

Module 5: Case Studies and Resources

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Module 1

Addressing Housing Needs:
Context, Roles and Issues

Why it's Vital

Defining and Measuring Affordable Housing

Agency Roles and Key Players

Purpose, Key Challenges and Issues

Planning Context

Module 2

Preparing and Implementing a Local
Housing Strategy

Community and Stakeholder Engagement

Developing an Evidence Base

Setting the Scope

Developing Actions and Strategies

Implementation, Monitoring, Review and
Evaluation

Module 3

Building an
Evidence
Base

Module 4

Financial
Feasibility
Assessment

Module 5 Case Studies and Resources



SYDNEY, 2019

This edition of

The Local Government Housing Kit

has been prepared for

The Department of Family and Community Services and Justice

by

Urbanista

Unit 66 / 89–97 Jones Street

Ultimo, NSW, 2007

www.urbanista.com.au

Urbanista writing and research team: Rebecca Richardson
Linda Blinkhorn
Richard Carter
Jema Samonte
Patricia Sim
Jaime McNamara

Editorial and publishing services: Halstead Press, Sydney
Ben Doyle, Chelsea Sutherland,
Erin Gielis, Matthew Richardson

Graphic design | Typesetting: Kylie Maxwell, ePrintDesign



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For enquiries, contact Philippa Davis: CAH@FACS.nsw.gov.au

5.1 Outline

This module draws together resources to build understanding of the concepts discussed in the Kit and helps inform housing responses by providing examples of housing initiatives being pursued in various jurisdictions and information on relevant State and National housing programs.

It comprises:

- ◆ Some of the pitfalls and traps in commissioning housing studies and strategies;
- ◆ Case studies of housing initiatives undertaken in New South Wales and elsewhere, focusing particularly on local approaches;
- ◆ Summaries of further examples with links to detailed information;
- ◆ Summaries of relevant state and national government housing programs and initiatives;
- ◆ An outline of the NSW Planning Context for Local Housing Strategies;
- ◆ A glossary of terms used in the Kit.

A data dictionary defining terminology relevant to the statistical analysis covered in Module 3 is provided as an appendix.

5.2 Considerations for Study Briefs

Councils often choose to engage consultancy firms to help develop their local housing strategy. This will typically involve preparing a project brief to engage a consultant, reviewing proposals (including methodologies) to determine which firm will be engaged, providing feedback to consultants during the engagement and reviewing draft reports and the final strategy.

All modules in the Kit can help with these tasks. The questions set out below are provided to alert users of the Kit to some of the factors to consider and problems that can occur so they can be taken into account when strategies are scoped and proposals are reviewed.

Community and Stakeholder Engagement

- ◆ Has the form of engagement been appropriate for different stakeholders? *Workshops and meetings may be effective for some groups but not others so a broader range of approaches may be needed.*
- ◆ Have any stakeholder views been submerged or hidden? *Don't just talk to the people who want to talk to you.*
- ◆ Has the engagement provided sufficient opportunities for stakeholders to understand and discuss divergent views? *Bringing together these groups builds understanding of different perspectives and may help to generate new solutions that are mutually acceptable.*
- ◆ Have stakeholders been given sufficient time to review the evidence base so that it is well understood and agreed? *People need to understand and agree to the goals the strategy is seeking to address.*
- ◆ Have elected councillors be given sufficient time to understand and have input to the strategy at key stages? *If councillors do not understand or have confidence in the strategy they are unlikely to endorse it or support specific actions being implemented at a later stage.*

Evidence Base

- ◆ Does the analysis interpret what is happening in the housing market? Is data presented and analysed in a way that draws out issues and unmet needs and identifies gaps in supply? *Be cautious of analysis that provides lots of tabulated data without sufficiently explaining the story it tells. Equally listings of unsatisfied needs that are not accompanied by indications of the housing response needed to meet those needs, are difficult to translate into effective strategies.*
- ◆ Does the evidence base enable you to understand how housing demand and supply issues might vary across the LGA? *Sometimes data may only be presented at an LGA level. In some larger LGAs there will be significant differences within the LGA that will influence the responses required.*
- ◆ Is it clear how the demand for and supply of housing is influenced by the broader region or housing market? *Some LGAs may border larger*

or high-growth areas which has flow-on impacts that need to be accounted for when analysing data.

- ◆ Does the breakdown of data capture all housing needs or are some needs hidden? *Could more detailed cross-tabulations or alternative data sources such as information held by local community housing providers and other organisations illuminate issues and factors?*
- ◆ How up to date is the data and what qualifications might be needed when drawing conclusions? *For example a small proportion of households in stress may not be an indication that housing is affordable but that lower-income households have been forced out of the area because of a lack of affordably priced housing.*

Opportunities and Constraints

- ◆ How can changes to planning controls required to deliver the form and amount of housing needed be optimised? *While not the only response to housing issues, changes to planning controls are usually key actions. As they often take time to put in place (through Local Environmental Plan amendments) additional testing or review to ensure they will deliver the outcomes sought may be needed.*
- ◆ What investment decisions (both public and private) are planned and what impact will they have? *Where known the impacts of these decisions, for example, large infrastructure projects can be built into the strategy, however they may not always be known. Building in capacity (such as through periodic reviews) to respond to changes will make the strategy more resilient.*
- ◆ What other policies or plans (other than land use planning) could help deliver better housing outcomes, for example open space strategy, economic development initiatives. *The lack of sufficient open space is often identified as an issue when planning for additional housing so innovative responses to open space (including designing into developments and multi-use facilities) may also be required.*
- ◆ How can the plans and resources of other housing agencies and organisations support your housing objectives? *Other jurisdictions often run grant programs or initiatives which councils can access to help build infrastructure that supports housing. Organisations such as community housing providers may have funds to build housing for specific needs groups.*

Actions and Strategies

- ◆ Are the actions and strategies proposed feasible and viable for the local area? *This can include planning controls to achieve housing diversity but which are not economically viable, or relying on the expansion of social and affordable housing through state and national governments without clear commitments or proposals.*
- ◆ Does the strategy also consider links between housing, community services and infrastructure? *Councils provision of additional childcare places can be linked to supporting housing affordability for key workers (by supporting their ability to work and meet rent or mortgage payments).*
- ◆ Is there internal alignment between individual strategies and actions? *Sometimes one action or strategy may undermine another, for example new development to promote housing diversity which replaces existing low cost housing.*
- ◆ Are there particular winners or losers from the strategy? *Outcomes can have different impacts across generations, income groups, household types and tenure groups.*

Implementation, Monitoring and Evaluation

- ◆ Are the risks to successful implementation of the strategy clear and is there a strategy to mitigate them? *Risk management protects the considerable effort and resources invested by both the local community and council in the development of the strategy.*
- ◆ Are there other changes or policies that council should advocate for to support the strategy? *This could include changes to State Environmental Planning Policies that have impacts on housing or programs that provide funding or resources for housing such as social housing initiatives or reforms to the way housing is taxed.*
- ◆ How will stakeholders be informed of progress against the strategy? *Keeping stakeholders informed helps maintain commitment and support and to manage change.*
- ◆ How will the success of the strategy be measured and defined? *Strategies need to be agile. Quantifying the impact provides evidence that the strategy is relevant or highlight areas where changes are required.*

5.3 Index of Case Studies and Examples

Case Study/ Example	No.	Approach	Focus
ACT Government: Land Rent Scheme	C.S.1	Land rented on favourable terms for new housing	Reducing the cost of entering home ownership and all ongoing mortgage repayments
AnglicareSA: Turning Point Program	C.S.2	Partnership with mutual bank, Beyond Bank Australia, to provide furniture packages	Short term accommodation for single-parent families with young children
Berlin, Germany	E.1	Collaborative design	Design – reducing cost of production Housing co-operatives
Build to Rent	E.2	Facilitation and partnerships	Supporting institutional investment in rental housing
BuyAssist	C.S.3	Shared financing home ownership – investor funding recouped on a pro rata basis	Low to moderate income households unable to access home purchase
Byron Shire	E.3	Facilitation	Sale of Council land to CHPs
Canada Bay	C.S.4	Planning mechanisms – voluntary planning agreements	Achieving social inclusion by expanding provision for key worker housing
Central Coast (Gosford)	E.4	Planning – Retention of affordable housing	Protection of caravan parks and manufactured home estates
Clarence Valley	C.S.5	Planning mechanisms – Affordable housing requirements implemented by VPAs	Encourage housing diversity and inclusive communities
Cockburn, W.A.	E.5	Facilitation – Housing diversity	Requirements and incentives
Darebin, Victoria	E.6	Facilitation – Retention of low cost private rental	Rooming houses
Denver, Colorado – Highlands Garden Village	C.S.6	Compact, sustainable mixed use urban renewal	Sustainable, inclusive community well-connected to jobs and services
Design Council, UK	E.7	Good, sustainable design	Better housing
Hobart City, Tasmania	E.8	Corporate planning	Inclusive communities
Hobsons Bay, Victoria	E.9	Establishing evidence base	Background to Housing Strategy
Home Care Heroes, Australia	E.10	Community care	Supporting residents in existing housing
Homes for Homes	C.S.7	Voluntary mechanism for community contributions when selling a home	Affordable housing delivered through CHPs

Case Study/ Example	No.	Approach	Focus
Inner West: Planning Provisions	E.11	Incentives (density bonus) and housing mix requirements	Encouraging new and diverse affordable housing
Inner West: Targets	E.12	Planning – Targets and Inclusionary Zoning	Affordable housing needs
Kingston, Victoria	E.13	Comprehensive policy	Encouraging affordable housing through a range of facilitation
Meanwhile Use Housing	E.14	Pop-up housing	Temporary use of underutilised land and buildings
Melbourne, Victoria	E.15	Policy settings, design, development bonuses	Housing needs across the community
New York City	C.S.8	Planning mechanisms – voluntary and mandatory Inclusionary zoning	Inclusive communities
Oran Park	E.16	State and local government collaboration/infrastructure	Coordination of infrastructure and housing
Parramatta City	C.S.9	Policy development and Planning mechanisms	Address housing stress and promote economic development and sustainable, vital communities
Penrith City	E.17	Planning mechanisms – voluntary planning agreements	Contributions to additional affordable housing
Port Macquarie – Hastings	E.18	Social impact assessment	Potential impact on existing affordable housing stock and displacement of residents
Port Phillip, Victoria: Strategy	C.S.10	Comprehensive strategy including facilitation, partnerships and planning agreements	Affordable housing, social diversity and a coordinated response to homelessness
Port Phillip, Victoria: Parking	E.19	Planning – reducing cost of production (parking)	Affordable housing tenants with low car ownership
Port Phillip, Victoria: Facilitation	E.20	Community engagement; Research and policy development	Community concern about affordable housing
Port Stephens	E.21	Social impact assessment	Impacts of Council activities and development proposals
PossAbilities, United Kingdom	E.22	Facilitation – Homes share scheme	Householders receiving support in return for offering accommodation at reduced/no charge
Randwick City	C.S.11	Planning mechanisms – to gain access to SEPP 70	Utilisation of planning mechanisms available under the EP&A Act to address affordable housing needs

Case Study/ Example	No.	Approach	Focus
Shoalhaven Council	C.S.12	Affordable Housing Strategy; Facilitation and advocacy	Encouraging affordable housing supply
South Australia	E.23	Planning mechanisms – mandatory inclusionary zoning	Increasing housing for low to moderate income households
City of Sydney: City West	C.S.13	Planning mechanisms – mandatory inclusionary zoning	Inclusive communities Reduce social dislocation as a result of urban renewal and public investment in infrastructure
City of Sydney: Sustainable Sydney 2030	C.S.14	Targets for housing supply, facilitation and planning requirements	Housing opportunities for lower income households, including key workers
Tasmanian Government: Hopkins Street Affordable Housing	C.S.15	Subsidised environmentally sustainable affordable housing design and development	Reducing environmental impact and financial stress through sustainable housing design
Tiny Homes Foundation/ Central Coast Council	E.24	Planning/development standards Facilitation – Land	Tiny homes with common amenity spaces to address homelessness
Waverley	C.S.16	Planning mechanisms – voluntary planning agreements combined with density incentive	Social diversity including low to moderate income households, older people and people with disability on low income
Westminster City	C.S.17	Intermediate housing in accessible locations	Moderate income households unable to access private rental or home purchase
Willoughby City	C.S.18	Planning mechanisms – mandatory inclusionary zoning	Diverse residential and working population representative of all income groups



5.4

C.S. 1 ACT GOVERNMENT: LAND RENT SCHEME

Approach/ Mechanism	Provision of land for rental instead of purchase to build a home
Context	Metropolitan or regional
Objectives	To increase affordable home ownership by minimising entry costs and mortgage repayments (essentially, removing the significant costs of purchasing land), and enabling households to save for future land purchase while paying rent.
Strategies	New blocks of land released by the ACT Suburban Land Agency can be leased for 2% per annum of the unimproved value of the land. Annual rent increases are capped by wages growth. The lessee is given two years to construct a home. Lessees have the option of eventually purchasing the land, although the Scheme is not a rent-to-buy scheme. Eligibility requirements include not exceeding the gross household income threshold; not owning any other property in Australia; and that at least one of the lessees reside in the property. Lessees are required to demonstrate ongoing eligibility. Participants who no longer meet eligibility requirements will have to transition out of the Scheme within two years, by purchasing the land, or transferring the lease to another eligible applicant.
Implementation Framework	Only identified or selected blocks of land are available under the scheme. Participants attend a training session at Canberra Institute of Technology prior to entering the scheme.
Outcomes	An independent review found in 2012 that the Scheme offered “an innovative purchase option that is suited to an array of buyers including first home buyers, moderate income households, builders seeking to reduce their costs (and hence sale prices) and, potentially, older households trading down to release equity. It is a flexible, open market product that can be converted to conventional house/land purchase or on-sold at any time without additional fees. Financial analysis indicates that the scheme significantly reduces the cost of entering homeownership.” (Epic dot com 2012) Initially, the Land Rent Scheme was available at a standard rate of 4% of unimproved land value as well as a discounted rate of 2%. As of October 2013, only the discounted rate of 2% is available on new land releases and is offered to low to moderate income households that meet eligibility requirements. Since 2010 the discounted rate has also been available to CHPs that can provide land rent lots and other assistance to eligible households. By 2012, approximately 1,200 blocks had been exchanged or settled through the Land Rent Scheme. In four years to June 2016, approximately 430 households per annum participated in the scheme.
Success Factors/ Limitations	The first of its kind in Australia, the ACT’s Land Rent Scheme was slow to gain momentum after its introduction in 2008 due to unfamiliarity of financial institutions (lenders) and the general public (purchasers) with the scheme, as well as the global economic downturn. Early support from one mutual bank was essential to the successful launch. Participation has gained momentum. Reviews resulted in a number of administrative changes. The success of the scheme relies on the availability of suitable government owned land.
Further information	http://bit.ly/2Qhetuw http://bit.ly/2zLKeS7



