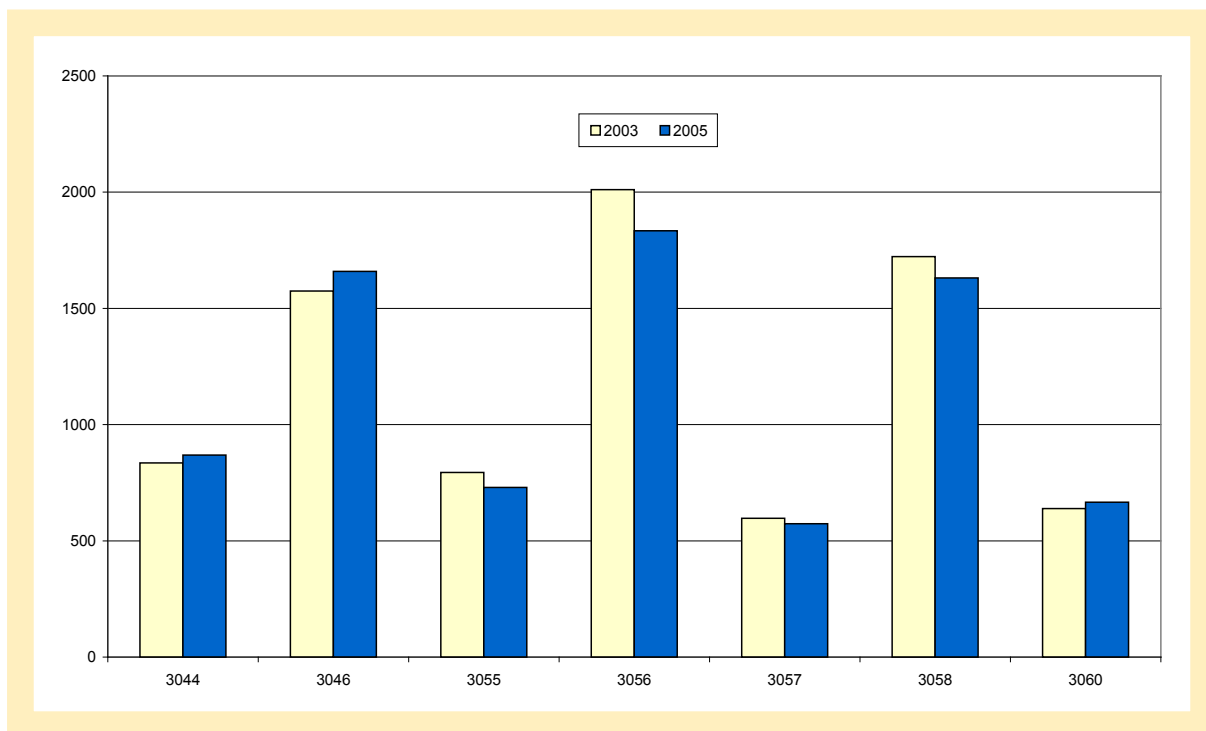
4.1.2 Rent Assistance

Levels of Rent Assistance provide another indicator of housing stress.

Rent Assistance (outlined in Section 2.3.1) is a form of federal government support aimed at helping lower income households gain access to affordable housing. Private tenants with a low level of assets and income are eligible for Rent Assistance.

In December 2002, Moreland had the third highest level of Rent Assistance in Victoria – 8084 (individual) recipients. At that time 32% of people who received Rent Assistance in Moreland were aged below 29 years and 25% were aged 30-39 years. In 2004 there were 8157 recipients of Rent Assistance in Moreland.

Rent Assistance provision varies widely across the municipality, and again reflects varying suburban levels of disadvantage as illustrated in the following figure.

NB: 3044: Pascoe Vale, 3046:Glenroy, 3055: Brunswick West, 3056: Brunswick, 3057: Brunswick East, 3058: Coburg, 3060: Fawkner.

FIGURE 28: *Rent Assistance by postcode Moreland 2003-2005*
Source: Centrelink

National Shelter and ACOSS have found that Rent Assistance generally fails to make housing affordable for many households (National Shelter and ACOSS 2003).

Nationally in 2002 there were a million recipients of Rent Assistance: 20% were single parents and 64% were women - a pattern likely to be repeated in Moreland. There continues to be much debate about the long-term effectiveness of Rent Assistance versus expenditure on construction of housing stock.

4.1.3 Affordable Rental

According to measures of affordability supplied by the Victorian Office of Housing, the cost of private rental accommodation continues to increase at a faster rate than inflation. In addition to this, the supply of private affordable rental property remains tight.

In the 2006 March quarter only 22% of newly leased rental properties in Melbourne's North Western region were considered affordable for households on statutory incomes. This proportion is significantly lower than the proportion for Victoria as a whole (29.5%). One and two-bedroom properties in the North Western Region are the least affordable property types, with only 7% of one-bedroom and 13% of two-bedroom affordable to households on statutory incomes. (Rental Report March quarter 2006)

Though median rental prices have declined in some suburbs during the past four years, only 15% of private rental housing in Moreland is considered affordable in 2006 (an increase of 3% compared to 2002 (OoH 2002)). One-bedroom properties remain the least affordable.

Discrimination

A factor that complicates access to affordable accommodation is discrimination. Discrimination has been cited in the refusal by some real estate agents to provide written letters of rejection for tenants who had applied for rental property. This refusal has significant implications as the Office of Housing priority housing waiting list requires applicants to provide three such letters of rejection. Discriminatory behaviour by small-scale landlords has been described anecdotally, but has not been researched.

4.1.4 Consultation with housing and community organisations

Many of those in housing stress turn to local housing and community agencies for support. But consultations revealed that many of these agencies operate with very limited resources and insufficient and often inappropriate housing stock.

Most of the organisations noted extreme restrictions in their ability to respond to the housing needs of clients, stating that the limited availability of affordable short, medium and long-term housing options often made it impossible to take appropriate action. Some community organisations wanted to remove the word 'housing' from their menu of services because of the extreme difficulties in finding appropriate housing for their clients.

> *Housing really is the big issue…it's really challenging…we're very powerless and the issue is getting bigger … Offering support in securing housing? Let's be honest, at this stage we cannot do that. (African Australian Welfare Council of Victoria)*

Affordability issues are particularly challenging for newly arrived migrants and refugees who frequently have no source of income, households experiencing domestic violence (WISHIN), large households and juveniles and adults who have served an institutional sentence (Brosnan Centre). The Tenants Union of Victoria (TUV) has documented that many of these groups tend to be subject to discrimination by both accredited and informal landlords, as well as subject to blacklisting.

A major recommendation arising from consultations with housing and community organisations is the revival of the earlier Moreland Housing Forum, to provide an ongoing link to Council for organisations and individuals with an ongoing interest in municipal housing issues.

4.1.5 Women

Specific affordability issues relate to the housing consequences of limited incomes for households that are headed by women, described in the previous chapter. To address this situation consultations identified the need for different forms of low cost/flexible loans for female headed households, given the high percentage of women in part-time and less secure work.

In 2004 the Coalition of Non-Government Workers in Australia report found that in Australia, women who have poor access to affordable housing options and who experience discrimination include:

- single parents;
- women affected by domestic violence;
- indigenous women;
- women exiting prison;
- refugees;
- women with disabilities;

- young women; and
- older women.

This report further noted that women fleeing domestic violence may become involved with complex tenancy issues, especially because:

> *termination of tenancy can be difficult to achieve and can carry large financial liabilities thereby creating additional barriers for women fleeing domestic violence. p52*

The situation is made worse by the ongoing short supply of crisis and transitional housing arrangements for women (WISHIN).

4.1.6 Men

The Men's Health and Housing Project funded through the Northern Central Metropolitan Primary Care partnership in 2004 noted a range of housing problems experienced by single men:
- whose families had broken down and/or who could no longer maintain mortgages;
- who were placed on long public housing waiting lists;
- because of a lack of affordable rental housing for private tenants;
- who may prefer to live in a group-style household but not a nuclear family house; and
- who suffer loss of continuity of support.

Examples were given of men whose circumstances changed quickly because of mental health problems and men who didn't 'fit' funding models of service providers. One of the challenges raised by the Coordinator of the Northern Homelessness Network included coming to terms with the interconnectedness of housing, health, mental health, separate service provision and men.

4.1.7 Youth and student housing

Youth refuges such as Hope Street Youth and Family Services Inc. have noted that they are operating to capacity while:
- 85% of requests for accommodation were unmet;
- there is a 12-month wait for a young person seeking public housing whose situation has been graded as 'priority';
- there is a lack of affordable private rental accommodation;
- there is a lack of specialist support programs such as mental health support services to assist young people to sustain independent living without relapsing; and
- many youth clients reappear to seek services and accommodation within 6 months of support. (Hope St Youth and Family Services Inc 2004/2005 Annual Report).

The short supply of affordable housing and/or refuges in Moreland sometimes causes young people to be sent a long distance from their locality and familiar surroundings. Furthermore, consultation for Moreland's Youth Strategy found that many young people do not perceive of themselves as homeless because they:
- understand homelessness to be a problem experienced by adults;
- may not be living on the streets (couch surfing etc); and
- know little about local housing support services.

Younger people frequently spend more than 50% of their incomes on housing if they live

independently. Many issues limit housing options for young students, both international and local. Anecdotally Brunswick is a significant location for tertiary students; while some other parts of Moreland that have Islamic facilities are a focus for Middle Eastern students. The 2001 Census indicated that 340 international students arrived in that year and found accommodation in Moreland for tertiary study, though this number fluctuates.

It is apparent that affordable rental accommodation for students is in short supply.

4.2 Appropriateness

Appropriate housing is a more subjective concept than affordable housing because it is harder to measure. It broadly refers to housing design and location that:

- facilitates mobility (rather than presenting barriers);
- provides links to education, work, leisure, health and other required services; and
- allows for the expression of cultural identity and individual privacy.

Appropriate housing should also provide secure tenure, with a legitimate lease as a minimum. Secure housing includes protection against forced eviction, harassment and threats, as well as freedom from avoidable hazards, harm and threat of harm.

One of the most common (but limited) measures of appropriate housing is household size in relation to the number of bedrooms. Unfortunately there are few other satisfactory measures of appropriateness. For example measures are required to ascertain whether housing meets cultural expectations and special needs.

Tenants, purchasers and owners with limited resources often end up in inappropriate (and very poor quality) housing.

Housing agencies in Moreland report that **inappropriate housing** includes:

- squatting;
- overcrowding;
- living in an environment with domestic violence;
- living in an environment without appropriate psychiatric or social support;
- living in an environment not suited to culture, disability or age;
- living in a space that is unsafe or requires extensive maintenance because it is a health or fire hazard;
- living long-term in a car; and
- living in a place that doesn't feel like 'home'.

### 4.2.1 How well does existing stock fit with household size?

People do not necessarily live in dwellings that reflect their household type and wealth. Figure 29, for example, shows that many single person households in Moreland live in three-bedroom detached houses.

