

# City of Darebin

## RESPONDING TO HOUSING STRESS

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# A local action plan

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2013–2017

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# MAYOR'S FOREWORD

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The outlook for housing affordability in Darebin is a real challenge for Council and the community housing sector. Council's goal for a city that is authentically diverse and where the most disadvantaged can live is becoming harder to achieve.

Successive Commonwealth and State Governments, who are primarily responsible for the supply of various affordable housing options have gradually reduced their funding resulting in the gradual loss of public housing and lower rental subsidies that are forcing those most in need out of the city.

Council regularly sees first-hand the increasing urgency of individuals, families and communities who are being forced to 'trade off' between housing costs and costs for food, education and health.

In response to this, Council's primary objective in this Action Plan is to directly increase the amount of social and affordable housing using Council owned land to attract capital funds.

This 'bricks and mortar' approach has historically proven to be the most resilient, efficient and effective method for ensuring that a diversity of low income people, families and communities can continue to live in Darebin and have control over their lives.

In this way, Council in partnership with specialist community housing associations can tailor housing to particular groups in our community such as homeless people, older women and people with a disability.

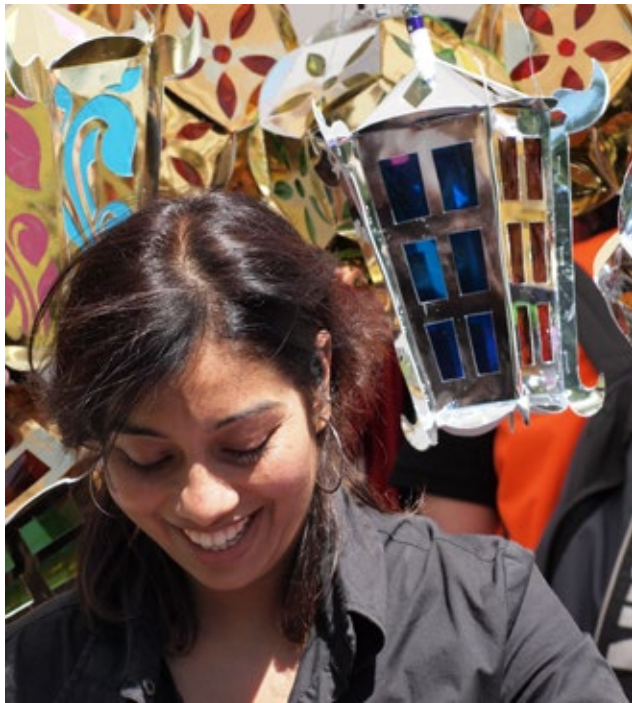
The other key emerging priority, is to protect and increase the level of public housing Darebin. In an innovative advocacy / joint planning approach with the State Government, Council will undertake the necessary regulatory and urban design requirements to be 'shovel ready' for any future redevelopment plans and so increase the number of units on Darebin public housing estates.

At a practical level, Council will continue to invest and adapt our core support programs for individuals and households in housing stress. We will also strongly advocate for the Federal and State Governments to strengthen housing policy, housing investment and planning legislation to include social housing targets for major developments to be included in our local planning scheme.

Contributing to the creation of affordable housing stock is a key goal for Council as we believe in the importance and value of life-long housing for everyone.

**Cr Gaetano Greco**  
*Mayor — City of Darebin*







# 1. INTRODUCTION

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The outlook for housing affordability in Darebin (and Australia-wide generally) is quite bleak.

Since Council published and implemented the 'Darebin Housing Stress — A local action Plan 2010–2013' the affordability situation has become worse.

The increasing demand for affordable housing, especially for moderate to low income households continues to provide significant opportunities for the housing industry to increase production of new dwellings either through infill developments or conversion of properties for residential purposes.

The housing industry's supply response has been inadequate to meet the demand and this is because the entrenched systemic barriers to affordability generated by the market and public policy (including Taxation Policy) have not changed.

**The most worrying recent issues that have emerged for the City of Darebin are:**

1. The significant loss of public housing stock.
2. Absence of affordable private rental available anywhere in Darebin for households on Government pensions and benefits.
3. The gradual withdrawal of or inadequacy of investment by Federal and State Governments in affordable housing and the lack of public discourse around this issue despite its national magnitude.
4. The cumulative negative impact on the wellbeing of the city. (See Appendix 1: Housing and wellbeing)

I feel that the existing diversity of the area is what makes it attractive but the high cost of housing makes it hard for a wider demographic to move/stay in the area.

