

HOUSING AFFORDABILITY IN THE BALLARAT REGION

COMMUNITY AND PRACTITIONER
PERSPECTIVES

August 2021

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Executive Summary

Affordable housing is essential infrastructure and improves social and economic resilience in communities.¹ Access to affordable housing can improve peoples' the quality of life and the wellbeing of the community.² For decades, the amount of affordable housing in Victoria has been declining.³ This is due to a range of factors including limited investment in a diverse range of housing options and restrictive planning policies.⁴

In particular, there is a significant shortage in affordable housing In the Ballarat region.

Following the COVID-19 lockdowns in 2020, housing prices in the region have increased dramatically.⁵ As a result, there is a greater amount of people in the region experiencing housing stress and difficulties finding and maintaining successful tenancies.

This report investigates how housing affordability is affecting the Ballarat community and identifies solutions to address the issue. Drawing upon survey results and interviews with key stakeholders, the scope and impact of the issue in the Ballarat region is evaluated.

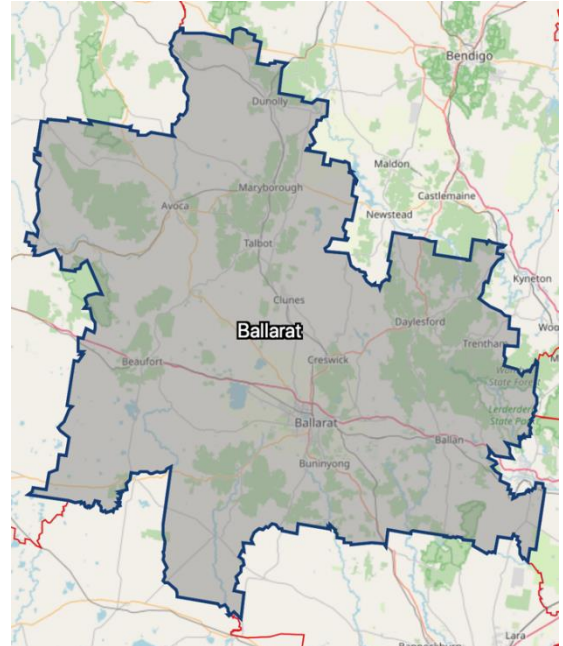


Figure 1: Map of the Ballarat region

¹ City of Melbourne, *Affordable Housing Strategy* (Melbourne, 2020), 5, <https://www.melbourne.vic.gov.au/SiteCollectionDocuments/affordable-housing-strategy.PDF>.

² Ibid.

³ Ibid.

⁴ Liam Davies and Benno Engels "Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options," *Urban Policy and Research* 39, no. 1 (2021): 65-66, DOI: 10.1080/08111146.2021.1876652.

⁵ Emily Power, "Golden era for Ballarat property and lifestyle," *Domain* (Victoria), March 14, 2021. <https://www.domain.com.au/news/golden-era-for-ballarat-property-and-lifestyle-1034328/>.

Background

In 2020, there was an “exodus” out of metropolitan Melbourne to regional areas in close proximity to the city.⁶ Accordingly, the Ballarat region received a significant population boost, leading to rising house prices.⁷ This has exacerbated housing affordability issues in the region.

Key findings

This report identifies the groups that have been hardest impacted by the housing shortage in Ballarat and how it affects their quality of life. In particular, low-income earners, individuals on Centrelink incomes, young people, victim-survivors of domestic and family violence (DFV), older Australians, Indigenous Australians, migrant communities and individuals with disabilities have been impacted.

Further, the report reviews the existing range of policies, programs and services provided. This aspect of the report found that:

- Planning restrictions limit the construction of diverse affordable housing options.
- Changes to the *Residential Tenancies Act* have made it difficult for housing providers to evict problematic tenants or free up under-utilised stock.
- There is limited assistance for those who are entering the private rental market for the first time.
- Ballarat suffers from a severe deficiency in social housing, creating difficulties for community housing providers to deliver effective services.
- Ballarat requires a range of social housing options and wrap-around supports for social housing residents.
- The Victorian Government would benefit from partnerships with other levels of government, the private sector and a range of community organisations.

⁶ Emilia Terzon, “ABS data confirms a city exodus during COVID, with biggest internal migration loss on record,” *ABC News* (Melbourne), February 2, 2021. <https://www.abc.net.au/news/2021-02-02/abs-data-confirms-city-exodus-during-covid/13112868>.

⁷ Melissa Heagney, “Regional Victoria heads for rental crisis as Melburnians flood the market: Domain report,” *Domain* (Victoria), April 16, 2021. <https://www.domain.com.au/news/regional-victoria-headed-for-rental-crisis-as-melburnians-flood-the-market-domain-report-1044920/>.

Recommendations

Ultimately, this report recommends:

1. Increase the supply of diverse and affordable housing options to address shortfalls in current supply/stock in Ballarat.
2. Increase funding for social housing in Ballarat.
3. Build stronger partnerships with local, state and federal organisations to address housing affordability deficits in Ballarat.

Introduction

Housing affordability has been identified as a growing issue in Victoria. This problem is the consequence of a range of factors including historically low interest rates, existing taxation policies, and sustained economic and population growth.⁸ Across Victoria, house and rental prices have seen unprecedented growth.⁹ Rising house prices have resulted in declining home ownership, greater rates of housing stress and more people encountering difficulties finding secure housing.¹⁰

To address the issue, the Victorian Government has introduced a number of initiatives. In 2020, the *Big Housing Build* was announced which will deliver a \$5.3 billion investment in 12,000 new social housing developments across the state.¹¹ Further, the Victorian Government launched an Inquiry into Homelessness,¹² made amendments to the *Residential Tenancies Act 1997 (Vic)*,¹³ and initiated a number of programs including the *From Homelessness to a Home (H2H)* initiative.¹⁴

Housing markets in some regional areas have been disproportionately impacted by the COVID-19 pandemic, which prompted an exodus out of metropolitan areas.¹⁵ An identified area of concern is the Ballarat region. In the last five years, housing prices in the Ballarat region grew between 39 per cent and 159 per cent.¹⁶ The growing interest in the region has been attributed to its close proximity to Greater Melbourne and more people working from home.¹⁷

⁸ Kate Raynor, Igor Dosen and Caley Otter, *Housing Affordability in Victoria*, no 6 (Melbourne, VIC: Department of Parliamentary Services, 2017), 2.

⁹ Ibid.

¹⁰ Ibid.

¹¹ State of Victoria, *Victoria's Big Housing Build* (Melbourne, VIC, 2020), 2, https://www.vic.gov.au/sites/default/files/2020-11/hv_more_homes_for_more_Victorians_0.pdf.

¹² Parliament of Victoria, *Inquiry into homelessness in Victoria*, Melbourne, Vic, 2021. https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Report/LC_LSIC_59-06_Homelessness_in_Vic_Final_report.pdf.

¹³ "Guide to rental law changes in Victoria," State Government of Victoria, 2021, <https://www.consumer.vic.gov.au/housing/renting/changes-to-renting-laws/guide-to-rental-law-changes>.

¹⁴ "From Homelessness to a Home initiative," State Government of Victoria, 2021, <https://fac.dhhs.vic.gov.au/news/homelessness-home-initiative>.

¹⁵ Terzon, "ABS data confirms a city exodus during COVID, with biggest internal migration loss on record."

¹⁶ Heagney, "Regional Victoria heads for rental crisis as Melburnians flood the market: Domain report."

¹⁷ Ibid; Terzon, "ABS data confirms a city exodus during COVID, with biggest internal migration loss on record."

Although the growth in house prices in the region may have increased the wealth of homeowners who purchased properties in previous decades, a number of issues have arisen in the region. In particular, the number of people seeking social housing has increased dramatically. This issue has been compounded by a significant shortage of social housing. Consequently, the social housing waiting list has grown.

This report is guided by the following three questions:

1. What is the scope and scale of the housing deficit in Ballarat?
2. Which groups have been hardest impacted by the housing shortage in Ballarat and how does this affect their quality of life?
3. How effective are the existing range of policies, programs and services provided in addressing housing affordability?
4. How might the existing issues surrounding housing affordability in the Ballarat region be addressed?

This report employs a mixed-methods research design to develop a knowledge base regarding housing affordability in the Ballarat region. Chapter 1 contains an analysis of the region's current demographics and housing trends, drawing upon ABS, DHHS and real estate data. Chapter 2 utilises the experiences of community members and practitioners to explore the different groups of people disproportionately impacted by Ballarat's housing shortage. In addition, Chapter 3 critiques the current policies, programs and services that aim to address housing affordability concerns in the Ballarat region. Chapter 4 will provide suggestions for how the Ballarat region's housing might be addressed.

Methodology and research design

I Research design and analysis

This research project employs a mixed methods approach, using qualitative and quantitative tools. A combination of survey data from individuals across the Ballarat region and interviews with key stakeholders were used to obtain views regarding the impacts of the Ballarat housing crisis on the community. This report draws from 11 semi-structured interviews with stakeholders, 66 responses to a community survey and 15

responses to a stakeholder survey. In order to make participation in the research project both accessible for the community and in-depth for key stakeholders, it was decided that both surveys and interviews were the appropriate means of data collection.

II Surveys

Surveys were administered between the 7th of April 2021 and closed on the 21st of April 2021. Two separate surveys were administered; one for community members and one for members of organisations identified as key stakeholders. Across both surveys, there were questions both qualitative and quantitative in nature, with some questions providing lists of options to choose answers from, and others utilising a 5-point Likert scale to ascertain the participants' perspective. Participation was entirely voluntary, with the Plain Language Statement and Consent Form embedded within the survey.

A Community survey

A survey was designed and administered for community members to complete. Questions were accessible and allowed for community input regarding what is important to them. There were 66 responses to the community survey. Participants were recruited through promotion on WIN News Ballarat, the Courier newspaper, the Michaela Settle MP website and social media pages.

B Stakeholder survey

The stakeholder survey had questions more specific to the intricacies of the housing crisis and accommodated for expert opinion. This allowed for organisations without capacity to participate in an interview to be involved in this project. There were 15 responses to the stakeholder survey, with some participants choosing not to be anonymous. Participants were recruited via email to organisations identified as key stakeholders by the office of Michaela Settle MP.

III Interviews

This project used 11 semi-structured interviews with key stakeholders. The interviews used open-ended questions and follow-up questions to determine the stakeholders' views on different issues emerging from the Ballarat housing crisis and their subsequent impacts.

Participants were recruited in accordance with their position in their organisation. The office of Michaela Settle MP provided a list of key stakeholders in the matter and their contact information. A recruitment letter was sent out requesting an interview with a stakeholder involved in the organisation. With the participants' permission, the interview was recorded. Participation was entirely voluntary, and participants were informed that they were able to withdraw their participation at any time. Participation in the interviews was not anonymous, as outlined by the Plain Language Statement and Consent Form cited and signed by the participant. This was also verbally conveyed to the participant at the start of their interview. As demonstrated below, participants came from a variety of organisations within the Ballarat community.

Figure 2: Participant descriptions

Participant name	Participant role	Organisation
Ange Gale	Manager Client Engagement and Community	Children and Family Services (CAFS)
Dr Kate Raynor	Academic Convenor – Research Fellow	The University of Melbourne
Dr Michael Akindeju	President	Ballarat African Association
Andrew Eales	Chief Executive Officer	The Ballarat Foundation
Dr Jess Cadwallader	Principal Strategic Advisor	Central Highlands Integrated Family Violence Committee
Ross Wheatland	General Manager Corporate Services	CatholicCare
Karen Heap	Chief Executive Officer	Ballarat & District Aboriginal Co-operative
Simon Walter	Manager – Client Support & Housing Services	Homes Victoria
Adam Liversage	Team leader – Homelessness 2 Home	Uniting
Participant 1	Youth worker	

Participant 2	Social worker	
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IV Approach to analysis

This report employs both content and thematic analysis. Content analysis involves organising data into categories to describe the research, allowing for a flexible analysis of data guided by information gained from participants.¹⁸ Thematic analysis allows key patterns ('themes') regarding participants' views and experiences to emerge.¹⁹

¹⁸ Hsiu-Fang Hsieh and Sarah E. Shannon, "Three approaches to qualitative content analysis," *Qualitative health research* 15, no. 9 (2005): 1279. doi:10.1177/1049732305276687; Margrit Schreier, "Qualitative Content Analysis," in *The SAGE Handbook of Qualitative Data Analysis*, ed. Uwe Flick (London, Sage Publications, 2013).

¹⁹ Virginia Braun, Victoria Clarke, Gareth Terry, and Nikki Hayfield, "Thematic Analysis," in *Handbook of Research Methods in Health and Social Sciences*, ed. Pranee Liamputtong (Singapore, Springer, 2018) 843–860.

1 The current housing context

The way that Ballarat residents occupy and pay for housing constantly varies due to changing demographics, lifestyle preferences, economic conditions and developing trends.²⁰ This section provides a snapshot of Ballarat’s current housing situation. Key changes affecting housing consumption and investment will be identified.

A Population

In 2016, the population of Ballarat was 157,485 persons.²¹ The population grew 7.69 per cent since 2011 from 146,235 persons.²² In comparison, Victoria’s population increased by 10.69 per cent from 5,354,042 to 5,926,624 during the same period.²³ As at 2016, 36.1 per cent of occupied private dwellings were owned outright, 34.5 per cent were owned with a mortgage and 30.9 per cent were rented.²⁴ Within the City of Ballarat, 1,810 people (4.5 per cent) rented social housing.²⁵

An increasing number of people appear to be prepared to live in regional cities outside of Greater Melbourne.²⁶ Through 2019-2020, Ballarat’s population grew by 1.7 per cent

²⁰ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 4.

²¹ Australian Bureau of Statistics, *2016 Census QuickStats: Ballarat* (Canberra, ACT, 2016), [https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/201#:~:text=In%20the%202016%20Census%2C%20there,up%201.4%25%20of%20the%20population.&text=The%20median%20age%20of%20people,Level%204\)%20was%2042%20years](https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/201#:~:text=In%20the%202016%20Census%2C%20there,up%201.4%25%20of%20the%20population.&text=The%20median%20age%20of%20people,Level%204)%20was%2042%20years).

²² Australian Bureau of Statistics, *2011 Census QuickStats: Ballarat*, (Canberra, ACT, 2011), https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2011/quickstat/201.

²³ Australian Bureau of Statistics, *2011 Census QuickStats: Victoria*, (Canberra, ACT, 2011), https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2011/quickstat/2?opendocument&navpos=220; Australian Bureau of Statistics, *2016 Census QuickStats: Victoria*, (Canberra, ACT, 2016), https://quickstats.censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/2?opendocument.

²⁴ Australian Bureau of Statistics, *2016 Census QuickStats: Ballarat*.

²⁵ “City of Ballarat: Housing tenure,” id.community, 2016, <https://profile.id.com.au/ballarat/tenure?EndYear=2001&BMID=20>.

²⁶ Ibid.

and Geelong’s population grew by 2.4 per cent.²⁷ In addition, Ballarat received a 66 per cent share of Victoria’s total net intrastate migration.²⁸

Irregular migration patterns have emerged due to the COVID-19 pandemic.²⁹ Accordingly, net intrastate migration may increase due to COVID-19 for major regional cities in proximity to Melbourne.³⁰ Anecdotally, people have opted to move to regional cities for ‘quieter lifestyles’, flexible working arrangements, remote learning opportunities and cheaper housing.³¹ Further, cities with a reasonable commute to major cities have also been favourable.³²

Provisional internal migration data from the Australian Bureau of Statistics shows that Greater Melbourne had a net loss of 8,500 people for Greater Melbourne in the December 2020 quarter.³³ 4,200 of those individuals migrated within Victoria.³⁴ The net loss in the December 2020 quarter was the highest since records began in 2001.³⁵ Further, the net arrivals from Greater Melbourne to Regional Victoria in June 2020 were also at its highest at 5,903 people.³⁶

²⁷ Noel Towell and Shane Wright, “Melbourne’s population hit 5.16 million before COVID-19 struck” *The Age* (Melbourne), March 30, 2021, <https://www.theage.com.au/national/victoria/melbourne-s-population-hit-5-16-million-before-covid-struck-20210330-p57f8n.html>; Australian Bureau of Statistics, *Regional Population* (Canberra, 2020), <https://www.abs.gov.au/statistics/people/population/regional-population/2019-20>.

