



SOCIAL HOUSING PLAN

GOLDEN PLAINS SHIRE

2021-2024



*Shaping the Big Housing Build
in Golden Plains Shire*

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Thank you to the **Percy Baxter Trust** and the **Anthony Costa Foundation** for ongoing engagement and generous support in the shared vision to generate additional housing options for people on modest incomes across the G21 region. Everyone has a right to safe, secure and affordable housing.

Golden Plains Shire acknowledges G21 - Geelong Region Alliance which has assisted with the development of this plan via the G21 Region Social Housing Project.

1. Executive summary

Housing is big business.

Across the G21 region around 4,400 new dwellings, valued at around \$1.6 billion, were commenced in 2017/18. The number and value of houses has been growing, as the population of the region has expanded.

Only a small percentage of these dwellings are affordable for households on moderate incomes; either to rent or buy resulting in unmet demand and housing stress for this cohort.

This social housing plan focusses on this group of households who are living on very modest incomes and are currently spending more than 30% of that income on unaffordable housing, usually private rental.

Spending more than 30% of available household income on housing is said to trigger 'housing stress' as all other living costs: food, bills, clothing, must be covered with the remaining household budget. In reality, for individuals and families in this situation, there is not enough money left each week to meet even basic needs. Choices are made between bills or food; between a new school uniform or tyres for the car. Housing stress, over time, directly affects the health and wellbeing of household members, through any combination of poor diet, limited social connections, anxiety or depression and reduced access to services, including health services. Poverty in our communities is real and the root cause is usually housing stress.

The solution to the problems of housing stress for households on very modest income is provision of and access to social housing.

There are many forms and models of social housing but the common factor is a subsidy, primarily from a government, that has been used to support the costs of building and maintenance so that rental can be capped, usually at 25% of household income.

Across the G21 region there are more than 3,600 subsidised social housing dwellings, where tenants pay no more than 25% of household income, even if that income is minimal. This system of housing is highly regulated, both for the tenants and also the government departments and community groups who own or manage these properties and support the clients.

This plan outlines the need for many more subsidised social housing properties. In the Golden Plains Shire there are only eight social housing properties at present and there is an unmet demand for an additional 113 homes.

This unmet demand has been recognised by the state government through an initiative called the Big Housing Build, where \$5.3 billion has been allocated over four years to build thousands of new dwellings and update existing social housing across our state, including a \$15 million 'guaranteed minimum spend' in the Golden Plains. This plan has been developed to provide local information and perspectives to help shape this spend.

This plan concludes with a series of commitments to seek and develop opportunities to close the gap between the current level of social housing (around 0.1% of all households) and the demand to house those people who are homeless in addition to those people in severe rental stress living on very modest incomes – a further 1.7% of all households.

The plan highlights the importance of building and maintaining positive working relationships between our council, other G21 councils, the state government, housing associations and developers in our work toward the shared goals of driving economic recovery, building jobs and addressing disadvantage through the provision of social housing in the community.

2. Housing explained

The principles of social housing are very simple:

The private rental market and systems of home purchasing are geared towards capital growth and investment; not affordability

therefore

some form of subsidy is required to make housing affordable (<30% of household income) for households on very low incomes.

Government policies that encourage rising housing prices are great for owners, landlords and investors but continually drive up the cost of rental and make the dream of affording their own home further out of reach for some families. Housing and rental costs in our region have increased significantly, particularly when compared with very low growth in income from salaries and benefits. So, the gap between rising housing costs and income has widened over the past few decades.

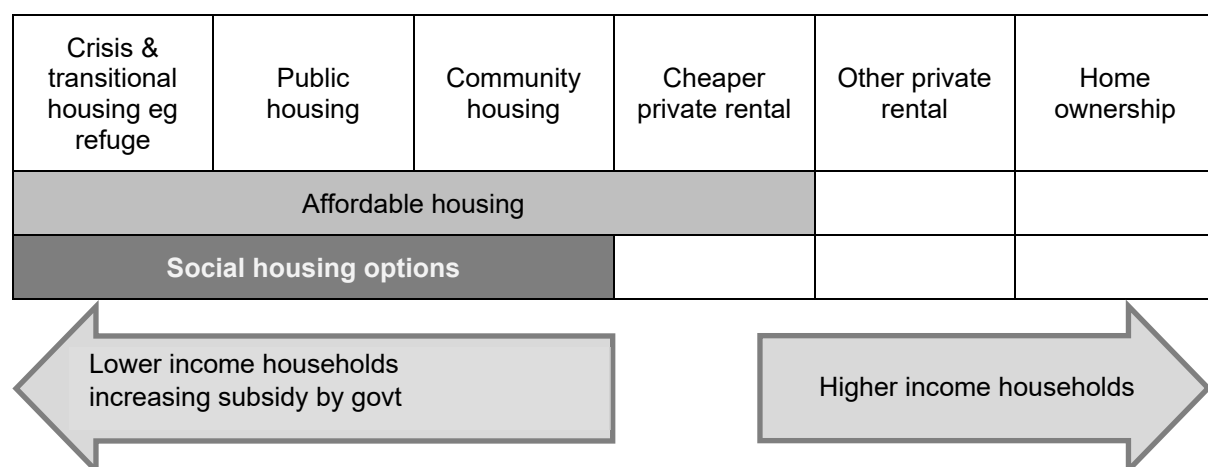
Subsidised housing arrangements are used around the world to ensure that people on very modest incomes are not living in poverty because they are forced to spend more than 30% of income for the roof over their head.

In the Netherlands some 38% of all housing is subsidised social housing. Across many developed countries a percentage of social housing provision around 15 to 20% of all housing is typical. In Australia, during the decades after the Second World War, 16% of all houses constructed were subsidised public housing. At present only 4.8% of all houses in Australia are social housing, some 3.8% in Victoria and only 0.1% in Golden Plains.

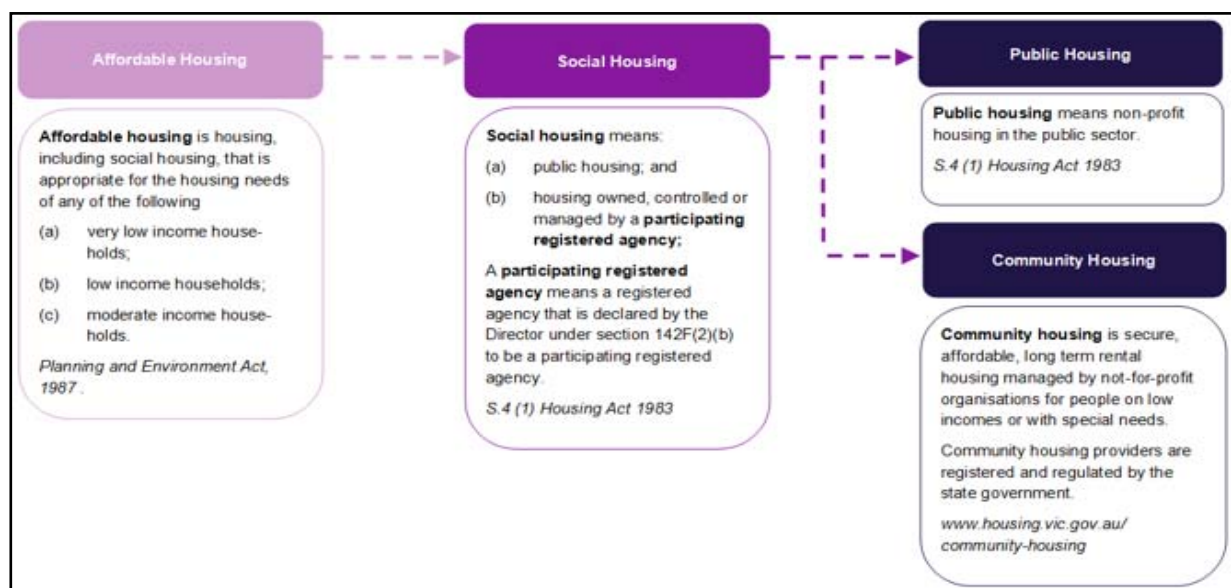
The current arrangements to govern 'social housing' have their roots in the Victorian Housing Act of 1983, which created a structure to enable community groups to receive grants and build subsidised housing and supplement the long standing public housing stock, which is owned and managed directly by the State.