Part of the explanation may be that older people, even those who may have low incomes, prefer to remain in the homes where they raised their children. At the same time wealthier singles, buying into an area with a strong property investment orientation and a preference for extra space, partly account for this pattern. The socio-economic status of single person households varies across the suburbs of Moreland.
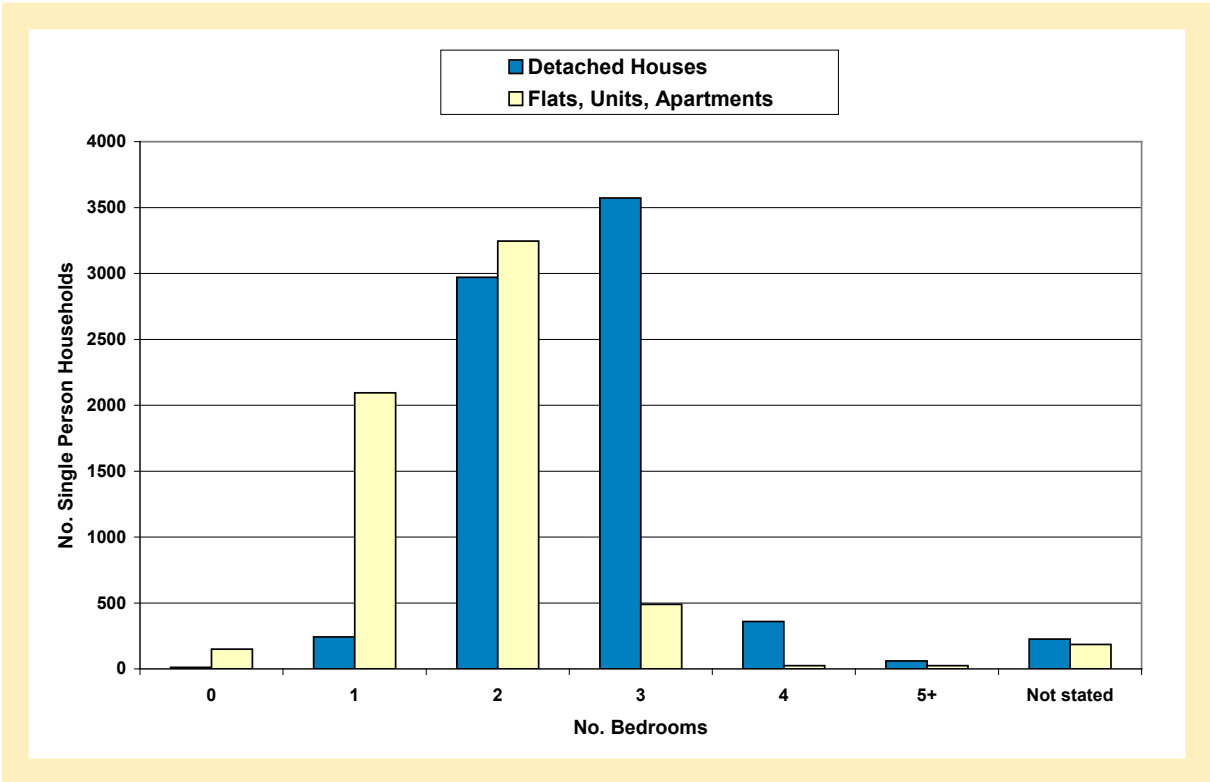
FIGURE 29: *Distribution of single person households by dwelling type and bedrooms, Moreland 2001*
Source: ABS 2001

At the same time as small households can be seen living in large housing stock, a significant number of larger households live in only two or three bedroom housing and experience overcrowding by Australian standards (see Figure 30).
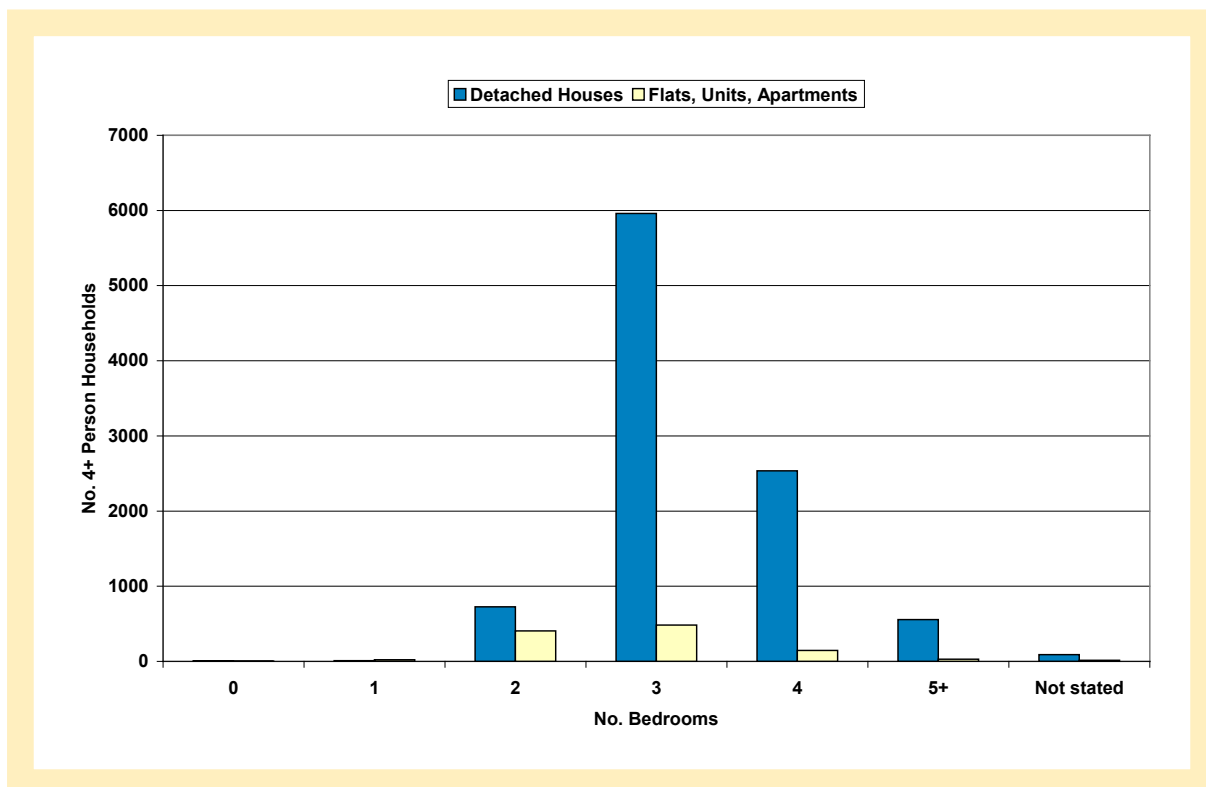
FIGURE 30: *Distribution of 4+ person households by dwelling type Moreland 2001*
Source: ABS 2001

The conclusion that can be drawn is that people do not necessarily live in dwellings that reflect their household size, but it is important to:

• examine how existing stock relates to existing household size; and

• anticipate the demand for smaller dwelling units in the 21st century.

Furthermore, research in Moreland and Darebin has confirmed the Australia-wide trend of younger households (those under 35 years) 'choosing' to be tenants and perceiving that medium density apartment living can provide suitable accommodation. (Metropolis Research, 'Moreland and Darebin Survey of Residents of Medium and Higher Density Developments').

4.2.2 Aboriginal and Torres Strait Islander housing needs

An indigenous research consultant recently recommended that in order to develop appropriate housing strategies for local Aboriginal and Torres Strait Islanders, more formal partnerships and joint structures with Council need to be established.

Overall it is important to acknowledge that:

• the Aboriginal community in Victoria is not a homogenous group connected to one area or having exactly the same needs and cultural practices;

• the issue of family is fundamental to understanding indigenous needs and practices, especially the importance of extended family and the share of care for children; and

• housing design for indigenous households is frequently inappropriate because of poor provision for extended families in conventional housing stock. (Victorian Indigenous Homelessness Report, 2001)

4.2.3 Newly arrived migrants

Organisations working with newly arrived migrants state that after settlement issues such as qualifications and employment, housing is the biggest area of need for their clients. For example, the Migrant Resource Centre North East commented that housing is the major and most difficult part of settlement workers' work.

As there is a very limited supply of large size rental stock available, the private rental sector is often inappropriate for newly arrived families with large or extended families. Consequently many southern areas of Moreland are deemed to be inappropriate for newly arrived families because of high costs and small dwelling sizes.

Reported inappropriate rental situations include:
- single mothers aged 50 years or over living in one-bedroom accommodation with their adult children;
- two families living in a small house with four children in one bedroom;
- families living in garages; and
- extended families living in very cramped conditions.

Although some of those consulted recommended that Council should advocate for capped rents in the private rental market, such a measure is well beyond Council's sphere of influence.

4.2.4 Elderly residents

Consultations with Council Home and Community Care staff and the Moreland Forum on Ageing 2005 revealed concerns about the deteriorating quality of housing for some elderly residents in Moreland. One area of particular concern is the way these housing situations often remain 'invisible' for long periods of time leaving elderly people isolated and vulnerable.

In some cases the first point of contact Council has with elderly residents living in inappropriate housing is when neighbours contact Council By-laws or Environmental Health areas concerned about the standard of the adjacent property. Moreland has recent cases where older residents are known to have cut utility provision to minimise housing costs.

Consultations also revealed concerns about the high proportion of Moreland residents aged 40-60 who are living at home with their elderly parents and who do not own their own housing. This raises the issue of financing retirement housing for these elderly persons without selling, or re-mortgaging their current home. Particular concerns were raised for those households from culturally and linguistically diverse backgrounds for whom home ownership and garden space had a particular symbolism.

In addition, low incomes frequently lead to housing insecurity for the elderly in private rental accommodation, with local data indicating that both affordability and appropriateness are significant issues for older person households (see Figure 31).

Key Housing Issue	Per cent of client group
Notice to vacate/threat of eviction	21%
Housing Unaffordability	33.5%
Accommodation Temporary	30%
Family Breakdown	3.5%
Housing Uninhabitable	8.5%
Housing Overcrowded	3.5%

FIGURE 31: *Key housing issues faced by clients aged 50+ from the Older Persons Private Rental Assistance Project, August 2003*
Source: Merri Outreach Support Service, Coburg.

Inappropriate rental housing

Private rental housing was also identified as inappropriate for older residents with special needs. Staff from the Royal District Nursing Service (RDNS) frequently see rental properties which require refurbishment to suit the needs of a person who is aged or living with a disability.

When such tenants return 'home' from a hospital stay and require new safety features, such as handrails or wheelchair access, RDNS staff have found that landlords regularly refuse to make modifications to their property. Aged and disabled tenants are then forced to find alternate accommodation at a time when their life circumstances are extremely challenging. Organisations like HAAG argue that frail aged and people living with a disability are penalised in the rental market because of such landlord refusals.

