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submitted through Engage Victoria website portal:

<https://engage.vic.gov.au/ten-year-social-and-affordable-housing-strategy-victoria/organisation-and-sector-feedback>

Re: Nillumbik Shire Council Submission – 10 Year Social & Affordable Housing Strategy Victoria

Thank you for the opportunity to provide a submission to the *10 Year Social & Affordable Housing Strategy*. Nillumbik Shire acknowledge the importance of this discussion paper and the draft directions contained within it in setting the vision for a social and affordable housing strategy for Victoria.

Nillumbik Shire Council concur with the 'vision' of State government on the importance for **'Victorians to have access to a safe, affordable and appropriate home'**. An adequate supply of social and affordable housing together with housing support and homelessness services, is considered the best means of preventing homelessness and central to enhancing the quality of life of our community.

Council note that in 2018 the *Planning and Environment Act 1987* (the Act) was amended to include a new objective to "facilitate the provision of affordable housing in Victoria", and to include a definition of affordable housing. These amendments to the Act also included changes to clarify that Councils can enter into voluntary Section 173 agreements¹ with developers for the provision of affordable housing. This 'elevation' of affordable housing implemented into planning policy through the Victorian Planning Provisions (VPP) has been an important step in acknowledging housing security as a major issue in Victoria.

Council note 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 more limited role to play facilitating sustainable housing options for our community that are affordable, appropriate and available.

To ensure the supply of affordable housing better meets the demand, all levels of government, working with the private and not for profit sector will need to play a role. While planning mechanisms are imperative, effective solutions require a multifaceted approach and a suite of mechanisms at each level of government.

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Section 173 agreements are contracts between authorities (e.g. Council) and a landowner that place restrictions on how land can be used. These agreements are prepared under Section 173 of the Planning and Environment Act and are registered on titles.

Council note that the housing market responds to consumer needs and wants, and it is shaped by Federal, State and local regulations relating to building regulation, taxation, urban policy, zoning and social policy. For instance, housing markets must respond to Commonwealth government policies on taxation and population, and to State government policies on taxation, transport, urban consolidation, and the provision of social housing.

Any interventions in the housing market that Council seeks to make occur within this wider setting. The primary role of local government in relation to the supply of housing is to regulate development approvals via the Planning Scheme. Councils determine where housing goes via the zoning of land and it can influence local siting and design of housing via local policies and design controls. However these local planning controls, policies and guidelines must also be consistent with the State policies and regulations.

The State government's metropolitan strategy ([Plan Melbourne](#)) seeks to provide housing choices in locations close to jobs and services, and to increase the delivery of affordable housing. It also seeks to create inclusive, vibrant and healthy neighbourhoods where people can access their daily needs (the '20 minute neighbourhood').

In Nillumbik, this means that the Eltham and Diamond Creek Major Activity Centres, and to a much lesser extent Hurstbridge (as a Neighbourhood Activity Centre), are the focus for implementing these outcomes.

The State government's [Homes for Victorians](#) plan also includes a range of initiatives that include:

- Increasing the supply of housing through faster planning;
- Supporting people to buy their own home;
- Increasing and renewing social housing stock; and
- Promoting stability and affordability for renters.

Nillumbik Shire Council Local Influences

The majority of land within Nillumbik is rural land located within the Metropolitan Green Wedge. This area comprises a mixture of rural and bushland that is protected from future urban development under State planning legislation. Any growth within the rural townships will be contained within the existing township boundaries, as legislative Urban Growth Boundaries apply to these locations. See **Appendix 1** for a more detail in regard to demographic profile and influences for Nillumbik Shire.

The remaining area of Nillumbik is urban land located within the metropolitan Urban Growth Boundary. The existing housing stock in these areas is typically located on larger lots of land within the General Residential, Neighbourhood Residential or Low Density Residential zones. Whilst many such lots are large enough to support varying degrees of residential consolidation, local factors such as vegetation cover, provision of infrastructure and valued neighbourhood character considerations impose constraints on how much residential redevelopment is possible.