C.S. 2 ANGLICARESA: TURNING POINT PROGRAM **ANGLICARESA**

Approach/ Mechanism	Partnership with a mutual bank, Beyond Bank Australia
Context	Metropolitan and potentially statewide
Objectives	To provide individualised support for single parent families affected by domestic violence and help them to move on to a secure future.
Strategies	AnglicareSA's Turning Point program provides stable short term accommodation for homeless single parent families with young children. A Turning Point family receives: ♦ A fully furnished home for three months ♦ Financial education and counselling ♦ A pathway to finding a job ♦ Support in locating a new home. Over the three months of stable accommodation provided under the program, families are connected to support programs and assisted in finding more permanent housing options.
Implementation Framework	AnglicareSA, a Tier 1 Housing Provider under the National Regulatory System, provides the emergency housing, as well as case management and support services to aid in the transition to stable, long term housing. AnglicareSA relies on a range of donations and funding sources. Beyond Bank Australia has provided three years of funding for furniture packages, providing families with necessities including beds, tables, desks and whitegoods. When families leave emergency housing, they can take the furniture packages to give them a start as they rebuild their lives. Beyond Bank customers can also apply bonus interest earned on their Community Reward Accounts to support AnglicareSA (and other community organisations) and bank staff have the opportunity to volunteer with AnglicareSA, and other community organisations. In the belief that stronger communities benefit all, Beyond Bank has embraced an approach to creating “shared value” where it works with community organisations to achieve environmentally and socially sustainable outcomes. These organisations in turn become partners.
Outcomes	From December 2016 to August 2017, Turning Point provided crisis housing for ten single parent families, comprising 11 adults and 20 children. Over 85% of participants went on to secure long term housing.
Success Factors/ Limitations	The success of this partnership lies in the ability to raise awareness and attract corporate support. Councils, with their close connections within the local community, can encourage and publicise these kinds of initiatives and help bring parties together.
Further information	http://bit.ly/2ARFj1K https://www.beyondbank.com.au/your-community/support/housing-affordability/anglicare-sa.html



C.S. 3 BUYASSIST



Approach/ Mechanism

Shared financing home ownership program

Context

Metropolitan and regional, predominantly in Victoria

Objectives

To support low to moderate income earners who would otherwise be excluded from the housing market to purchase a home by helping to meet the deposit gap and reducing mortgage servicing costs.

Strategies

BuyAssist supports the purchase of approved properties by eligible households by providing funds towards the deposit, typically 25%. This alleviates some of the need for lower income households to amass a deposit and reduces the servicing costs of a mortgage. The balance of the purchase price may be funded with a traditional home loan from a bank that understands the BuyAssist program.

The program is similar to shared equity schemes but investors do not hold title to the property. The home purchaser is the sole legal owner of the property and is responsible for all the regular costs of home ownership.

BuyAssist investors have an equitable interest in a property's future value and hold a second mortgage securing this interest. In exchange for the support, the BuyAssist investors are entitled to a share of the property's future value equivalent to the share of the initial contribution. For example, an investor who provided 25% of the property's purchase price will receive 25% of the property's agreed value when the property is sold or the agreement terminated. So investors share in the capital gain (or loss) from the property on a pro rata basis.

Investors can contribute by providing funds or land as part of a development.

The program provides finance and real estate professionals to advise home buyers.

Implementation Framework

BuyAssist is a subsidiary of the National Affordable Housing Consortium which aims to facilitate affordable housing as a socially responsible enterprise.

A website allows households to register interest and view available properties. If a household is eligible, BuyAssist will determine the funds available for a deposit on a property from the BuyAssist approved list. The program is linked to a panel of eligible lenders. The program regularly adds properties for sale through its real estate site (buyassistrealestate.com.au).

Outcomes

The BuyAssist Program has facilitated home ownership for singles, couples and families in metropolitan and regional areas.

Success Factors/ Limitations

Despite approved BuyAssist properties being partially subsidised by investors, home buyers must still meet bank loan repayments and have good credit history. Purchases are responsible for all standard costs of home ownership and home maintenance. The financial responsibility related to home ownership may exclude some low to medium income earners.

BuyAssist provides valuable advice to those unfamiliar with the housing market and facilitates partnerships between financial institutions and first home buyers. Saving for a deposit whilst meeting rental payments is a key factor in declining home ownership. By assisting with funds for deposits, the program offers a "leg up" for first home buyers.

Further information

<http://bit.ly/2UmiL1Q>

C.S. 4 CANADA BAY COUNCIL: AFFORDABLE HOUSING POLICY

Approach/ Mechanism	Voluntary Planning Agreement
Context	Inner metropolitan
Objectives	♦ To maintain diversity, to ensure a socially, economically and environmentally vibrant and healthy community; ♦ To promote affordable housing provision by private, government and non-government sectors, as well as the production of diverse housing types and sizes; ♦ To improve affordable housing policy at all levels of government.
Strategies	Prior to inclusion in SEPP 70 affordable housing has been negotiated on a case-by-case basis through VPAs with developers. Council was included in SEPP 70 in April 2018 and proposes to collect future contributions for affordable housing through inclusionary zoning. Council's target is for all urban renewal sites to deliver 5% affordable housing. A draft Affordable Housing Program for East Rhodes seeks to deliver on the 5% affordable rental housing target, for key workers within the priority precinct. The scheme is supported by an Evidence Report for the precinct prepared to assist in calculating and justifying the affordable housing contribution rates and the delivery mechanisms available to Council and developers.
Implementation Framework	Affordable housing provided through VPAs would be retained in Council's ownership and managed under a contract with by a CHP, Bridge Housing. After allowing for housing renewal and maintenance of housing and other Council community service facilities, remaining surplus revenue in the housing reserve are applied for acquisition of additional housing.
Outcomes	27 affordable housing units had been delivered through VPAs by August 2018. Now that Council has been included in SEPP 70, VPAs are not expected to be the primary source of affordable housing going forward.
Success Factors/ Limitations	Affordable housing development has benefitted from supportive councillors and executives and good working relationships between Community Services and Planning Departments.
Further information	http://bit.ly/2QBKWei http://bit.ly/2PICuek * "Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures" Report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 https://bit.ly/2svDwLS



C.S. 5 CLARENCE VALLEY COUNCIL: VOLUNTARY APPROACH

Approach/ Mechanism	Voluntary Planning Agreements. Provision of land and facilitation of partnerships with a community housing provider to develop affordable housing.
Context	Non-metropolitan
Objectives	To develop affordable housing requirements which are supplemented by Voluntary Planning Agreements to provide affordable smaller units and land lots.
Strategies	A two limbed approach: Affordable housing requirements for an equivalent of one in ten lots and dwellings to be affordable; VPAs for the provision of affordable housing. The policy identifies what is meant by affordable housing, specifying modest unit sizes and smaller land lot sizes than current development, that if provided at the specified rate are deemed to comply. Council provides land and facilitates partnerships with a community housing provider to develop affordable housing.
Implementation Framework	Council owns one dwelling which is managed by a CHP. The other 13 are owned and managed by a CHP.*
Outcomes	By April 2016, Council had supported the delivery of 14 targetted affordable housing dwellings on three sites, brokering partnerships with Housing NSW and a CHP, Community Housing Limited, to leverage resources and secure grant funding.* Provision of affordable housing through VPAs has been sought, but resulting housing has been limited.
Success Factors/ Limitations	Affordable housing development has benefitted from: ♦ Evidence-based research and a comprehensive set of policies and strategies; ♦ A funded dedicated housing officer position as a resource to build understanding, broker partnerships and identify opportunities; ♦ Strong local stakeholder relationships and good partnerships with local CHPs and other non-government providers; ♦ Strong regional alliances through the Northern Rivers Council for Social Development and the Northern Region Organisation of Councils; ♦ The initial provision of council and Housing NSW land; ♦ Captured federal and state funding, and ♦ The provision of diverse and affordable housing types for purchase through implementation of affordable housing requirements on greenfield sites. Progress has been limited by the slow rate of development in regional areas with low land values and market demand, the loss of funding for a dedicated housing officer, limited council land and competition for the use of council resources. It does not appear the VPAs framework has been strong enough to deliver the outcomes sought.
Further information	http://bit.ly/2FZnPX5 * “Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures” Report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 https://bit.ly/2svDwLS

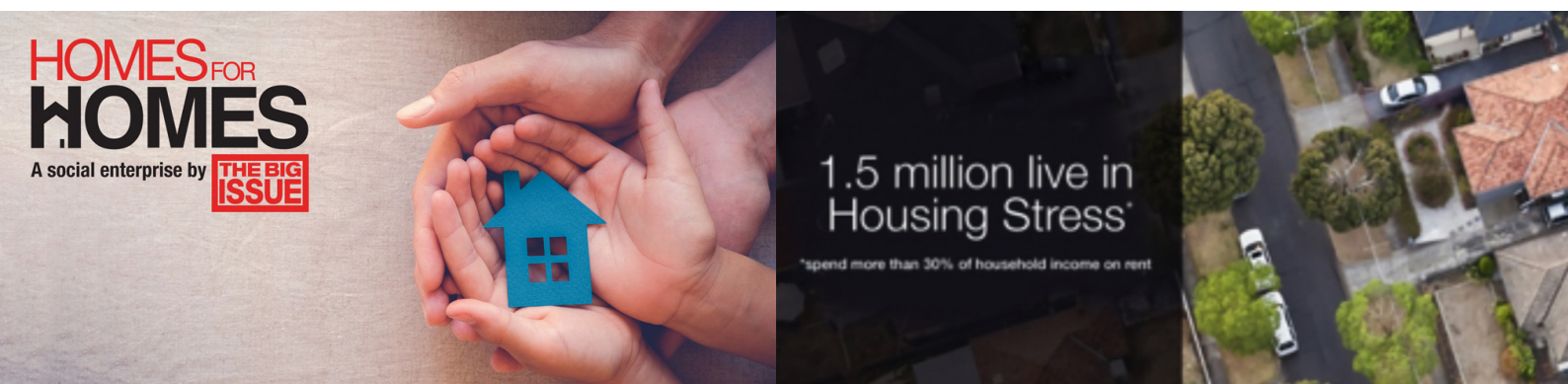


C.S. 6 DENVER, COLORADO — HIGHLANDS GARDEN VILLAGE

Approach/ Mechanism	Mixed use development
Context	Metropolitan
Objectives	♦ To demonstrate successful re-use of small, vacated urban sites, revitalising deteriorating urban arterials and spurring economic development in surrounding communities; ♦ To utilise green building techniques; ♦ To provide a model for socially responsible mixed use, mixed income development, that includes quality affordable housing; ♦ To provide a healthy community in which people of all ages and from all socio-economic groups benefit from a sense of community. The Highlands Garden Village is designed as a compact, environmentally responsible integrated infill development of underutilised sites, planned in consultation with the adjoining community. The development incorporates Smart Growth principles including sustainability, transit oriented design and compact, mixed use development (see https://bit.ly/2e3tI3Z).
Strategies	As a mixed use precinct of over 11 hectares, Highlands Garden Village combines land uses, providing access to housing, employment, services, retail and recreation in one place. Highlands Garden Village provides a number of housing types, promoting socio-economic integration. The development offers a range of rental and for sale housing choices (including detached dwellings, apartments and senior living) catering to a mix of incomes and family structures, along with commercial space and amenities giving residents good access to jobs and services. Pedestrian activity is encouraged through the design of walkways and roadways. Throughout the development process, emphasis was placed on providing permeable pedestrian environments and preserving open space and public amenities.
Implementation Framework	The Denver Urban Renewal Authority partnered with private developers to construct the village. Over two years of negotiation, the site was rezoned to facilitate mixed use development. The team negotiated modified planning controls to allow narrower streets, smaller lots and a wider variety of home choices. Senior and affordable housing was encouraged through density bonuses.
Outcomes	The development, completed between 2002 and 2007, has received numerous awards related to design, sustainability and transport, “increased socio-economic integration and yielding a realistic balance of housing types for the balance of nearby jobs”.
Success Factors/ Limitations	Challenges included the need to renegotiate zonings to allow mixed land uses, responding to community concerns and securing funding for the development. Strong driving principles, early and continuing community engagement and an effective development partnership were factors in success.
Further information	http://bit.ly/2RCpcMu https://bit.ly/2RA7zNp https://bit.ly/2zLJnAT