²⁸ “City of Ballarat: population forecast,” id.community, 2016, <https://forecast.id.com.au/ballarat/forecast-covid19-impact>.

²⁹ Ibid.

³⁰ Ibid.

³¹ Terzon, “ABS data confirms a city exodus during COVID, with biggest internal migration loss on record.”

³² Ibid.

³³ Australian Bureau of Statistics, *Regional internal migration estimates, provisional* (Ballarat, VIC, 2021), <https://www.abs.gov.au/statistics/people/population/regional-internal-migration-estimates-provisional/latest-release>.

³⁴ Ibid.

³⁵ Ibid.

³⁶ Ibid.

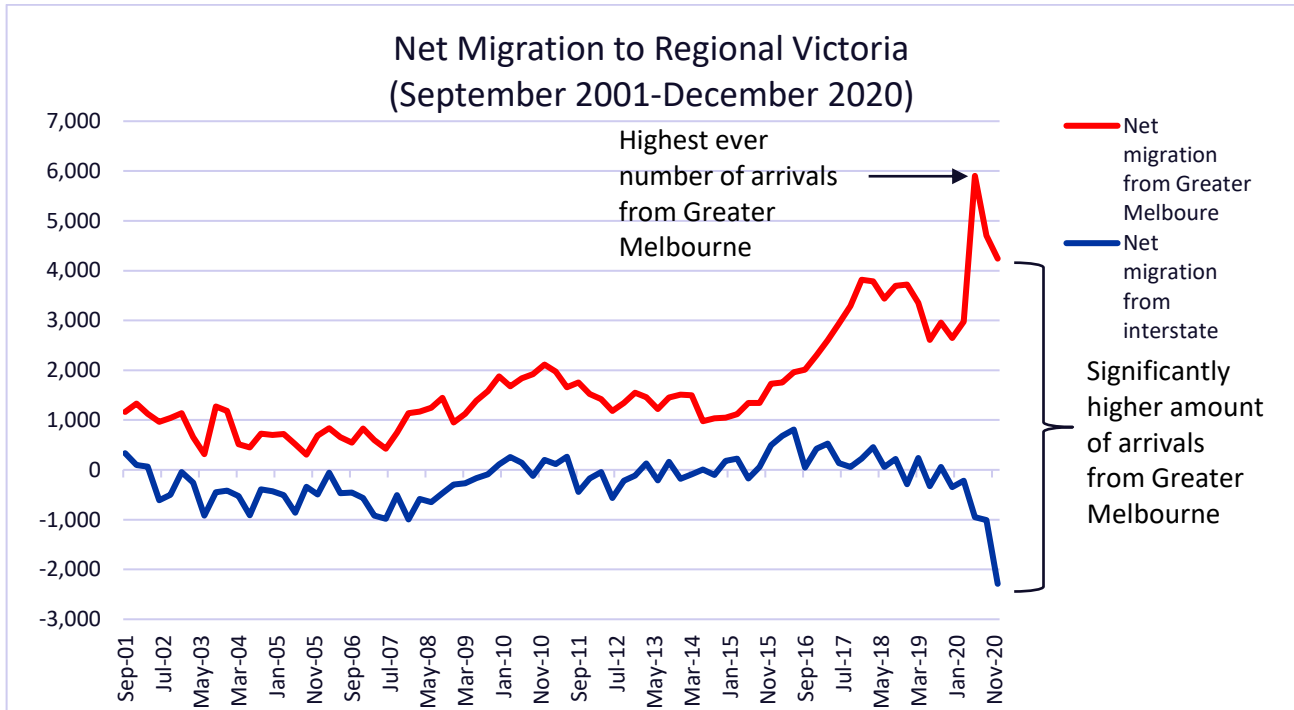


Figure 3: Migration to Regional Victoria from Greater Melbourne and interstate.³⁷

Figure 1 depicts estimated internal migration data based on aggregated Medicare change of address (postcode) data and Department of Defence change of address data. Greater Melbourne migration is shown to be higher than interstate migration between 2001 and 2020. There was a significant increase in the difference between net arrivals from Greater Melbourne and net arrivals from interstate between December 2019 and December 2020.

Although there was a net decrease in net interstate arrivals between December 2019 and 2020, migration from Greater Melbourne significantly increased.³⁸ The record migration out of major cities following the COVID-19 lockdowns has been described as a ‘mass exodus’.³⁹ As Ballarat in close proximity to Greater Melbourne, Ballarat is expected to have a higher population after the pandemic.⁴⁰

³⁷ Ibid.

³⁸ Ibid.

³⁹ Terzon, “ABS data confirms a city exodus during COVID, with biggest internal migration loss on record.”

⁴⁰ “City of Ballarat: population forecast.”

B Housing prices

The cost of housing in regional Victoria has increased significantly between 2015 and 2020.⁴¹ Housing prices in regional locations close to Melbourne have grown at a higher rate than inner city suburban areas.⁴² During this five-year period, housing prices in the Ballarat region grew between 39 per cent and 159 per cent.⁴³ In addition, price growth accelerated in regional areas following the COVID-19 lockdowns.⁴⁴ The Ballarat region's median house price increased by 17.6 per cent in 2020 to \$500,000.⁴⁵ Consequently, Ballarat's median house price has risen at a faster rate than that of Greater Melbourne, which grew by 7.3 per cent in 2020.⁴⁶ Over the 12 months before January 2020, houses in Ballarat sold the fastest nationally, with an average of 27 days on the market.⁴⁷

Similarly, median rental prices have also risen in the Ballarat region.⁴⁸ In Ballarat, rents rose by 2.9 per cent in the 12 months to December.⁴⁹ Specifically, the median rent for a one-bedroom flat increased significantly at 10.5 per cent during this period.⁵⁰ The rising rental costs have been compounded by growing interest in rental properties in the area.⁵¹ In Ballarat, homes were rented out within days and had an increased interest from people moving from Melbourne.⁵² Real estate agencies and stakeholders shared that there are typically 50 applicants for any available rental properties in the region.⁵³

⁴¹ Power, "Golden era for Ballarat property and lifestyle."

⁴² Ibid.

⁴³ Ibid.

⁴⁴ Heagney, "Regional Victoria heads for rental crisis as Melburnians flood the market: Domain report."

⁴⁵ "Domain House Price Report: March 2021", *Domain*, 2021, <https://www.domain.com.au/research/house-price-report/march-2021/>.

⁴⁶ Ibid.

⁴⁷ Malavika Santhebennur, "Regional housing value growth doubles capital cities," *Mortgage Business* (Sydney) 20 May 2021, <https://www.mortgagebusiness.com.au/breaking-news/15655-regional-housing-value-growth-doubles-capital-cities>.

⁴⁸ Heagney, "Regional Victoria heads for rental crisis as Melburnians flood the market: Domain report."

⁴⁹ Homes Victoria, *Homes Victoria Rental Report: March quarter 2021* (Melbourne, 2021), 27

<https://www.dhhs.vic.gov.au/sites/default/files/documents/202105/Rental%20Report%20March%20quarter%202021.docx>.

⁵⁰ Ibid.

⁵¹ Heagney, "Regional Victoria heads for rental crisis as Melburnians flood the market: Domain report."

⁵² Ibid.

⁵³ Ibid.

C Housing affordability

The house price-to-income ratio is the most widely used indicator to assess trends in affordability and is calculated by dividing the median house price by median household earnings.⁵⁴ According to the Demographia International Housing Affordability Survey, the product of this calculation is called the ‘median multiple’.⁵⁵ These multiples are categorised into housing affordability ratings:⁵⁶

- Affordable – median multiple of 3.0 & under
- Moderately unaffordable – median multiple of 3.1 to 4.0
- Seriously unaffordable – median multiple of 4.1 to 5.0
- Severely unaffordable – median multiple of 5.1 and over

As per the 2016 Census, the median annual household income for Ballarat is \$57,096.⁵⁷ Given that the household income in Ballarat grows at a rate of 2.7 per cent over a five-year period,⁵⁸ it may be estimated that the household income in 2021 may have grown to about \$58,637. Currently, the median house price is \$500,000.⁵⁹ Based on the available data, the Ballarat region’s median multiple is 8.5, indicating that housing is severely unaffordable.⁶⁰

In addition, housing affordability data from the Residential Tenancies Bond Authority Records shows that the number of affordable rental properties has decreased significantly in the last year.⁶¹ In this report, a property is ‘affordable’ if no more than 30 per cent of gross income is spent on rent.⁶² In March 2000 when records began, 71.1 per

⁵⁴ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 8.

⁵⁵ Demographia, *13th Annual Demographia International Housing Affordability Survey* (Belleville, Demographia, 2016) 1.

⁵⁶ Ibid.

⁵⁷ Australian Bureau of Statistics, *2016 Census QuickStats: Ballarat*.

⁵⁸ Ibid; Australian Bureau of Statistics, *2016 Census QuickStats: Ballarat*.

⁵⁹ Power, “Golden era for Ballarat property and lifestyle.”

⁶⁰ Demographia, *13th Annual Demographia International Housing Affordability Survey*.

⁶¹ Rochelle Kirkham, “Price Hike: Rental rises pushing low-income earners into housing stress”, *The Courier* (Ballarat) April 6, 2021.

⁶² Ibid.

cent of properties were affordable in the Ballarat region.⁶³ However, as of December 2020, only 52.4 per cent of rental properties were deemed affordable.⁶⁴

The data indicates that there was a decrease of 91 affordable properties in Ballarat in 2020.⁶⁵ Specifically, the most significant issue is associated with one-bedroom properties as only five were considered affordable in December 2020.⁶⁶ Further, 34.7 per cent of two-bedroom properties and 45.3 per cent of three-bedroom properties were considered affordable.⁶⁷

D Housing stress

According to the ABS, rental stress describes households that may have difficulty meeting their rental payments.⁶⁸ High amounts of rental stress may indicate low housing affordability.⁶⁹ The Australian Housing and Urban Research Institute (AHURI) explains that:⁷⁰

The 30:40 indicator identifies households as being in housing affordability stress when the household has an income level in the bottom 40 per cent of Australia's income distribution and is paying more than 30 per cent of its income in housing costs.

It is assumed that households on higher incomes that spend more than 30 per cent of their income do so as a choice.⁷¹

⁶³ Ibid.

⁶⁴ Ibid.

⁶⁵ Homes Victoria, *Homes Victoria Rental Report: March quarter 2021*, 27.

⁶⁶ Ibid.

⁶⁷ Ibid.

⁶⁸ Australian Bureau of Statistics, *Measures of Australia's Progress, 2010*, Cat. No. 1370.0 (Canberra, ACT, 2010), [https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1370.0~2010~Chapter~Rental%20stress%20\(5.4.2.1\)](https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1370.0~2010~Chapter~Rental%20stress%20(5.4.2.1)).

⁶⁹ Ibid.

⁷⁰ Australian Housing and Urban Research Institute, "Understanding the 30:40 indicator of housing affordability stress," *AHURI* (Melbourne), May 23, 2019. <https://www.ahuri.edu.au/research/ahuri-briefs/3040-indicator>.

⁷¹ Ibid.

In 2011, the median rent for Ballarat was \$204.⁷² This equated to 40.2 per cent of the median personal income of \$507.⁷³ In 2016, median rent payments rose to \$240 a week, equating to 42.9 per cent of the median personal weekly income of \$559.⁷⁴ Although the increase is marginal at 2.7 per cent, it indicates that rent prices are still growing faster than income in Ballarat.⁷⁵

E Vacancy rates

Vacancy rates for rental properties provide an indication about how competitive the rental market is and the demand for rental accommodation.⁷⁶ Ballarat's rental vacancy rate remains low at 1.4 per cent in February 2021.⁷⁷ A vacancy rate of 3 per cent is required to maintain a healthy rental market, where there is enough supply to meet demand.⁷⁸

⁷² Australian Bureau of Statistics, *2011 Census QuickStats: Ballarat*.

⁷³ Ibid.

⁷⁴ Australian Bureau of Statistics, *2016 Census QuickStats: Ballarat*.

⁷⁵ Ibid.

⁷⁶ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 14.

⁷⁷ Kirkham, "Price hike: Rental rises pushing low-income earners into housing stress".

⁷⁸ Jack Kerr and Stephanie Anderson, "Victoria's rental vacancy rate hits new low as population booms and banks crack down," *ABC News* (Melbourne), August 24, 2018. <https://www.abc.net.au/news/2018-08-24/rental-vacancy-rate-drops-again-in-victoria/10155782>.

2 The impacts of housing affordability

59.1 per cent of community survey respondents identified that housing was not affordable in the Ballarat region. Generally, housing affordability has broad impacts on regional economies and the wellbeing of populations.⁷⁹ If individuals spend higher proportions of their income on housing, they reduce their spending on other goods and services.⁸⁰ Further, productivity may be impacted by housing affordability if people are not well located to access employment and other services.⁸¹

A lack of affordable housing can have a negative impact on mental and physical health as it can lead to housing stress, financial hardship or deprivation.⁸² Populations impacted by housing affordability have an increased risk of experiencing domestic and family violence (DFV), alcohol and other drug addiction, difficulties accessing education and other services, and unemployment.⁸³

In Ballarat, the impact of housing affordability concerns has been exacerbated following Victoria's COVID-19 lockdowns.⁸⁴ 80.3 per cent of community survey respondents suggested that the housing needs of all people were not being met in the Ballarat region. Exploring this principle, this chapter discusses the groups of have been particularly

⁷⁹ Raynor, Dosen and Otter, *Housing Affordability in Victoria*.

⁸⁰ Parliament of Australia, *Out of reach? The Australian housing affordability challenge* (Canberra, ACT: The Senate, 2015), 30. https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Report.

⁸¹ *Ibid*, 31.

⁸² Roger Yat-Nork Chung, Gary Ka-Ki Chung, David Gordon, Jonathan Ka-Long Mak, Ling-Fei Zhang, Dicken Chan, Francisco Tsz Tsun Lai, Hung Wong, and Samuel Yeung-Shan Wong, "Housing affordability effects on physical and mental health: household survey in a population with the world's greatest housing affordability stress," *J Epidemiol Community Health* 74, no. 2 (2020): 164, <https://jech.bmj.com/content/74/2/164>; Rebecca Bentley, Emma Baker, Kate Mason, S. V. Subramanian, and Anne M. Kavanagh, "Association between housing affordability and mental health: a longitudinal analysis of a nationally representative household survey in Australia," *American journal of epidemiology* 174, no. 7 (2011): 753-760, <https://doi.org/10.1093/aje/kwr161>; Kate E. Mason, Emma Baker, Tony Blakely, and Rebecca J. Bentley, "Housing affordability and mental health: does the relationship differ for renters and home purchasers?," *Social science & medicine* 94 (2013): 91-97, <https://doi.org/10.1016/j.socscimed.2013.06.023>.

⁸³ Kate Raynor, interview by Bradley Woolley, (Victoria, May 6, 2021); Brackertz, Nicola, Alex Wilkinson, and Jim Davison. "Housing, homelessness and mental health: towards systems change," *Australian Housing and Urban Research Institute* (2018): 13, https://facs-web.squiz.cloud/__data/assets/pdf_file/0007/677662/Housing-and-mental-health.pdf.

⁸⁴ Kirkham, "Price hike: Rental rises pushing low-income earners into housing stress".

hardest impacted by the housing shortage in Ballarat and how this affects their quality of life.

