

Triple A Housing Plan 2020 - 2030

Summary



For the full version of the Mornington Peninsula Triple A Housing Plan, 2018 – 2030

- View online at mornpen.vic.gov.au
- Visit a Shire service centre
- Call 1300 850 600 (TIS first call 133 677. NRS first connect to relayservice.com.au)

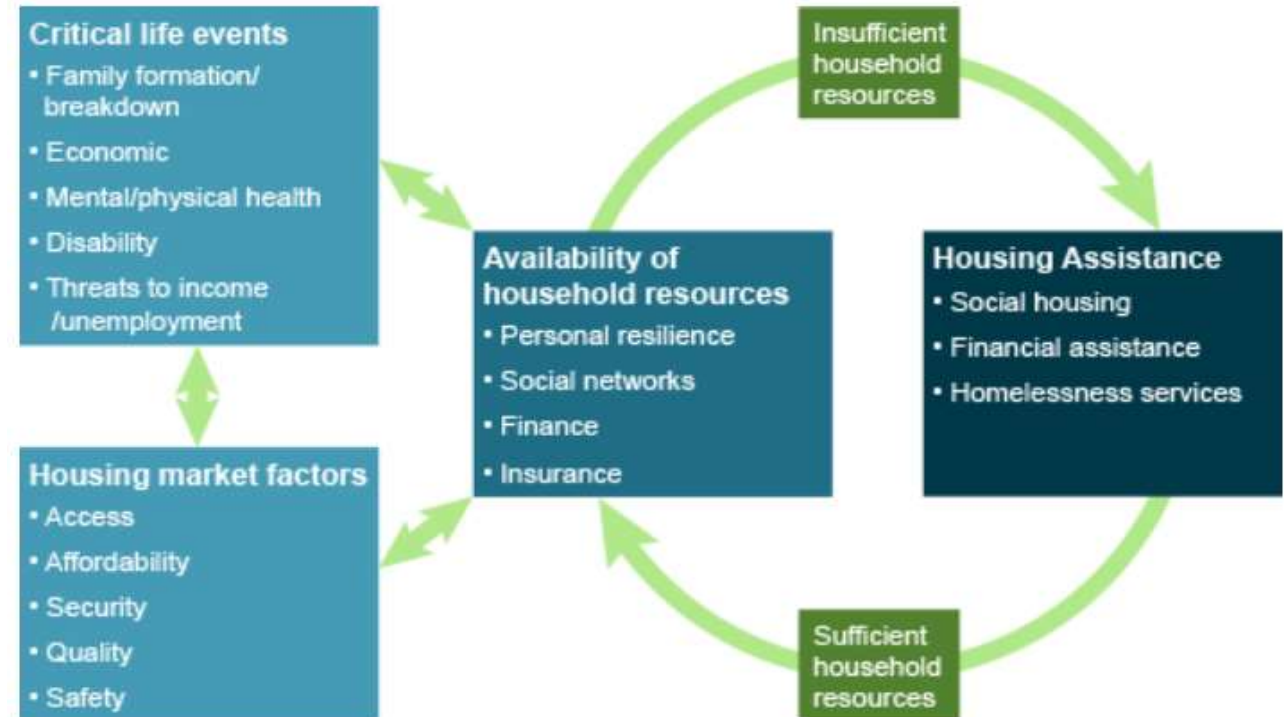
The system and the Peninsula's housing issues



Issues

- Rising unaffordability for buyers and renters.
- Very low and low income groups are in housing stress.
- A range of people are at risk.
- Waiting list for housing in Bayside/Peninsula (Frankston office) – 2,150 (981 priority) VHR Dec 2019.
- Rising homelessness - ABS estimate 298 persons from 2016 census (9% up on 2011).
- Approximately 2,400 requests for assistance/year (2018/19) to key Homelessness service.
- People are forced out of the peninsula to find housing.
- Housing is mostly unsuitable for people with restricted mobility.
- Older housing often has high heating/cooling costs.

How does the housing assistance system work?