4.2.5 Men

Studies of men's housing needs in the Northern Region have shown that increasing family breakdown is leading men to require more flexible forms of housing so that they can provide suitable accommodation for their children when in their care *on a regular but temporary basis*. Men on low incomes, or in situations of homelessness or transitional housing, face additional difficulties in providing suitable accommodation for children.

Housing workers have also reported that there is a limited range of suitable housing types available for men who wish to live in non-nuclear family situations. Group and other independent living options could help to respond to these housing needs.

4.2.6 Women

In summary, because women tend to be primary carers of both older and younger family members, many aspects of accessible housing design, detailed later in this chapter are especially relevant.

4.2.7 Specific needs

In summary, consultations identified an unmet demand for appropriate housing for:
• independent but low income youth;
• single parent households;
• people with acquired brain injury;

- people with a range of physical and psychological abilities;
- indigenous households; and
- CALD households.

4.3 Innovation

The Australian housing market tends to be conservative and unsupportive of innovation in relation to many aspects of housing, including design, tenure and ownership models.

Opportunities for Council

There are opportunities for Local Government to influence innovation by researching and promoting aspects of innovation relating to:
- project development;
- design and construction;
- tenure and tenancy management; and/or
- funding – within resource and policy constraints.

Where Council is involved directly in design and construction, projects ideally can become models for the private sector.

Features might include:
- demonstration of energy efficiency;
- recycled materials;
- new building technologies;
- water recycling/reuse;
- incorporation of local artwork funded through grants;
- new forms of public/private development partnerships;
- effectively recycled buildings; or
- new models of mixed use development.

Examples of Local Government housing developments

Many examples of housing developed by Local Government partnerships under the SHIP program 2001-2006 deserve to be publicised for combining innovation with responsiveness to local need.

Significant examples include:
- alternative rooming house designs such as Moreland's Coburg SHIP project with Yarra Community Housing and Woodstock developed by Port Phillip Council;
- Lion Garden (Ancient Times House, Little Bourke St) - a model of youth housing and Guildford Lane for older single people who have traditionally lived in, or near, the CBD, developed by Melbourne Affordable Housing; and
- SHIP projects developed by Darebin City Council which provide flexible space provision for large families.

NSW examples can be viewed on www.housing.nsw.gov.au (click on affordable housing menu); and Green Square Urban Renewal project www.cityofsydney.nsw.gov.au/Development/ UrbanRenewalProjects/GreenSquare/

Although it can be difficult to envisage much variation to the conventional range of house types or the supply system in Australia, there is valuable research that anticipates future housing directions.

A significant British study informed by wide consultation (women@2020.living) anticipates that future dwellings will need to become more 'flexible, sophisticated and multifunctional' (p58). The following table demonstrates their reassessment.

HOMES TODAY (2000)	HOMES IN 2020
Inflexible, often cramped, single purpose spaces	Flexible, more generous, multi-purpose spaces
Insulation as main contributor to energy efficiency, mainstream energy sources only	Designed-in energy efficiencies with access to alternative energy sources
Single telephone link to outside world	Wired for information and communications technologies
Owners and renters add on security fitments	Designed in security
Three predominant tenures only, owning, private and social renting	Multi-tenure options available
Social renting targeted at specific socio-economic group	Socially responsible landlords cater for wide customer base
Moving tenure means moving home	Flexible tenure allows change of tenure without moving home
Owner occupiers see homes as fixed assets for future assets for future inheritance	Owner occupiers see homes as generators of cash to be used up during lifetime
Funding options limited to own resources, personal loans and state resources	Wider range of funding options available
Typically residential use only	Multi-functional- homes for working and learning in

FIGURE 32: *Innovation in future dwelling needs*
Source: Women2020.com *(book title)* adapted data.

4.3.1 Universal Design

Many advocates of more flexible models of housing (capable of supporting households during different life-cycle stages and acknowledging that household members exhibit a range of abilities) stress that relevant guidelines are already in existence.

These are commonly known as **Universal Design Principles** or **Universal Design Guidelines.** There are seven basic principles:

- **equitable use:** design that is useful and marketable to people with diverse abilities
- **flexibility in use:** design which can accommodate a wide range of individual preference and ability

- **simple and intuitive use:** design which is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level
- **perceptible information:** design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities
- **tolerance for error:** design minimizes hazards and adverse consequences of accidental or unintended actions
- **low physical effort :** design can be used efficiently and comfortably and with a minimum of fatigue
- **size and space for approach and use:** design provides room for approach, reach, manipulation and use, regardless of user's body size, posture or mobility

Unfortunately these guidelines are not frequently implemented in Australia. Examples of housing following Universal Design Guidelines are most commonly found in projects for the disabled, but have relevance for all households.

Lifetime Homes

In 1991 the **Lifetime Homes** concept was developed by a group of housing experts who came together as the Joseph Rowntree Foundation Lifetime Homes Group.

Lifetime Homes is a framework promoting the Universal Design Guidelines which are widely practiced by Housing Associations in the UK. It outlines sixteen design features that ensure a new house or flat will meet the needs of most households. This does not mean that every family is surrounded by things that they do not need. The accent is on accessibility and design features that make the home flexible enough to meet whatever comes along in life: a teenager with a broken leg, a family member with serious illness, or parents carrying in heavy shopping and dealing with a pushchair.

Lifetime Homes Joseph Rowntree Foundation www.jrf.org.uk.

It is also claimed that designing new dwellings to the Lifetime Homes standards makes commercial sense. Lifetime Homes include a number of attractive features that differentiate them from existing housing stock, giving private builders of new homes a marketing edge in relation to the second-hand stock with which they compete.

Because Lifetime Homes are suitable for people with a range of mobilities, they are likely to appeal to a wider market of potential buyers and residents, potentially increasing the property value and the ease with which houses can be re-sold.

In Australia **Accessible and Adaptable Housing** partially incorporate Universal Design Guidelines. For clarification the following distinctions can be made:

Accessible Housing	Dwellings allow full access and use for occupants and visitors.
Adaptable Housing	Dwellings provide access to areas essential to all visitors regardless of ability and age. Dwellings include structural features that allow for cost efficient alterations to make the dwelling readily useable for everyone. Dwellings enable occupants to remain in their dwelling when their mobility is impaired through frailty or disability.
Visitable Housing	Dwellings allow everyone, including wheelchair users, to visit with dignity, stay overnight, and for an occupant with a disability to reside temporarily. Includes: • access to and through the front door; • access into all rooms and adequate circulation space; and • appropriate handles, switches, outlets and controls.

FIGURE 33: *Clarification of accessible, adaptable and visitable housing*
Source: Housing For Life: Planning for Accessible and Adaptable Homes in Victoria 2004 (adapted)

4.3.2 Accessibility

In Australia, one of the aspects of innovative housing design most currently debated is accessible housing i.e. housing similar to Lifetime Homes, which facilitates habitation by people of all abilities. In everyday terms accessibility means that the design and physical infrastructure of dwellings support:

• residents who are frail, ill or have a degenerative disease;

• residents who have a short term injury;

• extended family members, visitors and service providers who have a range of abilities;

• residents and visitors who use wheelchairs, prams, trolleys, hoists and other equipment to facilitate mobility; and

• ageing-in-place.

The cost of poor accessibility

In Victoria there is a current impasse about the cost of adaptable features. Although the building sector through the HIA and other peak bodies argue that the costs are prohibitive, housing advocates state that adaptable features deliver enormous social benefit whilst adding little extra to upfront costs of construction.

During consultation, participants from the Disability Support and Housing Alliance described how built-in accessibility in dwellings for people with mobility impairments actually makes the home better for everybody, including little children, parents with prams and removalists.

Australian and international research calculates that the cost of including accessible features in new residential construction amounts to between 0.3%-3%, whilst later alterations cost 10-30 times more (Hill 1999).

Accessible housing standards

Moreland, together with many other Local Governments in Victoria, advocates that extension and formalisation of accessible housing standards through the Victorian Building Regulations is long overdue.

It is worth noting that all of the SHIP projects erected in Moreland demonstrate advanced accessibility standards, and that Housing Associations work with tenancy management models to ensure units can be easily adapted to respond to different abilities in the future.

Design Ideas for Accessible Homes

Welcome: Design Ideas for Accessible Homes published by the Building Commission (2004) includes practical suggestions to design and adapt doorways, circulation spaces, kitchens, bathrooms and external areas so that they are 'barrier free'.

Welcome room-by-room advice includes:
- Avoid steps, especially at entrances.
- Have as many open spaces as possible as hallways, especially narrow corridors, can be hard to navigate .
- Install lighting strategically - good lighting enhances security and makes homes and paths more visible.
- Locate the garage close to the house with covered, level access - ensure the car space is large enough for a car and any other walking or transport equipment.
- Install a separate shower with level entry in a bathroom.
- Avoid sharp edges on the design of bench tops and cupboards.
- Use contrasting colours to assist people with impaired vision.
- Line up light switches with door handles to help people find the switch.
- Ensure door and cupboard handles allow for easy access.

Welcome also provides advice on the most appropriate fences, mail boxes, garden beds, doors and handles. www.buildingcommission.com.au

4.3.3 Environmentally Sustainable Development (ESD)

The promotion of more energy efficient housing and 'green design' is part of Council's broader environmental commitment. As with accessibility standards, there is a similar public debate about cost and incentives to promote ESD.

A key consideration for public, community and private housing sectors is that up-front capital costs for ESD features provide long term savings in operational costs for householders – especially important for those with low incomes.

Environmentally sympathetic design approaches

There are a number of organisations that detail environmentally sympathetic approaches to residential design on their websites.

Examples of sustainable design in Moreland include:
- CERES EcoHouse;
- WestWyck in West Brunswick; and

- the sustainable house Murray Street in West Brunswick

In addition, Moreland Energy Foundation (MEFL) is a community organisation that provides advice to Moreland householders.

All of these examples demonstrate sustainable features in a suburban context and provide guidelines that can be applied to conventional residential development. In nearby Carlton the 60L Green Building and Melbourne City Council's CH2 six star rated office building demonstrate environmentally responsible approaches that can inform larger scale and commercial development.

Moreland Energy Foundation www.mefl.com.au/household/

CERES EcoHouse www.ceres.org.au

WestWyck www.westwyck.com

4.3.4 Housing finance alternatives

To bridge the housing affordability gap, new forms of housing equity schemes and mortgage finance are worth exploring and publicising to residents. These include:
- reverse mortgages and equity release for elderly home owners;
- Arabic Bank offers of 'new financial instruments', instead of mortgages, based on equity and partnership arrangements. Such approaches are likely to be culturally attractive to some Moreland residents, and deserve wider assessment; and
- split equity models – similar to models used by Housing Associations in the UK in a bid to retain key workers in central locations.