A Low-income earners and households on Centrelink incomes

Interviewees also expressed concerns about the ability of low-income earners and households on Centrelink incomes to access housing.⁸⁵ Low rental clearance rates and an increasingly competitive rental market have resulted in difficulties for low-income earners to enter the real estate market and secure housing.⁸⁶ One stakeholder reported that “a wider gap is being created between those that can afford [housing] and those that cannot”.⁸⁷ In addition, it was suggested that a lack of affordable rental properties would may hinder the ability of low-income earners to transition from rental market to home ownership in the future.⁸⁸

Specifically, interview participants highlighted that individuals on Centrelink incomes have limited opportunities to access the private rental market.⁸⁹ In the Central Highlands-Wimmera region, 45.2 per cent of rental properties were considered affordable for people on Centrelink payments.⁹⁰ However, only 13.8 per cent of one-bedroom properties were considered affordable.⁹¹ Thus, housing is considerably unaffordable for a single person on Centrelink payments.⁹² Further, the housing that is considered affordable are in high demand and “tends to be uninhabitable”.⁹³

⁸⁵ Simon Walter, interview by Bradley Woolley, (Victoria, April 25, 2021); Ange Gale, interview by Bradley Woolley (Victoria, 29 June, 2021); Participant 1, interview by Bradley Woolley, (Victoria, May 26, 2021); Ross Wheatland, interview by Bradley Woolley, (Victoria, May 12, 2021), Andrew Eales, interview by Bradley Woolley, (Victoria, May 10, 2021); Adam Liversage, interview by Bradley Woolley, (Victoria, June 27, 2021); Participant 2, interview by Bradley Woolley (Victoria, 28 June, 2021).

⁸⁶ Walter, interview; Gale, interview.

⁸⁷ Ibid; Participant 1, interview; Wheatland, interview.

⁸⁸ Eales, interview.

⁸⁹ Gale, interview; Participant 1, interview; Liversage, interview.

⁹⁰ Homes Victoria, *Homes Victoria Rental Report: March quarter 2021*, 20.

⁹¹ Ibid.

⁹² Liversage, interview.

⁹³ Participant 1, interview.

Stakeholders expressed concerns about an increased risk of homeless and housing stress for these cohorts.⁹⁴ These risks can have negative impacts on the health outcomes of individuals and the operation of the public health system.⁹⁵ One stakeholder cited a study that found that hospital presentations of homeless people decreased when they were given access to adequate housing.⁹⁶

B Young people

High house prices disproportionately affect younger generations who are unable to enter the housing market due to unaffordability.⁹⁷ Between 1982 and 2013, the share of home ownership among 25–34-year-olds decreased by more than 20 per cent, more than any other group.⁹⁸ As a result, there were more young people renting than owning a home by 2013.⁹⁹

One participant posited that housing affordability disproportionately impacts young people under 25, as they enter the rental market either independently or through a share house with limited amounts of money and a limited rental history.¹⁰⁰ This was supported by another participant, who identified young people as one of the two largest cohorts of people who become homeless.¹⁰¹

One participant suggested that young people on Centrelink incomes who are able to secure housing are being left with “\$180 a fortnight to pay their bills and living expenses, which isn’t a lot of money”.¹⁰² Further, the increased financial pressures caused by

⁹⁴ Gale, interview; Walter, interview; Wheatland, interview; Raynor, interview.

⁹⁵ Ibid.

⁹⁶ Gale, interview; Lisa Wood, Nicholas JR Wood, Shannen Vallesi, Amanda Stafford, Andrew Davies, and Craig Cumming, “Hospital collaboration with a housing first program to improve health outcomes for people experiencing homelessness,” *Housing, Care and Support* (2018), <https://doi.org/10.1108/HCS-09-2018-0023>.

⁹⁷ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 6; Participant 1, interview.

⁹⁸ Rachel Ong, “How governments have widened the gap between generations in home ownership,” *The Conversation* (Australia), August 29, 2017, <https://theconversation.com/how-governments-have-widened-the-gap-between-generations-in-home-ownership-82579>.

⁹⁹ Ibid.

¹⁰⁰ Participant 1, interview.

¹⁰¹ Walter, interview.

¹⁰² Participant 1, interview.

housing affordability has led to a number of young people in Ballarat “couch surfing” or electing to stay in situations of family violence. In such situations, it may be more difficult to access employment or education, further entrenching this disadvantage.

C Domestic and family violence (‘DFV’)

DFV is a leading cause of homelessness in Victoria, particularly for women and young people.¹⁰³ Six interviewees expressed concerns about their clients returning to situations of DFV as a result of having “nowhere to go”.¹⁰⁴ When leaving situations of DFV, the availability of affordable and secure housing is paramount to ensure one’s safety and independence.¹⁰⁵ Without viable housing options, individuals impacted by DFV may accept unsafe housing conditions, become homeless or perhaps increase their risk to sexual and physical violence.¹⁰⁶ A perceived risk of housing instability and homelessness has been identified as a reason why victim-survivors stay in domestically abusive relationships.¹⁰⁷

Stakeholders expressed concerns about housing availability for perpetrators who are removed from the home due to family violence.¹⁰⁸ It was suggested that if there is no housing available, the perpetrators are “more likely to return to the family home and perpetrate further family violence.” In 2020, the Victorian Government announced a \$20 million package to enable 1,500 perpetrators of DFV to find short and long-term

¹⁰³ Parliament of Victoria, *Inquiry into homelessness in Victoria: Final report*, (Melbourne, VIC: Legislative Council, 2021) xxi, https://www.parliament.vic.gov.au/images/stories/committees/SCLSI/Inquiry_into_Homelessness_in_Victoria/Report/LC_LSIC_59-06_Homelessness_in_Vic_Final_report.pdf.

¹⁰⁴ Karen Heap, interview by Bradley Woolley (Victoria, May 20, 2021); Jess Cadwallader, interview by Bradley Woolley (3Victoria, June 3, 2021); Gale, interview; Walter, interview; Participant 1, interview; Participant 2, interview.

¹⁰⁵ Anne Menard, “Domestic violence and housing: Key policy and program challenges,” *Violence Against Women* 7, no. 6 (2001): 707, <https://doi.org/10.1177/10778010122182686>.

¹⁰⁶ *Ibid.*

¹⁰⁷ Silke Meyer, “Why women stay: A theoretical examination of rational choice and moral reasoning in the context of intimate partner violence,” *Journal of Criminology* 45, no. 2 (2012): 189, <https://doi.org/10.1177/0004865812443677>.

¹⁰⁸ Gale, interview; Cadwallader, interview; Participant 2, interview.

accommodation.¹⁰⁹ However, stakeholders suggested that additional funding is needed to further limit their ability to perpetrate family violence.¹¹⁰

D Victims-survivors of sexual assault

Housing also plays a significant role in mitigating the impact of sexual assault on victim-survivors and in preventing sexual assault.¹¹¹ Some victim-survivors flee unsafe homes or places where they have experienced sexual assault, even if the alternative is unsafe or unstable housing.¹¹² Many sexual assault victim-survivors experience financial struggles and mental health conditions, and find it difficult to secure housing in the Ballarat region.¹¹³ Consequently, victim-survivors may experience long-term patterns of homelessness, and vulnerability to ongoing sexual abuse and violence.¹¹⁴ In particular, male and elderly female victim-survivors of sexual assault struggle find public housing because they are “last on the list” and there are few single-bedroom houses for individuals without dependants.¹¹⁵

E Aboriginal and Torres Strait Islander peoples

Based on the 2016 Census of Population and Housing,¹¹⁶ 36 per cent of Australia’s Indigenous population were private renters and 21 per cent lived in social housing.¹¹⁷ One in 28 indigenous people were homeless in 2016.¹¹⁸ As such, Indigenous Australians

¹⁰⁹ Premier of Victoria, *Keeping Family Violence In Sight During Coronavirus* (Melbourne, VIC: Department of Premier and Cabinet, 2020), 1, <https://www.premier.vic.gov.au/keeping-family-violence-sight-during-coronavirus>.

¹¹⁰ Gale, interview.

¹¹¹ Participant 2, interview.

¹¹² Libby Eltringham, *Victorian Parliament Legislative Council Legal and Social Issues Committee* (Melbourne, VIC: 2020), 8. <https://www.parliament.vic.gov.au/component/rsform/submission-view-file/f81c6dcb1a38d86ad17cbb337798ae20/460d0253b9d01048a17fcdccb23df386?Itemid=463>.

¹¹³ Participant 2, interview.

¹¹⁴ Eltringham, *Victorian Parliament Legislative Council Legal and Social Issues Committee*, 8.

¹¹⁵ Participant 2, interview.

¹¹⁶ Australian Government, *Indigenous housing snapshot* (Canberra, ACT: Australian Institute of Housing and Welfare, 2019) <https://www.aihw.gov.au/reports/australias-welfare/indigenous-housing>.

¹¹⁷ Ibid.

¹¹⁸ Australian Government, *Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness* (Canberra, ACT: Australian Institute of Housing and Welfare, 2019) vi. <https://www.aihw.gov.au/getmedia/1654e011-dccb-49d4-bf5b-09c4607eccc8/aihw-hou-301.pdf.aspx>.

are disproportionately impacted by housing affordability as they are more likely to be in the rental market than other Australians.¹¹⁹

Many individuals in Ballarat’s Indigenous community cannot afford mainstream rental properties.¹²⁰ As a result, public housing is often required through either Aboriginal housing services or the public system.¹²¹ However, it is difficult to access properties through these avenues.¹²² With respect to Indigenous elders, there is a lack of culturally appropriate residential care facilities in Ballarat.¹²³

F Homeless people

While housing affordability is often the cause of homelessness,¹²⁴ a lack of affordable housing further limits the ability of homeless people to enter the property market.¹²⁵ Housing affordability is considered a factor that entrenches disadvantage.¹²⁶

G Culturally and Linguistically Diverse (CALD) communities

CALD communities are vulnerable to housing affordability challenges due to a number of risk factors.¹²⁷ These include difficult life transitions, mental health challenges, lack of

¹¹⁹ Australian Government, *Indigenous housing snapshot*.

¹²⁰ Heap, interview.

¹²¹ Ibid.

¹²² Ibid.

¹²³ Heap, interview.

¹²⁴ Kirsty Muir, Chris Martin, Edgar Liu, Lisette Kaleveld, *Amplify Insights: Housing Affordability and Homelessness* (Sydney, NSW: 2018), 19. https://amplify.csi.edu.au/documents/37/Amplify_Insights_Housing_FINAL.pdf.

¹²⁵ Eales, interview; Participant 1, interview.

¹²⁶ Commonwealth of Australia, *Living on the edge: Inquiry into Intergenerational Welfare Dependence*, (Canberra, ACT: House of Representatives Select Committee on Intergenerational Welfare Dependence, 2019) 16. https://www.aph.gov.au/Parliamentary_Business/Committees/House/Former_Committees/Intergenerational_Welfare_Dependence/IGWD.

¹²⁷ Glenn Dawes and Narayan Gopalkrishnan, *Far North Queensland Culturally and Linguistically Diverse Communities (CALD) Homelessness Project* (Carins, QLD: 2014) https://researchonline.jcu.edu.au/29150/1/29150_Dawes_Gopalkrishnan_2014.pdf, Government of Western Australia, *Homelessness in Culturally and Linguistically Diverse Populations in Western Australia*, (Perth, WA: 2019), 3, <https://www.communities.wa.gov.au/media/2347/homelessness-cald-report.pdf>.

support, visa status and limited access to support services.¹²⁸ Members of Ballarat’s CALD communities have experienced issues accessing affordable housing.¹²⁹ It is important to provide culturally appropriate linkage services to assist people to secure private tenancies or social housing.¹³⁰

H Individuals leaving the criminal justice system

When people leave the criminal justice system, they encounter a number of issues with respect to housing.¹³¹ In the Ballarat region, people leaving prison do not receive adequate support and find it difficult to find employment.¹³² Accordingly, these individuals often require transitional accommodation, which is not always available.¹³³ Further, a lack of affordable and social housing can create incentives to reoffend as prison can provide “a roof over their head [and] food on the table”.¹³⁴

I Older people

Although a large proportion of older Australians own their homes, Housing affordability has a significant impact on older Australians.¹³⁵ It can be very difficult for older people to access public housing due to policies prioritising public housing applicants with complex needs.¹³⁶ Accordingly, older Australians who have cannot home ownership or public housing rely on the private rental market.¹³⁷ In these situations, older Australians can find themselves in ‘desperate circumstances’.¹³⁸

¹²⁸ Government of Western Australia, *Homelessness in Culturally and Linguistically Diverse Populations in Western Australia*, 3.

¹²⁹ Michael Akindeju, interview by Bradley Woolley (Victoria, May 3, 2021).

¹³⁰ Raynor, interview.

¹³¹ Wheatland, interview; Gale, interview.

¹³² Ibid.

¹³³ Wheatland, interview.

¹³⁴ Gale, interview.

¹³⁵ Alan Morris, "Contentment and suffering: the impact of Australia's housing policy and tenure on older Australians," *Australian journal of social issues* 44, no. 4 (2009): 363-364, <https://doi.org/10.1002/j.1839-4655.2009.tb00153.x>.

¹³⁶ Ibid, 364.

¹³⁷ Ibid.

¹³⁸ Ibid.

Stakeholders noted that the fastest growing homeless population is women over 55 years of age.¹³⁹ Social service providers expressed concern about this cohort seeking accommodation as there is a lack of appropriate accommodation for them.¹⁴⁰

J People with a disability

In 2016, 6.2 per cent of the population of the City of Ballarat required assistance in their day to day lives due to disability.¹⁴¹ Many people with a disability may struggle to find affordable housing and are particularly vulnerable to rental stress.¹⁴² People with disabilities may also face additional costs, including modifying housing to suit their needs.¹⁴³ In addition, many people with disabilities rely on the Disability Support Pension, which limits their housing options.¹⁴⁴

¹³⁹ Walter, interview; Gale, interview.

¹⁴⁰ Participant 2, interview; Gale, interview.

¹⁴¹ "City of Ballarat: Need for assistance," id.community, 2016, <https://profile.id.com.au/ballarat/assistance>.

¹⁴² Australian Government, *People with disability in Australia* (Canberra, ACT: Australian Institute of Health and Welfare, 2020) <https://www.aihw.gov.au/reports/disability/people-with-disability-in-australia/contents/housing>.

¹⁴³ Ibid.

¹⁴⁴ Ibid.

3 Program and service design and delivery

This chapter reviews and evaluates the existing range of policies, programs and services geared towards addressing housing affordability in Ballarat.

Housing

Issues in Ballarat's planning policy

There is a significant shortage of affordable smaller housing options in the Ballarat region.¹⁴⁵ One stakeholder explained that the council's heritage restrictions limits the construction of apartments and smaller housing.¹⁴⁶ Consequently, most housing developments are on the outskirts of Ballarat where there is poorer access to services and public transport.¹⁴⁷ In addition, local councils can encourage the supply of affordable housing through other local planning processes to allow for additional temporary or small dwellings on existing properties.¹⁴⁸

Inclusionary zoning

Inclusionary zoning is a strategy used to grow social housing in other states and internationally.¹⁴⁹ Inclusionary zoning involves mandating or creating incentives so that a proportion of a new residential development includes a percentage of affordable housing dwellings.¹⁵⁰ Although inclusionary zoning has been debated in Victoria, it has

¹⁴⁵ Participant 1, interview; Walter, interview; Liversage, interview; Gale, interview; Participant 2, interview.

¹⁴⁶ Eales, interview; see Angela Campbell, "Performing Cultural Heritage: Authenticity and the Spirit of Rebellion," *Australasian Drama Studies*, no. 66 (May 2015): 155, <https://search.informit.org/doi/10.3316/informit.348235730260231>; Julia Rey Pérez, and Plácido González Martínez, "Lights and shadows over the Recommendation on the Historic Urban Landscape: 'managing change' in Ballarat and Cuenca through a radical approach focused on values and authenticity," *International Journal of Heritage Studies* 24, no. 1 (2018): 101-116, <https://doi.org/10.1080/13527258.2017.1362572>.

¹⁴⁷ Ibid.

¹⁴⁸ Cadwallader, Interview.

¹⁴⁹ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 32.

