

Mornington Peninsula Triple A Housing Plan

2020 - 2030



MORNINGTON
PENINSULA
Shire

Adopted by Mornington Peninsula Shire Council on 21 April 2020

Refreshed version to take account of Housing and Settlement Strategy Refresh adopted by Mornington Peninsula Shire Council on 20 July 2020

Message from the Mayor, Councillor Sam Hearn

The Mornington Peninsula has a history of offering a great way of life. However we are recognising the growing challenges of housing affordability resulting at its most extreme in a rising level of homelessness in our community and across the Nation. The Triple A Housing Plan explores housing and homelessness issues on the peninsula. It builds upon the Council Plan and other housing related policies and plans to create a single document that will help the community to understand the full range of Council's response.

The Plan recognises that housing stress is different for different people and that there must be a fitting array of targets and actions. Many of these focus on advocacy as the Federal and State Governments hold prime responsibility for the state of the housing system. However, the Plan also proposes genuine leadership actions for Council that range from direct contributions for housing projects to supporting coordination and improvements in the housing system and related services.



Councillor Simon Brooks, Chair of Council's Triple A Housing Committee

Everyone should have a roof over their head, but this is not the case for a growing number of people, people who are part of our community. People on low incomes including aged persons, families with young children, young adults, people with no jobs, and people with disabilities are particularly vulnerable to homelessness.

Whilst I acknowledge all the good work of the funded government and other volunteer organisations, there is more to be done. We, meaning every one of us, must understand the housing problems that our community faces and not just leave it to others. All of us can do our bit to make a difference, whether it is deciding which political party will best improve public housing, taking in a boarder, volunteering our time or making a donation. We need broad support and innovative solutions.

I urge you to read on, and with Council's Triple A Housing Committee, take part in implementing this Triple A Housing Plan.



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Executive Summary

The Mornington Peninsula Shire has a strong history of advocating for affordable, appropriate and available housing and this continues with the Council Plan having a strategy calling for both advocacy and facilitation of sustainable housing options for our community.

The Triple A Housing Plan takes account of Federal and State policy contexts and is integrated under other related Shire plans including the Council Plan, Planning Scheme, Reconciliation Action Plan, Health and Wellbeing Plan, Housing and Settlement Strategy, Disability Inclusion Plan and Positive Ageing Strategy to provide a holistic response. It supercedes earlier versions of the Triple A Housing Policy, Social and Affordable Action Plan and Homelessness Action Plan.

The complexity of the housing system is acknowledged and key local housing challenges are explored including the scope for action:

- Affordability of housing (purchase and rental)
- Increasing social housing
- “Last resort” housing options
- Providing housing security
- Increasing housing diversity
- Better use of existing housing
- Universal design (accessibility) & energy efficiency
- Supporting people who are homeless

Vulnerable groups in the community are identified with the latest data to highlight the special problems that they face. They include people on a low income, older people, young people, people with disabilities, young families, unemployed people and Aboriginal and Torres Strait Islanders.

The Triple A Plan defines community outcomes that are sought and sets objectives and actions to work towards them. In summary, the outcomes are:

- Supplying well-designed, affordable housing in a manner that protects the character of the Peninsula, including its green wedge.
- Increasing social housing to at least the State average, or where it meets the demands of the waiting list (preferred option).
- Encouraging new social housing in major towns or close to public transport but not rejecting it in other locations.
- Building according to universal design and energy efficient principles.
- Council working for a better housing system.
- People without homes being treated with respect in a manner that prioritises safety, pathways into accommodation and community inclusion.
- All stakeholders, including the community, working collaboratively to address homelessness and support local people out of homelessness.

The Triple A plan includes actions that serve to activate objectives related to:

- Planning for developer contributions to social and affordable housing
- Supporting housing diversity and well-designed housing including universal design and energy efficiency.
- Incentivising social and affordable housing
- Advocating for housing system funding and reform
- Encouraging community-led social and affordable housing projects
- Supporting people who are homeless or in housing stress
- Facilitating housing information sharing and networking

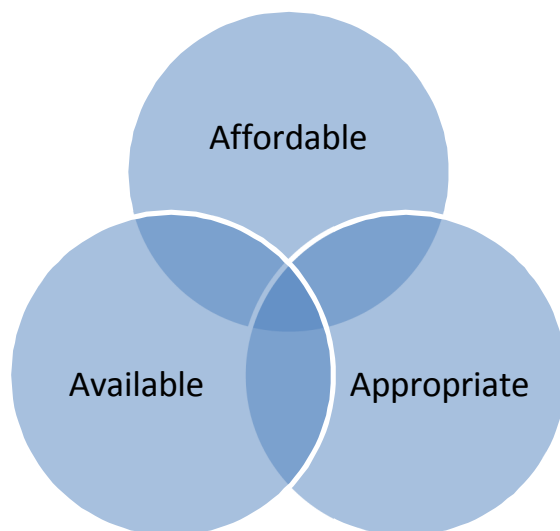
Key new initiatives amongst the many actions can be summarised as:

- Membership of additional peak advocacy bodies such as Council to Homeless Persons and Tenants Victoria.
- Council providing a regular supply of land, at least once every three years, to incentivise social or affordable housing projects, preferably via long leases (where necessary, discounted to make them affordable for the target group to be housed). If budget considerations require a lesser short-term cost, then consider part-ownership, disposals discounted to up to 25% of market value with or cash grant incentives.
- Training and procedures on homelessness for Shire staff.

Introduction

For the community, affordable, appropriate and available housing is a crucial building block to achieving the Council's vision: "To value, protect and improve the unique characteristics and way of life on our Peninsula.

Figure 1 Triple A housing concept



Affordable: Housing is considered affordable if a household spends 30% or less of its gross income on rental or mortgage payments on a home of habitable standard.

Appropriate: To be appropriate, housing must firstly, be well located and designed to protect the values of the peninsula and secondly, have a location, design and operation that matches the needs of the resident. Can the resident reasonably access town facilities and services? Is the home safe? Are there steps or other obstacles that are insurmountable for the resident? Can living assistance services be provided, if needed?

Available: The total supply of housing must match the growth of the community however the availability of housing also means that differing groups in the community should also be able to access the different types of housing that they need. Are there sufficient supplies of smaller housing, aged care facilities, rental housing, emergency housing and so on? Homelessness is the key indicator of non-availability.

Federal and State Governments play fundamental roles in determining the affordability, appropriateness and availability of housing through their regulation of the financial, taxation, welfare, superannuation and foreign investment systems and their resourcing of infrastructure including public housing. They also fund relevant research into the housing system. Local Government has no mandated role as a housing provider but it does have responsibilities in matters concerning housing, notably land use planning, administration of building and health regulations and the design and management of public spaces and community buildings.

People without homes are naturally forced into these public spaces where conflicts can emerge with other users. For the welfare of its people and in the interests of community harmony, Local Government is therefore often conceived as an important player in facilitating housing solutions even though it is generally not a direct housing provider. Figure 2 illustrates Council's role.

This Strategy supplements the Council Plan, Municipal Health and Wellbeing Plan, Reconciliation Action Plan, Disability Inclusion Plan, Housing and Settlement Strategy, Property Strategy, Positive Ageing Strategy, Rooming House Policy and Social and Affordable Housing Strategy in giving more detail about Council's view of the housing system, housing challenges on the Peninsula and the way forward for tackling these challenges.

Figure 2 Government roles in the housing system

Federal/State



Local Government



Health of the housing system

The housing system is complex being an interplay of many factors such as land supply, housing stock, population growth, cultural factors, financial and taxation systems, economic wellbeing and government assistance. The level of homelessness is an indicator of its health. A national perspective on homelessness indicates that there are structural causes of recent trends. Research published in 2018 by Launch Housing found that Australia's homelessness problem is getting worse and that:

- Homelessness in Australia is outpacing population growth.
- Rough sleeping levels are increasing.
- Severe overcrowding is the largest group of people experiencing homelessness.
- Older Australians are increasingly experience homelessness.
- Indigenous Australians are overrepresented.
- There is increased demand for homelessness specialist services.
- The main reasons for seeking assistance are changing.

(Pawson et al, 2018)

The Australian Bureau of Statistics has a statistical definition of homelessness (see the summary below) but it is other criteria that are used to assess whether a person qualifies to be on the Victorian Housing Register (VHR) compiled by the State Department of Health and Human Services (DHHS).

Homelessness

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; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

(ABS, 2012, p7)

The VHR is a common waiting list for those people who have made applications for social housing, this includes public housing and community housing that is supplied by non-profit registered housing agencies. Unfortunately, the VHR data is not supplied on a municipal basis. The DHHS Bayside-Peninsula data covers the Frankston and Mornington Peninsula municipalities.

In December 2019, there were **2,150 households** on the VHR including **981 qualifying for priority access** across Mornington Peninsula and Frankston. (www.housing.vic.gov.au/victorian-housing-register accessed at 13 February 2020)

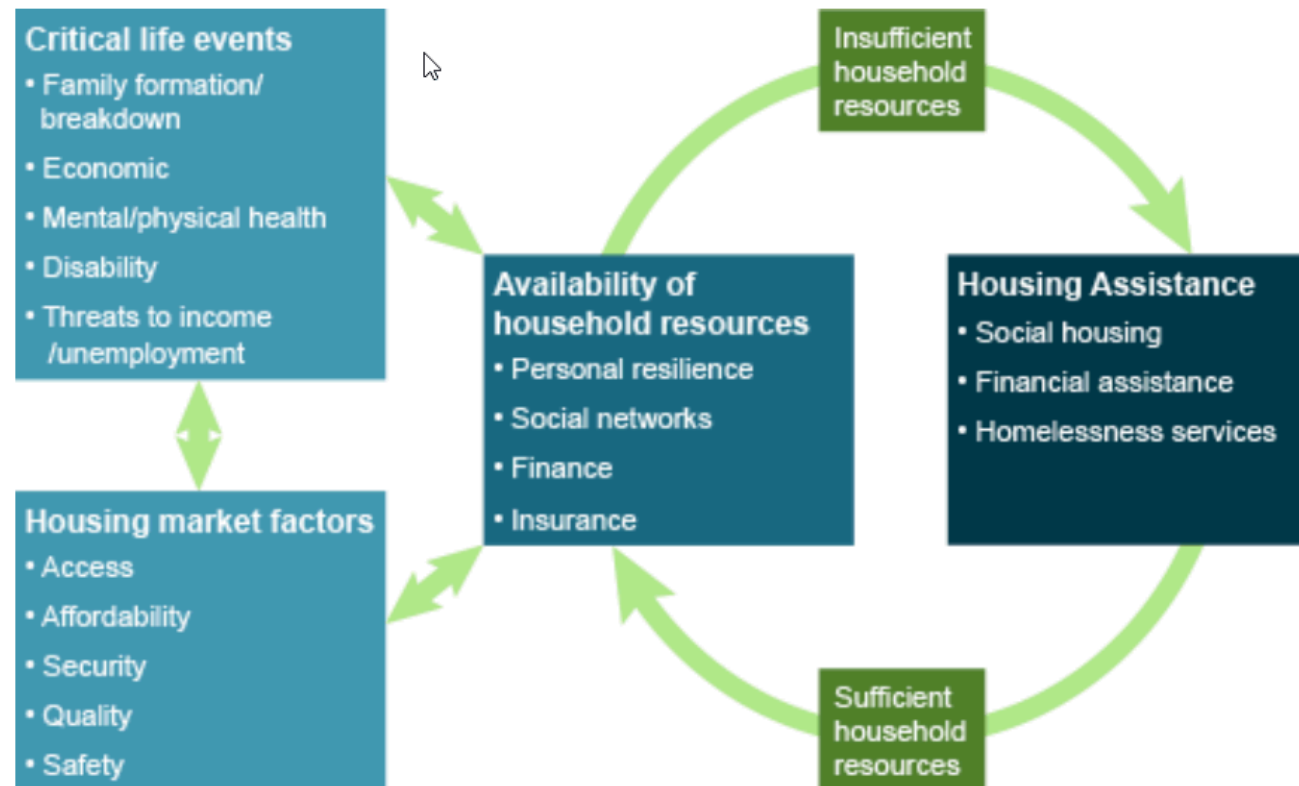
Housing assistance is needed to prevent people entering homelessness and to help people overcome homelessness. It may include social housing, financial assistance like the Commonwealth Rent Assistance payment or homelessness services. Other services addressing mental health, relationships, family violence and the like also contribute.

The Salvation Army – Homelessness Service, the main homelessness service for the Mornington Peninsula, for the 2018/2019 financial year reported 2,400 presentations of people seeking assistance. Some people would have presented multiple times. Others not having easy access to the service's Frankston or Rosebud offices might have presented to Westernport Community Support at Hastings (it had 151 clients for emergency relief that identified as homeless). In total, the three Community Support and Information Centres in the Shire had a total of 9,225 presentations for emergency relief in 2018/2019. This is an indicator of unaffordable housing costs. People with

experience of the system, may have lost faith in its ability to provide suitable housing in a timely manner and not sought assistance. **Private rental assistance, referral to rooming houses, short term motel stays or emergency housing outside the Peninsula, if available,** are not always appropriate.

The Australian Institute of Health and Welfare explains the drivers for housing assistance as shown in Figure 3.

Figure 3 Drivers of housing assistance



www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2017/contents/housing-assistance-why-do-we-need-it-and-what-supports-exist accessed at 18 December 2017

Council's keynote housing statement

The Mornington Peninsula Shire Council believes that the primary responsibility for the provision of social and affordable housing, matched with funding capability, lies with Federal and State Governments. However, Council also acknowledges that it has an important, although limited, role to play and will actively work to advocate for and facilitate sustainable housing options for our community that are affordable, appropriate and available.

Victoria's response to housing challenges

Victoria's Homelessness and Rough Sleeping Action Plan, January 2018 (p10) identifies challenges within the current system as shown in Figure 4.

The State's responses to these challenges have the following five themes in Victoria's Homes for Victorians initiatives.

1. Supporting people to buy their own homes
2. Increasing the supply of housing through faster planning
3. Promoting stability and affordability for renters.
4. Increasing and renewing social housing stock.
5. Improving housing services for Victorians in need.

A more detailed framework for the State's response to homelessness is given in the diagrammatic overview of Victoria's Homelessness and Rough Sleeping Action Plan(p12) as shown in figure 5.

Figure 4 Challenges with the system

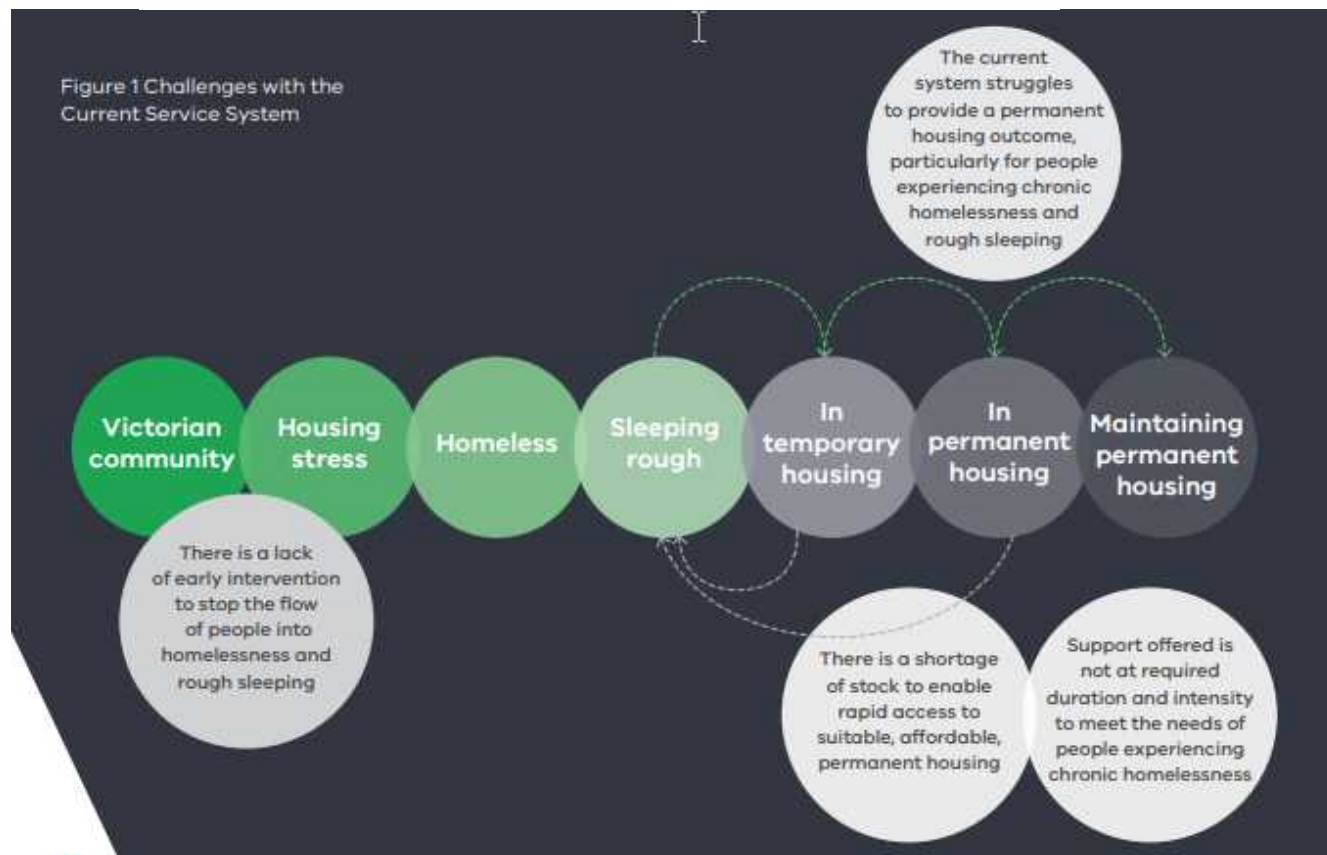
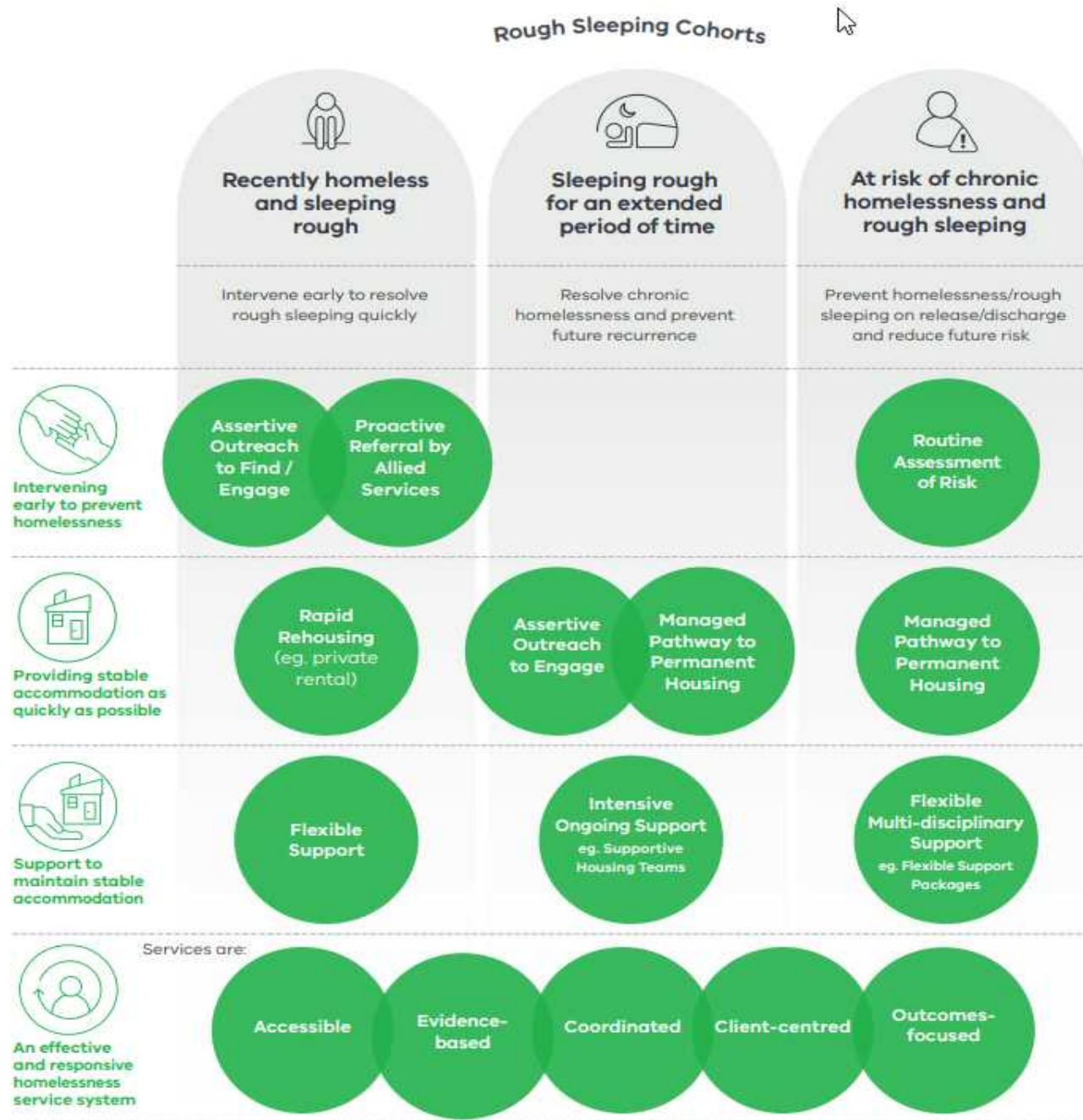


Figure 5 Overview of Victoria's Homelessness and Rough Sleeping



Local housing and homelessness challenges

Increasing housing
affordability
(purchase and rental)

Increasing
social housing

“Last resort” housing
options

Providing housing
security

Increasing
housing diversity

Better use of
existing housing

Universal design
(accessibility) &
energy efficiency

Supporting people
who are homeless

The housing and homelessness challenges for the Mornington Peninsula should be viewed in the context of the wider system as previously described. Three key aspects in this regard are:

- The policy aspect, as already raised by reference to the State’s Homes for Victorians and the Homelessness and Rough Sleeping Action Plan
- The groups of people in need of affordable housing and the supports that they need. Available local data for different groups follows in the next section to illustrate the challenges that each of them face.
- The types of affordable housing that are available and who provides them. This is illustrated in figures 6 and 7. Following that there is a listing of key types of affordable housing coloured with a traffic light system to indicate where the Mornington Peninsula is doing better than Victoria as a whole (shaded green), has a fair share compared to the average for Victoria (shaded orange) or has an undersupply (shaded red). The red types of affordable housing are effectively ones that need to be targeted for a greater supply on the Peninsula. For the purposes of interpreting the information it is useful to know that the Mornington Peninsula has 2.6% share of Victoria’s population based on the ABS 2018 estimated resident population (ERP) (Victoria’s ERP was 6,460,675 people and Mornington Peninsula’s ERP was 165,822 people as sourced from profile.id.com.au/australia/population-estimate?WebID=110 and profile.id.com.au/mornington-peninsula)

Figure 6 What housing options are there?