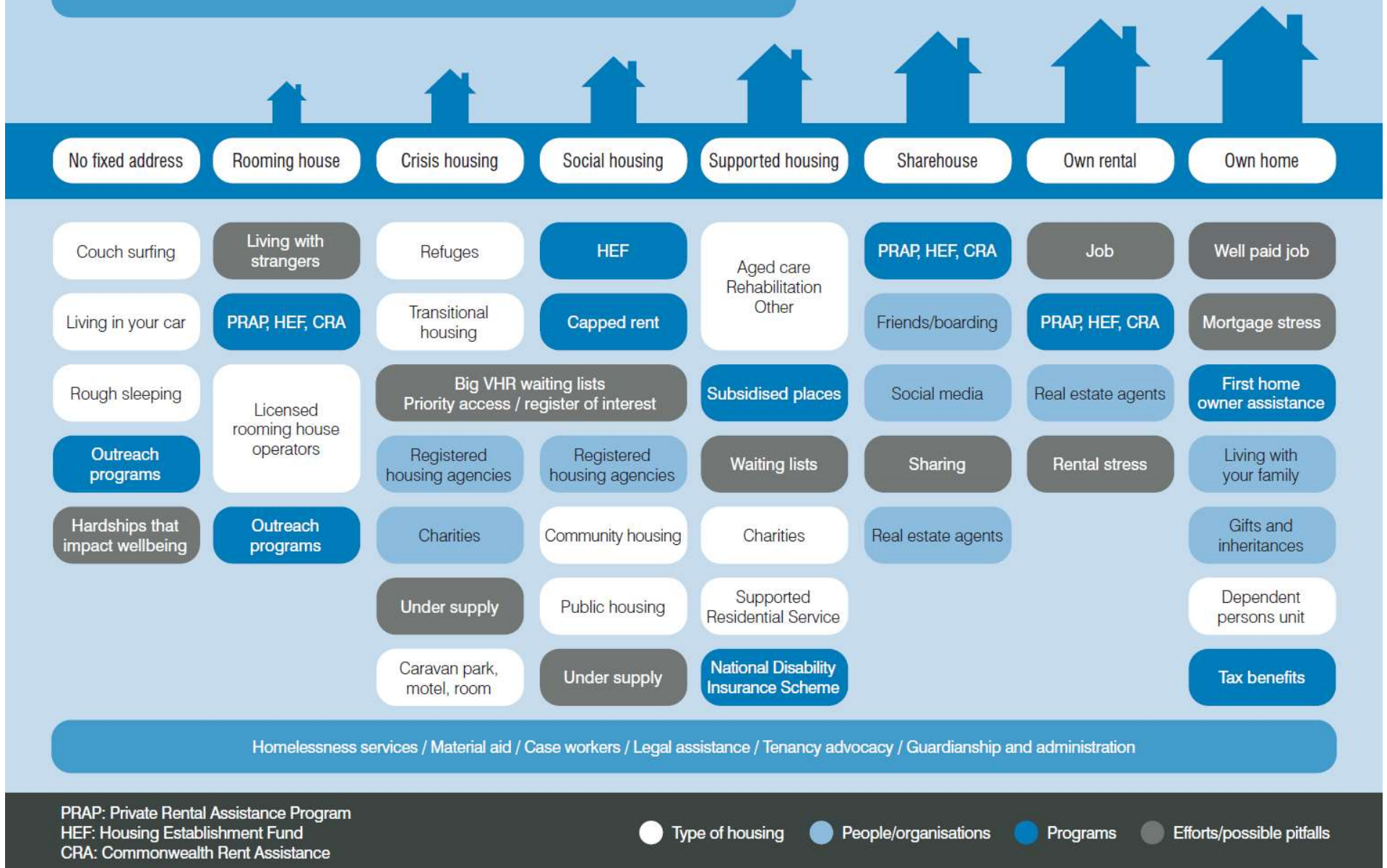


www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2017/contents/housing-assistance-why-do-we-need-it-and-what-supports-exist accessed at 18 Dec 2017

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**.