¹⁵⁰ Australian Housing and Urban Research Institute, "Understanding inclusionary zoning", ahuri.edu.au (2021) <https://www.ahuri.edu.au/research/ahuri-briefs/Understanding-inclusionary-zoning>.

not been implemented.¹⁵¹ The adoption of inclusionary zoning requires an agile, dynamic business model that takes into account local market considerations to deliver appropriate returns on investment while ensuring housing stock levels address shortages.¹⁵²

First home buyers and home owners

In the community survey, 45.5 per cent of respondents believed that mortgage deposit grants support the creation of a housing system that better meets the needs of the community. The Victorian Government's First Home Owner Grant (FHOG) scheme was intended to stimulate demand while supply remained inelastic.¹⁵³ Further, the scheme currently applies to new properties in order to encourage construction.¹⁵⁴ A grant of \$20,000 is available for homes in regional Victoria before 30 June 2021.¹⁵⁵ After 30 June 2021, the FHOG will be halved to \$10,000.¹⁵⁶

Changes to the *Residential Tenancies Act 1997 (Vic)*

In 2020, the Victorian Government introduced a number of changes to the *Residential Tenancies Act 1997 (Vic)* ('RTA') including a ban on rental bidding, new rental minimum standards and no eviction without a reason.¹⁵⁷ The shift towards the "social landlord model" was received positively as it provides more stability for vulnerable tenants.¹⁵⁸ However, some stakeholders explained that these changes have made it more difficult to evict problematic tenants or to free up under-utilised housing stock.¹⁵⁹ Housing providers also indicated that housing prices may increase due to the additional maintenance cost burden for landlords required by the RTA.¹⁶⁰

¹⁵¹ Kate Raynor, "Inclusionary Zoning Tops the Affordable Housing Agenda", [theurbandevolver.com.au](https://www.theurbandevolver.com/articles/developers-and-affordable-housing-whats-the-way-forward) (2021) <https://www.theurbandevolver.com/articles/developers-and-affordable-housing-whats-the-way-forward>.

¹⁵² Raynor, interview.

¹⁵³ Raynor, Dosen and Otter, *Housing Affordability in Victoria*, 30.

¹⁵⁴ Ibid.

¹⁵⁵ "First Home Owner" State Revenue Office, 2021, <https://www.sro.vic.gov.au/first-home-owner>.

¹⁵⁶ Ibid.

¹⁵⁷ "Residential Tenancies Regulations 2020 - Regulatory Impact Statement," Consumer Affairs Victoria, 2021, <https://www.consumer.vic.gov.au/resources-and-tools/legislation/public-consultations-and-reviews/residential-tenancies-regulations-2020-regulatory-impact-statement>.

¹⁵⁸ Gale, Interview; Participant 2, Interview; Walter, Interview.

¹⁵⁹ Participant 1, interview; Walter, interview; Heap, interview.

¹⁶⁰ Liversage, Interview; Heap, Interview.

One participant suggested that changes to the RTA have resulted in a greater need for tenants to take landlords to the Victorian Administrative and Appeals Tribunal (VCAT).¹⁶¹ This can place additional pressures on victim-survivors of DFV and other vulnerable individuals who may be dealing with other legal issues.¹⁶²

People with limited rental histories often use grassroots or housing organisations for references when applying for housing.¹⁶³ However, it was highlighted that there is a profound stigmatisation of such references in the real estate industry.¹⁶⁴ In turn, it can be harder to secure a private rental property, leading to a reliance on social housing.¹⁶⁵ It was suggested that the RTA be extended to assist these individuals.¹⁶⁶

Build-to-Rent schemes

In the 2020-21 State Budget, the Victorian Government committed to establishing a build-to-rent sector.¹⁶⁷ From 1 January 2022, the *Big Housing Build* will provide a 50 per cent land tax discount and exemptions from the Absentee Owner Surcharge for eligible new developments.¹⁶⁸ An interviewee suggested that build-to-rent housing must be regulated to ensure that it is affordable to low- and moderate-income households.¹⁶⁹

¹⁶¹ Cadwallader, Interview.

¹⁶² Ibid; Participant 1, Interview.

¹⁶³ Akindeju, interview; Participant 1, interview.

¹⁶⁴ Ibid.

¹⁶⁵ Ibid.

¹⁶⁶ Ibid.

¹⁶⁷ State Government of Victoria, *2020-21 State Budget Overview*, (Melbourne, VIC: Victorian Department of Treasury and Finance, 2020), 23,

<https://s3-ap-southeast-2.amazonaws.com/budgetfiles202021.budget.vic.gov.au/2020-21+State+Budget+-+Budget+Overview.pdf>.

¹⁶⁸ Ibid.

¹⁶⁹ Raynor, Interview.

Social Housing

Ballarat's social housing shortage

As of 30 June 2020, there are 3,184 social housing dwellings in the Ballarat region.¹⁷⁰ 646 of these dwellings are community owned.¹⁷¹ Survey respondents who identified as having sought or used social housing previously however agreed that there is an insufficient supply of social housing stock in the Ballarat region.¹⁷²

It was indicated that the insufficient supply of social housing has culminated in excessively long waiting lists.¹⁷³ In the Ballarat region, there are currently 2,239 applicants on the Victorian Housing Register.¹⁷⁴ Housing providers explained that many of their clients have been on the waiting list for up to 24 months,¹⁷⁵ while others “don't bother putting in applications because of how long the waiting list is”.¹⁷⁶ Thus, the number of people who require social housing is anticipated to be much higher than formally reported by the Department of Families, Fairness and Housing.

¹⁷⁰ State Government of Victoria, *Housing Assistance: Additional Service Data 2019-20* (Melbourne, VIC: Department of Health and Human Services, 2021), 24, <https://www.dhhs.vic.gov.au/housing-assistance-additional-service-delivery-data-2019-20>.

¹⁷¹ Ibid.

¹⁷² State Government of Victoria, *Housing Assistance: Additional Service Data 2019-20*, 24.

¹⁷³ Gale, interview; Participant 1, interview; Walter, interview; Liversage, interview; Wheatland, interview.

¹⁷⁴ State Government of Victoria, *Victorian Housing Register and transfer list*, (Melbourne, VIC: Housing Victoria, 2021), 24, <https://www.housing.vic.gov.au/victorian-housing-register-and-transfer-list-local-area-march-2021>.

¹⁷⁵ Gale, interview; Participant 1, interview.

¹⁷⁶ Gale, interview.

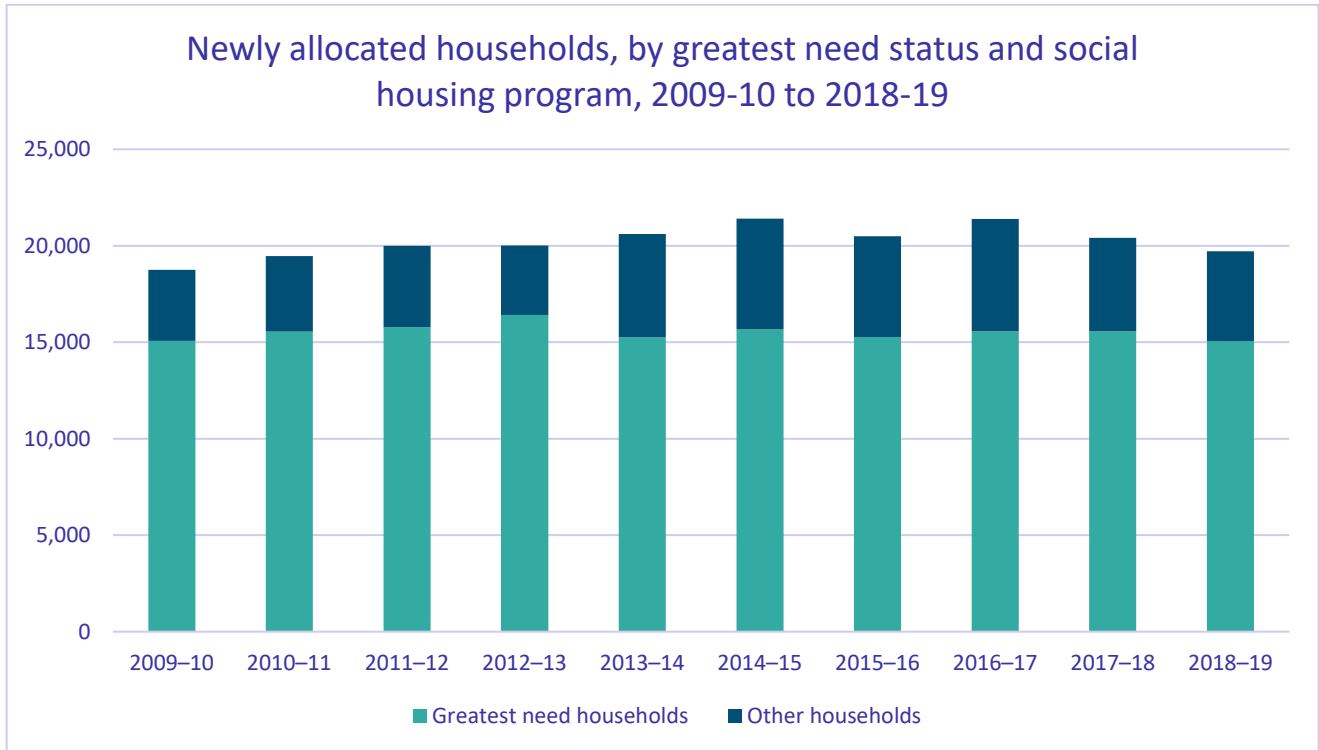


Figure 4: More social housing is allocated to greatest need households.¹⁷⁷

Further, social housing programs prioritise household allocations by assessing applicants’ greatest need status.¹⁷⁸ There were concerns that the cohort of people who do not have priority status will often “stay at the bottom of the list” due to the current model and a lack of housing supply.¹⁷⁹

Big Housing Build

The Victorian Government’s *Big Housing Build* will construct a minimum \$80 million of new social housing in Ballarat, \$20 million in Moorabool and \$15 million in Golden Plains

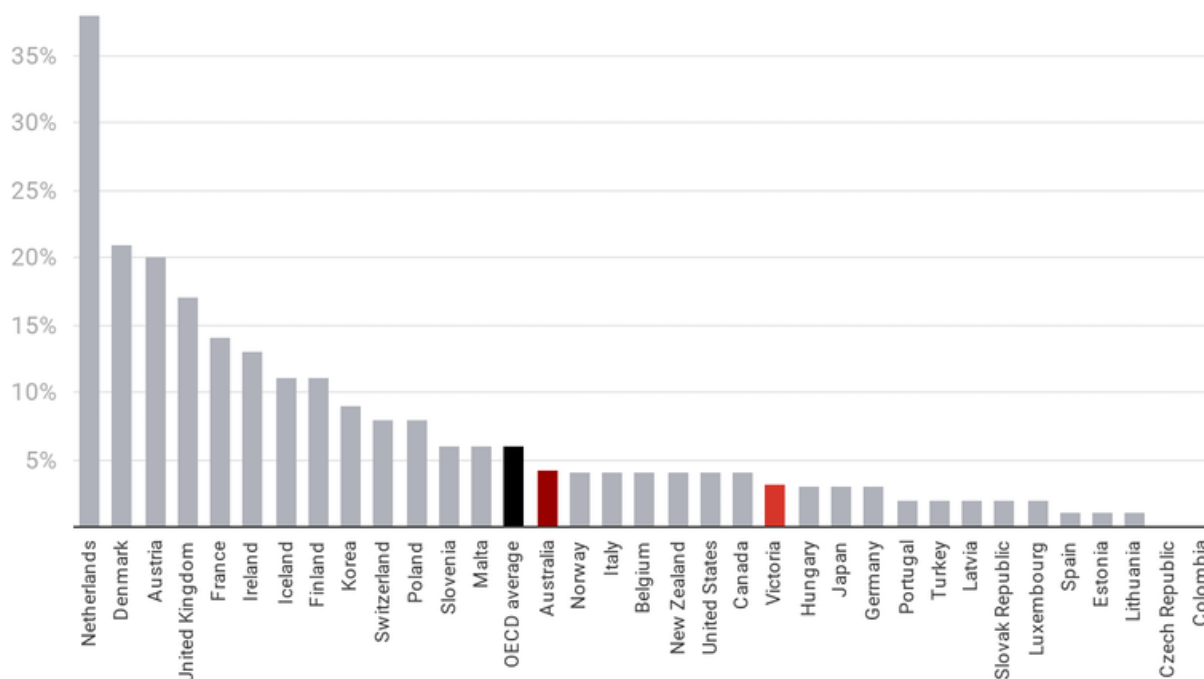
¹⁷⁷ Australia Government, *Housing Assistance in Australia* (Canberra: ACT, Australian Institute of Housing and Welfare, 2020) <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2020/contents/priority-groups-and-waiting-lists>.

¹⁷⁸ Ibid.

¹⁷⁹ Wheatland, interview.

over the next four years.¹⁸⁰ This will assist in replacing old public housing and build new social and low-cost housing.¹⁸¹

All interviewees acknowledged that the *Big Housing Build* will significantly improve the quality of life of Victorians and Ballarat residents. The emphasis on maintenance of existing housing stock will encourage residents to “look after the property, as if it was their own”.¹⁸² However, within the context of decades of underfunding in social housing,¹⁸³ the Government’s investment is considered a “drop in the ocean”.¹⁸⁴ A participant suggested that despite the “boost in the capacity of the social housing sector”, Victoria will fall “well short of the percentage of public housing dwellings compared to other states”.¹⁸⁵



¹⁸⁰ State Government of Victoria, *The Big Housing Build Guaranteed Minimum Investment for regions* (Melbourne, VIC: Homes Victoria, 2020). https://www.vic.gov.au/sites/default/files/2020-11/hv_regional_guaranteed_minimum_investment.docx.

¹⁸¹ Ibid.

¹⁸² Liversage, interview.

¹⁸³ Davies and Engels “Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options,” 64.

¹⁸⁴ Raynor, interview; Wheatland, interview; Walter, interview.

¹⁸⁵ Walter, interview.

Figure 5: Proportion of social housing in Victoria and Organisation for Economic Cooperation and Development (OECD) countries

Figure 4 indicates the proportion of social housing in Victoria is below both the Australian and OECD averages.¹⁸⁶ Accordingly, a considerable amount of time and continued commitments by successive governments are required to overcome social housing shortages in Victoria.¹⁸⁷

Suitability of Ballarat's social housing

There is concern about the appropriateness of existing social housing.¹⁸⁸ The general consensus among stakeholders was that additional short-term, medium-term and long-term social housing options are required. Interviewees acknowledged that:

- crisis accommodation is needed for those experiencing DFV, homelessness and trauma.¹⁸⁹
- short-medium term Transitional Housing (THMs) from community providers are beneficial as they assist vulnerable people to build tenancy skills and history.¹⁹⁰
- additional long-term housing stock is needed to meet demand and encourage “flow through” from crisis accommodation to long-term housing.¹⁹¹
- there were few one- and two-bedroom social housing dwellings,¹⁹² making it difficult for single people or couples to find appropriately sized housing.¹⁹³

¹⁸⁶ Kate Raynor, “Victoria’s \$5.4bn Big Housing Build: it is big, but the social housing challenge is even bigger,” *The Conversation*, November 18, 2020, <https://theconversation.com/victorias-5-4bn-big-housing-build-it-is-big-but-the-social-housing-challenge-is-even-bigger-150161>.

¹⁸⁷ Davies and Engels “Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options,” 67-68; Raynor, “Victoria’s \$5.4bn Big Housing Build: it is big, but the social housing challenge is even bigger.”

¹⁸⁸ Davies and Engels “Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options,” 64.

¹⁸⁹ Gale, interview; Walter, interview; Participant 2, interview; Cadwallader, interview.

¹⁹⁰ Walter, interview; Participant 1, interview.

¹⁹¹ Raynor, interview.

¹⁹² Liversage, interview; Walter, interview; Wheatland, interview; Gale, interview.

¹⁹³ Gale, interview; Participant 1, interview; Participant 2, interview.