Over the past decades the state system of social housing, created under the legislative framework of the Housing Act 1993, has evolved into a highly regulated structure where eligible people seeking subsidised housing apply to a central waiting list and the organisations receiving funding to build and maintain social housing are monitored to ensure quality, probity and value to the tax payer.

The terms relating to housing such as affordable, public, community and social have well established definitions. The following diagram looks at all forms of housing and identifies housing on a continuum from private home ownership to fully supported and subsidised crisis accommodation:



To provide further clarity about the role of social housing in this continuum the state government uses the following definition to specify the relationship between social housing and its types: community housing and public housing.



Source: Victorian Government DHHS, *Affordable Housing voluntary contributions: Public Housing as an Affordable Housing contribution*, June 2018

Public and community housing is regulated to ensure access to housing at less than 30% of income in a rental agreement that provides security of tenure.

All 'public housing' is owned and managed by the state government and the tenants have a lease directly with the government.

All 'community housing' is owned or managed by not-for-profit community groups who are regulated by the Housing Registrar and referred to as Housing Agencies. They are registered under the Housing Act 1983 as either housing associations or housing providers.

To be eligible for registration as a Housing Agency, a not-for-profit organisation must be a company limited by shares or guarantee, an incorporated association, or a co-operative. As at 1 January 2020, there were 39 registered agencies consisting of ten housing associations and 29 housing providers.

Registered housing agencies:

- may own, manage and develop affordable rental housing
- may provide a range of housing support and assistance to clients
- are viable businesses partnering with both government and the community
- have met registration criteria, and continue to meet ongoing compliance requirements as well as demonstrate continuous improvement

Housing managed by registered agencies is primarily long term and/or transitional (up to six months) but some agencies also provide crisis housing and other forms of housing such as disability shared accommodation.

For more details refer to the Housing Registrar's website: <http://www.housingregistrar.vic.gov.au>

The social housing system is designed to ensure that those Victorians most in need of affordable housing have access. Prospective tenants are eligible to register to be included on a waiting list if the household income fits within a set of three thresholds, calculated from time to time by the state government for both metropolitan and regional Victoria. At present those thresholds for Regional Victoria (including the G21 region) are defined as:

	Very low income range (annual)	Low income range (annual)	Moderate income range (annual)
Single Adult	Up to \$18,380	\$18,381 - \$29,400	\$29,401 - \$44,100
Couple, no dependents	Up to \$27,560	\$27,561 - \$44,100	\$44,101 - \$66,160
Family (one or two parents and dependent children)	Up to \$38,590	\$38,591 - \$61,750	\$61,751 - \$92,610

Source: Victorian Government Gazette, 29 May 2018.

Those eligible for the waiting list based on income are also assessed for priority access according to their circumstances, for example needs arising from domestic violence or mental ill health. An assessment is undertaken to determine priority on the list.

Those housing agencies fill vacancies by contacting tenants via the central register and must take a percentage of tenants who have been assessed as high and / or urgent need.

This social housing plan is built on a strong foundation of prudent management of social housing across the state. The challenge for Victoria has not been to manage and govern social housing; it has been to build enough social housing properties to meet the demand.

The state government has recently recognised the urgent need to build many more social housing properties and has allocated funds and deployed a new government department to deliver a program called the Victorian Big Housing Build.

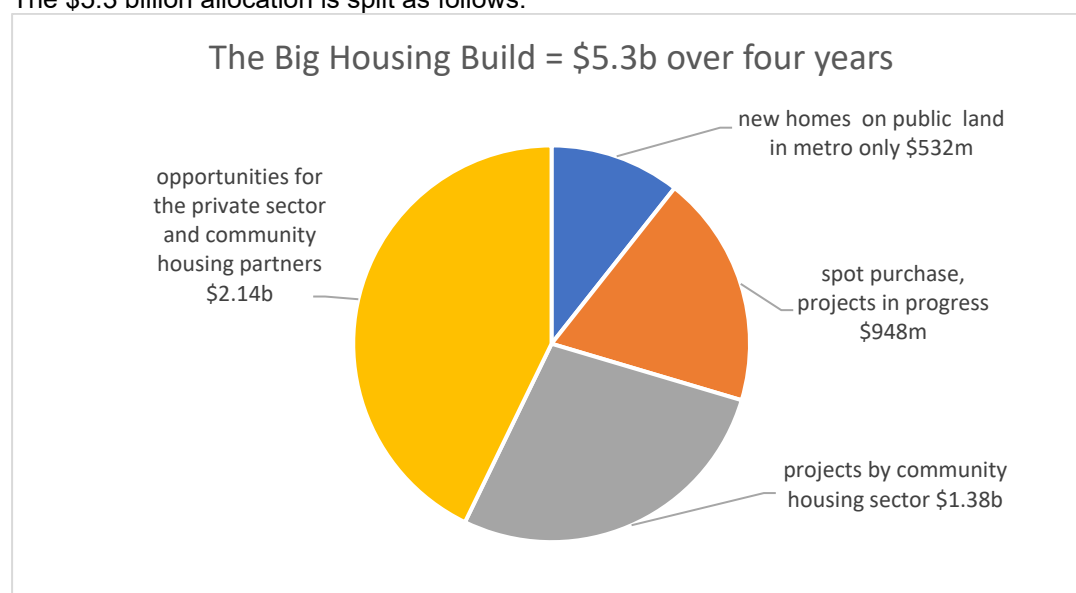
3. Big Housing Build explained

The state government has developed a new department, Homes Victoria, to deliver the Big Housing Build, which has a budget of \$5.3 billion over the next four years.

Homes Victoria manages four streams of funding, which are described on their website as follows:

- \$532 million - constructing new homes on public land
 - Homes Victoria land across Melbourne is the ideal asset to convert to social and affordable housing at a time when we need to build big and build quickly. Work has already commenced at 6 Homes Victoria sites, and they are now ready for regeneration. [NB: this funding is tagged for metropolitan projects]
- \$948 million - working with the private sector to spot-purchase homes, projects in progress or ready to build
 - To ensure we can add to our supply of social and affordable housing quickly, we'll be working with developers and construction firms, to identify appropriate, existing housing developments we can acquire, provided they are up to a suitable standard and well located. This may also include working with the private sector to identify suitable developments that may be partially complete, or which may not otherwise progress.
- \$1.38 billion - funding for projects by the community housing sector
 - The community housing sector is uniquely placed to lend its expertise and experience to Victoria's Big Housing Build. The Social Housing Growth Fund will invite proposals from community housing providers for new social and affordable housing developments to add to the available supply and help provide more homes for more Victorians.
- \$2.14 billion - funding for new opportunities with private sector and community housing partners
 - As the Big Housing Build rolls out, we want to maximise opportunities for the best value and best outcomes for Victoria. Homes Victoria will explore building on Victorian government land sites; as well as engaging with the market to identify new sites, new ideas, new opportunities and ways to build more homes. This will occur through the remainder of 2020 and into next year. We will pursue opportunities to partner with industry, community housing providers, local government and institutional investors to identify new projects that deliver homes across Victoria.

