

# Housing Changes Lives

Knox Social and  
Affordable Housing  
Strategy and Action Plan  
2023–2027

knox



# Acknowledgement of Country

Knox City Council acknowledges the Wurundjeri Woi-wurrung people and Bunurong people of the Kulin Nation as Traditional Custodians of the land. The Knox Aboriginal and Torres Strait Islander Community come from a variety of different Nations within Australia and Torres Strait, including the Traditional Custodians and Stolen Generation. As such we pay respect to all Aboriginal and Torres Strait Islander Elders, past and present, who have resided in the area and have been an integral part of the region's history.

Located at the foot of the Dandenong Ranges, Knox has many places of historic significance to the Kulin nation. Important cultural and historical sites within Knox hold both the traditional knowledge of the First Nations People and the traumatic stories of colonisation.

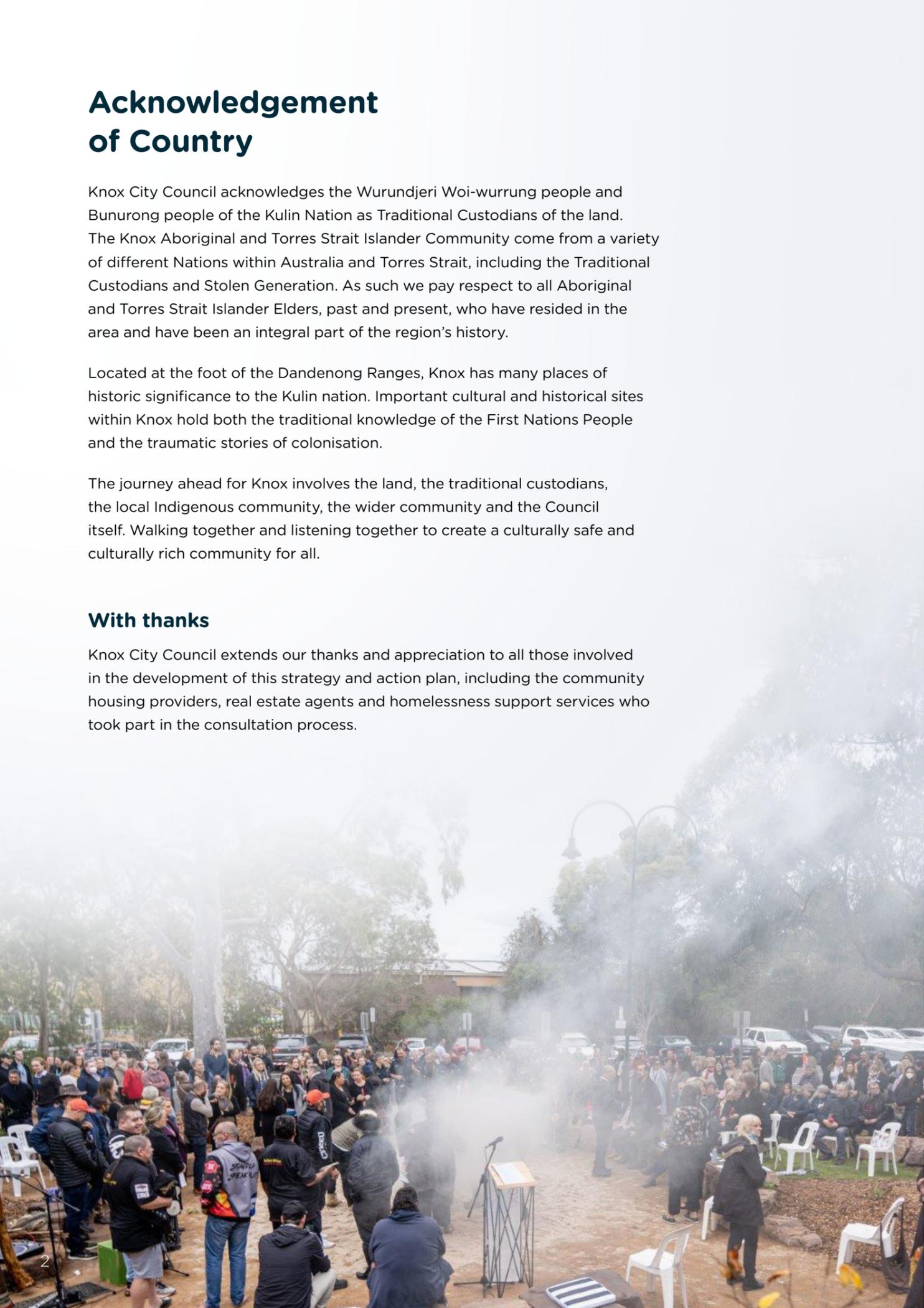
The journey ahead for Knox involves the land, the traditional custodians, the local Indigenous community, the wider community and the Council itself. Walking together and listening together to create a culturally safe and culturally rich community for all.

## With thanks

Knox City Council extends our thanks and appreciation to all those involved in the development of this strategy and action plan, including the community housing providers, real estate agents and homelessness support services who took part in the consultation process.

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## Housing Changes Lives

Everyone deserves the safety and security of a place to call home.

Yet any of us could suddenly find ourselves wondering where we will sleep. A sudden illness, a relationship breakdown, an unexpected job loss or any other unplanned event can trigger the start of housing uncertainty and homelessness.

Social and affordable housing is an investment in our future. When people are housed, their other needs can be met.

Knox is already home to many social housing residents, and we value the contributions they make to our community. They are friends, carers, colleagues, grandparents, volunteers and relatives. They may be a part of our schools, work in our local businesses or belong to our sporting clubs and community groups.

Our vision for social housing is of high quality, well-designed homes that promote liveability, are integrated with and contribute to local neighbourhood amenity, are of an appropriate size for the number of occupants, and are built to the highest possible environmental standards.

**Housing Changes Lives** is the key message that drives Council's commitment to increasing access to safe and affordable housing in Knox.



## Executive Summary

Council is committed to increasing the supply of social and affordable housing, recognising that housing changes lives: the availability of affordable, sustainable and appropriate housing is the foundation for people to fully participate in the social, economic and community aspects of life. When housing is secure and adequate there is a significant positive impact on health, employment, and education.

Knox City Council has a proud history of supporting housing for vulnerable persons, including the donation of five parcels of land in the 1960s for the development of housing for seniors. Council retains and manages the nomination rights for these sites to the present day. Current and ongoing work also includes advocacy, policy, working with community partners and key agencies, as well as regional efforts, notably through the Eastern Affordable Housing Alliance (EAHA) for which Knox is the lead Council.

This Knox Social and Affordable Housing Strategy and Action Plan 2023-27 builds on the work of the previous Knox Affordable Housing Strategy 2015-20. It reflects current evidence of the housing needs in Knox. Importantly, access to safe, secure and affordable housing was a key priority identified by the community when developing the Knox Council Plan 2021-25.

In addition to this strategy, Council has a Housing Strategy (Knox Housing Strategy January 2015) which is due for review from 2023/24. That Strategy provides direction for residential development and provides the basis for planning controls such as Clause 21.06 (Housing) and Clause 22.07 (Development in Residential Areas and Neighbourhood Character). Further, it identifies a number of Strategic Investigation Sites which may contribute to new housing development. Information from this strategy will help to inform the review of the Housing Strategy.

The delivery of social and affordable housing is a responsibility shared across all three levels of government, and requires the involvement of other stakeholders including community housing providers, community support services and private developers. Council is committed to working in partnership to improve affordable housing outcomes for those most vulnerable in Knox.



## Defining Social and Affordable Housing

This strategy adopts the definitions used in the *Planning and Environment Act (1987)*. Affordable housing is that which is appropriate for the housing needs of very low, low and moderate income households. The term generally refers to housing for which the cost equals no more than 30 per cent of a household's gross income. Social housing is a form of affordable housing, which is owned and/or managed by a registered housing association.

## Summary of Need

Knox currently has 1,503 social housing dwellings with a further 159 homes funded through Homes Victoria and in development. This will bring the total supply of social housing in Knox to 1,652 dwellings. Between now and 2041, analysis of current trends suggests a need for a further 5,020 affordable housing dwellings, of which:

- 1,140 should be dedicated social housing
- 150 dedicated places available for crisis/supported accommodation (for those at long-term risk of homelessness)

This strategy has a focus on increasing the supply of social housing as the most critical need to support very low and low income households. To meet the projected social housing need in Knox within 20 years, a rate of 57 additional dwellings per year is required, however this timeframe would effectively leave a generation of unmet housing need.

In addressing the need for affordable housing more broadly, diversifying the type of housing stock available in Knox will be essential. At 83.7%, the dominant housing type in Knox continues to be separate houses (detached dwellings). This is significantly higher than the Greater Melbourne average of 66.1%. As a consequence, Knox has a below average rate of medium and high density housing (which provides for smaller dwellings of 1-2 bedrooms).

Affordability challenges are compounded by a low rate of rental supply in Knox, at only 17% (compared to 28% across Greater Melbourne). Data shows that the number of new rental lettings in Knox is declining, further exacerbating the problem. The cost of private housing, whether for purchase or rental, has also continued to grow, pricing people out of the market.

In addition to these pressures, the demographics of the Knox community are changing. The results of the 2021 Census show that the Knox community is ageing. We are becoming more diverse, with more residents born overseas (now 1 in 3) and a growing population of First Nations people (an increase of 268 people since 2016). There is also a growing number of people who identify as needing assistance with day-to-day tasks due to disability.

## Cohorts in Need

Having considered existing housing supply, market pressures and community demographics, the following cohorts have been identified as the most in need of support with housing.

<b>People who are homeless or sleeping rough</b>	<b>Women and children</b>	<b>People with a disability</b>
<b>Seniors</b>	<b>First Nations peoples</b>	<b>Single men (often with complex needs)</b>

Each cohort will have their own housing needs. For example, rough sleepers and single men with complex needs may require crisis or transitional housing. Seniors are more likely to need smaller dwellings, whereas women and children will likely require multi-bedroom dwellings. People with a disability may require some form of modified housing, including single-level dwellings, accessible hallways and bathroom facilities.

## Our Approach

This strategy focuses on three key areas of action, the goals of which are summarised below.

<b>Strategic Focus 1: Planning and Regulation</b>	This strategic focus outlines how Council will guide Knox's housing and infrastructure to meet the changing needs of our community, particularly our most vulnerable residents.
<b>Strategic Focus 2: Advocacy and Targeted Support</b>	This strategic focus determines how Council will play a key role in research, advocacy and policy issues that relate to improving access to social and affordable housing for our most vulnerable residents. It also outlines how Council will support specific groups in the community.
<b>Strategic Focus 3: Collaboration and Partnerships</b>	This strategic focus supports Council's commitment to work in a collaborative and coordinated way to create and improve the physical, social, natural, cultural and economic environments that promote health and wellbeing.

