



# **Surf Coast Shire Affordable Accommodation Action Plan**

2022

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#### **Reference Documents / Materials**

Information and data sources have been used to develop the Affordable Action Plan are listed on page 17

#### **Version Control**

12/1/2022 – A Hooper - Draft Affordable Accommodation Action Plan. Final version.

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#### PART 1

#### Introduction

What will an Affordable Accommodation Action Plan do? Where other levels of Government are responsible for taxation and the funding and delivery of housing and the infrastructure that precipitates housing, what is the role of local government? Part 1 of the affordable accommodation will respond to these questions, beginning with situating the terms 'affordable' and 'accommodation' along a conceptual spectrum that often defines housing by its funders and providers, its consumers and the characteristics of their tenure.

What do we mean when we talk about accommodation? Accommodation here describes housing, referencing the way that a relatively high proportion of the Shire's housing stock is made available for short stay rental. Space that is traditionally occupied by the 'accommodation' industry. The term 'affordable' requires more unpacking. Affordable Housing is defined either by its relationship to the local rental market or local area incomes. 1 For example the Planning and Environment Act 1987 defines affordable housing in relation to the needs of very low, low and medium income households.<sup>2</sup> However contextually it is defined, there is a widely accepted understanding of affordable housing as housing provided with some degree of 'eligibility' and 'subsidy' usually set through government policy.3

Affordable housing is a broader concept that encompasses 'social housing' which itself is an umbrella term covering 'public housing' which is state owned and managed housing and 'community housing' which is housing provided by a registered housing association or community housing provider. 4 Affordable housing is required when the private rental and home ownership market cannot meet housing need. The availability of private rental and home ownership properties is often described as 'supply'. Housing need is not accurately described as 'demand'. Housing demand more accurately describes housing preferences. A mismatch in supply and demand contributes to unmet housing need.

Understanding housing supply, demand and need may be enhanced by turning the spectrum of housing products (represented on page 4) 90° so it resembles a ladder.6

At the top of the ladder is home ownership. At the bottom of the ladder is homelessness. Housing researchers have documented the decline of home ownership in Australia in the last 50 years. A similar downhill trajectory maps state and federal government investment in social housing and it's decline as a proportion of total stock.8 The more slight proportion of people who are 'home owners' are increasingly second and third home owners and investment property holders.9 The rise of property management platforms, like AirBnB has seen an increase in properties being used for more lucrative short stays reducing the number of longer tenure rental properties available.10 A COVID-era shift in living and working habits has seen hundreds of nonpermanent residents work remotely from holidays homes or investment properties. Property data analysts have tracked the steep rise in property prices and dramatic drop in 'average time on the market'. Money expended on overseas travel and interstate holidays has been redirected to the purchase of holiday homes. Shire based real estate agents estimate that 65% of 2020 house purchases were by Melbourne and Ballarat based people.11 Economic spend data indicates how valuable a more regular and reliable client base has been to our local economy.<sup>12</sup> However, these shifts in supply and demand are contributing to the broadening and deepening housing need as competition for fewer rental properties drives up rent.13

# Introduction (continued)

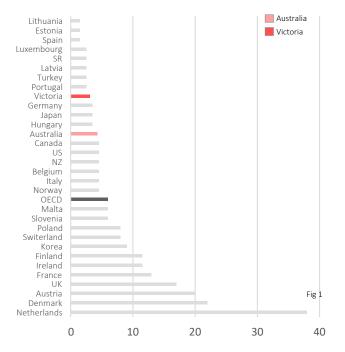
The housing spectrum - as a ladder - is experiencing significant downward pressure that most affects those on the lower rungs of the private rental market.

A supply-demand squeeze on any one rung on the housing ladder will likely cause those 'just hanging in there', for example, those expending >30% of their income on rent - rental stress<sup>14</sup> - to slip to a lower rung on the ladder.

People can also slip off the home ownership rung of the ladder. Often due to a relationship breakdown, family violence, a health crisis and business failure, 15 those forced out of home ownership may create downward pressure on the private rental market. Or they may slide all the way down the ladder into homelessness.

Housing and homelessness services are seeing a rise in the presentation of first-time clients, ie, people who have been in the private rental or home ownership market their whole lives and who, for a lack of appropriate, secure and affordable housing, are seeking to rent socially, from the state government or one of Victoria's 40 Community Housing Organisations, for the first time<sup>16</sup>.