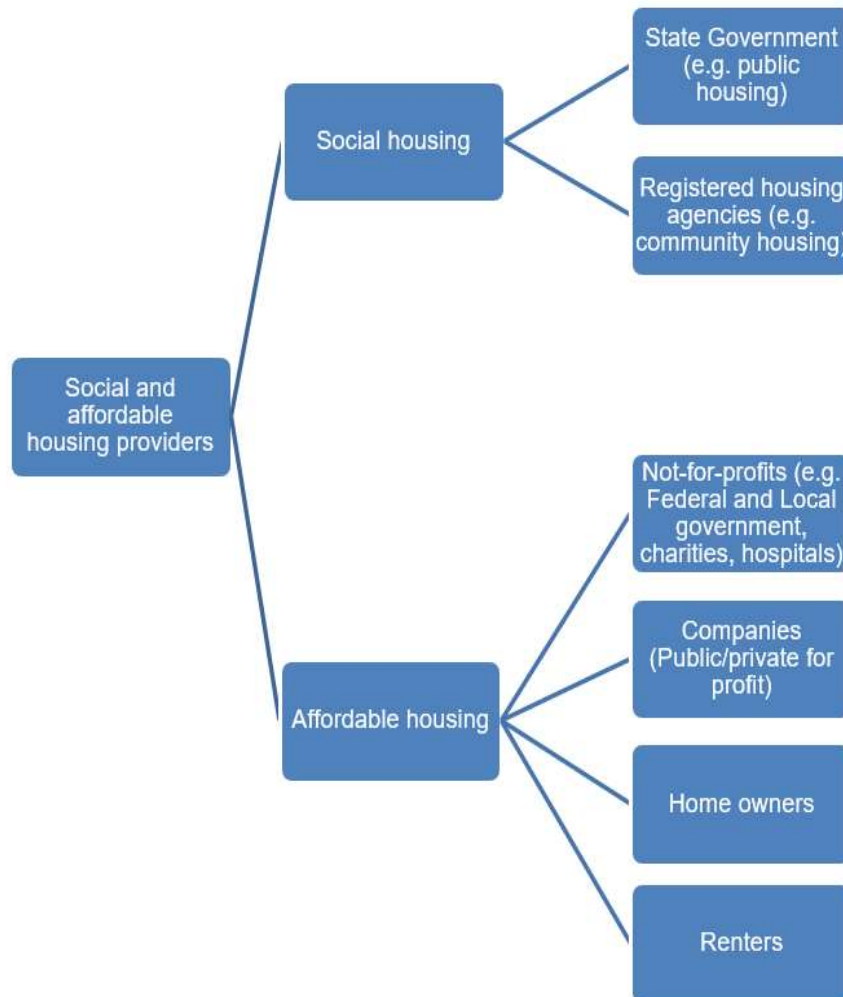
However, **Council** also acknowledges that it has an important, although limited, role to play and will actively work **to advocate for** and facilitate **sustainable housing options** for our community that are affordable, appropriate and available.

What housing options are out there?