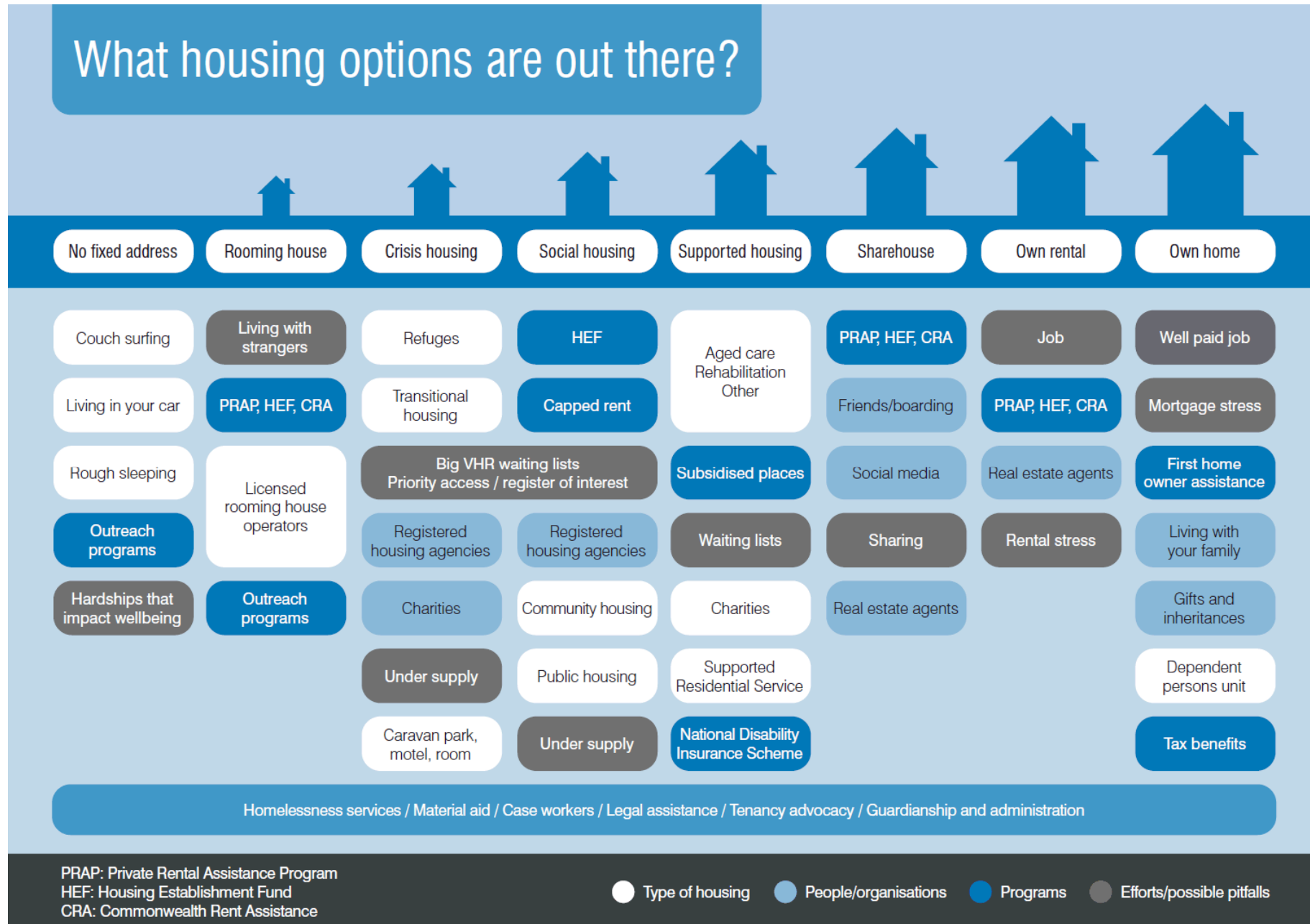
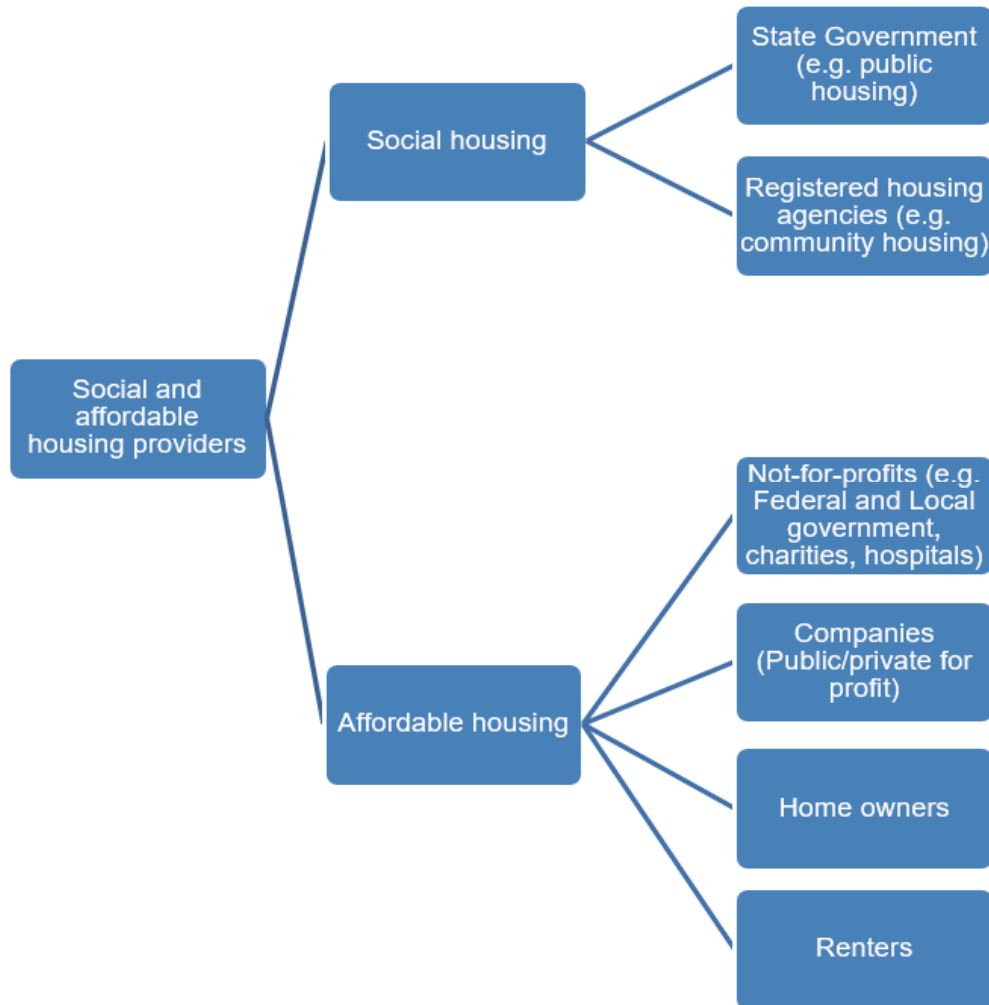


Figure 7 Providers of social and affordable housing by type

Social and affordable housing providers



Types of social and affordable housing

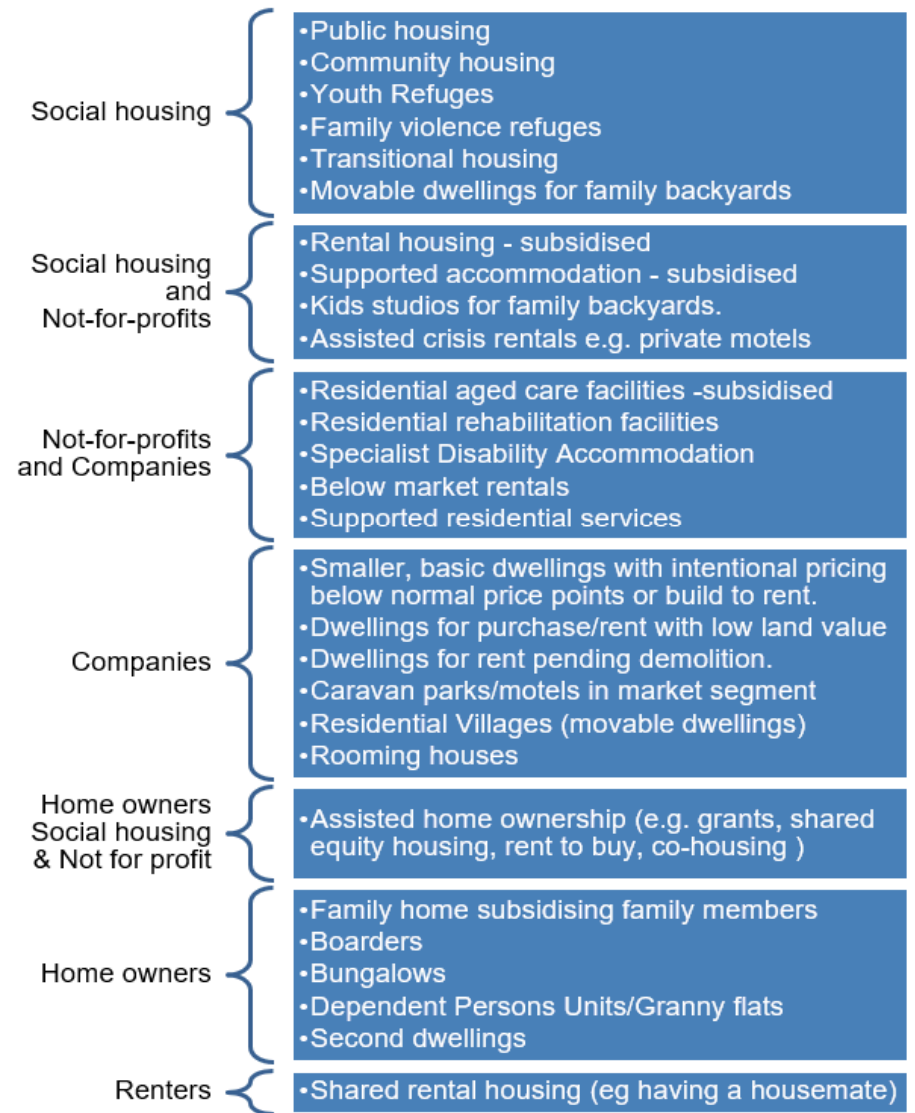


Figure 8 Gaps in affordable housing

Mornington Peninsula (2.6% of Victoria's population*) what share of housing? Data refs. below

Home ownership	•Peninsula: 71.6% •Victoria: 64.2%	Specialist permanent supported accommodation (non-SDA)	•Peninsula: 0 •Victoria: 4 estimated
Social housing rental	•Peninsula: 1.6% •Victoria: 2.8%	Supported Residential Services	•Peninsula: 3 (2.4% of Vic.) •Victoria: 126
Private rental	•Peninsula: 17.8% •Victoria: 24.3%	Rooming houses	•Peninsula: 6 (0.4% of Vic) •Victoria: 1,382
Dwellings with 2 or less bedrooms	•Peninsula: 17.8% •Victoria: 23.8%	Transitional housing (TH)	•Peninsula: 40 (1.1% of Vic) •Victoria: 3,700 approx.
Specialist Disability Accommodation (SDA)	•Peninsula: 21 (4.3% of Vic) •Victoria: 488	Youth supported accommodation facilities	•Peninsula: 1 •Victoria: 3 estimated
Retirement villages	•Peninsula: 14 (3% of Vic) •Victoria: 468	Crisis supported accommodation - youth refuges	•Peninsula: 0 •Victoria: 16
Residential villages with movable dwellings	•Peninsula: 3 (5.7% of Vic) •Victoria: 52 estimated	Crisis supported accommodation - general	•Peninsula: 0 •Victoria: 4 estimated
Caravan Parks	•Peninsula: 38 •Victoria: 470 estimated	Crisis supported accommodation - family violence refuges	•Peninsula: Partly met by TH •Victoria: 33 refuges
Residing in nursing homes	•Peninsula: 1,089 (4.1% of over 70s) •Victoria: 29,076 (4.6% of over 70s)	Drug & alcohol residential rehabilitation facility	•Peninsula: 1 •Victoria: 11 estimated

Housing types – Peninsula vs Victoria – data references

Home ownership	•ABS 2016 Census •https://profile.id.com.au/mornington-peninsula/tenure?BMID=40
Social housing	•ABS 2016 Census •https://profile.id.com.au/mornington-peninsula/tenure?BMID=40
Private rental	•ABS 2016 Census •https://profile.id.com.au/mornington-peninsula/tenure?BMID=40
Dwellings with 2 or less bedrooms	•ABS 2016 Census •https://profile.id.com.au/mornington-peninsula/bedrooms?BMID=40
Specialist Disability accommodation	•COAG Disability Reform Council Quarterly Report March 2019 •(Table 0.3 Number of enrolled SDA dwellings ... as at 31 March 2019)
Retirement villages	•Consumer Affairs Retirement Village Public Register accessed 24/1/20 •https://registers.consumer.vic.gov.au/rvsearch
Residential villages with movable dwellings	•Peninsula: Local knowledge •Victoria: 2019 data provided by Victorian Caravan Park Association
Caravan Parks	•Peninsula: Shire register accessed at 30 January 2020 •Victoria: 2018 estimate provided by Victorian Caravan Parks Association
Nursing homes	•Social Statistics for Victorian Municipalities - Persons in Non-private Dwelling by Type of Dwelling by LGA (nursing home) sourced from ABS 2016 census. % of persons over 70 years from data sourced from .id 2016 census (26,810 -MP & 631,201-Vic) . •https://greaterdandenong.com/document/18516/statistics-vic-non-private-accommodation-homelessness

Specialist permanent supported accommodation (non-SDA) (eg. enduring mental illness, chronic homelessness)	•Peninsula: Nil •Victoria: Estimate includes Haven Foundation projects in Frankston and South Yarra, Ozanam House, Elizabeth Street Common Ground, Sacred Heart - Bethlehem Community (Reservoir and Sophia's)
Supported Residential Services	• Register of currently registered and operating supported residential services, December 2019 •https://www2.health.vic.gov.au/ageing-and-aged-care/supported-residential-services
Rooming houses	•Public Rooming House Register •https://registers.consumer.vic.gov.au/rhrsearch/browse accessed 24 January 2020
Transitional housing	•Peninsula: WAYSS •Victoria:https://chp.org.au/homelessness/about-victorias-homelessness-system/housing-services/
Youth supported accommodation	•Peninsula: Fusion at Mount Martha •Victoria: Three youth foyers and 3 facilities for young parents - Hazel Hams, Windermere, Lighthouse Foundation (not including independent, non-grouped dwellings)
Crisis accommodation - youth	•Peninsula: •Victoria: Estimate based on Melbourne City Mission Youth refuges infographic plus two new youth refuges cited in Family Violence Rolling Action Plan 2017-2020. Closest youth refuges are in Dandenong and Highett.
Crisis accommodation - general	•Peninsula: No dedicated social housing and only limited referrals accepted by two private motels. Foreshore camping during off-peak camping season only. •Victoria: Launch - Southbank and Bob's Place, Sacred Heart home front, Family Access Network.
Crisis supported accommodation - family violence	•Peninsula: •Victoria: Family Violence Rolling Action Plan 2017-2020 (based on communal refuge model plus Government's response for two new Aboriginal family violence refuges) https://www.vic.gov.au/sites/default/files/2019-05/Family-Violence-Rolling-Action-Plan-2017-2020.pdf
Drug & alcohol residential rehabilitation	•Peninsula: Bunjilwarra (Koori alcohol & drug) •Victoria: Estimate includes Odyssey House, Windana Therapeutic community, MARP (Lilydale), SHARC, YSAS-Birribi, Transformations, The Basin, Teen Challenge, Betel Australia, Remar Australia, Galiamble

Increasing housing affordability (purchase and rental)

See the Mornington Peninsula Shire Strategic Planning Unit's Mornington Peninsula Housing Affordability Report February 2016, for more detail. It reported that in 2014, only 4 towns had an affordable median price house for median income family households. However unpublished, updated data from 2017 in figures 8 and 9 show that three years later, no town on the Peninsula offered such affordability. Renting seems to have become a more affordable alternative to buying for family households but the report showed rental affordability for a low income household (i.e. second quintile) would only extend to a one or two bedroom flat or house. For non-family households, on or below a median income, no type of housing was affordable. Even worse, Quarter 2, 2019 SGS Rental Affordability Index showed the Peninsula had no affordable housing for an Average Australian Rental household. When rental properties are no longer affordable there is a risk that people will be pushed into poverty, unsafe housing, overcrowded housing or no housing.

Scope for response

- Advocate for State and National systems reform to bring large scale supply of affordable housing with an appropriate welfare safety net.
- Promote and support site-specific social and affordable housing projects that may make a small incremental difference to the total stock of affordable housing (but, of course, a life changing difference for the local people who would gain a home!).
- Support the piloting and local establishment by others of an Equity Land Trust to enable people who would normally be priced out of the market to make a smaller investment to secure their own housing. Capital gains and entry costs would generally go to the Trust to cover governance and renewal costs so that this affordable housing would be available in perpetuity.