Housing types and tenure in Nillumbik can be described as follows:

- Nillumbik’s housing is mainly detached dwellings (93%).
- Only 6% of housing stock is medium density compared to 23% in Greater Melbourne.
- A large proportion of housing is fully owned or mortgaged (85%), with only a small proportion available for private rental (8% compared to 26% in Greater Melbourne).
- Social housing comprises 0.6% of dwellings in Nillumbik compared to 2.6% in Greater Melbourne and 4% in Australia.

The current local planning policies contained within the Nillumbik Planning Scheme encourage a diversity of housing (including various types of medium density housing) to generally be located within designated activity centres, or within a 400m walking catchment of such centres. The designated activity centres in Nillumbik are the Eltham and Diamond Creek Major Activity Centres, and the significantly smaller neighbourhood-scale activity centre in the rural township of Hurstbridge. These locations offer relatively better access to jobs, services and public transport than other residential areas across the municipality. Council recently adopted in 2020 new structure plans for each of its Major Activity Centre’s at [Eltham](#) and [Diamond Creek](#) which advance State policy and objectives for activity centre planning, and optimise access by the community (within walking distance) to amenity, services and public transport. Through these strategic documents Council encourage a variety of housing to be located to jobs, services and transport, including for affordable and social housing.

There are also some factors that are unique to the Nillumbik context that require consideration to ensure that new housing responds to these:

- a) Almost every suburb and several townships have a direct interface with the Urban Growth Boundary (UGB);
- b) The commuter culture, with many residents working outside the Shire;
- c) The generous provision of open space leading to Nillumbik being known as the “Green Wedge Shire”, and which also contributes to the trend identified in the [Recreation Strategy 2011-2019](#) for higher leisure participation rates in the municipality compared to state and national trends;
- d) The local impacts of climate change, with the [Nillumbik Climate Change Action Plan 2016-2020](#) listing the following challenges:
 - the accommodation of increased population while minimising the impact on the natural environment;
 - an ageing population;
 - increasing expectations of community facilities (size, quality, automation, temperature control);
 - increasing utilisation of facilities;
 - cost pressures of energy and water supplies and waste disposal;
 - engaging our community to undertake change;
 - limited public transport;
 - development pressure from urban growth corridors to the west of the Shire;
 - consideration of embodied energy and the supply chain;
 - aged building stock of Council and the community;
 - the lifestyle of our residents in terms of land use and social activity; and
 - importantly, finite Council resources.

Housing Affordability and at risk groups

According to iD Consultants (profile.id.com.au/nillumbik), and notwithstanding recent implications introduced by the COVID pandemic, 5.7% of households within the municipality were experiencing housing stress in 2016 (this is defined as households in the lowest 40% of incomes that are required to spend more than 30% of their usual gross weekly income on housing costs).

The rise in property prices across the metropolitan region has resulted in substantial increases in housing stress since the 2016 Census. Whilst more recent data on housing stress levels in Nillumbik is not currently available, it is quite likely that the percentage of households experiencing housing stress within the municipality will have increased since 2016.

There are many types of households that may need to access affordable housing within Nillumbik, including:

- First-time buyers, who can no longer buy due to casual work arrangements or the cost of housing. As a consequence, the rental market has young people entering who, in previous generations, would have been purchasers of homes.
- Older people with a low income, in particular, older women. As they leave the workforce, they can no longer afford the private rental market and sometimes are forced to relocate.
- Singles and young people who are staying at home longer, partly because of the lack of affordable housing.
- Single parents.
- People escaping family violence.
- Key workers (e.g. teachers, healthcare workers, police, hospitality workers) who are often forced to travel great distances between work and housing that is affordable.
- People on a low income.