Shared equity

VCOSS promotes shared equity as one model that has the potential to increase access to home ownership (thereby increasing the supply of rental property). Shared equity involves the home purchaser taking out a mortgage on a share of a property and an institutional investor purchasing the remaining share. In Victoria some commercial lenders are considering the introduction of shared equity loans on a commercial basis. Shared equity loans could also be provided by the State Government with concessions and benefits built in for eligible households. (VCOSS 2006 State Budget Submission 2006-2007)

Because of rising house prices in the UK, financial institutions are exploring a new range of mortgages that may have relevance in Australia, for example:
- 'intergenerational' mortgages - where parents take on interest-only mortgages with no fixed time limit and expect to pass their property and debt to their children. (Guardian Unlimited 23 August 2006); and
- Home Ownership for Learning Difficulties (HOLD) – where an occupier purchases between 25% to 75% of their property and pays rent on the remainder, forgoing the opportunity to increase their stake to 100%. In effect this allows the financial institution (a Housing Association) to retain some responsibility for structural repairs and maintenance of the property. This model assumes the support of a social worker, with a care package in place. (Guardian Unlimited 3 August 2006).

4.4   Social justice

Moreland City Council has a strong commitment to its community and to issues of social justice. Council encourages equal opportunity and participation in community activities and decision-making as well as access to services and facilities.

In relation to housing, social justice incorporates a commitment to recognise and actively work toward addressing the needs of marginal and vulnerable individuals and households in Moreland to ensure they can access secure, appropriate and affordable housing.

Respect for diversity means that an equitable approach does not necessarily mean equal treatment, but often means providing greater resources to those who need more in order to achieve a given level of capacity (McLelland 2003). Similar values underlie Council's broad commitment to affordable housing and advocacy.

Socially just housing policy

Robina Goodlad, an influential Scottish housing activist who visited Australia in 2003, elaborated on this perspective. She identified four characteristics that should underpin a socially just housing policy:

1. Recognise and tackle the way that one form of disadvantage, for example poverty or unemployment, can carry over or lead to another form of disadvantage in the housing market;

2. Acknowledge and tackle cultural factors such as low status or powerlessness arising from discrimination and oppression;

3. Use principles such as need and equality in service delivery; and

4. Document those responsible for implementation, and ensure the necessary resources and means for implementation are in place.

Goodlad added that a socially just housing policy requires ongoing exploration (the kind of questions explicitly and implicitly raised during consultation over various housing issues in Moreland):

> *The idea of social justice requires continuing discussion because it has things to say about all of us and the society in which we live. There is a need for continuing effort to understand the nature of what a socially just society would be and how it would handle bad housing conditions and homelessness.*

A broad commitment to social justice is reflected throughout the MAHS and in particular through Goal 4.

4.5   Research gaps

Although a comprehensive picture of housing patterns and needs within Moreland has been compiled for this Strategy, some outstanding gaps remain in the research. These gaps include:

*   housing appropriateness and diversity for Moreland's many social and cultural groups;

*   quality of housing resources for individual households (including the physical adequacy of the dwelling, access to services and transport, suitability for different family life cycle stages and range of abilities etc.);

*   'informal' housing support and finance such as family or community loans (which are not officially recorded as housing or mortgage loans) which affect the percentage of 'purchasers'

in Moreland's overall tenure profile;

- multiple home ownership and investor patterns (e.g. where an investment property has been secured as a form of superannuation);
- youth housing patterns and issues (15-25 years);
- housing needs of extended families, blended families and multi-generational households;
- many aspects of the private rental market, including the practices of small and large scale landlords, the quality of rental housing and landlord/tenant relationships;
- the impact of Rent Assistance;
- the extent and impact of 'hidden' homelessness, squatting, unregistered rooming houses etc; and
- incentives which would attract private investment in affordable housing options.

These gaps arise from the:

- 'broad-brush' nature of the questions relating to housing in Census collection;
- complexity of unravelling historical data describing Moreland prior to local government amalgamation (making trends difficult to interpret except at a very broad level);
- inherent complexity (and the multi-disciplined background required) to research housing appropriateness and diversity – although these are generally promoted as desirable goals in state and national housing strategies such as Melbourne 2030;
- reluctance of some State and Commonwealth Government departments to make available municipal housing data e.g. Centrelink; and
- high cost of private research consultancies to more fully explore the dynamics of local housing markets.

Whilst acknowledging these research gaps, the material in this Strategy provides sufficient basis for Council to focus its role in affordable housing provision and advocacy.

4.6 Conclusion

Council has undertaken a comprehensive program of research and consultation for the MAHS to describe the ways the housing market is failing to supply dwellings that are affordable and appropriate for residents, especially for residents with below median incomes. The MAHS has identified the most vulnerable groups of tenants, purchasers and home owners.

The following chapter outlines specific strategies and actions that can be undertaken within Council's resource base over the next five years to address local housing needs. Overall Moreland is well placed to play an ambitious but minor role in the supply side of housing, including future partnerships with Housing Associations, public/private ventures and regional initiatives identified in Northern Regional Housing Statement.

Accessible house
Fawkner (2006)

- 3 bedroom accessible house.
- Partnership: Moreland City Council, Metricon, Glenn Archer and Channel 9 Footy Show.
- Accessibility features: wide doorways and open space design for easy internal circulation, lack of steps, automated control system for entry doors, lighting, security and some appliances. Future carer apartment.
- ESD features: compliance with STEPS standards, water tanks, low maintenance garden with drought resistant planting.

Design:
Metricon with tenant.

Builder:
Metricon

Funding:
Metricon and Council; appliances and services donated by suppliers.

Long term tenancy management:
Community Housing Ltd

5   Affordable Housing Strategy

This Chapter presents the details of the MAHS including:
- the definition of Council's role;
- a five year implementation framework based on estimated resources; and
- specific goals, strategies and actions.

5.1   Council's role

As outlined previously, Commonwealth and State Governments have the legislative responsibility for affordable housing. However there is an increasing expectation that Local Government will complement their work. As Brisbane City Council (2003) notes, Local Government is a key stakeholder in promotion of housing affordability, whether or not they are direct providers, because they:
- deal with the consequences of government initiatives (or lack thereof);
- respond to homelessness as a consequence of failed housing;
- directly and indirectly support many individuals and family groups currently experiencing housing stress as a result of high rentals or mortgage payments; and
- play an important part in planning, regulation and approval of dwellings.

How Council can influence housing

The fundamental policy positions in the Moreland Council Plan 2005-2009 and Municipal Strategic Statement require Council to address affordable housing as a social justice and community well-being issue. But clearly Council is not resourced to take a primary role in delivering housing stock, nor has it regulatory powers that would enable it to compel the market to perform in particular directions.

Therefore Council's role will necessarily be more subtle and facilitative, to influence housing provision by:
- using its powers and influence in relation to planning in the private market;
- continuing to influence the State Government;
- providing community leadership and assistance in resourcing housing agencies and advocates (mainly in-kind) and ensuring that necessary information is provided;
- looking for creative means to encourage affordability, appropriateness and accessibility in the private development sector, especially on strategic development sites; and
- facilitating projects which deliver housing and assist in catalysing other investment and commitment.

Thus, the parameters of Council involvement with affordable housing can be summarised as:
- regulation and planning (subject to Victorian Planning Provisions);
- information provision (to housing suppliers, residents and interest groups);
- advocacy (so that the Victorian Planning Provisions include more ambitious provisions);
- project facilitation, funding, resource contribution and partnership;
- Council leadership; and
- research.

These roles are reflected in the strategies and actions presented later in this chapter.

The MAHS also reflects major transitions in urban policies affecting Melbourne at both the State and local levels. These transitions have lead to uncertainty regarding resources and tools to deliver housing outcomes. Therefore MAHS places a strong emphasis on:

- exploring options;
- participating in policy development with housing goals in mind; and
- remaining flexible to pursue opportunities which may occur in the course of change.

For example the Northern Regional Housing Statement prioritises new opportunities for action on a regional basis.

5.2   MAHS five year Implementation Framework

The MAHS implementation framework is structured on three levels:

- **Goals,** which are higher order directions that frame the approach to housing issues, viz:

  Goal 1   To increase the supply of affordable housing in Moreland;

  Goal 2   To increase the supply of appropriate housing in Moreland;

  Goal 3   To encourage innovation in affordable and appropriate housing;

  Goal 4   To cultivate a social justice approach to housing across the municipality;

  Goal 5   To monitor and analyse current and future housing needs in Moreland.

- **Strategies**, which set out the areas of activity which will help to realise the goals; and
- **Actions,** which are the individual tasks, responsibility and timeframes needed to implement the strategies.

Effective implementation of the MAHS goals will require:

- support from all departments within Council to achieve a high level of cross-departmental cooperation and informed action;
- a commitment to ongoing consultation with local housing agencies and interested residents;
- ongoing specialised housing research capacity;
- proactive relationships with community and public housing providers; and
- greater support for capital funding and research from the State and Commonwealth Governments.

Responsibility for coordinating actions and brokering relationships with the community and private sectors rests with the position of Senior Housing Strategist, Sustainable Development Branch, Property Services and the Activity Centres Team.

It is anticipated that the MAHS will be reviewed and updated every 5 years.

5.3   Implementation resources

Implementation will require both internal and external resources as detailed below:

5.3.1 Moreland Housing Reserve Fund

Following amalgamation, Moreland City Council set aside $1.5 million in a housing reserve fund to contribute towards joint venture projects and related costs. About half of the fund has been spent on land purchases and contributions towards construction costs in SHIP projects.

Some of the remaining funds of the housing reserve will be used to support projects with Housing Associations, whilst the other funds will be used to 'top up' planning, design and construction costs on a project-by-project basis. The intention is to promote advanced social and environmental features to reduce long-term housing costs for tenants and to model (and monitor) social and environmental innovation.

5.3.2 Annual budget process

Within Council's annual budget allocation process successful implementation of the MAHS will require funding for:

- continuation of advocacy, consultation and research activities;
- establishment of the Housing Forum; and
- consultancies associated with feasibility studies (e.g. valuations, soil contamination studies, specialist planning work).

Much of this work will be coordinated within Council through the position of Senior Housing Strategist, Sustainable Development Branch.

5.3.3 Partnerships

Looking to the future, the feasibility and capital funding required for affordable housing is heavily dependent on State and Commonwealth policies as outlined in Chapter 2. Council is well placed to gain projects though existing relationships with Melbourne Affordable Housing, Community Housing Ltd and Yarra Community Housing. The Victorian Women's Housing Association has also expressed an interest in partnerships with Council, including projects which may lead to initiatives for asset rich, income poor older women.

As a contributor to the Northern Regional Housing Statement, Council has flagged its intention to explore strategic development sites with VicUrban, VicTrack and the private sector. However the resource implications of this move are yet to be examined.

5.3.4 Council, State and Commonwealth Government owned land

The SHIP projects have proceeded on 40-year lease arrangements, after which future use of the sites will be renegotiated. However Council's property management approach is to maintain community housing as a long-term social asset for the municipality.

Since the implementation of the Housing Associations framework, Council has debated the relative asset implications of either making land contributions of Council-owned sites or organising 40 to 50 year lease arrangements to support further projects. Council is also keen to see the State and Commonwealth Governments donate (or lease) 'surplus' land and property assets, such as VicTrack and VicRoads land.