The \$5.3 billion allocation is split as follows:



The Homes Victoria website also outlines additional spending:

- \$498 million - new construction, upgrades and maintenance to existing housing
 - We've committed a record amount of money to maintain, refurbish, repair and build new public housing across Victoria. Work has already begun, and when we're finished, more than 23,000 social housing dwellings will be significantly improved.
- \$185 million - replacing old public housing with new dwellings
 - The Public Housing Renewal Program is underway with the task of replacing 7 major public estates with completely new, modern, attractive and energy efficient dwellings. It will generate \$1.29 billion in construction and economic activity.

Overall, Homes Victoria has set targets for both the number of dwellings and the number of jobs:



The Big Housing Build allocation of \$5.3 billion covers the state, with 25% of the allocation to be spent in regional Victoria.

In addition, Homes Victoria has recognised the need to avoid historical problems for rapidly growing communities by identifying a 'guaranteed minimum spend' in key growth municipalities. In the G21 region these have been identified as:

- City of Greater Geelong - \$180 million
- Surf Coast Shire - \$20 million
- Golden Plains Shire - \$15 million

Allocations for Colac Otway Shire and the Borough of Queenscliffe have not be specified in this way.

Our northern neighbours, Ballarat and Moorabool, also have a guaranteed minimum spend of \$80 million and \$20 million respectively.

Homes Victoria has also acknowledged a need to clarify the working relationships with local government and articulate the following on their website:

We will work with local governments to develop a social and affordable housing compact - this will include an important role for local government in identifying priorities for social housing growth in their municipality. It will also seek to bring social housing closer to the treatment of other valuable public infrastructure such as schools and hospitals, which are exempt from council rates.

In implementing this change, we recognise that local governments rely on revenue certainty to deliver the services their communities need and we will work with councils to ensure that changes are able to be revenue neutral and phased in over time where necessary. In this new relationship we will provide a new annual payment to the relevant local government area, set at a proportion of current rates.

This change reflects the public benefit that access to safe, secure and affordable housing brings to local communities.

For further details regarding the Big Housing Build see: <https://www.vic.gov.au/homes-victoria>

This social housing plan is based on the assumption that the Big Housing Build will have an impact on every municipality in the G21 region and that Golden Plains Shire Council must play a key role in 'shaping' the spend by understanding the unmet need for additional housing and advocating on behalf of the community.

4. Regional picture: demand for social housing

Estimating the unmet demand for social housing is critical to developing ideas for solutions.

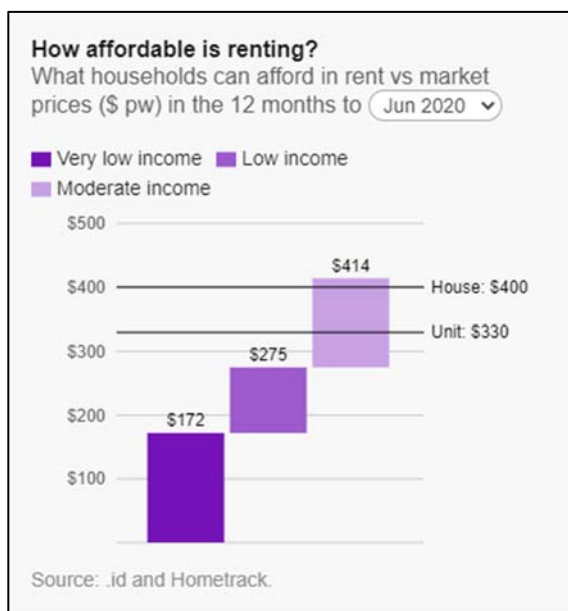
Estimating unmet demand involves adding the number of homeless people to the number of households with the dual characteristics of very modest income (to fit the eligibility criteria) and already spending more than 30% of that modest household income on rental.

Whilst this sounds simple, the calculation for 'bracketing' the Australian Bureau of Statistics estimates for income and rental is complex.

G21 and the City of Greater Geelong have purchased an online data set which accurately describes the unmet demand for social housing.

The regional profile, called Housing Monitor, can be found on the G21 website at <https://g21.com.au/g21-region/social-economic-profiling/> along with a range of other data profiles.

The following data has been extracted from the online Housing Monitor across the G21 region.



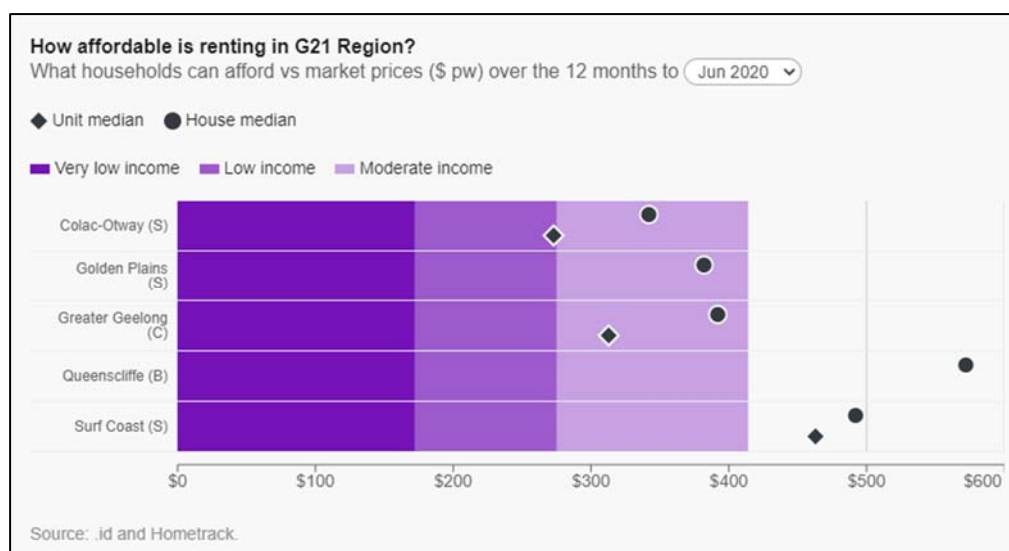
As discussed in the previous chapter, eligibility for social housing is based on income, classified as 'very low', 'low' and 'moderate'.

This chart maps the average weekly cost of private rental in the region as: house \$400 per week and unit \$330 per week. The columns indicate the level of income available for the three income categories.

Clearly all households on very low and low income bands are most unlikely to find affordable rental and are highly likely to be paying more than 30% on rent.

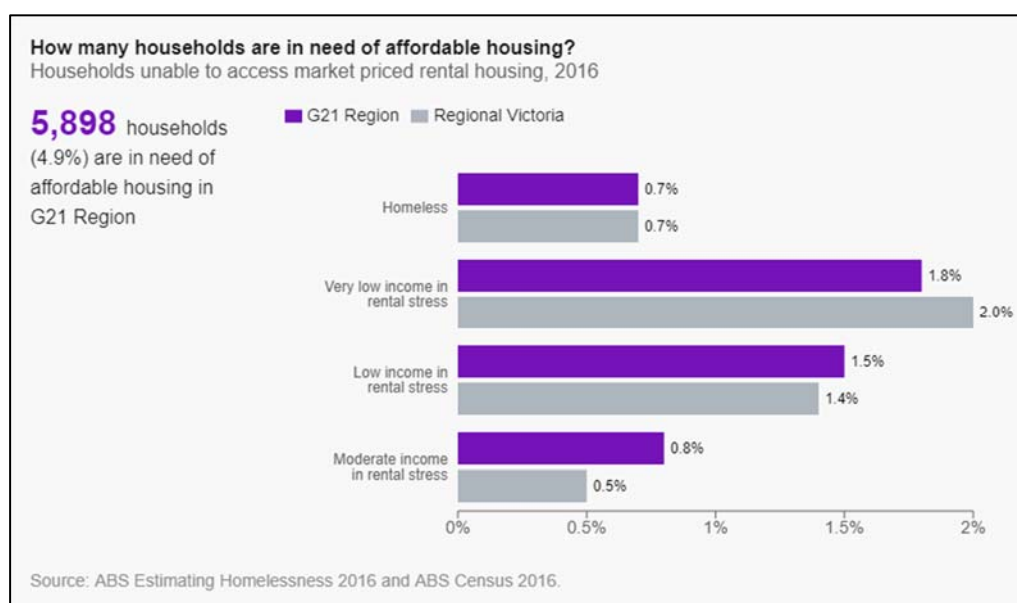


Another indicator is the supply of affordable rentals in the region. Over the past 12 months, just 0.4% of all rental listings would have been affordable to a household on a very low income.