Figure 1. Proportion of social housing in Victoria and OECD countries. Productivity Commission 2018.<sup>17</sup>

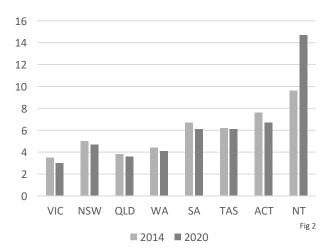


Once a leader in the provision of public housing, decades of state and federal government under-investment in the development and renewal of public housing stock has seen a decline as a proportion of total residential dwellings. With gaps in the policy and financing equation, Victoria's 10 Registered Housing Association have been unable to scale up to the extent required to address the growing shortfall. 19

Additionally, the 2018 introduction of voluntary inclusion of affordable housing in residential developments has seen a limited uptake<sup>20</sup>. Many experts in housing and planning policy believe that we won't see an increase until inclusionary zoning is made mandatory in the Victoria Planning Provisions.<sup>21</sup>

Recent research funded by the State Government of Victoria, Transforming Housing and AHURI estimated the need for 166,000 additional social housing dwellings to 2036. This target, working out to be approximately 10,000 dwellings per year, would bring social housing as a proportion of total stock up to ~7%.<sup>22</sup>

Fig 2. Proportion of social housing Australian states and territories. Australian Institute of Health and Welfare 2020.<sup>23</sup>



# Defining affordable housing

What is affordable housing? How is housing affordability measured? And why does access to affordable housing matter? Why would Council opt to work in this space?

Housing affordability is often expressed as a ratio of housing costs to household income.<sup>24</sup> A household is deemed to be in housing stress when more than 30% of gross income is expended on housing costs.<sup>25</sup> Housing costs include mortgage repayments and rent.

Lower income households, those in the lowest 40% of household income distribution, are considered most at risk of homelessness because, unlike higher income households spending more than 30% of their income on housing, lower income households in housing stress are also likely to be experiencing financial stress.<sup>26</sup>

In 2018 in Victoria, average housing costs as a proportion of income were highest for people renting socially (22.5% of their income), followed by people renting privately 20.2%. On average owners with a mortgage were paying 16.% and owners without a mortgage were paying 3.2% of their income. A lower income, a higher proportion of which is spent on housing, means less discretionary money and less ability to increase savings.<sup>27</sup>

Increasingly, people falling into homelessness are those without a financial buffer to support them when faced with a health crisis, or job loss. The fastest growing cohort of people experiencing homelessness are women over 55<sup>28</sup>. Typically, long periods of time in unpaid care-giving roles have decreased women's time and progression in the workforce, reducing career income and the amount of super they'll have access to upon retirement.<sup>29</sup>

According to Community Housing Organisations, women over 55, people experiencing business failure amidst economic downturn and women and children escaping violence are part of the broadening face of homelessness in Australia.

The confusion about how terms like social housing and affordable housing are used arises, in part, from there being no consistent nationally recognised definition. <sup>30</sup>

Recent research by AHURI defined affordable housing as "housing provided subject to access and affordability requirements set by government." <sup>30</sup> Building on this research Rowley et al (2017) points to:

- "rental housing priced at below market rents and earmarked for eligible low-to moderate income households
- owner-occupied housing for eligible low-to-moderate-income households that is provided under a subsidised loan or shared equity arrangement and/or is legally encumbered with covenants that impose an affordability requirement" <sup>31</sup>.

The rental housing priced below market rent includes the provision of social housing, as well as private rental affordability programs like the National Rental Affordability Scheme (NRAS) and Commonwealth Rent Assistance (CRA).

Owner-occupier loan subsidies include programs like the Australian Government's First Home Loan Deposit Scheme. In individual shared equity models, such as the Victorian Homebuyer Fund, the government becomes an equity partner and provides a proportion of the capital to reduce the amount of money a homebuyer will need to purchase a property. In community shared equity models, such as Community Land Trusts (CLT), a not-for-profit legal entity owns the land (held in perpetuity for affordable housing) and the actual building is owned (or leased long-term) by an individual household or households.

