

MY HOME NETWORK



10 YEAR SOCIAL & AFFORDABLE HOUSING STRATEGY

MAY 2022

MOUNT ALEXANDER SHIRE



CASTLEMAINE
COMMUNITY
HOUSE



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HEALTH



CHIRP
Community Health


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haven
HOME, SAFE



MASARG
Mount Alexander Shire
Accommodation & Respite Group





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We acknowledge the Traditional Custodians of the lands of Mount Alexander Shire, the Jaara Jaara People of the Dja Dja Wurrung Nation, who have cared for this country since the beginning. We acknowledge that this land is, was and always will be Aboriginal land. We pay our respects to their elders past, present and emerging.

We also acknowledge the courage and generosity of local people with lived experience of homelessness and housing crisis in their sharing of their stories so that we can improve housing outcomes for our community.

Thank you to the My Home Network 10 Year Strategy Working Group for their collective input into this strategy.

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Some members of the 10 year strategy working group - Jan Steen (MASARG), Alison Whitten (community member & Castlemaine Institute), Clare Richards (MASC), Michael Johnson (Nalderun), Carolyn Neilson (CVPPH), Kevin Saide (community member). Additional members absent.

EXECUTIVE SUMMARY

The My Home Network (MHN) is a group of organisations and community members formed in 2019 in the Mount Alexander Shire in response to increasing local concerns about the lack of affordable, safe, secure and sustainable housing in our Shire. This 10-year affordable housing strategy was developed with the collective and expansive expertise of the MHN membership and in consultation with our local Council.

HOUSING CRISIS

Mount Alexander Shire, like much of Australia, is in the midst of an acute housing crisis. There are 64 people experiencing homelessness [1] and over 200 families seeking assistance for housing crisis including women and children escaping family violence, people with disabilities, Indigenous people and our community youth and elders [2].

We have a shortfall of 100 diverse, safe and affordable rental homes [3], 589 social housing units [4] and much-needed crisis and transition housing. Rental affordability is at a crisis point- 13.6% [5] and the mean house price in Castlemaine in June 2021 was \$647,000 [6], a 35% increase in one year.

We are hearing that increasingly renters are being forced to leave their homes away from family, support services and community to find affordable rentals elsewhere. Elders in our community are faced with a lack of appropriate retirement housing or the inability to afford to downsize and employers say they cannot find workers partly due to the affordable housing shortage.

A range of factors is driving this crisis including, rents and housing prices increasing faster than wages, a mismatch between household size and dwelling types and insufficient government investment in social and affordable housing over many years. This is compounded by the impact of COVID-19 where land and housing prices and rents increase to meet demand from new residents.

Homelessness and the risk of homelessness can profoundly affect a person's mental and physical health, education, employment opportunities, and connection to the community and their ability to fully participate in society.

A FAIR AND SUSTAINABLE HOUSING SYSTEM

Our housing crisis is a complex but resolvable social and economic issue, that is not just about a house but a home and connection to Community and Country. Housing solutions locally, in Victoria and nationally require an integrated approach across all levels of government, the land development industry and construction sectors, the private sector, the community housing sector and the community.

It requires ambitious, bold decisions and an ongoing commitment to housing equity that straddle climate change adaption, transport, gender equality, health and wellbeing, family violence, social inclusion, Indigenous self-determination and economic development.

We know that some groups of community members are more likely to experience homelessness or housing crisis due to the intersection of structural and cultural barriers. We recognise the intersectional approach required with our Indigenous, Culturally And Linguistically Diverse (CALD), Disability, Female, Youth, Elder and LGBTQIA+ communities.

MHN will advocate across all three levels of government for planning, policy and funding reforms to better meet housing needs in Mount Alexander Shire and to create systemic change. The MHN recognises the importance of both regional and national collaboration and advocacy on common issues and local housing action based on local housing needs and dynamics.

The generous and courageous sharing of knowledge of people in our Shire with lived experience of housing crisis and homelessness informs and strengthens our advocacy.

IMPROVING ENERGY EFFICIENCY OF HOMES

Housing affordability extends beyond rental or mortgage expenses to include the cost of living. To this end, improving energy efficiency of homes can dramatically reduce housing expenses, especially for low-income households, for whom high energy bills create a disproportionate burden. Retrofitting existing homes, and setting high standards for environmental performance of new builds, is critical to all actions taken to deliver affordable options in the Shire.

DIVERSE AFFORDABLE HOUSING MODELS

More diverse affordable housing is required to allow people to live without housing stress in Mount Alexander Shire. This includes more social housing, secure affordable private rentals but also affordable and market-rate housing that serves a broad spectrum of income levels and household sizes. These options can be released through innovative financing and design models including the community land trust model.

Our disproportionate greater number of larger family homes, relative to smaller sized households, suggests that greater diversity of household sizes can meaningfully move the community towards alignment of supply with need. We can achieve supply of smaller compact dwellings and improve secure affordable rentals by retrofitting existing housing stock and implementing innovative models such as the Home Share model.

LOCAL DATA AND NARRATIVE

Local data and narrative is needed to create an accurate picture of our housing reality, housing needs and dynamics that can inform our advocacy, raise community awareness and ensure housing is designed according to community needs and ability to integrate into the community.

CRISIS AND TRANSITIONAL HOUSING

Crisis and transitional housing reduces the risk of homelessness and provides security during a highly stressful time, enabling community members to access services and focus on health and wellbeing needs until a longer-term solution is available. The MHN will partner across its membership and with external stakeholders to increase the availability of crisis and transitional accommodation.

Community members facing homelessness and housing crisis require immediate and often substantial support. The network will also advocate for improved locally based wrap around supports.

HOUSING INTEGRATED INTO THE COMMUNITY

We also recognise that housing exists in a broader context of neighbourhoods, communities and our environment. Housing delivery therefore must take this local context into account, ensuring that all housing, especially social and affordable housing, is well-connected to jobs and services, designed to support community and social connection and reflective of and enhancing the local environment. Such a holistic approach to housing delivery can improve overall outcomes for individuals, the community and our environment alike.

We believe that here in Mount Alexander Shire we have the land, resources, political leadership, expertise, experience, innovators, and compassion we need to create real, lasting change. We believe everyone has the right to affordable, safe, secure, sustainable and appropriate housing and we believe this strategy can make that happen and thus enable our community to flourish.



MY HOME NETWORK

10 YEAR SOCIAL & AFFORDABLE HOUSING STRATEGY

INTRODUCTION

The My Home Network is a group of organisations and community members formed in 2019 in the Mount Alexander Shire in response to increasing local concerns about the lack of affordable, safe, secure and sustainable housing in our Shire.

The network is facilitated by the Central Victorian Prevention and Population Health. Membership includes those with lived experience of housing crisis and homelessness, community members with many years of expertise in the delivery of social and innovative housing programs and a diverse range of relevant expertise and networks, community organisations and local and state government representatives. Formal organizational members of the network include:

- Castlemaine Community House (CCH)
- Central Victoria Prevention and Population Health (CVPPH)
- Castlemaine District Community Health (CHIRP)/Castlemaine Health (CH)
- Haven; Home Safe (HHS)
- Mount Alexander Shire Accommodation and Respite Group (MASARG)
- Mount Alexander Sustainability Group (MASG)
- St. Vincent de Paul Society
- Nalderun Aboriginal Education Cooperative
- Castlemaine Institute
- Mount Alexander Eco Housing Group
- Mount Alexander Community Land Ltd
- Mount Alexander Shire Disability Advocacy Group (MASDAG)

The network also works closely with the Mount Alexander Shire Council (MASC).

OUR VISION

Our vision is for people in Mount Alexander Shire to have access to safe, affordable, secure, sustainable and appropriate housing that recognises their place in and connections to community and country.

OUR MISSION

Our mission is to support a strengths based approach in housing delivery and reform that is linked to community health and wellbeing, social inclusion, gender equality, Indigenous self-determination and climate change adaptation, indeed part of a broader and deeper system change that builds a more equitable society.

Underpinning our work is a whole of community approach, embedding values of collaboration, inclusion, innovation and learning, acting on lived experience and a commitment to best practice principles in housing design including advocating for energy efficient standards and gold star specialist disability accommodation in all housing.



MOUNT ALEXANDER SHIRE CONTEXT

Located just 120 kilometres north-west of Melbourne and directly adjacent to the City of Greater Bendigo, Mount Alexander Shire is an accessible and well-serviced regional area. From Castlemaine, the regional centre, the Calder Freeway allows an 80–90-minute commute to Melbourne and a 30-minute commute to Bendigo. Train and bus services also provide regular access to Melbourne, Bendigo and other regional destinations.

The Dja Dja Wurrung people are recognised as the first peoples of Mount Alexander Shire. As Traditional Owners, the Dja Dja Wurrung have been custodians of the land and waters for many tens of thousands of years and continue to perform age-old ceremonies of celebration, initiation and renewal. We acknowledge the vital role the local Dja Dja Wurrung people continue to play as custodians of the region. Read Council's Commitment to the Aboriginal and Torres Strait Island Peoples of the Shire.

ECONOMIC AND DEMOGRAPHIC PROFILE

The history of Mount Alexander Shire's business profile lies in heavy manufacturing; including rail, pumps and smallgoods while retail has also had a long and successful profile in our towns. While these businesses remain, new and emerging industries including healthcare, vehicle modification, tourism, wineries and cideries are rapidly building a diverse industry base that is attracting a broad range of complementary businesses [7] :

- Local businesses employ 60% of workers living in Mount Alexander Shire
- About 71% of jobs in Mount Alexander Shire are held by people living in the Shire

Approximately 19,754 people call Mount Alexander Shire home (ERP 2019) with most residents living in the close-knit townships of Castlemaine, Harcourt, Newstead and Maldon [1]

Key demographics that inform our housing needs	Mount Alexander Shire	Victoria
Residents aged 65 years or older [1]	24%	15.6%
Couple family with children [1]	35.3%	46.3%
Couple family without children [1]	35.3%	36.5%
Family households [1]	63.6%	70.8%
Single-person households [1]	32.9%	24.7%
Average household size [1]	2.2	3
Residents with a disability/requiring direct assistance (18yrs +) [8]	21%	N/A
Median weekly household income [1]	\$1,002	\$1,419
Population Growth, 2018-2036 [9]	14.2%	41%
Proportion of Indigenous population [1]	1.2%	0.7%

In addition, the following list summarises how residents in Mount Alexander Shire fare compared to the rest of Victoria across a range of key health and wellbeing indicators:

- Mount Alexander Shire ranked in the middle in terms of disadvantage in Victoria: (ranked 42 out of 79) SEIFA levels of disadvantage - 995 [10]
- Health And Disability - higher rates of age-related chronic disease/higher proportion of Disability Support Pensions [10]
- Education - lower levels of school retention / higher rates of developmental delay [10]
- Social - higher rates of those who can ask for help if needed [11]

- Community - higher rate of HACC clients/lower rate of GP services [11]
- Work - lower rates of workforce participation and higher unemployment rate [10]
- Personal safety - higher levels of perceptions of safety / reduced levels of reported crime [12]
- Higher suicide ideation and suicide death rates [13, 14]

In summary, Mount Alexander Shire's population includes a notable proportion of small (1-2 people), ageing households with higher-than-average health and disability needs and lower-than-average incomes. This creates an environment in which secure, affordable, healthy and efficient housing is particularly important.