COVID-19 has had a direct impact on people's lives within the municipality and more broadly. Governments are yet to fully appreciate the implications that the pandemic has had on policy and planning for the future. In August 2020, Council in partnership with healthAbility launched the [Together in Nillumbik Survey](#) to gain an understanding of how COVID-19 was impacting the community. The survey identified that as the restrictions ease, it is anticipated that some identified impacts may ease, whilst others will have longer term effects such as job loss and mental health. However broader research has already predicted longer term impacts (job loss and mental health) will remain, and the future of work, education and where people live will be permanently impacted by the pandemic.

Councils adopted [Ageing Well In Nillumbik Action Plan 2019-2022](#) identifies that the population of Nillumbik is at the higher end of the socio-economic gradient in Victoria, meaning many residents enjoy better than average health and wellbeing.

The proportion of people 55 years and older in Nillumbik will increase from a quarter to a third of Nillumbik's population by 2036. Nillumbik will also have significantly more people aged over 70 in 2036 than is the case today.

These changes will increase the demand for low maintenance, accessible and age-friendly and well-located dwellings in established areas, as well as more in-home support services and increased opportunities for residents to have access to retirement villages and aged care facilities.

The *Ageing Well In Nillumbik Action Plan* also identifies that the growth in the ageing population of Nillumbik means that particular issues faced by the older population will increase including:

- a) Limited transportation options;
- b) Social and geographic isolation;
- c) Limited housing options; and
- d) Access to services and facilities.

Housing is one of the 7 priorities in the *Ageing Well In Nillumbik Action Plan*, which is assigned the following actions:

- a) *Advocate for housing diversity and options as people plan to downsize or seek alternative housing options and solutions.*
- b) *Develop resources to assist older people to consider and plan for their future housing needs.*
- c) *Investigate the development of local short term emergency housing in response to elder abuse.*

Other material within the plan which is relevant to housing includes:

Housing Options:

- *The range of housing options available to older people across Nillumbik is limited and impacts their options to remain in the local community as their needs and lifestyle changes. This includes opportunities to downsize; to access social, shared and other housing models; and supported care options including retirement and residential aged care. (p. 14)*

Households:

- *40% of households in Nillumbik are households without children of which 24.7% are couples without children and 13.8% are lone person households. Additionally a number of older people living in Nillumbik have limited or no family supports and may become vulnerable if services, supports and opportunities to participate are not accessible. Access to transport, health services, retail and community spaces will continue to be critical connections for people to age well in Nillumbik. (p. 14)*

Economic factors:

- *For many people the family home is their main asset and may be relied upon to support and fund housing, health and related needs as they age. The effect of being “asset rich and income poor” also impacts older people across the community. Reliable information and advice; access to housing and service options and confidence in accessing home modifications and maintenance services to enable older people to remain living in their homes are important resources to secure choice and control in older peoples decisions. (p. 14)*

[Nillumbik Shire Councils Disability Action Plan 2020- 2024](#) estimates that in the order of 1 in 5 people (or 11,494 people) in Nillumbik are likely to have some form of a disability². In

² The Plan references the Survey of Disability, Ageing and Carers Australia: Summary of Findings, 2018
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future, an ageing population will mean more and more residents will require housing that is accessible, adaptable and/or has universal design features such as wider doorways and step-free access. The *Disability Action Plan* includes the following actions relating to housing:

- a) *5.1.1 Advocate for more supported/independent accommodation for people with disability, including those not eligible for NDIS.*
- b) *5.2.2 Identify Councils role in supporting affordable and accessible housing in the Shire as part of the Nillumbik Housing Strategy, with reference to national and State government housing policy frameworks. Ensure consideration of:*
 - i. *Housing diversity;*
 - ii. *Housing requirements for people with disability;*
 - iii. *Housing requirements for older people; and*
 - iv. *Support for rezoning of areas identified as suitable for development of accessible and affordable housing for people with disability.*

In November 2019, Council adopted an updated [Green Wedge Management Plan](#) which includes an objective relating to residents ageing in place within the rural townships:

Objective 1.6 Where possible, encourage housing diversity in the townships to enable ageing in place.