C.S. 7 HOMES FOR HOMES

Approach/ Mechanism	Voluntary mechanism for gathering community contributions towards affordable housing upon the sale of property assets by participants
Context	All areas
Objectives	To involve property owners in addressing housing needs by contributing a very small portion of the return on the sale of their properties towards the provision of additional affordable housing to be supplied through CHPs.
Strategies	This recent initiative generates funding for affordable housing through donations by participants who have elected to make a tax deductible donation to the program upon the sale of their property. A standard donation is set at the equivalent of 0.1% of the property's sale price and forms part of the settlement disbursements process. When sufficient donations have been raised in a state or territory, registered organisations will be invited to submit funding applications for projects that increase the supply of affordable housing in that state or territory.
Implementation Framework	For the wholesale residential market, developers can register units with Homes for Homes before selling to homeowners or other property stakeholders. The offer to donate to Homes for Homes is registered on the title of a participating property by way of a simple legal mechanism. This mechanism acts as a reminder for the donation to be made at settlement. Homes for Homes can apply to residential and commercial properties. The property remains registered with Homes for Homes indefinitely encouraging all future property owners to make a donation when they sell their property. The property owner can choose to withdraw their property from Homes for Homes at any time. The Homes for Homes Board is responsible for authorising funding allocations to affordable housing providers. To make funding decisions, the Board leverages the knowledge and expertise of an industry-based Investment Advisory Group and state-specific Housing Advisory Groups.
Outcomes	Homes for Homes opened its first funding round in early 2018. By August 2018, the initial funding round had generated \$300,000 for use in Victoria and \$200,000 for the ACT.
Success Factors/ Limitations	Homes for Homes offers a way for the community to contribute to addressing housing needs and has been supported by a range of stakeholders. The federal and three state governments, together with a number of philanthropic organisations, have committed seed funding to its establishment. The scheme provides a vehicle by which developers and builders can generate contributions to affordable housing. Local councils could play a key role in raising awareness of the initiative amongst local developers by promoting council support for the program.
Further information	https://bit.ly/1RgSIBt



C.S. 8 NEW YORK CITY: INCLUSIONARY ZONING



Approach/ Mechanism

Voluntary Inclusionary Housing with density bonus; tax rebates and incentives; Mandatory Inclusionary Housing

Context

Inner city—high density, high housing costs

Objectives

To maintain and deliver new affordable housing supply.

Strategies

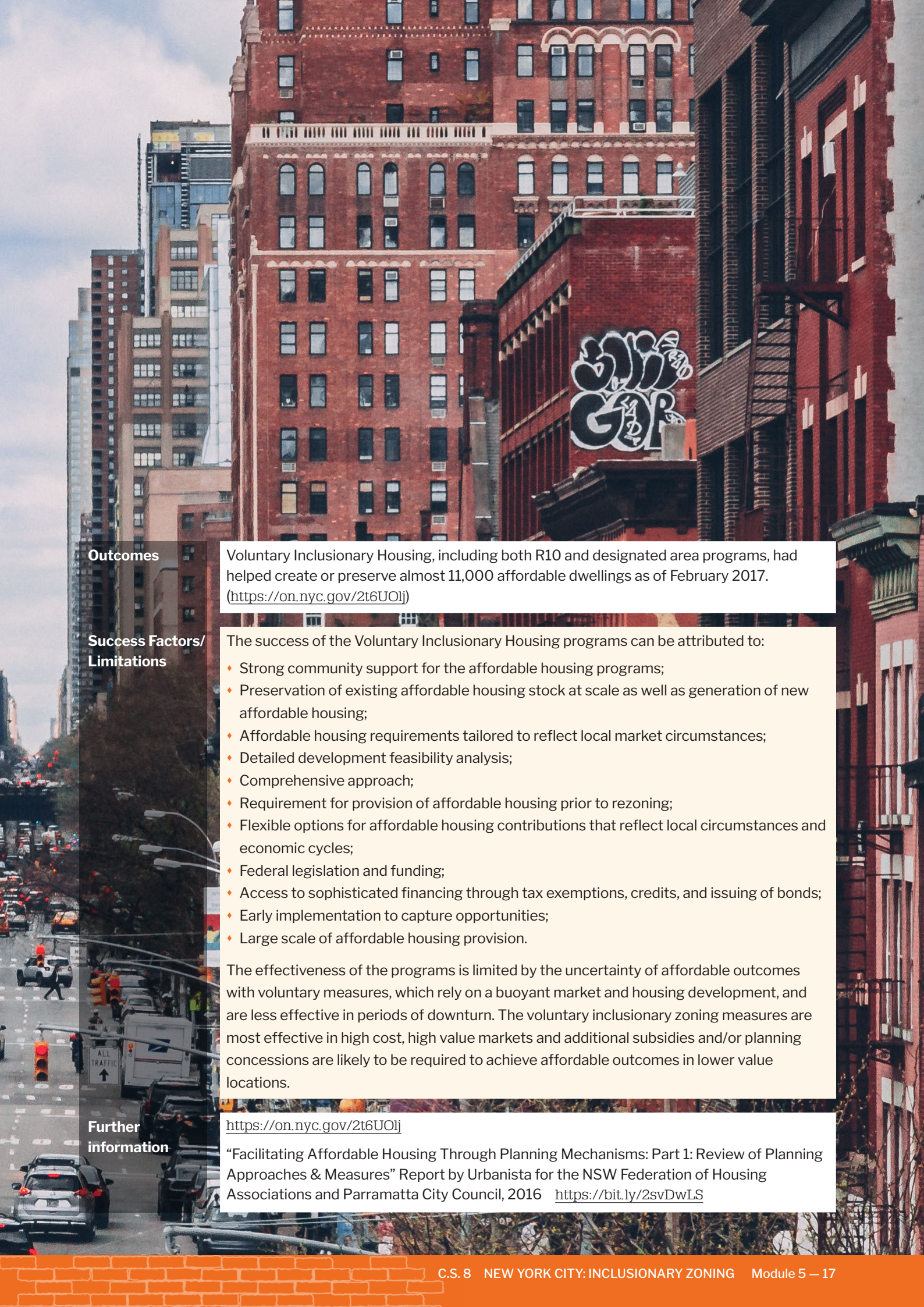
There are two principal strategies:

- ♦ Voluntary Inclusionary Housing, operating since 1987, that provides for density bonuses in exchange for the creation or preservation of affordable housing for low and moderate income households. Density bonuses and subsidies (tax credits, exemptions, access to lower cost financing) may be made available depending on the location (land value and permissible density), percentage of units dedicated for affordable housing (20%–30%) and their affordability to eligible low to middle income households.
- ♦ Mandatory Inclusionary Housing, operating since 2016, that ensures permanent affordable housing is created or preserved during rezonings or residential developments above a certain threshold. Proposed as part of Housing New York: A Five-Borough, Ten Year Plan (2014) which aimed to preserve or create 200,000 affordable dwellings over the following decade. Approximately 40% or 80,000 new dwellings were anticipated from new development under the scheme. Mandatory Inclusionary Housing will be applied to neighbourhood rezonings and private applications that significantly increase residential capacity.

Implementation Framework

Under the Voluntary Inclusionary Housing programs, delivery partners include the not-for-profit and private sectors and state and federal governments which provide housing subsidies. The Department of Housing Preservation and Development, in addition to the City Planning Department, improves the availability, affordability and quality of housing in New York City.

The Department of Housing Preservation and Development collaborates with the New York City Housing Authority, provider of public housing, to rehabilitate its stock and to construct low and moderate income housing on vacant Authority property. Asset ownership and management is a mix of not-for-profit and private entities, but each development must have permanent affordable housing.



Outcomes

Voluntary Inclusionary Housing, including both R10 and designated area programs, had helped create or preserve almost 11,000 affordable dwellings as of February 2017. (<https://on.nyc.gov/2t6UOlj>)

Success Factors/ Limitations

The success of the Voluntary Inclusionary Housing programs can be attributed to:

- ♦ Strong community support for the affordable housing programs;
- ♦ Preservation of existing affordable housing stock at scale as well as generation of new affordable housing;
- ♦ Affordable housing requirements tailored to reflect local market circumstances;
- ♦ Detailed development feasibility analysis;
- ♦ Comprehensive approach;
- ♦ Requirement for provision of affordable housing prior to rezoning;
- ♦ Flexible options for affordable housing contributions that reflect local circumstances and economic cycles;
- ♦ Federal legislation and funding;
- ♦ Access to sophisticated financing through tax exemptions, credits, and issuing of bonds;
- ♦ Early implementation to capture opportunities;
- ♦ Large scale of affordable housing provision.

The effectiveness of the programs is limited by the uncertainty of affordable outcomes with voluntary measures, which rely on a buoyant market and housing development, and are less effective in periods of downturn. The voluntary inclusionary zoning measures are most effective in high cost, high value markets and additional subsidies and/or planning concessions are likely to be required to achieve affordable outcomes in lower value locations.

Further information

<https://on.nyc.gov/2t6UOlj>

“Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures” Report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 <https://bit.ly/2svDwLS>

C.S. 9 PARRAMATTA CITY COUNCIL: POLICY INITIATIVES

Approach/ Mechanism	Voluntary Planning Agreements. Mandatory Inclusionary Zoning – SEPP 70. Advocacy. Direct provision of council land
Context	Metropolitan area—large-scale growth, urban renewal
Objectives	To reduce housing stress and support creation of vibrant neighbourhoods, social sustainability, economic development, diversity and social mix.
Strategies	Under its Draft Affordable Housing Policy (2017) Council will utilise VPAs in the shorter term, moving to SEPP 70 in the longer term. 10% of gross floor area of uplift value is proposed to be allocated to affordable housing. Council's draft policy also includes: ♦ An advocacy role for Council targetting state and federal tax reform and increased provision of social housing; ♦ Development of council owned land for affordable housing; ♦ Exploring developer owned affordable housing models.
Implementation Framework	♦ Affordable housing ownership is to be transferred to CHPs ♦ Affordable housing must be proportionate to dwelling sizes in the overall development; ♦ Affordable housing dwellings will be subject to the same design requirements and controls as other dwellings; ♦ Eligibility for affordable housing is to be based on a shortlist agreed by Council of applicants who demonstrate a connection with the City of Parramatta; ♦ Provision of affordable housing is monitored and reported on annually.
Outcomes	Council's target is 9,500 affordable housing rental dwellings by 2036. Council has seven affordable housing dwellings generated through VPAs under previous Affordable Housing Policy 2009.
Success Factors/ Limitations	Long term executive level interest in responding to housing issues. Targetted background studies have positioned Council to respond. Considerable opportunities for densification make use of planning mechanisms more viable.
Further information	https://bit.ly/2NehmLy

C.S. 10 PORT PHILLIP COUNCIL: AFFORDABLE HOUSING STRATEGY

Approach/ Mechanism	Contributions of land and/or cash for the development of community housing on council land Facilitation of social (public and community) housing Dedicated housing officer/other support for housing projects Partnerships/joint ventures with private sector, state government and community housing providers, and philanthropic foundations and ethical investors Planning agreements
Context	Inner metropolitan Melbourne
Objectives	<i>In Our Backyard – Growing Affordable Housing in Port Phillip 2015–2025</i> includes objectives to: ♦ Expand the supply, distribution and type of social (public and community) housing available for current and future residents; ♦ Facilitate diverse partnerships to deliver social and affordable housing; ♦ Promote a range of housing models, mechanisms, approaches and projects that address the housing needs of low to moderate income residents and contribute to social diversity. The objectives of Council's homelessness strategy, <i>Think and Act – Homelessness Action Strategy 2015-2020</i> include to: ♦ Promote a co-ordinated response to the needs of people experiencing homelessness, including the relocation of residents of private rooming houses being closed; ♦ Provide a direct outreach service to help older persons and persons experiencing homelessness find affordable secure housing; ♦ Manage nomination rights for Port Phillip residents in 437 units in five public housing estates that were developed in the 1960s/70s with council contributions.
Strategies	♦ Contribution of council land and money; ♦ Ensuring community housing is delivered as a component of development on divested council land; ♦ Facilitation of public housing renewal and redevelopment; ♦ Facilitation of HousingFirst to leverage Port Phillip Housing Trust assets; ♦ Application of affordable housing planning mechanisms; ♦ Facilitation of the delivery of affordable housing by other organisations; ♦ Fostering innovative housing models to achieve a broader spectrum and diversity of housing. Council provides land/air space (and supporting funds) for the development of community housing by community housing organisations on council land. After being a direct developer of community housing between 1985 and 2006, Council established the Port Phillip Housing Trust (PPHT) and transferred the ownership of its housing properties and the role of developer to HousingFirst as Trustee of the PPHT. Housing projects were largely funded through joint ventures with the Victorian Department of Health and Human Services (DHHS) and debt finance leveraged by HousingFirst under the PPHT. Partnerships with private developers have also been undertaken by Council. Council and the DHHS are committed to a formal partnership that will facilitate redevelopment of some public housing estates to increase their yield, diversity and housing quality. Council is investigating mechanisms to increase private-sector take-up of VPAs. It is implementing a 6% affordable housing target in Fishermans Bend Urban Renewal Area, combined with floor space incentives for inclusion of community housing at a rate of one for every 8 private dwellings.

C.S. 10 PORT PHILLIP COUNCIL ...cont

Strategiescont Council further facilitates affordable housing through:

- ♦ Providing housing needs information
- ♦ Property identification
- ♦ Providing assistance in the statutory planning process
- ♦ Providing support for funding applications with the DHHS
- ♦ Brokering philanthropic and ethical investor support
- ♦ Research to identify and establish new housing models.

Implementation Framework Council supports affordable and accessible housing through:

- ♦ Direct contributions of land and cash
- ♦ Leadership, advocacy and research
- ♦ Project facilitation
- ♦ Negotiated planning agreements
- ♦ Information, referral and outreach relocation assistance to older persons and persons experiencing or at risk of homelessness.