Figure 9 Trends in median house pricing 1987 - 2017

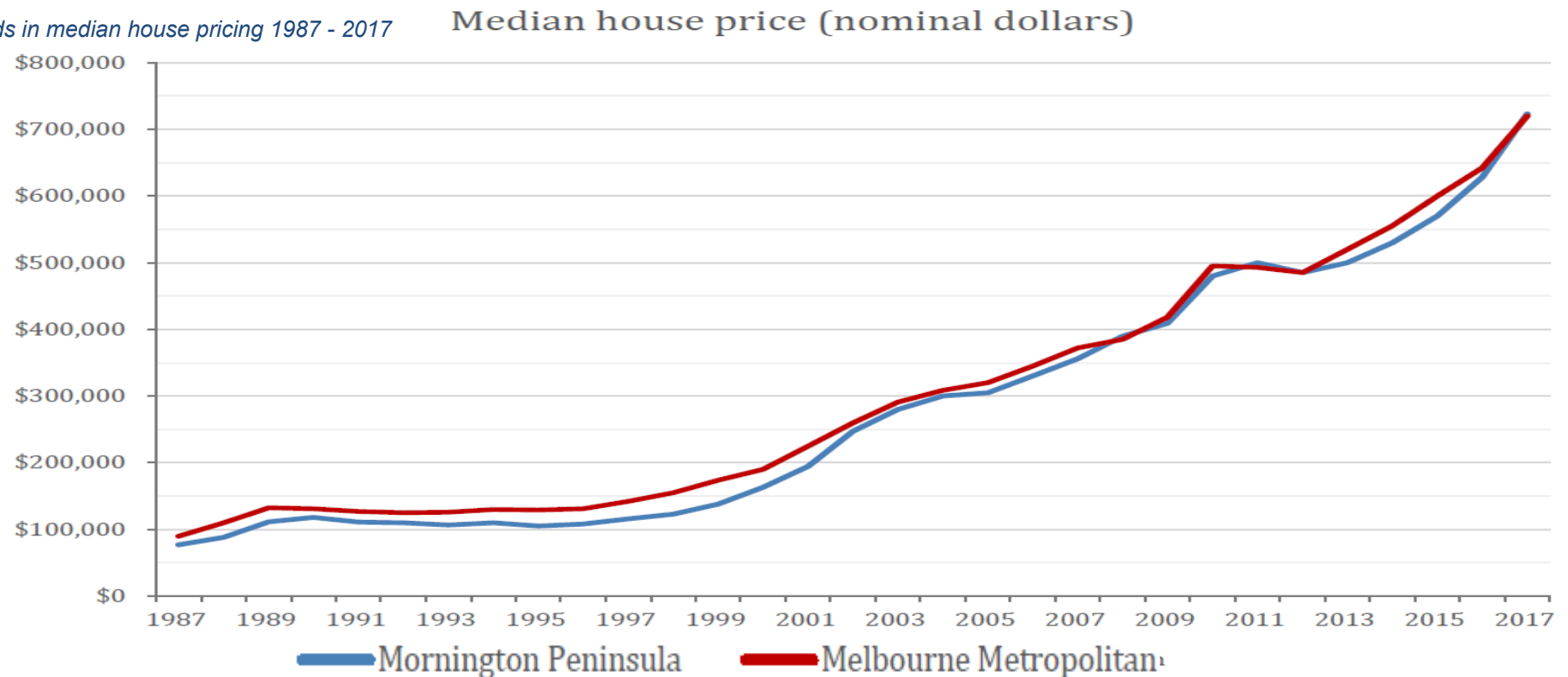
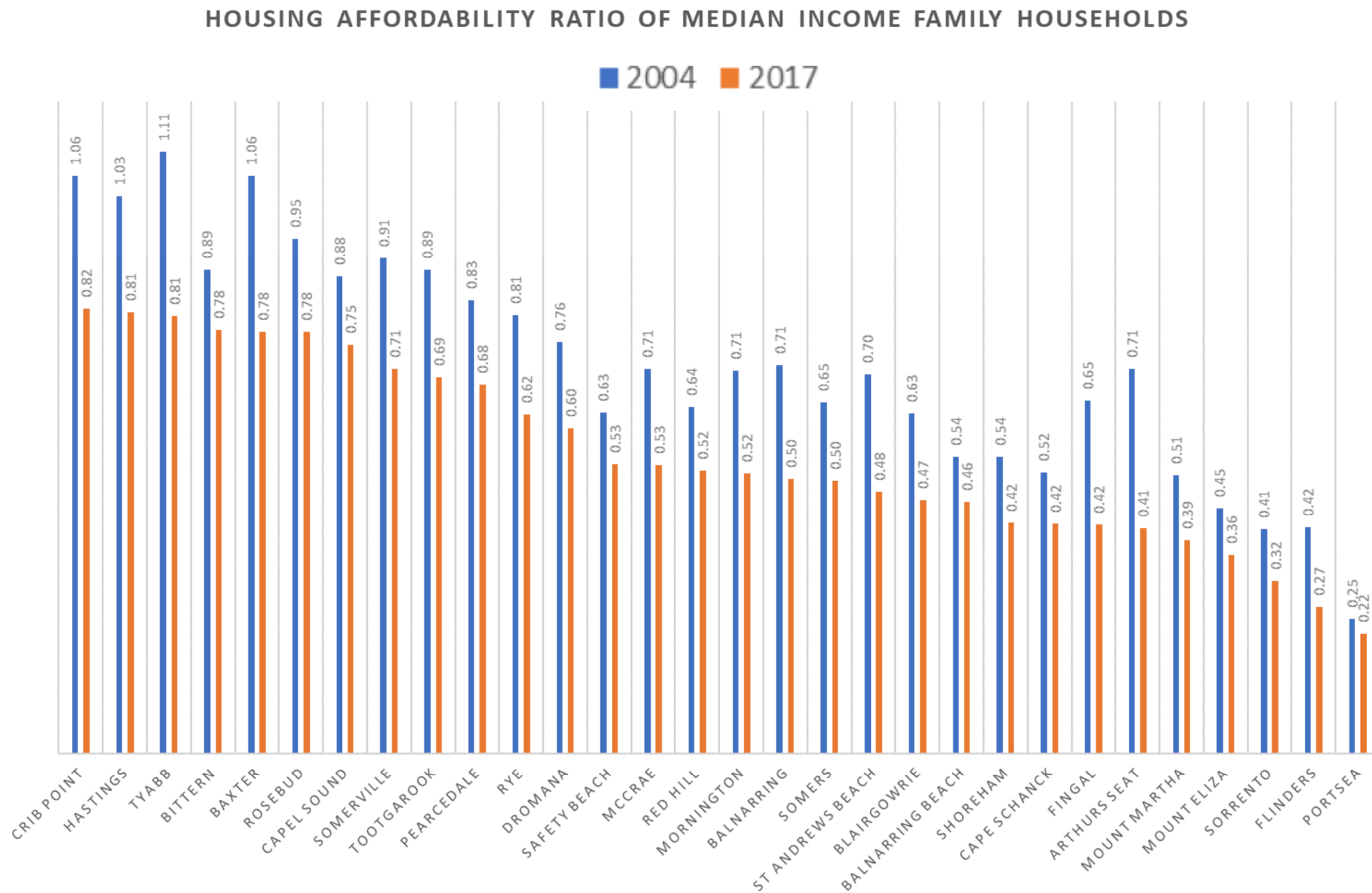


Figure 10 Housing affordability ratio of median income family households by township 2004 and 2017



Increasing social housing

Social housing has traditionally included long-term housing, transitional housing (where people reside with supports while awaiting long-term housing) and emergency housing with various barriers to access. However, the transitional housing pathway to long term housing has become clogged and ineffective because of the shortage of long-term social housing. This traditional social housing system is now moving towards a “housing first” model where the people in most need are given priority for long-term housing without any requirement for the prior stabilisation of their health or wellbeing or a transitional housing pathway.

Social housing is a community infrastructure asset that needs to be renewed over time. Most of it is owned by the State Government or agencies that have interests beyond the Mornington Peninsula and so there is a risk of potential loss of social housing stock on the peninsula as assets are renewed over time.

The need for renewed and additional social housing far surpasses the funding that is available. Funding allocations are therefore generally targeted to greatest need. They are conducted in a highly competitive space in which the peninsula may struggle to compete for reasons related to land availability or relative need.

From a local perspective this is, of course, not satisfactory when our local people, particularly people who are young, aged, unwell or of low income have no homes or are at risk of losing their homes.

Voluntary negotiations with developers for social and affordable housing have led to some limited developer contributions and the State has improved tools for this, however yields from such contributions are likely to be small because of the nature of the peninsula’s settlement.

A major barrier to social and affordable housing projects is the cost of land. The proximity to services that is required, especially for social housing, together with the general demand for property on the Peninsula means that social and affordable housing providers will have difficulty obtaining suitable land.

Randolph et al (2018) in their research identify six key lessons about financing affordable housing. In summary, they included the importance of government support for access to land and the value of government-retained equity, that time-limited subsidies to the private sector were relatively inefficient but there is a need for a fit-for-purpose subsidy to cover operational losses under private financing, there is a benefit of enabling community housing providers to cross-subsidise social housing in larger mixed tenure developments and a needs-based modelling approach to investment decisions.

Scope for response

- Advocate for a social housing supply that at least equates to the State average and ideally meets the requirements of local persons on the Victorian Housing Register waiting list.
- Advocate for the retention and renewal of existing social housing on the peninsula.
- Analyse and, if necessary, collect housing data about specific population cohorts to identify any local needs of metropolitan or State significance to underpin advocacy efforts.
- Have response to attracting new social housing that does not rely on “all eggs in the one basket” and that responds to diverse needs.
- Resource housing initiatives so that there are either short term gains or long-term involvement of third parties so that resourcing is difficult to undo. (i.e. don’t create conditions where gains made from political championing can be easily reversed)
- Encourage partnerships that may lead to new social housing projects.
- Be “shovel ready” with new projects for quick response to new funding.
- Build community ownership and acceptance of new social housing projects by dispelling myths and stereotypes about homelessness and social housing (community education).
- Identify any surplus Council land that is suitable for social housing and allocate it for this purpose, preferably through retaining land ownership and making it available for long term lease for social housing.
- Target the attraction of private capital impact investment, social impact investment, social impact bonds, philanthropic or other innovative funding streams for bespoke solutions.
- Negotiate developer contributions for affordable housing for all planning scheme amendments and significant planning permit proposals that would increase residential density.
- Strengthen the Planning Scheme in support of social housing including developer contributions.

Providing “last resort” housing options

The housing first model favours permanent housing over temporary housing however it does not altogether remove the need for temporary housing that people can turn to as a “last resort” before they find better, permanent accommodation.

Presently people may need to travel off the Peninsula because there is no functional emergency accommodation and caravan parks that have traditionally been accessed for emergency housing have been closing or focussing their market on tourists or residents who will purchase mobile homes. The major remaining access is on the Shire’s foreshore camping grounds with only seasonal opening.

Scope for response

- Advocacy for purpose built emergency housing
- Advocacy for additional rooming houses, preferably well designed with access to private ensuite and other facilities and appropriate management plans.
- Consider lengthening the foreshore camping season
- Consider providing overnight shelters as a least preferred, but maybe necessary, option given a housing first model supports long-term housing but there is an inadequate supply and shelter is needed from extreme weather.

Housing security

There are many retirement villages, caravan parks and lifestyle (mobile home) villages on the peninsula. Some are operated very successfully but for some, there can be a risk of issues including potential disruption and investment losses if the place closes or residents are forced to move, rising charges and fees and ineffective dispute resolution procedures. These risks are not always properly assessed by incoming occupants given the great attraction of the cheaper housing and a lifestyle with a village or holiday resort type lifestyle

The peninsula has holiday home and tourist accommodation markets plus a generally smaller rental market than the metropolitan area. These factors combine to make it more difficult to source secure, affordable rental housing, especially over Summer. Even aged people who have been long term renters but never homeless can with say, a change of owner or rise in rent, suddenly be facing homelessness.

The 2018 reforms of the Residential Tenancies Act have made significant improvements to housing security but the effectiveness of compensation provisions in assisting pathways to alternative housing is yet to be tested.

Scope for response

- Monitor the effectiveness of the 2018 reforms to the Residential Tenancies Act. If required, advocate for further legislative reform to give a fairer deal for firstly, renters and secondly, residents of retirement villages, caravan parks and mobile home villages. This includes effective dispute resolution processes and adequate compensation.
- Advocate for alternative long-term affordable accommodation for people affected by the closure of a caravan park or other accommodation facility.

Increasing housing diversity

The dwellings on the Peninsula are much more likely to be 3 or 4 bedrooms than those in Greater Melbourne.

There is a mismatch between dwelling size and household size on the peninsula shown by small households (2 or less persons) outnumbering small dwellings (2 or less bedrooms) by about two thirds compared to one half in Greater Melbourne.

More smaller dwellings could potentially better house singles and couples and free up larger older housing stock for redevelopment.

Scope for response

- Enable a mix of housing types on the Peninsula to cater for different households, including one and two bedroom dwellings to better match household needs.
- Encourage alternative forms of residential development to detached houses including residential villages, retirement villages, aged care facilities, new generation rooming houses, a range of different types of supported accommodation, crisis accommodation, co-housing and the like.

Better use of existing housing

The mismatch between household size and dwelling size indicates that the peninsula's housing stock is currently under-utilised. The community mindset seems to be that home-sharing, which could increase occupancy rates, is risky, and an arrangement of last resort.

Subsidised housing service programs to facilitate home sharing have had limited success on the peninsula but are still being trialled and operated in other places. In the private sector, shared housing is growing through online market places, social media and other apps that facilitate home-sharing.

Scope for response

- Promote the benefits of shared housing including boarding, homeshare programs, and rentals to households with unrelated people where safe and appropriate.
- Investigate a new home share program for the Peninsula that is supported by relevant homelessness services and real estate agencies.
- Encourage owners to release their holiday housing or other vacant housing for rental.
- Encourage landlords and the real estate industry to match tenants with dwelling size to prevent under-utilisation of housing.

Energy efficiency and accessibility

New housing is generally more energy efficient and accessible than older housing as laws have changed and are still changing for the better.

People who can afford newer housing are therefore more likely to have relatively lower heating and cooling costs and less need to move as they age. The reduction of energy costs for people on lower incomes is particularly important for their welfare.

There is no specific data kept about the proportion of housing that is compliant with universal design for all ability access however, anecdotal evidence indicates a significant shortage.

Scope for response

- Promote universal design Gold Level to landowners and developers.
- Encourage planning permit applications to be accompanied by information showing their degree of compliance with universal design principles.
- Support residents taking action to lower their energy costs.
- Advocate for continued and quickened reform of the building regulations in regard to universal design and greater energy efficiency whilst taking into account the potential for additional building costs that may affect housing affordability.
- Introduce an Environmentally Sustainable Development local planning policy into the Mornington Peninsula Planning Scheme.

Supporting people who are homeless or in housing stress

People who are homeless or at risk of homelessness are not all the same, they have very different needs and often unique circumstances. Some will be unable to afford their current housing because of a sudden drop in income through a job loss, or a departed spouse. Others maybe escaping violence or facing market barriers such as little wheelchair accessible housing or the high price of housing making it unaffordable for those on welfare benefits or low incomes. Experience of trauma and mental health issues may lead to difficulties in obtaining and maintaining stable housing. People may be living beyond their means, under threat of eviction, staying with family or friends, living in their cars or rough sleeping.

When you don't have a home, it is more difficult to look after yourself, access services and take part in work, school or other general community activities. Healthcare can become an issue and additional mental health problems may emerge.

Most people who are sleeping rough will seek a hidden place for their own perception of safety but others may seek the perceived safety of busy places. Extreme heat and cold can be life threatening.

A person-centred, trauma informed, collaborative, assertive outreach approach is needed where each person is valued and treated with respect. Safety for both the person and the wider community is paramount.

The Federal and State governments have programs to assist people without homes to access pathways into housing but there is not enough affordable housing to meet demand and there are barriers and limits to other assistance.

Keeping people feeling safe, valued and supported in their local community is a challenge. People will be under significant stress trying to survive without the security and facilities of a home. Access to shelter, water, food, power, phones, computers and storage, as well as transport, will be needed and this will impact on public places. The Mornington Peninsula has an added complexity as it is also home to a transient population of tourists who are not necessarily homeless, but electing to enjoy a nomadic lifestyle living out of their vehicles. There is a potential for this group of people to swell the number of people who might otherwise present for assistance or access to homelessness services such as shower facilities.

Homelessness is also stressful for the community and workers and volunteers in the welfare sector, when demand is too high for the available housing and other resources.

It is recognised that the activism of people who are homeless can be a powerful political tool in attracting proper funding of housing. Under Victoria's Charter of Human Rights and Responsibilities, every person has a right to freedom of movement including the freedom to choose where to live.

Scope for response

- Advocate for an appropriate supply of social and affordable housing and homelessness support and outreach services.
- Early intervention to prevent homelessness with assistance tailored to the needs of each person who is at risk.
- Prioritise available assistance according to vulnerability.
- Provide resources, and where appropriate, training for Shire officers, volunteers, community members and business owners who might be in regular contact with people who are homeless or at risk of homelessness.
- Support people who are homeless or at risk of homelessness by encouraging their connection to homelessness and other health and welfare services.
- Support integrated, assertive outreach action amongst relevant agencies in the interests of educating people who are rough sleeping about available homelessness and other health and welfare services.
- Support people to gain access to shelter, particularly in extreme weather.
- Equip towns with access to drinking water, toilets, shade and seating.
- Establish a network of engagement hubs where people who are homeless will regularly gather for additional resources and can connect up with visiting workers from housing and welfare agencies.

Support, and also show appreciation to, the organisations, workers and volunteers who work to assist people who are homeless or at risk of homelessness

People who are at risk

People who are homeless

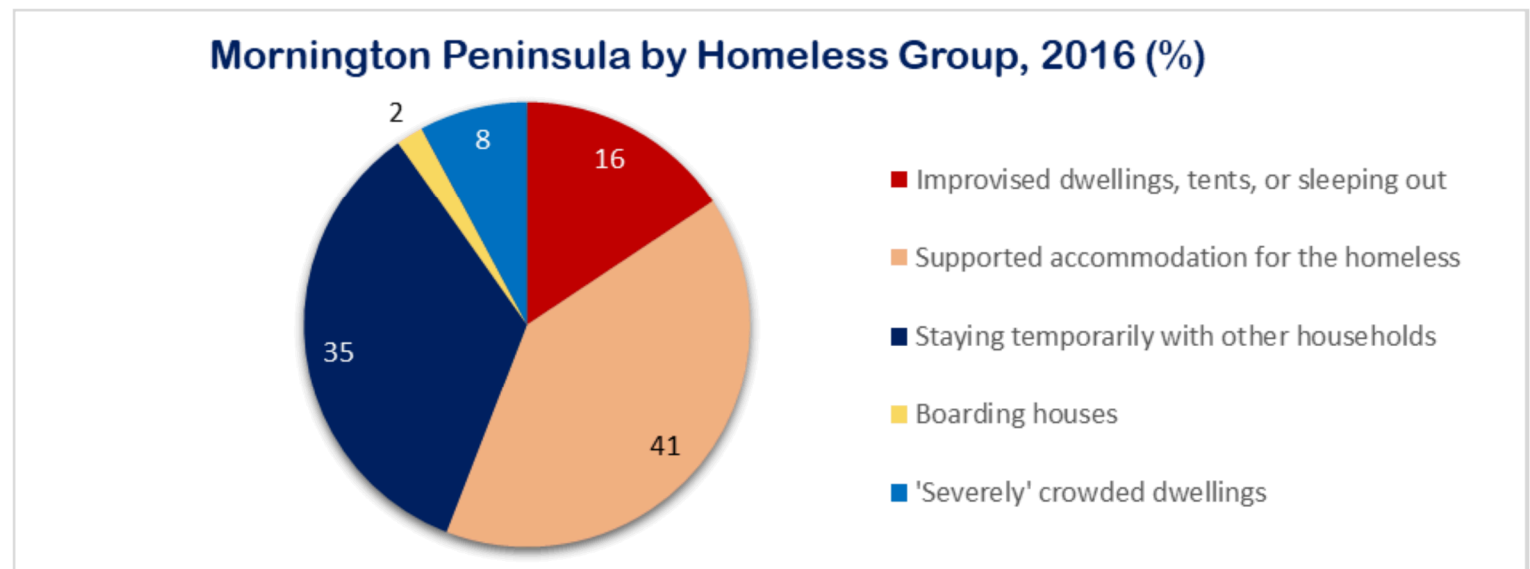
Homelessness has been increasing on the Mornington Peninsula and also in the wider region as found by the Southern Homelessness Services Network, ABS Estimates Homelessness Estimates 2016 Southern Region Report (SHSN). The information in this section is largely extracted from that report.

The number of people counted as homeless increased by 10% between 2011 and 2016 with **a total of 298 people counted as homeless in 2016**.

Figure 11 shows their distribution between homelessness groups.

The peninsula has unique characteristics within a region that in 2016 accounted for 28% of all homeless Victorians. The differences within the region can be seen in figures 12, 13 and 14.

Figure 6 Mornington Peninsula Homelessness Groups, 2016 (SHSN, p19)



16% of people counted as homeless in Mornington Peninsula were in the sleeping rough category compared to 4% for the Southern Region. 35% of people counted as homeless in Mornington Peninsula were staying temporarily with other households which is far higher than for the Southern Region (9%) and Victoria as a whole (12%).