# What is Social and Affordable Housing?

We adopt the definitions used in the *Planning and Environment Act 1987*, including:

## Affordable housing

Housing, including social housing, that is appropriate for the housing needs of very low, low and moderate income households. The term generally refers to housing for low to moderate income households for which the housing payments (rent or mortgage) is no more than 30 per cent of a household's income, enabling households to meet other basic and long-term living costs. Affordable housing sits on the housing continuum between social housing and the private market.

## Social Housing

Refers to public housing and housing owned, controlled or managed by a participating registered agency. This strategy views social housing as distinct from affordable housing.

## Other useful definitions of terms used throughout this document include:

### Community Housing

Affordable housing managed by a registered housing agency.

### Rooming House

A building where one or more rooms are available for rent, and residents share facilities like kitchens or bathrooms.

### Housing Stress

Households who are amongst the lowest 40% of income earners, and who are paying more than 30 per cent of their gross (weekly) income for rent or mortgage repayments are considered to be living under housing stress.

### 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.

(Australian Bureau of Statistics)

## Our role in social and affordable housing



## A shared responsibility

Council is committed to increasing the supply of social housing and addressing housing affordability. Our approach recognises the importance of partnering with other tiers of government to support vulnerable residents. Whilst local government can facilitate the delivery of social and affordable housing, funding and management essentially rests with the State Government and the community housing sector.

The availability of affordable, sustainable and appropriate housing is a fundamental need and provides the foundation for people to fully participate in the social, economic and community aspects of life. When housing is secure and adequate there is a significant positive impact on health, employment, and education.

Our community understand this, and identified access to safe, secure and affordable housing as a key priority during the development of the Knox Council Plan 2021-25.

In developing this strategy, Council has explored the current housing needs of local residents and the social conditions that impact on housing security. This strategy provides a summary of information collected across late 2021 and early 2022, in the form of a detailed housing needs analysis and stakeholder engagement report prepared by Judith Stubbs and Associates on behalf of Knox City Council.

Consideration has also been given to the significant changes that have taken place in the policy environment, at both State and Federal levels since the previous Knox Affordable Housing Strategy was adopted in 2015.

### Considerations for social and affordable housing developments

When planning for where social and affordable housing should be located, the following considerations are critical:

- Close to public transport
- Within easy reach of local services, amenities and jobs
- Be accessible and designed to the needs of the target cohort (including the overall dwelling size and number of bedrooms)
- Be energy efficient



Based on these considerations, Activity Centres (and land within close proximity), as well as Strategic Investigation Sites are considered most suitable for social and affordable housing.

## Climate Change and Social and Affordable Housing

Knox City Council recognises that we are in a state of climate emergency, and has developed a Climate Response Plan 2021-31 which commits to taking action to reduce our impact on the environment and to prepare for the effects of a changing climate. People who live in social and affordable housing have limited incomes, and increasing energy prices result in high levels of vulnerability to both heat and cold stress during extreme weather events. Furthermore, the impact of extreme weather events can result in the displacement of community members from their homes.

Ensuring that forthcoming social and affordable housing developments are energy efficient as they are being designed and built, is an investment in the health and wellbeing of future residents. The outcome would be buildings that are well insulated, well oriented, more comfortable, and resilient to increasing temperature and designed for low-energy use.



## What has been achieved since 2015?

The Knox Social and Affordable Housing Strategy 2023-27 will build on the work of the previous Knox Affordable Housing Strategy 2015-20.

✓ Amendments to the Planning & Environment Act 1987 allowed for Victorian councils to enter into voluntary planning agreements with developers for the creation of affordable rental housing in perpetuity under section 173 of the Act. Agreement for a contribution to affordable housing at a rate of 5% in the Kingston Links, Norvel Estate and Stamford Park developments was obtained.

✓ Homes Victoria advises that over the last few years to March 2022, around **159 new social housing dwellings** have been funded for purchase or development in the Knox LGA.

✓ In 2020, Council became a signatory to the **Regional Local Government Homelessness and Social Housing Charter** as one of thirteen Councils from across eastern and south eastern metropolitan regions. The Charter Councils seek systemic change to increase the supply of permanent, safe, appropriate and timely housing for our most vulnerable community members, and to embed housing first as a key foundational principle.

✓ Facilitation of the **Eastern Affordable Housing Alliance (EAHA)** - A collaboration between six Councils (Knox, Manningham, Maroondah, Monash, Whitehorse and Yarra Ranges) whose aim is to advocate for improved housing affordability and to increase the supply of social and affordable housing across the region.

✓ Council has developed a Homelessness and Rough Sleeping policy and procedure to provide direction for decision making and management processes in relation to homelessness and rough sleeping in the Knox municipality.

✓ Council has continued to provide support for people over 55 years who are experiencing or are at risk of experiencing homelessness through the Housing Support Program.

## Overview of Knox City Council

The local government area of Knox City Council is located in Melbourne's eastern suburbs and is 20 - 25 km south-east of the Melbourne CBD. Knox is an established urban municipality, being home to over 160,000 residents, living in approximately 60,000 households (as at the 2021 Census).

Around 70% of our resident workforce are working outside of Knox. In recent years' population growth has been steady, although less than anticipated due to the impacts of the COVID-19 pandemic. Assuming population growth now returns to normal levels, by 2041, the population for the Knox City Council is forecast to increase by approximately 32,000 persons to a community of over 192,000 residents.

Knox has a number of suburbs with Rowville, Bayswater, Ferntree Gully, Boronia and Wantirna South as the most populated areas. There are five identified Major Activity Centres in Knox, as well as 12 Neighbourhood Activity Centres. The Major Activity Centres are Bayswater, Boronia, Mountain Gate, Knox Central and Rowville. The Knox Central Activity Centre is a regional retail, commercial and entertainment precinct for the municipality and the outer east with significant opportunities for commercial, mixed use and residential development.



# Summary of housing pressures

The information below has been sourced from the 2021 Census (provided by the Australian Bureau of Statistics) and id.consulting.

## Greater diversity of housing is needed, particularly for sole and older person households.

- The dominant dwelling type in Knox is separate houses (referred to as detached dwellings in the Knox Planning Scheme) at 83.7%, well above the Greater Melbourne average of 66.1%.
- Knox has a below average rate of medium density housing at 14.6% (compared to 22.9% in Greater Melbourne), and a minimal supply of high density housing at only 0.8%.

## Knox residents have been grappling with housing affordability for some time.

- In 2021, 13% of households with a mortgage in Knox were considered to be in mortgage stress (spending more than 30% of their gross weekly household income on housing costs). A further 26% of rental households were considered in rental stress.
- Housing prices have the greatest impact on households with the lowest incomes. For example, more than 63% of very-low income households with a mortgage are experiencing housing stress; this rises to 84% of very-low income renting households.
- It is anticipated that these challenges will have been further compounded in the time passed since the collection of the 2021 Census, given rising cost of living pressures, recent interest rate rises, increasing energy costs and the conditions in the housing market.

## The cost of housing continues to rise.

- Increases in the purchase price of housing in Knox have slowed recently, but continue to rise. The median house price in Knox increased by 10.7% between June 2021 and June 2022, slightly higher than the Greater Melbourne rate of 7.6%.
- During the same period, the median purchase price for units in Knox increased by 5.8% (compared with little change for Greater Melbourne at -0.8%).
- Rental property costs also increased, with June 2022 averages showing entry level rental houses average \$440 per week, through to upper level house rentals averaging \$550 per week.
- One factor contributing to increasing rental prices is the relatively low rate of private rental supply in Knox at 19%, compared to 27% across Greater Melbourne.
- In the 12 months to June 2022 there was a decline of 101 dwellings available as affordable private rental properties in Knox.

## The newest Census data shows how our population is changing.

- At the 2021 Census, Knox recorded a First Nations population of 1022 people, an increase of over 35% (268 people) since 2016. Whilst the Census highlighted a general trend of more people identifying as Aboriginal or Torres Strait Islander, national First Nations population growth was 23%, highlighting a higher than average growth rate in Knox.
- One in three Knox residents is now born overseas. The share of residents born overseas has increased from 30% to 33% in the past five years, with China being the most common birthplace in Knox (after Australia), followed by the United Kingdom.
- There are 6,905 people in Knox who speak a language other than English, and who do not speak English well or at all. This is 4.3% of our population (an increase from 3.9% in 2016).
- Our population is getting older, with a median age of 40 (compared to 39 in 2016). In Knox, the proportion of residents who are aged 56 years or older has increased since 2016, and accounts for almost 30% of our community.
- At 9,170 individuals, more people in Knox are reporting needing help with their day-to-day lives due to disability. This has grown from 4.8% of our population in 2016, to 5.8% of our population in 2021.



The housing challenges in Knox are compounded by a lack of housing diversity, poor availability of rental properties (coupled with increasing rental costs) and a below average proportion of social housing.

As our population ages and grows both in diversity and number of residents, these challenges are set to increase.

## Summary of need for social and affordable housing in Knox

 <p><b>Snapshot of current supply</b></p>	Current number of social housing dwellings in Knox	<b>1,503</b>
	As a percentage of private dwellings in Knox this represents: <i>This is lower than the Greater Melbourne average of 2.6%, and the Australian average of 4.5%</i>	<b>2.3%</b>
	Number of additional dwellings funded and in development	<b>159</b>
 <p><b>Indicators of Current Demand</b></p>	Number of households on the Victorian Housing Register for Knox (June 2022)	<b>3,902</b>
	Number of applicants on the VHR for Knox assessed as needing priority access <i>Note: Priority Access is for people who are homeless and receiving support, are escaping or have escaped family violence, live with a disability or significant support needs, or those who have other special housing needs.</i>	<b>2,163</b>
	VHR applicants for Knox who require some form of modified housing	<b>17%</b>
	VHR applicants for Knox who identify as First Nations	<b>203</b>
	Number of people in Knox who received specialist homelessness supports in 2021-22	<b>2,597</b>
	Number of households identified as homeless, as at the 2016 Census*	<b>365</b>

\* The most recent year for which this data is available

## Current Rates of Housing Stress

The graphs below show the number of households experiencing housing stress based on the 2021 Census. Whilst this can be a useful indicator of need, it is worth noting that some housing stress is temporary and that the private market is likely to meet at some of this need.