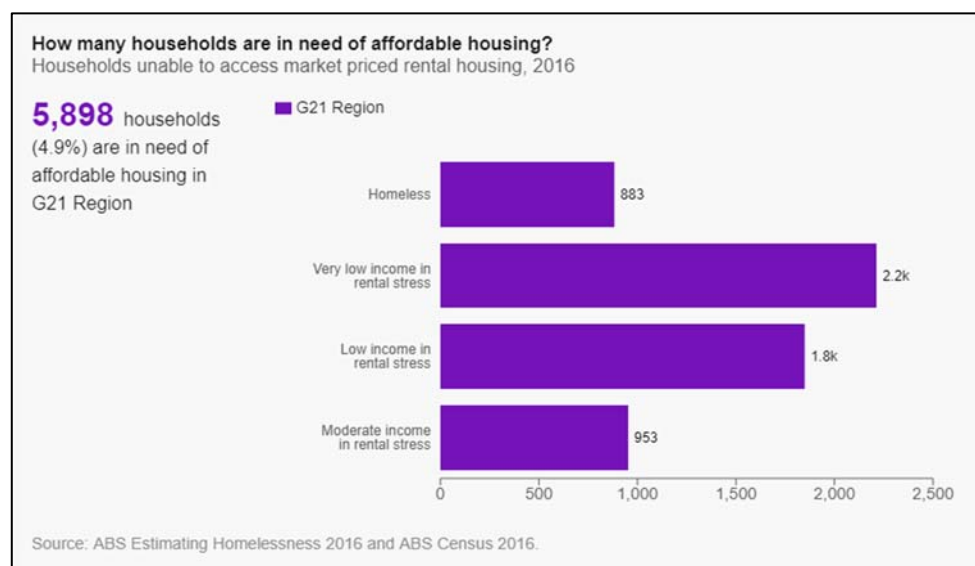
The table above compares the five municipalities of the region. The black circles and diamonds mark the median costs of rental. This table reinforces that households on very low and low income bands are most likely only able to secure a rental property by paying more than 30% of their income. Note that there were no units in Golden Plains and median house rental was nearly \$400 per week.

The table below consider the proportion of households in the G21 region across the income bands and compares that need with regional Victoria.

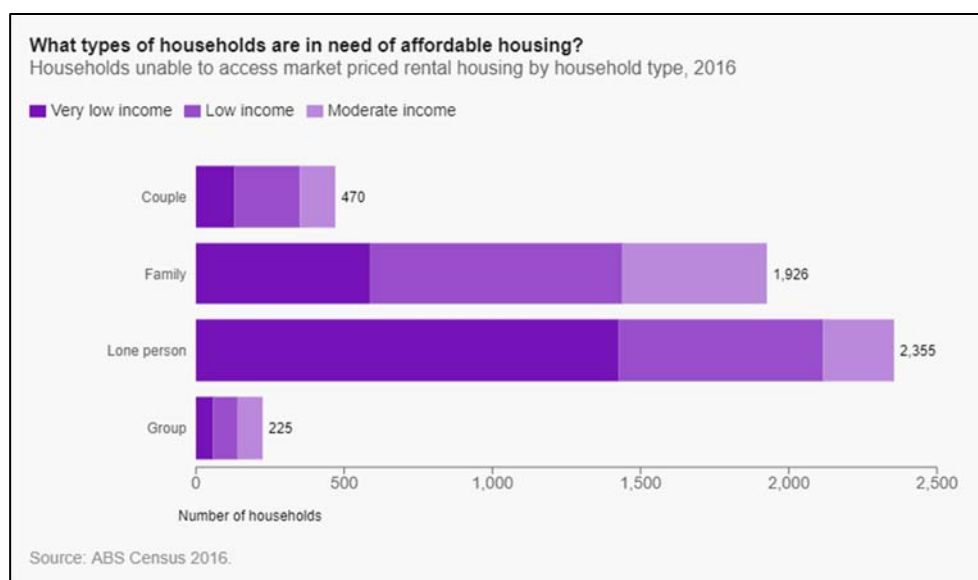


Whilst the table above explores the proportions of households in rental stress, compared with regional Victoria, the table below outlines the numbers of households, already living in our communities across the region who are either homeless or in rental stress.

According to the ABS Estimating Homelessness and 2016 ABS census data, some 883 people across the region were homeless and a further 5,000 households who are known to be on very modest income and currently paying more than 30% of that income on rental. The 2,200 households on 'very low' income are of particular concern.



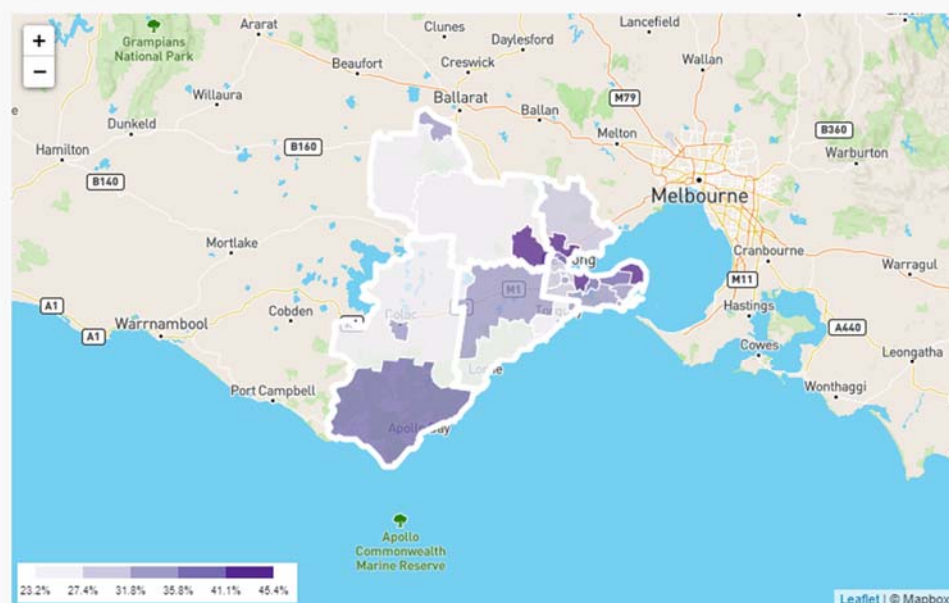
The online data also reveals that, across the region, families and lone persons are the most common types of households in need of social housing, as the market rental price is out of financial reach.



The following 'heat map' compares areas of need for social housing (at SA2 level) across the region. A table ranking areas of greatest need is also provided.

Where is rental stress felt?