# Defining Affordability (continued)

housing sometimes on behalf of state and territory governments). In Victoria there are 10 Registered Housing Associations and 30 Community Housing Providers. The housing products on the left of the model sit under the banner of 'social housing' and are understood to require a greater level of subsidy. Providers of social housing are state and territory governments (public housing) and Community Housing Organisations (community housing). Community Housing Organisations (CHOs) include Registered Housing Associations (RHA) who develop community housing, and Community Housing Providers (CHP) who manage community Income segments for these housing products are typically households on a very low and low income.

Conversely, the private market housing products on the right hand side target households with a greater depth of income. Though the model indicates negligible subsidy, tax incentives has seen a concentration of home ownership and property investment with high income earning households.

With new financing and development models emerging, there are opportunities to strengthen the continuum between social housing and market rate private

	Depth of subsidy	subsidy												
Typology	Social (pi	ublic and com	Social (public and community ) housing and rooming houses	and rooming	houses	Transitional / Hybrid	Alternative shared equity	hared equity	Subsidised private rental	Private rental		Home Ownership	ership	
Housing	Crisis and transitional housing	Public Housing	Community rooming houses	Private rooming Houses	Community Housing	Community Rent to buy Housing scheme	Community Land Trusts	Shared equity Housing	NRAS subsidised housing + private affordable housing	Private rental housing	Modular time frame and adaptable housing	Student housing reduced size and shell apartments	Co- housing	Standard market housing products
Providers	Charities community housing organisat- ions	State housing authorities	Community Housing Organisations (CHOs)	Private landlords and investors	CHOs	State housing authorities wit tenant purchasers	Group of residents, CHOs or CLT organisations	State housing authorities (with tenant purchasers)	Private developers (can include CHOs)	Investors	Private developers (can include CHOs)	Private developers	Groups of private purchasers	Private developers and home owners
Income	Very low income- lowest 30% of income range)	ncome - of income ;e)	Lov 31-50%	Low income - 31-50% of income range	-Be		Moderal 51–70% of ti	Moderate income - 51 – 70% of the income range			H) Top 71-1005	High income - Top 71-100% of the income range	range	

The spectrum of housing products has been adapted from a model developed by Gary Spivak 2015.

Depth of income

#### **Broader context**

Responsibility for different aspects of housing provision sit across federal and state and territory governments. Currently, the Commonwealth Government of Australia doesn't have a national housing strategy. Each of the state and territory governments have a housing strategy in place.

To secure federal government funding under the National Housing and Homelessness Agreement (NHHA 2018), state and territory governments must make an equal cocontribution. Additionally, state and territory governments are required to have broader range of strategies in place that will:

- increase social and affordable housing
- grow the community housing sector
- reform tenancy laws
- increase home ownership and
- introduce planning and zoning reforms <sup>34</sup>

In addition to the matching funding for homelessness and housing support services, since the mid 80's the federal government have funded the rent assistance (Commonwealth Rent Assistance - CRA) a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing<sup>35</sup>. Now concluded, the 2008 National Rental Affordability Scheme (NRAS) paid incentives to developers and community housing organisations to built new homes that would be rented out at 20 per cent below market rents for 10 years. The Social Housing Initiative (SHI) was a commonwealth program of the same era. The SHI built 20,000 new social housing units and refurbished another 80,000 over two years.36

In 2018, the federal government established the National Housing Finance and Investment Corporation (NHFIC).

NHFIC run a number of finance and investment programs including but not limited to:

- Affordable Housing Bond Aggregator (AHBA)
   which provides low cost, long-term loans to
   Registered Housing Associations to support
   the provision of more social and affordable
   housing.
- First Home Owners Deposit Scheme which bridges the gap to the 20% deposit required by lenders
- Housing Infrastructure Fund which finances infrastructure projects that will unlock housing supply.

The federal government is responsible for the delivery of major infrastructure. In 2021 Infrastructure Australia, the national advisory body for infrastructure, identified social housing as social infrastructure and an item for reform<sup>37</sup>.

# **Broader context (continued)**

The State Government of Victoria's Big Housing Build represents landmark investment that will reverse the decline in social and affordable housing as a proportion of total housing stock.