5.3.5 Funding opportunities

To take advantage of external funding possibilities it is important that feasibility studies continue, and that Council seeks grants beyond Housing Association partnerships. It is anticipated that submissions for grants from private, community and philanthropic sources will continue e.g. the Victorian Property Fund and REIV.

5.4 Implementation processes

The MAHS was adopted by Council on 13 December 2006.

To strengthen Council's statutory planning framework in relation to affordable housing, Council will undertake a planning scheme amendment to include the Moreland Affordable Housing Strategy as a reference document in the Moreland Planning Scheme.

5.5 The Strategy

The following table details the goals, strategies, timelines and responsibilities within Council for implementation of the MAHS.

Timeframes for commencement of actions is indicated as:

*   ONGOING .... (O) .... has commenced and requires continuing input;
*   SHORT .... (S) .... to commence within 12 months;
*   MEDIUM ...... (M) ...... to commence within 1-2 years; or
*   LONG .... (L) .... to commence within 2-5 years.

Source of actions is also included in the following table as:

CP Council Plan 2005-2009; **MS** Mayor's Speech 2005, **MPHP** Moreland Municipal Public Health Plan and **C** recommended from community consultation and/or focus groups.

Responsibilities of Council departments, branches and units and joint initiatives with the Northern Regional Housing Working Group are indicated as follows:

Directorate	Unit/Branch	Legend to Goals at 5.5
City Development (City Dev)	Strategic Planning	Strat Pl
	Urban Planning	Urb Pl
	Environmentally Sustainable Development	ESD
	Activity Centres Team	ACT
	Building Services	BS
	Civic Safety and Amenity / Environmental Health	CSA
City Infrastructure	Property Services	Property
Corporate Services	Communications & Research	C&R
	Finance	Finance
	Major Projects	Major Projects
Social Development (Soc Dev)	Arts and Culture Cultural Development	Arts & CultureCult Dev
	Youth and Leisure	Youth & Leisure

*   **NRHWG** (Northern Regional Housing Working Group).
*   Not for profit housing organisations include **MAH** (Melbourne Affordable Housing), **CHL** (Community Housing Ltd) and **YCH** (Yarra Community Housing) which are Housing Associations (HAs), and **VWHA** Victorian Womens Housing Association.

Goal 1:
To increase the supply of affordable housing in Moreland

Background

Affordable housing is defined as a household paying less than 30% of its household income on housing costs, and is generally applied to the households in the lowest 40% of income distribution. In this group a conservative estimate is that 48% of Moreland tenants and 14% of Moreland purchasers experience affordability problems or 'housing stress'. The alleviation of housing stress is an important component of enabling a socially just, diverse and 'well' community in line with Council's social commitment.

To achieve this affordability goal Council will support strategies aimed at increasing the supply of community and public housing, as well as more affordable private rental stock and affordable home ownership.

Increasing the supply of affordable housing is also a prime goal of the Northern Regional Housing Statement

Strategy	Action	Responsibility	Priority
1.1. **Increase the supply of community housing**	**1.1.1** Advocate for increased State and Federal Government support and expenditure for social and affordable housing (CP)	NRHWG / Strat Pl	O
	1.1.2 Investigate opportunities and mechanisms to incorporate social/ affordable housing in large development projects (CP)	Strat Pl / ACT / NRHWG	O
	1.1.3 Identify opportunities to implement the Framework Agreement with Melbourne Affordable Housing to provide future affordable housing options (CP)	Strat Pl / HAs	O
	1.1.4 Lobby the Federal and State Governments to notify Council and Housing Associations about surplus land and property assets and release these assets at minimal cost, including for aged care housing (CP)	NRHWG	O
	1.1.5 Pursue partnership projects with community housing agencies, including Council's current partners (Community Housing Ltd, Melbourne Affordable Housing and Yarra Community Housing) (C)	Strat Pl / HAs	O
	1.1.6 Contribute to the development of affordable community housing through use of the Moreland Housing Fund (MPHP/C)	Strat Pl	O

	1.1.7 Support VCOSS and other agencies who advocate that the State Government direct part of the windfall gains from stamp duty towards affordable housing initiatives (C)	Strat Pl	S
	1.1.8 Prepare a brochure for developers which provides information about partnerships including which incorporate affordable housing.	Strat Pl	M
	1.1.9 Encourage the Victorian Government to introduce planning mechanisms to achieve private sector contributions for the provision of affordable housing (NRHS)	NRHWG	M
	1.1.10 Identify opportunities for conversion/incorporation of community housing in Council projects (based on the Port Phillip model) (C)	ACT / Major Projects	M
	1.1.11 Broker arrangements with Housing Associations to manage long-term affordable rental housing in shop-top housing (CP)	Strat Pl / ACT	L
1.2 Increase the supply of public housing	**1.2.1** Work with Councils within the Northern Region regarding the redevelopment and upgrade of existing social housing stock, and the acquisition and construction of new social housing stock (draft NRHS)	NRHWG / Strat Pl	O
	1.2.2 Identify properties to OoH and Yarra Community Housing which may be suitable for supported rooming houses (C)	Strat Pl	O
	1.2.3 Identify opportunities and advocate for spot purchase to the State and Federal Governments when funding program is available (C)	Strat Pl	M
	1.2.4 Investigate opportunities for sensitive expansion and redevelopment of existing public housing (working with MAH and public tenants)(CP)	Strat Pl / MAH	M

1.3 **Increase the supply of affordable private rental stock**	**1.3.1** Investigate partnerships to provide affordable accommodation for the (independent) elderly (CP)	Soc Dev / ACT	O
	1.3.2 Encourage large private sector developments to include diverse stock which may support a range of rent and lease options (C)	ACT / Urban Pl / Strat Pl	O
	1.3.3 Evaluate proposals from continue work with unions, superannuation funds and other interested organisations to identify new financial models whichto support affordable home ownership (C)	Strat Pl / NRHWG	O
	1.3.4 Research the supply of affordable housing options for youth, tertiary students and arts workers (C)	Strat Pl / C&R / Soc Dev	O
1.4 **Increase the supply of affordable home ownership (house prices which fall below the median house price of MSD)**	**1.4.1** Work with VicUrban to identify possible partnership projects in Moreland (C)	Strat Pl / NRHWG	O
	1.4.2 Identify opportunities and incentives for developers to include stock for first home buyers and households with incomes in the lowest 60% of income groups (C)	NRHWG	M
	1.4.3 Continue work with CHL and VWHA on housing options for asset-rich income-poor elderly residents (C)	Strat Pl / Soc Dev	M
	1.4.4 Identify incentives for private developers and investors to become involved with the supply of affordable rental accommodation in strategic redevelopment sites (C)	NRHWG / Strat Pl	M
1.5 **Identify land in suitable locations for future affordable housing projects**	**1.5.1** Work with relevant Australian and Victorian Government departments and agencies to identify surplus or under-utilised government land (including car-parking, railway land, airspace) that is appropriate for the development of affordable housing and other community uses (draft NRHS)	NRHWG	O

	1.5.2 Evaluate potential affordable housing sites: Council owned and privately owned (C) e.g. sites associated with MILUS, Central Coburg, and Activity Centre/Urban Village policies	Strat Pl / ACT / Property / Major Projects	O
	1.5.3 Pursue partnership projects with Housing Associations and community housing agencies on Council owned land (similar to Fawkner and Coburg SHIP projects) (C)	Strat Pl / ACT / Property	O
1.6 Increase the supply of more affordable rental housing at exit points for people housed in transitional accommodation	**1.6.1** Identify and recommend suitable Moreland properties for transitional housing to OoH, Housing Associations and philanthropic organisations (C)	Strat Pl / Property	O
	1.6.2 Draw on the experience of local housing agencies to investigate ways to increase accommodation options for those exiting transitional accommodation (C)	Strat Pl	O
1.7 Investigate rate concessions for not-for-profit rental house providers such as Housing Associations	**1.7.1** Investigate and develop guidelines for rate concessions for not-for-profit community providers (C)	Strat Pl / Property	M

GOAL 2:
To increase the supply of appropriate housing in Moreland

Background

Appropriate housing is a more subjective concept than affordable housing because it is harder to measure. It broadly refers to housing design and location which facilitates mobility (rather than presenting barriers), links to education, work, leisure, health and other required services, and allows for the expression of cultural identity and individual privacy.

Tenants, purchasers and owners with limited resources often end up in inappropriate (and very poor quality) housing. Housing agencies in Moreland report that inappropriate housing includes: squatting, overcrowding, living in an environment with domestic violence, living in an environment without appropriate psychiatric or social support, living in an environment not suited to disability or age, living in a space that is unsafe or requires extensive maintenance because it is a health or fire hazard.

Appropriate housing implies:
* accessible design
* diversity in form and function to support the needs of Moreland's diverse population, and
* secure (long term) tenure.

Increasing the supply of appropriate (diverse) housing is also a goal of the Northern Regional Housing Statement.

Strategy	Action	Responsibility	Priority
2.1 **Encourage the supply of affordable housing which caters for a range of household types, a range of abilities and cultural preferences**	**2.1.1** Work in collaboration with the development industry, Housing Associations and the not-for-profit sector to facilitate increased housing diversity in appropriate locations particularly in the middle and outer suburbs to meet the needs of the community (NRHS)	NRHWG	O
	2.1.2 Encourage public, community and private developers to include barrier free design (universal design standards) beyond minimal standards for purchasers, tenants and visitors (C)	Soc Dev / Urb Pl / Strat Pl / ACT	O
	2.1.3 Continue to research accessible and adaptable housing need in the municipality (C)	Strat Pl / C&R	O
	2.1.4 Continue to research guidelines and models which support appropriate housing for CALD and indigenousindigenous households (C)	Soc Dev / Strat Pl	O

	2.1.5 Advocate for design of housing which supports the transition between different life stages to all sectors (C) e.g. 'Homes for Life'	Soc Dev / Strat Pl	O
	2.1.6 Through NRHWG investigate planning tools and other mechanisms to provide an increase in supply of appropriate housing across Victoria (C)	NRHWG	M
2.2 **Encourage housing types which address projected demographic trends to 2030 across public, community and private sector development**	**2.2.1** Engage the private sector developers and investors (Activity centres, large redevelopment sites) with information about anticipated shortages of building types suitable for smaller households and ageing households (C)	ACT / Urb Pl	O
	2.2.2 Encourage the development of housing options, guided by 'ageing-in-place' principles (C)	Soc Dev / Strat Pl / ACT	O
	2.2.3 Advocate for additional affordable housing and crisis accommodation for young people (YS)	Youth and Leisure	O
2.3 **Document cases of inappropriate housing in the municipality**	**2.3.1** Annually draw on experience of inappropriate housing documented by housing agencies, TUV, RDNS, HAAG, VCOSS, HAAC to identify supply shortfalls (C)	Strat Pl / C&R	O
	2.3.2 Run targeted focus groups on appropriateness e.g. housing options for youth, tertiary students and arts workers (C)	Strat Pl / Youth and Leisure / Soc Dev	O

GOAL 3:
To encourage innovation in affordable and appropriate housing

Background

The Australian housing market tends to be conservative and unsupportive of innovation. Council can research and promote innovation in design, tenure, funding and supply. For example, Council can promote more energy efficient housing, more flexible and adaptable models of housing, and 'smart' housing, which anticipates technological innovation.