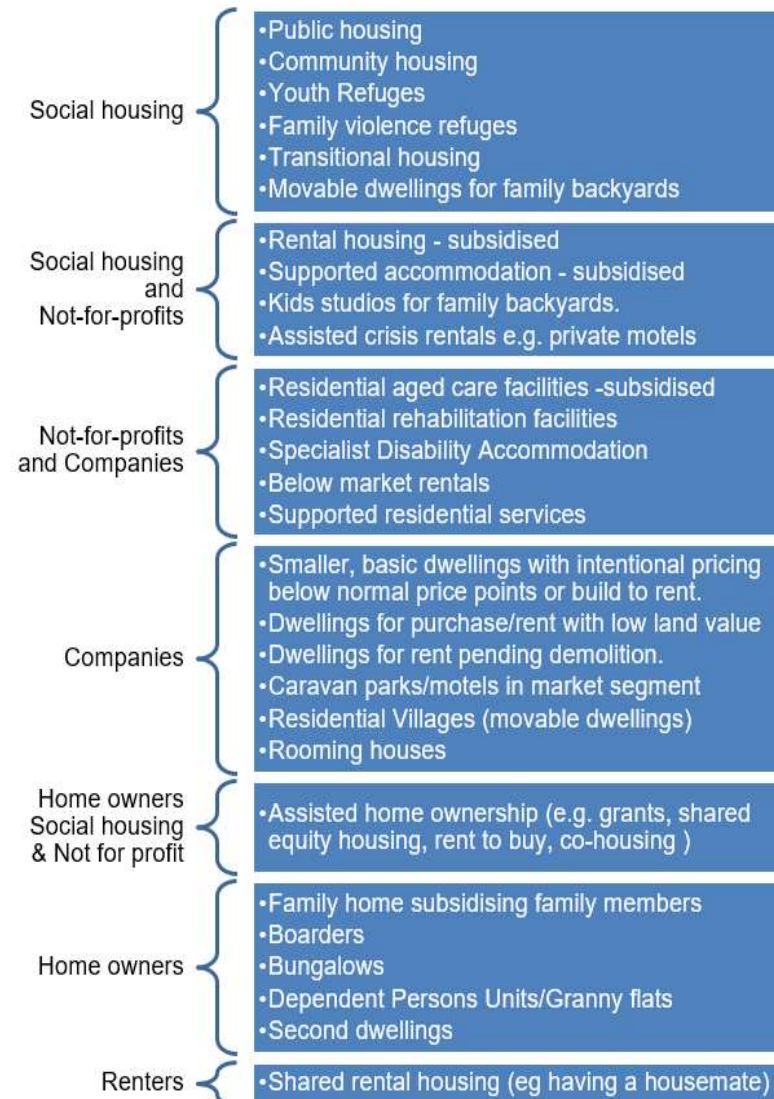


What is social and affordable housing?

Social and affordable housing providers



Types of social and affordable housing



Government roles in the housing system

Federal/State



Local Government





Gaps in the housing system

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

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

People who are at risk

Victims of family violence

- In 2015/16 there were 1,311 recorded family violence incidents.
- Rapid access to new housing is important for those escaping violent situations.

Older people

- In 2013, the peninsula had the most older, low income renters across Greater Melbourne. The population profile is expected to continue to age.
- As people age, their housing may become unsuitable (e.g. Mobility restricted by steps or lack of public transport)

Low income, single persons

- 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.
- In Sept 2019, there were 35,081 Pensioner Concession Cards, 1,867 Low Income Cards & 3,417 Newstart.

Renters

- Holiday home and tourist markets lead to a generally smaller rental market than Greater Melbourne.
- In 2019 (Q2) there was no affordable housing for an average Aust. rental household.
- Trend for closure of caravan parks.
- Sept 2019, Rent Assistance - 7,949

Potential home buyers

- Housing prices have been rising faster than in Greater Melbourne.
- In 2017, a median house price was not affordable for a median family household in any Peninsula township.

People with disabilities

- Estimate that 50 new housing places qualify for NDIS housing payments.
- Others may miss out on NDIS housing payments and not find suitable housing for rent.
- There is an under-supply of housing suitable for people with mobility restrictions.

Young people

- In 2016/2017, 441 requests for assistance from people under the age of 24 years at Salvocare Eastern's Rosebud office.
- Anecdotally, an increasing presentation of young people with complex needs.

Young families

- 2016 survey of young families with enhanced maternal and child health services showed 11% homeless.
- For a single part-time worker parent on benefits with an indicative gross annual income of \$40,000 rental accommodation would be severely unaffordable.

One/two person households

- 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.

People with health issues

- Sickness may cause a drop in income that makes existing housing unaffordable.
- People with health issues, particularly untreated mental health issues, may find it difficult to access or maintain housing.

People who are homeless

- People who are homeless (ABS estimate 298 in 2016) may live with no/insecure tenure, overcrowding, an inadequate dwelling or rough sleep.
- The ABS 2016 census counted 48 households living in improvised homes, tents or sleeping out.
- Health and life may be at risk.

Aboriginal and Torres Strait Islanders

- Higher proportion of the population than for Greater Melbourne.
- Just as likely to be buying a home.
- About twice as likely to be in private rental.



Triple A Housing outcomes and objectives

Council Plan	Triple A Housing Outcomes	Triple A Housing Objectives
Our Place Community outcome 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. Strategies Advocate for and facilitate sustainable housing options for our community. Advocate for social welfare and social justice issues and initiatives. Major initiatives 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> 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> 2. 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> 3. 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, refuges).