In 2017, the State Government of Victoria released Homes for Victorians. Homes for Victorians identified five headline initiatives:

- 1. Supporting people to buy their own home which includes a range of incentives and reforms aimed at tipping access to the market in favour of first home buyers.
- 2. Increasing the supply of housing through faster planning, including fast-tracking social and affordable housing developments.
- 3. Promoting stability and affordability for renters through reform of the laws governing tenure and housing design and amenity provision standards.
- 4. Increasing and renewing social housing stock, including the Victorian Social Housing Growth Fund, Public Housing Renewal Program, combining the public and community.
- 5. Improving housing services for Victorians, homelessness and housing establishment support for cohorts most at-risk of homelessness.<sup>38</sup>

Expanding on Social Housing Growth Fund, in 2020, the state government announced additional investment in social and affordable housing through Victoria's Big Housing Build.

The Big Housing Build (BHB) commits \$5.3 billion dollars over four years to 9,300 social and 2,900 affordable housing dwellings<sup>39</sup>. The commitment includes a 'minimum spend' of \$20 million in the Surf Coast Shire<sup>40</sup>.

Additionally the BHB introduces planning scheme amendments (VC190 and VC187) to streamline development of social and affordable housing funded by BHB (Cl.52.20) or developed on behalf of the Director of Housing (Cl.53.20)<sup>41</sup>

State government is just about to release a draft of its Ten-year Social and Affordable Housing Strategy<sup>42</sup> which is the subject of advocacy from the sector and local governments.

Recently, research and advocacy coalitions have called for state and federal government to make a greater co-contribution to address the shortfall of social and affordable dwellings.<sup>43</sup>

# Local context

Housing demand during the COVID 19 pandemic exacerbated housing affordability issues in the Surf Coast Shire. Median rental and property prices have increased and vacancy rates and 'average time on market' have decreased. The number of available properties affordable to lower income households has dropped significantly and housing affordability is making it difficult for workers in key sectors such as health, education, administration, retail and hospitality to live in the community they are serving.

Data from the Rental Report published quarterly by Homes Victoria show that as of June 2021, the median rent for a two bedroom apartment in Torquay is \$405 per week, up 6.6% in the last 12 months. Over the last five years the average annual increase is 4.7%. Median rent for a three bedroom house is \$520, an increase of 6.1% on the previous year and an average annual increase of 3.6% between 2015 and 2020.<sup>44</sup>

According to property sales statistics compiled quarterly by the Valuer-General Victoria, the median price of a unit in Torquay has increased from 420,000 in 2010 to 640,000 in 2020 (up 52%). The 2020 median price of a house is \$1,460,000 in Lorne and \$1,125,000 in Aireys Inlet. Anglesea's median house price also sits above \$1M.<sup>45</sup>

Figure four shows the median house price for 2020 and a percentage change over the last 12 months and 10 years.

Figure five shows number of properties listed on short stay rental websites in January 2021 Total residential dwelling is based on 2016 ABS Census data<sup>46</sup>

Locality	2020	% change	% change
	Median \$	2019-20	2010-20
AIREYS INLET	1,125,000	14	86
ANGLESEA	1,070,000	18	84
ARMSTRONG CK	555,000	4	-
COLAC	350,000	11	64
JAN JUC	961,000	10	77
LORNE	1,460,000	13	83
TORQUAY	870,000	7	63
WINCHELSEA	480,000	12	104

Preliminary 2021 figures suggest the median house price for Torquay will be \$1M. The 12 months to November 2021 saw dwelling values nationally increase by 22.2%, the highest since 1989.<sup>47</sup>

Winchelsea has seen the greatest percentage increase in housing prices over the 10 years from 2010 to 2020 (104%). However, Winchelsea remains more affordable than City of Greater Geelong (CoGG) suburb Armstrong Creek and the most affordable in the Surf Coast Shire<sup>48</sup>. Improving transport connections between Hinterland and coastal towns and from Torquay and Winchelsea to Geelong would improve access for workers to jobs and employers to a workforce.

Figure six indicates key worker industries and housing needs for Hinterland, Coastal and Torquay economic Regions. SCS Our Economic Story.<sup>49</sup>

	Key workers	Housing needs
Hinterland	Agriculture Construction Public Administration and Safety Education Manufacturing	Lower cost housing connected to activity centre and improved transport connections to Geelong
Coastal	Accommodation and food services Retail Health and social care Education	Lower cost housing and improved transport connections to Hinterland towns
Torquay	Construction Retail and beauty Accommodation and food services Health and social care Education	Lower cost medium density housing and improved transport connections to housing in Geelong.