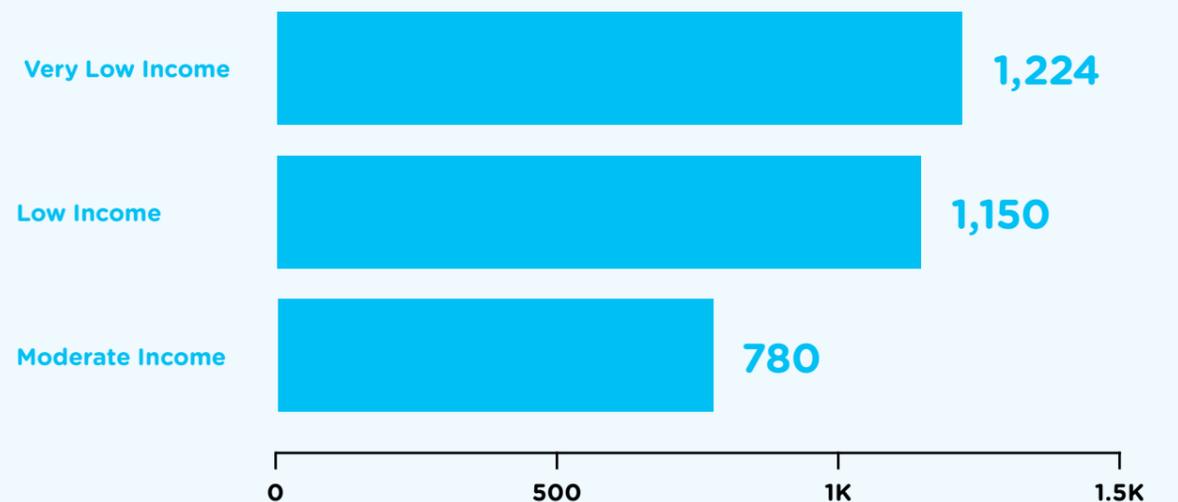
### Rental Stress in Knox (2021)

Total 2,920 households



### Mortgage Stress in Knox (2021)

Total 3,154 households



Source: ASB Census of Population and Housing, 2021. Compiled and presented by .id (informed decisions)

## What would be affordable housing in Knox?

This strategy has a focus on rental housing, recognising that the rate of long-term and permanent renters is increasing as housing becomes less affordable; and that the situation of renters in relation to their income to housing cost ratio generally worsens over time compared with home owners.

The table below highlights the affordable rental prices for very low, low and moderate income households in Knox. The affordable rental value has been calculated based on the cost representing no more than 30% of income.

**TABLE 1: AFFORDABLE RENTAL VALUES BY INCOME LEVEL AND HOUSEHOLD TYPE IN KNOX (2022)**

		VERY LOW INCOME	LOW INCOME	MODERATE INCOME
<b>Single adult</b>	Annual income range	Up to \$26,680	\$26,681 - 42,680	\$42,681 - 64,020
	Affordable rent	Up to \$153 / week	\$154 - 246 / week	\$247 - 369 / week
<b>Couple, no dependents</b>	Annual income range	Up to \$40,010	\$40,011 - 64,030	\$64,031 - 96,030
	Affordable rent	Up to \$230 / week	\$231 - 369 / week	\$370 - 554 / week
<b>Family (1 or 2 adults with dependent children)</b>	Annual income range	Up to \$56,010	\$56,011 - 89,630	\$89,631 - 134,450
	Affordable rent	Up to \$323 / week	\$324 - 517 / week	\$518 - 775 / week

Source: Victorian Government Gazette, July 2022; affordable rental calculations by Knox City Council

In the quarter ending June 2022, the median rental price for a house in Knox was \$488 per week, and the median rental unit cost \$430 per week.

The Knox Affordable Housing Needs Analysis (September 2022) assessed the capacity of the private rental market to meet demand from very-low, low and moderate income households in Knox. In summary the private rental market:

- Provides **no affordable options for very-low income earners** (of any household type) in the private rental market.
- Provides **no affordable options for single adults and only a small number of options for couple households** on a low income. Family households on a low income are most likely to find a one- or two-bedroom property within their price range but these may not suit their needs.
- Provides only **limited availability for** moderate income single adult households, with some further options for couple households on moderate incomes. The needs of families on moderate incomes are comparably well met.

### Without intervention, it is estimated that up to 80% of the need will not be met by the private market.

The private market is most likely to supply affordable housing for couples without dependents or families, who are on a moderate income. Single adults on a moderate income, and all household types with a very-low or low income are unlikely to have their housing needs met without intervention.

## Who are very low income households?

With housing and rental prices at a premium, and wages not keeping pace with inflation, very-low income households now include a growing group of 'working poor'. Examples of very-low income households include:

- A couple with one caring for young children and one full-time nursing assistant on \$760 per week
- A couple both working part-time in retail and hospitality on \$740 per week
- A full-time aged care worker or cleaner on \$720 per week
- An aged pensioner couple on \$654 per week
- Aged lone pensioner on \$434 per week

## Types of housing in demand

The VHR provides insight into the types of dwellings required to support social housing need. The table below demonstrates a high level of demand for smaller dwellings, with more than 60% of VHR applicants in Knox preferring a one-bedroom dwelling.

**TABLE 2: DWELLING PREFERENCES ON THE VICTORIAN HOUSING REGISTER (VHR), FOR THE KNOX BROADBAND AREA (JUNE 2022)**

Knox District	1 Bedroom(s)	2 Bedroom(s)	3 Bedroom(s)	4+ Bedroom(s)	Total
Priority Access Applicants	1,479	342	245	97	2,163
Register of Interest	927	467	278	67	1,739
<b>Total</b>	<b>2406</b>	<b>809</b>	<b>523</b>	<b>164</b>	<b>3,902</b>

Source: Homes Victoria website, June 2022

## Data Limitations

It is noted that the 2021 Census was conducted in the midst of the COVID-19 pandemic, at a time in which additional support payments were available to support the lowest income earners in our community. This short-term additional support may therefore have provided temporary relief of some housing stress and appears to be reflected in the Census data. A comparison of the number of very-low, low and moderate income households experiencing rental stress in Knox the time of the 2016 and 2021 Census, suggests a decline of 986 households.

This is at odds with feedback received from service providers in the housing and emergency relief sectors, who report increasing demand. More recent economic indicators also suggest growing pressure on household budgets, and in turn housing stress. These indicators include an inflation rate of 7.8% for household spending in the year to December 2022 (Australian Bureau of Statistics) and ten consecutive interest rates rises from the Reserve Bank Australia to March 2023.

In balancing these competing indicators, the current and projected social and affordable housing needs for Knox (as outlined on the following pages) have been calculated using 2016 Census data.

## Summary of Projected Social and Affordable Housing Needs and Targets

To meet project needs by 2041, it is estimated that (in addition to existing stock) Knox will require:

### Affordable Housing



Of those properties, allowance should be made for:



## Calculating Future Social and Affordable Housing Need and Targets

There are a number of approaches that can be applied to calculating the future social and affordable housing need for a municipality. The methodology outlined below was applied in the Knox Affordable Housing Needs Analysis, using data from the 2021 Census.

### Affordable Housing

There are 3,906 very-low, low and moderate income renting households in Knox who are experiencing housing stress and can be considered currently in need of a housing intervention. This represents approximately 7.5% of all households in Knox (which totalled 53,668 in 2016).

Of those rental households in stress:

- 1,950 are very-low income households
- 1,370 are low income households
- 586 are moderate income households

To estimate future affordable housing need, it is noted that 14,896 additional dwellings are projected to be built in Knox by 2041. Assuming each dwelling represents one new household, and that the rate of households requiring housing assistance remains consistent at 7.5%, it is estimated that 1,115 of these new dwellings would need to be dedicated affordable housing.

This brings the total forecast need for affordable housing in Knox by 2041 to a total of 5,020.

### Social Housing (as a subset of Affordable Housing)

The proportion of social housing as a percentage of all dwellings in Knox has remained relatively consistent over recent years (currently at 2.3%), and remains below the state average.

This strategy adopts a target for 4.5% of all future housing stock developed within the municipality to be social housing, in line with the average social housing supply Australia-wide. This target accounts for the relatively low current rate of social housing in Knox, as well as the extent of housing stress in the LGA, the current VHR waiting list and the growing number of very low and low income households excluded from the purchase market and thus sustaining rental tenancies for longer periods of time.

If 4.5% of dwellings constructed by 2041, were social housing this would result in an additional stock of 670 dwellings.

It is noted however, that many of the estimated 1,950 very-low income renting households currently experiencing housing stress are likely to also require social housing, or housing with deep subsidies, by 2041. As such, it is likely that the actual need for social housing will exceed the figure of 670 dwellings.

A further allowance of 470 social housing dwellings by 2041, accounts for the number of very-low income households with a person aged 55 years or older in private rental at the time of the 2016 Census. It is anticipated that there will be a growing need for social housing for this cohort in the future given the likelihood that their housing situation will worsen with age and retirement.

The total projected minimum supply of new social housing required to be built in Knox by 2041, is therefore 1,140.

These calculations assume that the existing stock of social housing in Knox is maintained. Should any existing social housing sites be identified for redevelopment by Homes Victoria, it is critical that the total number of dwellings be retained as not to compound the existing shortfall.

### **Crisis and Transitional Housing**

As at the 2016 Census (the most recent year for which data is available), 586 people were identified as experiencing homelessness or being marginally housed in Knox. Of those, 43% (an estimated 250 people) were considered at risk of long-term homelessness, having been unable to resolve their homelessness within 3 months.

Taking into account the estimated population growth in Knox, a further 60 people are anticipated to find themselves at risk of long-term homeless by 2041 (roughly 310) people. It is assumed that approximately half of these people will need some form of special or supported accommodation.

Therefore, at least a further 150 dwellings/places in crisis or transitional housing are estimated to be needed by 2041 for those experiencing complex needs or at risk of long-term homelessness.

### **Alternative methodologies for calculating social and affordable housing need**

As noted, the methodology above draws upon data from the 2016 Census. As data from the 2021 Census is still being gradually released, the 2016 survey provides the most complete data source for analysis.

It would be reasonable to assume that housing pressures will have increased in the intervening years given the impacts of the COVID-19 pandemic, rapid interest rate rises and cost of living and inflationary pressures more broadly.

Two alternative methodologies for calculating affordable housing need based on 2021 Census data include:

- Housing.ID calculate that there is an unmet affordable housing need for 1,825 households in Knox (or 1,775 households based on 2016 Census results). This methodology assumes that approximately 50% of rental stress in households is temporary (due to circumstances such as short term unemployment, parental leave or pending a move to more affordable housing after a break up or separation). This assumption is based on analysis from 2016, and given the significant economic changes experienced in recent years, may no longer be relevant.
- A recent analysis completed by the University of New South Wales for the Community Housing Industry Association (CHIA) estimated current affordable housing need at 2,400 with a project need for 4,000 social housing dwellings by 2041 if no action is taken.