Council contributed \$4m (\$400,000 annually) from 2006 to 2014/15 along with \$2.45m in land contribution to the PPHT and has committed up to 5,000m² of land/air space (valued at \$25 million in 2016) and \$5 million (\$500,000 annually) in cash for the delivery of community/affordable housing under partnership between 2015/16 and 2024/25.

Outcomes

The partnership between Council and HousingFirst has delivered 568 units of community housing since 1985. The *In Our Backyard* strategy sets a target of 920 affordable and social housing units by 2025 including 170 units on Council land.

Completed initiatives include three air space development projects over Council car parks and community facilities using a model pioneered by Council.

Success Factors/ Limitations

Successful partnerships between state government, a community housing organisation and private developers.

The long term focus on affordable and community housing allowed for a well evidenced policy framework which enabled the commitment of Council resources. It was promoted by supportive senior management and council commitment over a sustained period through recurrent capital contributions, land contributions, staffing resources, and research.

A dedicated housing officer provided consistency and retained corporate knowledge.

The transfer of assets to HousingFirst has enabled it to leverage debt finance.

The release of the Victorian Government's *Homes for Victorians* policy (March 2017) provided a comprehensive set of funding programs aligned with the strategy.

Inability under Victorian legislation to provide for mandatory contributions of affordable housing under planning mechanisms limits a broad-based solution to housing need.

Further information

<https://bit.ly/2KYPXIt> <http://bit.ly/2rCSkrL>

"Facilitating Affordable Housing through Planning Mechanisms: Part 1: Review of Planning Approaches and Measures", report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 <https://bit.ly/2svDwLS>



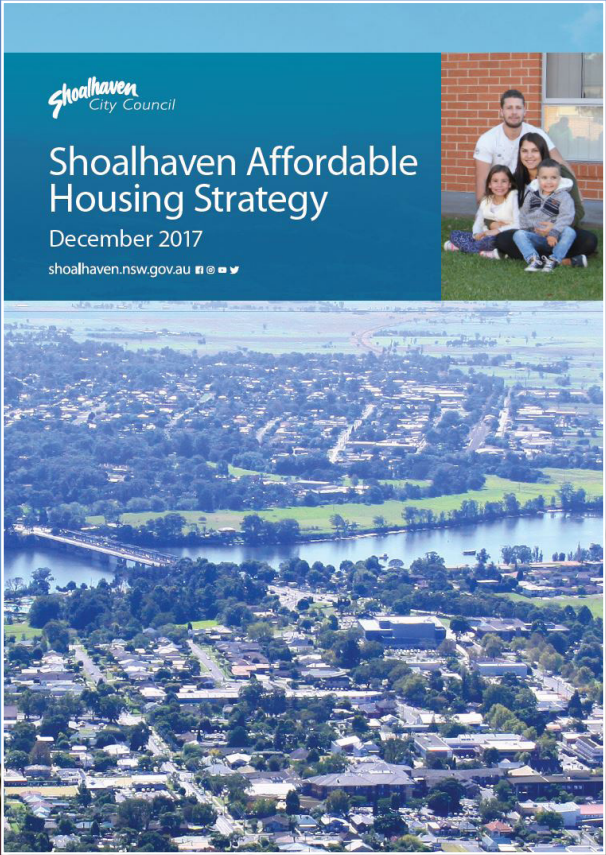
C.S. 11 RANDWICK CITY COUNCIL: KENSINGTON AND KINGSFORD TOWN CENTRE AFFORDABLE HOUSING PLAN

Approach/ Mechanism	Mandatory Inclusionary Zoning (SEPP 70)
Context	Inner metropolitan—growth, urban renewal
Objectives	♦ To identify the need for affordable housing which will be increased by renewal and redevelopment; ♦ To recognise affordable housing as infrastructure necessary to support a socially diverse community and the economic functions of Randwick LGA (in particular the Randwick Education and Health Strategic Centre); ♦ Ensure there are opportunities for very low to moderate income households who work in Randwick City to live in Randwick City.
Strategies	Council's inclusion in SEPP 70 in April 2018 enables it to implement the Plan. Inclusion in SEPP 70 was supported by: ♦ Completing a planning review of the Kensington and Kingsford town centres; ♦ Establishing new building heights and development controls; ♦ Identifying the need for and benefits of affordable housing; ♦ Developing an affordable housing contributions scheme; ♦ Demonstrating the viability of an affordable housing contribution by undertaking financial feasibility assessment.
Implementation Framework	Contributions levied in two stages are planned: ♦ A contribution rate of 3% of total floor space for development applications lodged prior to June 2019; ♦ A contribution rate of 5% of total floor space to development applications lodged from July 2019 onwards. Contributions may be through construction and dedication of the required affordable housing dwellings. Council proposes to retain ownership and contract property tenancy management to a CHP.
Outcomes	More than 200 affordable dwellings can potentially be delivered under the Plan. Council has generated 20 affordable dwellings—16 owned by Council—and a further 8 affordable units (four owned by Council) have been developed on a Council-owned parcel of land as part of a joint venture with Community Housing Limited—generated through VPAs under its Affordable Rental Housing Program (2007).
Success Factors/ Limitations	Factors supporting development of the Plan include: ♦ Increasing media coverage and interest in housing affordability; ♦ Support from the local state member and councillors; ♦ Recognition of affordable housing as an issue in the state government's Draft Eastern City District Plan; ♦ Recognition of affordable housing in the Randwick Collaboration Area Place Strategy.
Further information	https://bit.ly/2hCQ2mj



C.S. 12 SHOALHAVEN COUNCIL: AFFORDABLE HOUSING STRATEGY

Approach/ Mechanism	Affordable housing projects on Council land. Shared equity model. Advocacy. Removing planning impediments to affordable housing, facilitation through planning incentives
Context	Regional coastal—growth, tourism pressures
Objectives	To facilitate additional affordable housing across the Shoalhaven LGA.
Strategies	The Strategy comprises 28 strategies. They include: ♦ Using council and other public authority land to develop affordable housing in partnership with CHPs; ♦ Development of a shared equity model in conjunction with a community housing provider; ♦ Developing a VPA policy to facilitate affordable housing; ♦ Reviewing and adjusting council planning controls to facilitate an increase in supply of smaller dwellings; ♦ Developing guidelines to encourage a greater proportion of permanent sites in caravan parks; and ♦ Advocating for inclusion of Shoalhaven in the Affordable Rental Housing SEPP and SEPP 70.
Implementation Framework	The Strategy comprises short term (within three years), medium term (three to five years) and long term (five to ten years) components. Council will work with CHPs, other levels of government and the private sector.
Outcomes	One short term strategy is the development of Council land for affordable housing. A 2400m² Council owned site near Bomaderry railway station has been identified for a mixed tenure affordable housing project in partnership with a registered CHP. An innovative “co design” workshop was held with stakeholders and a concept design produced for the site comprising 18 boarding house rooms, six one bedroom units, 12 two bedroom units, one commercial tenancy and 25% undercroft parking.
Success Factors/ Limitations	Lessons learnt to date: ♦ Find local champions; ♦ Research the problem; ♦ Explain what affordable housing is; ♦ Create partnerships and work with others; ♦ Provide practical examples of the issue; ♦ Identify what might work locally, not what is in vogue.
Further information	https://bit.ly/2SPMZJD



C.S. 13 CITY OF SYDNEY: CITY WEST

Approach/ Mechanism	Mandatory Inclusionary Zoning. State and Commonwealth government contributions. Development funds collected by Council transferred to City West Housing Company to build and manage affordable housing.
Context	Inner metropolitan—urban renewal, gentrification
Objectives	To ensure ongoing opportunities for very low, low and moderate income households to live in the City West area. Applicants were originally required to have links to the Ultimo Pyrmont area but the scheme has since expanded to include households living or working in the City of Sydney
Strategies	Under this unique tripartite arrangement, the Commonwealth provided subsidies through the Building Better Cities Program, the state government contributed a portion of proceeds from the sale of state government land and the private sector contributed under an inclusionary zoning scheme. City West Housing Company was established to develop and manage the new housing stock independently of government. The company also manages housing elsewhere in the City of Sydney. Council has approved the expansion of the schemes across the Council area, subject to state government approval.



CITY WEST
HOUSING



Implementation Framework	The assets are owned and managed by the City West Housing Company. Tenants pay rent based on a sliding scale which reflects their capacity to pay (25% to 30% of income).
Outcomes	In 2018 City West owned and managed 685 affordable housing units. 405 of these are in Ultimo and Pyrmont, with the balance in Green Square and North Eveleigh. Further developments are underway or planned in Glebe, Alexandria and Waterloo. It is anticipated that the expanded levy scheme will deliver up to 1900 affordable housing dwellings.
Success Factors/ Limitations	The success of the program can be attributed to the fact that it was developed and introduced at the time of rezoning when significant uplift was occurring. It benefitted from a large injection of upfront capital, strong funding streams, a special purpose housing company with development capacity and tenancy management functions, in-house development capability and good relationships between Council and the CHP. Failure to take up opportunities to purchase vacant land early on in City West, combined with constraints on using debt financing may have limited the overall housing yield. The preference for provision of monetary contributions at Green Square along with the pattern of land holding in very large parcels made procuring sites for affordable housing difficult. The boundary in which funds could be spent was extended to help address this problem.
Further information	https://bit.ly/2UfOuSu “Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures” report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 https://bit.ly/2svDwLS





C.S. 14 CITY OF SYDNEY: SUSTAINABLE SYDNEY 2030

Approach/ Mechanism

Targets. Mandatory Inclusionary Zoning. Voluntary Planning Agreements. Sale of council land at subsidised rates to community housing providers.

Context

Inner metropolitan—increasingly unaffordable

Objectives

To have 7.5% of all housing in the LGA as dedicated affordable housing, along with 7.5% social housing, by 2030. The overall aim is to enable key workers to live close to employment.

Strategies

Mandatory Inclusionary Zoning for affordable housing applies to three areas where new floor space is created, or rezoning creates a new residential development. The developer is required to make contributions in the form of finished affordable housing or as an equivalent monetary contribution.

Council is able to negotiate VPAs with developers on major projects to secure contributions towards affordable housing.

Land owned by Council, whether surplus to need, underutilised, or acquired through developer contribution schemes (including VPAs) is sold to CHPs at a discounted rate under an agreement that the land be used to develop affordable housing.

Implementation Framework

Under the Mandatory Inclusionary Zoning schemes, developer contributions are applied once a proposed development reaches a certain threshold. On-site contributions are calculated as a percentage of the development's total floor area, while monetary contributions follow a schedule of applicable rates, indexed annually, for each area where the levy operates (see C.S. 13 above).

VPAs may be accompanied by implementation agreements to address matters concerning the works undertaken, access to land during development and the terms of land transfer upon completion.

In subsidised land sales, an agreement between Council and the CHP stipulates the requirements for the development of affordable housing on the land.



Outcomes

As of 2017 750 affordable units have been delivered through Mandatory Inclusionary Zoning, and Council expects a further 800 affordable dwellings to be delivered by 2030.

VPA's have been used by Council to negotiate the supply of affordable dwellings on site, monetary contributions and contributions of land. For example, a negotiated agreement between Council and a developer at the Harold Park urban renewal project resulted in 80 affordable units and Council was able to secure a portion of land as well.

Land sales at Green Square include sales to City West Housing in 2017 for 200 affordable units, and in 2018 to St George Community Housing which will deliver an additional 80 affordable homes. These sales combined represent a \$5 million discount on market value. Council has also sold land in Redfern to St George Community Housing in order to develop 130–150 social and affordable housing units. Land at Harold Park, secured by Council through a planning agreement, was sold at a discounted rate to City West Housing in order to provide a further 76 affordable dwellings.

Success Factors/ Limitations

The supply of affordable housing has been limited by restrictions on the application of Council's mechanisms. Council has suggested that up to 3,600 additional affordable homes could be built by 2030 if its affordable housing levy is extended to all land within the LGA. This and other amendments to its affordable housing framework were on public exhibition in 2018.

Further information

<http://bit.ly/2rAKleS>

<http://bit.ly/2PHKLti>

C.S. 15 TASMANIAN GOVERNMENT: HOPKINS STREET AFFORDABLE HOUSING

Approach/ Mechanism	Environmentally sustainable design and development for affordable living.
Context	Metropolitan
Objectives	To deliver “a model of energy efficient housing that reduces the strain on our environment and the financial stress on household income, through significantly reduced energy bills for occupants” (see https://bit.ly/2QyKfTc).
Strategies	The 30 one and two bedroom units are occupied by tenants drawn from the public housing list, providing high quality housing to those with limited housing choice. The project has been recognised as a case study of excellence in “design innovation” by Monash University research. Rent is set at 25% of income plus Commonwealth Rent Assistance. Design maximises natural daylight, cross flow ventilation and visual amenity. The development utilises solar hot water, photovoltaic electricity panels, insulation and underground rainwater tanks to reduce the cost of living and environmental strain. A playground, communal gardens, landscaped courtyard, clotheslines and a reused goods exchange contribute to a socially enriched housing community.