In addition, the lack of diverse housing options has resulted in an under-utilisation rate of 44 per cent in the Central Highlands region.¹⁹⁴ However, new housing should consider “the complexity of human life” and “reflect the demographics of the waiting list” at a regional scale.¹⁹⁵

Further, it is reported that some social housing properties do not meet the needs of vulnerable groups. Specifically:

- victim-survivors of DFV and sexual assault require additional security for their housing.¹⁹⁶
- the lack of smaller properties disproportionately impacts young people and those who experience DFV or other trauma.¹⁹⁷
- the needs of young people and victim-survivors of DFV and sexual assault should be considered when constructing additional social housing.¹⁹⁸

Mixed-tenure developments

53 per cent of survey respondents and the majority of interviewees agreed that the Government should encourage the creation of integrated communities. With respect to this concern, the Victorian Government’s Central Highlands Regional Growth Plan encourages planning schemes to incorporate housing diversity for new housing.¹⁹⁹

Supporting community housing providers

All interviewees unanimously agreed that the community housing providers provide highly effective services. However, it was suggested that their overall effectiveness was constrained by limited financial resources.²⁰⁰ As the entry point for homelessness and

¹⁹⁴ Walter, interview.

¹⁹⁵ Raynor, interview.

¹⁹⁶ Cadwallader, Interview; Participant 2, Interview.

¹⁹⁷ Participant 1, Interview; Participant 2, Interview.

¹⁹⁸ Ibid.

¹⁹⁹ State Government of Victoria. Central Highlands Regional Growth Plan, (Melbourne, VIC: Planning Vic, 2014) 63, https://www.planning.vic.gov.au/__data/assets/pdf_file/0026/94445/Central-Highlands-Regional-Growth-Plan-May-2014.pdf.

²⁰⁰ Walter, interview; Wheatland, interview; Liversage, interview; Davies and Engels “Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options,” 65.

housing services, Uniting reports a “housing bottleneck” as the demand for housing is greater than current supply.²⁰¹ Further, the Orange Door, Berry Street, BADAC, Ballarat Community Health and Catholic Care provide important services for the Ballarat community.²⁰² However, stakeholders expressed that these providers need additional government resources to provide more effective housing supports.²⁰³ In addition, stakeholders requested that the Government allow for more “self-determination” with respect to funding, as mandated workers completing renovations were known to treat properties “with total disrespect”.²⁰⁴

The adequacy of government programs

During the COVID-19 lockdowns, the Government temporarily housed homeless people in hotels.²⁰⁵ Although this policy was generally praised by interviewees,²⁰⁶ some victim-survivors of DFV and sexual assault were housed in the same hotels as their perpetrators in Ballarat.²⁰⁷ This presented serious health and safety concerns for victim-survivors.²⁰⁸

In 2020, the Government also implemented the *From Homelessness to Home Program* (H2H), providing 1,845 medium and long-term housing and support packages to people experiencing homelessness.²⁰⁹ Several interviewees viewed this program favourably.²¹⁰ In Ballarat, Uniting was allocated 4 per cent of the state’s H2H packages,²¹¹ providing positive outcomes for 74 households. However, about 1300 eligible people in the region did not receive a package.²¹²

²⁰¹ Liversage, interview.

²⁰² Walter, interview; Heap, interview; Participant 1, interview; Wheatland, interview.

²⁰³ Ibid.

²⁰⁴ Heap, interview.

²⁰⁵ Premier of Victoria, *Homes For Homeless Victorians During Pandemic And Beyond* (Melbourne, VIC: Department of Premier and Cabinet), 1, <https://www.premier.vic.gov.au/homes-homeless-victorians-during-pandemic-and-beyond>.

²⁰⁶ Walter, interview; Heap, interview; Participant 1, interview; Wheatland, interview.

²⁰⁷ Cadwallader, interview; Participant 2, interview.

²⁰⁸ Ibid.

²⁰⁹ State Government of Victoria, *From Homelessness to a Home initiative* (Melbourne, VIC: Department of Health and Human Services, 2021), <https://fac.dhhs.vic.gov.au/news/homelessness-home-initiative>.

²¹⁰ Raynor, Interview; Gale, interview.

²¹¹ Liversage, Interview.

²¹² Ibid.

Wrap-around supports

Interviewees stressed the importance of wrap-around supports for breaking the cycle of homelessness and housing issues.²¹³ Wrap-around supports “address the issues that lead to homeless” and can assist people to secure a tenancy.²¹⁴ Such support services can also generate movement on waiting lists as people may develop the capability to enter the private rental market.²¹⁵ However, it was reported that some providers can only provide limited wrap-around supports due to financial constraints.²¹⁶

Partnerships

Federal Government

Stakeholders supported strong partnerships between the Federal and State Governments as this could encourage more structured investment program and a clear national strategy to address housing affordability.²¹⁷

Local councils

Currently, local and state governments have diverse roles in building affordable housing.²¹⁸ Each council sets their own targets, conducts their own needs analysis and sets up their own systems.²¹⁹ As part of the *Big Housing Build*, the state government will assume responsibility for final decision-making.²²⁰ Stakeholders encouraged an effective partnership whereby planning approvals for social and affordable housing become streamlined.²²¹

²¹³ Ibid.

²¹⁴ Walter, Interview.

²¹⁵ Participant 1, Interview.

²¹⁶ Liversage, interview.

²¹⁷ Wheatland, Interview.

²¹⁸ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria* (Melbourne, VIC: 2021), 11, https://research.unimelb.edu.au/__data/assets/pdf_file/0020/265421/HRI-for-Affordable-Housing-Response-to-Ten-Year-Social-and-Affordable.pdf.

²¹⁹ Ibid.

²²⁰ Ibid.

²²¹ Eales, Interview; Participant 1, Interview; Raynor, Interview.

Private sector

Stakeholders suggested that there is a good opportunity for the Government to provide incentives to the private sector and superannuation funds to invest in social housing.²²² It was suggested that super funds could be encouraged by the implementation of a “returnable model” rather than a “marginal” one.²²³ Investment from superannuation funds drives the social housing sector in the United States.²²⁴

Community housing providers

Community housing providers indicated that the *Big Housing Build* is not entirely sustainable because the current grant rounds put pressure on social housing providers.²²⁵ To access funding, community housing providers must participate in a ‘commercial bidding arrangement’ and contribute a portion of the funding.²²⁶ There are concerns that some community housing providers and not-for-profit organisations will go into debt to secure funding.²²⁷ Conversely, it was identified that non-for-profits may be able to receive a return on their investments over time with the current model.²²⁸ Nonetheless, grant rounds that present significant barriers and favour larger organisations with capital and resources to provide detailed proposals.²²⁹ Accordingly, one stakeholder suggested that Ballarat’s community housing providers would benefit from a clear model about how to purchase and fund housing.²³⁰ This suggests that there is a role for local and state governments to provide support through education and consultancy.²³¹

²²² Raynor, Interview; Wheatland, Interview; Eales, Interview.

²²³ Wheatland, Interview.

²²⁴ Raynor, Interview.

²²⁵ Wheatland, Interview; Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 11.

²²⁶ Ibid.

²²⁷ Wheatland, Interview.

²²⁸ Walter, Interview.

²²⁹ Walter, Interview; Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 11.

²³⁰ Wheatland, Interview.

²³¹ Ibid.

Organisations that provide wrap-around support services

Stakeholders emphasised a need for governments to consult with people who “work in the sector” to understand the issues that lead to housing difficulties.²³² These people may include social workers, mental health providers, disability care providers and occupational therapists. It was suggested that the Victorian Government play a role in connecting service providers to ensure that the housing system collaborates effectively.²³³

Grassroots organisations

It was suggested that the Victorian Government partner with grassroots organisations in order to identify challenges faced by the Ballarat community.²³⁴ This could assist in the development of effective programs that lead to positive outcomes.²³⁵ Further, grassroots organisations may be able to assist with linking at-risk communities to social housing providers in a culturally appropriate manner.²³⁶

²³² Participant 1, Interview; Raynor, Interview.

²³³ Liversage, Interview; Wheatland, Interview.

²³⁴ Akindeju, Interview.

²³⁵ Ibid.

²³⁶ Ibid.

4 Recommendations

This chapter provides three key recommendations to address housing affordability in the Ballarat region.

A Housing

Recommendation 1

Increase the supply of diverse and affordable housing options to address shortfalls in current supply/stock in Ballarat.

As outlined in Chapter 3, there is a shortfall of both affordable and diverse housing stock in Ballarat. Ballarat City Council heritage and other planning restrictions have been a barrier for increasing the supply of smaller housing options in the Ballarat region.²³⁷ As part of upcoming planning system changes,²³⁸ consideration should be given to heritage and subdivision restrictions in the Ballarat region.

If inclusionary zoning is implemented correctly,²³⁹ a state-wide mandate system could increase the amount of affordable and social housing stock across Victoria.²⁴⁰ Therefore, inclusionary zoning should be introduced following consultation with industry professionals and experts.²⁴¹

In addition, the Victorian Government should continue review the First Home Owner Grant scheme and have consideration to its impact on housing affordability in regional areas.

The changes to the *Residential Tenancies Act* (RTA) in 2020 are regarded to be largely beneficial to the Ballarat region.²⁴² However, the changes to the RTA should be reviewed

²³⁷ Eales, interview.

²³⁸ "Streamlined Planning," Homes Victoria, 2020, <https://www.vic.gov.au/streamlined-planning>.

²³⁹ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 9.

²⁴⁰ Raynor, interview.

²⁴¹ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 9.

²⁴² Gale, Interview; Participant 2, Interview; Walter, Interview.

with a focus on how the needs of vulnerable individuals and social housing providers could be better met.²⁴³ In this evaluation, the Government should consider the merits of international approaches to tenancies such as that in the Netherlands where the onus for dispute resolution is shifted away from the tenant.²⁴⁴

The Victorian Government’s investment in the 2021-2022 State Budget to encourage the development of a build-to-rent sector is viewed as positive.²⁴⁵ Similar to New South Wales, the reduction in tax will likely supercharge investment in build-to-rent properties in Victoria.²⁴⁶ The subsequent growth of a build-to-rent sector should be monitored and subsequent tax reforms should be considered in order to further grow this sector.²⁴⁷ Additional tax reforms may include access to the 15 per cent managed investment trust withholding tax rate for foreign investors, land tax and stamp duty concessions and full credits for GST incurred on construction costs.²⁴⁸

B Social Housing

Recommendation 2

Increase funding for social housing in Ballarat.

The allocations for the Ballarat region in the *Big Housing Build* will help address the severe housing shortage.²⁴⁹ However, additional government funding is required over an extended period of time due to the systematic underfunding of social housing by previous governments.²⁵⁰ The Ballarat region requires more funding to address their

²⁴³ Participant 1, interview; Walter, interview; Heap, interview; Liversage, interview.

²⁴⁴ Cadwallader, interview.

²⁴⁵ State Government of Victoria, *2020-21 State Budget Overview*, 23.

²⁴⁶ PriceWaterhouseCooper, *Continuing the build-to-rent conversation in Australia* (2020) <https://www.pwc.com.au/tax-alerts/build-to-rent-conversation-in-australia.html>.

²⁴⁷ Ibid.

²⁴⁸ Ibid.

²⁴⁹ Liversage, interview; Walter, interview; Wheatland, interview; Gale, interview; Raynor, interview; Cadwallader, interview; Participant 2, interview; Participant 1, interview.

²⁵⁰ Davies and Engels “Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options,” 64.

increasing deficit.²⁵¹ Additional funding will assist housing providers to deliver more effective services.²⁵²

In allocating government funding, consideration must be given to the needs of the people who will be living in social housing.²⁵³ The Government must ensure that housing is available in a diverse range of sizes.²⁵⁴ This must be informed by a developed understanding of those who access social housing and the demographics of waiting lists.²⁵⁵ Likewise, the proportions of housing sizes should consider the “complexities of human life” and the likely tenures that people will have in the houses.²⁵⁶ Short-, medium- and long-term housing solutions are required in the Ballarat region to account for the different needs of people with diverse experiences.²⁵⁷

A number of stakeholders emphasised the importance of wrap-around supports for to help individuals experiencing housing problems. A number of worthwhile programs in Ballarat remain underfunded.²⁵⁸ Specifically, housing providers are not able to offer in-house support programs.²⁵⁹ Uniting suggests that their Supportive Housing Team which operates in Sydney had a 96 per cent success rate for maintaining tenancies.²⁶⁰ Further, there are few programs and services that are youth-focussed in Ballarat.²⁶¹ Therefore, the Victorian Government should invest in additional support programs to promote successful tenancies and support vulnerable groups.²⁶²

²⁵¹ Liversage, interview; Walter, interview; Wheatland, interview; Gale, interview.

²⁵² Ibid.

²⁵³ Cadwallader, interview; Participant 2, interview; Participant 1, interview.

²⁵⁴ Ibid; Liversage, interview; Walter, interview; Gale, interview.

²⁵⁵ Raynor, interview.

²⁵⁶ Ibid.

²⁵⁷ Liversage, interview; Walter, interview; Gale, interview; Cadwallader, interview; Participant 2, interview; Participant 1, interview.

²⁵⁸ Participant 1, interview; Liversage, interview.

²⁵⁹ Liversage, interview.

²⁶⁰ Ibid.

²⁶¹ Participant 1, interview.

²⁶² Ibid; Cadwallader, interview; Participant 2, interview.

The Victorian Government should ensure that future programs do not put people at risk.²⁶³ Particular consideration must be given to the safety victim-survivors of DFV and sexual assault.²⁶⁴ The Government must ensure that additional risk factors are not created due to the operation of a government program.²⁶⁵

Stakeholders identified that social housing stock is significantly under-utilised in the Ballarat region.²⁶⁶ A lack of diverse housing options in the Central Highlands region has resulted in an under-utilisation rate of 44 per cent.²⁶⁷ Accordingly, the Victorian Government should investigate if there are ways to increase utilisation of existing and future housing stock.

C Partnerships

Recommendation 3

Build stronger partnerships with local, state and federal organisations to address housing affordability deficits in Ballarat.

Strong partnerships are vital to ensure the effectiveness of a housing system.²⁶⁸ The Victorian Government should partner with other levels of government.²⁶⁹ Firstly, long-term investment in social housing will require ongoing bi-partisan support from the Federal Government.²⁷⁰ A partnership between the Federal and State Governments could bring additional funding to social housing programs and could help develop a clear national strategy to social housing.²⁷¹

²⁶³ Cadwallader, interview; Participant 2, interview.

²⁶⁴ Ibid.

²⁶⁵ Ibid.

²⁶⁶ Walter, interview.

²⁶⁷ Ibid.

²⁶⁸ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 11.

²⁶⁹ Eales, Interview; Participant 1, Interview; Raynor, Interview; Wheatland, interview.

²⁷⁰ Davies and Engels "Counting the Costs of Public Housing Estate Redevelopment in Melbourne: A comparison of delivery options," 64.

²⁷¹ Eales, Interview; Participant 1, Interview; Raynor, Interview; Wheatland, interview.

Effective partnerships with local councils in the Ballarat region will also be needed.²⁷² Currently, local and state governments have diverse roles when it comes to building affordable housing.²⁷³ Each council sets their own targets conducts their own needs analysis and sets up their own systems.²⁷⁴ Specifically, stakeholders and community members highlighted that growth of social and affordable housing is limited by local council’s planning and heritage restrictions.²⁷⁵ As the Victorian Government takes over final decision-making authority from local government in the *Big Housing Build*, opportunities for community consultation will be limited.²⁷⁶ Therefore, the Government must ensure that this is a streamlined approach that has clear targets, implementation plans, combined data and integrated approaches to governance.²⁷⁷ Further, local councils may consider options that will facilitate the growth of social and affordable housing, including easing restrictions or participating in an overarching housing framework.

Partnering with the private sector requires clear incentives and regulations.²⁷⁸ Research indicated that the private sector is willing to engage in social housing investment if a ‘level playing field’ is created through incentives and channels of involvement.²⁷⁹ In particular, there is significant opportunity to grow Victoria’s Build-to-Rent sector and gain investment from super funds.²⁸⁰ Therefore, the Victorian Government should review how the private sector could be incentivised to invest in affordable housing.²⁸¹

²⁷² Eales, interview; Wheatland, interview.