Council Plan 2013–2017 consultation

## 2. AIMS OF THE ACTION PLAN

The aim of the Darebin Housing Stress Action Plan 2013–2017 (*The Plan*) is to provide a broad based and agile platform for Council actions to respond simultaneously to the multiple challenges in which many of the key drivers for affordable housing are not controlled by local government.

In order to maximise Council's leverage and influence to support those households in housing stress, the concept of 'affordability' will be expanded to include the idea of 'affordable living' which takes into account:

- Transport costs associated with accessing employment areas, services and facilities.
- Household expenditure on utilities.
- The costs of adaptable housing as a household needs may change, such as the suitability for people ageing or people with a disability.

This aim for liveability is consistent with Council's vision that underpins the Council Plan 2013 – 2017 vision of '*Darebin — The place to live*'.

The Draft 'Responding to Housing Stress — a local action plan 2013–2017' builds on the broad framework of the Darebin Council's previous 4 year strategy Responding to Housing Stress — a local action plan 2010–2013.

**Darebin Council acknowledges that this previous framework continues to be relevant due to:**

1. The complexity and multi factorial nature of this issue, and;
2. The requirement for a long term incremental investment across a wide range of issues simultaneously to maintain traction and avoid any slippage of effort.



**The 31 actions in The Plan are all ongoing. However the following actions require some urgent attention:**

1. To protect and enhance the city's public housing. The changes to the Commonwealth and State Governments make any predictive action premature at this stage.
2. To get 'our own house in order' by identifying any underutilised Council owned sites and getting in principle endorsement for affordable housing should any opportunities arise.
3. To clarify and strengthen Council's role in response to homelessness and homelessness services.

### 3. WHO IS IN HOUSING STRESS IN DAREBIN? AN OVERVIEW

*Affordable housing* is typically defined as when households that earn less than 80% of the median income, pay less than 30% of their weekly income on rent and/or mortgage repayments.

Housing stress is defined when individuals and households who earn less than 80% of the median income pay more than 30% of weekly household income on housing. By examining the changes in household income and household prices, from the 2011 Census data, we can infer that approximately 12.4% of all rented households and 8.2% of mortgaged households in Darebin are under housing stress or at risk of

housing stress, paying approximately 30% or more of their income on rent or mortgage<sup>1</sup>.

In December 2011 the Australians for Affordable Housing published research into housing stress in Melbourne based on ABS modelling<sup>2</sup>, which indicated that housing-related stress in Darebin was rated eleventh out of 31 Metropolitan Local Government Areas (LGA's) for housing stress, with estimates revealing that 16% of Darebin households (9144 households) experience housing stress.

The figures highlight a significant housing issue within Darebin, however, the problem is not a defining feature for the municipality, but is a major challenge across Melbourne and Victoria.

**Figure 1— Changes in median income and housing costs 2001–2011**

Income	Census Year			% Change since 2001
	2001	2006	2011	
Median total personal income (\$/weekly)	323	397	531	<b>64.40%</b>
Median total family income (\$/weekly)	865	1,117	1,438	<b>66.24%</b>
Median total household income (\$/weekly)	709	903	1,175	<b>65.73%</b>

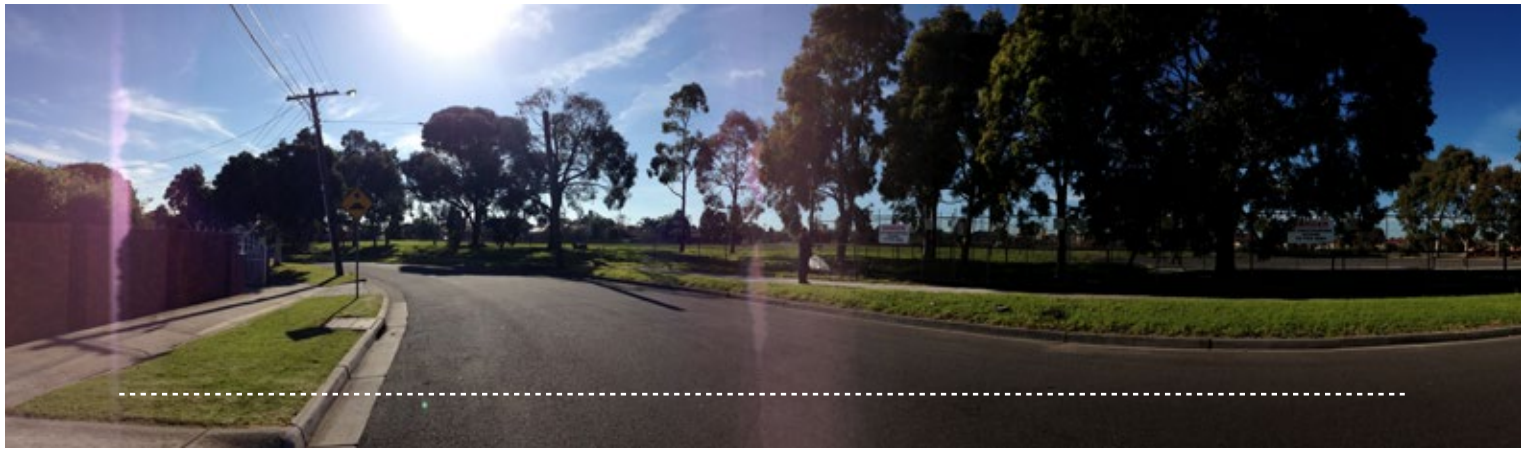
Housing Costs	Census Year			% Change since 2001
	2001	2006	2011	
Median mortgage repayment (\$/weekly)	220	314	438	<b>99.10%</b>
Median rent (\$/weekly)	150	185	291	<b>94.00%</b>