41% of people counted were living in supported accommodation which is a higher proportion than the Southern Region (25%) and Victoria as a whole (29%). Only 8% were living in severely crowded dwellings which is far lower than the proportion of people in this category for both the Southern Region (39%) and Victoria (36%). Only 2% of the people counted as homeless in Mornington Peninsula were living in boarding houses compared to 23% across the Southern Region.

In the region, the Mornington Peninsula, Frankston and Port Phillip were the municipalities with the highest number of people living in improvised dwellings, tents or sleeping out.

Experience indicates that on the Peninsula most people living in this manner would be living in foreshore and bushland areas.

Figure 7 Difference by homeless group between 2011 and 2016 for the peninsula and Victoria (SHSN, p19)

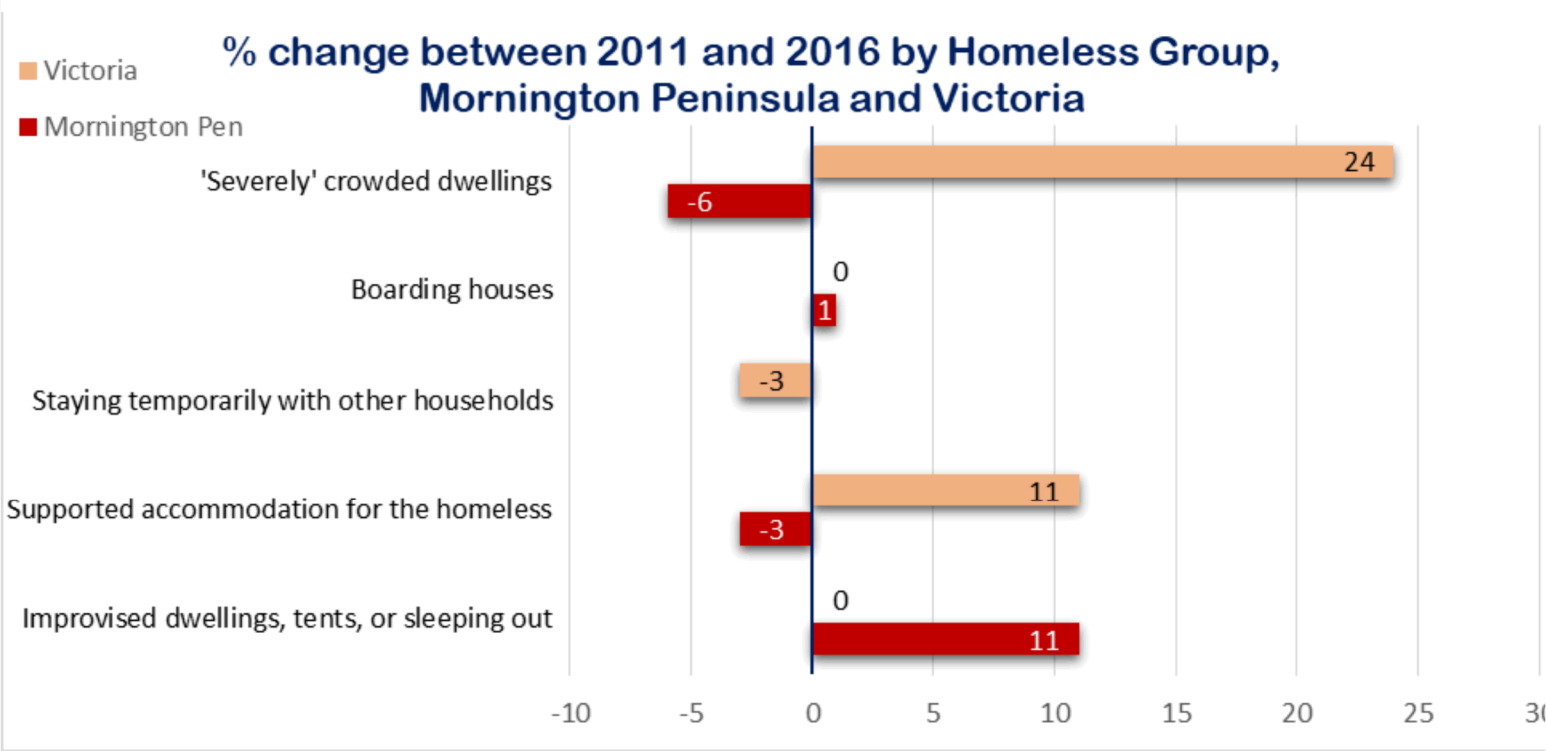


Figure 13 Southern region LGAs by homeless group 2016 (SHSN, p8)

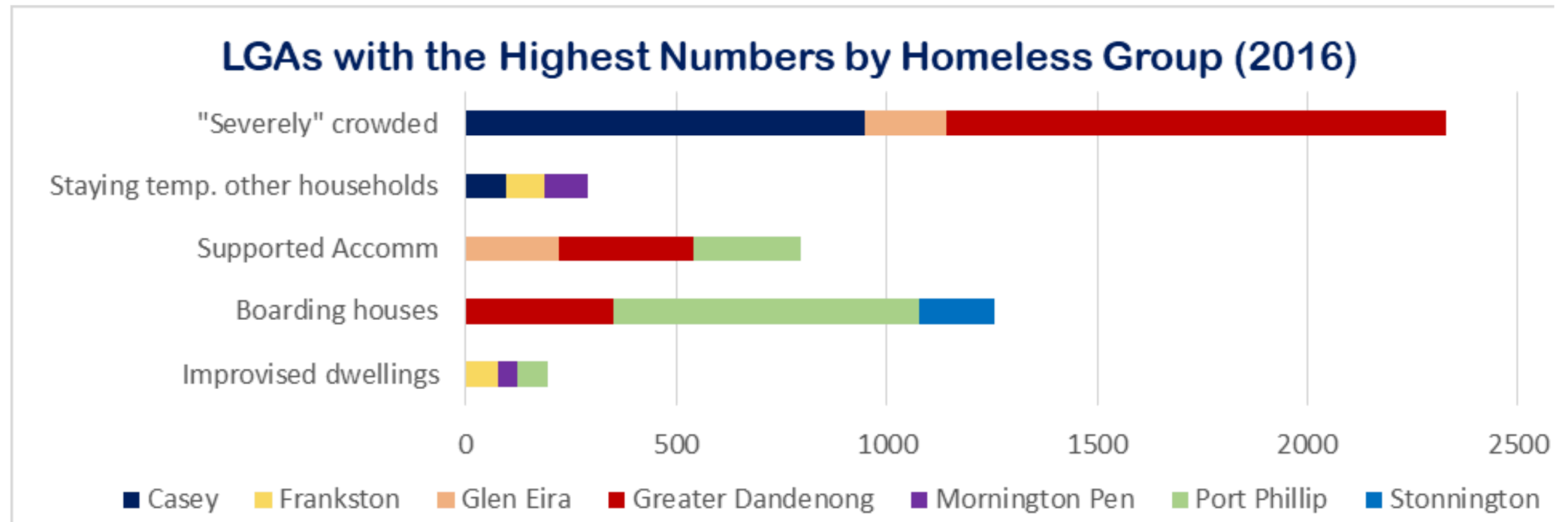


Figure 8 Change in southern region LGA ABS homelessness census data between 2011 and 2016 (SHSN, p6)

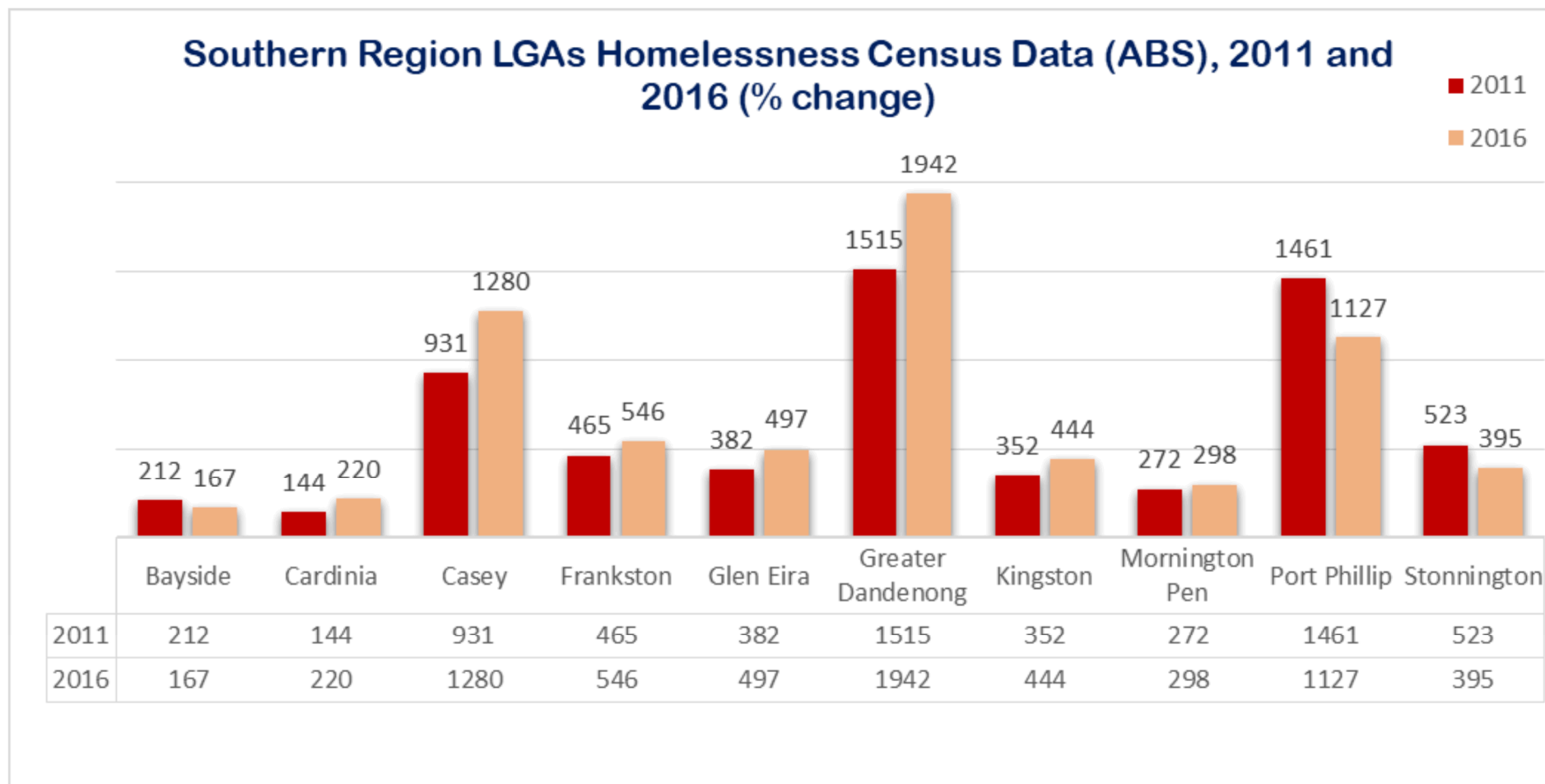
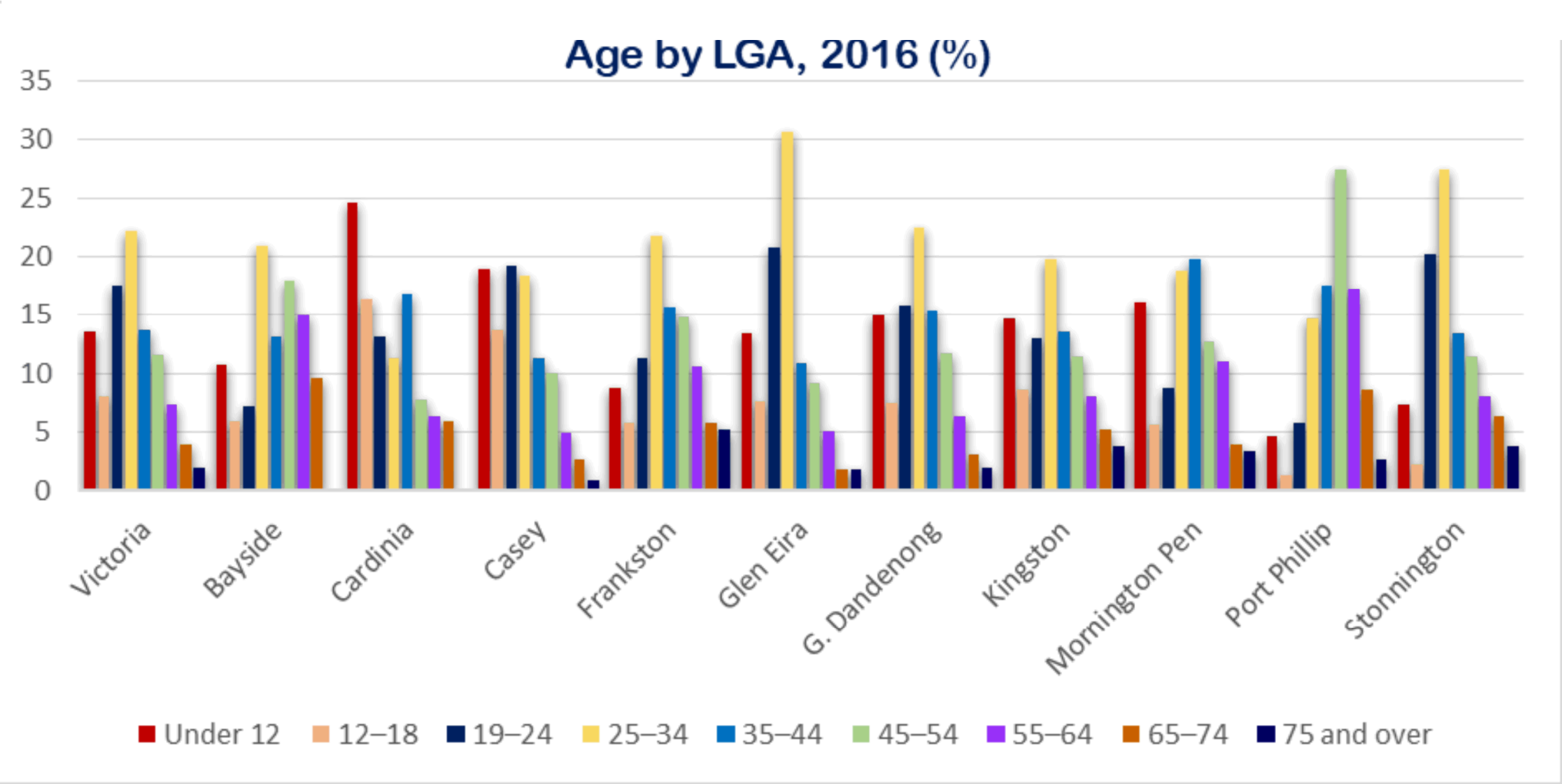


Figure 9 Southern region LGA ABS homelessness estimates by age 2016 (SHSN, p7)



Older people

Older people who are renting without any significant wealth to draw upon become vulnerable to losing their homes. This can be triggered through sale of the property, rises in rent, loss of a partner's income or the shortage of suitable rental properties on the market.

Even where homes are owned, older people with limited assets may have difficulty funding home alterations (e.g. universal design improvements and energy efficiency) to enable them to age well in place.

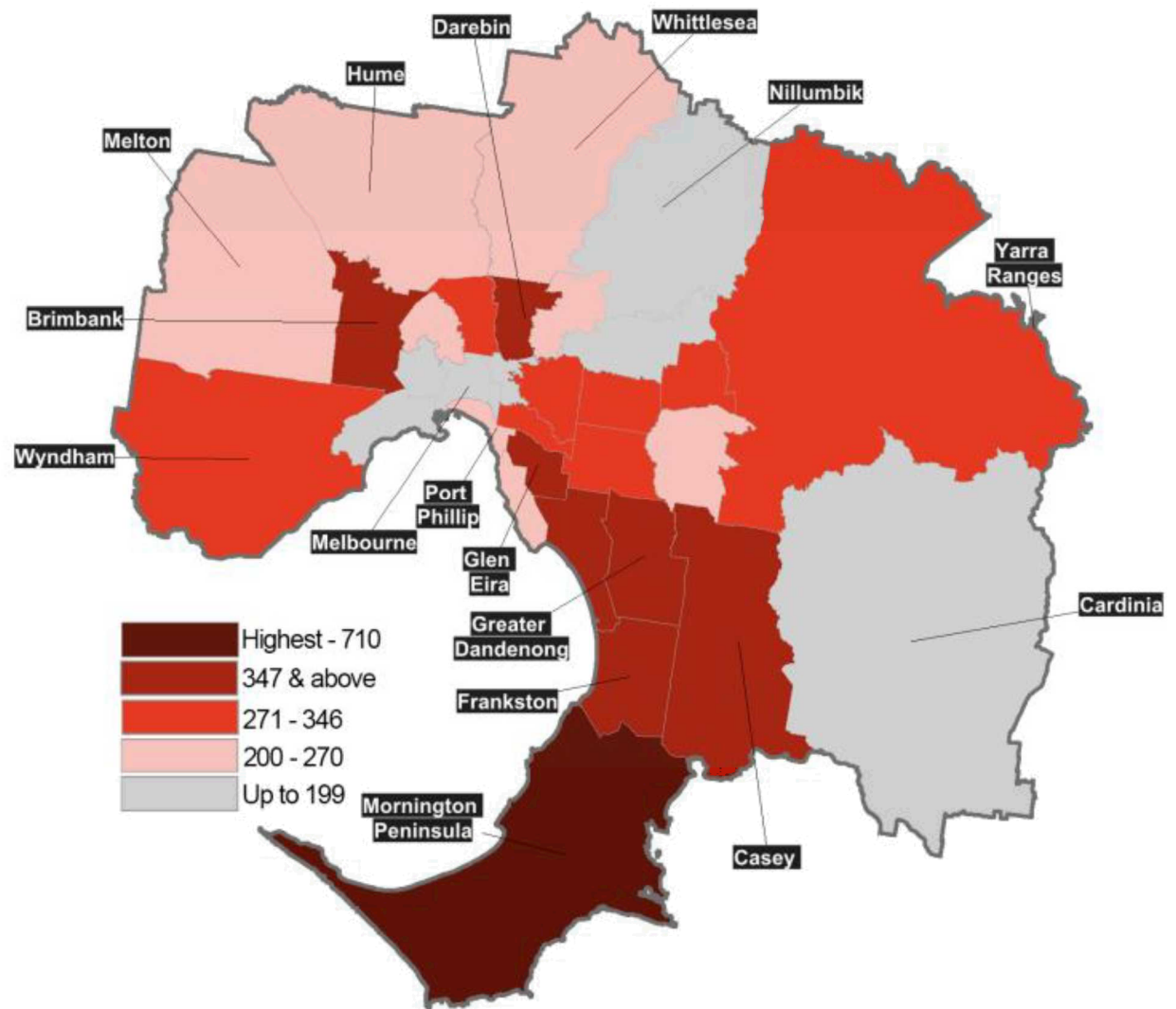
In June 2017, there were **24,104 people receiving the aged pension** on the peninsula. most of whom are assumed to own their own homes.

Of these, there is a substantial number of home owners. However, there is also a significant number people over 65 years who are low income renters as shown in figure 16. Research in 2013 by Sharam et al shows that with 710 people, the peninsula had the **most older, low income renters across the metropolitan area.**

Scope for response

- Advocacy and partnership building for new projects
- Support increased diversity in the types of affordable housing (e.g. an equity land trust caravan parks, residential villages, dependent relative units and shared housing)

Figure 10 2013 Melbourne metropolitan area, couple and single Renter households 65+ years (singles income \$400–599 per week, couples income \$600–799) (Sharam et al, 2016, p60)



People who are unemployed

In September 2019, there were **3,417 unemployed people** on Newstart payment. This was the sixteenth highest of any municipality in Victoria.

Australia-wide, of the people who started Newstart payments between 1 October 2017 and 30 September 2018 only 61.4% of people exited Newstart within 12 months. (data.gov.au/data/dataset/dss-payment-demographic-data accessed at 13 February 2020).