	Torquay	Jan Juc	Anglesea	Aireys Inlet	Fairhaven	Moggs Ck	Winch	Lorne
AirDNA active listings	438	112	279	155	75	23	6	438
Total residential dwellings	6521	1873	2920	1022	486	178	905	1806
% AirBnB	7%	6%	10%	15%	15%	13%	1%	24%

# Local context (continued)

2016 ABS census data shows that of the 10,457 households in the Surf Coast Shire, 2,168 or 21% rent. Of renting households, 510 or 23.5% are experiencing rental stress. Of those in rental stress 56% or 287 are from very low, low and moderate income households.<sup>50</sup>

According to the June 2021 Rental Report, the number of Surf Coast Shire properties deemed affordable for households on the lowest 40% income was three (1.2% of available rental properties. Figure eight below shows the decline both in number and proportion of affordable lettings.<sup>51</sup>

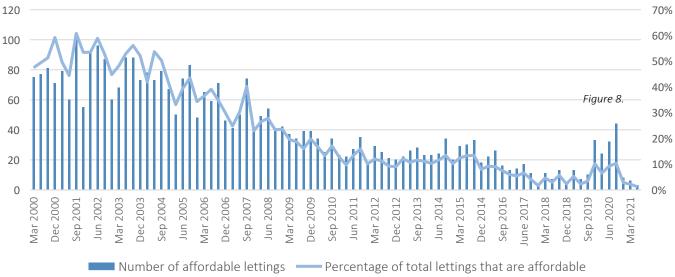
Homes Victoria data indicates that there are 97 social housing dwellings in the Surf Coast Shire<sup>52</sup>. 2016 ABS Census data shows 62 (0.6%).<sup>53</sup> Homes Victoria data indicate that in 2019-20 115 people received a specialist homelessness service. Census data indicates that in 2016 48 (0.4%)<sup>54</sup> Shire residents were experiencing homelessness. <sup>55</sup> Modelling of social housing need based on Census data which is prone to non-response non-sampling errors resulting in under-representation, is likely to be very conservative. Unmet social housing need is estimated at 335 or 3.1% of total dwellings<sup>56</sup>.

Over half of current social housing stock are 3 bedroom dwellings. Fifty-two percent of social housing residents are older single households.<sup>57</sup>

There are 2,775 people on the Victorian Housing Register 'priority access' list for the Barwon region.<sup>58</sup> 533 applicants have expressed a preference for Anglesea and 79 for Winchelsea.<sup>59</sup>

HOUSEHOLDS	
Total households (#)	10,457
Total renting households	2,168
Median Weekly Payments	\$367
SOCIAL HOUSING	
Households renting socially (#)	62
Households renting socially (% all households)	0.6
RENTAL STRESS	
Rental Stress all income levels (#)	510
Rental Stress all income levels (% of all households)	23.5
Rental stress with moderate, low or very low income (#)	287
HOMELESSNESS	
Number of people experiencing homelessness	48
Percentage of all households experiencing homelessness	0.4
SOCIAL HOUSING NEED	
Unmet demand for social housing (% of all households)	3.1
Social housing properties required to meet need (#)	335

### Affordable lettings



# Strategic alignment

The Surf Coast Shire Council Plan incorporating the Health and Wellbeing Plan <sup>60</sup> recognises a lack of affordable accommodation is having a social and economic impact on our communities. Improving access to affordable residential accommodation is a key strategy of the Plan and the development of an Affordable Accommodation Action Plan <sup>61</sup> a headline action for year one.

The Council Plan is guided by our community's vision for the Surf Coast Shire:

'From the hinterland to the coast, from the first peoples to the children of the future, we are an active, diverse community that lives creatively to value, protect and enhance the natural environment and our unique neighbourhoods. We will leave the Surf Coast better than we found it.'

Community input informed the development of the Council Plan incorporating the Health and Wellbeing Plan. Affordable housing was identified as important to communities under the broader issue of sustainable settlements. A strategy was developed under the priority theme of Sustainable Growth. The theme goal indicates the balanced approach Council is taking to better understand and address housing need for lower income households and key workers.