The approach used in the Knox Affordable Housing Needs Analysis and adopted in this strategy results therefore provides a mid-range estimate between these two alternative methodologies.



## Social housing supply timeframe

The time period taken to reach a minimum supply level is another important consideration in addressing social housing need. **A rate of 57 social housing additions per year would meet the projected needs by 2041/42**, though it would take twenty years to do so. This would effectively leave a generation of partially unmet housing needs. Table 3 indicates the number of new social housing dwellings required per annum in order to fully meet social housing needs at different points along the time span – within 5 years, 10 years, 15 years or 20 years.

**TABLE 3: MINIMUM SUPPLY CALCULATIONS TO MEET THE SOCIAL HOUSING NEEDS OF KNOX RESIDENTS**

Target: 1,140 social housing dwellings	Annual minimum supply, calculated over 5 years	Annual minimum supply, calculated over 10 years	Annual minimum supply, calculated over 15 years	Annual minimum supply, calculated over 20 years
<b>2027</b>	228 per annum			
<b>2032</b>		114 per annum		
<b>2037</b>			76 per annum	
<b>2042</b>				57 per annum

Numbers have been rounded to the nearest whole number.

### Private sector contributions

To achieve these targets, this strategy sets an objective to negotiate social housing inclusions with landowners and developers that seek a planning amendment or planning approval for certain developments. Council's target is that 5% of dwellings proposed on these sites are facilitated as social housing, with flexibility to consider a lower percentage depending on the delivery model.

The rationale for this target is based on a position advocated by Dr Marcus Spiller of SGS Economics and Planning, that one-third of all social housing need should be met by the private sector on the basis of sharing the cost of essential infrastructure three ways between Federal and State Governments and the private sector.

To meet social housing need by 2041, a target of 57 additional dwellings per year has been identified. If one-third of this was to be met by private developers, this equates to 19 dwellings per year.

To achieve 19 dwellings per year, 5.3% of all building approvals need to be social housing (based on an average of 353 build approvals per year in Knox over the past five years).

A target of 5% reflects the critical unmet demand for social housing in Knox. The target is consistent with the previous Knox Affordable Housing Strategy 2015-20, and comparable with other Eastern Region local government areas. This approach will inform:

- Negotiations with developers on private land developments including strategic investigation sites where rezoning is required;
- Consideration of how planning applications with a large dwelling yield (20 or more dwellings) could contribute to social and/or affordable housing outcomes, where the applicant is seeking an uplift beyond the planning scheme controls and a trade-off could be acceptable on the basis of the location, form of contribution and the planning outcomes.

Council's full approach is outlined in detail in Appendix 1 of this strategy.

## Key findings from stakeholder engagement

In developing this strategy, Council has actively engaged key stakeholders to understand their perspective on community needs and local challenges. Stakeholder engagement was conducted via a series of one-on-one interviews and online group workshops during March 2022. External stakeholders included:

- Community Housing Organisations (CHOs)
- Homelessness & Emergency Relief Service Providers
- Department of Families, Fairness & Housing – Homes Victoria
- Municipal Association of Victoria
- Local real estate agents

### Key findings includes:

- There is a **mismatch** between housing stock types (social rental housing and all housing) with current expressed need for social housing (as per the Victorian Housing Register (VHR)), current and projected need for Social and Affordable Housing (SAH); and that current and projected need is relatively evenly split between lone person households and families with children.
- Many low income private renters, including many who lost work during the pandemic, supplement their income to retain their housing. Growing numbers of people are relying on emergency food and material relief for medium to long-term support. These services act as critical 'homelessness prevention' supports, as well as often providing much needed social support, interaction and food for many Knox residents.
- Key groups identified by homelessness and emergency relief services in need of supported, social and affordable housing include **single men with complex needs** and **women with dependent children**, many of whom have experienced family violence.
- Single men (often with complex needs) are more likely to be directed towards private rooming houses. While a rooming house provides a roof over someone's head, they are viewed by many stakeholders and clients as problematic due to their poor quality and reduced safety.
- Community Housing Organisations (CHOs) are keen to enter into **strategic development partnerships with Council** both in the short-term to maximize these available funding opportunities, but also in the long-term after the Big Housing Build.
- Local real estate agents confirmed that the **local private rental market in the Knox LGA is shrinking, rental costs and demand is increasing.**  
*"I have worked here since 2009 and now jointly own this business. I have never seen housing affordability and availability at such an impossible situation... It's like a big pot ready to boil over" (Local real estate agent)*
- Services reported that **they value and are keen to continue** their existing working relationship with Council's Inclusive Communities team and housing support worker to assist people aged 55+ who are at-risk of and experiencing homelessness to be connected to local supports and housing that will allow them to remain in the Knox community.
- Services consulted also expressed support for any initiatives and efforts by Council to de-stigmatise people who are at-risk of and experiencing homelessness, particularly single men.



## Cohorts in Need

Low and very-low income households make up almost 32% of all households in Knox. Of these 3,906 are classified as either very-low or low income renting households in renting stress, and who are unlikely to have their needs met through the market. Demand is split relatively evenly between a need for social and affordable housing for both smaller households (lone person or couples) and larger/family households.

### Homeless persons and rough sleepers

In 2016, 365 people in Knox were identified as homeless in the Census. However the actual number is likely to be far greater with 2,676 people in Knox receiving specialist homelessness services in 2019-20.

Homelessness includes people who are sleeping rough (including in improvised homes, tents, streets or parks and cars), 'couch-surfing' or living in severely overcrowded dwellings.

For homeless persons placed in crisis accommodation there is not enough social and affordable housing for them to transition into either in the Knox local government area or the wider Eastern Metropolitan area.



### Women (and children)

Factors that contribute to housing insecurity for women include financial insecurity, the high cost of housing, relationship breakdown, disability and family violence. Women from First Nations communities, culturally diverse backgrounds, those who experience a mental illness or are aged over 55 years are all more vulnerable to homelessness.

In Knox the number of female headed lone parent households was 5342 (compared to 1137 male headed lone parent households in 2016). Women living alone over the age of 75 years make up 2.4% of households, as compared to 0.9% for men.

In Knox, the social conditions impacting housing affordability for women include:

- Lower full-time workforce participation rates at 44%, compared to 72% of men
- More women earning a weekly income below the minimum wage at 45.7%, compared to 29.9% for men.
- In 2021, Knox has 1920 reported incidents of family violence, with 92% of incidents taking place in a residential location. A child or children were witnesses in 26% of these incidents.

Women over 55 years living alone are identified as a group at serious risk of homelessness across Australia. Superannuation at retirement (average) age is less for women (\$157,050) compared to men (\$270,710). Two-thirds of single women on the Age Pension who do not own their home have less than \$50,000 in assets.



## People with a disability

Housing for people with a disability was identified as a critical gap during the stakeholder engagement process. These need to be single level dwellings, with step-less entry, wide halls and doorways, bathrooms that can accommodate mobility aids and/or a carer to assist. Two-bedroom homes are valued to accommodate a carer.

A previous presentation by EACH Housing to the Knox Disability Advisory Committee noted that 17% of people who listed Knox LGA as their first preference for location on the VHR need some form of modified housing. In addition to the VHR, there are people in need of Specialist Disability Accommodation (SDA) housing.

A further gap impacting on people with a disability is that NDIA Support Coordinators are unable to support clients with finding or maintaining housing, including those in need of urgent crisis accommodation.



## First Nations community

Aboriginal Housing Victoria (AHV) had 203 Aboriginal and Torres Strait Islander households in Knox on their register as of July 2022. With the First Nations population in Knox estimated at 1022 as of the 2021 Census, this represents almost 20% of this community.

Difficulties associated with providing Confirmation of Aboriginality can impede access to the AHV register, meaning that these figures likely underestimate the level of housing need amongst the First Nations communities in Knox.

Of the five Aboriginal Community Controlled Organisation (ACCO) operating in Victoria, only two currently chose to provide Confirmation of Aboriginality, and neither services the Knox area.



## Seniors

Seniors are strongly associated with low-income in Knox. People aged 65 years or over make up 14% of Knox's population but account for 31% of Knox residents who are living in low-income households. During this life stage, income and housing prospects are unlikely to improve.

Seniors in Knox are also over-represented in disability figures. According to 2018 estimates, one in nine (12%) of people aged 0-64 years have a disability of some type. This increases to one in two (48%) by age 65 years and over.

The lack of smaller dwellings in Knox compounds the housing challenges facing seniors who may find themselves living in larger, difficult to maintain homes as their needs change.

Knox has a proud history of supporting housing for seniors, and continues to manage nomination rights for five seniors housing developments within Knox, as well as providing supports and social connections for residents in these estates.



## Single Men

Options for low income, homeless single people are often limited to shared housing including rooming houses, which can be both unaffordable and unsafe for vulnerable groups. Specialist housing support providers report that single men (Often with complex needs such as drug and alcohol dependency, chronic mental illness, family breakdown, history of rough sleeping) are directed towards private rooming houses.

Stakeholders viewed rooming houses as a problematic form of accommodation, as they are often of poor quality and lack safety. They noted that many single men report they would 'rather sleep rough' than stay in a rooming house. There is a lack of suitable, supported accommodation for this group in Knox.



# Continuing work in Knox

## Eastern Affordable Housing Alliance (EAHA)

The Eastern Affordable Housing Alliance (EAHA) is led by Knox City Council and comprises an additional five local government areas in the Eastern Metropolitan Region of Melbourne, including Manningham, Maroondah, Monash, Whitehorse and Yarra Ranges. Knox Council is the auspice of EAHA, leading its coordination and administration.

The Alliance was first established ten years ago, and in 2022 renewed its Memorandum of Understanding to reaffirm member Councils' commitment to work together on joint programs that increase the provision of social and affordable housing across the region. The EAHA has prepared a four-year Strategic Plan 2022-2026, which is guided by annual implementation plans to outline the key objectives and priorities of the group.

## Regional Local Government Homelessness and Social Housing Charter Group

Knox City Council is a member of the Regional Local Government Homeless and Social Housing Charter. Led by Monash Council, the group comprises 13 local governments in the east and south-east of Melbourne. The charter group have a shared commitment to partnership and advocacy to achieve social housing outcomes. The Charter was established as a short-term response, and is reviewed annually.

## Short-Term Support Team

The Short-Term Support Team is available to support any Knox resident in accessing the services they need. The team respond to a range of issues, including those related to housing insecurity and homelessness, financial hardship, family violence, disability, mental illness and other issues relating to living independently and safely at home.

As part of the Short-Term Support Team, a specialist officer delivers the Housing Support Program, working with people who are homeless or at risk of homelessness. This involves assisting people to apply for public housing (where eligible), providing housing advice, referrals and connections with other housing services, and nominating clients to DFFH to be housed when a vacancy arises in one of the 196 units that Council has nomination rights for. The Short-Term Support Team provides assistance to new tenants to connect them with practical and material supports and long-term services as required to support ongoing tenancy.