Implementation Framework	The development was funded by the Tasmanian Government, including funds from Nation Building funding and the Social Housing National Partnership.
Outcomes	Hopkins Street Affordable Housing Development achieved a Five Star Green Star Multi Unit Residential Design rating. The development is recognised by Monash University as one of Australia’s most innovative social housing projects. “The biggest achievement has been the sense of community achieved,” according to the project’s associate architect, Alex Newman, “with flourishing community gardens, a popular children’s playground, Hopkins Street is a safe place that people call home.”
Success Factors/ Limitations	Hopkins Street is recognised for redefining the quality, environmental sustainability, social sustainability, livability, performance and ambitions of social and affordable housing in Australia. The development upholds high design standards whilst providing appropriate amenity for community housing. Whilst the project was highly cost effective in its development and subsequent running costs, funding may impose limitations on future projects.
Further information	https://bit.ly/2QyKfTc https://bit.ly/2QAYeaR



C.S. 16 WAVERLEY COUNCIL: AFFORDABLE AND SOCIAL HOUSING PROGRAMS

Approach/ Mechanism	Voluntary Planning Agreements combined with up to 15% floor space ratio incentive facilitated property acquisition between 1996 and 2012. Since 2012 Voluntary Planning Agreements have provided ongoing contributions to the program. Partnerships.
Context	Inner metropolitan—gentrification, loss of affordable rental housing
Objectives	To maintain diversity, especially low to moderate income earners, older people and people with a disability who have very low income.
Strategies	The Affordable Housing Program was implemented between 1996 and 2012 through VPAs with a planning incentive of up to 15% in permissible floor space with the value uplift shared between the developer and Council for affordable housing. Contributions could be made by transferring completed dwellings to Council as affordable housing in perpetuity, providing dwellings for a set lease term to be managed by Council's CHP, or monetary contribution. Since 2012, VPAs have continued to secure 10% of all contributions towards affordable housing. Social Housing Program: Partnerships with Housing NSW.
Implementation Framework	Units are managed by a CHP. Social Housing Program assets are owned by Council or in partnership with Housing NSW. 21 of the 43 Affordable Housing Program units are council owned with the remaining 22 leased to the program for a specified term.
Outcomes	Over 15 years the provisions have achieved 43 units of affordable housing. 21 are held in perpetuity and 22 have been leased to the program for various periods. All are in private strata blocks.
Success Factors/ Limitations	The programs have benefitted from the consistent support of the councillors and senior management over 30 years ensuring long term goals were achieved. The strong partnership between the community services team and planning teams within Council has facilitated sharing of expertise. Success was limited by the high labour intensity of the case by case work and the lack of significant state and federal planning reform required to provide clear direction to enable local councils to implement further affordable housing. Clear objectives and targetting identified the needs of target groups. The long time frame has allowed pursuit of opportunities that have arisen at different times.
Further information	https://bit.ly/2roBOvg “Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures” report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 https://bit.ly/2svDwLS



C.S. 17 WESTMINSTER CITY & DOLPHIN LIVING: INTERMEDIATE LIVING

Approach/ Mechanism	Intermediate Housing
Context	Inner Metropolitan
Objectives	To improve housing opportunities for moderate income individuals and families unable to access private rental or home ownership, and to promote socio-economic diversity in inner-metropolitan and metropolitan regions.
Strategies	Trenchard House development is located in London close to restaurants, bars, theatres and shops. Of the 78 homes, 65 are on intermediate rents with three year tenancies, with the option of a further three years for eligible households. Dwellings are equipped with fridges, stoves and built in wardrobes. There is a ground floor retail space and a basement restaurant. The site, formerly owned by the public sector, had lain dormant for years. The properties are rented at discounts of up to 75% of the market rate. The properties cater to those who do not qualify for social housing, but cannot access London's strained property market including traditional key workers, such as nurses, firemen and police officers, chefs, actors, social workers and those employed in tourism. Residents are required to demonstrate they can afford to live in the housing without requiring a housing benefit.



City of Westminster



Implementation Framework

The housing is administered by Dolphin Living. Applications for the properties are directed through Homeownership Westminster. Homeownership Westminster is a service aimed at those who live or work in the Westminster area and want to get on to or move up the property ladder through purchasing or renting a property. The service was launched in April 2009 and it has helped over 1,000 households to home ownership or rental property in Westminster.

Priority is given to families with children who are Westminster residents and then to Westminster workers. Maximum household incomes apply to eligibility.

Residents are open to applying for the Westminster Homeownership Accelerator through which 50 households have the opportunity to receive an enhanced, gifted deposit after three years of renting, towards a home purchase in Greater London, after initially renting a property through intermediate rent.

Outcomes

The development was opened and occupied in 2016. It achieved Code 4 of the Code for Sustainable Homes.

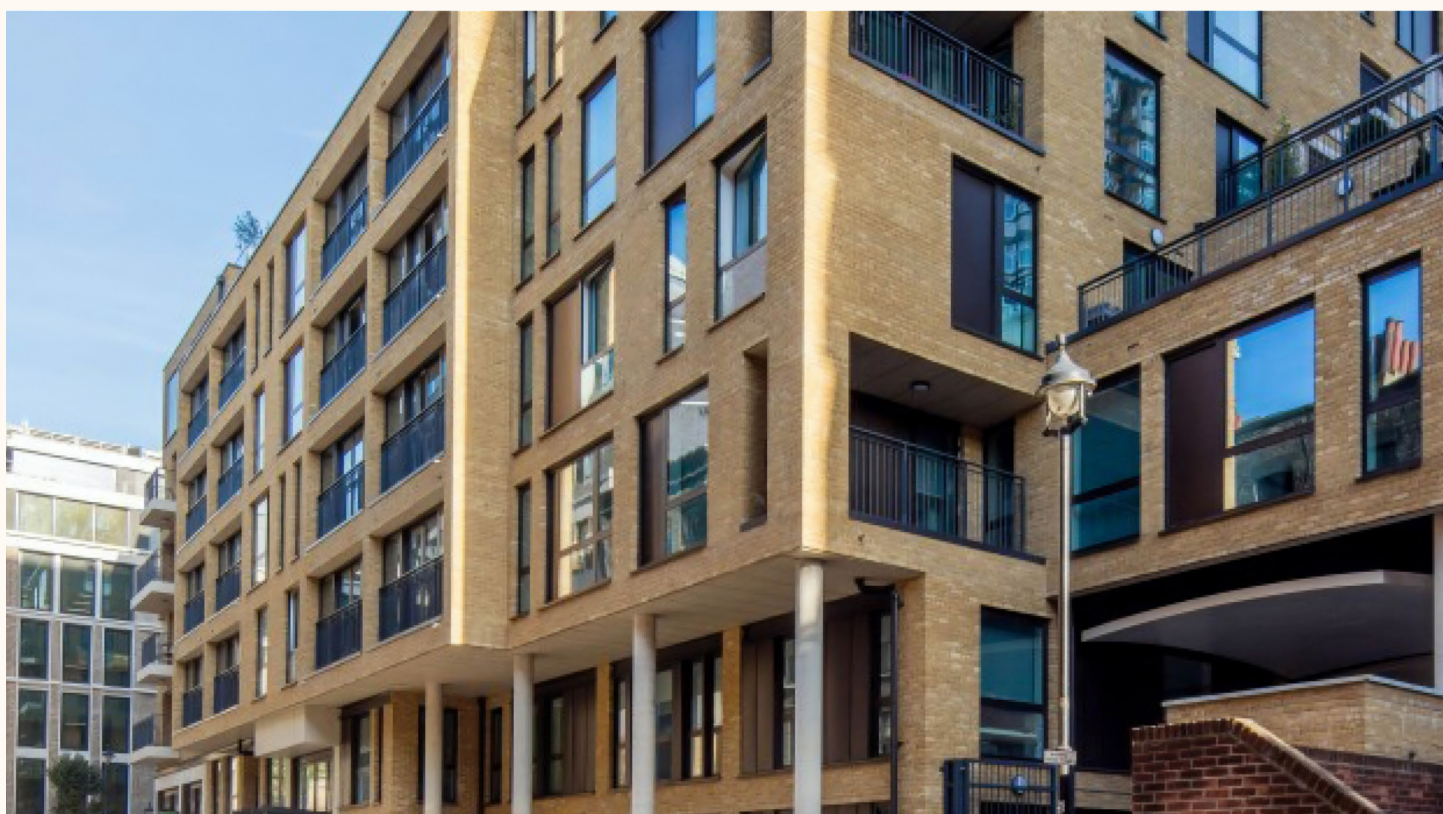
Success Factors/ Limitations

The development is a successful example of environmentally and socially sustainable housing catering for a sector of the housing market that often falls between existing housing options.

It also exemplifies the functional relationship between affordable housing providers and council bodies.

Further information

<https://bit.ly/2AQ8mmi> <https://bit.ly/2mHpSx> <http://bit.ly/2ABUTza>



C.S. 18 WILLOUGHBY CITY COUNCIL: SEPP 70

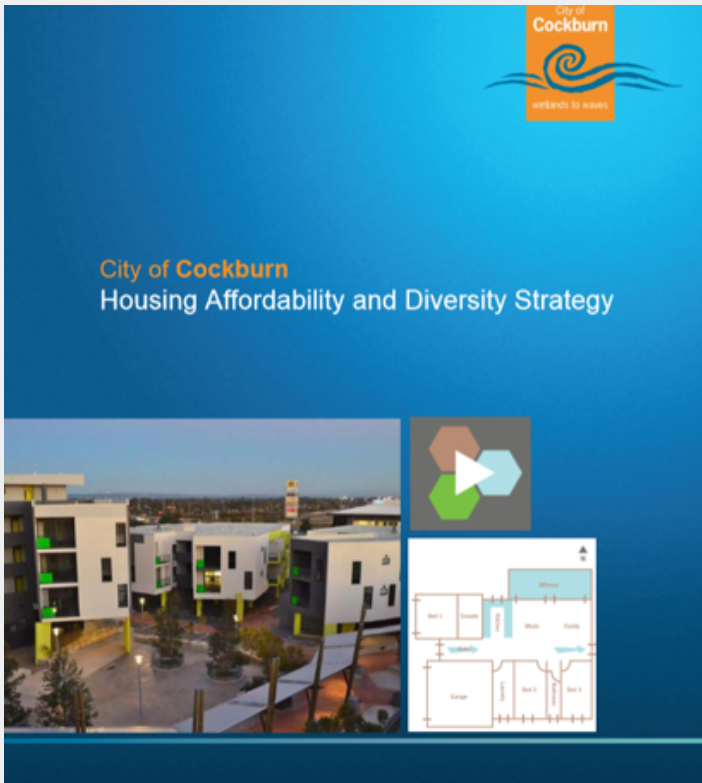
Approach/ Mechanism	Mandatory Inclusionary Zoning (SEPP 70)
Context	Metropolitan—growth, urban renewal
Objectives	Willoughby's Local Environmental Plan 2012, the main apparatus to implement Willoughby's Affordable Housing Program, aims to “provide opportunities for a range of housing choice in Willoughby to cater for changing population needs in accessible locations”. The Willoughby Development Control Plan specifies housing aims: ▪ To encourage the development of new housing for a diverse residential and working population representative of all income groups; ▪ To guide the community and the development industry in the provision of affordable housing; ▪ To outline the obligations relating to ongoing management of affordable housing.
Strategies	Mandatory Inclusionary Zoning – SEPP 70 and Willoughby Local Environmental Plan 2012. 10% of gross floor area of uplift value is allocated to affordable housing. Investigation of use of Council land for an affordable housing project.
Implementation Framework	As sites are rezoned for more intensive development a contribution equivalent to 4% of the gross floor area of the residential component of development is made. If the 4% contribution is not enough to achieve a full unit, a monetary contribution is required based on the equivalent market value of the floor space. Council retains ownership of affordable housing dwellings. Asset and tenancy management is the responsibility of a CHP, Evolve Housing. Care is taken in negotiating housing contributions to ensure that affordable housing is not likely to incur high strata fees.
Outcomes	12 dwellings have been delivered. A further 11 are in the pipeline and cash contributions are held in trust. Housing is rented to households on low to moderate incomes at rents that do not exceed 30% of their income.
Success Factors/ Limitations	Progressive culture within both the elected and administrative arms of Council has assisted. From 1995 until 2014 Council had a designated staff member for housing. The vacant position has not been filled pending council restructuring. The contribution applies to residential rezoning (clause 6.8(7) of the LEP) and mixed-use land, not to B3 commercial core sites where residential use is not permitted. Opportunities to require affordable housing have been lost where applications have been assessed by the state government as major projects. In such cases, development has not included provision for affordable housing even though those projects, such as the Chatswood Station redevelopment, have tended to result in significantly more intensive development than permissible under the LEP. One exception was a major project in Chatswood on Council land where Council was able to require contribution to affordable housing as part of its conditions of sale.
Further information	https://bit.ly/2QA7Fri “Facilitating Affordable Housing Through Planning Mechanisms: Part 1: Review of Planning Approaches & Measures” report by Urbanista for the NSW Federation of Housing Associations and Parramatta City Council, 2016 https://bit.ly/2svDwLS



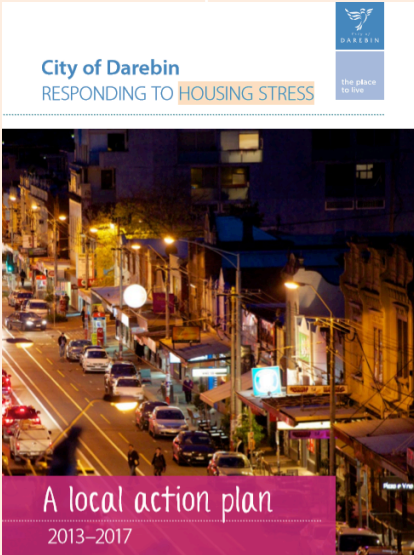
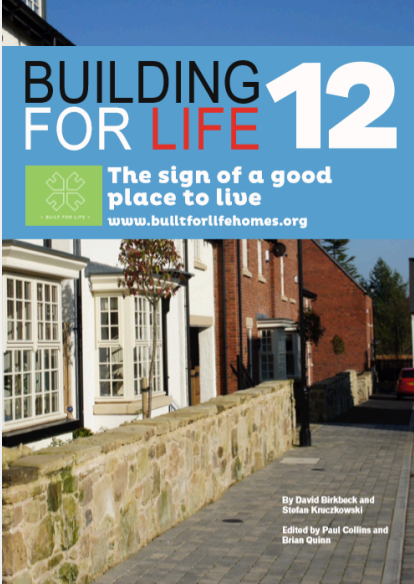
5.5 EXAMPLES OF Housing Initiatives