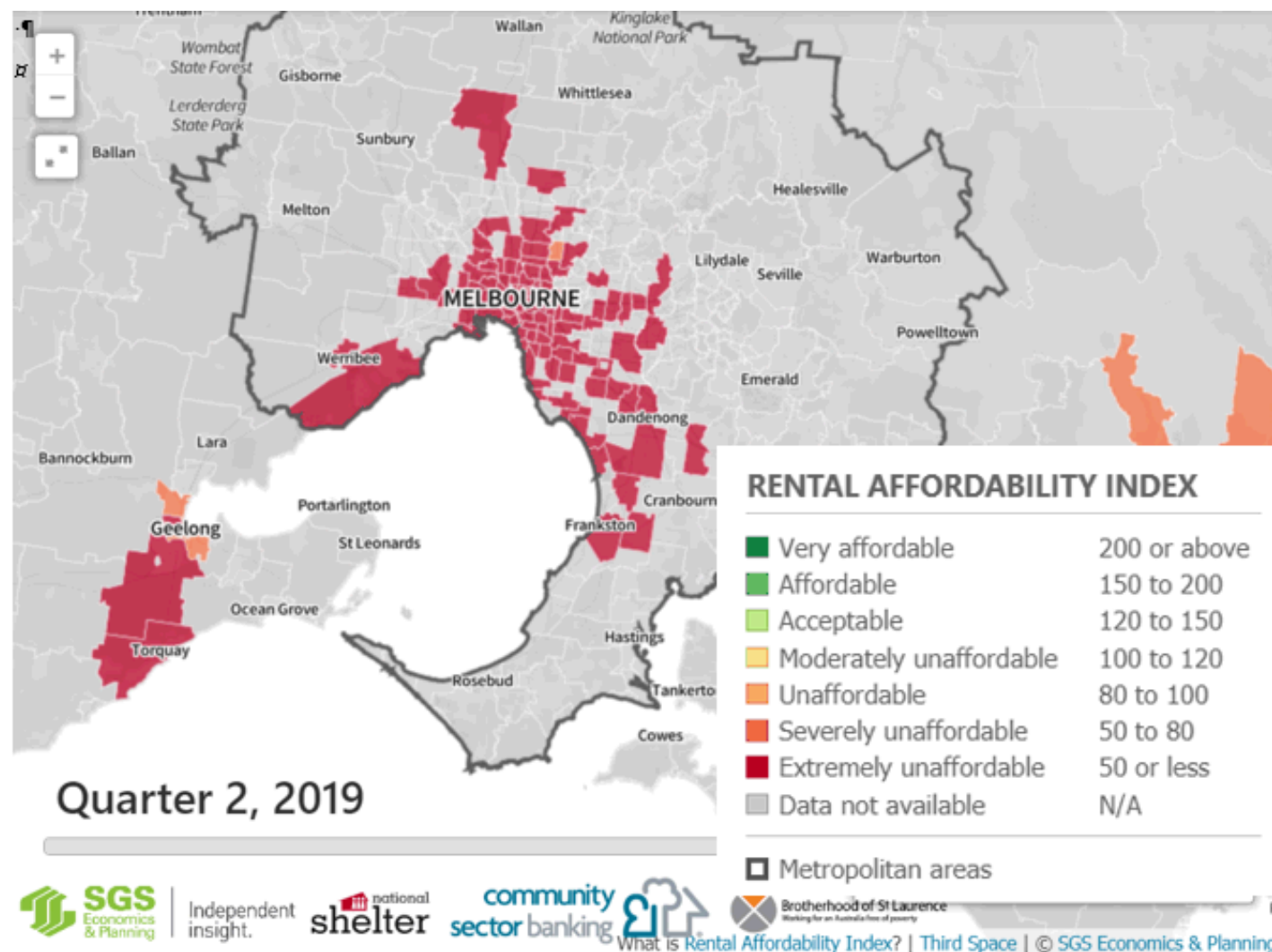
Prolonged periods on Newstart are likely to erode savings and housing options, particularly for those who don't own their home. There may be no practical option other than to take up couch surfing, living in a car or rough sleeping. Even rooming houses are likely to be unaffordable if other essential living costs are to be met.

The SGS Economics and Planning Rental Affordability Index for Quarter 2, 2019 shows that for a single person on benefits with an estimated annual income of \$20,000 all accommodation across the metropolitan area was severely or extremely unaffordable. See figure 17.

Scope for response

- Advocacy and partnership building for new projects
- Encourage shared housing.
- Encourage pathways to jobs and employment assistance services.

Figure 11 Rental affordability Quarter 2, 2019 for single person on benefits (SGS Economics and Planning Rental Affordability Index)



People who have a disability

Not always, but often, a person with a disability may require a specially designed home or a home associated with particular support services to meet their needs.

There is a significant **shortage of suitable homes**. Whilst building regulations are moving more towards universal design to provide better access this change is not fast enough to supply a suitable stock of accessible homes on the peninsula.

People with sufficient assets may resort to building their own home, whilst people on lower incomes looking for a **rental property** may face **barriers** that can only be overcome through sharing housing, the provision of social housing, living in a supported residential service (there are three of these on the peninsula), aged care facility or staying at home with the support of a caring family.

The scale of the demand is indicated by the number of people on a Disability Support Pension (DSP), 4,712 people in September 2019, amongst whom there will be diverse housing needs. (data.gov.au/dataset/dss-payment-demographic-data accessed 13 February 2020)

Some people may need support to navigate through the complexity of the private rental market, the red tape of the VHR or to maintain a tenancy over time.

There are people who may not qualify for the Disability Support Pension but who will be covered by the National Disability Insurance Scheme (NDIS).

It is expected that about 6% of the people who are covered by the NDIS will have an extreme functional impairment or very high support needs that will qualify them for Specialist Disability Accommodation (SDA). There are special standards for SDA housing over and above those set out in the normal Building Regulations that need to be met.

It is understood that there is limited existing housing stock that will meet these NDIS standards and that new housing will need to be specially constructed to meet the demand for SDA accommodation.

The NDIS system does not directly build housing but it enables people to invest in housing to meet their needs, however there may be barriers to an individual's SDA payments fully covering the cost of obtaining an SDA compliant dwelling. The people who need SDA will generally be relying on third party developers to build the SDA as part of their non-profit operations (e.g. a registered housing agency) or as a private developer.

The actual number of people who may qualify for SDA and the capacity of the market to meet the need on the peninsula is yet to be determined. However, indicative modelling by Luke Bo'Sher of Disability Services Consulting indicates that there will be **175 NDIS participants with a housing payment in their plan on the peninsula, with around 130 of these already living in specialist accommodation and 50 new housing places needing to be built.**

In addition to this demand, there will be the much greater demand for affordable housing from NDIS participants who only have access to Supported Independent Living and Commonwealth Rent Assistance payments.

There are two grassroots community organisations seeking additional housing for adults with intellectual disabilities, particularly those who are living at home with ageing carers. Both these groups, the Frankston Peninsula Carers Inc. and Community Lifestyle Accommodation Ltd have had fund raising success in stimulating select new housing projects but there is a view that the system, even with the NDIS, will not meet the demand.

Scope for response

- Advocacy and partnership building for new projects.
- Support increased diversity in the types of affordable housing (e.g. an equity land trust caravan parks, residential villages, dependent relative units and shared housing)

People who have a low income

Low income single persons, including older persons, comprise about 80% of local demand for social housing and this demand is expected to continue over the next 10 years. (HillPDA Consulting, 2018)

As an indication of scale, in September 2019, the following Centrelink payment benefits were made in the Peninsula:

- 1,867 Low Income Cards.
- 7,949 Commonwealth Rent Assistance payments.
- 35,081 Pensioner Concession Cards

(data.gov.au/data/dataset/dss-payment-demographic-data accessed 13 February 2020)

Households of low income are more at risk of losing their housing as they generally have less wealth to call upon if their housing costs increase. They may need special assistance to sustain their housing tenure or successfully move from one tenure to another.

The Shire's Housing and Rental Affordability Report February 2016 showed house and rental prices have generally increased faster than their metropolitan counterparts.

The report using 2014 data found the median house price was only affordable for a median family household to purchase in Baxter, Crib Point, Hastings and Capel Sound and updated data since then for 2017 shows no town is any longer affordable.

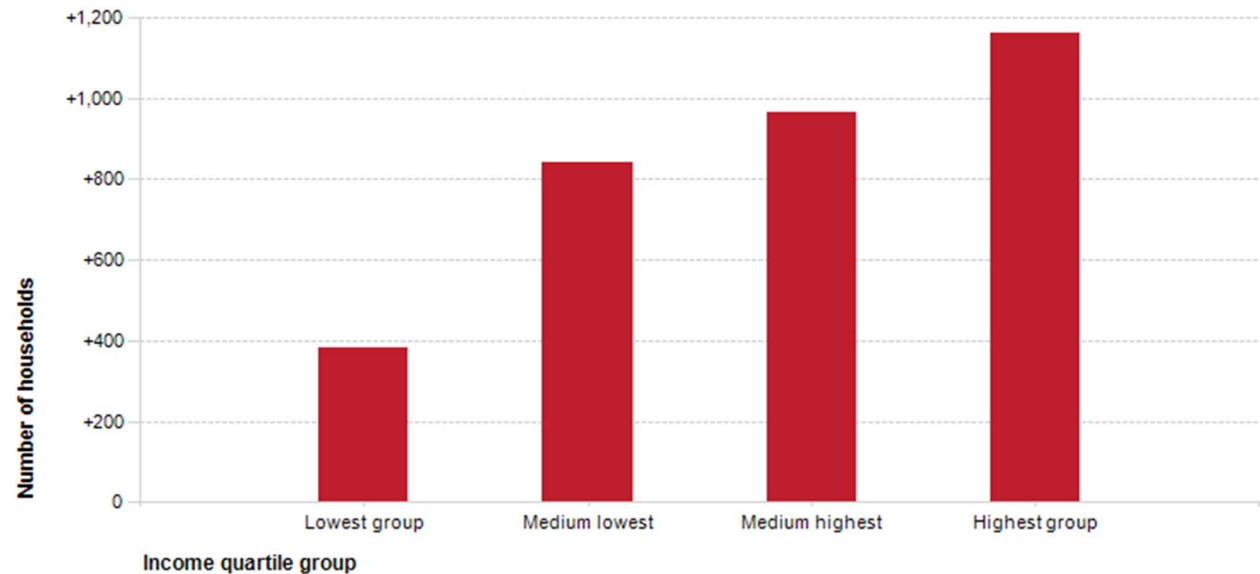
The results suggest that renting has become a more affordable alternative to buying. This is not confined to the peninsula but it becomes more significant when combined with gentrification processes.



Figure 12 Indicators of gentrification

Change in equivalised household income quartiles, 2011 to 2016

Mornington Peninsula Shire

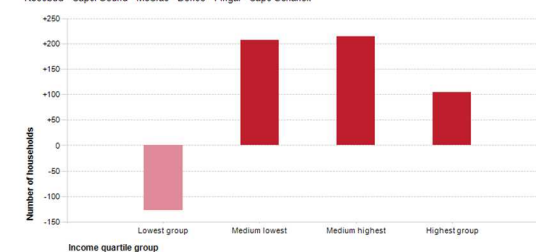


Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data)
Compiled and presented in profile.id by .id, the population experts.

.id
the population experts

Change in equivalised household income quartiles, 2011 to 2016

Rosebud - Capel Sound - McCrae - Boneo - Fingal - Cape Schanck



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data)
Compiled and presented in profile.id by .id, the population experts.

.id
the population experts

Rosebud-Capel Sound-McCrae-Boneo
-Fingal-Cape Schanck area

Figure 18 is an indicator that gentrification is occurring. It shows that between 2011 and 2016, the community has had a comparative greater growth in wealthy households. There has also been a drop in the poorest households in one of the more affordable areas including Capel Sound.

Population growth may continue to push up median house prices given the sea-change and holiday home attractiveness of the peninsula and the scarcity of production in new affordable housing.

Research by Phillips and Joseph in 2017 about regional housing supply and demand shows the Mornington Peninsula SA3 area with a shortage of 1,193 dwellings is already in the **top 10 of Australian regions with housing shortages**. See figure 19.

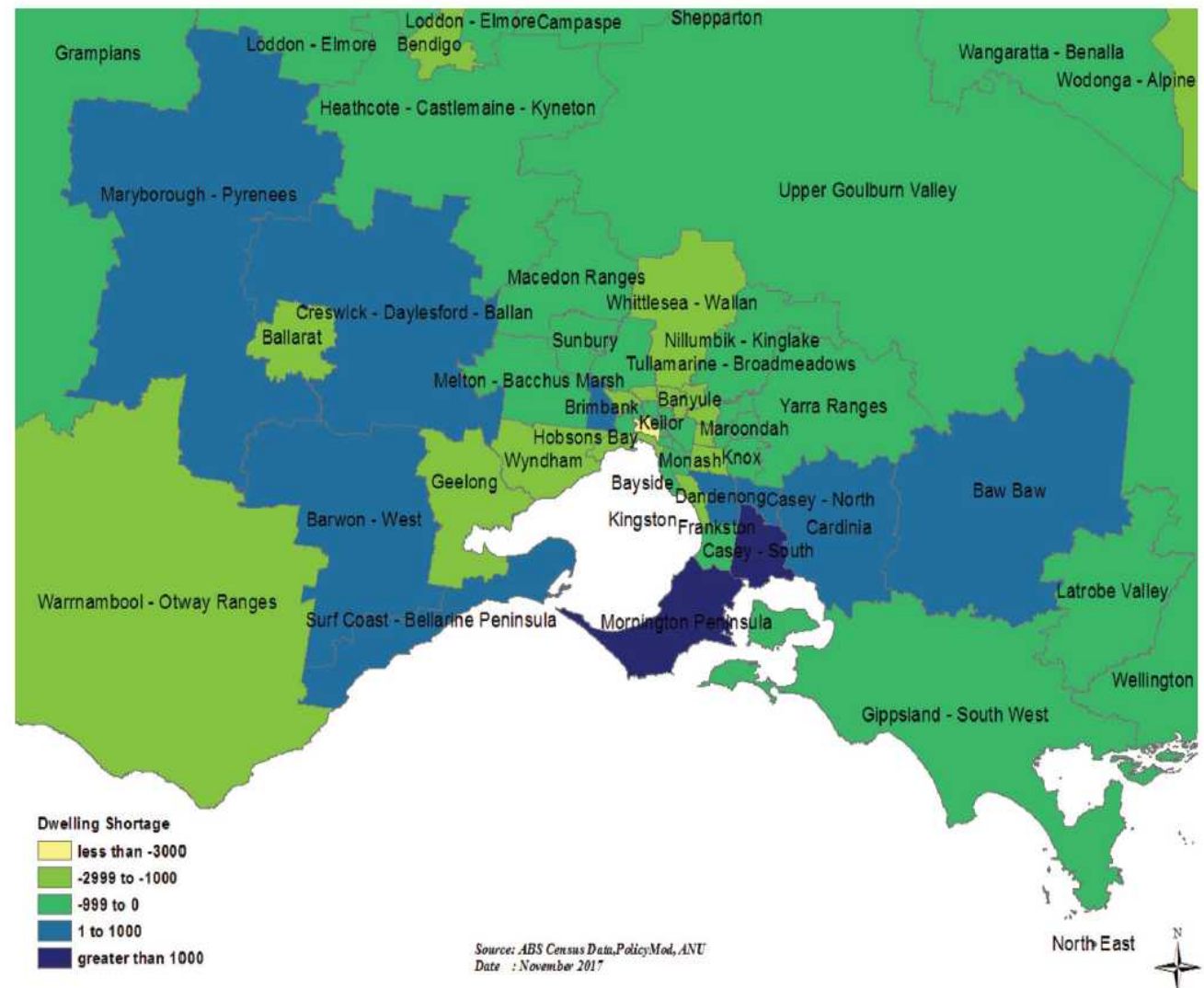
The Mornington Peninsula has constraints (under-supply of social housing, relatively small stock of smaller dwellings, a smaller permanent rental market and limited public transport) that, with other factors, is likely to push low income households, particularly small, non-family households away from their home communities, into other areas outside the Peninsula to access more affordable housing.

Scope for response

- Advocacy and partnership building for new social housing projects
- Encourage new generation rooming houses, boarding and shared housing.
- Support early intervention to prevent loss of private rentals including private rental assistance, budgeting, advocacy and legal support.

Figure 13 Dwelling shortage

Source: Phillips, B & Joseph, C (2017) *Regional housing supply and demand in Australia Working Paper No. 1/2017*, ANU Centre for Social Research and Methods (Figure 7).



People who are young

Young people are vulnerable to homelessness through a range of factors including family violence, relationship breakdown, disengagement from education, unemployment and an undersupply of affordable housing.

The Shire's Youth Services focusses on primary programs for the prevention of homelessness with some personal support for those who are directly affected including referrals to specialist services.

Fusion Mornington Peninsula operates from Council land at Mount Martha with a program for live-in support for young people between the ages fifteen and twenty-one. The program assisted 32 young people with accommodation episodes in 2016/2017. Fusion also undertakes other community based work that would contribute to preventing homelessness.

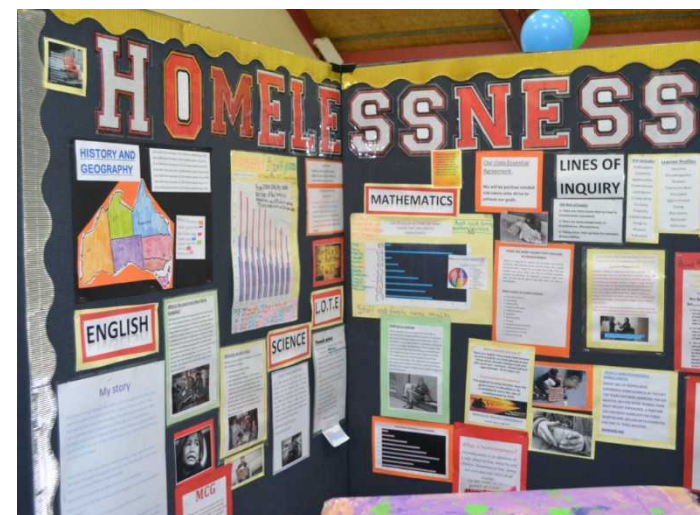
There is a Youth 2 Campaign that is supported by agencies including the Frankston – Mornington Peninsula Primary Care Partnership, The Salvation Army – Homelessness service, White Lion, Headspace, Melbourne City Mission, Brotherhood of St Laurence, NEAMI National, Frankston City and Mornington Peninsula Shire that is advocating for young people's housing needs across Frankston and the Mornington Peninsula.

The 2016 census recorded 10,948 persons aged 12 to 17 years and 10,843 aged between 18 and 24 years (proportionally lower than average for Greater Melbourne). The degree of homelessness is indicated by 17% of presentations at The Salvation Army – Homelessness' Rosebud office during 2018/2019 being by people who were 24 years or younger. In the wider context, in September 2019, there were 240 people receiving a Youth Allowance (other) and 673 people receiving a Youth Allowance (student and apprentice). (data.gov.au/dataset/dss-payment-demographic-data accessed 13 February 2020) These low incomes signal a vulnerability to housing stress.

Scope for response

- Advocacy and partnership building for new projects
- Support programs to prevent homelessness.
- Establish local crisis accommodation and a youth foyer.
- Support new generation rooming houses, boarding, smaller housing, shared housing.

Figure 20 Mornington Primary School students' study of homelessness



People with young families

Young families, like other vulnerable groups, may be in housing stress because of low incomes and be struggling to avoid adverse impacts upon the growth and development of their children.

An insight into the extent of homelessness for the most vulnerable households with very young children is given by a Shire survey. The survey between 1 September and 31 December 2018 of 120 families with young children supported by the the Shire's Enhanced Maternal and Child Health Program found that 33 (27.5%) were homeless according to the Australian Bureau of Statistics' definition of homelessness.