²⁷³ Ibid.

²⁷⁴ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 11.

²⁷⁵ Eales, interview.

²⁷⁶ Ibid.

²⁷⁷ Ibid.

²⁷⁸ Wheatland, interview; Raynor, interview.

²⁷⁹ Hallmark Research Initiative for Affordable Housing, *Response to the 10 -Year Social and Affordable Housing Strategy for Victoria*, 12.

²⁸⁰ Raynor, interview.

²⁸¹ Ibid.

Strong partnerships with housing providers should be established.²⁸² A framework to promote the sustainable development of social housing should be developed for housing providers.²⁸³ This could assist community housing organisations avoid commercial bidding arrangements for funding. In addition, a number of requirements could be incorporated into this framework, including specific safety requirements for people who are experiencing family violence. As part of this framework, the Victorian Government may provide consultancy and education for community housing providers.

Likewise, the Victorian Government should establish a partnership with service providers including mental health services, disability care services and providers that provide wrap-around supports.²⁸⁴ This assist governments to make decisions with a thorough understanding of the issues facing the region.²⁸⁵

²⁸² Walter, interview; Wheatland, interview; Heap, interview; Liversage, interview.

²⁸³ Wheatland, interview.

²⁸⁴ Participant 1, interview; Participant 2, interview; Gale, interview; Wheatland, interview.

²⁸⁵ Ibid.

Conclusion

This report analysed the impact of housing affordability on the Ballarat region. Following Victoria's COVID-19 lockdown, the Ballarat region's population and the real estate market have grown significantly. As a result of the increased demand, the Ballarat region experiences significant unaffordability for housing and has very low vacancy rates. These issues have compounded existing concerns about a growing number of individuals experiencing housing stress in the region.

In Chapter 2, this report identified the groups that are most significantly impacted by housing affordability in the Ballarat region. Practitioners expressed that these individuals have individualised experiences that must be considered in decision-making.

Subsequently, this report evaluated a range of policies, programs and services that address the impacts of housing affordability in the region. In particular, a significant deficit in the supply of housing and social housing was identified. There were a number of barriers to increasing the supply of housing to meet the needs of Ballarat's growing population. Further, the lack of social housing stock has limited the capacity of housing providers to deliver services to benefit the community. Stakeholders suggested that partnerships with the different levels of government, the private sector and service providers would assist the Victorian Government to develop a housing system that better meets the needs of all individuals in the Ballarat community.

In Chapter 4, three key recommendations were provided:

1. Increase the supply of diverse and affordable housing options to address shortfalls in current supply/stock in Ballarat.
2. Increase funding for social housing in Ballarat.
3. Build stronger partnerships with local, state and federal organisations to address housing affordability deficits in Ballarat.

Fundamentally, the shortage of affordable and social housing in the Ballarat region must be addressed. The Victorian Government may increase supply by removing barriers to affordable housing availability, providing additional funding for social housing and building strong partnerships to streamline decision-making capabilities. Ultimately, this

report concludes that the impacts of housing affordability are broad, affecting individuals, the community and support services.

Glossary

Affordable housing – housing that is appropriate for the needs of a range of very low- to moderate- income households, and priced (whether mortgage repayments or rent) so these households are able to meet their other essential basic living costs.

Head-leasing – a practice undertaken in the community housing sector, where non-government organisations head-lease housing stock from the private sector and state and territory governments and sublease it directly to the tenants.

Housing affordability – refers to the relationship between expenditure on housing (prices, mortgage payments or rent) and household incomes, and usually uses price-to-income ratios to measure affordability.

Inelastic – a situation where an increase or decrease in the price of an asset, good or service does not result in the parallel increase or decrease in its supply.

Housing stress – a household paying 30 per cent or more of its income on rent.

Residual measures – a measure of the ability of a household to maintain an acceptable living standard after housing costs have been deducted.

Inclusionary zoning – a land use planning intervention by government that either mandates or creates incentives so that a proportion of a residential development includes a number of affordable housing dwellings.

Build-to-rent – a residential development in which all apartments are owned by the developer, often a managed investment trust, and leased out to tenants.

Social housing – short and long-term rental housing that is owned and run by the government or not-for-profit agencies.

Public housing – a form of long-term rental social housing that the government manages.

Community housing – secure, affordable, long term rental housing managed by not-for-profit organisations for people on low incomes or with special needs.

Mixed-tenure developments – an urban planning strategy in which poorer and more affluent residents live in a mixed community.

Grassroots organisations – organisations that are primarily made up of civilians advocating a cause to spur change at local, national, or international level.

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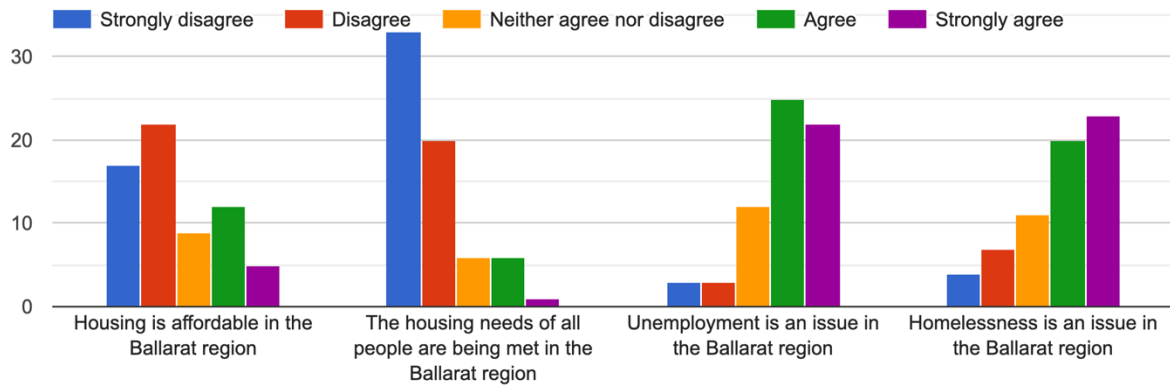
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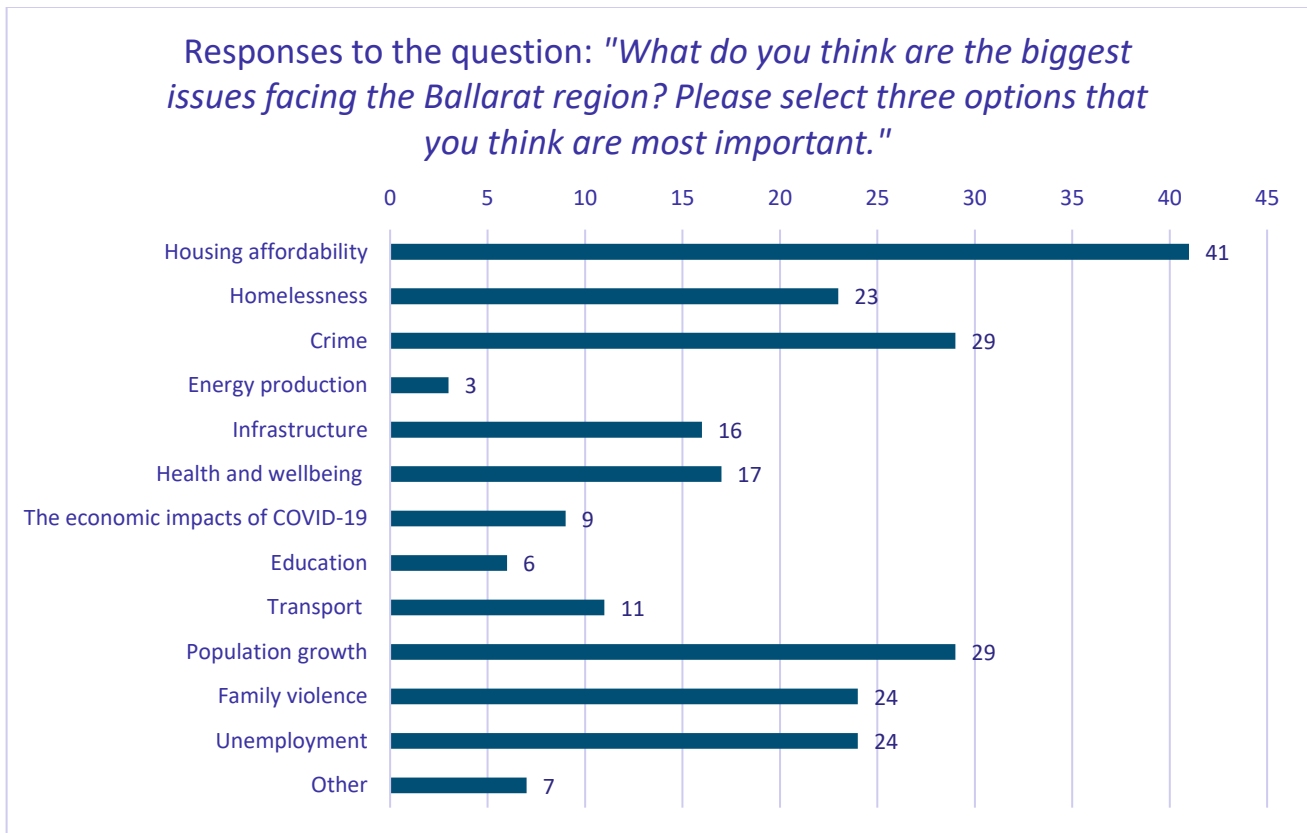
Appendices

Appendix 1 – Community responses to a range of statements

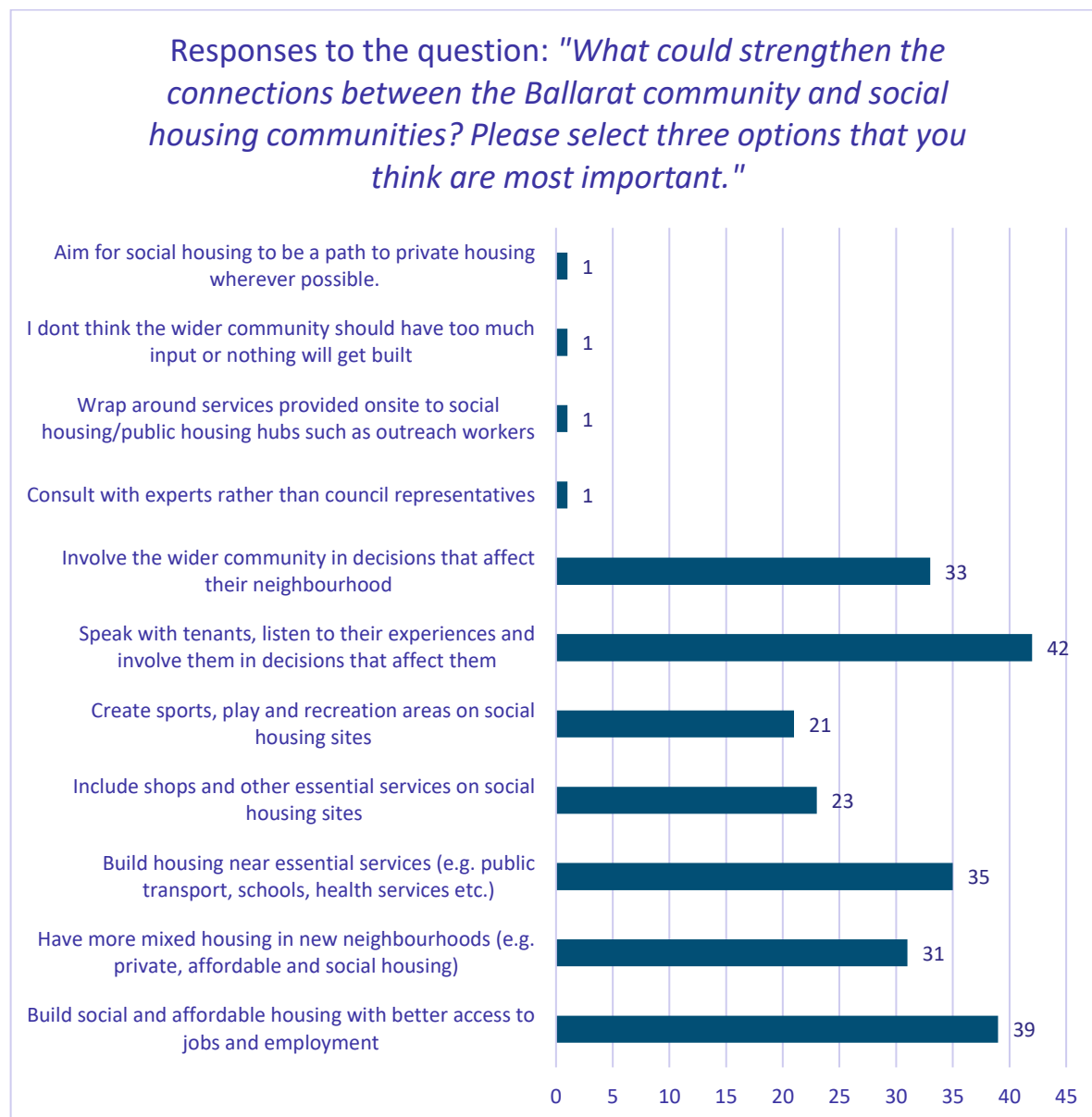
Responses to the question: *“To what extent do you agree with the following statements?”*



Appendix 2 – Community perspectives on the biggest issues facing the Ballarat region

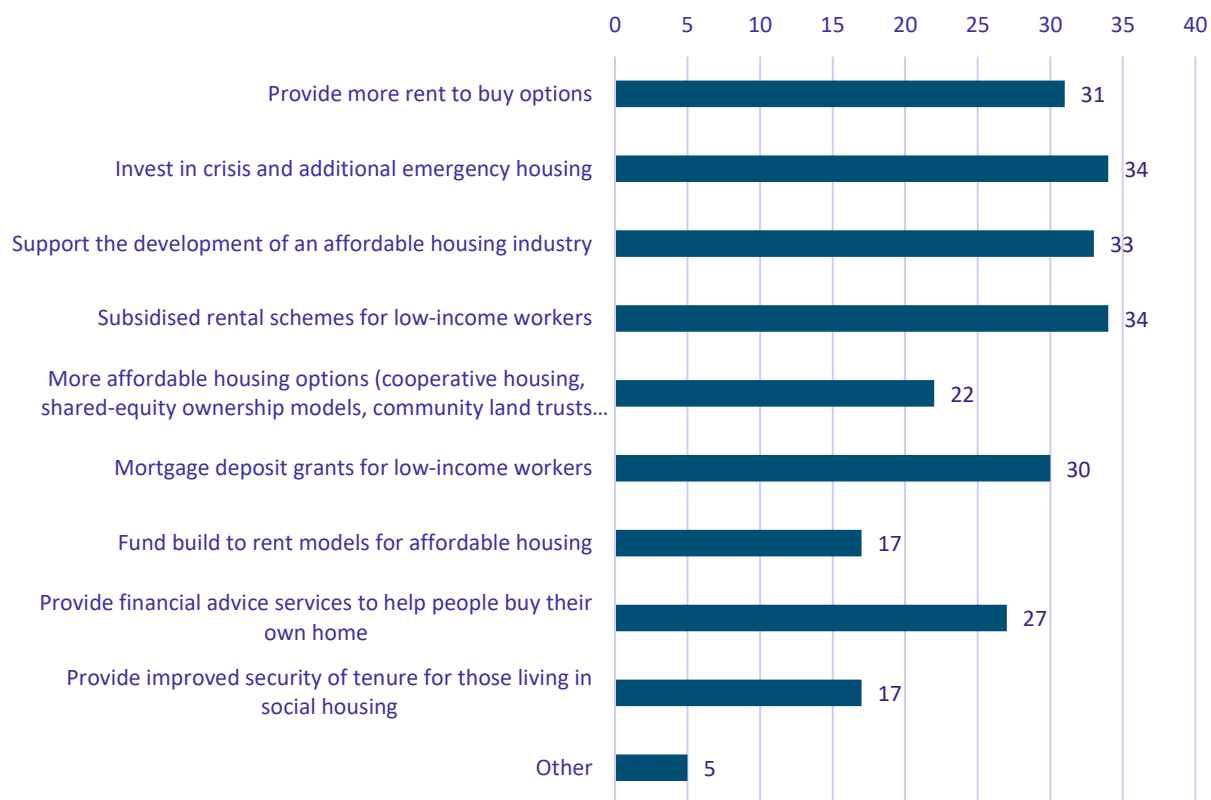


Appendix 3 – Community perspectives on strengthening connections between the Ballarat community and social housing communities