POPULATION FOCUS

The National Housing and Homelessness Agreement identifies priority homelessness cohorts as:

- Women and children affected by family and domestic violence
- Children and young people
- Indigenous Australians
- People experiencing repeat homelessness
- People exiting from care or institutions into homelessness
- Older people.

At a local level the MASC SGS Economics and Planning Social and Affordable Housing Issues Paper (2019) recognized the following target priority groups:

- Homeless persons
- Over 55's (including elderly)
- Persons with a disability
- Single-parent families (including family violence victims)
- Single youths

We recognise that other demographics are increasingly vulnerable in the current housing crisis, including older women [18]. We know that more diverse housing attending to the specific needs of our diverse community is required (refer to Key Housing Challenges p11).

The CHIRP/Castlemaine Health Housing Team in a snapshot (Dec 2021) identified current caseload needs that included families with low/medium needs, families with complex needs, singles/couples with low support needs, high needs singles and youth. This snapshot highlighted the need for a diverse range of housing (16 in total) in particular settings.

Unfortunately, because Mount Alexander Shire lacks much-needed outreach for those in housing crisis, necessary data regarding priority cohorts and the intersection of housing crisis and other challenges is not always formally available and is sought through other community or organisational channels.

ABORIGINAL AND TORRES STRAIT ISLANDERS

Kath Coff, Yorta Yorta woman is CEO of the local Nalderun Education Aboriginal Corporation and says "Systemic colonisation has led to intergenerational trauma and poverty within the Indigenous community." [15]

"90% of the Aboriginal and Torres Strait Islander community in Mount Alexander Shire still live in community housing where they are nowhere near really living on Country."

"Our Elders are living in community housing, and rentals and do not have ownership of a small place that they can honourably and respectfully call home. Because of colonisation, historically, not many Indigenous Peoples have moved out of the missions, they are always "put in a spot". Most of the time, the mob only feels safe with other mob."

Recommendations:

- Aboriginal and Torres Strait Islander Peoples should be able to choose land to live on, close to, or in the same areas, near family and community
- They should have the ability to have a choice, elders' choice, what it looks like, close to town (not many have vehicles)
- There should be succession with regards to where they live and children being safe, something to pass on to their children as is their way.

"They can't have Bunjil's law - respect yourself, others and country living in a small low quality unit."

*Kathryn Coff, Yorta Yorta Woman,
CEO of Nalderun Aboriginal Education Corporation,
Mount Alexander Shire*

Various Indigenous plans and planning processes have been developed to ensure consultation with Indigenous Traditional Owners and to maintain the integrity of the cultural heritage of their country. There are references to Djaara (Dja Dja Wurrung Aboriginal Clans Cooperative) Healing Country Plan [16], the definition of areas of Indigenous Cultural Heritage sensitivity (Aboriginal Heritage Regulations 2018) and Indigenous Cultural Heritage Value assessment.

DISABILITY COMMUNITY

National research has provided evidence that persons with an intellectual disability have greater exposure to the risk of homelessness than the general population and are most vulnerable to violence and abuse. Ageing parents and lack of suitable housing options are major social issues that have reached crisis point. Key sources of data on this topic include:

- Literature Review of Best Practice Supports in Disability Services for the Prevention of Abused People, La Trobe University Report for the Disability Services Commissioner, December 2017
- Mission Australia website on domestic and family violence
- Ely, D.S; Boys, J; Young, L; & Hegney, D.G. 2009
- Insufficient Housing Options for People with Intellectual Disability Trying to fit the pieces together: Justin Nix
- Australian Government Australian Institute of Health and Welfare Bulletin 6 November 2008

A long-term, locally identified issue is that people with an intellectual disability being cared for by increasingly ageing parents are actively seeking affordable and accessible housing options in Castlemaine.

Five per cent of our local population requires direct assistance with their disability, which equates to 988 people and 21% of the population have a mild to severe disability. [8] Higher-than-average land and housing prices and a lack of affordable rental properties are preventing our most vulnerable shire residents from accessing suitable housing.

Over many decades people in this situation have been forced to move into aged care or away from their home town to seek appropriate housing. If not addressed, this will continue to happen for future generations. The NDIS has recently provided participants with access to services, supporting them to live in independent housing and remain active in their local community, but there is a severe lack of affordable and accessible housing in Castlemaine which is their preferred location, within walking distance of transport and shops.

At a national level, only 6 per cent of people with disabilities are eligible for Specialist Disability Accommodation funding through the NDIS. The difficulties arise with the other 94 per cent.

In response to a lack of appropriate housing and respite facilities for people with an intellectual disability in the Mount Alexander Shire, the Mount Alexander Shire Accommodation & Respite Group (MASARG Inc.) was formed in 2010 to help address these needs.



Ned Middleton at home - [click here to read Ned's Story](#)

As part of the *A Home of My Own* research study commissioned in 2015 by MASARG Inc., 18 adults with an intellectual disability (and/or their carers) were interviewed. 13 were living in the family home, 3 were living in an aged care facility and 2 were designated 'other'. Of the 18 interviewed, 15 were actively seeking alternate housing options.

Three themes emerged from the 2015 study:

- 1. The majority of people want to live in their own home, not with immediate family, and would like a form of shared living with usually one other person in Castlemaine (within walking distance of transport and shops as they do not have driving licences but are physically active).
- 2. Older parents of participants were extremely concerned about what happens when they are no longer able to care for their child and are looking for appropriate levels of support and security.
- 3. Support models that maximise personal freedom but enable a safety network were viewed positively.

A 2017 update of this report revealed that 10 of the 18 respondents were still actively seeking alternate housing options, some of the respondents since having moved away or sadly, deceased. Since these two studies, a number of other families have identified their need for independent supported housing for their son/daughter. There is a real concern that future generations will continue to face this barrier to remain living in their home town.

It is important that future housing development for people with intellectual disabilities recognise their vulnerability and ensure extra consideration is given to the style and location of housing when they transition to independent living. It is vital that individuals are housed in familiar communities in a scattered way, rather than on one site. 2-bedroom units in local supportive neighbourhoods are preferred to ensure individuals feel safe and included.

WOMEN

Mount Alexander Shire, as elsewhere in the region, is seeing an increasing number of homeless women.

In 2019 in MAS,[18] 124.21 women per 10,000 population were homeless. This compares to 2019 Victorian average of 104.9 and has increased since 2018 (115.68).

Key drivers of women's homelessness [18] include: family violence, income inequality, lack of financial independence and lack of affordable housing (in particular for women on low incomes, older women, single mothers, Aboriginal and Torres Strait Islander women, women without permanent residency, and women with disabilities). Strategies to address women's homelessness include: improving gender equality, investing in the primary prevention of violence against women, increasing investment in short-, medium- and long-term accommodation options to support women who are homeless or at risk of homelessness, and providing trauma-informed support for women across service sectors (family violence response, emergency housing, and mental health services).

In 2019/20, compared to Victoria (1,317/100,000), MAS (950/100,000) [36] had a lower rate of reported family incidents. However in 2020 CHIRP supported 17 families experiencing family violence, St Vincents De Paul reported that they were supporting 40 women experiencing family violence and a job seeker agency reported that most of their female clients were experiencing family violence, many of whom had not reported their experience to the police.

Most clients in CHIRP/Castlemaine Health Family Services program have current or past experience of family violence. Many of these women do not access housing services as they have relayed there is no safe option for them moving out of the family home. It is well recognised that leaving a family violence situation is one of the most dangerous times for women and children. [19]

'I left my ex-husband six years ago due to family violence. We also left the security of our family home of 10 years and financial stability and supports. If I had known how difficult it was to secure housing at the time, I may not have left. This is the reality of family violence.'

Lived experience of family violence and housing insecurity,

SINGLE YOUTHS

There is a cohort of single, young people requiring housing assistance. This group includes individuals exiting a system of care and needing to set themselves up with education and or employment. There are currently no crisis accommodation options for youth in the shire which results in couch surfing but also young people sleeping rough.

Kids Under Cover (<https://www.kuc.org.au/>) currently provide three units for five youths (four males and one female) aged between 16 and 24.

The St. John of God Horizon House model in Bendigo is a successful program that CHIRP often refers young people to, or has them waiting to be part of. This 3-year program helps to prevent vulnerable young people aged 16 to 22 from entering the cycle of homelessness by providing stable accommodation, care, and support while they access education, training and/or employment opportunities. Young people have a stable living environment, regular meals, and structure and routine to support healthy sleeping habits. Residents also learn essential independent living skills including cooking, cleaning, and budgeting.

However, moving away from family, friends and school can destabilise young people putting at risk their efforts in education and training. A similar model run from Castlemaine would allow for our young clients to remain local and connected.

To live in such a housing model a young person must be in or committed to re-engaging in education, training, or employment. This property needs to be located close to public transport, shops, and amenities. Bedrooms must be lockable and have ensuites. The property must contain two living areas and a large garden and must have live-in 24-hour professional support.

'Affordable housing for single youth on low income is lacking, leads to low self-esteem and decline in mental health.'

My Home Network Housing forum participant

ELDERS/PERSONS OVER 55

Mount Alexander Shire has an ageing profile. Based on VIF population projections the 65 to 74 age group will increase from 13% of the current population to 16% of the population in 2036 and for 75 yrs plus from 10% to 17% of the population in 2036. This change in age structure will influence housing preferences eg independent housing units centrally located near services, public transport etc rather than the current offering of 3 to 4 bedroom houses.

In line with broader trends, persons over 55 are one of the most frequently cited cohorts in need of housing assistance [20]. Typically, this group may have one or more of the following characteristics:

- Asset rich (equity tied up in property) but cash poor
- Limited options to downsize within the Shire and thereby retain connections to place and social networks
- Lack of independent living options
- Lack of retirement village style options
- Challenges to ageing in place (property maintenance, limited access to services).

Specialist aged care housing association Wintringham currently operates 10 one-bedroom social and affordable housing units in Castlemaine. Wintringham has a waitlist for Castlemaine with 96 persons. All 96 persons are registered on the Victorian Housing Register priority waitlist and are lone person households over the age of 55. There is a significant gap in the market in terms of independent living options for this group.

The following attributes were considered desirable with regards to location and typology/design:

- Central location and walkability to shops, transport and services (including health)
- Community and social connections are important – clustering of the upper age limit (elderly) preferable; designed with common areas
- Universal design principles (no stairs/steps; ramping in place; wider doorways; design features for limited mobility; sprinkler systems)
- The following options could be considered to address the needs of this cohort:
 - Independent living units (akin to Wintringham)
 - Retirement village
 - Eco housing model
 - Granny Flats
 - Co-housing models (incl rental co-ops, age-based residential parks etc)

'We live in a 3-4 bedroom home with a fairly substantial mortgage. We always believed that when the time came we could sell it and buy a unit for our twilight years - in our town of many years - Castlemaine. Due to the inflated cost of decent units that plan is no longer an option. By the time we pay out the mortgage balance, and the cost of selling and moving plus the taxes, we will not have nearly enough money. In fact, we will be worse off. Our only alternative is to leave our town, friends and family and move away to where units are more affordable.'

Elderly couple who, for their financial safety, feel they have to consider moving from Castlemaine, their home of 40+ years.
[Click here to read more about this couple's story.](#)



Martha Hills, member of the My Home Network Tenants Rights Working Group

'My belongings fit in my car. I am always transient, never feeling I belong anywhere. An I am another generation as a 64-year old.'

My Home Network Housing forum participant

LGBTIQA+

There is mounting evidence that the risk of and potential consequences of homelessness among lesbian, gay, bisexual, transgender and intersex (LGBTI) people are heightened compared to the general population.