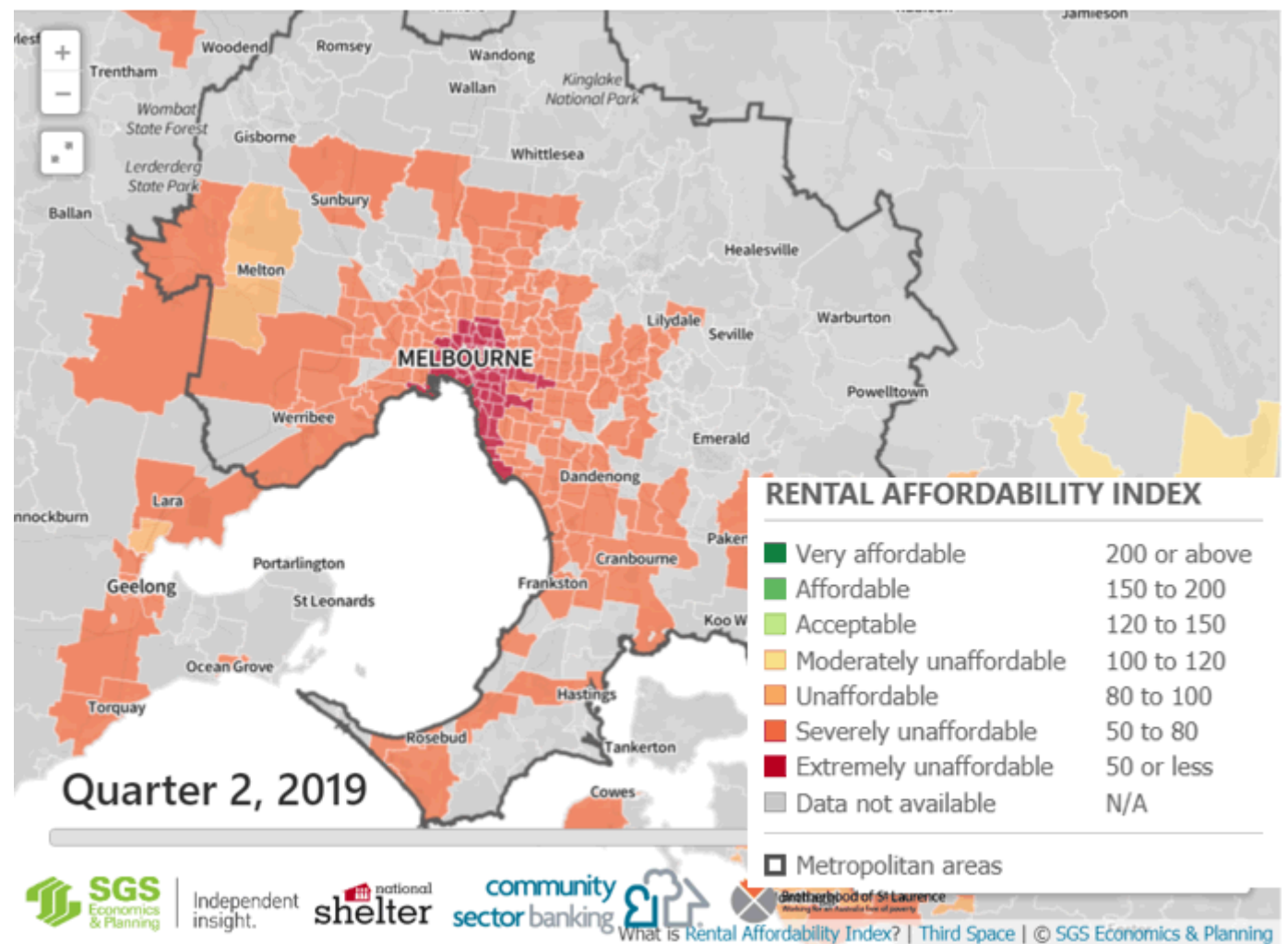
In September 2019, there were 180 people receiving a Parenting Payment – Partnered and 1,325 people receiving a Parenting Payment – Single. (data.gov.au/dataset/dss-payment-demographic-data accessed 20 June 2018)

Figure 21 shows that in the second quarter for 2019, for a single part-time worker parent on benefits with an indicative gross annual income of \$40,000 rental accommodation would be severely unaffordable.

Scope for response

- Advocacy and partnership building for new projects.

Figure 14 SGS Rental Affordability Index, Quarter 2, 2019 for a Single part-time worker parent on benefits



Aboriginal and Torres Strait Islander people

The ABS 2016 census recorded an Aboriginal and Torres Strait Islander population of 1,304 people, being a 0.3% higher proportion of the total population than recorded for Greater Melbourne.

In terms of access to housing as recorded in the ABS 2016 census, Aboriginal and Torres Strait Islander households compared to other households on the peninsula are proportionally:

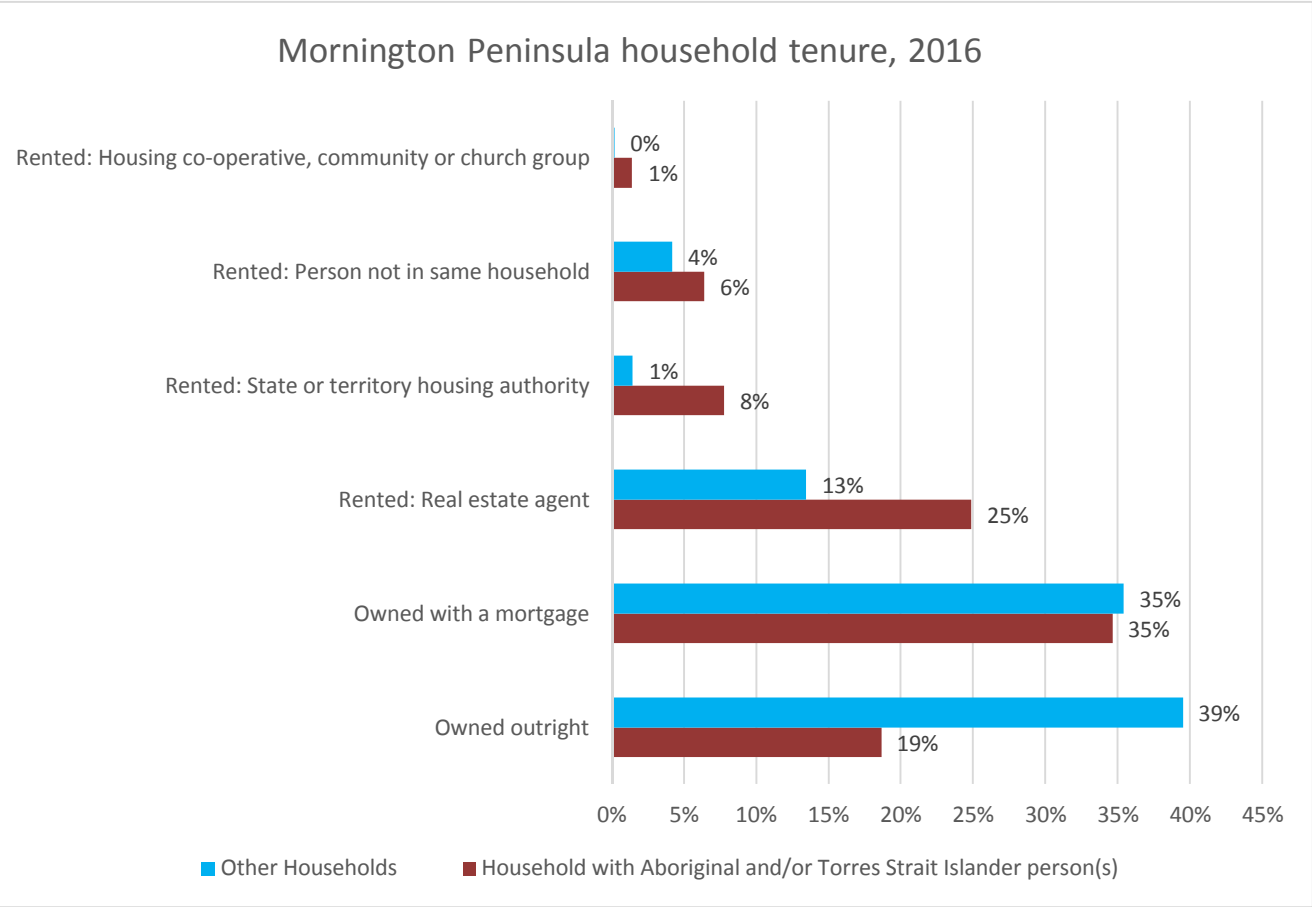
- Just as likely to own a mortgaged home.
- About half as likely to fully own their home.
- About twice as likely to be in private rental.
- More likely to rent social housing

This exposure to the private rental market together with generally greater health and wellbeing concerns in the Aboriginal and Torres Strait Islander community creates a vulnerability to homelessness.

Scope for response

- Advocacy and partnership building for new projects
- Support early intervention to prevent loss of private rentals including private rental assistance, advocacy, budgeting and legal support.

Figure 15 Mornington Peninsula household tenure, 2016



Source: ABS Census 2016

Plans and strategies with an impact upon housing

Planning for housing on the peninsula must be undertaken in the context of State planning, operational and funding systems. Key online links are contained in the reference section of this document.

Under the *Planning and Environment Act 1987*, one of the objectives for planning is to facilitate the provision of affordable housing in Victoria. The Victoria Planning Provisions, which are a part of every planning scheme in the State set out State policy for the planning of settlements, housing and residential development.

Metropolitan Regional Housing Plans are proposed to implement the metropolitan strategy, Plan Melbourne and inform updates to local housing strategies and planning schemes with a 2051 timeframe. Capacity, supply and infrastructure issues including preferred locations for medium- and higher-density housing and matters of housing diversity and affordability are expected to be addressed together with policy, statutory planning and infrastructure frameworks and actions needed for short-term priorities. (Plan Melbourne Implementation Actions: Plan Melbourne 2017-2050)

The State Government budget, guided by the Victorian Infrastructure Plan, is a major influence on the resourcing of social and affordable housing. The State's housing assistance initiatives are described under its Homes for Victorians strategy. The State Disability Plan 2017 – 2020 also has a health housing and wellbeing pillar ("I live well") with the following key priorities.

Universal design	coordinate a whole-of-government policy incorporating universal design principles and immediately apply universal design approaches across a range of infrastructure programs and projects
Housing	increase the accessibility and affordability of housing for people with a disability by using private rental brokerage and increasing the availability and supply of accessible social housing that is suitable for people with a disability
Building requirements	advocate to strengthen the National Construction Code, improve the design of new apartments and implement our election commitment to improve domestic building regulations for older people and people with a disability

The State requires Councils to prepare various plans at the local level to supplement State planning. The key provisions of relevant local plans with an impact on affordable, appropriate and available housing are the Council Plan, Mornington Peninsula Planning Scheme, Health and Wellbeing Plan, Housing and Settlement Strategy, Disability Inclusion Plan and Positive Ageing Strategy and these are brought together in the following tables and supplemented with further detail as part of this Triple A Housing Plan. The Triple A Housing Plan supersedes the Social and Affordable Action Plan and the Homelessness Action Plan.

Under the *Local Government Act 1989 Section 3A*, the purpose of Local Government pertains to "peace, order and good government". A Council has a range of objectives and one of these at Section 3C(2)(c) of the Act is "to improve the overall quality of life of people in the local community". A key mechanism for this governance is for Council to prepare a Council Plan. The Council Plan is supplemented by the requirement of the *Public Health and Wellbeing Act 2008* for a Municipal Public Health and Wellbeing Plan to, amongst other matters, "identify goals and strategies based on available evidence for creating a local community in which people can achieve maximum health and wellbeing".

Under the *Planning and Environment Act 1987*, Council is a planning authority for the Mornington Peninsula Planning Scheme and must regularly review the Scheme including planning for the supply of residential land and the nature of housing. As part of this work, Council has adopted the Housing and Settlement Strategy, 2020 which will help guide future land use planning actions. This may include amendment of the Planning Scheme subject to the approval of the Minister for Planning.

The Mornington Peninsula Planning Scheme, Planning Policy Framework, Clause 16 Housing includes the following preamble:

Clause 16 Housing

- Planning should provide for housing diversity, and ensure the efficient provision of supporting infrastructure.
- Planning should ensure the long term sustainability of new housing, including access to services, walkability to activity centres, public transport, schools and open space.
- Planning for housing should include the provision of land for affordable housing.

(www.planning.vic.gov.au/schemes-and-amendments/browse-planning-schemes accessed at 14 February 2020)

Table 1 Triple A Housing Plan Outcomes and Strategic Objectives

Council Plan (relevant extracts)	Triple A Housing Outcomes (nested under the Council plan)	Triple A Strategic Objective (See pp 31-48 for related actions under relevant plans)
Our Place <u>Community outcome</u> Protection and enhancement of the unique natural and built characteristics of the Mornington Peninsula. Inclusive, functional and accessible places. Strong resilience and adaption to climate change. <u>Strategies</u> Advocate for and facilitate sustainable housing options for our community. Advocate for social welfare and social justice issues and initiatives. <u>Major initiatives</u> Prepare the Housing and Settlement Strategy and establish associated planning scheme amendments. Implement the Triple A Housing Committee strategic actions and outcomes.	<u>Social housing supply</u> The supply of social housing is increased to satisfy the needs of local persons on the Victorian Housing Register waiting list or, is at least, equivalent to the State average. <u>Planning</u> An appropriate supply of well-designed, housing to meet the diverse needs of the growing local community, including the need for affordable housing, whilst protecting the green wedge and the special role and character of the Mornington Peninsula. <u>Location of new social housing</u> New social housing is generally located in Rosebud, Mornington and Hastings or within walkable distance of public transport but not rejected in other locations. <u>Universal design and energy efficiency</u> Old housing is altered and new housing is built according to energy efficient principles and universal design principles to at least a Livable Housing Gold level standard.	<u>Advocate for housing system funding and reform</u> 1. Supported by evidence, advocate for equitable reforms and resourcing of the public housing, welfare, financial, taxation, residential tenancy, foreign investment, government surplus land, land use planning and building systems to bring affordable, appropriate and available housing to the nation, Victoria and the Mornington Peninsula. <u>Facilitate housing research, information sharing and networking</u> 2. Facilitate research, information sharing and engage with key stakeholders for effective coordination and improvements in the housing system and related services. <u>Plan for affordable housing through the Planning Scheme</u> 3. Use the land use planning system to plan for at least a 15 year supply of housing, including land for affordable housing, and negotiate developer contributions when the planning scheme is amended or there are significant applications to increase residential density. <u>Increase housing diversity and the supply of appropriate housing</u> 4. Increase the diversity of social and affordable housing types with appropriate supply and good design to respond to the needs of the community, including: • Public housing and community housing including cooperative housing. • Smaller housing for private rental. • Energy efficient design. • Shared housing (e.g. to prevent under-utilisation of dwellings). • Rooming houses including private ensuites and limited kitchen facilities. • Adaptable housing that complies with Universal Design principles. • Co-housing, rent to buy, build to rent, shared equity and other models. • A range of purpose built supported accommodation types (e.g. for people with disabilities, hospital step-up and step-down accommodation, accommodation with available support services e.g. personal/nursing care) Housing of last resort (i.e. youth and adult crisis accommodation, refugees).

Council Plan <i>(relevant extracts)</i>	Triple A Housing Outcomes <i>(nested under the Council plan)</i>	Triple A Strategic Objective <i>(See pp 31-48 for related actions under relevant plans)</i>
Our Wellbeing <u>Community outcome</u> A healthy, happy, inclusive and active community. <u>Strategies</u> Implement community planning, advocacy and support services that build an accessible, inclusive and engaged community. In partnership with community stakeholders, improve community services across the peninsula. <u>Major initiatives</u> Implement the Municipal Public Health and Wellbeing Plan. Implement the Positive Ageing Strategy. Support and implement strategies and outcomes in the Disability Action Plan. Our Prosperity Our Connectivity	<u>Council role</u> Council responsibly carries out its regulatory functions, advocates to and works with others for a better housing system including integrated support for people in housing stress, keeps and optimises use of its own social housing properties and seeks to incentivise additional social and affordable housing. <u>Homelessness services</u> People without homes are treated with respect and have access to shelter, food and basic utilities in a context that prioritises health and safety, pathways into accommodation and community inclusion. <u>Integrated housing assistance</u> All housing assistance services, governments, registered housing providers and community organisations will work in a collaborative manner to both prevent homelessness and provide homelessness support services. <u>Active community</u> Homelessness is destigmatised and people who are homeless or in housing stress are readily accepted, included and assisted by the community.	<u>Incentivise social and affordable housing</u> 5. Incentivise additional social and affordable housing with flexibility for diverse, timely initiatives responding to new opportunities, particularly ones that benefit people on very low incomes or increase the range of affordable housing types (e.g. an equity land trust). Incentives should preferably perpetually secure contributions for the benefit of the Mornington Peninsula. They may include: • Discounted lease or sale of Council property at least once every three years. • Entering into partnerships etc. with housing providers to: ◦ Obtain State funding for renewal of Council owned housing; or, ◦ Acquire surplus public land, or other land, for housing projects. • Other financial housing assistance mechanisms (e.g. rate rebates, grants, subsidies) for funding through Council's normal budgeting process. • In-kind support of projects. • Facilitation of approval processes. <u>Encourage community-led social and affordable housing projects</u> 6. Encourage community-led social and affordable housing initiatives including shared housing and developer contributions. <u>Inclusion of people who are homeless</u> 7. Encourage the voice of, tackle stigma and otherwise support and seek community inclusion of people who are homeless, including at risk: • Aboriginal and Torres Strait Islanders with limited incomes. • Young people, particularly those living out of home on a youth allowance. • Ageing people, particularly those with unsuitable or unaffordable housing. • People with a disability, including people living with ageing carers. • People with complex needs e.g. mental health/substance abuse issues • Victims of family violence. • People with limited incomes who are in financial stress. (e.g. unemployed) • People living with insecure tenure (e.g. vulnerable to loss of a private rental, or site in a residential village or caravan park)

Our Place: Background and actions

Background

Affordable housing, according to the Metropolitan Strategy, is "...housing that is appropriate for the needs of a range of very low to moderate income households, and priced (whether mortgage repayments or rent) so these households are able to meet their other essential basic living costs." This includes public housing and community housing (affordable rental housing managed by a not-for-profit organisation) which, as a group, are commonly referred to as social housing.

While local government does not have a mandated role as a housing provider, it does have responsibilities in matters concerning housing, notably land use planning, administration of health regulations and the design and management of public spaces and buildings. This, and other, Councils have sometimes contributed to more direct housing contributions when State and Federal government actions are seen to be inadequately serving local communities.

Access to affordable and appropriate housing has been aligned directly with enhanced health and wellbeing outcomes. Some key factors influencing this include housing supply, income and proximity to local services and public transport.

People experiencing homelessness or at risk of homelessness and those in inappropriate housing may experience social isolation and exclusion; mental health issues; poor health in times of extreme weather (heat and cold) and disrupted education and employment.

This in turn, places increased burden on health, welfare and justice systems as well as impacting the local economy. Community safety is widely recognised as a key factor influencing health and wellbeing. Our feelings of safety, real or perceived, have a direct impact on how we interact within our local community.

Promoting community safety is more than reducing and preventing crime – it is about building strong, cohesive, vibrant and participatory environments where we can all go about our daily activities without fear, risk of harm or injury. Providing a path out of homelessness and, in particular rough sleeping, is an initiative that will help people who are homeless, out of unsafe street environments and also recover the amenity, and possibly safety of public places, that might otherwise be occupied by people needing homes.

The importance of universal and safe design is increasingly recognised as an enabler of community safety. There is only a very small proportion of our housing stock that is universally accessible to persons needing wheelchairs or other mobility aids.

Regulations are slowly being reformed to provide greater accessibility and community action can supplement this slowly staged regulatory reform.

Many households on the Mornington Peninsula are exposed to some level of housing stress, where housing costs exceed 30 % of the total household income.

Many factors that influence housing affordability are beyond the control of any individual Council, including competition for available housing stock, interest rates and tax legislation which encourages negative gearing. In this context, Council does not believe that the answer to housing affordability at the State strategic level lies with "releasing" substantially more land on the Mornington Peninsula, for example by changing the Urban Growth Boundary, as this would undermine a range of other State and local planning objectives and Plan Melbourne indicates that there is already more than 15 years' supply of residentially zoned "green field" land available in Melbourne's designated growth areas to meet projected demand.

Such changes would also arguably promote land speculation rather than having any significant long term effect on housing affordability in the private housing market. However, Council is concerned about housing for the vulnerable groups and individuals who are already part of the Mornington Peninsula community and considers that it does have a role to play as a planner, partner and advocate in increasing the availability of social and affordable housing on the Peninsula.

The focus on social and affordable housing, and particularly social housing, is considered important because:

- Social housing provides for the most vulnerable and disadvantaged households with the greatest need.
- Council can work to influence the supply and targeting of social housing, in partnership with social housing providers.
- Council can work to influence the private housing market to supply more diverse housing. For example, the supply of more one bedroom units could make housing more affordable for single person households.

The Victorian Planning System has recently been amended to better support the provision of affordable and social housing. The Planning and Environment Act 1987, Section 4(1) now includes an additional objective for planning in Victoria which is “to facilitate the provision of affordable housing in Victoria”. This is supported by a definition of affordable housing and other guidance for the use of voluntary Section 173 Agreements in the provision of developer contributions.

This provides significant, new opportunity for the strengthening of planning schemes and the making of Section 173 agreements for the provision of affordable and social housing.

Affordable housing could be negotiated during the process of a planning scheme amendment. For example, the rezoning of land for residential use and/or to increase the density of development. However, negotiations such as these are also greatly assisted by the involvement of a willing social housing provider, either the State Government’s Director of Housing or a Registered Housing Association or Housing Provider.

The potential for developer contributions to be associated with planning permit applications under the planning scheme would be very limited without the backing of a strengthened planning scheme that creates that expectation.