Council's partnership projects demonstrate innovation in ESD, accessibility, and social features (such as tenant participation in design).

Strategy	Action	Responsibility	Priority
3.1 **Maintain a research focus on national and international innovation in design, tenure, funding and supply**	**3.1.1** Publicise innovative housing guidelines and projects drawing on national and international information sources via Council information channels, especially the Council web site (C)	Strat Pl / ACT / C&R	M
3.2 **Publicise innovative guidelines and projects**	**3.2.1** Provide information to planning applicants to assist with environmentally friendly design and waste minimisation and to minimise environmental impacts of developments, e.g. STEPS (CP)	ESD / Urb Pl	O
	3.2.2 Investigate opportunities to establish a regional urban design awards program (NRHS)	NRHWG	O
	3.2.3 Publicise 'appropriate' features in Council partnership projects (Coburg and Fawkner) as models for future developers (C)	Strat Pl / C&R	O
3.3 **Promote innovation in Council's affordable housing projects and grants**	**3.3.1** Require use of STEPS in Council partnership projects	Sus Dev	O
	3.3.2 Ensure that Council's residential projects model elements of best practice design approaches (C)	Strat Pl / ACT / Major Projects	O
	3.3.3 Develop funding submissions for demonstration projects from private, public and philanthropic sources e.g. the Victorian Property Fund and Real Estate Institute of Vic (C)	Strat Pl / ACT	O

	3.4.4 Draw on the UK's Commission for Architecture and the Built Environment (CABE) and similar data bases about affordable and accessible housing design (C)	Strat Pl / ACT / Major Projects	O
	3.3.5 Deliver increased residential use of Shop Top accommodation in Activity Centres and retail precincts (C)	ACT	M
3.4 **Identify and engage private sector partners interested in model housing developments**	**3.4.1** Support local co-housing initiatives through brokering relationships with Housing Associations, and providing preliminary planning and design advice (C)	Strat Pl / Urb Pl	O
	3.4.2 Where appropriate encourage developers of larger projects to provide artist/studio home/work spaces in Activity Centres and urban villages (C)	Cult Dev / ACT	O
	3.4.3 Investigate opportunities and mechanisms to incorporate social/ affordable housing in large development projects (CP) e.g. Link investors and developers who are keen to address projected demographic trends (M2030 NRHS) with Housing Associations	ACT / Strat Pl / NRHWG/ Stat Pl	M
	3.4.4 Explore the feasibility of a percentage of new apartment accommodation in Moreland being reserved for the active aged at an affordable price (CP)	Soc Dev / ACT	M
	3.4.5 Encourage ecologically sustainable housing development that implements principles including energy efficiency and water sensitive design (NRHS) Strat Pl / Urb Pl	NRHWG / ESD	M
3.5 **Advocate to OoH and Housing Associations that forward-looking designs be used in public and community housing**	**3.5.1** Encourage ecologically sustainable housing development that implements principles including energy efficiency and water sensitive design (NRHS/C)	ESD	O

	3.5.2 Encourage OoH and Housing Associations to apply the STEPS framework to design of public and community housing	Sus Dev	S
	3.5.3 Meet on a regular basis with OoH and/or Housing Associations to provide Council input into proposals for housing mix, design and tenure redevelopment of public and community housing stock (C)	Strat Pl / Soc Dev	M
3.6 **Explore new mortgage models such as split equity and reverse mortgages**	**3.6.1** Undertake research into split equity and reverse mortgages before considering information sessions for residents (C)	NRHWG / C&R	M
3.7 **Explore alternative tenure models such as leasehold**	**3.7.1** Undertake research into leasehold models which may be trialled by future Councils (C)	NRHWG / C&R	M

GOAL 4:
To cultivate a social justice approach to housing across the municipality

Background

Improving housing outcomes for Moreland's more disadvantaged and vulnerable residents is an important part of Council's commitment to improving social conditions.

Research shows that Moreland's poorest residents can be found in all tenure types and across all age groups, including children and youth up to 25, single parent households, tenants in registered and unregistered rooming houses, asset-rich and income-poor elderly, newly arrived migrants and refugees, victims of domestic violence, households with physical and sensory disabilities, households leaving transitional housing, people receiving statutory incomes or in poorly paid employment, and arts workers requiring living/studio space. Moreland has the second highest proportion of people living in poverty in the northern region municipalities and more than 8,000 people receive Rent Assistance (6% of the population).

An important initiative is the proposed revival of the Moreland Housing Forum, to support an ongoing link to Council for residents and community groups concerned with municipal housing issues.

Strategy	Action	Responsibility	Priority
4.1 Draw on the housing fund to provide secure rental accommodation for those with the most insecure and/ or inappropriate housing	**4.1.1** Undertake feasibility studies and background research to inform future applications for State Government community housing funding opportunities (C)	Strat Pl	O
4.2 Promote improved land use planning tools for affordable housing on larger development sites	**4.2.1** Encourage the Victorian Government to introduce planning mechanisms to achieve private sector contributions for the provision of affordable housing (draft NRHS)	CEO forums / NRHWG	O
	4.2.2 Through the NRHWG investigate and lobby for inclusionary zoning for affordable housing (C)	NRHWG	O
	4.2.3 Through the NRHWG advocate for changes to the State Planning Provisions to include developer contributions to affordable housing (C)	NRHWG	M
	4.2.4 Through the NRHS identify planning incentives for private developers, including reduced parking provision and height and density bonuses in appropriate locations (C)	NRHWG	M

4.3 **Develop strategies which address community suspicion and prejudice towards affordable housing projects and future residents**	**4.3.1** Incorporate recommendations from the 'Hard to reach Communities' study into future affordable and appropriate housing consultations (C)	Soc Dev / Strat Pl / ACT	O
	4.3.2 Evaluate successful local government strategies which have reduced community suspicion and prejudice towards affordable housing projects and future residents (C)	Strat Pl / Soc Dev	O
	4.3.3 Link planning for future Council housing projects into community building and neighbourhood renewal initiatives across Council (C)	Soc Dev / Strat Pl	S
	4.3.4 Encourage residents and community agencies to engage with the range of housing issues presented in the MAHS through the revival of a municipality-based Housing Forum (C)	Strat Pl	S
4.4 **Advocate for increased housing funding and assistance in Moreland**	**4.4.1** Advocate for increased State and Federal Government support and expenditure for social and affordable housing (CP)	NRHWG / Soc Dev / Strat Pl	O
	4.4.2 Advocate for additional affordable housing and crisis accommodation for young people (YP)	Youth & Leisure	O
	4.4.3 Advocate that an Office of Housing office or shop front be established in Moreland (C)	Strat Pl	O
	4.4.4 Advocate for increased funding of the Victorian Homelessness Strategy (C)	Soc Dev / Strat Pl	O
	4.4.5 Through TUV advocate for changes to evictions legislation to avoid the blacklisting of public and private tenants (C)		O
	4.4.6 Through the Inner Urban Rooming House Group advocate for funding of Inner Urban Rooming House Initiatives, including supported rooming houses in Moreland (C)		M

GOAL 5:
To monitor, analyse and communicate current and future housing needs in Moreland

Background

A comprehensive research approach is required to ensure that policy and programs address current and future housing needs. In the compilation of this MAHS Council has analysed the latest available census data (2001), Council records, research by peak housing and community organisations, commissioned population and dwelling projections and conducted interviews with housing and community organisations servicing Moreland. The property and development sector, State and Local Government and academic housing researchers were also consulted.

This consultation and research process has identified a number of significant gaps in housing information available to council, especially in relation to housing diversity and appropriateness.

The NRHS has identified the crucial gap of a regional property market and investment analysis, a study that requires significant resources.

Strategy	Action	Responsibility	Priority
5.1 **Maintain an up-to-date housing profile of the municipality**	**5.1.1** Investigate housing needs of specific groups including students, the aged, people with disabilities and those from CALD backgrounds (draft NRHS)	NRHWG	O
	5.1.2 Incorporate ABS data into suburb profiles as it becomes available (CR)	C&R	O
	5.1.3 Purchase additional housing data as required, informed by the research 'gaps' analysis (CR)	C&R	O
	5.1.4 Lobby the State and Commonwealth Governments to make municipal housing data more widely available, and at no cost to Local Government (C)	NRHWG	O
	5.1.5 Coordinate and compare housing and related research with other municipalities (C)	NRHWG	O
	5.1.6 On a case-by-case basis identify housing research topics for future partnerships with independent housing research organisations (e.g. universities, AHURI, peak bodies, HALGN) (C)	Strat Pl / C&R	S
5.2 **Support the implementation of actions in the Northern Regional Housing Statement**	**5.2.1** Through NRHWG consult the development and investment industry about supply incentives and constraints for affordable, appropriate and innovative housing in Moreland (C)	NRHWG	O

	5.2.2 Council participate in the NRHWG for the implementation of the regional and metropolitan-wide housing goals outlined in NRHS (C)	Strat Pl / ACT	O/M
	5.2.3 Continue to stress the 'gap' of a regional property market and investment analysis, and seek State Government funding as part of the NRHWG process (C)	NRHWG	S
5.3 Consult with residents and community agencies about housing needs and preferences	**5.3.1** Provide annual housing forums for residents and community agencies to evaluate topical housing issues e.g. reverse mortgages, accessible design, youth and elderly housing options (C)	Strat Pl / Soc Dev	O
	5.3.2 Consult annually with Tenants Union Vic about rental supply data, including the impact of Commonwealth Rent Assistance (C)	Strat Pl / Soc Dev	O
	5.3.3 Encourage residents to engage with the range of housing issues presented in the MAHS through the revival of a municipality-based Housing Forum (C)	Strat Pl	S

Glossary

ABI .... Acquired Brain Injury

ABS .... Australian Bureau of Statistics

ACT .... Activity Centres Team

AHURI............ Australian Housing and Urban Research Institute

CALD............. Culturally and linguistically diverse

CD................. Census collector district

CERES............ Centre for Environmental Research in Environmental Strategies

CHL .... Community Housing Ltd (Housing Association)

COHRE .... Centre for Housing Rights and Evictions

CSHA............. Commonwealth State Housing Agreement

DHS .... Department of Human Services (State Government)

DSE................ Department of Sustainability and Environment (State Government)

ESD................ Environmentally Sustainable Development

HAAG............ Housing for the Aged Action Group

HALGN .... Housing and Local Government Network

HIA .... Housing Industry Association

HJR .... Housing Justice Roundtable

MAH.............. Melbourne Affordable Housing (Housing Association)