## Advocacy and Policy Framework

Advocacy for social housing investment in Knox is an ongoing priority, and formed part of Council's key election advocacy platform for both the Federal and State elections in 2022. Council officers will continue to advocate with Homes Victoria, and through Council's Mayor, Councillors and Executive Management Team, will continue to raise housing with elected representatives in the Knox area. Regional partnerships, including the EAHA, also form a key part of Council's advocacy work.

At a practical level, Council has developed a Homelessness and Rough Sleeping Policy to support Council officers in responding to reports from the community. The policy is overseen by the

Community Wellbeing department, with implementation led by the Short-Term Support team within the Community Access & Support department.

## Research

The Eastern Affordable Housing Alliance, auspiced by Knox Council, received \$180,000 for a project to prevent homelessness among older women. The Preventing Homelessness in Women over 55 Project targets the Eastern Metropolitan Region (EMR) and is funded under the Victorian Government's Metropolitan Partnerships Development Fund. This will include an investigation of current services gaps and explore place-based solutions that may contribute to better social and economic outcomes for women over 55 at risk of homelessness, with the potential to replicate the methodology and intervention approach state-wide.

## Strategic Planning

The City Futures department supports the development of social and affordable housing through the negotiation of voluntary developer contributions, of either land, dwellings or funds that support social and affordable housing projects. There are limited Strategic Investment Sites remaining in Knox, with planning amendments during the life of this strategy to include the Boral Redevelopment Site (Wantirna South), Norvel Estate (Ferntree Gully) and Waverly Golf Course redevelopment.

## Networks and Advisory Committees

Community Wellbeing facilitate the Safety, Health and Wellbeing Advisory Committee, who may be called upon to provide guidance to Council on a range of issues including housing and homelessness. Committee members include key services who support vulnerable community members in Knox, and have direct knowledge of community needs, emerging trends and challenges.

Council's Disability Leadership Team also support the Eastern Disability Housing Network who advocate for improved housing services and supports for people with a disability.

## External Services

Whilst Council's role in providing housing support is limited, there are key agencies operating within Knox who deliver these critical services. Uniting Housing are the provider of specialist housing support services in Knox, and support people in need to access emergency accommodation or transitional housing, with a view to long-term housing solutions including social housing, tenancy support or access to rent assistance payments through Services Australia.

The Salvation Army provide outreach services to people sleeping rough in Knox. In line with the goals of the individual, they are able to provide support, information and referral to other supported housing options.

A range of other services provide critical supports that assist financially vulnerable households to maintain housing. These may include financial counselling services, as well as food relief and material aid providers. These services can play a critical role in homelessness prevention, particularly in light of growing cost of living pressures, interest rate rises and inflation affecting the cost of food, petrol and essential utilities such as gas and electricity.

## Case studies

The following case studies highlight the complex stories and circumstances confronting people experiencing homelessness or housing insecurity. Names and personal details have been changed to protect the identity of individuals.

### A long-term rough sleeper struggles to transition to housing

Steve has spent many years alternating between rooming house accommodation and sleeping in his car. With the assistance of Council's Housing Support Program, Steve joined the Victorian Housing Register to wait for public housing. Once Steve turned 55, he was able to be housed in one of the over 55s housing estates in Knox. After such a long period of housing insecurity, Steve required support in establishing his tenancy with a delivery of furniture and white goods from The Salvation Army supporting him to live independently.

Steve found the transition to permanent housing difficult after a long history of rough-sleeping. He was connected with mental health support, but often reported problems with sleeping, hearing strange noises, and generally feeling on edge and uncomfortable. This was exacerbated over COVID lockdowns when Steve was unable to go to work. After four years, Steve made a decision to end his tenancy, pack up his car and travel to South Australia.

### Family facing a sudden change to their financial circumstances

Lucy and Patrick have two children and live in private rental in Wantirna South. Both parents lost their jobs during COVID lockdowns in 2021, which resulted in difficulty covering their rent and basic living expenses. Lucy and Patrick have no family support and limited social networks, but had never asked for support from services until this time. Support with meals from Foothills allowed the family to remain in their housing, but they have been unable to financially recover from this period of job loss. They now live close to the poverty line with no clear pathway back to security, and continue to sporadically access food relief to support their cost of living.

### Family conflict sees a pensioner challenged by housing affordability when living alone

Mina is aged in her late 70s and had been sharing a two-bedroom unit with her son and daughter-in-law, until there was a falling out and the couple left. Mina had previously contributed \$200 a week to the rental cost of \$420. Relying on a pension as her only source of income, Mina quickly fell behind in rent and was struggling to afford not only housing, but also food and other essentials. Mina had attempted unsuccessfully to find a one-bedroom unit for rent in Knox under \$350 per week. Mina was referred to a range of supports to help her maintain her private rental, including Uniting's Private Rental Assistance Program (PRAP), EACH Financial Counselling, and emergency food relief agencies.

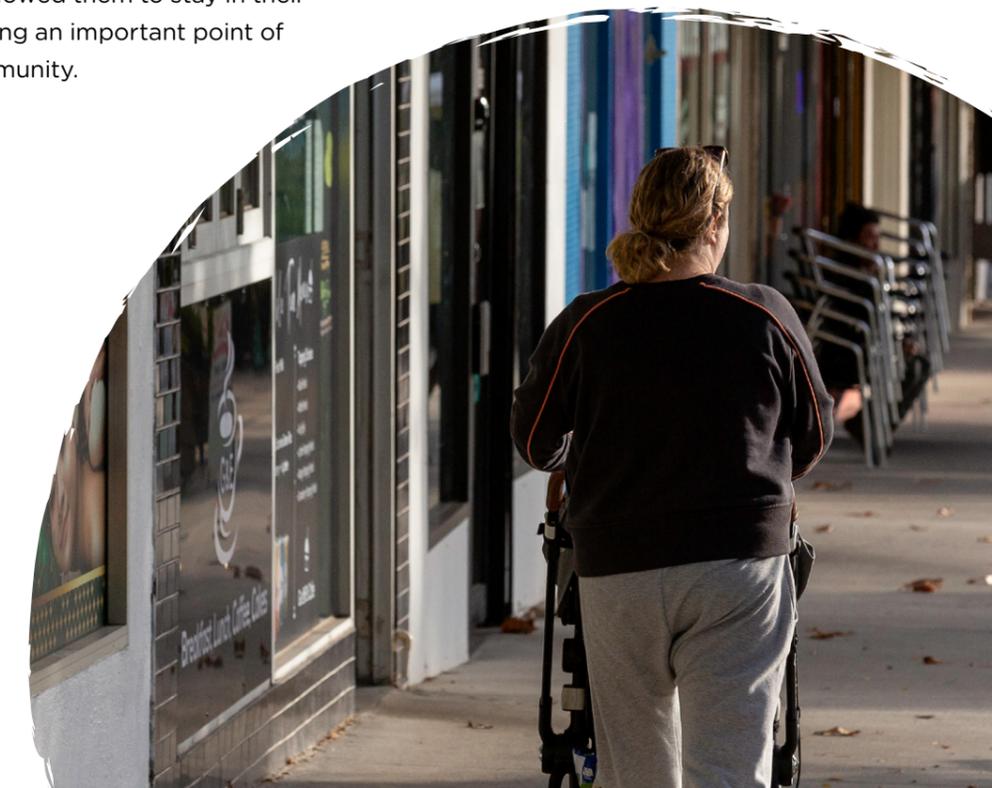
### Declining health is challenged by a lack of affordable and appropriate housing

Scott was a Knox resident in his late 40s, who was living alone in a double-story townhouse in Bayswater. Due to a recent decline in his physical health and mobility, Scott had been unable to use the stairs to access the top floor of his townhouse for several months and had taken to sleeping in the downstairs lounge room. In addition to his rental property being unsuitable for his changing physical needs, Scott had recently been notified that the landlord was increasing the rent by \$100, to a new total of \$500 per week.

Scott had been looking for a single-story, one-bedroom unit in Knox within his budget of \$350-400 per week, but was unable to find anything due to a general lack of availability and the highly competitive applications process. Scott was referred to support through Uniting's PRAP to receive specialist housing advice and guidance in the rental market.

### Single mum with children, survivors of family violence

Monique lives with her two teenage children in private rental in Ferntree Gully. She and her children are survivors of family violence. Their lives are still heavily impacted by their previous experiences with the perpetrator and a large proportion of Monique's income is currently spent on legal fees in the on-going court case with the perpetrator. The family have been accessing meals and groceries from local food relief services to help manage household expenses. The family report that this support has allowed them to stay in their rental home, as well as providing an important point of connection with a caring community.



## Policy Context - Victoria

The Victorian State Government has introduced a number of policies relating to the supply of Social and Affordable Housing since 2015.

- In 2016 the State Government introduced the **Rooming House Operators Act 2016**. People who run rooming houses must apply for a licence. Rooming house operators must also follow standards of hygiene, safety and security.
- **Plan Melbourne 2017-2050** is the metropolitan planning strategy to manage Melbourne's growth and change over the next three decades. This document was the outcome of the refresh of Plan Melbourne 2014.
- In 2017, the State Government announced their **Homes for Victorians** policy with initiatives that included abolishing stamp duty for first time buyers on homes up to \$600,000 and cuts to stamp duty on homes valued up to \$750,000, piloting of a shared equity home ownership program, investment in homelessness, social and affordable rental, and recognition of the role of the planning system to facilitate social and affordable housing. Reformed residential zones were introduced to the Victoria Planning Provisions and all planning schemes by **Amendment VC110** on 27 March 2017.
- The **Social Housing Growth Fund** was established in 2018 providing \$1 billion in investment to support partnerships between the community, private, not for profit and local government sectors to deliver housing assistance to Victorians.
- The Victorian government passed **Residential Tenancies Amendment Bill 2018** with more than 130 reforms to Victoria's renting rules, which came into effect in March 2021. The law changes expand the rights and responsibilities of renters and rental providers (landlords). The changes to the law apply to all types of tenancies, private rentals, caravan and residential parks, and rooming houses. Some of the key changes include a ban on rental bidding, new rental minimum standards, no eviction without a reason, allowable modifications by renters, and new rules around urgent repairs.
- Changes to the Planning and Environment Act 1987 were approved in 2018 which established an objective of planning to 'facilitate the provision of affordable housing in Victoria', a legal definition of Affordable Housing and guidance to support the negotiation of social and affordable housing through the planning system.
- The Victorian Government funded Aboriginal Housing Victoria to lead the development of the **Aboriginal Housing and Homelessness Framework** in 2020. The framework sets a vision that 'Every Aboriginal person has a home' with the purpose that 'Aboriginal Victorians achieve quality housing outcomes in a generation'.
- The framework encourages government to move beyond crisis management of Aboriginal housing and to achieve equity in housing outcomes for Aboriginal people.