Triple A Housing outcomes and objectives

Council Plan	Triple A Housing Outcomes	Triple A Housing Objectives
Our Wellbeing Community outcome A healthy, happy, inclusive and active community. 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. Major initiatives Implement the Municipal Public Health and Wellbeing Plan. Implement the Positive Ageing Strategy. Support and implement strategies and outcomes in the Disability Action Plan.	<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> 4. 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> 5. Encourage community-led social and affordable housing initiatives including shared housing and developer contributions. <u>Inclusion of people who are homeless</u> 6. 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)

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 people at risk

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 units, apartments 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.



Resourcing and implementation

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. This should be kept.

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. This should continue.

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

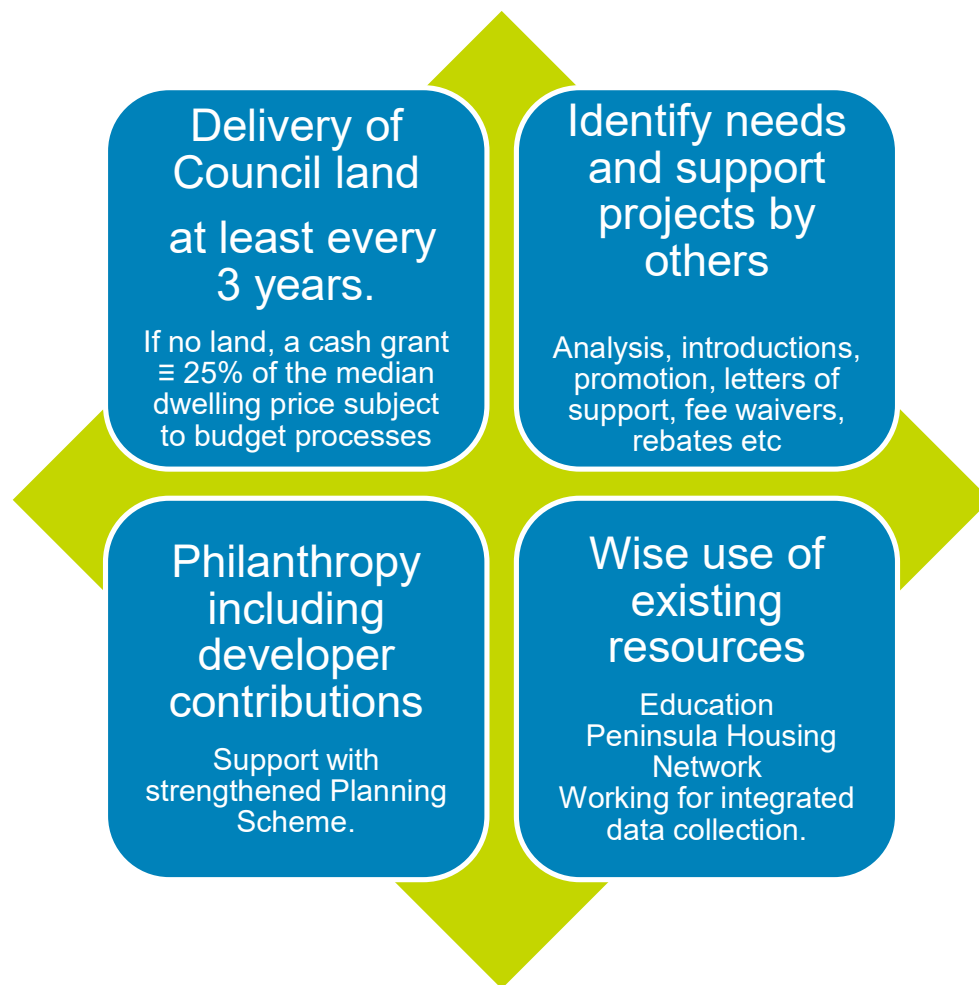
- Recognises that many aspects of the Plan can be implemented within the constraints of the normal operating budget of Council. However direct investment in increasing the amount of social or affordable housing, better equipping towns for rough sleeping including extending the foreshore camping season 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).

Resource targets



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

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

The Mornington Peninsula Triple A Housing Plan, 2020 – 2030 (Full version and Summary version) was adopted by Mornington Peninsula Shire Council on 21 April 2020.

For the full version of the Mornington Peninsula Triple A Housing Plan, 2020 – 2030 including references

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- Visit or contact the Mornington Peninsula Shire office:



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