T 4.	Sustainable Growth	Theme goal: Growth is not at the expense of environmental values or the unique heritage and character of our township
S.12	Improve access to affordable residential accommodation	Strategic outcome: People have access to more affordable and sustainable residential accommodation options.  Strategic indicators:  • Affordable lettings  • Median rent and house prices  • Performance satisfaction on place attributes related to housing
#	Action	Deliverables 2022
a	Develop and maintain an understanding of the nature and extent of the residential accommodation affordability problems.	Opportunities for Key Worker Housing are identified via the Key Worker Housing and Housing Pilot Co-ordination Project (Barwon South West region).  Provide assistance to Homes Victoria to deliver on its \$20 million commitment to increase the availability of social housing in the Shire
b	Establish, implement and monitor the effectiveness of a program of work to positive address the problems.	Adopt an Affordable Residential Accommodation Action Plan to prioritise Council's efforts
С	Increase awareness of the residential accommodation affordability problems in the municipality and their broader impacts so as to stimulate positive action by others.	Develop, implement and evaluate at least two place-based short-term plans to address accommodation shortfalls for key workers in Lorne and Anglesea.  Consider Council-owned sites at 42 Harding Street, Winchelsea and 2 Fraser Drive, Aireys Inlet for affordable housing developments.

# Strategic alignment (continued)

Strategic alignment and active participation with regional networks, such as the G21 Alliance Social Housing Project Group and Great South Coast Key Worker Housing Working Group, will progress our shared goals for social and affordable housing.

Surf Coast Shire Social Housing Policy 2021.<sup>62</sup> Based on the G21 regional framework and its pillars of Health and Wellbeing, Economic Development and Planning and Services, the Surf Coast Shire Social Housing Policy recognises the role that access to safe, secure and affordable social housing plays in addressing disadvantage and creating healthy, prosperous and sustainable communities.

The Policy identifies key roles for G21 councils including 'stewardship', 'partnership', 'planning' and 'capacity' which are closely aligned to the streams of work set out in the Affordable Accommodation Action Plan.

The Great South Coast Key Worker Housing Action Plan 2019.<sup>63</sup>

Work is currently being completed to update the 2019 Action Plan. The update will provide:

- an up-to-date picture of key worker housing need in the region and the Surf Coast Shire
- Identify opportunities to address market failure and infrastructure challenges in addressing key worker housing needs
- Identify the pre-conditions, legal, financial, planning, and partnership requirements to deliver different affordable housing models.

## **G21 SOCIAL HOUSING REGIONAL FRAMEWORK**

Economic recovery, building jobs & addressing disadvantage

#### **Purpose**

Recognise, acknowledge and address disadvantage in the community through the provision of increased safe, secure and affordable social housing

#### Council roles

#### STEWARDSHIP

Advocate for public policy, government investment and community participation in the development of social housing initiatives

#### **PARTNERSHIP**

Support regional partnerships with government regarding investments and collaborations with housing agencies on key projects

#### **PLANNING**

Negotiate the inclusion of social housing in new private developments where rezoning and planning approvals add value to land

#### CAPACITY

Continue to develop capacity within Council and awareness within the community to sustainably implement this Social Housing Plan

Additionally, the goals and principles of the Affordable Accommodation Action Plan are closely aligned with the strategic approach of the Economic Development Strategy 2021 – 31, Social Infrastructure and Open Space Plan and strategic place planning government by the Surf Coast Shire Planning Scheme.

# Our goal for affordable accommodation

To enhance our capacity and the capacity of others to deliver safe, secure, appropriate and affordable housing as part of planning and supporting healthy, prosperous and sustainable communities.

#### Principles:

- Equity focused
- Evidence-based
- Place-based
- Outcomes focused
- Partnership focused
- Accountable

The above principles are consonant with those committed to in the Council Plan. The principles underscore Council's approach and affirm our recognition that access to safe, secure appropriate and affordable housing is a human right. Far from an act of charity, social and affordable housing is increasing recognised to be social infrastructure. Mares (2018) contends this infrastructure to be essential and vital to people be able to contribute to economic, social and cultural life which in turn leads to stronger communities.<sup>64</sup>

Researchers for the Healthy and Liveable Cities Hub have demonstrated that independent of individual socio-economic position (compositional factors), characteristics of the places in which people live (contextual factors) affect health inequities.<sup>65</sup>

Well planned and governed communities, working across the natural, built, social and economic aspects of our urban systems, can promote health and wellbeing and reduce the personal, social and economic costs of inequity.<sup>66</sup>

Accordingly Council recognise that each community has different housing needs.