The 2014 General Social Survey in Australia recorded that 13.4% of heterosexuals had ever been homeless compared with 20.8% of bisexual people and 33.7% of lesbian/gay people.

The GALFA LGBTI report 2017 (38) concluded that the factors leading to homelessness include discrimination by the community, housing private sector and lack of LGBTIQA+ awareness and competencies of institutions and services providing housing, income support, health and other basic needs, family rejection and mental health issues-impacts of transphobia, homophobia, biphobia.

Major gaps in Australia include research on older LGBTIQA+ adults' experiences of homelessness, national datasets, longitudinal studies, comparisons between sub-groups, comparisons between rural/regional and urban areas, and the development of best practice guidelines.

The report had the following recommendations:

- Data collection that includes sex, sexual orientation and gender identity, and is linked with the service funding agreements
- Mandatory training on LGBTIQA+ for all services
- Development of an LGBTIQA+ safe housing network, including a possible single State-wide LGBTIQA+ entry point for homelessness services
- Housing Policy in Victoria to be LGBTIQA+ inclusive



KEY HOUSING CHALLENGES AND RISK FACTORS

The growth in Mount Alexander Shire, alongside an ageing population of current residents, presents considerable challenges for housing locally. Specifically, there is a significant need for more diverse and affordable housing and crisis and transition housing options in the area, as well as improved environmental performance of existing housing stock.

LACK OF DIVERSE, AFFORDABLE HOUSING

There are 64 people experiencing homelessness [1], and over 200 families seeking assistance for housing crisis [2] including women and children escaping family violence, people with disabilities, Indigenous people and our community elders.

We have a shortfall of 100 diverse, safe and affordable rental homes [3], 589 social housing units [4] and much-needed crisis and transition housing. Rental affordability is at a crisis point- 13.6% [5] and the mean house price in Castlemaine in June 2021 was \$647,000 [6] a 35% increase in one year.

We are hearing that increasingly renters are being forced to leave their homes away from family, supports and community to find affordable rentals elsewhere. Elders in our community are faced with a lack of appropriate retirement housing or the inability to afford to downsize and employers say they cannot find workers partly due to the affordable housing shortage.

A range of factors are driving this crisis including, rents and housing prices increasing faster than wages, a mismatch between household size and dwelling types and insufficient government investment in social and affordable housing over many years. This is compounded by the impact of COVID-19 where land and housing prices and rents increase to meet demand from new residents.

RENTAL STRESS AND AFFORDABILITY

According to an Anglicare Australia National Rental Affordability snapshot national report April 2022 [21]:

0% of rentals were affordable and suitable for our community members on jobseeker payment, single parents on the Parenting Payment Single ,and for those community members on an age pension or disability support pension

At a local level according to Australian Bureau of Statistics, Census of Population and Housing, 2016

- 625 households were experiencing rental stress, with 317 households (3.9% of total households) experiencing moderate stress and 308 households (3.8% of total households) experiencing severe stress
- Of households experiencing rental stress, 420 (67.2%) were very low income, and 173 (27.7%) were low income
- Household types experiencing the greatest rates of rental stress included lone-person households and single-parent families

Median rental prices rose 7.8% from \$348 per week June 2020 to \$375 per week in June 2021 [28].

The Victorian Tenancy Act was amended in March 2021 to set new minimum standards for rental properties and to strengthen tenants' rights. However, anecdotally this has resulted in some rentals being sold as landlords complained it was cost-prohibitive to raise the standards of their rental to be compliant with the amended Tenancy Act.



MISMATCH BETWEEN HOUSING SUPPLY AND NEED

A major factor in the lack of affordable housing is the mismatch between housing stock in the shire and housing need based on income and household size. 79% of dwellings were either fully owned or being purchased, leaving only 20% of dwellings as private rental or social housing.

Of occupied private dwellings 4.6% had 1 bedroom, 24.1% had 2 bedrooms and 46.4% had 3 bedrooms. The average number of bedrooms per occupied private dwelling was 2.9. The average household size was 2.2 people.

94% of dwellings were separate houses, with 70% three- or four-bedroom dwellings, contrasted with 59% of households classified as single-person or couples without children.

There is a lack of single 1-bedroom dwellings. There are only 58 available from 7000 dwellings, despite single people making up 32.9% of households, with many living in 2- or 3-bedroom dwellings.

With the projected population growth of 14.2% from 2016 to 2036, [32] we will need another 1,014 diverse, affordable houses suited to the diverse needs of our ageing population.



"I always say that all it takes is a series of unfortunate events. I never, for one second of my life, imagined that I would be in this situation. Not in a million years - it was simply something that never, ever crossed my mind. But how many pay cheques are you away from not being able to pay your mortgage or rent? How many circumstances need to tilt out of your favour for you to find yourself without a home?"

Lived experience of housing insecurity

"There is a very real blanket view of what type of people become homeless or at risk of becoming homeless and there is always an undercurrent of people thinking that you must have done something wrong, or that you are somehow to blame for your situation.."

Lived experience of homelessness



AIR B'n'B'S

The rise of AirBnB's, which are not part of the primary residence, has the potential to have an impact on the supply of long term rentals in communities.

By limiting the number of long-term rental housing units, AirB'n'B can increase the cost of rent overall, impacting those that can least afford it [22]. More exploration of the impacts of secondary residence Air B'n'B's on the supply of long term rentals and potential solutions is required.

There are 1,352 unoccupied dwellings in Mount Alexander Shire (compared to 7,376 occupied dwellings) arguably some of which could be potential affordable rental stock.

TRANSITION AND CRISIS HOUSING

Crisis and transitional accommodation for individuals and households facing housing crisis is a critical part of a 'housing-first' model: it reduces the risk of homelessness and provides security during a highly stressful time, enabling community members to access services and focus on health and wellbeing needs until a longer-term solution is available.

Mount Alexander Shire has a limited supply of fit-for-purpose, well-located crisis and transitional accommodation. MHN will partner across its membership and with external stakeholders to increase the availability of emergency and transitional accommodation.

CHIRP/Castlemaine Health (CH) is not funded to undertake outreach, rather is funded to case manage households referred by hospitals, schools, general practitioners and welfare organisations such as St Vincent de Paul.

The top three drivers for referral are:

- Mental health related
- Drug and alcohol related
- Family violence related

Family violence was identified as one of three key drivers for households on CHIRP/CH's waiting list for emergency and crisis accommodation. While the gender waitlist reveals an even split, CHIRP/CH has seen a sharp increase overall in the number of women in the over 55 category.

CHIRP/CH has designed a Tiny Home as a possible transitional and crisis accommodation housing solution. It is important to note that in most instances the demand for crisis accommodation (including Tiny Houses) is exacerbated by the lack of supply of social housing. If there was an adequate supply of social housing, then people would have a greater opportunity to transition from "street to home". This does not rule out the need for short-term housing in the event of a crisis (for example family violence) in which intensive support can be provided to stabilise the situation and assist with accessing long term (social) housing.

Mount Alexander Shire needs:

- 80% of accommodation providers (motels/caravan parks/air BnB owners) in the Shire are willing to service the need for housing referrals
- A well-managed, legislation-compliant rooming house (predominantly for single males). Either 1 x 8 room rooming house or 2 x 4 room rooming houses
- More transitional accommodation with a range of 3 single occupancy units and larger family-style homes: 4 x 2 bedroom and 2 x 3 bedroom units (14 in total including 5 Haven; Home Safe units)
- Safe accommodation for young people, if not in the MAS then a crisis refuge in Bendigo is long overdue.
- Available land (½ to 1 acre) to place CHIRP transitional caravans
- 2 new or upgraded CHIRP caravans for youth transitional accommodation

The Centre For Non Violence (CNV) is commencing 0.2EFT Mount Alexander Shire outreach specialist family violence support services which will reside within CHIRP/CH.

"We are circling in a holding pattern waiting for the runway to clear, waiting for something to materialise.."

Housing team personnel CHIRP/Castlemaine Health



Members of the Mount Alexander Eco Housing Group

CLIMATE CHANGE

Housing affordability extends beyond rental or mortgage expenses to include the cost of living. Climate change worsens the conditions for people experiencing homelessness and people experiencing housing stress. Heatwaves and cold spells are often more acute for those living in financial stress as people are unable to pay for the electricity to run their air conditioning and heating. These weather events, therefore, heighten physical and mental health conditions.

An estimated 2,600 Australians die each year due to the impacts of cold weather and pregnant and breastfeeding mothers and people over the age of 75 are very vulnerable to extremes of heat.

Recent climate statistics for Mount Alexander Shire show increasing high temperatures:

- There were no 40.C + days between 1985 and 1996,
- Between 2000 and 2009 there were ten 40.C + days
- Between 2010 and 2019 there were twenty-one 40.C+ days.
- In 2019 alone there were eight 40.C+ days [24].

This pattern has significant implications for our community members living in poor quality housing.

To this end, improving the energy efficiency of homes can dramatically reduce housing expenses on heating and cooling, especially for low-income households, for whom high energy bills create a disproportionate burden.

The existing housing stock in Mount Alexander Shire generally performs poorly from an environmental standpoint. Sustainability Victoria survey of Victorian housing stock, 2009-2012, [25] demonstrated that just over 80% of the Victorian housing stock built before 2005 had an average star rating of 1.57 compared to those built since, (5 star minimum in 2005 and 6 star minimum in 2011).

Research has shown that lifting the energy star rating of existing homes to 5.4 stars could reduce heat-related death by 90% [37]. Low-income homeowners in Mount Alexander Shire are less able to afford the cost of upgrades, renters must rely on landlords and social housing tenants are stuck with what they've got.

Retrofitting existing homes, and setting high standards for the environmental performance of new builds, are critical to all actions taken to deliver affordable options in the Shire. As temperatures continue to rise, as many as 500 old brick veneer and weatherboard houses in MAS will need deep retrofitting to keep their vulnerable occupants comfortable and safe.

The Mount Alexander Sustainability Group is piloting a retrofit project with members of the Forest Creek Rental Housing Cooperative to bring ten of their houses to a zero-net standard. The goal is "warm in winter, cool in summer, reduced energy bills, at no upfront cost using long term low-interest loans". This can be done by the renters and housing owners sharing the costs under cooperative rules.

Mount Alexander Shire Council has declared a Climate Emergency. We know that climate change is having a profound impact on the health and wellbeing of our communities, and publicly acknowledge that action is urgently required to address the causes and impacts of climate change, and to avoid irreversible disruption to society, the economy and ecosystems.

Part of the My Home Network commitment is to promote sustainable design in the built environment, including

- Advocate to expand on the [Energy Smart Public Housing](#) and [Energy Savvy Upgrades](#) programs
- Advocate for improvements in energy performance standards, including under the National Construction Code
- Advocate for standards for [zero-carbon performance in new housing](#).
- Support Mount Alexander Shire Council in the implementation of their Council Plan 2021-2025 strategy of managing sustainable township growth and development



Fay & Terry White, members of the Mount Alexander Sustainability Group

IMPACT OF COVID-19

The impact of COVID-19 on the housing market in regional Victoria has been significant, and Mount Alexander Shire is no exception. The likely impacts are across two streams - income loss and upward pressure on housing rental and purchase prices caused by migration from metropolitan to rural municipalities.

PRICE INCREASES

The impact of migration from the city and urban centres to regional settings due to COVID-19 will see upward pressure on both purchasing and rentals.