Authority	Focus	Description / Further Information
E.1 Berlin, Germany	Design: – Reducing cost of production – Housing co-operatives	In Berlin, building cooperatives deliver more affordable housing by enabling home buyers to refine their requirements through input to the design. They can choose to remove components they do not want to use and pay for, such as parking and luxury features. Alves, T. and London, G., 2012, <i>New Housing for a Shifting Urban Paradigm: Housing Cooperatives as a More Affordable and Sustainable Alternative for Housing Provision in Australian Cities</i>. https://bit.ly/2PI4hfe
E.2 Build to Rent	Purpose built rental housing Facilitation Partnerships: Use of government land	Build to rent is a term used to describe a model that aims to provide good quality rental housing suited to low to moderate income people priced out of ownership, whose needs are not met through the private rental market. Accommodation, usually in the form of residential flat buildings in accessible locations, is developed for rental rather than sale of individual units to home purchasers or investors. While the particular model, intended to attract institutional investors, is yet to be established in Australia, with proponents advocating for tax incentives and other facilitation, the National Affordable Rental Incentive has provided incentives for purpose built rental housing targetted to low income households. Concerns have been raised that the model may be not be sufficiently targetted to those in housing need and may simply enhance developer profit, rather than improving affordable housing options. The provision of incentives and other facilitation only to projects which deliver required affordable housing outcomes can assist in addressing this. Amenity concerns for residents and neighbours have also been raised if concessions in development standards are not carefully applied. The NSW Government included a build-to-rent project at Redfern Park in its Communities Plus program in July 2018. The project will comprise around 400–500 dwellings, 70% for renters at market prices and 30% for social and affordable rental housing developed in partnership with the development industry and investors. https://bit.ly/2SxVloM https://bit.ly/2CmpEYW
E.3 Byron Shire	Facilitation: Sale of council land	Byron's Affordable Housing on Council Owned Land Policy requires that as a first option consideration is given to affordable housing in the form of: medium density low cost residential housing, villas and seniors' living opportunities; caravan park type housing in appropriate areas. An example is the sale of vacant Council land in Mullumbimby to North Coast Community Housing to deliver a mix of housing options.



Authority	Focus	Description / Further Information
E.3 Byron Shire ... cont	Facilitation: Sale of council land	The 3200m² property will be developed for 25 one bedroom units, with a mix of affordable housing and market value housing. Six units will be managed by North Coast Community Housing and set aside for affordable community housing. The remainder will fill a “a niche housing gap”. The initiative will return market value to Council. https://bit.ly/2rm9jhK https://bit.ly/2E3WYX3 https://bit.ly/2E3WYX3
E.4 Central Coast (Gosford)	Planning: Retaining affordable housing	Gosford LEP 2012 includes measures to retain residential parks and low cost accommodation. The objectives of Clause 7.5 “Caravan parks and manufactured home estates” seek to ensure the social and economic wellbeing of residents at risk of displacement due to redevelopment. https://bit.ly/2StAgM1
E.5 Cockburn, WA	Facilitation: Housing diversity – development incentives	The City of Cockburn Housing Affordability and Diversity Strategy 2018 includes: Actions to amend local planning controls to facilitate a more diverse range of housing, specifically smaller dwellings and adaptable dwellings (needing the support of changes to state policies); Investigating use of planning incentives for affordable housing; Use of Council land for affordable housing projects; Research and stakeholder engagement to inform policy development. https://bit.ly/2AQ85zM 

EXAMPLES OF HOUSING INITIATIVES ... cont

Authority	Focus	Description / Further Information
E.6 Darebin, Victoria	Facilitation: Retention of low cost private rental	The City of Darebin Housing Stress Action Plan 2013–2017 includes the following actions to increase the number of rooming houses in the city: Actively work with the Registered Accommodation Association of Victoria (umbrella group representing owners and operators) to increase the number of safe registered rooming houses; Maintain an up-to-date list of all registered rooming houses that is available to the public; Develop and formalise a “Rooming House Closure protocol” with North East Housing in the event that a private rooming house is closed and the tenants are made homeless; Contribute to the development and maintenance of a Rooming House website in conjunction with the Metropolitan Melbourne Rooming House Group and the Victorian Local Governance Association. http://www.darebin.vic.gov.au/
 City of Darebin RESPONDING TO HOUSING STRESS A local action plan 2013–2017		
E.7 Design Council, UK	Design: Better living through good, sustainable design	Building for Life 12 is a government-endorsed industry standard for well designed homes and neighbourhoods. Local communities, local authorities and developers are encouraged to use it to guide discussions about creating good places to live. https://bit.ly/2EgATWj
 BUILDING FOR LIFE 12 The sign of a good place to live www.builtforlifehomes.org By David Birchbeck and Stefan Krackowski Edited by Paul Collins and Brian Quinn		
E.8 Hobart City, Tasmania	Corporate Planning: Inclusive communities	The development of the Hobart 2025 Strategic Vision plan has allowed both the people and the Council of the City of Hobart to identify goals to be achieved as Hobart develops. These have been outlined in the Hobart City Council Social Inclusion Strategy. https://bit.ly/2rloiJ3

Authority	Focus	Description / Further Information
E.9 Hobsons Bay, Victoria	Establishing evidence base	Hobsons Bay City Council has prepared a background report (December 2017) that establishes the evidence base for a forthcoming Housing Strategy. The evidence base includes a detailed outline of contextual data and issues, including current and future housing needs, and identifies key policy focus areas around which housing objectives and actions are to be developed. https://bit.ly/2TJXKgG
E.10 Home Care Heroes, Australia	Community care: Supporting residents in existing housing/ communities	Home Care Heroes offers affordable care and companionship to community members who are ill, injured, elderly or living with a disability. It aims to reduce social isolation and build more inclusive communities. https://bit.ly/2LYaCAe
		
E.11 Inner West (includes former Ashfield, Leichhardt and Marrickville LGAs)	Planning: Development incentives and dwelling mix requirements	Ashfield LEP 2013 aims to facilitate new affordable rental housing by providing height incentives to developers. Under clause 4.3A, residential flat buildings or shop top housing in mixed use developments on identified land can exceed building heights by up to 7m, provided that at least one dwelling is used for affordable rental housing and 25% of the additional incentivised floor space be used for affordable rental housing. https://bit.ly/2FYMYRC Leichhardt Local Environmental Plan 2013, Clause 6.13 “Diverse housing” sets mandatory requirements for multi-unit housing configuration. At least 25% of dwellings must be studio units and one bedroom dwellings and no more than 30% can be three bedroom dwellings. https://bit.ly/2GaCpv4
E.12 Inner West	Planning: Targets and inclusionary zoning	The Inner West Council developed an Affordable Housing Policy in 2017 setting a target of 15% affordable housing on large developments and 30% on government-owned urban renewal sites. Inner West Council has been included in SEPP 70. https://bit.ly/2FszSes
		

EXAMPLES OF HOUSING INITIATIVES ... cont

Authority	Focus	Description / Further Information
E.13 City of Kingston, Victoria	Comprehensive affordable housing policy	The City of Kingston's Affordable Housing Policy illustrates an expansive approach to exploring possible housing strategies including investigation of fast track planning approvals for applications lodged by registered housing associations, upfront consideration of affordable housing at early rezoning stage, potential for density bonuses, opportunities for "meanwhile housing" and use of vacant (or underutilised) council land including innovative use of airspace. http://bit.ly/2riCVNc
E.14 Meanwhile Use Housing	Temporary use of underutilised land and buildings	Meanwhile Use Housing takes advantage of points in the development cycle of land where land and/or buildings may sit underutilised to provide short to medium term housing. Examples include: TOGA partnership with My Foundations Youth Housing – Addison Hotel; pop-up accommodation for vulnerable youth; Pathways Home – PAYCE, Bridge, WCS; Temporary housing for women and children exiting crisis accommodation; Launch Housing – various projects including pop-up homelessness accommodation and "meanwhile use" delivering 57 prefabricated units across nine parcels of land in Melbourne's inner west (with VicRoads and the DHHS); CasPA care project for women over 55 years; Commercial leases program – Government properties managed by CHPs 'meanwhile use' while development plans are finalised. Source: Simone Parsons, Women's Community Shelters, presentation to the 2018 CHIA Affordable Housing Conference at http://www.ahc2018.com.au/presentations/ Refer also to CHIA NSW Housing Matters March 2018.
		
E.15 Melbourne City, Victoria	Policy settings, design, development bonuses	Council's <i>Homes for People</i> is a comprehensive housing strategy designed to meet the needs of all in the community. One strategy action is to consider including up to 15% of dwellings that are constructed in the redevelopment of council land being made available as affordable housing to a registered affordable housing provider. https://bit.ly/2zJbgJZ
E.16 Oran Park DPE and Camden Council	Collaboration: – State and local government; facilitation – Infrastructure to support new developments	As part of the South West Priority Land Release Area, the greenfield development of Oran Park required extensive infrastructure, such as water, electricity, sewerage and telecommunication, to support high population growth. The Department worked closely with Camden Council, stakeholders and the community to take a coordinated approach to planning for new homes and infrastructure. The State Environmental Planning Policy (Sydney Region Growth Centres) 2006 included new planning controls to enable urban development at Oran Park. http://bit.ly/2StRx7R

Authority	Focus	Description / Further Information
E.17 Penrith City Council 	Facilitation: VPAs	Penrith City Council uses VPAs to negotiate contributions from developers towards affordable housing. For example, the agreement for Sydney Science Park (2016) requires a monetary contribution towards affordable housing (\$159 per person, subject to indexation), as well as providing affordable housing dwellings as a proportion of total dwelling stock (three out of 3,400). https://bit.ly/2Gmcbna
E.18 Port Macquarie – Hastings	Social impact assessment	Hastings Social Impact Assessment Policy 2009 requires a social impact assessment to be undertaken for rezonings, draft LEPs, environmental studies and any other development proposals which may cause positive or negative social impacts such as removal of the existing stock of affordable housing and displacement of disadvantaged groups. http://bit.ly/2KANYha
E.19 Port Phillip City, Victoria 	Planning: Reducing cost of production (parking)	Council commissioned GTA Traffic Consultants to produce a report to identify the amount of parking required for affordable housing developments. This work recognised that tenants of affordable housing projects have a low car ownership rate, and that projects are generally well located with good access to public transport. This report has been widely adopted by the affordable housing development sector and by other councils to substantiate the requirement for lower levels of car parking for affordable housing developments. https://bit.ly/1pwNa9J
E.20 Port Phillip City, Victoria	Facilitation: Community education and engagement	Council commissioned research to identify community education and engagement strategies for proposed affordable housing developments due to incidents of local opposition. The report, <i>Community Engagement and Community Housing</i>, documents several affordable housing developments and evaluates the processes associated with each development to identify best practice, and to recommend strategies for the future. https://bit.ly/2zGVr6f

Community Engagement and Community Housing

Lessons and practical strategies for Local Government for responding to contested community housing proposals



Report prepared by Mandy Press for the City of Port Phillip - July 2009

Authority	Focus	Description / Further Information
E.21 Port Stephens 	Social impact assessment	Port Stephens Social Impact Policy was adopted in 2014 by Council to “provide a consistent, transparent and equitable framework for analysing and managing social impacts of Council activities and development proposals”. https://bit.ly/2E3PcfV see under ‘Social Impact Policy and Guidelines’
E.22 PossAbilities, UK 	Facilitation: Homeshare scheme	PossAbilities operates a homeshare scheme to those seeking housing or social support. The “householder” offers a living space to a “homesharer” in return for ten hours of social support. Social support is for example gardening, cleaning, shopping and companionship. The room is occupied at no charge, except 50% of gas, electricity and power bills. The scheme charges a one off registration fee as well as a monthly service fee. https://bit.ly/2li5uVo
E.23 South Australia 	Planning mechanisms: Mandatory inclusionary zoning	South Australia became the first state to set a target for the inclusion of affordable housing in all significant new housing developments when it introduced its Housing Plan in 2005. The Plan, which requires 15% affordable dwellings, has delivered over 2,040 dwellings for low to moderate income households to a value of almost \$480 million. Around half of the housing delivered through this framework has been for affordable housing purchase. The affordable housing inclusionary zoning policy has been applied in over 85% of the state’s Greater Metro Development Plans. https://bit.ly/2rkKIPM https://bit.ly/2G1wbNI
E.24 Tiny Homes Foundation/ Central Coast (Gosford City) 	Planning: Development standards Facilitation: Design, provision of land	The Tiny Homes Pilot Program seeks to address Australia’s affordable housing crisis through the development of Tiny Home villages in partnership with state and local government. The Pilot Program will comprise four to six tiny homes, and a common space offering amenities and meeting facilities for the provision of welfare and education services. The project aims to work within a collaborative supported-service model to address the needs of people experiencing and at risk of homelessness. Gosford Council (now Central Coast Council) has leased two sites to the Tiny Homes Foundation to develop pilot Tiny Homes projects. One project was completed in early 2018. https://bit.ly/2Ei2l6f

5.6 National and State Housing Programs and Initiatives

Initiative/Program	National Housing and Homelessness Agreement (NHHA)
Description	The NHHA replaced the National Affordable Housing Agreement (NAHA) from 1 July 2018 and combines funding currently allocated under the National Affordable Housing Specific Purpose Payment (NAHSPP) and the National Partnership Agreement on Homelessness (NPAH). State and Territory governments are required to meet a number of conditions, including development of housing and homelessness strategies and provision of data as well as matching Commonwealth funding for designated homelessness services. Funding: \$1.3 billion a year, plus additional \$375.3 million over 3 years from 2018/19
Target	Crisis, social and affordable housing
Location	All areas
Benefit	Funding for housing (including social and affordable housing) and homelessness services
Timing	From 1 July 2018
Further information	https://nhfic.gov.au/