MAHS............ Moreland Affordable Housing Strategy

MAV .... Municipal Association of Victoria

MCC.............. Moreland City Council

MILUS............ Moreland Industrial Land Use Strategy

MPHP .... Municipal Public Health Plan

MSD .... Melbourne Statistical Division

MSS............... Municipal Strategic Statement

NMR .... Northern Metropolitan Region of DHS

N&WMR .... North and West Metropolitan Region of DHS

NRHS .... Northern Regional Housing Statement

NRHWG .... Northern Regional Housing Working Group

OoH............... Office of Housing (division of DHS)

RA .... Rent Assistance

RDNS .... Royal District Nursing Service

RAIA .... Royal Australian Institute of Architects

RAIA (Vic) .... Royal Australian Institute of Architects – Victorian branch

REIA............... Real Estate Institute of Australia

REIV............... Real Estate Institute of Victoria

SAAP .... Supported Accommodation Assistance Program

SEIFA .... Socio-Economic Indexes for Areas

SHIP............... Social Housing Innovations Project

SLA................ Statistical Local Areas (Moreland North, Moreland Coburg, Moreland Brunswick)

STEPS............. Sustainable Tools for Environmental Performance Strategy (Web based program)

TUV .... Tenants Union of Victoria

VCOSS............ Victorian Council of Social Services

VLGA.............. Victorian Local Governance Association

VWHA .... Victorian Womens Housing Association

WISHIN........... Women's Information Support for Housing in the North

YCH............... Yarra Community Housing (Housing Association)

Accessible housing	Utilizing good design to enable a house to be used by everybody irrespective of age, level of mobility or condition of health.
Activity Centres	Activity Centres form part of current urban development policy aimed at achieving urban consolidation. Based on ecological guidelines, the aim is to increase residential densities in areas adjacent to retail, employment and transport service hubs. Some of the major goals aim to lower car dependency and to reduce urban sprawl. Also may be referred to as Urban Villages.
Affordability	Well located housing, where the cost of housing (whether mortgage repayment or rent) is no more than 30% of that household's income. The approach used in the MAHS is a proportional measure whereby ceiling affordable housing costs are calculated as a proportion of income within set income parameters (usually the lowest 40% of Australians ranked by gross income).
Ageing-in-place	Ageing-in-place is a philosophy that advocates allowing older residents to choose to remain in their homes with support provided through external services, rather than to move into residential care or retirement accommodation.
Appropriateness	Broadly refers to housing design and location that facilitates mobility (rather than presenting barriers), links to education, work, leisure, health and other required services, and allows for the expression of cultural identity and individual privacy. It is a more subjective concept than affordable housing.
Australian Housing and Urban Research Institute (AHURI)	An organisation which carries out a wide range of housing research and policy analysis. *www.ahuri.edu.au*
Barrier- free housing	Barrier free housing design aims to make a home visitable to family and friends irrespective of age, level of mobility and condition of health. Barrier free housing features might include: • level or gently sloped approach to entry, • sealed pathway to entry, and, • living, bath/bed/toilet located on entry level.
Culturally and linguistically diverse (CALD)	Moreland is one of the most ethnically diverse areas of Melbourne, and remains the first home for many newly arrived immigrants and refugees. One third of Moreland residents were born overseas. Almost half of Moreland's residents speak a language other than English at home which is double the metropolitan average (MSS Cl.21.04-2).

Census	The Australian Census of Population and Housing is an official count of population and dwellings including details of age, sex and other characteristics of the population. The 2006 Census was the 15th national census for Australia, usually carried out every 5 years.
Co-housing	Small-scale neighbourhood clusters of housing, privately or publicly funded, designed to nurture community interaction and support, balanced with household privacy. Developed in Scandinavia and Northern Europe, designs include both shared and private spaces and facilities. Residents organise and manage the housing, and often promote an ambitious environmental charter. Merri Co-housing is an active group in Moreland.
Collector District (CD)	A small geographical area defined by the ABS, used for the collection of census information. In urban areas, there is an average of 225 230 dwellings in each CD. CDs are defined for each census and are only current at census time. They cover, in aggregate, the whole of Australia without gaps or overlaps. There are approximately 7900 CDs in Victoria, and 248 CDs in Moreland for the 2006 Census.
Community Housing Ltd (CHL)	CHL is a Victorian not for profit organisation that develops, constructs and manages affordable housing for people in need. *www.chl.org.au*
Community housing	Community housing is an alternative to public housing and the private rental market for people who need low cost housing. There are two main forms of community housing: (1) Community Housing Associations and (2) Co-operative housing. Housing Associations are non-profit community housing managers. They are incorporated organisations managed by committees made up of tenants and interested local people. Co-operative housing is a type of community housing which appeals to people who want to fully participate in the management of their housing. Members work together in defining their housing goals, designing and managing their own housing. Rents are used to cover running expenses.
Centre on Housing Rights and Evictions (COHRE)	COHRE is an international human rights group with a focus on housing issues, which has a satellite office in Melbourne. *www.cohre.org*
Council Plan	The 2005-2009 Council Plan outlines the directions that the local government of Moreland will take over the next four years. *www.moreland.vic.gov.au follow the links to Council Plan*

Commonwealth State Housing Agreement (CSHA)	The major housing framework negotiated between the Australian Government and the states and territories. The purpose of the CSHA is to provide funding for housing which cannot be met by the private market.
Crisis accommodation	Crisis accommodation is short-term housing for people who are homeless or at risk of homelessness, in crisis and/or in need of support in the move towards independent living. Generally managed by local housing and community organisations.
Department of Human Services (DHS)	State Government Department that includes the Office of Housing. *www.dhs.vic.gov.au*
Department of Sustainability and Environment (DSE)	State Government Department that coordinates the regional housing statements, provides data on housing affordability and provides support for Activity Centre planning. *www.dse.vic.gov.au*
Dwelling	A dwelling is defined by the ABS as a structure that is intended to have people live in it and which is habitable on Census night. Dwellings may include houses, motels, flats, caravans, prisons, tents, humpies and houseboats.
Environmentally Sustainable Development (ESD)	ESD recognises the need to integrate short and long-term economic, social and environmental aspects into the management of all of our activities, including housing design.
Equity release	A private sector product designed for homeowners over 60 years of age that allows the sale of a fixed percentage (e.g. 25%) of the future sale proceeds of their residence in return for an immediate lump sum. An alternative financial product to reverse mortgages.
Family	A family is defined by the ABS as two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. A 'family' includes the presence of either a couple relationship, a lone parent-child relationship or another blood relationship. Some households therefore contain more that one family.
Family life cycle	Typical changes during the life of a household and their need for accommodation, which may include courtship, marriage, child rearing, children leaving home, 'empty nesters' and dissolution of the family unit.

Gentrification	Renovation and property improvements in a locality, generally attracting residents with higher socio-economic characteristics and displacing more vulnerable households such as private tenants with low incomes.
Housing and Local Government Network (HALGN)	A Victorian professional interest group of Council Officers, Councillors and their associates, who develop, implement and evaluate Commonwealth and State housing policies and programs.
Housing Industry Association Ltd (HIA)	The major umbrella organisation for building industry professionals in Australia. *www.hia.com.au*
Homeless/ness	Definitions of homelessness are diverse and culturally contingent. In Australia studies often refer to the definition of homelessness developed by Chamberlain and McKenzie (1992). They argue that homelessness is best defined in relation to common community standards regarding the minimum accommodation necessary to live according to the conventions of community life. The accepted common standard is taken to be a small rented flat with one bedroom and such basic amenities as a bathroom and kitchen. Using this standard Chamberlain and McKenzie identify three categories of homeless persons: 'primary' meaning people without conventional accommodation, such as those living on the streets, in cars or in squats; 'secondary' people in temporary accommodation such as boarding houses or crisis accommodation; 'tertiary' people who live in boarding houses on a medium to long term basis.
Household	A household is defined by the ABS as a group of two or more related or unrelated people who usually reside in the same dwelling, who regard themselves as a household, and who make common provision for food or other essentials for living; or a person living in a dwelling who makes provision for his/her own food and other essentials for living, without combining with any other persons.
Housing Association	Regulated, non-government, not-for-profit institutions providing and managing affordable, secure, long-term rental housing for low income households. The Victorian Government is presently promoting the establishment of Housing Associations to operate alongside public housing. These Associations can access private sector finance and their tenants are eligible for Commonwealth Rent Assistance. Internationally Housing Associations operate as large, independent not-for-profit organisations, often with capital grants from government. *www.housingregistrar.vic.gov.au*

Housing Justice Roundtable (HJR)	A Melbourne-based group of active housing workers spanning community, local government, academic and industry sectors. Housing Justice Roundtable is dedicated to improving access to affordable and secure housing. *Contact bpullen@infoxchange.net.au*
Housing Region	Moreland is designated as part of the Northern Region as part of implementation of the Melbourne 2030 strategy. Other participating municipalities include Banyule, Darebin, Hume, Nillumbik and Whittlesea.
Housing reserve fund	Following amalgamation Moreland City Council set aside $1.5 million in a housing reserve fund to contribute towards future joint venture projects and feasibility studies for affordable housing. About half of the fund has been spent on land purchases and contributions towards construction costs including advanced ESD features in SHIP projects.
Housing stress	A measure used by government and housing researchers which suggests that households who spend more than 30% of their household income on housing costs, i.e. rent or mortgage, are deemed to be living in housing stress. This measure has been particularly applied to lower income households, those in the lowest 40% income distribution, who have little discretionary use of income.
Inner City Social Housing Company	See Melbourne Affordable Housing.
Inner Urban Rooming House Group (IURHG)	A lobby group of Council Officers and housing workers in the inner municipalities who aim to encourage the retention and expansion of affordable and appropriate private and community rooming house accommodation. The project has developed a manual of good practice for the operation and management of socially responsible rooming houses, advocates a more integrated and responsive local government approach and seeks strategic and financial support from the State Government.
Melbourne Affordable Housing (MAH), previously Inner City Social Housing	MAH aims to develop, own and manage social housing for low income and disadvantaged people in partnership with local governments and inner metropolitan communities. Established with a grant of $1m from Melbourne City Council to help meet the demand for affordable housing in the inner city. *www.melbourneaffordablehousing.com.au*
Municipal Association of Victoria (MAV)	Representative and lobbying body of Victoria's 79 councils. *www.mav.asn.au*