The Federal Government's Centre for Population Research released updated projections in December 2020. It recognises the impact internal and international migration has on migration to regional areas which have been impacted by COVID-19. International migration acts mostly on capital cities but has a 'flow through' impact on the economy and population growth more generally.

They noted that with COVID-19 there was less internal migration (decrease of 13%) from regional Victoria to Melbourne which led to the largest six-monthly net gain of people regional Victoria has experienced (8,600 people).

There is also the sentiment that internal migration, including people from capital cities, has driven pressures on housing markets.

Mount Alexander Shire is experiencing housing affordability problems as land and housing prices and rents increase to meet demand from new residents:

- From the September to December quarter in 2020, regional house prices increased by 9.2%, a record rate of growth since 2003, resulting from households leaving Melbourne (Tabet 2021).
- In the same three-month period, 83 households were added to the Victorian Housing Register for the Loddon (Bendigo) region
- As of June 2021, the total number of households on the Victorian Housing Register for the Loddon (Bendigo) region was 2,457, an increase of 860 in just two years [26]
- As of June 2021, the median house price in Castlemaine was \$647,000, a figure higher than median prices in Bendigo and other regional areas such as Campaspe, Central Goldfields and Loddon shires [27]

Given its proximity and strong social and economic connections to Melbourne, it is expected that Castlemaine, and other parts of Mount Alexander Shire, will continue to be impacted by regional growth fuelled by COVID-19 and government investment in regional development and decentralisation.

While statistical evidence is still emerging, lived-experience stories of renters being forced to leave their homes because owners are selling are becoming increasingly commonplace. These factors compound an already-long history of housing insecurity locally that is difficult to capture through the quantitative data currently collected, but very real for individuals and families that face constant instability or financial pressure as a result of their housing situation.

Moving past the days of being referred to as 'north Northcote', Castlemaine has recently been colloquially termed 'the Toorak of Central Victoria'. In a place where the median income is significantly lower than the Victorian average, it is frightening to think about the impact of this type of trend on low-income families and the social fabric of the shire over the long term.

INCOME LOSS

Modelling undertaken by Equity Economics has found a correlation between increasing unemployment and increasing numbers of people experiencing homelessness. [29]

Nationwide, 37% of the Australian workforce has no access to paid leave entitlements [30]. These people would be completely reliant on savings in the event of an unexpected job loss. Many of these people are thought to be working in industries that are particularly vulnerable to closure as a result of prolonged periods of lockdown or isolation [30].

Deloitte Access Economics have forecast that the unemployment rate will not return to pre-pandemic levels until 2024 [31]

MOUNT ALEXANDER SHIRE COUNCIL POLICY AND ACTIONS

Mount Alexander Shire Council has established a Housing Access and Equity Policy, adopted in 2014 (Mount Alexander Shire Council 2014). This policy acknowledges the limited affordable housing stock for rent or purchase in the shire, the mismatch between household size and dwelling types available and the trend towards greater housing stress as a result of these conditions worsening.

The policy states a commitment to facilitating housing provision that meets all residents' needs. It is designed to serve as a platform for discussions with developers and other partners, including state and federal government, to work towards better alignment of housing stock with resident needs.

In line with this policy, the Council has included an objective regarding housing in the Council Plan 2021-2025 "We are focused on the housing affordability challenge in our community".

This objective includes the following strategies:

- Ensure there is sufficient residential land that caters for the existing and future community needs
- Supporting sensible investment through the State Government's Big Housing Build
- Reviewing and maintaining a 15-year residential land supply across the municipality
- Championing the prioritisation of State owned land for housing with State Government Departments
- Exploring avenues for funding and developing a Housing Strategy
- Support state-wide initiatives to increase affordable housing supply
- Encourage diverse housing options and infill residential development in appropriate locations

Council has been undertaking work in line with each of these actions and in support of the overall strategy. Its resources have been limited, however, and do not currently provide for a long-term dedicated position to focus on an integrated housing response. A three-year housing solutions broker position for 2021-2024 has the primary purpose of maximising the extent of social and affordable housing delivered in Mount Alexander Shire through the Victorian Government's Big Housing Build Program.

This role may also have the capacity to liaise with My Home Network partners on specific initiatives.

The My Home Network welcome and invite Council officers and Councillors into the MHN conversations regarding affordable housing including its links to climate change, social inclusion, Indigenous self determination, health and well being, gender equality, and economic development and planning.



MY HOME NETWORK MOUNT ALEXANDER SHIRE 10-YEAR SOCIAL & AFFORDABLE HOUSING STRATEGY

In order to achieve our vision and long-term aims the My Home Network has developed the following ten-year strategy that builds on short-term, medium-term and long term priorities, activities and targets, responds to emerging needs and maximizes partnerships and opportunities.

PARTNERSHIP-BASED APPROACH

The My Home Network will take a partnership-based approach to deliver the strategy. Some actions within the strategy will be delivered by the network as a whole, and others led by individual partners within the network in accordance with their mandate. It is anticipated that the My Home Network will work closely with MASC to align on priorities and co-develop projects, where possible.

Functions of the My Home Network covered in this strategy generally include:

- **Advocacy** to Mount Alexander Shire Council and to state and commonwealth governments in support of funding and policy aligned with the network's objectives
- **Delivery or co-delivery of services and projects**, via individual MHN member organisations or MHN as a whole; this work may also involve organisations, such as MASC, that are not formally part of MHN
- **Facilitation of service provision and housing affordability and environmental performance/upgrade projects** delivered by developers/social housing providers
- **Research and monitoring** to inform decision-making and assess progress towards targets identified in the strategy
- **Communications and engagement** with the community on housing themes, news and projects

Lived experience of homelessness, CHIRP/Castlemaine Health housing team, Mount Alexander Disability Advocacy Group (MASDAG), Castlemaine Community House, Mount Alexander Sustainability Group (MASG), Mount Alexander Community Land Ltd, Mount Alexander Shire Accommodation Respite Group (MASARG), Mount Alexander Eco Housing Group and community members.



Jenny Hopkins and Martha Hills of the My Home Network Tenants Rights Working Group



STRATEGIC PRIORITIES

STRATEGIC PRIORITY 1: ENSURE A SUSTAINABLE, SOUND GOVERNANCE AND LEADERSHIP FOR THE MY HOME NETWORK

The My Home Network has a database of over 115 people that includes:

- Lived experience of homelessness and housing crisis
- Representatives from a diversity of community and government organisations
- Passionate community members and
- Community members with housing sector expertise.

This diverse collective expertise and collaboration is necessary to address the complex yet resolveable issue of lack of affordable, safe, secure sustainable housing for everyone in our community.

The network requires a strong governance structure, leadership and ongoing funding to ensure place-based housing outcomes for the community.

STRATEGIC PRIORITY 2: IMPROVE COMMUNITY AWARENESS AND UNDERSTANDING OF LOCAL AND NATIONAL HOMELESSNESS, HOUSING CRISIS AND HOUSING DYNAMICS IN MOUNT ALEXANDER SHIRE

Generating support for housing affordability and associated projects and services starts with establishing an understanding of the issues and the opportunities that exist to respond to them. Raising awareness about homelessness, the housing crisis, housing needs, and the market dynamics in Mount Alexander Shire can establish an important foundation for why action is needed.

Clear use of data, evidence and narrative to underpin communications and engagement on these topics is equally important. This knowledge-sharing can then precipitate community engagement on proactive responses to our local challenges, including the pursuit of the actions outlined in this strategy.

Local data and narrative is needed to create an accurate picture of our housing reality, needs and dynamics that can improve community understanding of homelessness and housing crisis, inform our advocacy and ensure housing is designed according to community needs and to integrate into the community.

Unfortunately, because MAS lacks well needed associated outreach for those in housing crisis, much-needed data on priority cohorts and the intersection of the housing crisis and other challenges is not formally available and is sought through other community or organisational channels.

My Home Network member, Liz at the local community radio station to interview Federal candidates for Bendigo on affordable housing .



STRATEGIC PRIORITY 3: BUILD ON LOCAL SUPPORTS FOR PEOPLE EXPERIENCING HOUSING CRISIS AND HOMELESSNESS

Community members facing homelessness and housing crisis require immediate and often substantial support. This includes services that can lead them to secure housing options, as well as 'wrap-around' services that can address related health and wellbeing needs.

A 'housing-first' model recognises that securing housing is the first step to then enable other social, emotional and health needs to be met. Applying the 'Housing First' model to Mount Alexander Shire provides a framework for assessing the sufficiency of local services, including information available to residents about them, and identifying needs and opportunities for increased service provision through existing and potential new channels.

STRATEGIC PRIORITY 4: IMPROVE AVAILABILITY OF CRISIS AND TRANSITIONAL ACCOMMODATION

Crisis and transitional accommodation for individuals and households facing housing crisis is a critical part of a 'Housing-First' model: it reduces the risk of homelessness and provides security during a highly stressful time, enabling community members to access services and focus on health and wellbeing needs until a longer-term solution is available.

Mount Alexander Shire has a limited supply of fit-for-purpose, well-located emergency and transitional accommodation. MHN will partner across its membership and with external stakeholders to increase the availability of emergency and transitional accommodation.

Historically transitional housing was for 3-6 months but currently, in Mount Alexander Shire it can be for 1-3 years because of the lack of permanent long term affordable housing.



STRATEGIC PRIORITY 5: INCREASE AFFORDABLE HOUSING OPTIONS, AVAILABILITY AND SECURITY, INCLUDING SOCIAL HOUSING STOCK

More affordable housing is required to allow a diversity of people to live without housing stress in Mount Alexander Shire. This includes the provision of more social housing, but also extends to affordable and market-rate housing that serves a broad spectrum of income levels and household sizes. Our disproportionate number of larger family homes, relative to a significant number of small households, suggests that greater diversity of unit sizes can meaningfully move the community towards alignment of supply with need.

Achieving a supply of housing that is appropriate for our population's economic and demographic profile can benefit from applying traditional models, specifically social housing, alongside innovative financing and design models to unlock capital and deliver units through both new builds and retrofits. A blend of affordable ownership and secure rental is important to meet households' unique needs. Boosting both options in the Shire can reduce housing stress for a range of household types.

Housing affordability extends beyond rental or mortgage expenses to include the cost of living. To this end, improving the energy efficiency of homes can dramatically reduce housing expenses, especially for low-income households, for whom high energy bills create a disproportionate burden. Retrofitting existing homes, and setting high standards for the environmental performance of new builds, is critical to all actions taken to deliver affordable options in the Shire.

Finally, we recognise that housing exists in a broader context of neighbourhoods and communities. Housing delivery therefore must take this local context into account, ensuring that all housing, especially social and affordable housing, is well-connected to jobs and services, designed to support community and social connection and reflective of the local environment. Such a holistic approach to housing delivery can improve overall outcomes for individuals, the community and our environment alike.

STRATEGIC PRIORITY 6: ADVOCATE FOR A FAIR, SUSTAINABLE AND STRONG HOUSING SYSTEM

Multiple actors, at multiple levels, are required to create systemic changes to housing locally, in Victoria and nationally.

MHN will advocate across all three levels of government for policy and funding reforms to better meet housing needs in Mount Alexander Shire. The knowledge of people in our region with lived experience of housing crisis and homelessness informs and strengthens our advocacy.



State MP for Bendigo West Maree Edwards with members of Mount Alexander Shire Accommodation Respite Group (MASARG)



Strategic Priority 1: Ensure a sustainable, sound governance and leadership for the My Home Network.