Council will work to understand and address inequities in infrastructure and service provision across sectors and locations to facilitate investment where it is needed.

Council recognise that we share the outcome we want - an increase in social and affordable housing - with many groups focused on the health, prosperity and sustainability of their communities. We know that we have a minor role to play but that our ability to be facilitative and collaborative will make a difference.

We will align our resources and enhance our capacity to be an effective partner. We will work with Community groups, for-purpose consortiums, Community Housing Organisations, etc. to leverage investment and get the best outcomes for our communities.

Finally, the Affordable Accommodation Action Plan aims to be accountable to community interest in housing affordability issues which have precipitated its development and directed Council resources to its implementation. With this 12 month window, Council will deliver the identified outputs and aims to embed longer term outcomes into endorsed strategies and resourced projects.

# Part 2

# Affordable Accommodation Action Plan 2022

This 12 month program of work is structured by six streams of work scaffolded upon three pillars:

- Harnessing capacity
- Building capacity
- Building relationships

Harnessing our capacity means including social and affordable housing in our concept of social infrastructure and enhancing our integrated place planning processes. Outside of our organisation we'll also draw on the resources and insights of social-purpose organisations and local governments more progressed on this path. Research and analysis will contribute to building an evidence base on housing need, policy, financing and delivery models.

Building our capacity will focus on understanding how our organisation can most effectively facilitate social and affordable housing by leveraging Council and community assets, resources and innovation. Advocacy and resource attraction avenues will draw on community and data insights to highlight and seek to address policy and funding gaps.

Building relationships with communities to share information and gather evidence to ensure place-based needs and strengths inform the development of social and affordable housing enables participation in social and economic life and healthier, more prosperous and sustainable communities. Developing partnerships with Community Housing Organisations, financing and development consortiums, peak bodies, industry experts, etc. and contributing to shared goals through active participation in regional networks, ie, G21 Social Housing and Key Worker Housing Networks.

Figure eleven provides a high level model of the Affordable Accommodation Action Plan

Harnessin	g capacity	Building	Building capacity		Building relationships	
Integrated place planning	Research and analysis	Project facilitation	Advocacy and resource attraction	Comms and engagement	Partnership development	
Identifying social housing in structure plans and statutory planning processes	Compiling and sharing data on housing need, policy provisions + new housing models	Identifying Council land + supporting community led social and affordable housing projects	Advocating to state and federal government to address housing policy and funding gaps	Working with communities, sharing information and facilitating conversations	Active participation in regional key worker and social housing networks	

# Pillar 1. Harnessing Capacity

STREAM	INI	PUTS	OUTPUTS	OUTCOMES
Integrated place planning	a. b.	Work with place planning areas of Council to build understanding of social and affordable housing as social infrastructure and embed into new integrated approaches to place planning.  Draw on research, guidance, tools and prototypes developed by peak bodies and industry experts to establish a set of strategic and statutory planning instruments and processes to include social and affordable housing in developments.	Social Infrastructure Plan principles recognise social and affordable housing as social infrastructure and strategies include consideration of social and affordable housing in social infrastructure and open space planning and policies guiding asset transfer and disposal.  Structure Plan reviews engage community on planning for future housing need.  Social and affordable housing proposal development process piloted and tested for developments coming under CI.52.20 and CI.53.20 and other voluntary inclusionary developments.	Planning for social and affordable housing is embedded into place planning and community informed evidence gathering and prioritisation processes  Opportunities to consider social and affordable housing contributions in project and planning proposals are identified and explored.  The merit of new delivery partnerships and models is evaluated and informs guidance for statutory processes.
Research and analysis	a. b.	Develop a baseline report to inform the implementation of the Affordable Accommodation Action Plan.  Maintain and share relevant research and data to support understanding of the policy context, legal framework, financing and delivery models, etc. as well as housing supply, demand and need.  Develop monitoring and evaluation frameworks for social and affordable housing projects and pilots, including the Tiny House project and 'Adopt-A-Worker programs and share findings.	Data and research compiled and an Affordable Action Plan baseline report developed and trends monitored.  Research materials developed and shared with place planning partners and communities.  The uptake of Rural Worker Accommodation Amendment and new camping provision in the Local Laws monitored and outcomes reported.  Progress of social and affordable housing projects and pilots monitored  Evaluation findings for completed projects and pilots, including Tiny House project and 'Adopt-A-Worker' programs shared.	Establish a baseline against which the effectiveness of the Accommodation Action Plan work streams can be assessed and Council's investment and approach modified.  Contribute to the evidence base on social and affordable housing projects, particularly those funded through the Big Housing Build, assessing the model, outcomes and role of Council.  Understand the suitability of Tiny Houses and 'homeshare' models in addressing key worker housing issues.