Appendix 4 – Community perspectives on supporting a housing system that better meets the needs of the community

Responses to the question: *"With respect to housing in the Ballarat region, what can the Victorian Government do to support a housing system that better meets the needs of the community? Please select three options that you think are most important."*



Appendix 5 – Qualitative community feedback

- “a scheme for social housing tenants to actually become a home owner of the property they rent.”
- “People who are allocated housing by authorities, eg social services, must give houses with more than 1 bedroom to families only, not to single people”
- “Stop with the heritage crap and get with the times and growth of the city not block developments cause the old people of Ballarat want to keep there heritage”
- “Please listen to home owners before building places like Mitchell apartments. We as a neighbourhood had a huge petition signed when it was first proposed and before this second addition and it was ignored. We now have cars broken into nightly. Speeding cars past our kids. Graffiti. Litter. And our neighbourhood value is reduced and dangerous”.
- “I have lived in social housing areas before, and there is a "ghetto-like" prejudice from the wider community, which is not helpful. I am also concerned that the money allocated will be frittered away, and not result in more and better housing for those who need it. I hope whoever administers the funds, has accessed the wealth of information on previous emergency and affordable housing initiatives, and so the funds will be put to maximum use, for all who need assistance.”
- “Assistance for public housing tenants to learn how to maintain the property they rent also financial mentoring to help improve their financial position in the community. Self-worth training and resilience training. Public housing departments need to maintain new and old housing in a prompt response to tenants requiring maintenance”
- “I am over 60, renting and was declined a housing loan. (Unless I paid it back within 7 years...impossible) Even though I still work full time, my future housing options are limited and scary. More affordable and accessible housing options are vital.”
- “Improve infrastructure and jobs availability that will attract people to Ballarat and will open up many opportunities.”

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- “Not a huge fan of this happening. Ensure there are more police.”
 - “Supporting more new home buyers would be great. The fact a lot of new houses in Ballarat are being bought by investors makes drives the price up for a new house and unachievable. More first owners and builders’ grants.”
 - “A lot of new built investment properties are too expensive to be rented by the average worker. With rent around \$350-\$400 for the new built houses. It’s also unachievable for the average renter in Ballarat.”
 - “We need both long term and short-term solutions to the housing shortage. The need is NOW.
Housing in motels short term is not a solution if people are frequently moved around and if they have no access to shops, schools etc.
We need to find safe emergency accommodation for families and people of all genders.
We need follow up support once housing has been established.
We need reliable information centres where people can access information about services available to them.
We need financial advisory centres....one stop information centres guiding people through tough times and times of crisis.
WE NEED MORE FUNDING...MORE ACTION LESS TALK.”
 - “I will never own a home as people on pensions (disability etc) are not looked at by banks. The government needs to introduce a scheme to address this”
 - “a scheme for social housing tenants to actually become a home owner of the property they rent.”
 - “Your own house is the only investment that is not taxed. I’m sure this is encouraging people to build, and stay living in, big expensive houses when they don’t need them. We need to change the tax system.”
 - People who are allocated housing by authorities, eg social services, must give houses with more than 1 bedroom to families only, not to single people.
 - Stop with the heritage crap and get with the times and growth of the city not block developments cause the old people of Ballarat want to keep their heritage
 - When is the homebuyer fund to be implemented, as mentioned in the recent budget for Victoria? More support for low to middle income families for rental support or to acquire funds to be used as deposit to build our own homes. High

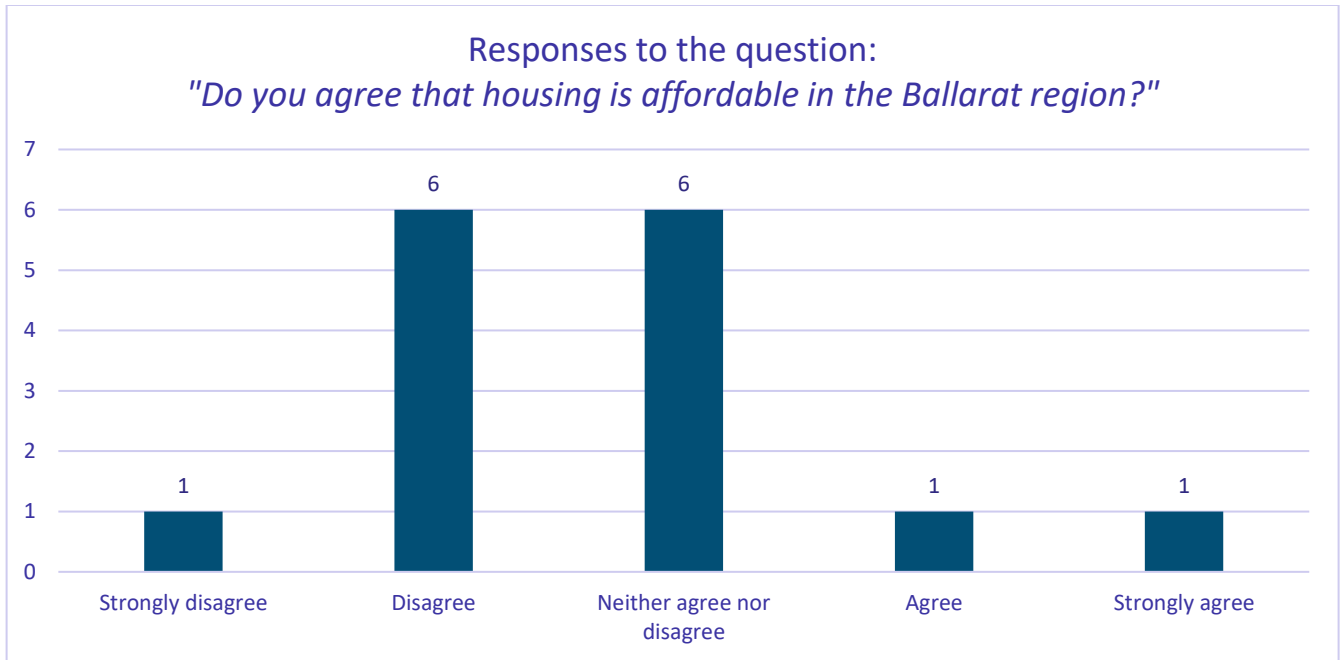
rental prices for average rental properties and foreseeable high price for new house.

- “The flood of Melbourne people moving to Ballarat has had a huge impact on both the rental and buyer market. Inspections for rentals now have 50+ people looking. As a single mature teacher, I have never been knocked back for a rental before...until this year. Houses are also unaffordable if you are on a ‘regional’ wage. The 20% deposit for a \$400k (not even expensive anymore), is virtually unattainable. By the time I save, houses have gone up again.”
- “I strongly believe many people in Ballarat are struggling more than they should be in a wealthy country. Social housing desperately needed in larger numbers. Waiting lists are ridiculously long”
- “Whilst the waiting list and how many are waiting for housing has increased, the number of houses around has not increased to the same capacity, hence even slower wait lists”

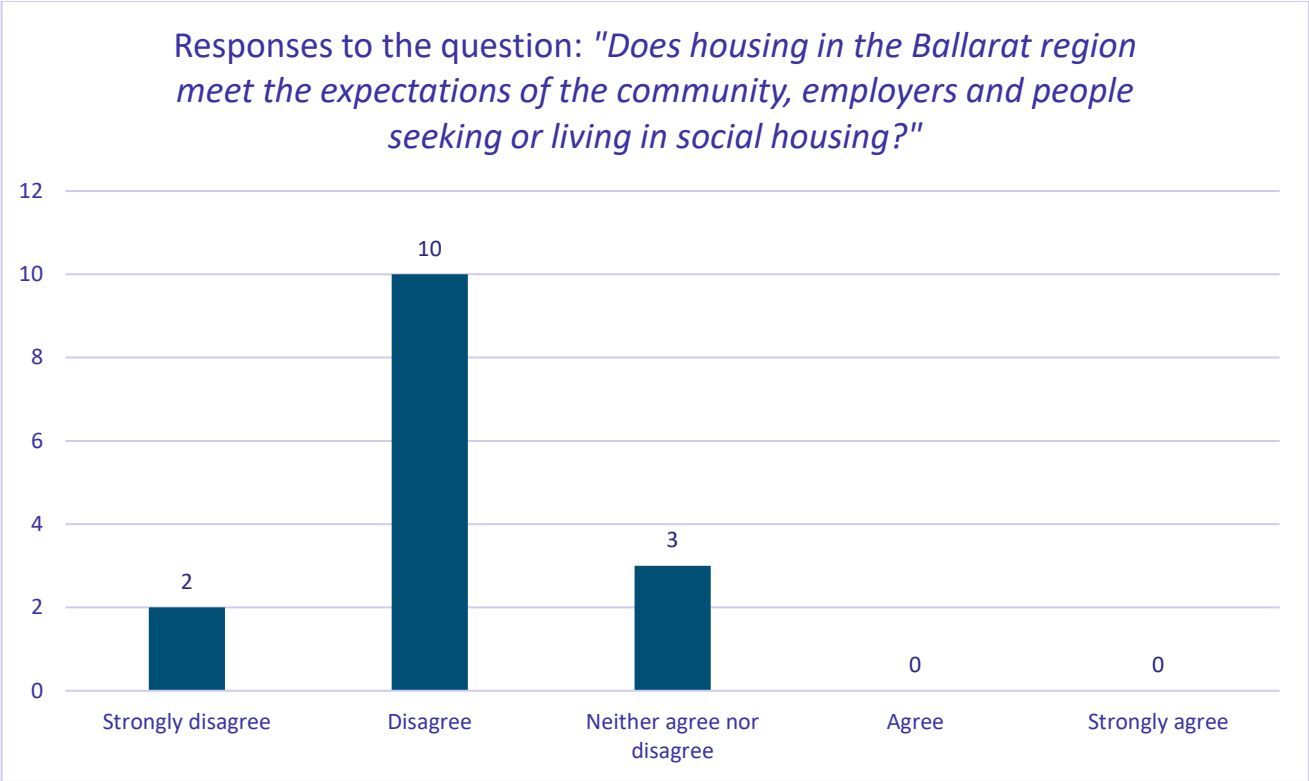
Appendix 6 – Feedback from community members who have lived in social housing

- “Try building house mixed in with other properties like privately owned and other renters don’t just have housing commission house in one area”
- “There needs to be something done to get those who need housing into houses and those who are just generationally born into it into jobs so they can change their future and that of their children’s”
- “Build low cost, environmentally friendly houses, with low running costs, reusable building materials, provide incentives to salvage materials from old buildings to reduce rubble waste and the appalling waste of developers, use sophisticated town planning design such as modified aesthetics and design overlays to achieve a cohesive result, low fencing to increase connection between buildings on the landscape,”
- “Find out what the needs are first...”
- “Essentially we just need more of it. It doesn't make sense that someone can own 5 houses yet someone else is homeless. We need a holistic approach to housing where housing is treated as a basic human right.”
- “Dramatically reduce the waiting time list”
- “I have sought social housing, but the waiting list is too long”
- “Put my name on public housing list many many years ago. Did not get it and turns out did not need it. Best govt action would have been to give me financial planning advice.”
- “There needs to be more crisis housing, especially for Domestic Abuse situations.”
- “NRAS is bullshit. My rent was continually hiked to the point I was forced to make a horrible situation of attempting to share a property with my ex-husband. My mental health is now on the line and I'm highly suicidal. I see no other option of escape. I have no where to go because rental prices are simply unaffordable.”
- “There needs to be more houses for the expanding waiting list of people needing homes.”
- “There is no access to housing support from what I can tell. You need to be completely on the street before anything can be done. There needs to be help before it is this bad as people stay in situations, they should not just to avoid being homeless”

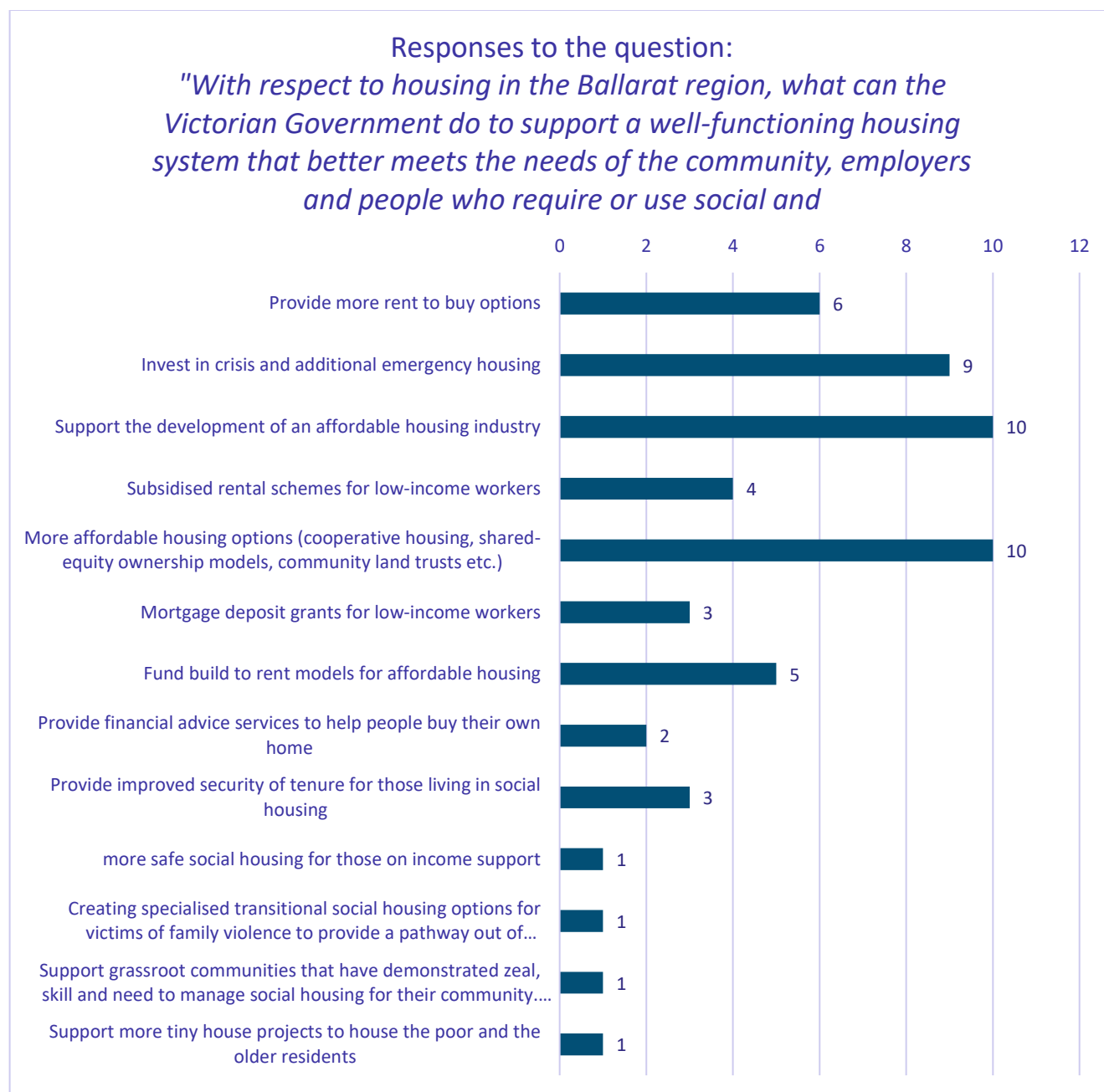
Appendix 7 – Stakeholder perspectives on whether housing is affordable in the Ballarat region