Nillumbik’s current Housing Strategy dates back to 2001. Since this time there have been a number of major societal and demographic changes. An updated Housing Strategy will have a key role to play in achieving actions in regard to affordable housing, ensuring an appropriate supply of well-designed, housing to meet the diverse needs of the local community, including the need for affordable housing, whilst protecting the green wedge and the special character Nillumbik Shire.

Council outline below responses to the principles and focus areas identified in the *10 Year Social and Affordable Housing Strategy* discussion paper. Please note that page numbers referenced are taken from the PDF version of the paper.

Principles (page 11)

Council support the identified principles that underpin the strategy:

1. People at the Centre

Council concur that it is fundamental that at risk community members (in addition to affordability) e.g. those with disabilities or experiencing family violence or mental illness, need to be at the centre of ‘*how we plan and design housing responses*’.

2. Shared action and accountability

Council agree and support the principle of shared action and accountability, particularly with regard to understanding different roles and responsibilities and the requirement for a multifaceted approach and a suite of mechanisms at each level of government.

3. Maximising value

Council support innovation and continuous improvement principles, particularly with regard to ensuring strong and transparent governance around investment to ensure ‘*value-for money outcomes and streamlined delivery of projects*’.

4. Sustainability

Council support the principle of ‘scalability’ across the delivery of affordable and social housing sector, and support the fact that ‘sustainability also means that homes are climate adapted, water and energy efficient, incorporating best practice design to ensure they are built for the future’.

Focus Area 1: Pathways (page 16)

1. What actions will enable people to access social housing, sustain their tenancies, and move between different housing options as their needs change?
 - a. Federal and State governments will need to continue their role in the housing system predominantly facilitating (and innovating) in the areas of:
 - i. Financial assistance (pensions, rent assistance, etc..)
 - ii. Social housing provision (Victorian Housing Register waiting list)
 - iii. Tenancy law
 - iv. Taxation system
 - v. Industry incentives
 - vi. Victorian Planning Provisions (VPP)
 - vii. Building Law
 - viii. Services (homelessness, health, education, jobs and other)
 - b. Local government needs to continue its role with acknowledgment of the significant funding gaps that are required in delivering services & infrastructure to support our community (in a rate-cap environment) by allocating shire resources. Nillumbik Shire are active in accessing grant funding or other subsidies to assist in delivering key community infrastructure and services, some of which support those parts of the community with housing vulnerability. Key local government functions in this space include:
 - i. Facilitating community safety and wellbeing through provision of local support services, facilities and coordination/connection to external services;
 - ii. Land use planning; and
 - iii. Advocacy and alliances.
 - c. Local government particularly needs to 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 Nillumbik Shire.
 - d. The land use planning system (through housing strategies) needs to adequately 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. Facilitating policy within planning schemes around affordable housing however requires funding to provide the strategic justification for such. Often smaller rate base Councils – particularly non-

growth Councils such as Nillumbik Shire, do not have the financial resources to undertake such strategic justification. This is explored further at point 3 below.

- e. Apart from the limited actions Nillumbik Shire Council and other local governments can undertake to support implementation of social housing, local governments can seek to partner with established social housing providers who have connections to disability services. Established providers are able to offer support to tenants or will be partnered with support organisations to ensure tenancies are sustained and housing needs are monitored. For example [Araluen](#), a local disability service in Nillumbik, has a well-established Housing Network which supports people with disability who are seeking accommodation or need support to sustain housing tenancy.
 - f. Council note that for our community, currently people access social housing through the Department of Housing - a large government department that is difficult for people (especially vulnerable people) to navigate. Taking the bureaucracy out of the process would help with access. It would be helpful for housing to be made a part of broader service delivery, specifically health service delivery.
 - g. Council consider that housing could be viewed (particularly for at risk community members) and delivered through a health lens, as lack of secure housing is a social determinant of health. People who are more vulnerable and need social housing are likely accessing health services. Housing is an issue that would come up in conversations with clinicians and workers with clients. It is an important part of a person's health and wellbeing status.
 - h. Other health issues need to be considered in the context of insecure housing and the need for social and affordable housing. For example, people experiencing housing stress, unsafe or insecure housing will find it much more difficult to address mental health problems. Often these issues are addressed separately when in reality they are interrelated.
 - i. To support people best as they move through their housing journey, it is important that they are monitored and support as their needs increase or reduce.
2. What are the most important features of affordable housing? (e.g. price, location, security of tenure, access to transport or daily amenities, connection to support services etc.)
- a) Council note that price, location, security of tenure, access to transport/amenity, connection to support services are all important, one is not more important than the other. It is important to add 'connection to social support networks' as well as 'support services'. For example, having cheap rent in an area that does not have accessible transport or employment opportunities will not provide effective outcomes and access for people as well as if that housing was in a location that was close to transport and job opportunities. These areas need to be considered as a whole, not individually.