Initiative/Program	National Housing Finance and Investment Corporation (NHFIC)
Description	The NHFIC is being established as an affordable housing bond aggregator to raise money at lower rates from the wholesale bond market for not-for-profit community housing providers. The Government will provide \$63.1 million over four years from 2017-18 (including \$4.8 million in capital) to establish and run the NHFIC. This will allow CHPs to borrow at cost effective rates to reinvest and expand supply of affordable housing. Funding: \$63.1 million over 4 years from 2017-18.
Target	Social and affordable housing
Location	All areas
Benefit	More social and affordable housing
Timing	From 1 July 2018
Further information	http://bit.ly/2Db8aA5

Initiative/Program	National Housing Infrastructure Facility (NHIF)
Description	NHIF will provide funds to support local government to finance critical infrastructure such as transport links, site remediation works and power and water infrastructure to speed up the supply of new housing. Payments of \$600 million in concessional loans, \$225 million in equity investments and \$175 million in grants will be made to local governments through state and territory governments. Funding: \$1 billion over 5 years.
Target	Social, affordable, private rental, assisted home ownership, home ownership
Location	Areas with supply potential

Initiative/Program	National Housing Infrastructure Facility (NHIF) ... cont
Benefit	Increased housing supply
Timing	From 1 July 2018 the NHIF will assess applications for financial assistance from local governments
Further information	http://bit.ly/2P3qwYB

Initiative/Program	First Home Super Saver (FHSS) Scheme
Description	The First Home Super Saver Scheme will allow voluntary superannuation contributions of \$15,000 per annum and cumulative maximum of \$30,000 in total (per person if in a couple) for first home buyers. Individuals can invest in and then access superannuation funds. These savings can be withdrawn and used for a deposit, and will be taxed at 30% below the marginal rate.
Target	Home ownership
Location	All areas
Benefit	More households become home purchasers
Timing	From 1 July 2018
Further information	http://bit.ly/2UOb0VQ

Initiative/Program	Downsizing
Description	Individuals aged 65 and older will be able to contribute up to \$300,000 of the proceeds from the sale of a principal residence that they held for at least 10 years into their superannuation and take advantage of the tax incentives.
Target	Home ownership
Location	All areas
Benefit	Will reduce the cost of downsizing for older people, enable more older people in appropriate housing, and increase availability of larger homes for families.
Timing	From 1 July 2018
Further information	https://bit.ly/2ZN7xFC

Initiative/Program	Investment tax incentives: Managed Investment Trusts (MIT)
Description	MITs will be allowed to invest in affordable housing. The housing must be available for rent to low and moderate income tenants for at least 10 years, with rent charged at a discount below the private rental market rate. Resident and non-resident individual investors can invest in affordable housing through MITs.
Target	Affordable housing
Location	All areas
Benefit	More affordable housing for people who need it, may provide pathways out of social housing.

Initiative/Program Investment tax incentives: Managed Investment Trusts (MIT) ... cont

Timing For income years starting on or after 1 July 2017

Further information <https://bit.ly/2KClenl>

Initiative/Program Investment tax incentives: Capital Gains Tax (CGT) discount

Description The CGT discount will be increased to 60% for investments in managed affordable rental housing through approved community housing providers. Investments must be held for a minimum of three years. Resident individuals investing in qualifying affordable housing will be eligible to receive the additional CGT discount.

Target Affordable housing

Location All areas

Benefit Increased supply of affordable housing

Timing From 1 July 2018

Further information <https://bit.ly/2KClenl>

Initiative/Program Foreign Investment Restrictions

Description A 50% cap on foreign ownership in new developments is being introduced, as well as a charge on vacant homes that are foreign-owned, and a reduction in capital gains tax exemption from 10 to 12.5%

Target Home ownership, availability of rental properties

Location All areas

Benefit Limits on foreign ownership of new developments may increase the pool of homes available to Australians in the local market

Timing From 1 July 2018

Further information <https://bit.ly/2LenCQR>

Initiative/Program Release of government land

Description The Commonwealth Govt is releasing underutilised land to facilitate the provision of new housing, beginning with former defence housing at Maribyrnong. An online register of Government owned land is publicly available. Other levels of government, private businesses and community groups can bring forward proposals to put the land to better use.

Target Home ownership, affordable

Location Federal Government landholdings around Australia

Benefit Additional land zoned for residential development

Timing Australian Government Property Register published 1 December 2017

Further information <http://bit.ly/2Gi5LW0>

New South Wales

Initiative/Program	Future Directions – Communities Plus
Description	Communities Plus will deliver both major site and neighbourhood-level developments that focus on blending social housing with affordable and market-rate housing, as well as designing new community areas and improved access to public transport. 40,000 new private dwellings will be incorporated with 500 affordable housing units and 23,000 new and replacement social housing dwellings.
Target	Home ownership, affordable rental housing and social housing
Location	Major sites include Waterloo, Macquarie Park, Arncliffe and more, while neighbourhood precincts are widespread across Sydney and NSW
Benefit	New market-rate, designated affordable rental and social housing stock to meet housing needs in NSW
Timing	Work commenced 2016, timeline varies across projects.
Further information	http://bit.ly/2M4PKUJ http://bit.ly/2KVLDK9

Initiative/Program	NSW Homelessness Strategy
Description	A five year plan for a comprehensive approach to improve the way the state government responds to homelessness, with an emphasis on prevention. The strategy has three areas of focus: identifying people who are vulnerable early; providing better support and services; making the system more integrated and person-centred. \$1b including \$61m in new funding over four years will be provided under the strategy.
Target	Crisis housing, social housing
Location	Metropolitan and regional NSW
Benefit	Prevention for vulnerable people and better outcomes for people experiencing homelessness
Timing	Five years from 2018 to 2023
Further information	http://bit.ly/2LoKB9J

Initiative/Program	Social and Affordable Housing Fund (SAHF)
Description	Aimed at delivering social and affordable housing in NSW. First phase includes 2,200 new affordable and social homes to be delivered in partnership with approved community housing providers. Second phase targeting an additional 1,200 social and affordable homes. Subsidies are for provision of affordable and social housing for up to 25 years. \$1.1 billion seed capital from the state government, with further capital for second phase as required.
Target Cohort	Affordable rental housing, social housing
Location	Metropolitan and regional NSW
Benefit	Additional social and affordable homes, as well as tailored support services with tenancy
Timing	Tenants began moving in May 2017. All SAHF Phase 1 services are due for completion by March 2020
Further information	http://bit.ly/2VCLaB6

Initiative/Program **Social Housing Management Transfers Program**

Description	The state government (FACS) will transfer the management of 14,000 social housing tenancies to CHPs to better manage these locally and to take advantage of different sources of funding. The state government will retain ownership of all properties and lease them to CHPs for a 20 year period
Target	Social housing
Location	Metropolitan and Regional NSW locations including Shoalhaven, mid-North Coast, Hunter New England and Northern Sydney
Benefit	Support for the community housing sector, as well as access to different sources of funding to provide quality and secure housing for vulnerable groups
Timing	All properties in the service packages expected to be transferred by 2019
Further information	http://bit.ly/2FozbBS

Initiative/Program **Social Housing Community Improvement Fund**

Description	One-off grants of up to \$50,000 for physical improvements in and around social housing communities will be provided to improve amenity. Fourth round grants (2018) featuring \$1.2 million for 30 community infrastructure projects
Target	Social housing
Location	Social housing communities around NSW
Benefit	Improved amenity in social housing communities
Timing	Fourth round projects are required to be completed by 31 March 2019
Further information	http://bit.ly/2X40GWY

Initiative/Program **2017 Budget Housing Affordability Package**

Description	A <i>fair go for first home buyers</i> package includes removal of stamp duty for first-home buyers for homes up to \$650,000, and stamp duty reductions for homes up to \$800,000; first-home buyers purchasing new homes will receive grants of \$10,000 up to \$600,000; abolished insurance duty on mortgage insurance; higher duties and taxes for foreign investors; investors cannot defer payment of stamp duty for off-the-plan purchases; infrastructure funding and other measures to boost housing supply.
Target	Home ownership particularly for first home buyers
Location	NSW statewide
Benefit	Support for first home buyers entering the market
Timing	(Announced) 1 July 2017
Further information	http://bit.ly/2POBYWy

5.7 NSW Local Planning Framework for Housing

This section provides a brief overview of the NSW planning system as it provides the legislative framework for councils to plan for housing and infrastructure in their communities. Since the Kit was first developed, changes to the statutory planning framework in NSW have expanded the capacity for councils to act.

Key Planning Legislation

The NSW planning system is made up of legislation, regulations, environmental planning instruments (EPIs) and other planning documents. Government agencies including local councils are responsible for implementing different components of the planning system. NSW planning legislation and EPIs can be accessed through the NSW Legislation (<http://bit.ly/2SUIo9R>) website.

Environmental Planning & Assessment Act and Regulations

Land use and planning is primarily governed by the *Environmental Planning and Assessment Act 1979* (EP&A Act) and *Environmental Planning and Assessment Regulation 2000*. This legislation is administered by the Department of Planning and Environment (DPE).

Environmental Planning Instruments (EPIs)

The EP&A Act provides for the issue of certain documents that support the regulation of planning and development, known as environmental planning instruments (EPIs). Although EPIs are not legislation, they are statutory documents and are legally binding. The two most commonly used are:

- ◆ Local Environmental Plans (LEPs)
- ◆ State Environmental Planning Policies (SEPPs)

LEPs determine what types of development are permitted or prohibited within a local government area through zoning. They also impose development standards that control the form of certain development.

SEPPs are environmental planning instruments that apply to matters of state or regional significance. SEPPs can make provisions for development similar to LEPs, except these provisions apply to major projects such as state significant development or state significant infrastructure. SEPPs can also cover broader planning policy matters relevant to all of NSW. For example, the State Environmental Planning Policy (Affordable Rental Housing) 2009 applies to the whole of NSW and aims to facilitate the provision of affordable housing.

Inconsistency between SEPPs and LEPs

In the event of an inconsistency between a SEPP and LEP, the SEPP will override the provisions of the LEP.

Development Control Plan (DCP)

A DCP is a document prepared by a council that contains detailed planning, development and design guidelines. A DCP is prepared to support the provisions of an EPI (such as an LEP) and includes additional development controls and standards for local development. DCPs are not EPIs and are not legally binding documents. They are a guide for local development. DCPs can be accessed through visiting a local council website.

Other Commonwealth and NSW legislation also operates within the planning system in certain contexts, including heritage protection, environmental protection and biodiversity conservation, water management and land contamination.

5.8 Glossary

Glossary Term	Definition	Source
Aboriginal	Term used to describe a person who identifies as being of Aboriginal or Torres Strait Islander origin. (See Indigenous Person, Torres Strait Islander)	Commonground
Accessible Housing	Housing designed to meet the needs of people requiring higher level access and mobility, and able to accommodate wheelchair users in all areas of the dwelling.	YourHome.Gov
Adaptable Housing	Housing designed in such a way that it can be easily and affordably modified in the future to become accessible to residents with disabilities.	Vista Access Architects
Affordability Gap	The difference between the market price or rent and the capacity of a household to pay for housing. Usually determined as a percentage of household income in the range of 25%–30% for lower income earners. For households receiving housing assistance, this gap may be met through direct or indirect, subsidies e.g. discounted rent. (See: Subsidy Gap)	Urbanista
Affordable Housing	Housing offered at a price or rent that is within the means of lower income households, and is appropriate to their needs. Affordable housing may be produced in the market or through the non-profit sector, and is usually subsidised in some way.	LGHK
Affordable Rents	Rents that meet defined standards of affordability for specified target households.	LGHK
Betterment Fees	Levies on the increased value of land created through public investment in infrastructure and/or a rezoning or a variation in planning rules. Also known as Betterment Tax or Betterment Charge.	Urbanista
Boarding House	Residential building comprising individually let rooms primarily for single people, usually with some shared facilities but excluding backpackers' accommodation or group homes. Individual rooms may or may not have kitchenette and bathroom facilities. Those with separate facilities are known as New Generation Boarding Houses . Sometimes referred to as a Rooming House , particularly in Victoria.	Urbanista
Build to Rent	Residential accommodation, usually in the form residual flat buildings in accessible locations, is developed for the institutional investment market for lease to rental tenants rather than for sale to home purchasers or investors.	Urbanista
Cash Flow Modelling	Provides projections of the revenue and costs arising from a project over a given time period.	Urbanista
Co-housing	Housing that includes provision for shared living spaces, such as cooking and eating areas, as well as private living spaces.	LGHK
Commonwealth Rent Assistance	An Australian Government payment, received fortnightly by eligible residents on low or moderate incomes who are renting in the private housing market, to assist with the cost of housing. CRA is paid at 75 cents for every dollar above a minimum rental threshold until a maximum rate (or ceiling) is reached. The minimum threshold and maximum rates vary according to the household or family situation, including the number of children.	AIHW