## Homes Victoria - Victorian Big Housing Build Program

In 2020, Homes Victoria was established as a new State Government entity to manage the more than \$26 billion in housing assets where over 116,000 Victorians reside. The Victorian Big Housing Build Program aims to renew and substantially expand public and community housing assets through an injection of \$5.3 billion over five-years. These funds are primarily directed to Community Housing Organisations who are required to source land or development opportunities and external finance, submit competitive funding application, and on approval, manage planning and development processes and subsequent tenancies. The funding conditions include high sustainability, liveability and accessibility requirements. Local governments may commit to gift, lease or sell land to a CHO to support funding for social housing development in their municipality.

Homes Victoria have stated their intention to work in partnership with local government, including:

- A new 'Social and Affordable Housing Compact' between Homes Victoria and Local Government;
- Developing social and affordable housing plans to be developed in partnership between Local Government and Homes Victoria;
- Seeking local government feedback on a ten-year strategy for social and affordable housing in Victoria.

### Planning Scheme amendments

The planning system is streamlined to prioritise new social housing, with the Victorian Government to assess and approve planning proposals funded by the Big Housing Build following consultation with councils and local communities. Amendments VC187 and VC190, gazetted on 1 December 2020, introduced changes to the Victoria Planning Provisions and all planning schemes to streamline planning process:

- **New Clause 52.20 (Amendment VC190)** introduced a new particular provision and development standards for projects delivered through Victoria's Big Housing Build. Proposals that meet the relevant criteria are exempt from the need for a normal planning permit, and the Minister for Energy, Environment and Climate Change is responsible for determining if the proposal complies. These applications are exempt from notice and review, but Homes Victoria requires consultation for each project including with the local council. Developments over 100 units or three stories must also be referred to the Victorian Government Architect for review. Council is also invited to make a submission to the planning authority setting out its review of each application.
- **New Clause 53.20 (Amendment VC187)** introduced a new planning provision to streamline the planning permit process and development standards for housing projects by or on behalf of the Director of Housing. The Minister for Energy, Environment and Climate Change is the responsible authority for assessing the development of 10 or more dwellings and the construction or extension of an apartment development. Proposals for less than 10 dwellings will be assessed by the local council. These applications are exempt from notice and review, but Homes Victoria requires an applicant to engage with the local council and undertake community consultation for each project.

## Policy Context - Federal

The newly elected Federal Government has plans to address housing affordability including:

- Creation of a \$10 billion Housing Australia Future Fund which will support the development of 30,000 new social and affordable housing properties nationally in its first five years.
- Transfer of investment returns from the Housing Australia Future Fund to the National Housing Finance and Investment Corporation (NHFIC) to pay for social and affordable housing projects.
- \$1.6 billion for long term housing, and an additional \$100 million for crisis and transitional housing options to support women and children fleeing domestic and family violence, and older women on low incomes who are at risk of homelessness.
- Establishment of a National Housing Supply and Affordability Council, to ensure the Commonwealth plays a leadership role in increasing housing supply and improving housing affordability.
- Support for 10,000 households a year to purchase their own home through provision of shared equity support.
- Commitment to a National Housing Accord, a plan to build one million homes in five years in partnership with state and territory governments and investors including the major banks and superannuation funds. The package included \$350 million in Federal funding to construct 10,000 affordable homes over the five-year period. This is on top of the \$10 billion Housing Australia Future Fund commitment.



Other Federal Government initiatives include:

- The National Housing and Homelessness Agreement (NHHA) came into effect on 1 July 2018, and recognises the Commonwealth and the State's mutual interest in improving housing outcomes across the housing spectrum, including outcomes for Australians who are homeless or at risk of homelessness. The NHHA establishes Commonwealth funding and associated conditions on the State.
- The 2017-2018 budget included a Housing Affordability Package that included a National Housing Infrastructure Facility to fund critical infrastructure to provide affordable housing supply. The package included releasing suitable Commonwealth land for housing development and specifying housing supply targets in a new National Housing and Homelessness Agreement (NHHA) with the States and Territories.
- The Commonwealth Rental Assistance Scheme (CRAS) provides supplement payments to Australians renting in the private market who receive a Centrelink pension, allowance or income support.
- First Home Super Saver (FHSS) Scheme introduced in the 2017-18 Federal Budget to reduce pressure on housing affordability. The FHSS scheme enables eligible people to save money for a first home using their superannuation fund arrangements.
- The First Home Loan Deposit Scheme (FHLDS) supports eligible first home buyers by guaranteeing their loan to build or purchase a first home with as little as 5% deposit, without incurring Lenders Mortgage Insurance. The Scheme is administered by the National Housing Finance and Investment Corporation (NHFIC). On 8 May 2021, under the 2021- 2022 Budget, the Australian Government announced the extension of the FHLDS (New Homes) and the establishment of a new program called the Family Home Guarantee, which provides eligible single parents with dependants the opportunity to build a new home or purchase an existing home with a deposit of 2%, subject to the individual's ability to service a home loan.

# The action plan – structure and accountability

Three strategic focus areas provide a structure to guide Council actions over the next 5 years.

## Strategic Focus 1: Planning and Regulation

This strategic focus outlines how Council will guide Knox’s housing and infrastructure to meet the changing needs of our community, particularly our most vulnerable residents.

### Our commitments:

- Council will set a target for voluntary developer contributions of up to 5% (depending on the delivery model) for social housing that supports the most vulnerable in our community.
- Council will consider the use of under-utilized Council-owned land in appropriate locations for the purpose of developing social and affordable housing.
- Council will seek to embed environmental design standards and good quality design that encompasses energy efficiency.
- Council will encourage appropriate location and diversification of stock for social and affordable housing developments.
- Council will take a person-centered approach to the regulation of rooming houses in Knox.
- Council will encourage the provision of accessible and well-designed housing.

## Strategic Focus 2: Advocacy and Targeted Support

This strategic focus determines how Council will play a key role in research, advocacy and policy issues that relate to improving access to social and affordable housing for our most vulnerable residents. It also outlines how Council will support specific groups in the community.

### Our commitments:

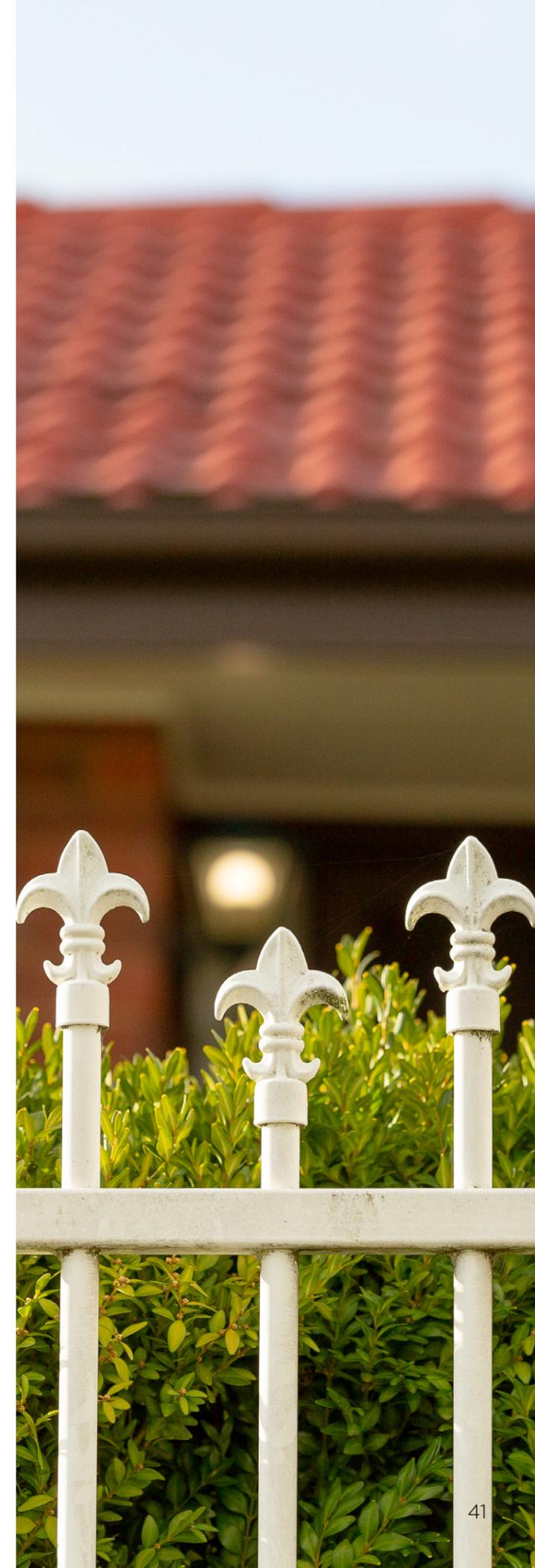
- Council will advocate for social and affordable housing that meet the diverse needs of the community.
- Council will advocate for public housing renewal projects in Knox to embed a community development approach and support the liveability of our neighbourhoods and communities.
- Council will remain informed about the housing needs of our community as they continue to evolve.

## Strategic Focus 3: Collaboration and Partnerships

This strategic focus supports Council’s commitment to work in a collaborative and coordinated way to create and improve the physical, social, natural, cultural and economic environments that promote health and wellbeing.

### Our commitments:

- Council will lead local and regional responses to facilitate social and affordable housing outcomes.
- Council will advocate for public housing renewal in Knox and no reduction to current supply of social housing for local residents.



## Strategic Focus 1: Planning & Regulation

This strategic focus outlines how Council will guide Knox's housing and infrastructure to meet the changing needs of our community, particularly our most vulnerable residents.