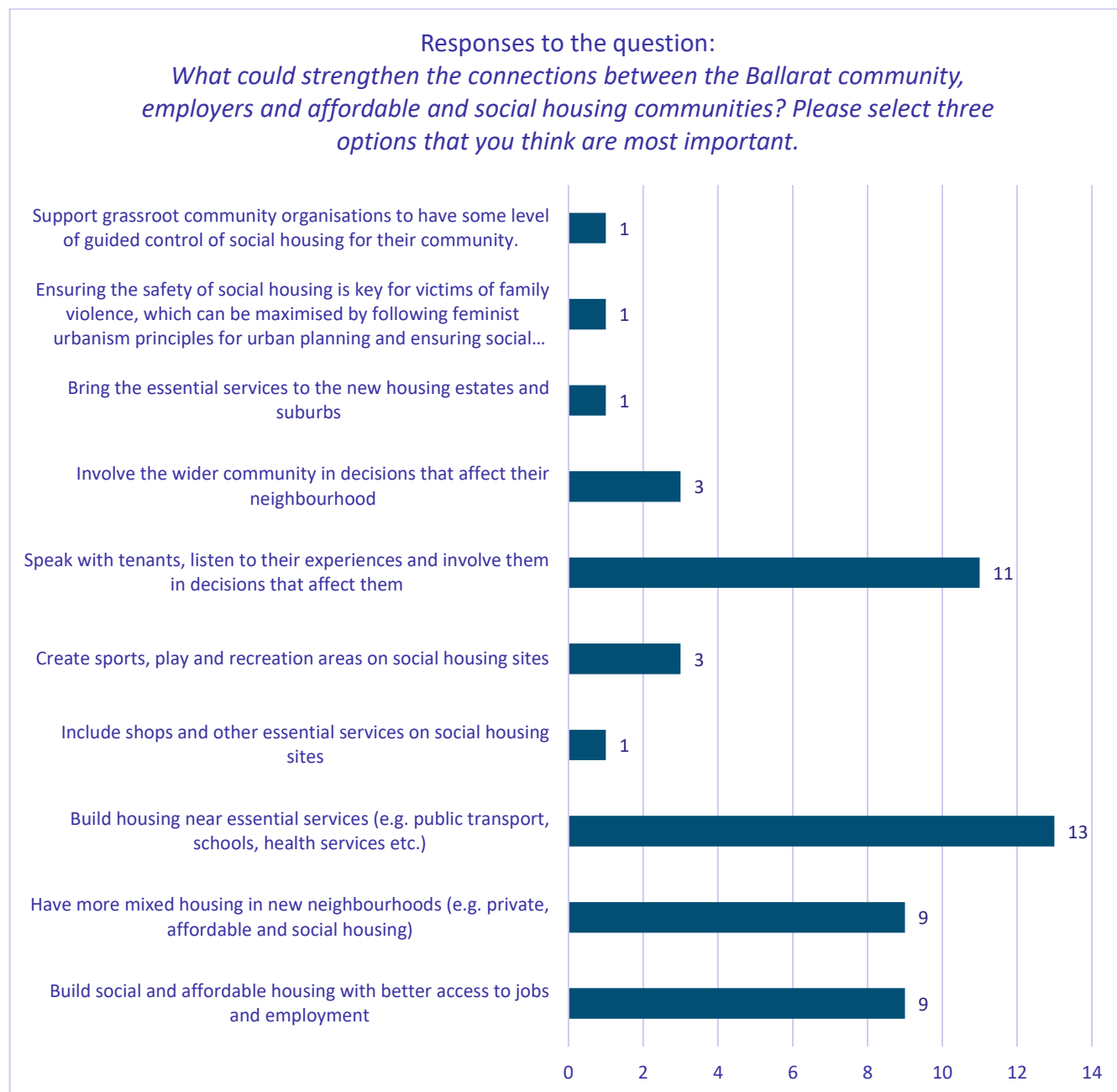
Appendix 8 – Stakeholder perspectives on whether housing meets expectations



Appendix 9 – Stakeholder perspectives on further actions the Victorian Government may take

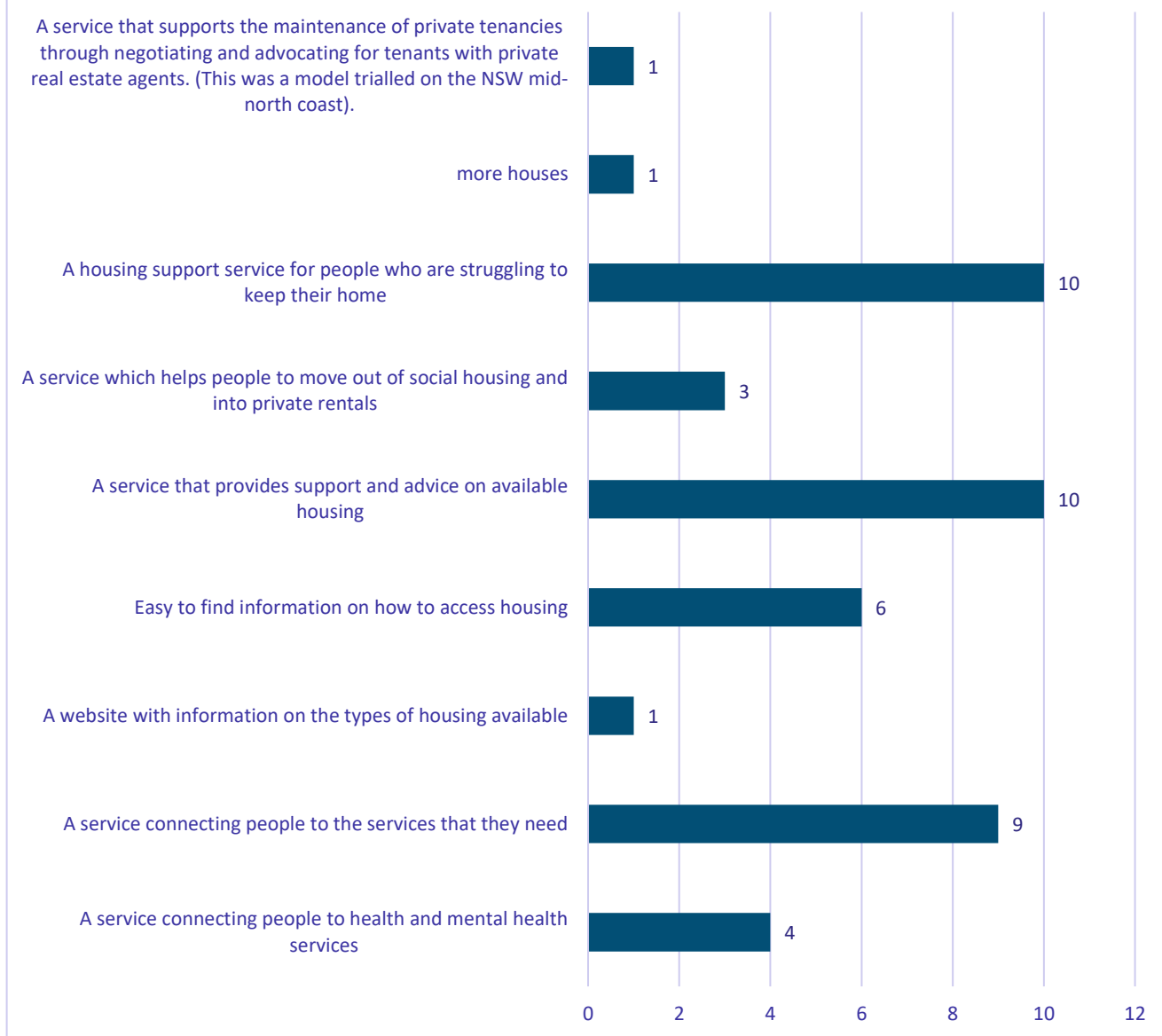


Appendix 11 – Stakeholder perspectives on strengthening the connections between the Ballarat community and social housing communities



Appendix 11 – Stakeholder perspectives on the most important services to help people find and secure housing

Responses to the question: "Which services are most important to help people find and secure housing? Please select three options that you think are most important."



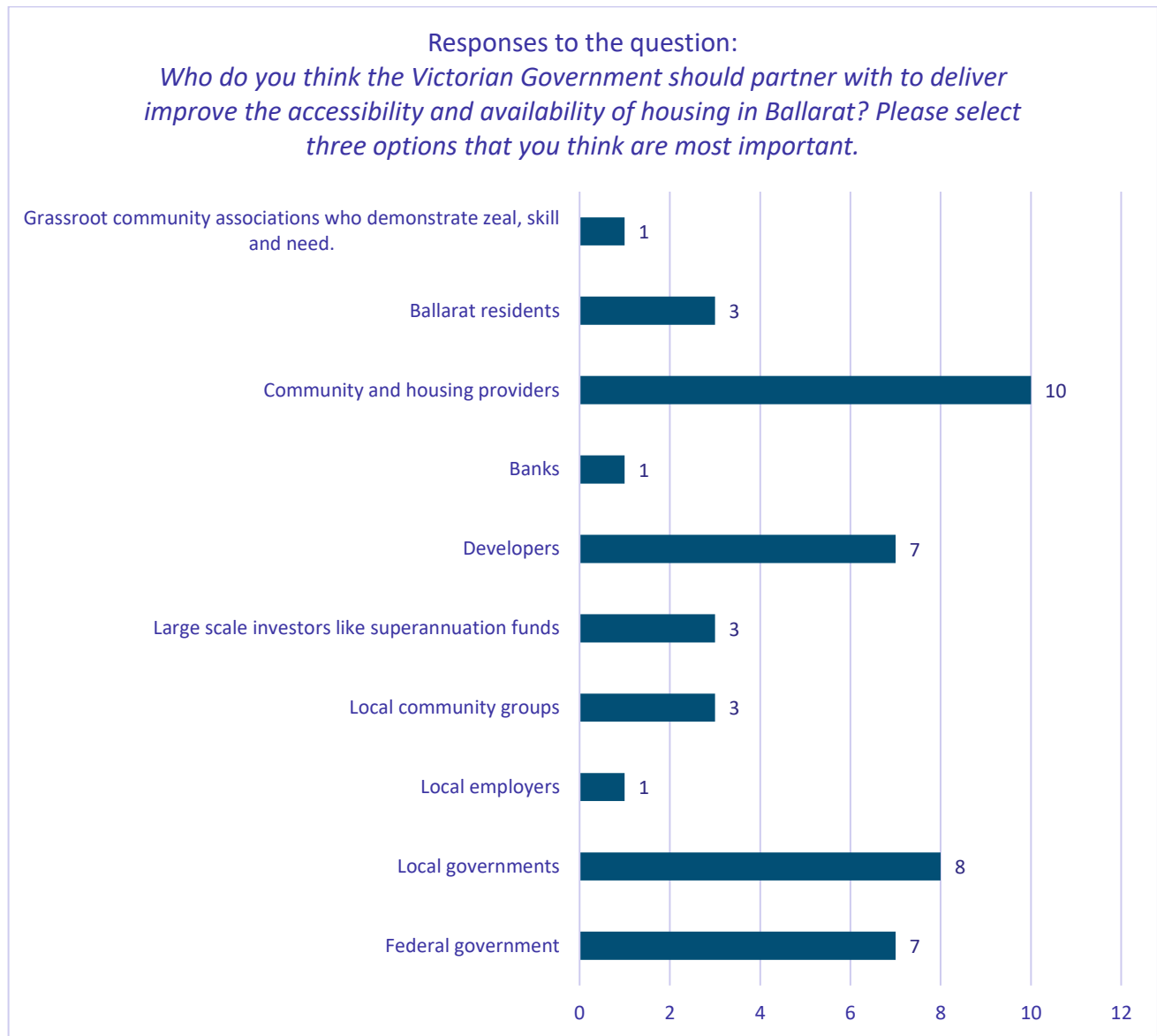
Appendix 12 – Stakeholder perspectives on improvements to social housing



Appendix 13 – Stakeholder perspectives on the best ways to stimulate growth in social and affordable housing



Appendix 14 – Stakeholder perspectives on partnerships



Appendix 15 – Stakeholder suggestions of opportunities for social housing in the Ballarat region

Responses to: *“Can you identify any opportunities for affordable housing in the Ballarat region? This could include vacant land or properties that could be reconfigured.”*

- “The old sale yards”
- “There is many land developments in the western suburbs of Ballarat which would be a great opportunity for affordable housing.”
- “Many of the families we work with do not have their own transport, and really need to have access to more affordable housing in central Ballarat - or at least very good public transport routes (safe, regular services)”
- “For new development, this question should be directed to City of Ballarat to identify in the planning scheme”
- “The City of Ballarat, for example, have a number of properties that are vacant across Ballarat. Such can be re-purposed and used for community social housing programs.”
- “Certainly vacant government land would be well used in this regard”
- “There are a number of parcels of land council have identified that they looking to sell in th near future which could be utilised.”
- “I think the setting up of semi-permanent of transportable houses that could be used for emergency housing (like they have used post the bush fires in early 2020) Buy blocks of flats that could be supported by community and welfare services that support emergency and medium term accommodation”

Appendix 16 – Stakeholder suggestions of further support that would be of value to their organisations

Responses to: *“What further support would be of value to your organisation?”*

- “Access to available and affordable private and public rental options”
- “Information to circulate to the broader community about this project to keep people informed and take them along on the journey. Neighbourhood Houses can share information using various methods, including community newsletters.”
- “More safe social housing, the lack of investment over many years has resulted in a lack of available properties”
- “Housing is a key issue for the response to family violence, and places numerous pressures on the service system seeking to address family violence. Housing pressures can force women into or to stay in violent situations. Experiences of real estate agents threatening eviction or blacklisting as women are navigating leaving a violent relationship (behaviours which are actually illegal) are extremely distressing and take up a disproportionate amount of case managers' time. Emergency housing is frequently fully occupied, partly because there are no pathways to more permanent housing except private housing or the social housing waitlist, which does not always prioritise victim survivors. Considering how the social housing investment that is coming in Ballarat can be designed to address some of these issues (as suggested in answers to questions above) would be extremely valuable, as would exploring options for increasing emergency accommodation and education for local estate agents about their role.”
- “Supporting young people to access affordable housing. Many young people struggle to enter the rental market due to either not having desired job security (eg full time or ongoing work vs casual) or no previous rental record”
- “Provision of more transitional housing”
- “Consult with young people more regarding their needs, the gaps, the challenges that they currently face when the only affordable housing options are on the fringe of Ballarat, with poor public transport services. Waiting at bus stops, walking between bus stops and homes are often not safe options either.”
- “identification of gaps which exist beyond identification and construction of houses”
- “Support grassroot community organisations to have some level of guided control of social housing for their community.”
- “Low-cost small homes for the aged so we can retain our independence and mix with the community”
- “Further funding opportunities or partnerships with local council and government.”

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- “Many, many smaller houses that could be used for short to medium term accommodation many many more affordable housing options with long term leases2 More opportunity to case manage those clients that are at risk of homelessness due to family violence”

Appendix 17 – Additional stakeholder feedback

Responses to: *“Do you have any further feedback or information you would like to add?”*

- “promote government policy that values secure housing for everyone over real estate as investment”
- “With families from diverse cultural backgrounds, we find that it is often challenging to find larger homes - and then properties that are both large and affordable! Sometimes families will need to share homes (ie combined family households) to afford the rent - but then real estate agents and landlords are often not happy about this.”
- “My main point here remains that you support grassroots community organisations to have some level of guided control of social housing for their community.”
- “Support tiny homes, its smart, low cost, low impact on the environment”
- “Look at other countries and what they are doing in relation to social and affordable housing e.g. Finland, Norway”