- b) It's also important to consider access features for people with disability and older people who are a significant and growing demographic and who are often on a limited income. It is important to note that an estimated 49.5% of people over 65 have some form of disability. (ABS, Disability, Ageing and Carers, Australia: Summary of Findings, 24/10/2019).
- c) Also it is important to ensure housing is fit for purpose. A good case in point is Araluen's adapted version of 'Advancing full spectrum housing' by Arizona State University:
<https://d3dqsm2futmewz.cloudfront.net/docs/stardust/advancing-full-spectrum-housing/full-report.pdf>

3. What actions will support people to find and obtain an affordable home?

- a) Local governments can and do seek general support and advice from the [Community Housing Industry Association](#) (CHIA Vic).
- b) Where more affordable housing may be made available in Nillumbik an established provider would reach out via housing support service providers such as [Launch Housing](#) (formerly Homeground), who support people in inappropriate accommodation as well as people who are homeless or at risk of becoming homeless.
- c) Araluen, a local disability service in Nillumbik, has a well-established Housing Network to support and advise anyone with disability who is seeking accommodation, and the NDIS has supported a ['Housing Hub'](#) website for providers to advertise affordable and accessible properties.
- d) The largest barrier still remains in the amount and diversity of affordable housing stock that is available.
- e) Although private provider models have a role within the provision of affordable housing, care is required when considering housing models to ensure they are not only profit driven, i.e. not-for-profits or social enterprise. Some models result in less than effective outcomes for residents but rather benefit the proprietor.

Land Use Planning and Victorian Planning Provisions:

- f) As identified at 1(b) above, Council strongly supports the view that funding to implement affordable housing policy and outcomes should not rest with local government. Nillumbik Shire supports the initiatives and recommendations of the [Municipal Association of Victoria's \(MAV's\) Submission to Affordable Housing October 2019](#), particularly where affordable housing models should be implemented through the creation of State provisions within the VPPs for Affordable Housing. Council particularly supports the identified requirement that any provisions should:
 - a. *'Provide certainty and consistency, while allowing some flexibility to enable councils to respond to the specific needs of their community – an Overlay and Schedule to the Overlay could achieve this;*

- b. *Clearly set out the way in which the affordable housing contribution will be calculated, allowing developers to work out and build the cost into their development feasibility and enabling planners to calculate the affordable housing contribution;*
 - c. *Articulate who pays for the affordable housing – moving beyond a discussion about number of dwellings to certainty about the quantum of the overall affordable housing contribution; and*
 - d. *Other aspects that will also need to be in place are:*
 - i. *A process to collect and distribute cash-in-lieu contributions, noting councils preference for contributions that come from their community to be invested within their community; and*
 - ii. *Mechanisms to secure the benefit of the affordable housing in the community, recognising that a requirement for a specific building to remain used as affordable housing in perpetuity will make management of that property unfeasible for any asset owner who will need to ability to divest of assets (and reinvest in other assets) as part of their long term asset management strategy’.*
- g) Further Council strongly support the MAV recommendation of the same submission, specifically that:
- a. *‘A suite of Affordable Housing Planning Provisions is created that can be used by councils to seek affordable housing contributions for example:*
 - i. *Affordable Housing Planning Policy Framework (distinct from housing affordability PPF): and*
 - ii. *Affordable Housing Overlay, with the ability to create a Schedule to the Overlay 2.*
 - b. *The Provisions include mandatory (rather than discretionary) requirements so that there is certainty and clarity for landowners, developers, and planners.*
 - c. *The Provisions provide for land, dwelling, and/or cash affordable housing contributions and allows councils to specify the preferred form the contribution will take.*
 - d. *If the affordable housing contribution is to be delivered through the sale of dwellings, the Provisions clearly set out who will pay for the affordable housing (and at what discount) to provide certainty about the quantum of the affordable housing contribution.*
 - e. *That any requirements in the Provisions that set out the time for which a property will remain affordable housing, take into account the financial impact on the end owner of the affordable housing so that it does not create a burden on the community housing sector.*
 - f. *The State Government maximise the delivery of affordable housing on their existing land assets’.*