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-27)	Long-term (2027-31)
1.1 Develop a strong leadership and governance process.	MHN		MHN ToR developed Steering committee re established Advocacy; communications, real estate, developers; fundraising and expert reference working groups developed	ToR reviewed every three years Other working groups developed as needed	MHN has long term funding and is part of a regional funded housing road map with place-based action MHN blueprint replicated elsewhere
1.1.2 Secure long-term funding for the coordination of the MHN	MHN		Funding for MHN coordinator EFT confirmed	MHN has long term funding and is part of a regional funded housing road map with place-based action MHN blueprint replicated elsewhere	
1.2 Formalise our relationship with the Mount Alexander Shire Council to advance solutions to the local housing crisis.	MHN		Working relationship clarified Advocate for MASC Housing Officer position to be continued and for all Victorian LGAs to have this role	Working relationship established MASC have long term housing officer	Housing officer role in all LGAs Collaboration amongst place-based housing networks and LGA housing officers

with

Strategic Priority 2 Improve community awareness and understanding of local and national homelessness, housing crisis and housing dynamics in Mount Alexander Shire

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-27)	Long-term (2027-31)
2.1 Develop a communications plan/strategy on housing and homelessness in Mount Alexander Shire	MHN	MASC	<p>Build on MHN communications w grp</p> <p>Communications plan developed- includes development of MHN interactive website, face book page, capturing and communicating 6 lived experience narratives (podcasts etc), monthly media articles/interviews (Maine FM and local media), monthly MHN enews, community forums</p> <p>Homelessness week campaign, supporting artistic community awareness raising eg UnHOWsed theatre</p>	<p>Improved community understanding of homelessness, housing crisis, dynamics and diverse needs and services available</p> <p>Increased proactive community responses to housing crisis</p> <p>Lived experience narratives revisited as evaluation of ten-year plan</p> <p>Narratives made into pod casts</p> <p>Increased reach of media campaigns</p>	<p>Improved community understanding of homelessness, housing crisis dynamics and diverse needs and services available</p> <p>Increased proactive community responses to housing crisis</p> <p>Increased reach of media campaigns</p>
2.2 Develop a community engagement plan in support of the housing strategy and its actions	MHN		<p>Develop community engagement plan, includes developing community mapping identifying community influencers and community groups and stakeholders to be engaged with</p>	<p>Improved engagement and collaboration amongst an increased range of stakeholders in MHN advocacy and local responses</p>	<p>Improved collaboration, community groups involvement in MHN and community responses to housing crisis</p>

			(including real estates, landlords, developers, churches, etc), community forums, surveys,	Increased ability to broker access to affordable options	Improved outcomes of advocacy Increase in diverse affordable housing Rental stress less than 32%
2.3 Enhance local housing and homelessness data collection and communication	MHN	CHIRP, MASC, real estates, St Vincent De Paul, Salvation Army, local Churches, Rural Australians for Refugees, LCMCS, Department of Housing, Centre for Non Violence (CNV)	Develop a plan for regular data collection and transparent public reporting on agreed indicators Identify indicators and corresponding data sets to support a robust and accurate picture of housing and homelessness in Mount Alexander Shire	Improved collaborative data collation amongst a range of local and regional stakeholders Better informed advocacy Housing dynamics and needs and priority cohorts in Mount Alexander Shire understood and housing crisis addressed more effectively	Improved community and stakeholder understanding of housing dynamics and needs Improved integrated responses to diverse needs Increased diverse affordable housing addressing diverse needs

Strategic Priority 3: Build on local supports for people experiencing housing crisis and homelessness

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-27)	Long-term (2027-31)
3.1 Develop/utilise a 'housing-first' model for Mount Alexander Shire to align housing provision with wrap-around services to meet individual needs	CHIRP/CH				<p>Number of homeless people in MAS is less than 64 (1)</p> <p>Reduction in recidivism to housing service</p> <p>Persons with high/very high degree of psychological distress less than 17.2% (33)</p> <p>Number of clients accessing specialist homelessness services reduced (less than 550/yr)(34)</p>
3.1.1 Address equity gaps to affordable housing and supports for our most vulnerable people - Indigenous, disability, CALD, women over 50, those experiencing family violence and the LGBTQIA+ community	MHN	CHIRP/CH MASARG, Nalderun, MASDAG, Centre for Non Violence Haven Home Safe	Collate data collaboratively with organisations supporting our most vulnerable people strategic priority 2	Collaborative advocacy on housing equity and other equity issues	Improvement in access to affordable housing, supports and social inclusion for our most vulnerable community members
3.1.2 Define 'Housing First' model and role of MHN members and other local partners in delivery	CHIRP/CH	MHN, Haven Home Safe	Definition started Working group developed, aligning with Loddon Mallee Home	Plan being operationalised Funding sought	Reduction in recidivism to housing service

			lessness Network (LOMA) Housing first plan developed Collate recidivism to housing service data Develop longitudinal study framework with indicators		Longitudinal study results- improvement in health and wellbeing
3.1.3	Advocate to improve local mental health services, for increased consistent / regular family violence outreach and for strengthened partnerships between support services and trusted agencies CHIRP/CH HALT, Every Life Matters (ELM) MAS Suicide Prevention Group	MHN	Build on advocacy Centre for Non Violence CNV outreach established Identification/mapping of organisations that formally or informally support people in housing crisis Forum for identified stakeholders	Improvement in access to Mental Health outreach in MAS and community understanding of support services available Improved family violence support services Improved family violence data collation Forum for identified stakeholders	Persons with high/very high degree of psychological distress less than 17.2% (33) Increase in family violence specialist crisis accommodation in MAS Reduced number of Family Violence incidents - below 950/100,000 (36) Levels of homeless women, per 10,000 persons less than 124.21 (18)
3.2 Scope and assess local housing and support services and referral pathways					

3.2.1 Review resourcing for Castlemaine Housing Service case management services required to support emergency accommodation and initial assessment and identify outstanding needs	CHIRP/CH	MHN	Snapshot review completed Feb 2022 capturing mismatch between demand and support provision over last 12 months	Advocate for improved case management services	<p>Number of homeless people in MAS less than 64 (1)</p> <p>Reduction in recidivism to housing service</p> <p>Persons with high/very high degree of psychological distress less than 17.2% (33)</p> <p>Number of clients accessing specialist homelessness services reduced (less than 550/yr)(34)</p>
3.2.2 Clarify referral pathways and links to health services, social participation and community education programs	CHIRP/CH	MHN	Map referral pathway and links to potential programmes identifying gaps, strengths	Improve community and organisational understanding of referral pathways and programmes available	Increased participation in social participation and community education programs and engaging with health services
3.3 Increase local homelessness and housing support service provision and access points including family violence and mental health		HHS MHN	<p>CNV Outreach at CHIRP</p> <p>Increase to MH services at CHIRP - overlap with MH, AOD, Homelessness Support</p> <p>Collate data re those accessing FV supports</p>	Seek opportunities to source additional funding for existing Housing & Homelessness position or redistribution of Intake Assessment and Planning IAP funding within the Loddon Mallee Homelessness Network.	<p>Number of homeless people in MAS less than 64 (1)</p> <p>Persons with high/very high degree of psychological distress less than 17.2% (33)</p>

					Number of clients accessing specialist homelessness services reduced (less than 550/yr)(34)
					Reduced number of Family Violence incidents -below 950/100,000 (36)
3.3.1 Advocate for provision of mobile outreach, including early-intervention and prevention programs		HHS	CHIRP-CH to develop MOU with Haven Home Safe (HHS) re. their mobile Outreach van.	Procurement of EFT for an assertive outreach housing support worker in the MAS	
3.3.2 Advocate for Increased case management resourcing to minimise evictions	CHIRP-CH MHN		Develop proposal for designated Private Rental access Programme (PRAP) worker in MAS and/or MOU with HHS re. PRAP Outreach. Also explore funding opportunities for a network building project to engage with local real estate agents Collate data re evictions	Increase in case management	Less evictions
3.4 Improve access to information about local housing and support services (see strategic objective 2)	CHIRP-CH MHN	CCH, , Mount Alexander Connect (MAC)	Disseminate current communications eg family violence, mental health more widely	Improved community understanding of local housing and services and support services available	Reduction in recidivism to housing service

			Develop communications regarding local housing and support services Increase in MAS residents on Victorian Housing Register (VHR)	Increase in MAS residents on VHR	Reduction in homelessness (less than 64 community members) (1)
3.5 Coordinate community support for those facing housing crisis	MHN	Community	See communications targets Support community Christmas lunch, soup kitchen and other community initiatives	Development of volunteer team who can assist people moving house and or providing meals	Established well mobilised supports for those in housing crisis

Strategic Priority 4: Improve availability of crisis and transitional accommodation

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-27)	Long-term (2027-31)
4.1 Advocate for and support increased supply of emergency and transitional accommodation	CHIRP/CH	MHN	Advocacy pieces developed - narratives, data etc Build relationships with real estates, motels etc	80% of accommodation providers in the Shire willing to service need of housing referrals A legislation compliant rooming house (predominantly for single males). Either 1 x 8 room rooming house or 2 x 4 room rooming houses	Number of homeless people in MAS less than 64(1) Number of clients accessing specialist homelessness services reduced (less than 550/yr) (34)

			Explore funding opportunities for new caravans	More transitional accommodation with a range of 3 single occupancy units and larger family style homes- 4 x 2-bedroom and 2 x 3-bedroom units (14 in total including 5 HHS units) Available land (½ to 1 acre) to place a CHIRP transitional caravan 2 new or upgraded CHIRP caravans for youth transitional accommodation	
4.1.1 Support development of compact transitional housing	CHIRP/CH	MHN	Support in scoping options for land	Tiny Homes project completed	Four families wellbeing improved
4.1.2 Scope and deliver additional projects to respond to identified needs	MHN	CHIRP/CH	Potential projects scoped		
4.1.3 Advocate for resources to have a worker dedicated to networking and establishing relationships of trust with local accommodation providers, or reaching out to Air BnB suppliers to negotiate reduced rent for medium term stays.	MHN real estate etc w grp	CHIRP/CH	Relationships developed with local accommodation providers	More than one crisis accommodation and xx transitional accommodation available /yr	Number of homeless people in MAS less than 64 (1) Number of clients accessing specialist homelessness services reduced (less than 550/yr) (34)
4.1.4 Advocate for pop up shelters from vacant properties	MHN	Housing All Australians	Scope appropriate vacant properties Advocate for streamlining of planning processes Engage with local private sector,	Vacant properties being renovated Increase in transitional accommodation	Increase in transitional accommodation

			developers, builders etc		
4.1.5 Advocate to MASC to update Local Law to identify opportunities to provide greater flexibility for emergency and transitional accommodation options on private property	MHN		MHN developed relationships with MASC Councillors Clarification of advocacy paths and goals with MASC	Local Law updated	Increase in emergency and transitional accommodation on private property Number of homeless people in MAS less than 64 (1) Number of clients accessing specialist homelessness services reduced (less than 550/yr) (34)

Strategic Priority 5: Increase affordable housing options, availability and security, including social housing stock

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-76)	Long-term (2027-31)
5.1 Improve diversity of affordable housing models					
5.1.1 Conduct a review of existing and emerging 'alternative' housing delivery models, including key characteristics and applicability in regional settings	MHN		Review started guided by updated housing needs data being collated and information available to MHN and community Include in MHN website	Alternative housing models identified, and funding being sought	Pilot model developed