**Source:** Darebin City Council, ABS 2011 Census Data

<sup>1</sup> Darebin City Council, based on ABS 2011 Census

<sup>2</sup> <http://housingstressed.org.au/2011/12/03/housing-stress-in-melbourne%E2%80%99s-suburbs-revealed/>





Data developed through the Local Action on Affordable Housing (LAAH) project show that key groups who are more likely to fall into housing stress are:

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### Lone-person households

Including young adults and seniors

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### Families

Younger, small families and single-parent families

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### Key workers

Who may pay high housing costs as a result of relocation

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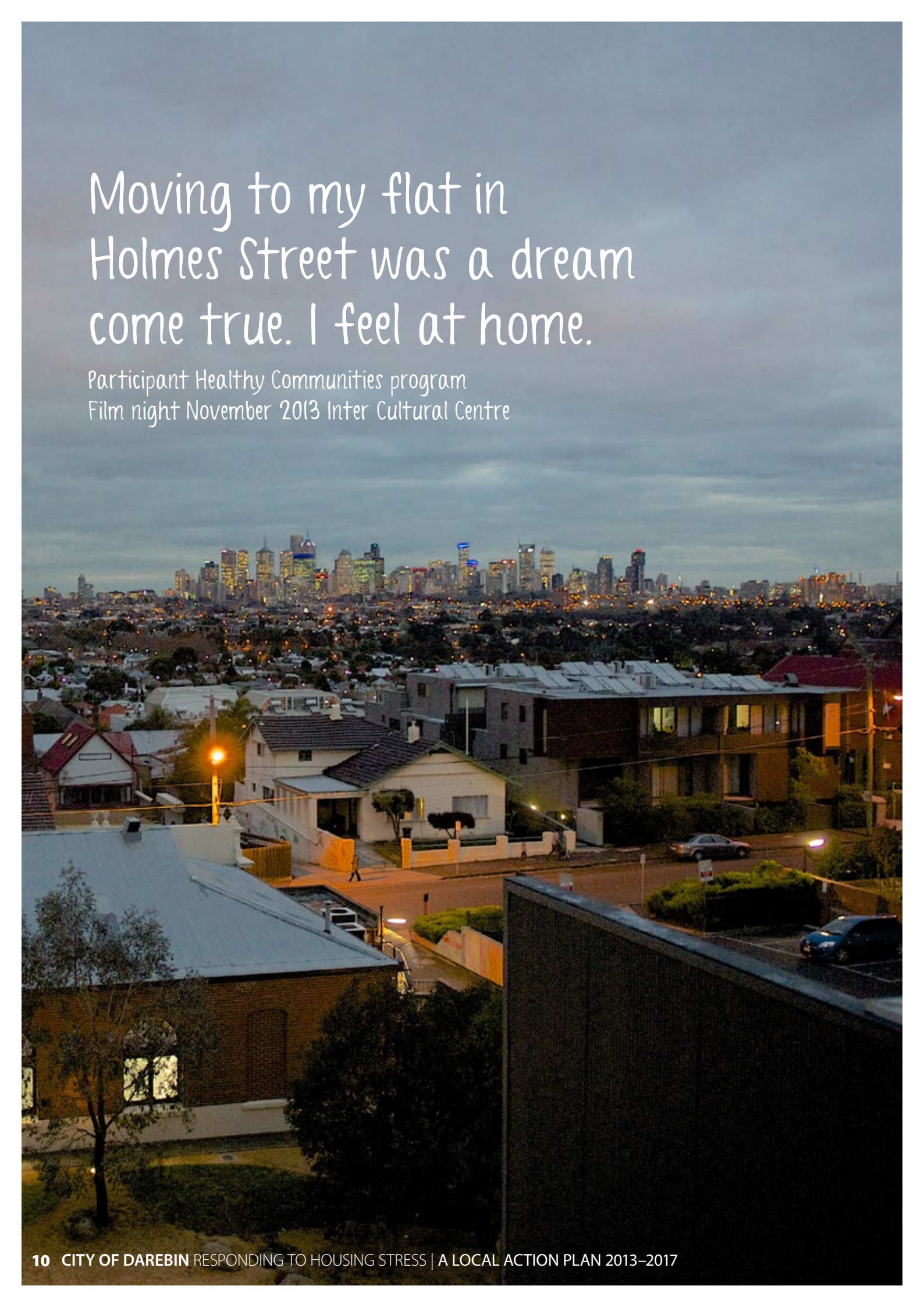
### High-need households