Focus Area 2: Communities (page 19)

1. What actions will strengthen social and affordable housing communities?

- a) Social and affordable housing providers should be encouraged to partner with Councils resources (in the example of Nillumbik Shire) Community Services and Community Partnerships teams to ensure that social and affordable housing tenants are offered opportunities to engage and participate in every aspect of community, and given support to access Council services.
- b) Consideration should be made of incorporating more than 'just housing'. Consideration could be given for example, to having health services on site such as a general medical practitioners, counselling, etc. to create a 'one stop shop' so services are easily accessible and affordable/free. Social housing particularly should be viewed in the context of a hub model, or at least in close proximity to community activities and services, health services and transport.
- c) Ensure housing neighbourhoods are safe and encourage social connection between residents.
- d) Consideration also needs to be given to housing diversity with a mixture of private and public tenure and not all public housing located in one development or neighbourhood.
- e) Council note there is a stigma attached particularly to social housing in the community. Council acknowledge much of this can be attributed to a legacy of historic planning for social housing being a 'clustered model' where social housing is located in one area, often with architectural and urban design outcomes that separate it from surrounding neighbourhood character and dislocate it from the surrounding community. These earlier social housing models created negative views by much of the community and perpetuated the isolation of the community who need social housing. It is important that future social housing models are not only appropriately designed to support the communities inclusion, but that they are also cohesive with surrounding land use and character. Council support the idea of 'salt and pepper' developments where a mixture of privately held residences are co-located with social housing, particularly in locations aligned to activity centre policy. In Councils view this approach assists with integration and opportunity and is the most effective way to facilitate inclusion.

Focus Area 3: Growth (page 21)

1. What actions will enable and deliver growth in social housing?

- a) Consideration should be given to expanding away from the current (particularly) social housing model and to move it to a 'health first' approach. There are examples of how communities in regional areas of Victoria have done this well. These examples often include positive promotion of diversity of the community,

encouraging and engaging existing members of the community to embrace new people into the community who may (particularly) be accessing social housing. One example is of the ['Welcome to Eltham Group'](#) who welcomed Syrian refugees into the community. There were fundraising and other activities associated with this which were documented in the media.

2. What do we need to do to ensure housing supply meets the needs of people with specific support and housing needs?
 - a) As outlined above, local governments will seek advice from CHIA Vic and similar agencies, engage with established providers, and offer support for providers to build social and affordable housing.
 - b) Again as outlined above, the State government's role is integral in land use planning and facilitation of policy and models to assist providers/developers.
 - c) Strategic planning for land release and activity centre planning are all important tools in ensuring adequate supply of affordable and social housing is provided into the future.
3. What do we need to do to enable a well-functioning affordable housing system that provides rental and home ownership opportunities for those that need them?
 - a) As noted in Focus Area 1 – 2 above.