Total households in rental stress by SA2



Area	Percentage	Number
PORTARLINGTON	45.4%	325
NEWCOMB - MOOLAP	43.1%	559
CORIO - NORLANE	41.9%	1035
BANNOCKBURN	41.1%	88
CLIFTON SPRINGS	38.1%	325
OTWAY	36.6%	97
NORTH GEELONG - BELL PARK	36.2%	490
LEOPOLD	35.8%	267
WINCHELSEA	34.3%	79
SMYTHES CREEK	34.0%	16
BELMONT	32.6%	520
COLAC	32.1%	279
POINT LONSDALE - QUEENSCLIFF	31.9%	82
OCEAN GROVE - BARWON HEADS	31.8%	501
GEELONG WEST - HAMLYN HEIGHTS	30.7%	761
HIGHTON	30.0%	431
LARA	29.6%	325
GROVEDALE	29.1%	473
GEELONG	28.5%	491
NEWTOWN (VIC.)	27.4%	258
GOLDEN PLAINS - NORTH	26.6%	29
LORNE - ANGLESEA	26.5%	102
COLAC REGION	24.9%	61
TORQUAY	24.1%	322
GOLDEN PLAINS - SOUTH	23.2%	35

More detailed data used to calculate the charts above has also been provided. This data assists in the comparison between the five municipalities of the G21 region:

	CoGG	COS	GPS	BoQ	SCS	G21
Very low income in rental stress	1,906	158	36	17	96	2,213
Low income in rental stress	1,592	101	42	17	97	1,849
Moderate income in rental stress	811	23	18	7	94	953
Total homeless persons	750	62	17	6	48	883
Total affordable housing need	5,059	344	113	47	335	5,898

This table identifies that around 6,000 additional homes are required across the region to meet current demand for social housing, however, this figure is acknowledged as being very conservative for several reasons:

- The figures are based on the 2016 Census and do not take into account the rapid growth in population in our communities
- The ABS acknowledges the difficulties of estimating the numbers of people who are homeless on census night (and therefore not participating in the census) and that the numbers provided are clearly an underestimate
- There are several techniques used by social planners and this approach is said to be deliberately cautious
- The negative effects of the pandemic-based recession on our region are not known – however, it is assumed that households on low incomes are being affected and will be for some time.

The overall figures, even if they are conservative, relay a challenging story: there is an urgent need to build additional social housing in our region, in every municipality.

Finally, it is possible to construct a broader picture of regional demand for social housing by considering the data above along side a range of other measures such as an index of disadvantage – see the table below:

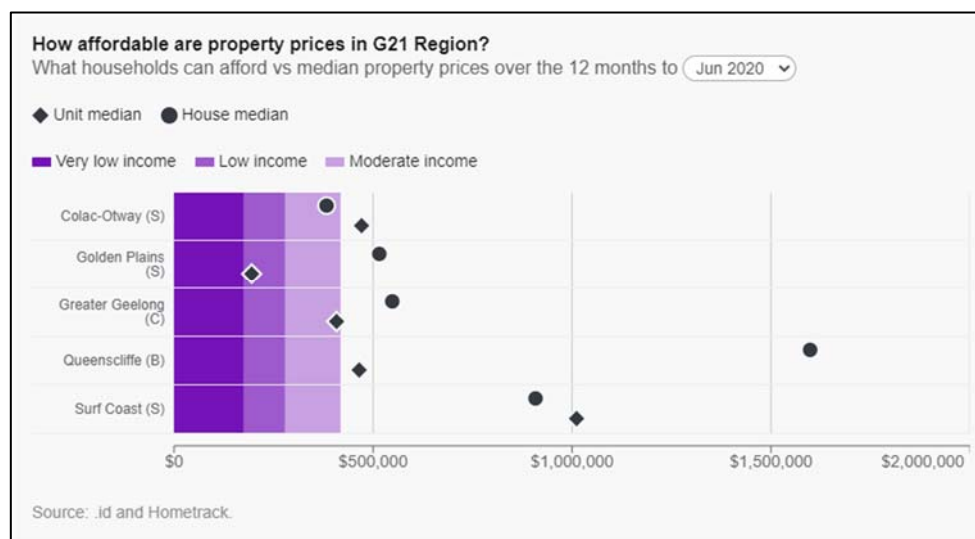
	COS	COGG	GPS	BOQ	SCS	G21
SIEFA INDEX	961.0	994.0	1,035.0	1,075.0	1,077.0	1,003.3
HOUSEHOLDS						
Total households (number)	8,198	87,931	7,252	1,234	10,457	115,072
Total renting households (number)	1,837	24,381	637	224	2,168	29,283
Median weekly rental payments	\$220	\$286	\$261	\$296	\$367	\$285
SOCIAL HOUSING CURRENT						
Households renting social housing (number)	290	3,305	8	11	62	3,676
Households renting social housing (% of all households)	3.3%	3.6%	0.1%	0.8%	0.6%	3.1%
RENTAL STRESS						
Rental stress all income levels (number)	537	8,066	191	73	510	9,377
Rental stress all income levels (% of all rental properties)	28.7%	33.1%	30%	32%	23.5%	32.0%
Rental stress with moderate, low or very low income levels (number)	282	4,309	96	41	287	5,015
HOMELESS						
Number of homeless people (number)	62	750	17	6	48	883
Percentage of total households homeless (% of all households)	0.7%	0.8%	0.2%	0.5%	0.4%	0.7%
SOCIAL HOUSING REQUIRED						
Unmet demand for social housing (% of all households)	4.0%	5.5%	1.5%	3.6%	3.1%	4.9%
Social housing properties required to meet the need (number)	344	5,059	113	47	335	5,898
KEY	COS Colac Otway Shire BOQ Borough of Queenscliffe	COGG City of Greater Geelong SCS Surf Coast Shire	GPS Golden Plains Shire			

This table above is based on ABS census data from 2016. Of note:

- Socio-Economic Indexes for Areas (**SEIFA**) ranks areas according to relative socio-economic advantage and disadvantage using ABS census data. A higher rating indicates a lower level of disadvantage.
- **Median weekly rental payments** can broadly indicate affordability.
- **Rental stress** is when a household spends more than 30% of all their income on rental payments. It is represented as a number of households and percentage of households.
- **Unmet demand for social housing** is calculated using the number of households in rental stress with moderate, low or very low income levels plus the number of homeless households. It is represented first as a percentage of all households and finally as a number of units of housing estimated to be required to meet the demand for social housing.

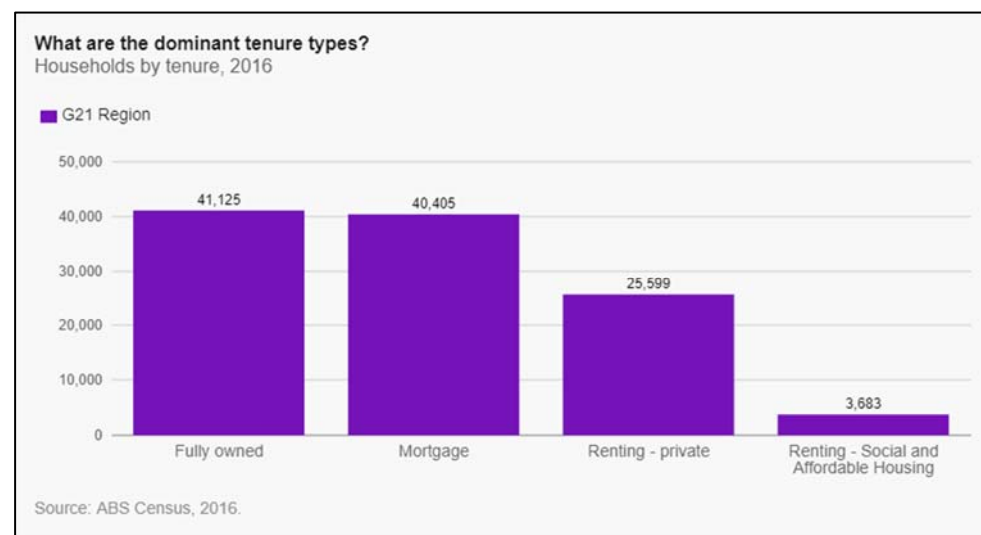
The table above demonstrates the relationship between income, disadvantage and rental costs. The table also includes the number of existing social housing units across each municipality, totalling 3,676 across the region. This indicates that, regionally, there should be around 10,000 social housing dwellings.