The quantification of current and projected social housing needs on the Peninsula is intended to provide the basis for advocacy, particularly where the rezoning of State government owned land is proposed. Disposal of State government owned land provides an opportunity to contribute to social housing on the Peninsula in proportion to the scale of a potential future development.

Community Feedback

In the development of the Council Plan community members expressed a need for secure and affordable housing and additional housing services. Many believe the percentage of social housing on the Peninsula should be equal to the rest of the State.

They placed emphasis on energy efficient, low impact housing design is important. Some also expressed a need for improved connectivity NBN and internet access. Some community members recommended that Council leads partnership development between housing associations, private developers and philanthropic organisations to address social housing needs.

Quotes from community members:

- *“Providing housing and supporting the homeless are important.”*
- *“There is a big challenge in finding a balance between growth in housing and population and protecting the environment, township character and community.”*
- *“From a wellbeing perspective, some of the biggest challenges are access to housing, finding affordable housing and dealing with homelessness.”*
- *“In my opinion, addressing the issues of housing and permanent residency needs to be addressed before the local community is forced out of the market.”*

Table 2 General data comparing Mornington Peninsula to Victoria

Data	Mornington Peninsula	Victoria
Households with an average of 2.4 people	61,110	NA
Households living in improvised homes, tents or sleeping out.	68	2,202
Dwellings that were separate houses	84.2%	73.2%
Unoccupied dwellings	32.6%	11.7%
Dwellings with 2 or less bedrooms	18.5%	24.8%
Rented dwellings	20.8%	28.7%
Households with rent over 30% of income	8.5%	10.4%
Households with mortgage payments over 30% of income	7.4%	7.5%
Dwellings with internet access	83.3%	83.7%
Dwellings with no motor vehicles	4%	7.9%
Dwellings in the residential zones that are more than 30 years old. Ageing housing stock has poor energy efficiency.	43%	
Cases at Salvo Care Eastern Homelessness & Support Services (June 2016-17) including:	1,934	NA
• 83.1% from Shire residents • 63.4% from residents in the area from Rosebud to Rye • 22% of clients (494) had no tenure or were sleeping rough. • 11.3% of clients were under 18 years old and 8.6% were over 65 years old.		
Preventable house fires (2015)	61	3,211

Our Place: Strategic Objective 1

Through strategic planning we improve and protect the unique characteristics of the Mornington Peninsula

Relevant Council Plan Strategies

Design and deliver well-planned townships with adequate capacity for housing, infrastructure, employment, business activity and recreational areas

Relevant Health and Wellbeing Plan Actions

- Undertake land use planning that achieves appropriate supply of well-designed housing to meet the needs of the growing local community whilst protecting the green wedge and the special role and character of the Mornington Peninsula.
- Advocate for change of the Victoria Planning System to better facilitate social housing.
- Negotiate developer contributions for social housing purchases when considering proposals for planning scheme change.
- Develop, implement and review the Shire's Housing and Settlement Strategy.

Relevant Housing and Settlement Strategy Actions

- 1.2 Develop township plans/guidelines for those activity centres that don't currently have them to help guide future development..
- 1.6 Advocate to the State government to ensure appropriate provision of infrastructure and services to support areas of increasing population.
- 1.8 Advocate to the State government for an effective partnership approach on housing policy including the development of the Regional Housing Strategy
- 2.1 Include consideration of social and affordable housing needs and the opportunity for developer contributions in the consideration of planning scheme amendment proposals.
- 2.2 Seek to better quantify the level and spatial distribution of social housing needs on the Peninsula to further support negotiations with developers.

- 2.3 Seek State government support for changes to the planning system which would ensure equitable contributions from major developments to addressing social and affordable housing needs.
- 2.4 Support change to the Victoria Planning Provisions that would create a faster, special pathway for the provision of social housing, having regard to the protection of neighbourhood character
- 2.5 Seek advice from Council's Triple A (affordable, appropriate and available) Housing Committee in relation to improved community engagement on housing issues

Our Place: Strategic Objective 2

We create thriving, accessible and inclusive places to live, work and visit

Relevant Council Plan Strategies

- Advocate for and facilitate sustainable housing options for our community
- Improve disability access and access for the aged in homes, community places and infrastructure on the Mornington Peninsula
- Advocate for social welfare and social justice issues and initiatives.
- Address issues of social isolation, poverty, housing stress, food insecurity and sense of community security

Relevant Health and Wellbeing Plan Actions

- Work in partnership to deliver preventative initiatives aimed at reducing anti-social behaviour in public places and spaces.
- Negotiate developer contributions for social housing purchases when considering proposals for planning scheme change.
- Advocate for change of the Victoria Planning System to better facilitate social housing.
- Advocate for additional resourcing in State and Federal systems to achieve affordable, appropriate and available housing.
- Encourage community-led social housing initiatives and incentivise the provision of social and affordable housing.
- Facilitate responsible pet ownership through implementation of the Shire Domestic Animal Management Plan.

Relevant Housing and Settlement Strategy Actions

- 2.6 Advocate for a better application of universal housing design principles in the regulation of building and land use planning (eg. review of Building Regulations and the Victorian Planning Provisions)
- 2.7 Support the provision of additional social and affordable housing on the Peninsula to meet the current and emerging needs of the local community

Additional Triple A Housing Plan Actions

- Operate internal Shire procedures and training so that people who are homeless or at risk of homelessness can:
 - Feel valued and respected in their interactions with the Shire.
 - Reasonably access Shire services,
 - Minimise their interaction with “red tape”.
 - Sustain their basic health and wellbeing.
 - Be connected to health and homelessness services or achieve alternate housing with Shire assistance that is coordinated and in sync with other agencies when assertive outreach is delivered.

- Advocate and support the expansion of support services to people who are homeless, including outreach services.
- Develop an integrated protocol for the Shire and other homelessness services to address persons who are homeless and particularly those who are sleeping rough.
- Advocate to the State Government to resource shelter for people at risk of sleeping rough in extreme weather
- Advocate to the State Government to address the need for housing diversity by providing emergency accommodation and exemptions where needed in the Victoria Planning Provisions and Building Act and its Regulations together with any necessary compliance and insurance underwriting.
- Encourage charities and other community organisations to establish assistance with caring for pets belonging to people who are having to leave their home to access medical care or are at risk of losing their home because of pet care costs.
- Advocate for surplus State or Federal government land to be allocated to new social and affordable housing.

Our Place: Strategic Objective 3

Our stewardship and advocacy protects and enhances the Mornington Peninsula's biodiversity and coastal experience

Relevant Council Plan Strategies

- Develop, manage and maintain coastal infrastructure assets according to community needs and climate change risk
- Identify and protect sites and features of natural, built, cultural and Aboriginal heritage

Additional Triple A Housing Plan Actions

- Protect areas with significant environmental or heritage values from adverse impacts from camps.

Our Place: Strategic Objective 4

We demonstrate leadership in climate change mitigation and adaptation

Relevant Council Plan Strategies

- Plan for the mitigation of, and adaption to climate change and maintenance of our global commitment to climate change
- Reduce the Shire's carbon footprint through implementing and investing in renewable energy efficiency initiatives

Relevant Health and Wellbeing Plan Actions

- Deliver programs and events that aim to increase community awareness in recognising, preparing for and responding to the health impacts of climate change.

Additional Triple A Housing Plan Actions

- Operate internal Shire procedures and training so that people who are homeless are supported to access Specialist Homelessness Services programs, particularly when needing shelter in extreme weather.

Background

Quality, convenient and accessible employment, incorporating factors such as flexibility, mode of commute and work-life balance, aids in enhancing health and wellbeing through financial security, good mental wellbeing, personal development and social connection. Conversely, unemployment can have negative impacts on health and wellbeing and one’s ability to afford appropriate housing. Alongside nutrition promotion initiatives, efforts to integrate our local food system (encompassing food producers, businesses, retailers and consumers) can have a positive impact on food security and access to healthy options. Where people have a secure home with an adequate income and proper nutrition their health and wellbeing can be improved with less overall costs to the community.

Table 3 Percentage of people in the labour force who are unemployed

Data	Mornington Peninsula	Victoria
People in labour force who are unemployed	4.5%	5.4%

Source: Australian Bureau of Statistics - Census, 2016

Community Feedback

Community members expressed a need for more local employment opportunities, especially for young people. Some highlighted employment as being extremely important for financial security, which impacts on health and wellbeing outcomes. Complementing this, community members expressed the need for local training opportunities and the need for enhanced education facilities and programs. Many also expressed the need for an efficient transport system to support the economy to thrive. Community members expressed a strong need for additional and accessible hospital, health, medical and dental services as well as clear information on how to access them.

Quotes from community members:

- “More schemes that help youth transition from secondary school to adulthood.”
- “Bigger community gardens with ease of access for low income or financially challenged families”
- “I am fortunate enough not to require health services at this moment in time, however I like to be secure in the knowledge that future services that I may one day require are close at hand”

Relevant Council Plan Strategies

- Implement strategies to increase employment opportunities and career pathways on the Mornington Peninsula, as well as foster lifelong learning opportunities
- Provide programs and services to enhance business capability to drive jobs growth
- Advocate for key infrastructure to support appropriate economic growth

Relevant Health and Wellbeing Plan Actions

- Support local industries to facilitate employment and training opportunities for all.
- Support and deliver services, programs and events that encourage lifelong learning through libraries, neighbourhood houses, community centres and other local facilities.

Additional Triple A Housing Plan Actions

Background

Positive health and wellbeing outcomes are strongly aligned with having a home and feeling safe, empowered and connected to other people in our community.

Social inclusion refers to the quality of social relationships and the existence of trust, mutual obligations and respect within and between communities. Having strong social networks and opportunities to be heard are important in supporting us to have a sense of belonging and to feel cared for, accepted and valued – all of which are protective factors for our health and wellbeing.

Gaining an education, especially in early life, is strongly associated with gaining quality employment and income as well as broader health and wellbeing outcomes across the life span. Opportunities for volunteering underpin local organisations' ability to deliver programs and services that promote health and wellbeing. Their capacity to engage and manage volunteers is imperative in achieving this.

When we embrace diversity and strive to achieve equality, we have stronger social and economic prosperity and increased community cohesion. The provision of community facilities, social infrastructure, opportunities for participation, involvement in decision-making and accessible information are also important enhancing social inclusion and reducing the risk of social exclusion.

Improved access to and affordability of health and fresh food has a direct impact on consumption and hence, health and wellbeing outcomes. For a variety of reasons, areas of a higher disadvantage tend to have less access to fresh food and higher access to take-away outlets, which can lead to the consumption of unhealthy foods and the onset of chronic disease.

Creativity, arts and cultural activities have a unique capacity to enhance social inclusion by connecting us with people from diverse backgrounds and allowing us to express and appreciate creativity.

Placing emphasis on efforts to promote gender equity is imperative in addressing the gendered drivers of violence against women and their children. In 2016, the findings of a Royal Commission into Family Violence were released, reinforcing the need to invest in more accessible and appropriate housing for victims and deliver a suite of interventions from primary prevention to early intervention and response.

Community Feedback

Overall as part of feedback in the development of the Council Plan, community members reported good health and wellbeing, but slightly lower sense of community belonging. Notably, people with a disability feel less connected than general population. Some expressed the need for more

programs and events that promote inclusion for people all ages and abilities and believed these were important for health and wellbeing. Some also expressed the need for more volunteering opportunities across the municipality.

Community members highlighted their preference for acquiring Council information as via local newspapers, email, Peninsula Wide publications and the Council website. There was a stronger preference for contacting Council by email or telephone, rather than in person and overall dealings with Council were relatively positive. Some community members expressed a need to consider internet connectivity and impact of the National Broadband Network (NBN) rollout.

Some community members acknowledged the significant prevalence of family violence incidents on the Mornington Peninsula and the influence this has on the health and wellbeing of those directly and indirectly impacted. There was an expressed need for increased police numbers, for services to work in partnership to respond and for investment in prevention.

Quotes from community members:

- “We need to find a way for the ‘whole village’ to come together and nurture community hubs as this is what will bring the best results in the future”.
- “More farmers markets, fresh fruit and vegetables that are locally grown. More options other than supermarkets”
- “A diverse community where people from all walks of life enjoy what the Peninsula has to offer”
- “Strengthening community connections within a growing, diversifying and ageing population”
- “Given that the 65+ age population will continue to rise in the coming years, there should be investment in programs in collaboration with local community health
- services that target this group”
“Bigger community gardens with ease of access for low income or financially challenged families”
- “The rates of violence against women are terrifying

Table 4 General health and wellbeing data

Data	Mornington Peninsula	Victoria
Agree that people in their neighbourhood are willing to help each other	78%	74.1%
Agree that they live in a close-knit neighbourhood	63.3%	61%
Agree that people in their neighbourhood can be trusted	79.3%	71.9%
Believe they can get help from friends, family or neighbours when needed	94.2%	91.7%
Performed voluntary work in the last 12 months	20.0%	19.2%
Participated in citizen engagement activities in the past 12 months	50.5%	50.5%
Feel valued by society	49.1%	54.4%
Experience very high level of psychological distress	5.3%	3.9%
Average resident resilience score (0-8)	6.6	6.4
General satisfaction with life (0-10)	7.8	7.9
Do not meet daily fruit and vegetable consumption guidelines	48.8%	48.6%
Consume take-away meals or snacks 1-3 times per week	6.8%	9.9%
Experience food insecurity in the past 12 months (i.e. - ran out of food and could not buy more)	7.3%	4.6%
Has sought professional help for a mental health problem in the last 12 months	12.%	16.0%
Family violence incidents recorded from 2015-16	1,311	78,007
Low scores on attitudes towards gender equality in relationships (Low scores denote low support)	28.5%	52.5%
Increase in Victoria Police reports of sexual offences since 2016	79.9%	NA

Australian Bureau of Statistics - Census, 2016; Community Indicators Victoria, 2016; Crime Statistics Agency, 2017; VicHealth Indicators Survey, 2011 and 2015; Victorian Department of Health and Human Services, 2011; Victorian Department of Planning and Community Development, 2008; Victorian Population Health Survey, 2011 and 2014; Women's Health Atlas, 2016

Relevant Council Plan Strategies

- Implement community planning, advocacy and support services that build an accessible, inclusive and engaged community
- In partnership with community stakeholders, improve community services across the peninsula
- Encourage the consumption of healthy food options and locally produced fresh produce through education and proactive program delivery

Relevant Health and Wellbeing Plan Actions

- Support and deliver generalist services that build the capacity of community members to achieve optimal health and wellbeing.
- Support the delivery of evidence-based mental health promotion initiatives in various settings.
- Support implementation of local emergency food relief and food rescue and re-distribution programs.
- Support development and sustainability of community gardens and other edible gardening initiatives in alignment with the Shire's Community Garden Policy.
- Encourage and support community members to grow and share their own fresh food.
- Participate in and promote local, regional, statewide and national networks, events and campaigns.

Relevant Housing and Settlement Strategy Actions

- 1.9 Identify actions and means of communication to ensure the community and housing industry are properly informed about key housing issues affecting the Mornington Peninsula and empowered to act.
- 1.10 Support vulnerable people and representative groups coming together to better express their housing needs.
- 2.5 Seek advice from Council's Triple A (affordable, appropriate and available) Housing Committee in relation to improved community engagement on housing issues

Additional Triple A Housing Plan Actions

- Take membership of peak advocacy bodies including Council to Homeless Persons, Homelessness Australia, Tenants Victoria, Housing for the Aged Action Group, Community Housing Industry Association.
- Ensure access to relevant, accurate and timely information related to housing and related welfare support services.
- Build connections and promote opportunities and best practice to targeted stakeholders to encourage the supply of innovative and diverse forms of housing, especially social housing.

Additional Triple A Housing Plan Actions

- Support the operation of Council's Triple A Committee and the associated Mornington Peninsula Housing Network.
- Encourage people in housing stress to understand their rights and responsibilities and find voice to gain services and drive reforms.
- If a premises, (e.g. rooming house, caravan park or aged care facility) is at risk of closure, work proactively with all parties to facilitate, where practicable, upgrading to achieve legislative compliance or otherwise the smooth transitioning of residents to alternative housing.
- Support the operation of community support and information centres at Rosebud, Hastings and Mornington to provide local points of contact.
- Encourage Homelessness Services to be delivered locally and, at least at Rosebud and Hastings .
- Encourage the improvement of facilities and services to at least offer shelter, basic utilities (including showers and power), food, referrals and social connection within an assertive outreach/housing first context. This will include a network of engagement hubs across Peninsula townships where outreach workers can better access people in need.
- Encourage coordinated, collaborative and flexible health and welfare services with outreach into rooming houses, caravan parks and other places where disengaged persons with health needs may be residing to facilitate connection to mainstream services or pathways into more appropriate housing.

Our Wellbeing: **Strategic Objective 2**
Older people feel valued and are supported

Relevant Council Plan Strategies

- Implement programs and services which support older people to remain healthy, active and independent

Relevant Health and Wellbeing Plan Actions

- Implement and review the Shire's Positive Ageing Strategy through the Positive Ageing Committee.
- Support the networks, committees and other forums that encourage older people to make contributions to their community.
- Provide information, support, advice and education to help prevent elder abuse, and to safeguard the rights, dignity and independence of older people.
- Participate in and promote relevant events, awareness days and campaigns.

Additional Triple A Housing Plan Actions

- Support the Peninsula Parks and Residential Villages Group.
- Encourage caravan parks, residential villages and retirement villages to have active groups for residents.

Relevant Positive Ageing Strategy Actions

Key outcome –

Accessible, Affordable and Well Located Housing For All

- Identify what is happening across all sectors of older persons' housing on the Mornington Peninsula
- Identify how the Shire should respond

Relevant Council Plan Strategies

- Implement programs and services which support, develop and educate our children
- Create a community that is 'Child Safe'

Relevant Health and Wellbeing Plan Actions

- Deliver maternal and child health services that ensure prevention, early detection of, and intervention for physical, emotional and social factors affecting children and their families.
- Deliver and promote early childhood services that build the capacity of community members to achieve optimal health and wellbeing for children, including those specific to Aboriginal and Torres Strait Islander children.
- Implement and evaluate the Victorian Government funded Best Start program aimed at ensuring all children have access to quality early childhood experiences through kindergarten, supported playgroups and maternal and child health services.
- Implement the Shire's Child Safe Policy in alignment with Victorian Child Safe Standards.

Additional Triple A Housing Plan Actions

- Conduct annual surveys of families receiving enhanced early childhood support to determine the level of homelessness.

Our Wellbeing: **Strategic Objective 4**
Youth feel valued and are supported

Relevant Council Plan Strategies

- Implement programs and services which support, develop and educate our youth

Relevant Health and Wellbeing Plan Actions

- Develop, implement and review a Youth Strategy.
- Deliver youth programs that enhance the health and wellbeing of community members aged 10-25 years across the continuum of prevention, early intervention and response.
- Advocate for programs and services that respond to the changing needs of young people in our community.

Additional Triple A Housing Plan Actions

- Retain Council land provision for transitional supported housing at Mount Martha (youth and young adults).

Our Wellbeing: **Strategic Objective 5**
Families and parents feel valued and are supported

Council Plan Strategies

- Build the capacity of families and parents to thrive

Health and Wellbeing Plan Actions

- Support and deliver programs and services aimed at strengthening families.
- Implement and review the Shire's Prevention of Family Violence Implementation Plan.
- Implement evidence-based family violence prevention and early intervention initiatives.

Additional Triple A Housing Plan Actions

- Advocate for additional social housing for families, especially around Hastings and Rosebud.
- Investigate the feasibility of new supported temporary accommodation for young parents at the Council property used by Fusion at Mount Martha.

Our Wellbeing: Strategic Objective 6
People with a disability feel valued and are supported

Relevant Council Plan Strategies

- Facilitate and promote connection and inclusion to programs and services for people with a disability.
- Encourage participation of the All Abilities Consultative Committee members.

Relevant Housing and Settlement Strategy Actions

- 2.6 Advocate for a better application of universal housing design principles in the regulation of building and land use planning (eg. review of Building Regulations and the Victoria Planning Provision's)

Relevant Health and Wellbeing Plan Actions

- Develop, implement and review the Shire's Disability Action Plan, overseen by the Shire's All Abilities Consultative Committee.

Relevant Disability Inclusion Plan 2018 – 2022 Objectives and Strategies

- 4 Support wider application of universal design principles in the community.
- 4.1 Build community awareness of Universal Design Principles, Liveable Housing Guidelines and adaptable housing.
- 4.2 Advocate to state government for a better application of universal housing design principles in the regulation of building and land use planning.
- 5 Advocated for increased social and affordable housing, particularly accessible housing
- 5.1 Support implementation of, and input into, the review of Council's housing related policies.
- 5.2 Continue to advocate for more social and affordable housing, particularly accessible housing for people with a disability and/or older people.
- 5.3 Monitor the need for additional Specialist Disability Accommodation (SDA) housing options available on the Mornington Peninsula for eligible National Disability Insurance Scheme (NDIS) participants and encourage development of SDA (e.g. assist in building partnerships) as required.