Focus Area 4: Partnerships (page 23)

1. How do we strengthen our partnership approach to build a stronger and more effective social and affordable housing system?
 - a) Governments, non-government organisations, charitable organisations and the private sector need to work together with people with disabilities to develop long-term housing solutions that promote independence and that are secure, accessible and affordable.
 - b) Where local governments excel is in working with 'grass roots', local organisations that are well connected to community members, through such mechanisms/facilities/resources such as community health, libraries, and community support services provided by Councils (maternal child health, aged and disability support, inclusion). Again, Council consider that housing should be viewed as a part of a health response.
2. Gaps
 - a) Flexibility is required in how we plan for and design housing that responds to community needs, to ensure they are not only secure, accessible and affordable but also flexible – in order to meet diverse and often changing needs.

- b) A recent example comes from Nillumbik is a couple in their 80s who need to move closer to family for support. As a result, they have applied to live at Kooringa Close Retirement Village in Eltham. They hoped their 52 year old daughter with a disability could live at Kooringa also – they want and need to remain close to each other, while maintaining independence. Given their daughter is not 55+, she does not meet the criteria to live at Kooringa. The family feel like their life is on hold while they wait to hear if their application for an exemption will be successful. Moving is already stressful, let alone the thought of moving multiple times within the next few years but that is the prospect they face until their daughter turns 55, with limited alternatives in the meantime.
- c) For many years Araluen have been advocating for people with disability AND their ageing carers to have access to new models of housing and succession planning, all within the area they love, have deep connection to and call home - Nillumbik.

Thank you for this opportunity for Nillumbik Shire Council to provide its view in regard to the very important issue of housing security.

Nillumbik Shire would value the opportunity to be involved in future progress of this Strategy including any round table discussions/forums and/or future consultation on a future draft.

Yours sincerely

Peter Perkins
Mayor

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APPENDIX 1: Emerging issues for housing and population change in Nillumbik

Demographics

- In recent years, more people have moved out of the Shire than have moved in, reducing population growth to well below the average for Melbourne.
- The net loss between 2011 and 2016 was 1,761 people.
- Nillumbik's growth rate is 0.5% per year, but among people aged 65 years and over, it is 3.7%.
- The population forecast is for low growth and an older population. This is based on assumptions that the population in Nillumbik is driven partly by natural increase and partly by migration (local and overseas).
- Nillumbik has an ageing population. The number of people aged 65 years and over will increase by 73% from 8,143 in 2016 to 14,155 in 2036.
- This means that by 2036, 20% of the population will be aged over 65 compared to 18% aged 0-14 years. This is a strong shift from the current age-dependency ratio of higher child-dependency (20%) compared to age-dependency in (13%) in 2016.
- The over 60 years age group is the largest age group on low incomes, making up 58% of all households on low incomes.
- Currently the average household size is 3 persons and the average dwelling has 3.5 bedrooms.
- The size of households is expected to decline to 2.75 persons in 2036. This is mainly due to population ageing, with more households transitioning from families to couple or lone person households, and is an Australia-wide trend.
- The most remarkable expected change among household types in Nillumbik is an expected increase in sole person households from 3,059 (14% of all households) in 2016 to 4,732 (19% of all households) in 2036.
- This is followed by an increase in couple (no children) households from 5,776 (26.7%) in 2016 to 7,215 (28.6%) in 2036.

Disability

- The rate of disability in Nillumbik is determined by the census question on need for daily assistance due to a severe or profound disability, reported by 3.3% of the population or 1,995 people.
- This is lower than for Greater Melbourne (4.9%). This rate increases sharply with age, with 55% of people with disability aged 60 years and over, so this rate will probably increase.
- The large majority of people reporting need for assistance were in households who were purchasing or fully owned their home (85%), a further 7.9% were renting privately, and 3.1% were in social housing in 2016.

Housing types and tenure

- Nillumbik's housing is mainly detached dwellings (93%).
- Only 6% of housing stock is medium density compared to 23% in Greater Melbourne.
- A large proportion of housing is fully owned or mortgaged (85%), with only a small proportion available for private rental (8% compared to 26% in Greater Melbourne).
- Social housing comprises 0.6% of dwellings in Nillumbik compared to 2.6% in Greater Melbourne and 4% in Australia.