In addition, there are broader issues relating to the overall costs of affordable house purchase.

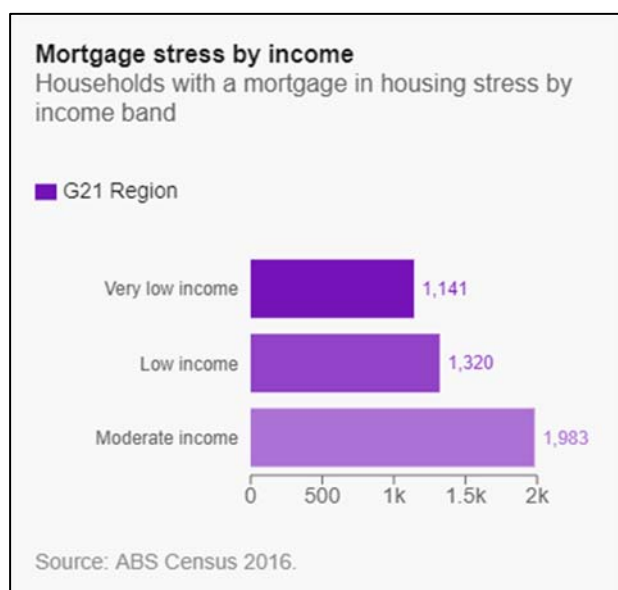


The table above graphically represents the level of affordability for home ownership across the G21 region for those households on very modest income and indicates that the market well exceeds the income levels for our communities making home ownership unlikely to be achieved for many in the very low to moderate income brackets across the region and a strong reliance on the rental market.

Overall, across the region, the majority of households are privately owned, either fully or under mortgage.



Given the concern regarding the effects of the pandemic-based recession, it is reasonable to assume that, despite historically low interest rates, the number of households under mortgage and in housing stress will increase.



This table indicates that, across the region, some 4,400 of all households on a very modest income were paying more than 30% of that income on mortgage repayments.

There is a risk that mortgages may become unsustainable for some of these households if there was an increase in interest rates or any long term negative recessionary downturn. If houses were sold, there would be an increased demand for rental properties, and therefore a likely increase cost in rental.

Note that these figures all relate to the 2016 ABS Census and are very likely an underestimate given rising population and escalating housing prices in many areas of our region.

Councils are concerned about housing affordability.

The importance of affordable (including social) housing is recognised by the Victorian Public Health and Wellbeing Plan 2019-23:

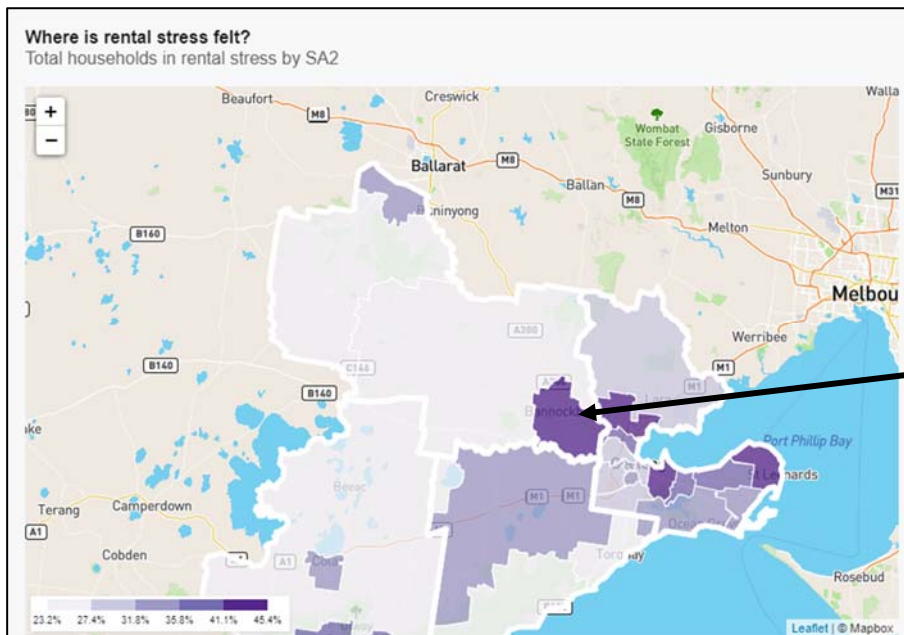
“Liveable communities provide a basis for good health and wellbeing for all age groups and can contribute to reducing health inequalities. A liveable place has been defined as a place that is safe, attractive, socially cohesive/inclusive and environmentally sustainable, with affordable and diverse housing linked to employment, education, public open space, local shops, health and community services, and leisure and cultural opportunities via convenient public transport, walking and cycling infrastructure.” (Victorian Public Health and Wellbeing Plan 2019-23)

The absence of local, affordable housing also acts as a drag on economic prosperity as workforce vacancies become harder (and thus more expensive) to fill. This is particularly the case for low to moderate income positions for whom local home ownership or expensive (and very limited) rental properties are already out of reach.

Councils may choose to address affordable housing challenges, beyond the scope of this plan, in additional strategies or plans.

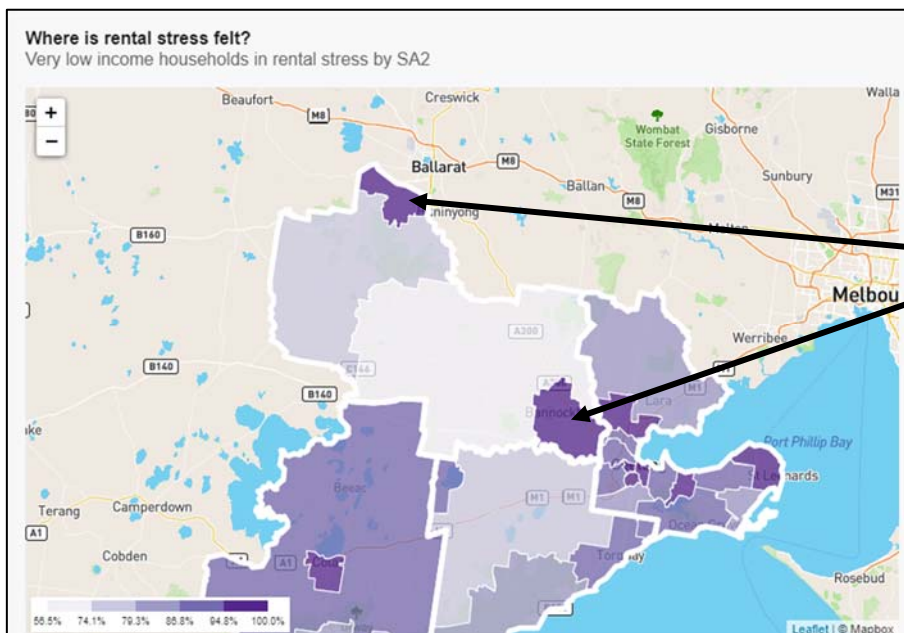
5. Local demand

Using the online Housing Monitor data available for the project, it is possible to explore some further information relating specifically to the Golden Plains Shire. The following 'heat maps' provide some indication of local levels of rental stress for the range of income bands. The shaded areas are ABS areas called SA2, which is the lowest level at which this data is available. The boundaries, do not, unfortunately, align with municipal boundaries exactly. There are four SA2 areas that relate to the municipal boundaries: Bannockburn, Golden Plains South, Golden Plains North and Smythesdale.