Glossary Term	Definition	Source
Community Housing	Social and other forms of affordable housing that are managed (and sometimes owned) by not-for-profit community-based organisations. Products of Community Housing include Crisis Accommodation, Transitional Housing, Social Housing, Affordable Housing and Co-operative Housing.	FACS
Community Housing Provider (CHP)	Not-for-profit managers and developers of affordable rental housing for lower income households and those with specific housing needs. Whilst some short-term and emergency services are offered by CHPs, generally community housing offers affordable, long-term term rental housing for people on very low to moderate incomes with a housing need. CHPs are regulated by and registered with the National Regulatory System (NRS) for Community Housing.	CHIA NSW
Community Land Trust	Organisation established to hold land in perpetuity for housing.	Urbanista
Complying Development	Development considered to have relatively minor impacts which can be carried out in NSW without requiring development approval from a consent authority, provided they comply with designated building or environmental standards.	Urbanista/ NSW Government
Contingency Allowance	An allowance for unforeseen costs including those resulting from delays or changes in the operating environment or which may have been overlooked.	Urbanista
Debt Finance	Money provided by an external lender. Examples of this are mortgage instruments provided by banks, building societies or credit unions.	Australian Government
Density Bonuses	Opportunities for development at a density greater than is usually permitted in return for a public benefit such as an affordable housing contribution.	AHURI
Developer Agreement	Alternative term for Planning Agreement .	LGHK
Developer's Margin	The profit required by a developer expressed as a percentage of total project costs	Urbanista
Development Application	An application for approval from a council, a Regional Panel, a Sydney planning panel or the Minister for Planning for infrastructure and other developments as required under the relevant planning instrument. Other activities that don't need planning approval may still need approval from a government agency before they can be undertaken.	Urbanista
Development Control Plan (DCP)	Detailed planning and design guide prepared and adopted by councils to support the planning controls in the Local Environmental Plan (LEP) . It identifies additional controls and standards for addressing development issues at a local level and can be applied more flexibly than a LEP.	Urbanista
Development Levy	Method of collecting contributions as part of the planning process. For instance, developers may choose to provide a portion of a development as inclusionary zoning or pay a monetary contribution which can be applied towards provisions such as affordable housing.	Urbanista
Discount Rate	Applied in financial modelling to reduce future cash flows to their expected value in today's dollars	Urbanista

Glossary Term	Definition	Source
Efficiency Ratio	Proportion of Gross Floor Area that is dwelling space compared to common areas.	Urbanista
Environmental Planning and Assessment Act 1979 (EP&A Act)	The principal state government legislation governing environmental planning and development in NSW.	NSW Government
Equity Finance	Money sourced from within a business. This can involve public or private capital investment in a project.	Australian Government
Escalation Rate	Used in financial modelling to take into account anticipated changes (usually upward) in costs or revenue over the period being modelled.	Urbanista
Exempt development	Development not requiring planning approval under the Environmental Planning and Assessment Act .	Urbanista
Fast-tracked Development Approval	Planning measures that cut red tape and streamline approval processes for desirable developments, thus reducing processing time and the applicant's holding costs. For example, a council or other consent authority may dedicate staff to fast-track affordable housing applications.	Urbanista
Floor Space Ratio (FSR)	In NSW under the standard LEP template, this is calculated by dividing the Gross Floor Area by the site area.	Urbanista
Graduated Planning Standards	Planning measure that alters development standards to encourage certain types of development, or in recognition that the requirement is not appropriate for the development in question. For example, standard requirements for car parking may not be appropriate for an affordable housing project where car ownership is typically low.	Urbanista
Greenfield	Undeveloped site or location	Urbanista
Greyfield	Ageing but occupied tract of inner and middle ring suburbia that is physically, technologically and environmentally failing and which represents an under-capitalised asset that has not seen significant or effective intensification.	Murray, S et al (2016)
Gross Floor Area (GFA)	The area of all units and common areas within (but not including) the external walls of any buildings with the exclusion of common vertical circulation (i.e. lifts and stairs), basements, plant rooms, parking spaces, loading zones, terraces and balconies with outer walls less than 1.4m in height and any voids above a floor at the level of a storey or storey above.	NSW Government
Homelessness	The condition of having no fixed suitable accommodation. The ABS further clarifies that a person is homeless if their current living arrangement is in a dwelling that is inadequate, has limited or no tenure, or denies them space for social relations.	ABS
Housing Affordability	Cost of rent or purchase price of housing that is appropriate to the needs of a household compared to the capacity of that household to pay.	LGHK

Glossary Term	Definition	Source
Housing Assistance	May come in the form of private rental assistance products or subsidies, temporary accommodation, supported and crisis accommodation, or the provision of affordable and social housing.	DCJ
Housing Diversity Requirement	Requirement that a certain mix of dwelling sizes, types or tenures be provided within a development or an area.	Urbanista
Housing Stress	Common measure of housing stress is where a household's housing costs, primarily mortgage repayments or rents, exceed 30% of their gross income. Both purchasers and renters can be in housing stress. As households on higher incomes may choose to spend a higher proportion of their income on housing, and have more disposable income left over after housing costs, the 30% measure is a better indicator of affordability for low-income households (the bottom 40%), who are more likely to be struggling with housing costs that exceed this benchmark.	Centrelink
Housing Subsidies	Capital, recurrent grants or other in-kind assistance (e.g. land transfer) provided to the consumer or producer of designated housing.	LGHK
Impact Fees	Monetary contributions to offset the impacts of development where a proposal increases the need for, or reduces the supply of, affordable housing.	Urbanista
Inclusionary Zoning (IZ)	Requirements within a planning instrument for a development to incorporate certain features or types of development, such as a specified component of affordable housing. Commonly a monetary contribution may be sort in lieu of actual provision. Inclusionary Zoning may also be referred to as Mandatory Quotas .	Urbanista
Income Definitions	Parameters used to segment individuals or households by income level. A common definition of very low income is less than 50% of the NSW or Sydney median income, while low income is defined as 50%–80% and moderate income as 80-120%.	Urbanista
	The ARHSEPP defines very low income household, low income household or moderate income household as having gross income that is less than 120 per cent of the median household income for the time being for the Greater Sydney (Greater Capital City Statistical Area according to the Australian Bureau of Statistics).	ARHSEPP
Income Related Rents	Rents set as a percentage of tenant's household income. A practice widely used in social housing in Australia.	LGHK
Indigenous Australian	Person of Australian Aboriginal and/or Torres Strait Islander descent and for some, but not all, a cultural identity. (See Aboriginal Person, Torres Strait Islander)	ABS
Indigenous Community Housing	Social housing created for Indigenous tenants and usually operated by the Aboriginal Housing Office or an Aboriginal Housing Provider.	LGHK

Glossary Term	Definition	Source
Intermediate housing	Housing that offers a bridge from rental housing to home ownership, such as shared equity or through a community land trust. Allows residents to accumulate a financial asset which can provide greater financial stability, contributes to more stable communities and avoids the future need for social housing.	Urbanista
Internal Rate of Return (IRR)	The minimum discount rate at which a project is viable. It is the rate of return at which the Net Present Value is zero.	Urbanista
Key Workers	People employed in occupations that provide essential services necessary for economic growth and the vitality of an area. Many key workers find it difficult to access appropriate accommodation in areas close to their workplaces, leading to potential labour shortages in areas with high property prices.	MRA Western Australia
Livable Housing	Housing that is designed to be easier to access, navigate and live in, as well as more cost effective to adapt when life's circumstances change. A "livable" home is based on principles of "universal design" in order to be usable to the greatest extent possible. Livable Housing Australia has guidelines for Silver, Gold and Platinum levels to assist those seeking to incorporate "livable design principles" into home design.	Livable Housing Australia
Local Environmental Plan (LEP)	The main planning tool to shape the future of communities and also ensure local development is done appropriately. It provides a framework for the way land can be used, through zoning and development controls. LEPs are prepared by councils and approved by the Minister for Planning.	Urbanista
Local Housing Strategy	Plan of action to encourage housing to meet the existing and future housing needs of the local community.	LGHK
Major Projects	Projects considered to be of state significance, due to size, financial investment and/or regional importance. These are assessed by the DPE and usually involve a public exhibition and submission process. Major projects generally fall under three categories: (1) Infrastructure, (2) state significant developments and (3) identified state significant sites, such as sites in proximity to an environmental conservation area. Examples of major projects include Sydney Metro, Central Park and the Northern Beaches Hospital.	Urbanista
Mandatory Quotas	Specific measure required for a development proposal to proceed. For example, it may identify a proportion of affordable housing to be included in developments. (See Inclusionary Zoning)	Urbanista
Market Failure	Where a market, such as a local housing market, does not function in an effective or efficient way to meet local demand because of barriers and distortions.	Urbanista
Market Rents	In the context of affordable housing, these are rents that equivalent properties in the private market would be let at.	LGHK
Mean Household Income	The sum of the income values in a dataset divided by the number of values in that dataset. Median Household Income is a more accurate measure for income levels in an area.	NAHA 2010-2011 Report

Glossary Term	Definition	Source
Meanwhile Use Housing	Housing temporarily located on unused land or the short term use of existing buildings to provide housing. Also known as “pop-up housing”.	CHIA
Median Household Income	The middle point of a set of income data. Lining up the values in a set of income data from largest to smallest, the one in the centre is the median income value. Median value is a more accurate measure for income than mean as Mean Household Income values are more influenced by extreme income values.	NAHA 2010-2011 Report
Negotiated Agreements	Instances “where affordable housing contributions are negotiated on a case-by-case basis (although a policy framework to inform these negotiations may still apply)”	AHURI
Net Present Value (NPV)	The difference between the discounted revenue stream and the corresponding discounted costs including developer’s profit. If the NPV is positive, a project is considered viable.	Urbanista
New Generation Boarding House	Boarding house which provides individually let rooms that are self-contained and meets the requirements of State Environmental Planning Policy (Affordable Rental Housing) 2009 (ARHSEPP).	
Partnerships	Relationships that bring together representatives from different sectors and communities of interest to agree and work towards common goals.	LGHK
Planning Agreement	Voluntary agreement between planning authorities and developers under which the developer agrees that as part of a proposal or rezoning that a monetary, land or other contribution will be made towards an agreed public purpose. The Environmental Planning and Assessment Amendment (Development Contributions) Act 2005 sets out certain provisions regulating the making and implementation of certain planning agreements. Also referred to as Developer Agreement .	LGHK
Planning Concessions	Adjustments that allow planning rules to be “varied for affordable housing development or to enable low-cost market housing”.	AHURI
Planning Incentives	Incentive or bonus offered under local or state planning provisions to stimulate certain types of development. For example, a Density Bonus and Fast-tracked Development Approval could be provided to encourage Affordable Housing projects.	Urbanista
Planning Mechanisms	Ways of applying planning powers specifically to promote affordability and accessibility. Measures identified as planning mechanisms generally fall into three groups: (1) Voluntary mechanisms which offer some kind of incentive to include or maintain affordable housing, (2) Mandatory requirements that make inclusion of affordable housing a prerequisite for development, and (3) Impact fees to offset the loss of existing affordable housing.	Urbanista
Public Housing	Social housing that is owned and operated by public agencies. In New South Wales the Land and Housing Corporation or the Aboriginal Housing Office hold title to public housing stock (some of which is managed by Community Housing Providers). (See Community Housing)	Urbanista

Glossary Term	Definition	Source
State Environmental Planning Policy 70 – Affordable Housing (Revised Schemes) (SEPP 70)	SEPP 70 is the instrument through which nominated councils in the Greater Metropolitan Region are empowered to utilise the provisions of Division 7.2 of the <i>Environment Planning and Assessment Act</i> entitled “Affordable housing contributions”. Section 7.32 of that Division allows land or monetary contributions to be required for affordable housing under conditions of development consent “if a State environmental planning policy identifies that there is a need for affordable housing within the area”.	Urbanista/ NSW Government
State Significant Precincts	Areas with state or regional planning significance because of their social, economic or environmental characteristics. Typically large sites with government-owned land, they are important for the delivery of housing, jobs, and in some cases preservation of environmental or heritage characteristics. Amendments to the zones and planning controls for State Significant Precincts can be made through a State Environmental Planning Policy , and will usually amend the Local Environmental Plan . This can be approved by the Minister for Planning for any matter that the Minister considers to be of state or regional planning significance.	Urbanista
Subsidy Gap	The subsidy gap for affordable housing is calculated by subtracting rent paid by a household receiving subsidised housing from the cost of providing that housing. (See Affordability Gap)	Urbanista
Supportive Accommodation	“Permanent, secure accommodation in self-contained apartments, together with on-site support services (such as counselling and life skills development) for people making the transition from supported living or homelessness to fully independent living. It is generally operated by non-for-profit organisations and charities for those requiring support.”	DPE
Sustainable Development	Development that meets the needs of current and future generations through an integration of environmental protection, social advancement and economic prosperity.	Government of Western Australia
Sweat Equity Schemes	Housing projects where residents assist in construction and related development, in return for a reduced purchase price.	LGHK
Target Group	Specific group for which a housing program or project is intended.	LGHK
Torres Strait Islander	People who identify as being of Torres Strait Islander origin. “Torres Strait Islanders are the descendants of the Indigenous people of the Torres Strait, between the tip of Cape York and Papua New Guinea.” (See: Indigenous Person)	ABS
Upzoning	Change in planning controls that enables an intensification of development, for example through an increase in permissible Floor Space Ratio .	Urbanista
Value Capture	Capturing the increased value of property created by government policies and investment (e.g. through upzoning and transport augmentation) and diverting some or all of this to offset costs (both direct and indirect) and optimise the benefits of those policies and investment.	Urbanista

Glossary Term	Definition	Source
Value Sharing	Where an increase in the value and/or potential of land arising from a rezoning or relaxation of other planning requirements or public investment in infrastructure, the value of the increase is shared by the land owner/developer and the community, e.g. through a contribution to affordable housing. In practice, value sharing is similar to Inclusionary Zoning .	Urbanista
Voluntary Planning Agreement (VPA)	Agreements between consent authorities and developers intended to deliver infrastructure outcomes alongside development proposals. They typically require the provision of a public benefit, such as public open space, affordable housing or community facilities, in return for a development benefit, such as increased density on a given site.	Urbanista