<p>5.1.2 Develop a model project on a key government-owned site that demonstrates regenerative design in affordable / social housing</p> <p>Deliver a program about regenerative practices in housing with a focus on applying key principles to project and service delivery in Mount Alexander Shire</p>	MHN	MASC, Castlemaine Institute	Start conversation	Design developed	Funding sought
<p>5.1.3 Support MASARG A Home Of My Own project</p>	MASARG	MHN	<p>Continue to advocate for and support people with an intellectual disability who desire Home of Their Own that is safe, affordable, sustainable, and secure.</p> <p>Advocate for more SDA within the NDIS</p>	Five people who have indicated that they want a Home of Their Own to be housed safely in their own community	Housing options for people within MAS for people with an intellectual disability are available for individuals as required.
<p>5.1.4 Advocate to MASC or leasing sites to community housing partners to develop and manage affordable housing</p>	MHN		Advocacy targets tbc with MASC	targets tbc with MASC	targets tbc with MASC
<p>5.1.5 Support development of models that disaggregate land and house costs, such as community land trusts</p>	MHN, MACLL		<p>Scope land and funding options for MACLL</p> <p>Recruit members for MACLL board</p>	tbc	tbc

5.1.6 For elders, advocate for independent units, residential villages or eco housing models	MHN		Needs based options for priority cohorts Included in Big Build submission Dialogue with MASC, State and Federal Government	MASC to adopt a housing strategy for Castlemaine, Campbells Creek and Chewton that considers ways to encourage diverse housing	MASC to introduce planning policy to implement recommendations of C, CC and C housing strategy to encourage diverse housing.
5.1.7 For the disability community advocate for mixed social and private housing developments	MHN , MASARG		Needs based options for priority cohorts Included in Big Build submission Dialogue with MASC, State and Federal Government		
5.1.8 For single youth advocate for single bedroom or multiple bedroom dwellings with staff member	MHN		Needs based options for priority cohorts Included in Big Build submission		
5.1.9 For Indigenous Peoples, advocate for culturally appropriate affordable housing	MHN		Support Dja Dja Wurrung in submission to the Indigenous round of BHB	Culturally appropriate social housing developed on Dja Dja Wurrung country	tbc
5.2 Improve dwelling standards (environmental, disability and addressing needs of diverse cohorts)					
5.2.1 Increase affordable and accessible housing stock for the disability, Indigenous,CALD and LGBTQIA+ communities, women over 50, and those experiencing family violence	MHN	Nalderun, Centre for Non Violence (CNV) Women's Health Loddon Mallee (WHLM), Loddon Campaspe Multi	Indicators and data sets pertaining to these cohorts identified and data beginning to be collated Improve local data collation on these	Improved local data collation on these priority cohorts as strategic objective 2 Improved community understanding of needs	Increased affordable housing for these cohorts addressing their particular housing needs and setting and connections within our community Rental stress less than 32% (35)

		Cultural Services (LCMCS) MASARG, MASDAG, MAS LGBTQIA+ steering group	priority cohorts as strategic objective 2 Link with local, regional and State collaborative advocacy for housing and other equity outcomes for these cohorts	and reality of these cohorts and community engagement in local responses to address these needs	
5.2.2 Review local policy and consider the opportunity to identify the Liveable Housing Disability Guidelines Gold Standard as the minimum preferred option for all new housing in Mount Alexander Shire	MHN, MASARG	MASC	MASC to investigate opportunities to incorporate guidelines in planning scheme	Liveable Housing Disability Guidelines Gold Standard as the minimum preferred option for all new housing in Mount Alexander Shire MASC to advocate to state government for increased disability standards for housing	New housing in MAS is of Disability Guidelines Gold Standard
Improve environmental sustainability and performance of all housing across Mount Alexander Shire					
5.2.3 Support the MASG retrofitting social housing pilot project	MASG	MHN	10 pre-1991 homes retrofitted to a znet standard	300 pre-1991 homes retrofitted to a znet standard	800 pre-1991 homes retrofitted to a znet standard
5.2.4 Advocate to expand on the Energy Smart Public Housing and Energy Savvy Upgrades programs	MHN	MASG	Advocacy targets and pathways tbc in dialogue with VCOSS, MASG, MASC, State Government	improvement in energy performance standards, including under the	Rental affordability increases above 13..2% (5)

<p>https://www.housing.vic.gov.au/about/housing-news/energysmart-public-housing-project</p> <p>https://draughtbusters.com.au/esu-project-hobsons/, for meaningful energy efficiency standards and mechanisms for enforcement for rental housing, improvements in energy performance standards, including under the National Construction Code, and standards for zero-carbon performance in new housing</p> <p>https://www.ashurst.com/en/news-and-insights/insights/the-zero-carbon-journey-for-the-built-environment/</p>			Improvement in MAS community's understanding of energy efficiency and reduction in household energy consumption	<p>National Construction Code</p> <p>Improvement in energy efficient standards for rental housing</p> <p>standards for zero-carbon performance in new housing implemented</p> <p>reduction in household energy consumption</p>	<p>Minimum Energy star rating xx</p> <p>Heat related deaths reduced by 90% (37)</p> <p>Improvement in energy efficient standards for rental housing</p> <p>improvement in energy performance standards, including under the National Construction Code</p> <p>Housing affordability increases</p> <p>reduction in household energy consumption</p>
5.2.5 Advocate for investment in retrofits in existing housing	MASG, Castlemaine Institute	MHN	CI neighbourhood-scale retrofits project launched (pending DELWP funding)	CI neighbourhood-scale retrofits project completed and 'Hacker's Guide' to retrofits in MAS developed (pending DELWP funding)	Mechanisms for retrofits available and accessible at-scale to support all household / tenure types

5.3 Increase in number of smaller dwellings					
5.3.1 Identify opportunities to increase the number of smaller dwellings in Mount Alexander Shire through appropriate infill subdivision and integration of multiple unit types and sizes in new developments to accommodate youth, singles / small households and elderly residents	MASC		<p>Advocacy started with MASC</p> <p>Advocacy with State and Federal Govt.</p>	MASC to adopt a housing strategy for Castlemaine, Campbells Creek and Chewton that considers ways to encourage diverse housing	MASC to introduce planning policy to implement recommendations of C, CC and C housing strategy to encourage diverse housing.
5.3.2 Advocate for policy changes to allow granny flats, subdivision of large lots and houses, conversion of garages into self-contained units for rental	MHN	MASC	Advocate at state government for secondary dwelling code to be introduced in all planning schemes in Victoria	Advocate at state government for secondary dwelling code to be introduced in all planning schemes in Victoria	<p>Increase in diverse rental accommodation</p> <p>Rental stress less than 32% (35)</p> <p>Rental affordability increases above 13..2% (5)</p> <p>State government introduces secondary dwelling code into all planning schemes</p>
5.3.3 Support CHIRP/Castlemaine Health small footprint/compact transition housing project	CHIRP/C H	MHN	small footprint/compact transition housing project reviewed	tbc	tbc

5.4. Advocate for mobile accommodation to be a longer term residential option in MAS	MHN		advocacy targets tbc with MASC	targets tbc with MASC	targets tbc with MASC
5.5 Shape and advocate for innovative financial and development models to support housing affordability and increased diversity of options in MAS					
5.5.1 Advocate to the Victorian Government for resourcing to build social housing in Mount Alexander Shire via the Big Build programme	MASC	MHN	MASC submission to Victoria Government Big Build funding	Social housing constructed	Reduction in homelessness (less than 64 people) (1) Number of clients accessing specialist homelessness services reduced (less than 550/yr) (34) Rental stress less than 32% (35) Rental affordability increases above 13..2% (5)
5.5.2 Advocate to the Federal Government for resourcing to build social housing in Mount Alexander Shire	MHN		Conversations between Fed and State MPs and MASC Conversations with Shadow and Federal Housing Ministers	tbc	tbc
5.5.3 Engage with MASC to develop a locally applicable and sustainable strategy to maximise development contributions to social housing stock (inclusionary zoning)	MHN		MASC develop a strategy to maximise development contributions to social housing stock (mandatory inclusionary zoning)	tbc	tbc

5.5.4 Explore, adapt and develop innovative financing structures for low-income households to access home ownership (e.g., shared equity)	MHN /Castlemaine Institute		Scope of model review and local requirements developed	Review of existing models and proposed adaptation to regional context completed	Revised / new models from review piloted in MAS
5.5.5 Explore the possibility of reviving the Victorian Government owner- builder option	MHN		Advocacy targets and paths tbc in dialogue with State Govt	tbc	tbc
5.5.6 Identify and pursue new sources for loan funds for affordable housing projects, including through council-driven mechanisms	MHN/ Castlemaine Institute / MASC		Loan fund options identified	Preliminary loan funds secured through preferred options for pilot	Model(s) for loan funding scaled / institutionalised to be made available to broader cohort
5.5.7 Advocate for the development of a vacant house / land tax levy to fund affordable housing projects	MHN		Advocacy targets and paths tbc in dialogue with MASC and State Government	tbc	tbc
5.5.8 Explore a land sale levy (e.g., Homes for Homes) to fund affordable housing projects	MHN		Advocacy targets and paths tbc in dialogue with MASC, State Government and real estates	tbc	tbc
5.5.9 Encourage landlords to take up Environmental Upgrade Finance (EUF) that would pass utility savings on to residents.	MH		Advocacy targets and paths tbc in dialogue with MASC	tbc	tbc
5.5.10 Advocate for application of value capture	MHN		Advocacy targets and paths tbc in dialogue with MASC and State Government	tbc	tbc

5.6 Increase affordable and secure housing rental/lease /boarding lodgings options					
5.6.1 Explore the feasibility of a home share model and a not-for-profit real estate	MHN tenants Rights w grp		<p>Survey scoping interest and housing stock completed</p> <p>Joined HANZA and exploring feasibility of local small scale Home Share and not-for-profit real estate models</p> <p>Conversations with interested and potential landlords</p>	<p>Development of local small scale Home Share and or not-for-profit real estate model</p> <p>20 tenants in Home Share rentals and or</p> <p>20 rentals available through NFP real estate</p>	<p>40 tenants in Home Share rentals and or 40 rentals available through NFP real estate</p> <p>Rental affordability increases above 13.6% (5)</p> <p>Rental stress less than 32% (35)</p> <p>Increase in long lease terms</p>
5.6.2 Advocate for extension of the National Rental Affordability Scheme (NRAS)	MHN				
5.6.3 Explore the applicability of build-to-rent models as applied in regional contexts	MHN		Start exploring options	tbc	
5.6.4 Facilitate and encourage long lease terms	MHN		<p>Build relationships with real estates</p> <p>Identify barriers to long lease terms</p>	<p>Address barriers to long lease terms</p> <p>Increase in long lease terms</p>	
5.6.5 Advocate for strengthening controls on lease terminations and evictions	MHN tenants rights W.Grp		Advocacy targets tbc with Residential Tenancy Commissioner	Decreased illegal lease terminations and evictions	

5.6.6 Advocate for rental caps (both in amount of rent and timeframe of rent increases)	MHN	Residential Tenancy Commissioner	Advocacy targets and pathways tbc with RTC and State Government	Rental caps in place	
5.6.7 For homeless people advocate for boarding houses, stand-alone units or innovative homes- eg tiny homes	MHN/ CHIRP/CH		Advocacy targets tbc	tbc	Number of Homeless people less than 64 (1)
5.6.8 Advocate for review of secondary residence Airbnb impacts on supply of affordable diverse rentals	MHN		Dialogue with MAV, State Government Map number of secondary residence Air BnB's in MAS	Local advocacy with local secondary residence Airbnb Link in with not-for-profit real estate project	Release of 50 secondary residence Air BnB's to rental market
5.6.9 Advocate for Permanent Rental Development Solutions (PRADS)	MHN	Housing All Australians	Advocate for streamlining planning processes	Increase in PRADS	
5.7 Advocate for improved planning scheme processes to optimize diverse affordable housing options	MHN				
5.7.1 Zoning -land uses (includes number and type of permanent dwellings, including intensification, mixed use (shop top) multiple occupancy, temporary dwellings, strata title, minimum block size)	MASC	MHN		MASC to adopt a housing strategy for Castlemaine, Campbells Creek and Chewton that considers ways to encourage diverse housing	MASC to implement changes to zones in C, CC and C to encourage diverse housing.