While **low income earners** are defined as those who earn less than 80% of median income, the OECD definition for poverty refers to those who earn less than 60% of median income. Clearly households earning below 60% of median income are likely to be high-need households requiring a highly-subsidized form of housing or social housing and particular assistance to manage housing and living costs.

**Aboriginal Households** — Darebin has the largest Indigenous population in metropolitan Melbourne and Indigenous people are overrepresented in the homeless population. In Victoria, the rate of homelessness for Indigenous people was 146 per 10,000 compared with 40 per 10,000 for non Indigenous population. Aboriginal people are more likely to rent than non Aboriginal people and are also more likely to be public or social housing tenants.

The Aboriginal Housing Board of Victoria develops and manages the provision of housing for Aboriginal people across Victoria and Council's response around Aboriginal housing issues will be developed with the Board and through the Darebin Aboriginal Advisory Committee.

(See Appendix 2: Dynamics of housing stress)



Moving to my flat in  
Holmes Street was a dream  
come true. I feel at home.

Participant Healthy Communities program  
Film night November 2013 Inter Cultural Centre



## 4. HOUSING STRESS AND THE PRIVATE RENTAL CRISIS

The Anglicare Australia Rental Affordability Snapshot 2012 (*the Snapshot*) is an annual project surveying the affordability of rental properties for people living on a low income in Australia.

For the purposes of this project, an affordable rental is one which took up less than 30% of the household income.

At the time of data collection (13 April 2012), 15,429 rental properties were listed as available online (at [www.realestate.com.au](http://www.realestate.com.au)) in metropolitan Melbourne (an increase from 14,211 around the same time in 2011).

### **The Rental Affordability Snapshot of greater Melbourne found:**

- There is no affordable and appropriate rental housing available for income support recipients in Darebin and Metropolitan Melbourne (single or couple households in receipt of Centrelink payments such as Newstart Allowance, Parenting Payment, Age Pension or Youth Allowance/Austudy/Abstudy).
- For single parents with two children under 15, being on a minimum wage was only a very small advantage. For this group, 317 properties in the greater Melbourne area (2.1%) were affordable and appropriate.
- For couple households with two children under 15, where both parents were earning the minimum wage and receiving Family Tax Benefit A, just over one-third (34.7%) of properties were affordable and appropriate.
- Earning the minimum wage was of no housing benefit to individuals without children living in Melbourne; that is, compared to receiving income support. The percentage of affordable and appropriate housing for this group was also zero.



Developed by the Social Action Research Centre at Anglicare Tasmania in 2007, the Snapshot was designed to highlight the lived experience of looking for housing whilst on a low income. This is the third year that the Anglicare Australia Rental Affordability Snapshot has been undertaken at the national level.

**Anglicare Australia Rental Affordability Snapshot April 2012**

## 5. IMPACTS OF NEGATIVE GEARING

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The taxation system also favours investors with the option of negative gearing. An astonishing one in seven taxpayers is a landlord or landlady. Figures from the Australian Taxation Office show 1.7 million people have two, three or more properties.

Negative gearing and capital gains tax are both major disincentives to sell investment properties, in fact they encourage people to retain investment properties and borrow to purchase another one.

Negative gearing is the favourite tax break, giving people the chance to lower their income tax. Almost 1.2 million Australians in 2008 reported losses on their investment properties, allowing them to claim those losses against their taxable income.

The tax breaks saved property investors about \$4 billion.

Research proposes that they are generally not keen to rent to students, group households, welfare recipients, sole parents or families with children; or to invest where it is needed, that is, where there is low cost housing.