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
1.1 Adopt the definitions of social and affordable housing and minimum supply of social housing targets outlined in this strategy.	Plan	Community Wellbeing City Futures	Consistent definitions and targets are used across the review of the Knox Housing Strategy 2015, the Knox Planning Scheme and the Sale of Council Land and Buildings Policy.	Year 1-3 <i>Revised definitions to be updated as relevant documents are reviewed.</i>	No impact
1.2 Using the principles outlined in Appendix 1 of this strategy, negotiate with developers for a voluntary 5% contribution of social housing in private land developments including strategic investigation sites where rezoning is required.	Regulate	City Futures	Developers make voluntary contributions to social housing supply in Knox. This could include (in order of preference) land, dwellings or monetary contributions.	Year 1-5 <i>As planning amendments arise.</i>	No impact
1.3 Consider opportunities as part of planning applications with a large dwelling yield for applicants to contribute to social and/or affordable housing outcomes where an additional uplift is being sought and a trade-off could be supported.	Plan Regulate	City Planning and Building, City Futures	Negotiation of social and affordable housing outcomes in circumstances where an uplift beyond the planning scheme controls is being sought and a trade-off is appropriate to be negotiated, on the basis of the location and form of contribution, along with the planning outcomes would be acceptable. Large applications would be those yielding 20 or more dwellings and an application may include a negotiation as part of an appeal process.	Year 1-5 <i>As suitable planning applications are considered.</i>	Existing operational budget
1.4 Establish a transparent procedure for holding and reinvesting financial contributions received through developer negotiations, to maximise social and/or affordable housing outcomes.	Regulate	Community Wellbeing, City Futures	Section 173 voluntary monetary contributions are available to support local social and affordable housing projects as deemed appropriate by Council.	Year 2-3	Existing operational budget

*Table continued on following page*

### RESOURCES:

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

**Existing operational budget** - this action will require funding or staff time, but it is already accounted for in the relevant department's budget

**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
1.5 Incorporate the findings of this strategy in the review of the Knox Housing Strategy 2015.	Regulate Plan	City Futures	A revised Knox Planning Scheme that strengthens and clarifies Knox City Council's position on social and affordable housing, and encourages the diversification of housing stock within the municipality, particularly one and two bedroom dwellings.	Year 2-5	Future Council budget initiative
1.6 As part of the review of the Knox Housing Strategy, undertake a detailed audit of local planning controls and provisions to identify unintended barriers to facilitating the supply of affordable housing types.	Research	City Futures City Planning and Building	Any identified barriers are amended, facilitating an increase in the availability of social and affordable housing within Activity Centres.	Year 2-5	To be resourced alongside Action 1.5
1.7 Promote diverse housing options (including social and affordable housing) as an appropriate outcome of structure plans, Strategic Investigation Sites and other new residential developments.	Plan	City Futures	Promote diverse housing options (including social and/or affordable housing) as an appropriate outcome of structure plans or renewal strategies for Activity Centres.	Year 1-5 <i>To be actioned as opportunities arise.</i>	No impact
1.8 Undertake an audit of surplus and under utilised Council and other publicly owned land within or in close proximity to designated Activity Centres with a view to identifying a short-list of potential sites for social and affordable housing partnerships.	Regulate	Community Wellbeing City Futures Property Services	Under-utilised land is identified for potential social and affordable housing in Knox.	Year 1-2	Existing operational budget

*Table continued on following page*

**RESOURCES:**

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

**Existing operational budget** - this action will require funding or staff time, but it is already accounted for in the relevant department's budget

**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
1.9 In consultation with the community housing sector develop a coordinated and best practice approach to the development of a healthy and regulated rooming house sector.	Regulate	Community Wellbeing, Community Access & Support City Safety & Health	The development of a rooming house policy that is supported by the local community sector;  Enhanced safety and suitability of rooming houses for people experiencing homelessness.	Year 2-3	Existing operational budget
1.10 Explore how the policy on the disposal of Council land considers social and affordable housing outcomes for sites suitable for residential development.	Plan	Procurement & Property, Community Wellbeing	Suitability of land for social and affordable housing projects is considered when Council considers sale of Council land.	Year 1-2	Existing operational budget
1.11 Continue to plan for and support diverse housing to meet changing community needs through a review of the Social and Affordable Housing Strategy 2023-27.	Research	Community Wellbeing	A review of the Social and Affordable Housing Strategy 2023-27 is conducted and reported to Council.	Year 5	Existing operational budget

**RESOURCES:**

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

**Existing operational budget** - this action will require funding or staff time, but it is already accounted for in the relevant department's budget

**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

## Strategic Focus 2: Advocacy & Targeted Support

This strategic focus determines how Council will play a key role in research, advocacy and policy issues that relate to improving access to social and affordable housing for our most vulnerable residents. It also outlines how Council will support specific groups in the community.

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
<b>2.1</b> Strongly advocate to State and Federal Government for an increase in social and affordable housing resources based on evidence, and support local agencies and networks and agencies in their advocacy to government. (Refer Appendix 2)	Research Advocate	Community Wellbeing	Local state and federal representatives (including government departments and elected representatives) are informed on local housing needs.	Year 1-5 <i>As opportunities arise, including State and Federal government elections.</i>	Existing operational budget
<b>2.2</b> Undertake community campaigns to raise awareness and support for people who experience homelessness or need social housing in Knox including opportunities for community based action (e.g. Homes for Homes initiative).	Educate & Advocate	Community Wellbeing, Community Access & Support	Increased community support and understanding of the need for social and affordable housing projects in Knox.	Year 1-5 <i>Annual campaign or awareness message.</i>	Existing operational budget
<b>2.3</b> Implement the Homelessness and Rough Sleeping policy and procedure to provide direction for decision making and management processes in relation to homelessness and rough sleeping in the Knox municipality.	Provide	Community Access & Support	People sleeping rough in Knox are provided with appropriate support to ensure their health and safety.	Year 1-2 <i>Policy due for review in Year 2.</i>	Existing operational budget
<b>2.4</b> Seek funding to allow Council to undertake social housing projects, and to continue to understand the housing needs for the Knox municipality.	Research	Community Wellbeing	Funding is secured to support research of housing needs and the development of social housing projects in Knox.	Year 1-5 <i>Initiate funding applications as opportunities arise.</i>	Existing business activity

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### RESOURCES:

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

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**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
2.5 Actively support and advocate for initiatives that engage with residents living in public and social housing to build community connections and resilience to prevent homelessness through the provision of appropriate support services.	Provide Advocate	Community Access & Support	Knox public and social housing residents are supported	Year 1-2	Existing operational budget (funded to December 2024)
2.6 Continue to support older persons (over 55 years) who are at risk of homelessness by providing the housing support service and guiding the application of Council's nomination rights over designated older persons sites of public housing within the Knox municipality.	Provide Advocate	Community Access & Support	Residents of Knox are prioritised allocation of public housing for seniors in Knox.	Year 1-5	Existing operational budget
2.7 Discuss issues associated with affordable housing in the community engagement process for structure plans and other place based strategic plans for Activity Centres and other sites.	Educate	City Futures	The community understands challenges associated with housing affordability in Knox.	Year 1-5 <i>To be included as plans are developed or reviewed</i>	No impact
2.8 Advocate for changes to the formal Confirmation of Aboriginality requirement for access to the Aboriginal Housing Victoria waiting list.	Advocate Partner	Community Wellbeing	Eligible persons are more readily able to access the housing waitlist with Aboriginal Housing Victoria.	Year 1-3	Existing operational budget
2.9 Promote Council grant opportunities to social housing providers to support programs and events that benefit Knox social housing residents.	Fund	Community Wellbeing	Social housing providers and residents can access Council grants to increase belonging and support the health and wellbeing of social housing residents.	Year 2-5	No impact

*Table continued on following page*

**RESOURCES:**

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**External funding to be sought** - this action will not proceed unless external funding is gained

## Strategic Focus 3: Collaboration & Partnerships

This strategic focus supports Council's commitment to work in a collaborative and coordinated way to create and improve the physical, social, natural, cultural and economic environments that promote health and wellbeing.

Policy statements that support these actions:

- Council will lead local and regional responses to facilitate social and affordable housing outcomes.
- Council will advocate for public housing renewal in Knox with no reduction to current supply of social housing for local residents.



Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
<b>3.1</b> Continue to support and facilitate the Eastern Affordable Housing Alliance (EAHA).	Partner Advocate	Community Wellbeing	The Eastern Affordable Housing Alliance is supported to advocate for improved housing affordability and to increase the supply of social and affordable housing across the region.	Year 1-5 <i>In line with the EAHA Strategic Plan and annual workplans.</i>	Existing operational budget (shared by 6 Councils)
<b>3.2</b> Continue to contribute to and participate in the Regional Local Government Homelessness and Social Housing Charter Group.	Partner	Community Wellbeing	Knox City Council is informed and active in the Regional Local Government Homelessness and Social Housing Charter to address the urgent need for increased social housing and a more effective, integrated and supported homelessness services system.	Year 1-2	Existing operational budget
<b>3.3</b> Further consult with registered community housing providers to determine their preferred delivery and partnership models for working with Council.	Research	Community Wellbeing	Council is positioned to make informed decisions regarding potential partnerships with Community Housing providers.	Year 2-3	Existing operational budget

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### RESOURCES:

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

**Existing operational budget** - this action will require funding or staff time, but it is already accounted for in the relevant department's budget

**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

Action	Council Role	Responsible Department	Anticipated outcome	Timeframe	Resourcing
<p><b>3.4</b> Consult with State Government on selective redevelopment of existing concentrations of public housing (for which Council manages nomination rights) that are older or poorly maintained to increase the diversity and sustainability of stock.</p>	<p>Research Advocate</p>	<p>Community Access &amp; Support, Community Wellbeing</p>	<p>State Government housing assets within Knox City Council are appropriately managed and diverse to meet local housing needs.</p>	<p>Year 1-5 <i>As initiated by State Government.</i></p>	<p>Existing operational budget</p>
<p><b>3.5</b> Convene a social and affordable housing implementation group comprising key Council officers to monitor the implementation of the strategy and identify opportunities for advocacy and/or housing projects.</p>	<p>Provide</p>	<p>Community Wellbeing</p>	<p>Council receives expert advice on opportunities for social and affordable housing developments in Knox.</p>	<p>Year 1-5 <i>To meet a minimum of twice per year.</i></p>	<p>Existing operational budget</p>
<p><b>3.6</b> Undertake a transparent and competitive expression of interest process with Community Housing Providers when appropriate Council owned sites are identified for social housing development.</p>	<p>Provide</p>	<p>Community Wellbeing</p>	<p>Partners are appointed based on a robust process that assesses their financial capacity, experience in the delivery of similar projects, ability to support identified needs in Knox and capacity to meet safer design and environmental sustainability principles in the design of new homes.</p>	<p>Year 1-5 <i>Actioned as opportunities arise.</i></p>	<p>Existing operational budget</p>
<p><b>3.7</b> Conduct regular meetings with Homes Victoria to:</p> <ul style="list-style-type: none"> <li>Ensure Council is informed of opportunities to increase social and affordable housing in Knox.</li> <li>Provide timely advocacy of the social and affordable housing needs of Knox residents.</li> </ul>	<p>Advocate</p>	<p>Community Wellbeing</p>	<p>Council is informed of projects and policies implemented by Homes Victoria and opportunities to deliver social housing outcomes in Knox.</p>	<p>Year 1-5 <i>Seek a minimum 2 meetings per year.</i></p>	<p>No impact</p>
<p><b>3.8</b> Work with the Municipal Association of Victoria to support the development of a Local Government compact with Homes Victoria.</p>	<p>Advocate</p>	<p>Community Wellbeing</p>	<p>Council is an active participant in the development of a Local Government Compact with the Victorian State Government.</p>	<p>Year 1</p>	<p>No impact</p>

**RESOURCES:**

**No impact** - this action can be integrated to existing business plan activities and doesn't require separate resources

**Existing operational budget** - this action will require funding or staff time, but it is already accounted for in the relevant department's budget

**Future Council budget initiative** - this action will be subject to future Council budget processes; external funding is unlikely

**External funding to be sought** - this action will not proceed unless external funding is gained

# Monitoring and Evaluation

The actions in this strategy will be monitored by Council during this period through regular reports to Council and the community. The strategy will assist Council to develop opportunities that increase the supply of social and affordable housing in Knox and guide decision making required to implement the actions within this strategy.