5.7.2 Advocate for integrated planning and place-based planning of affordable housing, including co-location with or easy public or active transport access to jobs, services, and education	MHN		Advocacy targets and pathways tbc in dialogue with MASC	Planning of affordable housing is place based and integrated with easy public or active transport access to jobs, services, and education Affordable housing built co located with easy public or active transport access to jobs, services, and education	Improvement in community connection, decrease in social isolation subjective wellbeing increased above 78.1 (12)
5.7.3 Advocate for land use planning and policy for residential, agriculture and industrial uses	MHN			MASC to continue to undertake land use planning strategies that have regard to residential, agricultural, and industrial needs	MASC to continue to undertake land use planning strategies that have regard to residential, agricultural, and industrial needs
5.7.4 Advocate for improved time, cost and certainty of planning processes for affordable housing	MHN	MASC	Advocacy targets tbc with MASC and State Government		Improvement in planning processes for affordable housing
5.7.5 Advocate that Council consider the appropriateness of use of Council land for development of affordable housing	MHN		Advocacy targets tbc with MASC	tbc	tbc

Strategic Priority 6: Advocate for a fair, sustainable and strong housing system

Actions	Who		Targets		
	Lead	Support	Short-term (2022-23)	Medium-term (2023-27)	Long-term (2027-31)
6.1 Develop an Expert Reference Group (ERG) of local lived experience of housing crisis and homelessness that informs all advocacy	MHN		ERG developed ERG advocacy pieces developed ERG supports and reference documentation in place Funding sought to support ERG advocacy	ERG receive capacity building in advocacy ERG funded	ERG replicated in other Shires and are part of a local, regional, national advocacy system
6.2 Advocate to local, State and Federal Governments for sufficient affordable and social housing to be delivered through a range of policy and financial mechanisms; topics may include:	MHN				
6.2.1 Advocate for the application of Universal Design principles consistently across the housing system and engagement and integrated planning with the disability sector Indigenous community, elders, youth	MHN		Advocacy targets and pathways tbc in dialogue with State Government	Universal design principles beginning to be applied across the housing system integrated planning with Indigenous community, disability sector, elders, youth	Universal design principles applied across the housing system integrated planning with Indigenous community, disability sector, elders, youth
6.2.2 Advocate for whole-of-government response, including predictable funding streams	MHN		Dialogue with State, Federal Govt and MASC	Development of whole of government response to housing crisis	whole of government response to housing crisis in operation

				Federal housing strategy that feeds into State housing strategies Development of predictable funding streams that can be accessed by smaller rural communities	Equitable access to Funding streams across regional and rural Australia
6.2.3 Advocate for implementation of actions in the Local Government Social and Affordable Housing Compact	MHN	MASC, Haven home Safe	Advocate for State Government engagement with all LGAs via MAV	Individual LGAs needs met through the compact Shared action and accountability across the tiers of government	tbc
6.2.4 Engage with regional partnerships	MHN		Submission to Loddon Campaspe Regional Partnership	Housing included in LC Regional Partnership roadmap	MHN supported in place-based action and at regional level
6.2.13 Advocate to MASC for relationship-building with community housing providers and other developers that can offer affordable housing	MHN		tbc	tbc	tbc
6.2.5 Advocate to MASC for development of Council policy and strategy on affordable housing provision	MHN		tbc	tbc	tbc
6.3 Demonstrate at the local level and advocate to state and federal governments that housing delivery and reform is linked to Indigenous self-determination, health and wellbeing, social inclusion, gender	MHN	Nalderun, MASG, MASDAG, Women's Health Loddon	Relevant data sets identified See strategic objective 2	longitudinal studies results monitored	Levels of homeless women, per 10,000 persons less than 124.21 (18)

equality and climate change adaptation; topics may include:		Mallee (WHLM)	Longitudinal studies set up Funding for short videos/case studies sought		Gender pay gap reduced (18) Heat related deaths reduced by 90% (37) improvement in housing for disability community VicHealth Indicators Survey-subjective wellbeing increased above 78.1 (12)
6.3.1 Housing as a human right	MHN	Nalderun, MASG, MASDAG, MASARG,	Advocacy targets tbc	tbc	tbc
6.3.2 Reference and have regard to the Djaara Healing Country Plan, such as through town-based plans, to inform MASC strategic directions (e.g. in Plan Harcourt, 2020).	MASC	MHN	begun referencing and having regard to the Djaara Healing Country Plan,	tbc	tbc
6.3.3 Encourage the use of the strategic planning tools and methods to recognise and protect places of significant Aboriginal cultural heritage (also in RSA-K) (MASC Reconciliation Action Plan)	MASC		tbc	tbc	tbc
6.3.4 Develop protocols between Council and our partners that encourage and enable early	MASC		tbc	tbc	tbc

engagement, and the possible co-design of place-based planning approaches.					
6.3.5 Advocate for policy targets based on outcomes for people	MHN	CHIRP, Nalderun, MASC, MASDAG, MASARG, Women's Health Loddon Mallee (WHLM)	Advocacy for policy targets started eg Gender Equity Action Plans Culturally safe education for Aboriginal and Torres Strait Islander children Social inclusion frameworks used in policy settings Disability policies improved	Equity and other targets tbc	Equity and other targets tbc
6.3.5 Data transparency	MHN	CHIRP, Nalderun, MASC, MASDAG, MASARG, Women's Health Loddon Mallee (WHLM)	Identify data to be collated, shared with community and used in advocacy re improving social equality Start collating data Also see 2.2	tbc	tbc
6.4 Develop a clear position on bigger system change and addressing the various tax incentives and other financial mechanisms/structures that compound housing inequity.	MHN		Develop a positions paper	Tbc	Tbc

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APPENDIX 1 - CHIRP CLIENT'S HOUSING NEEDS SNAPSHOT

SINGLE PARENT FAMILIES AND FAMILIES WITH LOW/MEDIUM NEEDS

This cohort may include past experiences of family violence or significant mental health issues but not currently experiencing moderate financial stress. Children may require additional family support but have no significant learning, cognitive or physical disability. This cohort would have no trouble living in low or medium density accommodation, as long as individual properties had privacy, security and outdoor areas for children and pets to play.

This cohort could arguably manage private rental if their low incomes and the lack of stock did not preclude them from the private housing market. In addition, with a higher level of vulnerability than the general population (low income, less family and social support, lower levels of education and employment, residual mental health issues from past trauma), this cohort does require long term stability and security that is not provided in the current private rental market. This cohort requires accommodation that is located close to transport, shops, schools and recreation opportunities.

This cohort may also require separate bedrooms for children, even of the same sex/gender and similar age, as this additional space allows for more optimal family functioning and also affords the option of additional space if social supports come to stay.

There are at least six single-parent households (four mothers and two fathers with total 10 children) and one ATSI family within this cohort in need of five three-bedroom and two two-bedroom properties

SINGLES/COUPLES WITH LOW SUPPORT NEEDS

This cohort can manage most housing types, but generally prefer to be centrally located and it should be accessible for tenants with mobility issues and to encourage ageing in place.

Two one-bedroom properties are required for this cohort.

FAMILIES WITH COMPLEX NEEDS

This cohort can include current family violence issues but the family wishes to remain together, current Alcohol Or Drugs (AOD) or significant Mental Health (MH) issues or disability. This style of housing needs to be centrally located, close to shops, transport, schools and recreation. The housing needs to support multigenerational family groups where there may be aging parents caring for adult dependents with disabilities or co-morbidities.

Houses with self-contained units/bungalows or separate “wings” and housing that is disability accessible.

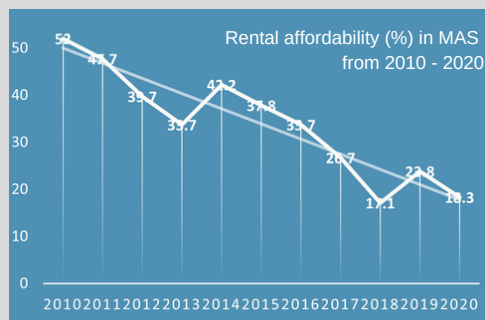
Currently, three properties are required for this cohort:

- 1 x 2 bedroom house for ageing father and adult son with physical and intellectual disability
- 1 x 3 bedroom house for ageing couple with adult son with physical and intellectual disability.
- 1 x 4 bedroom house for single mother with teenage son with intellectual disability, teenage daughter with a baby.

HIGH NEEDS SINGLES

This cohort requires significant high quality supports in order to manage complex behavioural, MH, AOD, cognitive and medical needs and therefore stay housed. They require housing that is stand alone and with significant separation from neighbours to reduce conflict, neighbour fatigue and to support the specific needs of clients with neurodiversity issues that can contribute to sensory processing disorders which are exacerbated by noise, light pollution, traffic and urban environments.

Ideally this cohort would be housed rurally as the therapeutic effects of nature and seclusion support optimal functioning. Four single bedroom properties are required for this cohort of two females and two males



Rental Report December 2016, Office of Housing
Department of Human Service

MOUNT ALEXANDER SHIRE (MAS)

POP: 19,754 (ERP 2019)

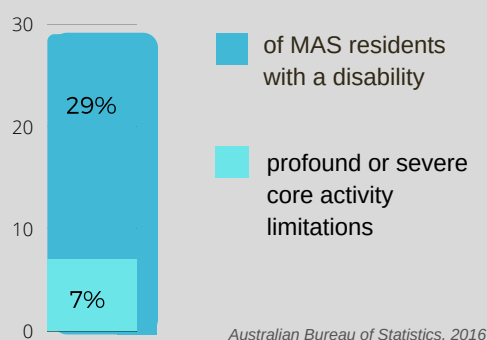
SNAPSHOT 2022



64

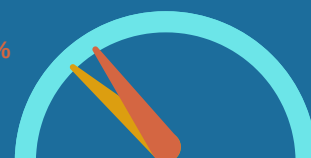
people **homeless** in Mount
Alexander Shire on any given night

Australian Bureau of Statistics



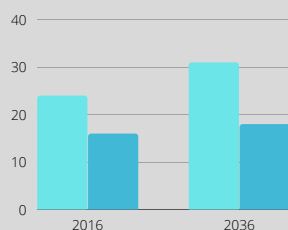
Australian Bureau of Statistics, 2016

MAS 32%
Vict 25%



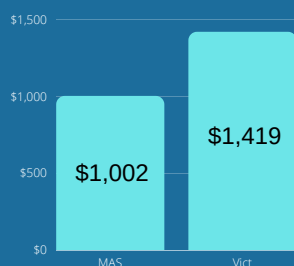
Rental Stress

MAS, SGS Economics & Planning 2019



Residents aged 65 years or over

Australian Bureau of Statistics, 2016



Median weekly household income

Australian Bureau of Statistics, 2016

589

more social housing units required

MAS, SGS Economics & Planning 2019

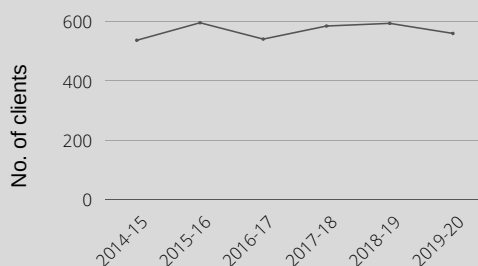
MAS 14.2/100

Vict 13.3/100

Estimated rate with high or very high
psychological distress (18 yrs +)

Social Health Atlas of Australia, PHIDU, 2017-18

Specialist Homelessness Services



AIHW 2021. Specialist Homelessness Services Collection data cubes
2011-12 to 2020-21. Canberra: AIHW.