Additional Triple A Housing Plan Actions

- Require planning permit applicants to include supporting information that assesses the universal design friendliness of their proposal through a prescribed rating system.
- Encourage the provision of an adequate supply of housing that matches the needs of people with a disability.

Relevant Council Plan Strategies

- Celebrate diversity and promote equality across the Shire
- Encourage collaborative relationships and partnerships with the Aboriginal and Torres Strait Islander community to address issues impacting their quality of life and which create greater cultural connection

Relevant Health and Wellbeing Plan Actions

- Provide support in the development and promotion of a community information directory and other relevant documents.

Additional Triple A Housing Plan Actions

- Support an open community engagement process with respect to social and affordable housing and homelessness with Council taking a leadership role including:
 - Promoting inclusion, understanding, acceptance and respect within the community for people who are homeless.
 - Campaigning with other partners for improved community understanding of the importance of social housing for our communities.
 - Developing strategies to engage communities in community housing developments.
 - Working with social housing providers so that appropriate best practice community engagement strategies are in place prior to the start of any social or affordable housing project.
- Encourage collaboration and flexibility in the operation of homelessness and related services including working with the community.

Our Wellbeing: **Strategic Objective 8**
Our community is sustained through crisis

Relevant Council Plan Strategies

- Support the community in times of emergency

Relevant Health and Wellbeing Plan Actions

- Develop, implement and review the Shire's Municipal Emergency Management Plan
- Support efforts to increase community awareness and resilience in preparing for, responding to and recovering from natural disasters and extreme weather.

Additional Triple A Housing Plan Actions

- Support people who are sleeping rough accessing the funded homelessness services (e.g. The Salvation Army – Homelessness service) for shelter in extreme weather events.

Our Wellbeing: **Strategic Objective 10**
Facilitate and promote cultural connection and participation

Relevant Council Plan Strategies

- Provide an accessible, quality and well utilised library and information service
- Protect, promote and enhance the unique cultural heritage of the municipality
- Support and promote local community arts programs and organisations across all ages and abilities
- Promote arts, music, theatre and cultural connections across the Peninsula

Relevant Health and Wellbeing Plan Actions

- Promote programs and events through media releases and via the Shire's social media platforms, website, publications and outdoor signage.
- Promote and utilise libraries as spaces for community engagement and health promotion.

Additional Triple A Housing Plan Actions

- Provide priority access to computers for people who are homeless.
- Welcome people who are homeless into libraries but not as a place to sleep.

General housing project targets

Developing more affordable housing, preferably social housing, on Council owned land including on new land releases and on existing housing sites (e.g. property leased to Fusion at Mount Martha)

Releasing of surplus government land (Federal or State government or agency owned) for social and affordable housing.

Renewing existing social housing properties with an increased amount of social housing and without disposal of land.

Increasing diversity in the range of social and affordable housing types (e.g. addressing gaps in available housing types for people with disabilities, with limited assets, in crisis or in need of “last resort” housing).

Increasing philanthropic contributions, including developer contributions, to social housing projects via diverse channels. These may include donations of land, dwellings or money through once off contributions or ongoing contributions (e.g. offering rentals at affordable rates, Cert. of Title restrictions requiring monetary contributions whenever land is sold).

To increase the supply of social and affordable housing by:

- Having at least 800 new social housing dwellings by 2030.
- Having a stock of social housing that is at least equivalent to the State average.
- Working with other Councils in the region to establish agreed targets for social and affordable housing.

A continual flow of at least:

- one social housing project/year; and,
- one other type of affordable housing project/year.

Increasing support and access to services for people who are homeless or at risk of homelessness including shelter, outreach services, material aid networks and service engagement hubs at Hastings, Rosebud and Mornington all within the context of a housing first approach.

Housing targets for at risk groups

Victims of family violence

- Implement the recommendations of the Royal Commission into Family Violence.

Older people

- Promote home modification for ageing in place.
- For renters with some assets, advocate for a new Equity Land Trust to offer sale of long term leases.
- Promote homesharing.

Low income, single persons

- A better welfare safety net.
- Rooming house social housing projects in Mornington and Hastings.
- Other rooming house projects.
- More social housing of one or two bedrooms.
- More shared housing and other small housing.

Renters

- Build to rent projects.
- For renters with some assets, advocate for a new Equity Land Trust or other shared equity scheme to offer sale of long term leases.
- Shared housing.

Potential home buyers

- Plan for a 15 year supply of land within the Urban Growth Boundary for housing.
- For any large release of surplus State government land, advocate for part allocation to first home buyers.
- Expansion of shared equity and rent to buy programs.
- Co-housing projects.

People with disabilities

- Advocate for developers to build above Building Regulation standards for Universal Design.
- New Specialist Disability Accommodation (SDA) NDIS beds (estimate 50 beds).
- Projects for group homes for people with intellectual disabilities that do not qualify for NDIS SDA.

Young people

- Crisis accommodation for young people, including those with children, near youth service hubs with priority to Frankston and Rosebud.
- Advocate for more small housing (eg backyard dwellings, Kids under Cover).

Families with young children

- New social housing distributed between Hastings and Rosebud.
- Feasibility case for new transitional housing support for young parents at Council property used by Fusion at Mount Martha.

One/two person households

- Seek a matching proportion of small dwellings (2 or less bedrooms) with Greater Melbourne, with a focus on first achieving this in Mornington, Hastings and Rosebud and then lower order activity centres.
- Advocate for more shared housing and small housing including apartments, units and backyard dwellings.

People with health issues

- More support services to assist people with complex issues to maintain their housing.
- More outreach services to rooming house residents and other people who may not be able to reasonably access health support services.
- Step down mental health unit from Frankston Hospital.

People who are homeless

- Integrated service events in Rosebud, Hastings and Mornington.
- Foreshore season from 6 to 8 months
- Major towns equipped with shelter, showers, storage lockers, power etc.
- Better access to services and local accommodation in extreme weather.
- Better homelessness support in hospitals, particularly at discharge.

Aboriginal and Torres Strait Islanders

- Advocate for additional Aboriginal Housing Victoria projects in proportion to Mornington Peninsula's share of need.

Resources and financial plan

The Council Plan is supported by a 10 year strategic plan and an annual budget. This Housing plan is for implementation within these wider processes.

Existing resources

As of 2018, Council has a social housing property portfolio worth approximately \$3.32 million plus an ability to nominate Mornington Peninsula residents to 159 public housing homes for an annual contribution equivalent to half of the general rate and garden maintenance. It also supports foreshore camping, the Shire's three community support and information centres and the operation of the Shire's Triple A Housing Committee and the Peninsula Housing Network.

Of Council's five properties allocated for social housing, four were acquired through former Councils accessing State Government grants for community housing. These four are single residential lots in Mornington or Mount Martha. They are subject to caveats that basically require the return of funds to the State Director of Housing if they are no longer used for the intended social housing purposes.

These are in reasonable condition but there is some scope for future redevelopment of at least one of the properties that could yield at least one additional dwelling. The property at Mount Martha is a heritage building that is currently managed for supported youth accommodation by Fusion Mornington Peninsula. Young people have short to medium stays and then exit to more appropriate long term accommodation. This land also has scope for additional social housing to be considered.

They are examples of past incentivisation of social housing. Council's ownership secures this social housing for the Mornington Peninsula and provides a greater control over the timing and nature of any future renewal projects.

Housing resource allocation

Affordable housing, and even more so, social housing, is a resource that is under-supplied. The State Government has a system in place for the allocation of public housing and supplementing this are the priorities and systems of the various community housing providers, all of which are different to each other.

In the past, this Council and former Councils have invested resources in social housing (i.e. land or discounted land disposals) to benefit those shown in table 5:

Table 5 Beneficiaries of past Council contributions to affordable housing

Elderly people	159 public housing units
Families	4 community housing units
Families	Disposal of two properties to Habitat for Humanity for a total of 4 dwellings.
Young people	Transitional supported accommodation at Mount Martha that is estimated to benefit around 40 people/year.
People with disabilities	Disposal of a property in Hastings for a social housing project – 20 units and 6 person group home.

The current dire under-supply of affordable housing has led to numerous approaches to Council for the supply of social housing or gifted or discounted land for housing projects. These approaches have included individuals and families who are homeless, the Department of Health and Human Services, private developers wishing to provide affordable housing, registered community housing providers, Habitat for Humanity, individuals wishing to construct SDA housing for NDIS participants, residents who are in fear of homelessness from closure of a caravan park, organisations who are directly supporting in need on the Peninsula with existing programs (e.g. St Vincent de Paul Society and Fusion) and groups who are advocating for the provision of housing for people with intellectual disabilities who are living with ageing carers.

While it is clear that Council does not have the role or financial capacity to respond to all of this need it can however make a contribution. This raises the ethical question of how a limited Council contribution should be allocated? Which group of people should benefit? Reference to literature about the ethics of decision making in such circumstances indicates that there is no definitive answer.

Instead global research (Daniels et al, 2016) indicates that resource allocation decisions, and the reasons for them, should be made public; based on reasons that all think are relevant, be revisable and be enforced.

The following decision guidelines are put forward to assist future decision-making about the allocation of any new resources for social housing projects to particular beneficiaries having regard to:

- The values embedded in the Council plan (Inclusion is a key value and it does not depend upon an individual's contribution to social capital)
- Council's limited resources
- Council's responsibilities being different to other levels of government.

The specification of decision guidelines will be more robust than the specification of a particular group of people who should benefit as it will allow better consideration of the circumstances of each case, including input by the prevailing Council of the day (arguably the best democratic means of representing the view of the whole of the community). Taking each case on its merits can allow for varying circumstances relating to such matters as available grant programs to leverage any Council funding, or the suitability of a land parcel for a particular form of development. It provides the "revisability" spoken of by Daniels et al.

Decision guidelines for future allocation of Council resources.

Justice and fairness

- (1) Has there been opportunity for competing proponents to put forward their proposals? (e.g. an Expression of Interest process)
- (2) Are the beneficiaries on the Victorian Housing Register Priority Access List?
- (3) To what extent are the beneficiaries being denied their fair share of affordable housing on the Peninsula?
- (4) Are the beneficiaries lacking the social power and ability to voice their need?
- (5) What capacity would the beneficiaries have to find alternative housing and establish new health and wellbeing supports if they were otherwise forced to find housing outside their local community?
- (6) Are respect for human life and quality of life matters appropriately recognised?
- (7) How sustainable is this project? Will future generations also benefit?

Autonomy

- (8) Has the project been developed with people who are representative of future residents?
- (9) Are there effective structures and processes in place to assist future residents gaining any future support that they need? (e.g. local service or community support for inclusion of residents)
- (10) What is the general community awareness of the need for the project? (e.g. local fundraising or advocacy)

Efficiency

- (11) What is the social return on investment from a local government perspective? (The accuracy and limitations of any assessments should be considered with regard to the findings of Infrastructure Victoria, 2018.) This should address matters including:
 - The number of beds, and the number of households, that would be offered in the project.
 - The extent to which the project could reduce demand for other related Council services.
 - The extent of any financial leverage from a Council investment.
 - The extent to which the project could prevent future homelessness or adverse impacts upon other health and wellbeing determinants.
- (12) For any non-competitive process, what additional benefits might be offered?

Other

- (13) To what extent has Council previously assisted similar beneficiaries?
- (14) Will the project increase the diversity in the offering of social housing types?
- (15) To what extent is the project consistent with Council's suite of housing plans including the Mornington Peninsula Planning Scheme and Mornington Peninsula Triple A Housing Plan 2020 – 2030, in particular, the Triple A Strategic Outcomes and Triple A Strategic Objectives.
- (16) What risks are there to achieving the potential benefits of the project, including any perpetual benefits?
- (17) What is the net community benefit?

Triple A Housing Financial Plan

From a financial perspective, this Housing Plan has an approach that:

- Recognises that many aspects of the Plan can be implemented within the constraints of the normal operating budget of Council. However direct investment in increasing the amount of social or affordable housing, better equipping towns for rough sleeping including extending the foreshore camping season and joining peak bodies would incur additional costs that would be subject to bids through normal Council budgeting processes.
- Concentrates on advocating for Federal, State, not-for-profit and private sector solutions and funding for the provision of, at scale, affordable housing and other social housing.
- Negotiates developer contributions to social and affordable housing for all planning scheme amendments and significant planning permit proposals that would increase residential density.
- Targets the attraction of private capital impact investment, social impact investment, social impact bonds, philanthropic grants or other innovative funding streams for bespoke solutions for particular housing needs.
- Seeks to secure any direct Council investment in social and affordable housing for perpetuity and so that the benefit cannot be transferred out of the municipality over time (e.g. leasing or joint ownership is preferred over disposal).
- Supports Council funding of housing initiatives so that there are either short term gains or long-term involvement of third parties so that resourcing for housing is better secured from political change.
- Supports investing in a “shovel ready” approach to new projects to take advantage of any new funding opportunities.
- Keeps and seeks better utilisation of Council’s existing investment in social housing (e.g. renewal of existing social housing properties).
- Seeks non-profit partners, such as registered housing providers and associations, for the funding of the construction and management of social housing on Council land.

- Supports a diverse approach to the funding of social housing initiatives that is fitting for the circumstances of the time, that may encompass:
 - Cost recovery, where feasible, (e.g. a partner may have funds to acquire but cannot access land without Council’s assistance.)
 - Discounted, including peppercorn, leases (e.g. Fusion’s youth accommodation at Mount Martha).
 - Discounted disposal of land of up to 25% of market value having regard to the percentage of social housing yield for the site.
 - Joint ownership.
 - Grants.
- Has Council resourcing a delivery of land for social or affordable housing projects, at least once every three years, such as through:
 - Facilitating new social housing on Council-owned properties.
 - For any suitable surplus land that is subject to disposal for a large town centre development, imposing a condition for a component of permanent social housing.
 - Acquiring private land or surplus public land from the State and its agencies and making it available for social or affordable housing.

It is anticipated that there will be scope for the delivery of land to meet the target without budgeted land acquisition costs, in each three-year cycle until 2030. Social housing should be prioritised over affordable housing.

If the preferred option, the delivery of land at least once every three years, fails to occur, then a bid should be made through normal budget processes to at least enable a single grant (equivalent to 25% of the median house price – in 2019 this would have equated to \$180,250) to incentivise the provision of social housing by others.

Targeted assistance should have regard to expressed needs, best value in increasing social housing and potential savings to Council from related costs (e.g. the foreshore being used as a place of last resort).

Figure 16 Resourcing targets



Advocate for housing system funding and reform and a fair share for the Mornington Peninsula.

Support advocacy of peak bodies such as VCROSS, CHIA, MAV, CHP, HAAG, Homelessness Australia, Tenants Victoria.

Monitoring and Review

The Triple A Housing Plan will be monitored and reviewed in the context of:

- Overview by the Council's Triple A Housing Committee which meets on a quarterly basis.
- Annual reports that are required under the Health and Wellbeing Plan – there is scope for these to be aligned with the Triple A Housing Plan and annual action plans to be prepared. This is expected to cover the status of liveability indicators and significant actions including matters related to housing.
- A four-yearly review in a cycle that is aligned to the review of the Council Plan and the Health and Wellbeing Plan.

The following indicators will be monitored at municipal level with State comparisons, subject to relevant data being available.

- Australian Bureau of Statistics Census data and Community Profiles including:
 - Proportion of households renting social housing.
 - Homelessness estimates.
- Stock of public housing and community housing.
- Stock of affordable housing owned by the Council, and any other affordable housing providers who are not registered housing agencies.
- Department of Health and Human Services Rental Report.
- Public housing waiting list (Victorian Housing Register list) being the number of “register of interest” and “priority access” applicants for the Bayside-Peninsula (Frankston office).
- Commonwealth Rent Assistance
- Number of presentations to Specialist Homelessness Services
- Data to show at least an annual estimate of people who are rough sleeping.

Glossary

Affordable housing is housing, including social housing, that is appropriate for the housing needs of any of the following— (a) very low income households; (b) low income households; (c) moderate income households where an Order in Council under Section 3AB of the Planning and Environment Act 1987 specifies the ranges of household incomes for those categories.

Social housing is a type of rental housing that is provided and/or managed by the government (public housing) or by a not-for profit organisation (community housing). Social housing is an overarching term that covers both public housing and community housing. (Metropolitan Planning Strategy, p55)

Land Trust

A legal entity that holds ownership of land for the purpose of using that land for the delivery of affordable housing, either by the land trust or by other parties. Affordability is achieved via the land trust providing the land at no cost or at below market cost, and thus a subsidy is delivered via the land component.

There are numerous variations of such a model including those called Community Land Trust and Equity Land Trust.

Equity Land Trust

An Equity Land Trust (ELT) is a program whereby Council or other land is made available for the construction of housing by a mechanism as described below (based on 'Equity Land Trusts' by Dr Andrea Sharam Swinburne Institute for Social Research October 2015):

- Target Households - The model is design to meet the needs of households that are not able to qualify for social housing and are not

able to purchase a home and have difficulty in accessing private rental housing in locations that experience price growth and growing demand. The household has some capacity to purchase a subsidised home from savings or can obtain a modest mortgage (with support from a guarantor).

- General Structure - An ELT is a not for profit charity that develops, manages and sells property (including re-sales) to eligible households via leasehold purchase as defined by Trust charter and law. Long terms leases - or in concept lifetime title - is sold to eligible households at a below market rate (being at least a discount of 25% below market). The price can be set by a formula which can vary from household to household based on their capacity to pay. The payment of the household may cover the cost of construction but not the cost of the land, which is donated by a Trust member or another party. The land could also be leased by the Trust under a long term ground lease for a nominal rental.

Registered housing provider/association An organisation that is a registered housing provider or a registered housing association within the meaning under the *Housing Act*.

“Universal design” means the design of products, environments, programmes and services to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. “Universal design” shall not exclude assistive devices for particular groups of persons with disabilities where this is needed. (United Nations Convention on the Rights of Persons with Disabilities adopted on 13 December 2006)

Attachment 1 – Background references

In preparing the Triple A Housing Plan the following key matters have been considered:

Federal Government and agencies

Australian Bureau of Statistics, Census data

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Australian Institute of Health and Welfare data

<https://data.gov.au/dataset/dss-payment-demographic-data> accessed at 19 December 2017 and 20 June 2018

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State Government and agencies

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Victorian Local Government

City of Port Phillip, *Think & Act Homelessness Action Strategy 2015- 2020*

City of Port Phillip, *In our backyard, Growing Affordable Housing in Port Phillip 2015-2015*

City of Melbourne, *Pathways Homelessness Strategy 2014 -2017*

Mornington Peninsula Shire

Views of the Mornington Peninsula Shire Triple A Housing Committee

2020	Mornington Peninsula Housing and Settlement Strategy: Refresh 2020-2036 (July 2020) Rooming House Policy, 2020 Social and Affordable Housing Policy, 2020 Reconciliation Action Plan Our 2022
2018	Disability Inclusion Plan 2018 – 2022 (Adopted 9 October 2018)
2017	Mornington Peninsula Shire Council Plan 2017 – 21 “Our peninsula 2021” Mornington Peninsula Municipal Health and Wellbeing Plan - Our Health and Wellbeing 2021 (Adopted 24 October 2017) Housing and Settlement Strategy (Adopted 4 December 2017)
2015	South East Group of Councils Regional Plan 2015 - 2019
2014	Rooming House Policy (Adopted 10 February 2014)
2013	Positive Ageing Strategy 2013-2018 “A Community for all Ages” (Adopted 9 December 2013)

	Disability Action Plan 2013 – 2017 (Reviewed and updated with the Disability Inclusion Plan)
2011	Social and Affordable Housing Policy (Adopted 26 September 2011) Social and Affordable Housing Action Plan (Updated 26 September 2011)
2008	Homelessness Policy and Action Plan (Adopted 25 August 2008) Homelessness Policy and Action Plan - Speaking Home Truths (Received 25 August 2008)
2004	Caravan Park Policy - See Change Report (Adopted 18 October 2004) Housing Developments for Older People Good Practice Guide (May 2004)
2002	Triple AAA Housing Policy (Adopted 30 June 2002) Housing Developments for Older People (Adopted October 2002)

Housing research of relevance to plan development

Affordable Development Outcomes 2016, *Improving access to affordable housing for vulnerable Victorians Report to Infrastructure Victoria An assessment of the estimated quantum of need required to be met in order to meet the infrastructure challenge to 'provide better access to housing for vulnerable Victorians' 9 September 2016*, Infrastructure Victoria

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