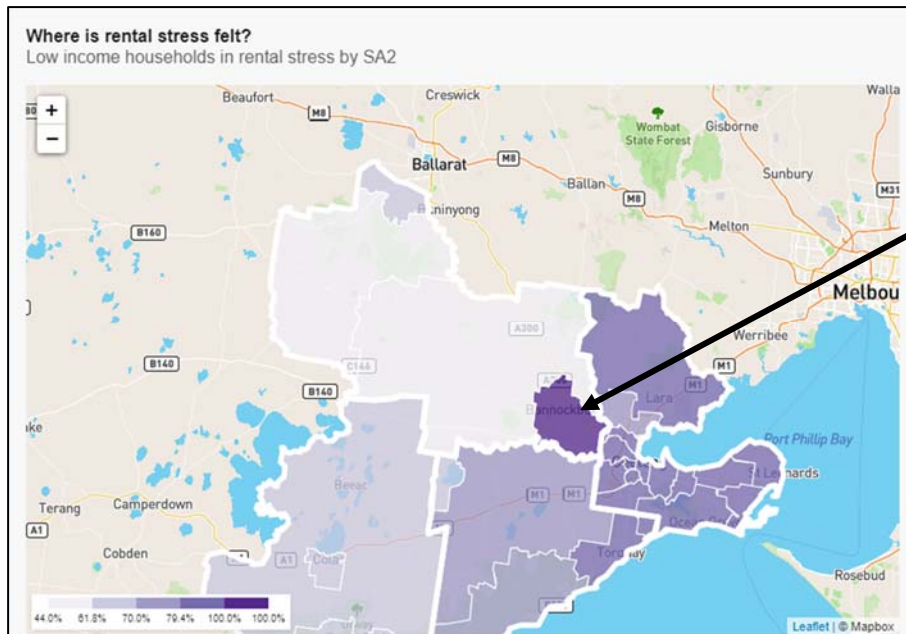


The shading relates to the proportion of households in rental stress, the darker the shading the higher the proportion.

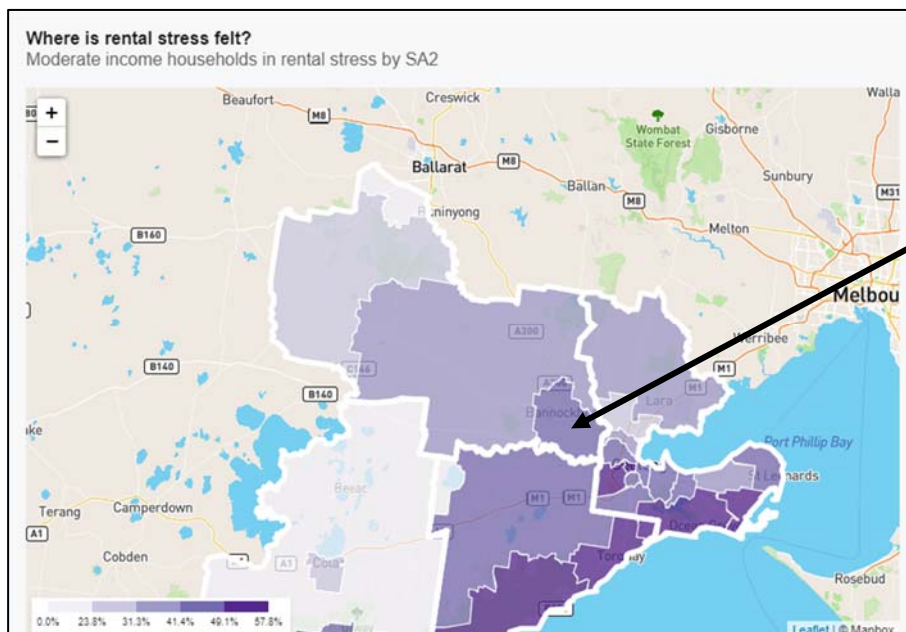
Firstly, the TOTAL overall rental stress is most prevalent in Bannockburn



The proportion of rental stress in the VERY LOW band, which is of the greatest concern, is highlighted in both Smythesdale and Bannockburn



Thirdly, LOW income is identified as most prevalent in Bannockburn



Finally, rental stress within the MODERATE income band is also proportionally higher in Bannockburn

These four maps indicate that as a proportion of all households in the three income bands Bannockburn and, to a lesser extent Smythesdale, rate as most prevalent.

A review of the most suitable townships for additional social housing has independently highlighted Bannockburn and Smythesdale as the most viable townships for consideration. Whilst the lack of support services is a concern when planning social housing in the Shire, these two townships stand out as the most viable locations to develop social housing.

The Housing Monitor online tool maps proportion of rental stress using the shared areas in the maps above. The online maps also reveal the number of households, which are listed in the table below:

Number of households in rental stress by number and SA2 location

	Smythesdale	Golden Plains North	Golden Plains South	Bannockburn
Very low income	9	13	13	23
Low income	7	11	12	45
Moderate income	0	5	10	20

The total unmet demand for the Golden Plains Shire is calculated at 113 additional dwellings in the tables noted in previous pages.

The figures above do not add up to 113 due to the SA2 boundaries but do provide an indication of the number of households already paying more than 30% of very modest income on rental and reinforce the conclusion that Bannockburn is a clear priority to additional social housing. Whilst the numbers of households noted in the table above for the Smythesdale area are very small, it may be a viable location for additional housing, given the proximity to services in Ballarat.

The table below, for Golden Plains Shire is based on background data used to calculate the heat maps, again with SA2 level data. The purpose of this table is to explore the **types** of families experiencing rental stress across the Shire.

Household type and income	Income band	Number of households in rental stress
Lone Person Household	Very low	8
	Low	25
	Moderate	20
	Lone Person Household, Total	54
Couple family no children	Very low	0
	Low	16
	Moderate	10
	Couple family no children, Total	26
Couple family with children	Very low	8
	Low	12
	Moderate	12
	Couple family with children, Total	36
One parent family	Very low	50
	Low	25
	Moderate	7
	One parent family, Total	82

Whilst it is not possible to correlate the family types with locations, the table above demonstrates that all family types are represented as experiencing housing stress.

One parent families are the most predominant family type. Of the one parent families, the majority are in the two lower income brackets, with more than half in the lowest income bracket.

Overall, the data relating to the Golden Plains Shire enables some broad interpretation:

- Rental stress for people on very modest income is distributed across the municipality
- Overall, rental stress is noticeably higher in Bannockburn area, both in terms of proportion of all households on very modest income and in overall number – this is not surprising, given that Bannockburn is the major township of the municipality
- The most concerning income group, the very low income bracket, are more predominant in both Bannockburn and Smythesdale, although the number of households in Smythesdale is very low
- The number of households in both Golden Plains North and South are relatively high, even though these are a relatively low proportion of the overall households within the income bands – it is not clear that there are sufficient support services in those smaller and more remote communities to ensure viable social housing
- One parent families are the most predominant family type experiencing rental stress; of the one parent families, the majority are in the two lower income brackets. This data supports concerns that housing vulnerability is a gendered issue, given that generally 95% of sole parents are women. This information reinforces the need to consider access to services when planning additional social housing.
- The index of disadvantage for the shire indicates a low level of disadvantage, relative to the region
- The median weekly rental payments is lower than the G21 average
- There are only 8 social housing properties in the shire at present
- There is an unmet demand for an additional 113 homes.