Pillar 2. Building Capacity

STREAM	INPUTS	OUTPUTS	OUTCOMES
Project facilitation	Complete a land use audit of non-freehold' land within existing township boundaries for the purpose of identifying suitable land to bring to market for social and affordable housing.  Of three identified sites:	Land use audit tool developed and criteria-based assessment of non-freehold land completed.  Expanded site analysis considering freehold land completed.	Available Shire land assessed for social and affordable housing developments and, for viable sites, planning and
	Facilitate engagement on proposal to transfer 42 Harding Street to community consortium Winanglo to develop an Age and Disability Care	Site visits and risk and benefit assessment completed on identified sites.  Communications and	delivery requirements for various land use and design models tested.
	residence.  Share preliminary and secondary site analysis with Homes Victoria, including Council owned sites: 2 Fraser Drive, Aireys Inlet and 25	engagement planned and facilitated. Transfer of 42 Harding street to Winanglo finalised based on established community support.	Internal capacity and capability in the area of social and affordable housing
	Armytage Street, Winchelsea and potential third party owned sites for social and affordable housing developments.	Project, funding, engagement, tender and monitoring and evaluation plans developed for suitable sites .	strengthened.  Ensure committed Victorian Big Housing Build
	Develop project plans for sites including an assessment of and recommendation for proposed land use model. Engage with stakeholders and partners and establish tender processes.	Information and connections provided to community group, community housing and for purpose consortium proponents of social and affordable housing	minimum spend is allocated and deliver well-designed and located social housing.
	Leverage the capacity and investment of a range of social and affordable housing proponents.	developments.	
Advocacy and resource attraction	Develop an advocacy plan and schedule.	Advocacy program and schedule developed.	Advocacy program is strategic, timely
	Advocate to Homes Victoria for public housing renewal funding to be directed to existing Surf Coast Shire public housing stock.	Submission made to Homes Victoria to direct funding earmarked for public housing renewal to Surf Coast Shire	and successfully attracts resources, and precipitates more social and affordable housing
	Advocate for more direct policy drivers, such as mandatory inclusionary zoning and tax	Advocacy campaign for a national housing strategy,	in the region and influences policy and tax reform.  Existing social housing meets Healthy Housing Standards.
	increment financing, etc.	including tax reform and bipartisan commitment for sustained investment in social and affordable by state and federal government, designed and delivered.	

Pillar 3. Building Relationships

STREAM			OUTCOMES
Communications and engagement	Develop a communications and engagement plan including broader messages on the evidence on social and affordable housing — as vital social infrastructure that is well-designed and utilised by diverse groups; and site specific communications and engagement.  Participate in community led social and affordable housing working groups  Participate in and support the discussion/development of a Tiny House Project.  Attend cohort, interest and placebased community networks to share research and provide project design, monitoring and evaluation support.	Communications and engagement plans developed, implemented and evaluated.  Proactive engagement with community-led working groups and provision of research and project design and evaluation support.  Support provided to Tiny House project and evaluation of engagement process and any resultant pilot evaluated.  Cohort, interest and placebased community networks supported.	Community engagement on social and affordable housing developments reflects the evidence base and complements advocacy on social and affordable.
Partnership development	Provide a financial co-contribution and actively participate in regional social and affordable housing networks, ie, G21 Social Housing and Great South Coast Key Worker Housing Networks and further develop connections with Community Housing Organisations, developers, industry experts made through the network.  Contribute to joint research, communications, advocacy and case study development.	Annual co-contribution made to G21 Alliance and Moyne Shire (Great South Coast Key Worker Housing fund holder).  Active participation in the G21 Social Housing and Great South Coast Networks.  Joint research, communications, advocacy and case study completed.	Relationships between Council, developers, community housing providers are strengthened.  Social and affordable housing networks are strengthened and shared objectives progressed.

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