Mayor's Speech	Annual publication detailing the Mayor's priorities during their period of office.
	Follow the links from www.moreland.vic.gov.au
Mean	The average of a set of quantities, such as income or house prices.
Mean household size	Mean household size is the average number of persons usually resident in a household. Excludes 'visitors only' and 'other not classifiable' households.
Median	The median is the estimated mid point of the distribution range for a given variable such as house price or individual income i.e.50% of the subject being measured lies below this point and 50% above this point.
Melbourne Statistical Division (MSD)	The metropolitan area at present covering 31 Local Government Areas.
Model housing projects	Cutting edge housing, which may include innovative approaches to funding, design, construction, management, tenure, environmental and social practice.
Moreland City Council	The City includes the suburbs of Brunswick, Brunswick East and Brunswick West, Coburg, Coburg North, Fawkner, Glenroy, Gowanbrae, Hadfield, Oak Park, Pascoe Vale and Pascoe Vale South.
Moreland Municipal Public Health Plan 2003	*Follow the links from www.moreland.vic.gov.au*
Municipal Strategic Statement (MSS) or Moreland City Plan	Together with a series of local planning policies it forms the local section of the planning scheme and embraces Council's vision for Moreland.
	Follow the links from www.moreland.vic.gov.au
Northern Metropolitan Region of the Department of Human Services (NMR)	Administrative zone (which does not share the same municipal boundaries as the Northern Region for implementation of Melbourne 2030). The NMR recently amalgamated with the western region to form the North and West metropolitan region (N&&WMR).
North and West Metropolitan Region (N&WMR)	Includes municipalities of Banyule, Brimbank, Darebin, Hobsons Bay, Hume, Maribyrnong, Melbourne, Melton, Moonee Valley, Moreland, Nillumbik, Whittlesea, Wyndham and Yarra.
	Follow the links from www.dhs.vic.gov.au

Non-private dwelling	Non-private dwellings are those dwellings not included in the definition of private dwellings, and which provide a communal or transitory type of accommodation. This category includes hotels, motels, guest houses, prisons, religious and charitable institutions, defence establishments, hospitals and other communal dwellings. Only occupied non-private dwellings are included in the census.
Northern Regional Housing Statement (NRHS)	A regional strategic framework that identifies and plans for housing needs of the region's population and household growth to 2031. Prepared by a working group of Councillors, Council Officers and State Government representatives, forming the Northern Regional Housing Working Group (NRHWG).
Occupied private dwellings	A private dwelling occupied by one or more people. See *private dwelling*
Office of Housing	Office of Housing (OoH), the Victorian State Government agency responsible for the development of State housing policy and delivery of affordable housing, including management of the State's public and community housing stock. *Follow the links from http://hnp.dhs.vic.gov.au/wps/portal to Office of Housing*
Private dwelling	According to the ABS, a private dwelling is normally a house, flat, part of a house, or even a room, but can also be a house attached to or rooms above, shops or offices; an occupied caravan or unit in a caravan park or craft in a marina; occupied dwelling in a Manufactured Home Estate; occupied self-care unit in accommodation for the retired or aged; a houseboat; or a tent if it is standing on its own block of land. An occupied caravan situated on a residential allotment is also classed as a private dwelling. Private dwellings can be either occupied or unoccupied.
Private tenants	Person or household living in a rental property that is owned by private owners and managed by either these owners or a real estate agency.
Projections	An estimate or forecast based on historical trends.
Public (rental) housing	Public rental housing in Victoria is housing stock that is jointly funded by the State and Federal governments through the Commonwealth State Housing Agreement and administered through the Department of Human Services (Office of Housing). Eligibility is based on income and assets, residency and citizenship status, non-ownership of house flat or unit, and repayment of previous debts to public housing agencies. At 30 June 2001 the Waiting List for public (rental) housing in Victoria comprised of 42,817 applications.

Public tenants	Individuals or households living in public (rental) housing. In June 2001 there were 62,526 households in Office of Housing dwellings across Victoria.
Rent Assistance (RA)	Rent Assistance is a form of Commonwealth Government support aimed at helping lower income households access housing. Rent Assistance is paid to people with assets less than $30,000 and who pay more than 30% of their income on rent (home owners are excluded, regardless of income).
ResCode	ResCode is a package of provisions for residential development that came into effect across Victoria in August 2001. The ResCode provisions are incorporated into planning schemes and the Building Regulations.
Reverse mortgage	A special type of loan offered by a range of financial institutions to older homeowners to enable them to convert the equity in their home into cash to finance other needs (such as renovations).
Rooming houses (or boarding houses)	The Victorian Rooming House Act 1990 defines a rooming house as a building: (a) in which there is or are any room or rooms available for occupation upon payment of rent, and (b) in which the total number of people who in any way may use the room or rooms is not less than 4.
SAAP	Supported Accommodation Assistance Programme administered by the Department of Human Services and funded by the Commonwealth through SAAP III Agreement. SAAP assists people who are homeless or at imminent risk of homelessness through a range of support and supported accommodation services including: supported accommodation, counselling, advocacy, links to health, education and employment services, outreach support and meal services. Clients include: youth, single people, families and women and children escaping domestic violence.
Semi-detached housing	Refers to semi-detached row / terrace house / townhouse etc. These are dwellings which have their own private grounds and no other dwelling above or below them.
Separate (also detached) housing	A house which stands alone in its own grounds separated from other dwellings by at least half a metre; it may have a granny flat or converted garage flat attached to it.
Shop Top housing	Shop Top housing' traditionally refers to a small scale mix of residential and commercial use within the same building envelope, usually one or two units above and/or behind a shop.

'Smart' houses	Houses designed with the intention of increasing liveability, lowering expenses and maintenance costs and decreasing energy and utility consumption. Smart house design aims for social, economic and environmental sustainability. Smart housing can also incorporate technologically sophisticated information systems that have the capacity to (remotely) co-ordinate appliance use, energy, security etc. Various government and non-government smart house policies exist, including Queensland government Smart House.
Social Housing Innovations Project (SHIP)	Program introduced by the Victorian Office of Housing in 2001 to increase the amount of affordable housing. SHIP fostered joint partnerships for housing projects with community organisations (such as Councils, housing support groups and not-for-profit organisations. Superseded by the Housing Association program.
Social housing	Social housing is based on European non-profit housing sectors that offer affordable rents, appropriate design, responsive management, security of tenure and support for special needs. In Australia the term is often broadly used to encompass public and community housing. The intent is to provide additional housing stock for low and moderate income households, who cannot otherwise afford appropriate housing in a suitable location provided by the private sector.
Special needs housing	Housing aimed at meeting the particular needs, in terms of size and features, of those individuals and groups who may require an element of care, or barrier free and supportive design.
State Planning Policy Framework (Victoria)	A comprehensive set of standard planning provisions which provides a standard format for all Victorian planning schemes.
Statistical Local Areas (SLAs)	Boundaries within a municipality used for the collection and analysis of census data. Together the SLAs make up the Local Government Area. Moreland is split into three SLAs: Moreland North (small area of Pascoe Vale South, Hadfield, Fawkner, Oak Park, Glenroy and Gowanbrae), Moreland Coburg (Coburg, Coburg North, Pascoe Vale and 80% of Pascoe Vale South) &and Moreland Brunswick. The SLAs cover, in aggregate, the whole of Australia without gaps or overlaps. There are 199 SLAs in Victoria.
Supported accommodation	Where medical and/or other support services are linked to accommodation on either a full or part-time basis.

STEPS	Sustainable Tools for Environmental Performance Strategy, an environmental sustainability tool developed by Moreland City Council to assess residential planning applications. *Follow the links from www.moreland.vic.gov.au*
Tenure	Describes the (financial) relationship of a household to their dwelling, which includes purchase, rental or outright ownership.
Universal Design Principles/Guidelines	Design framework used internationally to advocate for more flexible models of housing which support households whose members may have a range of abilities and who will inevitably pass through different life stages.
Unoccupied private dwellings	Structures built for living purposes that are habitable but unoccupied on Census night. Such dwellings include: vacant houses, holiday houses, huts and cabins, newly completed dwellings not yet occupied, dwellings vacant due for demolition or repair and dwellings to let.
Urban consolidation	The intent of urban consolidation is to house more people in compact cities. The imperative for urban consolidation in Australia is driven by: historically high levels of urbanisation, recent demographic changes in household size, immigration trends and economic impacts on housing affordability. Urban consolidation strategies and policies include population policy, environment management, economic development and urban design policies.
Urban Villages	See *Activity Centres.*
Victorian Homelessness Strategy	A comprehensive and coordinated response to meet the needs of people experiencing homelessness. Aims to foster a preventative and early initiative strategy appropriate to tackling homelessness as well as improving current responses. *www.dhs.vic.gov.au search Victorian Homelessness Strategy*
VicTrack	VicTrack is a Government Business Enterprise which owns all land and infrastructure in Victoria used for the purposes of public train and tram based transport.
VicUrban	Formed from a merger of the Docklands Authority and the Urban and Regional Land Corporation, VicUrban has been the urban development agency of the Victorian Government since August 2003.

Victorian Local Governance Association (VLGA)	The VLGA aims to promote good governance and sustainability by supporting local governments and communities through programs of advocacy, training, information provision and support. *www.vlga.org.au*
Yarra Community Housing Ltd (YCH)	YCH provides quality housing services for vulnerable single tenants, and innovative organisational partnerships to develop new projects in community housing. *www.ych.org.au*

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Appendix 1 Consultation

Moreland Affordable Housing Strategy: External consultation 2003-2006

Many people have assisted and contributed generously to this Strategy. Although responsibility for the MAHS rests with Council, Council would like to thank:

External reference group:
- Steve Bevington, CEO Community Housing Ltd
- Maurie Braat, Brunswick Public Tenants Association
- Carmel McNaught, Victorian Womens Housing Association
- John Timmer, Inner City Social Housing/Melbourne Affordable Housing
- Tenants Union of Victoria

External reference group : Terms of reference:
- To advise Council on the scope and process of the Housing Strategy;
- To assist Council with funding and policy directions which will develop a forward-looking model of affordable housing provision;
- To comment on Moreland's current and future housing profile;
- To identify key issues for further investigation;
- To contribute to strategies which address housing needs and trends in Moreland in both the public and private sectors; and
- To recommend additional participants for the Reference Group if required.

Focus groups:
- Housing and community agencies operating in Moreland
- Industry sector (real estate agents, developers, planners, valuers and architects)
- State and Local Government/ Research (DSE, OoH, DHS, local government, HALGN, Councillors)

Individual contributions:
- Bernd Bartl, Disability Support and Housing Alliance
- Stan Cooke, public housing tenant
- Shane Lucas, DHS
- Sally Jope, Brotherhood of St Laurence
- Kevin O'Connor, The University of Melbourne
- Kate Shaw, The University of Melbourne
- Libby Wertheim, Brunswick resident

Interviews and additional data have been obtained from:
- African Australian Welfare Council
- Asylum Seeker Welcome Centre
- Australian Lebanese Welfare Inc.

- Bob Hawke Centre
- Brotherhood of St Laurence
- Brunswick Public Tenants Association
- COHRE
- Community Housing Ltd
- Crossroads
- Housing for the Aged Action Group
- HomeGround Services
- Hope Street Youth and Family Services
- Ladies Friendship Group
- Linx Outreach Program
- Maternal and Child Health Centre
- Melbourne CityMission North West
- Merri Outreach Support Service Inc.
- Migrant Resource Centre, Community and Tenant Advice
- Moreland Community Health Centre
- North East Migrant Resource Centre Inc.
- Northern Area Consultative Committee
- Northern Homelessness Network
- Office of Housing
- ParaQuad Victoria
- Royal District Nursing Service
- St Vincent de Paul – Housing Services
- The Salvation Army Crossroads Network
- Tenants Union of Victoria
- Victorian Womens Housing Association
- Yarra Community Housing

Additional research:
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