Further analysis, beyond the data specifically relating to social housing, has revealed a set of drivers that currently affect the housing market in the Shire and will further shape planning for additional social housing. These drivers include:

- The growth rate in the Bannockburn area is highly significant. The state government Big Housing Build has rightly identified the municipality for a 'guaranteed minimum spend' of \$15 million in recognition of this growth and the need to build social housing into the housing developments taking place now. The preferred approach to developing social housing is called 'salt & pepper', where a percentage of social housing properties are dispersed with private dwellings in developments. The current task, therefore, is to work with developers to include a range of housing options that include affordable and social housing in new developments.
- The development of new social housing is based on the availability of land. Following a preliminary exploration, it appears that there may be limited state government or Council owned land that is suitable for social housing. This lack of availability may be a barrier to developing new social housing options – particularly in areas close to services and facilities, such as schools, shops and transport.
- One approach to developing new social housing is to use Big Housing Build resources to 'spot purchase' land or even homes. This approach may be required if the goal of significantly expanding social housing homes is to be addressed.

6. Action Plan

This Golden Plains Shire Social Housing Plan is part of a suite of plans in the G21 region, which in turn have been used as the foundation for a *G21 Region Social Housing Plan*.

By taking a regional approach, the five Councils of the G21 region see clear advantages in mutually supporting each other to share ideas, information and expertise that will deliver the best outcomes and leverage the opportunity created through the state government Big Housing Build.

The councils all acknowledge that they have clear leadership and advocacy roles and have developed an agreed framework to productivity shape social housing initiatives across the region.

G21 SOCIAL HOUSING REGIONAL FRAMEWORK			
Economic recovery, building jobs & addressing disadvantage			
Purpose			
Recognise, acknowledge and address disadvantage in the community through the provision of increased safe, secure and affordable social housing			
Council roles			
STEWARDSHIP	PARTNERSHIP	PLANNING	CAPACITY
Advocate for public policy, government investment and community participation in the development of social housing initiatives	Support regional partnerships with government regarding investments and collaborations with housing agencies on key projects	Negotiate the inclusion of social housing in new private developments where rezoning and planning approvals add value to land	Continue to develop capacity within Council and awareness within the community to sustainably implement this Social Housing Plan
Council strategies			
Continue to participate in the G21 regional, collaborative approach to the planning and development of increased social housing stock			
Use tools such as the Municipal Strategic Statement and the Municipal Health and Wellbeing Plan to link social housing with Council strategies			
Identify and consider the suitability of council and other government owned land that may be suitable for social housing initiatives			
Provide information and support to parties seeking to develop opportunities for increased social housing in the municipality			

The commitments within this plan are based on the regional framework above.

Golden Plains Shire Social Housing Plan	
COMMITMENTS	
Area	Action
Services in our communities	<p>This social housing plan has mapped the number of households who are already living in our community either in homelessness or a situation where a high percentage of very modest household income is spent on private rental – the definition of rental stress. This equates to around 130 households.</p> <p>Council has identified, over many years, that regional community support services that ‘out reach’ into the municipality are limited. In part, this is due to the municipality straddling Geelong and Ballarat.</p> <p>The lack of services in the municipality is a cause of some concern, particularly given the data in this plan highlighting the current needs of people already living in our communities under significant financial stress.</p> <p>Council is committed to working with both local and regional support service providers to improve access to a wide range of support programs for vulnerable members of our various communities.</p>
State government owned land	<p>Council is committed to working with Homes Victoria to identify, assess, plan and develop underutilised state owned land, where this land can be used to deliver additional social housing.</p> <p>The planning process to date has not identified any significant or appropriate parcels of state owned.</p>
Council owned land	<p>Council is committed to making the best use of all Council owned properties for the long term benefit of the community.</p> <p>Where there are clear opportunities to develop sustainable and supportive social housing on Council land, the Council will undertake a rigorous planning, assessment and consultation process before finalising any proposal.</p> <p>The assessment process will be based on the following principles:</p> <ul style="list-style-type: none"> • Council will respect all previous commitments to the community and overlays / planning controls • Council will actively seek to balance the competing demands for investment and provision of community infrastructure with a desire to respond to the need for social housing.
Community owned land	<p>Council will work alongside any community group seeking to develop underutilised land as social housing and community use.</p> <p>Council will support the involvement of Homes Victoria in formulating, finalising and delivering any plans to develop social housing on community owned land, in accordance with policies and procedures of Homes Victoria.</p>
Development on greenfield sites	<p>Council has identified a need to increase the overall percentage of social housing from 0.1% to around 1.8%, over time. One long term mechanism to potentially meet demand and possibly avoid slipping further behind is to consider opportunities for social housing in all future greenfield development sites.</p> <p>Data within this plan reveals the unmet demand for social housing as both a raw number of housing units and also a percentage of all housing units. By adding these percentages Council has arrived at a target for discussion of a range of strategies:</p> <ul style="list-style-type: none"> ➤ The percentage of current social housing is only 0.1% of all households

	<ul style="list-style-type: none"> ➤ The percentage of homeless households is estimated as 0.2% ➤ The percentage of housing units identified as 'unmet demand for social housing' is 1.5% ➤ These figures total 1.8% of all households. <p>It seems reasonable to set 1.7% (by adding percentages for homelessness and unmet demand) as a benchmark for discussion around any potential new greenfield site development with a view to closing the gap between the current 0.1% and the total of 1.8%.</p> <p>Council has developed a 'Social Housing Planning Assessment Tool' to guide conversation between developers and Council staff regarding greenfield development sites where social housing may be appropriate. The assessment tool also highlights situations where sites may not be viable.</p> <p>By working with developers on the assumption that all greenfield sites should be carefully assessed as opportunities for additional social housing, Council is committed to exploring opportunities to use social housing to drive economic development, build jobs and address disadvantage.</p>
Planning integration	<p>Council is committed to considering housing affordability generally, and social housing in particular, across all facets of social and land use planning in the future.</p> <p>This Social Housing Plan has highlighted the breadth and extent of disadvantage relating to housing stress, particularly for households on very modest incomes. It is clear that rental stress currently plays a significant role in over 113 households across the Shire.</p> <p>Across all forms of planning, Council will acknowledge that rental stress is a factor in the economic life of our community and that services and amenities may not be accessible for those families where rental stress significantly restricts disposable income.</p>
Opportunity analysis	<p>Council understands that meeting the identified need to build more social housing in the Shire is a long term task that will require funding and persistence.</p> <p>Council is committed to maintaining a register of 'opportunities', which identifies promising development sites, provides an overview of the opportunities and constraints and notes potential strategic action. This will be a public, living document, appended to this plan.</p>

G21 and Golden Plains Shire spans the Traditional lands of the Wadawurrung and Eastern Maar people. We acknowledge them as the Traditional Owners and Custodians. We pay our respects to Wadawurrung Elders past, present and emerging. We also pay our respects to Eastern Maar Elders past, present and emerging. We extend that respect to all Aboriginal and Torres Strait Islander People who are part of the Golden Plains Shire.



PO Box 111
2 Pope Street
Bannockburn Victoria 3331

TEL +61 3 5220 7111
EMAIL enquiries@gplains.vic.gov.au



www.goldenplains.vic.gov.au