## Key Performance Indicators

Housing affordability and the provision of social and affordable housing is influenced by a broad range of market and non-market factors, many of which are outside the direct influence of Council. These high-level indicators will guide Council's efforts to improve affordable outcomes for Knox:

Indicator	Source	Frequency
Number of affordable rental dwellings for very low and low income households created as a result of partnerships between Council and Community Housing Providers and/or the private sector.	Data can be collected by Council	Mid- and end of plan reviews
Net change (loss/gain) in Social (Public and Community) Housing. (Target: increase 57 dwellings per year)	Homes Victoria (HV) and Community Housing Providers	Mid- and end of plan reviews
Number of affordable rental dwellings for very low and low income households created as a result of partnerships between Council and Community Housing Providers and/or the private sector.	Data can be collected by Council	Mid- and end of plan reviews

Indicator	Source	Frequency
Number of affordable housing dwellings for very low and low income renters and low income purchasers provided through the market.	Published data bases and primary analysis/research	Mid- and end of plan reviews
Increase in supply of lower cost housing types/products created through the market.	Published data bases and primary analysis/research	Mid- and end of plan reviews
Reduction in local homelessness, including appropriate accommodation of people living temporarily with others, or living in inappropriate, unsafe or severely over-crowded accommodation.	Specialist Homelessness Services	Mid- and end of plan reviews
Reduction in the proportion of very low and low income households in housing stress.	Census	Next due 2027 (from 2026 Census)
Retention of diverse income, age and employment groups in the LGA.	Census	Next due 2027 (from 2026 Census)

# Appendix 1: Guidance on negotiating voluntary developer contributions

One of the tools and strategies available to Council in addressing the social and affordable housing shortfall is to engage with landowners and developers through the planning process to secure voluntary contributions, which are then formalised as part of a Section 173 agreement.

Whilst contributions are legislated in other states, in Victoria, contributions are considered voluntary with specific structures, percentages and delivery models to be agreed with each landowner. Many councils, including Knox, have negotiated affordable housing contributions as part of a rezoning process, demonstrating that in certain circumstances and with the right policy approach, developers can contribute towards an increase in supply.

In developing a policy position and guidance to inform negotiations, Council notes:

- The Planning and Environment Act 1987 objectives of planning include 'to facilitate the provision of affordable housing in Victoria'. Together with State Government support, this provides a foundation for Council to establish a policy basis and process of negotiation of outcomes through the planning process.
- There is no State Government or State-wide consistent methodology applied to calculate a percentage and delivery arrangement. Each council, landowner and site agreement is subsequently unique.
- The evidence of social and affordable housing need provides a clear strategic basis for Council to request an affordable housing inclusion when considering planning amendments and applications. Council notes that to address total need will require Federal and State Governments and that it needs to consider what contribution could be reasonably borne by landowners/developers.
- The level of contribution and how the landowner/developer facilitates the social and affordable housing outcome depends on whether they gift land or completed dwellings, or apply a discount to land or dwellings sold to a registered housing agency.
- Council notes that the likely uplift in land value is driven by the planning controls, and that other community infrastructure contributions and the 2023 Windfall Gains Tax may also influence the level of contribution a landowner/developer could make towards a social or affordable housing outcome.

## Principles to inform future negotiations

To provide transparent advice and practice guidelines to ensure that Council and landowners or developers can reach an agreement within the normal planning timelines, Council will apply the following principles to inform landowner/developer negotiations.

1. Knox has a significant shortfall of social and affordable housing that requires action by governments, the private and not-for-profit sectors. In accordance with the Planning and Environment Act 1987 and its policy objectives, Knox Council will continue to engage in negotiations with landowners/developers to achieve voluntary contributions towards addressing this demand.
2. Whilst contributions are made on a voluntary basis, in setting these principles, we expect landowners and developers to identify and factor in a contribution early in their land acquisition, development assessment and planning application.
3. Reflecting that the highest levels of housing stress is experienced by very-low and low income households, Council's priority is to achieve social housing outcomes. That is, housing that is owned and managed as rental housing by a registered housing agency.
4. A range of delivery models will be considered in determining how a contribution could be realised which could include the gifting of land; sale of land or dwellings at discount to market value; or gifting of completed dwellings to a registered housing provider.
5. Whilst Council's preference is for outcomes to be realised on the site the negotiation is related to, monetary contributions may be included in agreements as a 'fallback' option, where a land or dwelling contribution is unable to be achieved during the delivery stage.
6. Previously, voluntary contributions have been sought whilst undertaking a planning amendment for Strategic Investigation Sites. In future, Council will explore the potential to seek social and/or affordable housing outcomes when planning applications (of more than 20 dwellings) arise where an additional uplift is being sought by an application and a trade-off could be supported in suitable locations. For example, providing for height or density limits to be exceeded in order to realise a social or affordable housing outcome. This will be subject to planning and design considerations.

## Target Percentage

**This Knox Social and Affordable Housing Strategy 2023-27 recommends a target of 5% voluntary contributions, with flexibility to consider a lower percentage depending on the delivery model.**

The rationale for this target is based on a position advocated by Dr Marcus Spiller of SGS Economics and Planning, that one-third of all social housing need to be met by the private sector on the basis of sharing the cost of essential infrastructure three ways between Federal and State Governments and the private sector.

To meet social housing need by 2041, a target of 57 additional social housing dwellings per year has been identified. If one-third of this was to be met by private developers, this equates to 19 dwellings per year.

To achieve 19 dwellings per year, 5.3% of all building approvals need to be social housing (based on an average of 353 building approvals per year in Knox over the past five years).

A target of 5% is consistent with the previous Knox Affordable Housing Strategy 2015-2020, and comparable with other Eastern Region local government areas.

## Delivery Models

Council will consider a range of models for achieving a voluntary contribution. The diagram below is intended to provide guidance only, reflecting a willingness to scale the percentage value to the type of delivery model and cost to developers.



Council's preferred outcome is for the gifting of land to a community housing organisation (CHO), for the purpose of developing and managing social housing. This outcome is most likely to achieve a 5% contribution, whilst also providing flexibility for the CHO to draw upon their expertise in the development of homes that meet the needs of the nominated target cohort. In the instance of apartment developments, a discounted sale or a gifting of completed units may be more appropriate.

The *Planning and Environment Act* provides further guidance on what is considered 'appropriate' affordable housing. Considerations that Council and landowners are expected to give regards to when determining an appropriate affordable housing outcome include how dwellings are allocated, affordability, longevity, tenure, type of housing (form and quality), location of the site (including proximity to amenities, employment and transport), and integration of the physical build.

The Knox Social and Affordable Housing Strategy and Action Plan 2023-27 provides guidance on Council's expectations in relation to many of these considerations. Early engagement and collaboration between developers and community housing organisations will further address these considerations, and be considered favorably in negotiations.

## Examples of recent contributions secured in Knox

Under the previous Knox Affordable Housing Action Plan 2015-2020, the following voluntary contributions have been secured. A range of delivery models have been utilised, with the percentage adjusted accordingly.

Outcomes have been focused on the provision of social housing, in line with Council's preference to secure housing owned and managed by a community housing provider.

Site	Outcome
Harcrest Estate	3% contribution of the developable land to be chosen by the 'Director of Housing' and available for purchase by the 'Director of Housing' at 30% of the General Market Value prior to any lot being made available to the public
Jenkins Estate	The provision of no less than 3% of the total number of dwellings across the entire site as social housing.
Stamford Park	No less than 5% of the total number of dwellings in the development will be transferred to a nominated housing provider, with the cost of constructing dwellings to be financed by the housing provider.  Should no provider be contracted, a monetary payment is in place to meet an equivalent contribution.
Kingston Links	A mixture of monetary contributions (\$4.5 million) and provision of land for 20 social housing dwellings to be gifted to a social housing provider.

## Appendix 2: Social and Affordable Housing Advocacy Priorities

The below advocacy positions are current as of the development and adoption of the Knox Social and Affordable Housing Strategy 2023-27. Any future amendments will require a report to Council and endorsement by a majority of Councillors at a Council meeting.

### Knox City Council calls on the Victorian State Government to:

- Amend Victorian Planning Provisions to introduce mandatory inclusionary zoning and developer contributions to social and affordable housing.
- Commit to long-term predictable funding streams for social and affordable housing that are allocated based on evidence of need.
- Deliver new supported social housing and resourcing for assertive outreach to address the homelessness and rough sleeping needs.
- Commit to data transparency and sharing to inform collaborative planning for social and affordable housing.
- Work with Council to redevelop and renew public housing stock in Knox to better meet the needs of the community, without displacing current residents.
- Commit to working with Eastern Metropolitan Councils and relevant housing stakeholders to identify and develop appropriate State-owned land across the Eastern Metropolitan Region.
- Continue to recognise the need for Council's to collect rates from social housing properties in order to provide the services and supports that residents need to participate fully in community life.
- Ensure that a minimum of 50% of windfall gains tax is directed towards funding social housing projects in the municipality it was collected.

### Knox City Council calls on the Federal Government to:

- Work with the states and territories to develop a:
  - National Indigenous Housing Strategy that delivers equity in housing outcomes for Aboriginal people, and a
  - National Housing and Homelessness Strategy with a holistic and long-term vision for improved connection and efficiencies in homelessness prevention; early intervention and response; including a plan for an additional 500,000 affordable dwellings across Australia over 5 years to meet the current shortfall.
- Commit to national, state and regional targets, as supported by Infrastructure Victoria, to increase provision of social housing in Australia to meet the current shortfalls.
- Increase investment in social and affordable housing to meet community needs.
- Increase the maximum rate of Commonwealth Rental Assistance by at least 50%.
- Investigate tax and other incentives that encourage the supply of social and/or affordable housing.



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