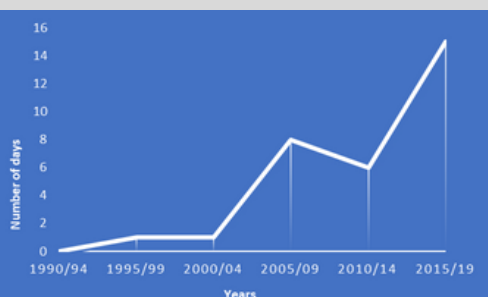
100

more rentals required

Local Real estate estimate, 2021

Climate Change

Castlemaine: Number of days above 39oC



Bureau of Meteorology 1990-2019

190

(33% had a child present)

Family violence incidents attended
by police

Crime Statistics Agency, 2019-2020

2.3%

of rental dwellings in Mount
Alexander Shire are **social housing**

PHUDI, 2016

APPENDIX 3 - GLOSSARY OF TERMS

AFFORDABLE HOUSING AND HOUSING AFFORDABILITY

In June 2018, the Victorian State Government made important changes to the Planning and Environment Act 1987, including the definition of affordable housing and legislative changes that clarify that responsible authorities can enter into voluntary agreements with landowners and others under Section 173 Agreements for the provision of affordable housing as part of developments.

The Planning and Environment Act 1987 defines 'affordable housing' as follows: **Affordable housing** is housing, including social housing, that is appropriate for the housing needs of any of the following:

- very low-income households
- low-income households
- moderate-income households

The income ranges for households are defined under the Act, and are indexed annually using the Australian Bureau of Statistics Housing Group of the Consumer Price Index.

"**Housing affordability**" is a linked but different concept. Housing affordability typically refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes. It is commonly considered that paying up to 30% of household income towards housing is affordable. Housing affordability is increasingly an issue for households as house price growth increases beyond wage increases.

TYPES OF AFFORDABLE HOUSING

Affordable housing refers to both non-private housing (rental) and private market housing (ownership and rental) for households that are on very low, low or moderate incomes and includes the following:

- **Affordable housing for rental or ownership**

Private market housing may be affordable for very low, low or moderate-income households where the rent or mortgage repayments are no more than 30% of the household's income. Generally, this type of housing includes housing that falls outside of the ownership of the State and Community sectors.

- **Social housing**

Social housing is short and long-term rental housing that is owned and run by the government or not-for-profit agencies. It is for people on low incomes who need housing, especially those who have recently experienced homelessness, family violence or have other special needs. *(note, the income and asset eligibility are different to the definitions for Affordable Housing under the Planning and Environment Act 1987).*

The Victorian Housing Register is used to manage and allocate social housing. Priority access is given to those who are homeless, escaping family violence and other special needs.

A Register of Interest is provided for people who do not meet the Priority Access criteria.

TYPES OF AFFORDABLE HOUSING (CONT.)

Social housing includes:

- **Public housing** (rental housing) that may be owned and managed by government; and
- **Community housing** (not-for-profit organisations).

Public housing is rental housing that is owned, controlled and managed by the Victorian Government's Department of Families, Fairness and Housing (DFFH). Public housing tenants are on the Victorian Housing Register and must be on very low to low household incomes. Public housing rents are usually limited to 25% of the tenants' income. Tenure is not time-limited, but tenants are subject to meeting rental conditions as set by DFFH.

Community housing is rental housing owned, managed and controlled by registered community housing associations. The housing is generally targeted towards very low to moderate incomes and/or special needs households. Registered housing agencies are expected to take up new tenants from the Victorian Housing Register. The main providers in the community housing sector are:

- registered housing associations – that develop, own and manage rental housing properties
- registered housing providers – that primarily manage rental housing that is owned by other organisations.

The majority of this housing is longer-term accommodation for families and individuals who are not able to afford or access the private rental market. Many providers of community housing incorporate local services and tenant support services, which are voluntary for the tenants' use. Rents are generally limited to 30% of the household income.

HOMELESSNESS

The ABS statistical definition of homelessness is '... when a person does not have suitable accommodation alternatives, they are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate
- has no tenure, or if their initial tenure is short and not extendable
- does not allow them to have control of and access to space for social relations



The housing crisis can be explained as a shortage of social housing, private rented accommodation, homes for first-time buyers and housing of any other type. The term broadly relates to an overall shortage of inexpensive housing across all tenures.

Crisis accommodation provides safe and temporary accommodation for people experiencing homelessness or at risk of homelessness, including people escaping family violence.

Transitional Housing is short term accommodation funded by the State Government Department of Families, Fairness and Housing. Transitional Housing accommodation (THM) has a support programme and assigned support worker who provides housing planning and advice and assists with a longer-term housing solution. Historically transitional housing was for 3-6 months but currently, in Mount Alexander Shire it can be for 1-3 years because of the lack of permanent long term affordable housing.

APPENDIX 4 - COMMONWEALTH AND STATE GOVERNMENTS' ROLES AND POLICIES REGARDING HOUSING

The supply of affordable housing is affected by policies of all 3 levels of government. To address the housing crisis, a coordinated and sustained approach across all levels will ensure effective policy, funding, incentives, and governance.

The Australian Government collects approximately 80% of all government taxes and is responsible for allocating most of the funding into the social housing sector and to State and Territory governments. It facilitates the broader housing market using taxation and regulations to incentivise or discourage certain outcomes.

The Victorian Government builds, owns and manages public housing. It provides funding to community housing agencies and sets the rules on how community housing is managed. The Victorian Government also controls the Victorian Planning Provisions and most property taxes, including stamp duty, which significantly affects affordability within the housing market. Local governments collect approximately 3% of all government taxes through rates (22). Increases in rates are capped by the Victorian Government, limiting local government's financial capacity.

POLICY AND LEGISLATION

Neither Australian nor Victorian Government legislation set out mandatory requirements for affordable housing. Instead, federal, state, and in some cases, local policy is used to influence investment and decision making around supply.

FEDERAL POLICY

The National Housing Finance and Investment Corporation (NHFIC) is an independent corporate Australian Government entity dedicated to improving affordable housing outcomes. The NHFIC is responsible for providing low-cost, longer-tenure loans for community housing providers, financing for new housing infrastructure projects and issuing government-guaranteed social bonds for investors.

The NHFIC also administers the First Home Loan Deposit Scheme for first home buyers and undertakes independent research into housing demand, supply, and affordability. The National Housing and Homelessness Agreement (NHHA) commenced in July 2018 and provides around \$1.6 billion each year to states and territories to improve Australians' access to secure and affordable housing across the housing spectrum. The NHHA provided funding of \$129 million for homelessness services in 2020–21. States and territories match this funding.

To receive funding under the NHHA, state and territory governments must have publicly available housing and homelessness strategies and improve their data collection and reporting. The housing strategies must address the NHHA housing priority policy areas relevant to the state or territory.

The housing priority policy areas include:

- affordable housing
- social housing
- encouraging growth and supporting the viability of the community housing sector
- tenancy reform
- homeownership
- planning and zoning reform initiatives

Victoria's Infrastructure Strategy 2021-2051

In August 2021, Victoria's Infrastructure Strategy 2021–2051 was presented to the Victorian Parliament for tabling. Infrastructure Victoria, the infrastructure advisory group to the Victorian Government, included 'Develop regional Victoria' as one of four sections in the strategy (28). They recommend that the government expands social housing with good access to regional locations.

The recommendations include:

- **Recommendation 36:** Use value-capture mechanisms to deliver very low-income housing. Within the next 2 years, change and actively apply planning regulations to provide affordable rental housing for Victorians on very low incomes in places with good access to public transport and services, when they are re-zoned for more intensive residential use.
- **Recommendation 68:** Set targets to grow social housing. In the next year, set a transparent state-wide social housing growth target to reach and maintain at least the national average of 4.5 social housing dwellings for every 100 households by 2031.
- **Recommendation 93:** Expand social housing in regional centres, in locations with good access. Focus on social housing investments in regional centres, near transport and services, for better access to health, social and economic support.
- **Recommendation 94:** Make social housing suitable for changing local climates. Continue to deliver a long-term program of modifying social housing to be climate resilient by improving the energy efficiency and energy affordability of residences.

Social and Affordable Housing

The Victorian Government is developing a 10-year social and affordable housing strategy due for release in late 2021. *Homes for Victorians* (2017) was the Victorian Government's response to the housing affordability crisis in Victoria and is the current housing strategy.

In June 2018, the Victorian Government made changes to the Planning and Environment (PE) Act that enabled local governments to negotiate for voluntary affordable housing contributions through development planning approval processes and Section 173 Agreements.

The PE Act is not prescriptive about how councils should process affordable housing through the planning system. While this flexibility leaves room for innovative responses, it can make it difficult for councils to provide developers with clear requirements.



Victorian Government's Big Housing Build

Announced in November 2020, the Big Housing Build program is a \$5.3 billion investment in social and affordable housing and will deliver over 12,000 new dwellings, including 9,300 new social housing dwellings, and replace 1,100 existing dwellings. The investment, delivered throughout metropolitan and regional Victoria, will boost the total social housing supply by 10%.

The Big Housing Build will invest 25% of the total \$5.3 billion program across regional Victoria; \$1.25 billion.

Building social and affordable housing in regional Victoria responds to the increasing population in Victoria's growth areas and creates more rental housing to support employment growth in regional towns and cities.

The Big Housing Build provides a minimum investment commitment to regional local government areas that have a significant regional town or city, or have high population growth. Eighteen local government areas have been identified for the minimum investment guarantee, with \$765 million committed across these local government areas.

Under the initiative, the Victorian Government has removed planning authority from councils for Big Housing Build projects – instead promising 'a new partnership with local councils.

Homes Victoria, a new government agency established to roll out the Big Housing Build program, will identify projects in regional Victoria for the allocation of the \$485 million not yet committed to local government areas through the minimum investment guarantee.

Local governments that identify opportunities – such as underused council land – are encouraged to work with community housing providers to develop partnership proposals. Community housing providers are key delivery partners in this package and can work with local governments to develop projects and seek funding for these through Big Housing Build funding streams.

Legislation

Several Acts are relevant to affordable housing in Victoria. The most relevant are the:

- Local Government Act 2020 (LG Act)
- Housing Act 1983 (Housing Act)
- Planning and Environment Act 1987 (PE Act)