(See Appendix 4: Policy issues and barriers)





A night-time photograph of a busy city street, likely in Melbourne, Australia. The street is filled with cars, some parked and some moving, with their headlights and taillights visible. Pedestrians are walking on the sidewalks. The buildings lining the street are illuminated by streetlights and building lights, creating a warm, yellowish glow. A large, modern building with many windows is visible in the background. The overall atmosphere is one of a vibrant, active urban environment at night.

# Safe housing and safe public transport for women

Human Rights Conversation  
with women March 2012



## 6. LOSS OF DIVERSITY— PRICING OUT THE POOR

The Commonwealth Government provides rent assistance in the form of cash subsidies to those eligible low income households who are required to seek private rental accommodation while waiting for public, social or community housing.

As an example, on 20 March 2013 a single parent with one or two dependent children paying more than \$335.72 rent per fortnight receives the maximum fortnightly commonwealth payment of \$144.06.

### Rent assistance recipients per active private rental properties

LGA	Assistance recipients June 2010	Active rental properties June 2010
Darebin	7,242	13,220
Hume	7,630	6,483
Greater Dandenong	10,471	10,318

Comparing the number of rental assistance recipient's rental properties at June 2010 reveals that nearly all rental properties in Hume and Greater Dandenong are rented by low income Centrelink recipients.

Whereas in Darebin just over half of the properties are rented by low income Centrelink recipients and the number is declining.

The data indicates that Darebin is unaffordable to low income residents even with rent subsidies from the Commonwealth and therefore low income residents are moving to the outer suburban fringes.

### Commonwealth Rent assistance movement from 2008 to 2010

LGA	Assistance recipients June 2010	% increase from 2008 to 2010
Darebin	7,242	0%
Hume	7,630	11.3%
Melbourne Metro	162,205	6.2%

The table above demonstrates that there have been no applications by Darebin households for Commonwealth rental assistance by eligible households since 2008 and an increase in the migration of low income households to outer suburbs.



## 7. LOSS OF PUBLIC HOUSING

Public housing represents 4.5% of total households in Darebin.

At June 2008 there were 3,301 public housing units in Darebin comprising a mix of 1 bedroom, 2 bedroom and 3 bedroom premises.

At June 2012 there were 2816 public housing properties in the City of Darebin. A net loss of 485 units.

The waiting list for public housing in Darebin at June 2012 was 7,007.

### Location of public housing

Neighbourhood	Number of properties	Percentage
Alphington	20	0.5%
Fairfield	32	1.5%
Kingsbury	27	1%
Northcote	462	16%
Preston	746	26%
Reservoir	1246	44 %
Thornbury	283	10%
<b>Total</b>	<b>2816</b>	

### Principle income source

Income source	Number of people	Percentage
Waged / self-employed	374	9%
Pensions / benefits / allowances	3706	91%
<b>Total</b>	<b>4080</b>	<b>100%</b>

# 8. HOMELESSNESS

## OVERVIEW

Accurate data on homelessness is difficult to obtain due to the transient and hidden nature of the problem. The Australian Institute of Health and Welfare reckons that the rate of homelessness in Darebin is around 40 in every 10,000 residents.

On this basis it is likely that over 500 people are homeless on any given night in Darebin.

Darebin Council uses a broad definition of homelessness, which is informed by a range of understandings from policy, legislation, and advice from the homelessness sector.

**Homelessness occurs** *“when a person is left without a conventional home and lacks the economic and social supports that a home normally affords. He/she is often cut off from the support of relatives and friends, and has few independent resources. Often the person has no immediate means and in some cases, little prospect of independence”.*

The Human Rights and Equal Opportunity Commission (HREOC) Burdekin Enquiry into Homeless Children in 1989 defined homelessness as “a lifestyle which includes insecurity and transience of shelter. It is not confined to a total lack of shelter. For many children and young people it signifies a state of detachment from family and vulnerability to dangers, including exploitation and abuse broadly defined, from which the family normally protects a child.

Consistent with the Victorian Charter of Human rights, Darebin Council’s approach to homelessness is informed by the following principles:

- Is inclusive.
- Is respectful of people's rights and treats all people with dignity.
- Encourages participation
- Is empowering and builds on people's strengths and knowledge of their own lives.
- Aims to reduce discrimination against people experiencing homelessness in the municipality.

It is Darebin Council's view that a tailored and focussed approach is likely to result in more sustainable outcomes for people experiencing homelessness.

## RIGHTS-BASED APPROACH

As such Darebin Council will focus its efforts on supporting people who are in the Primary or Tertiary categories of homelessness, that is;

1. People sleeping rough or in improvised accommodation. Although this is the smallest category of people experiencing homelessness, there is considerable evidence that this group have significant health and other complex issues, and most have been homeless for well over five years. This is the most vulnerable group and requires specifically tailored responses to ensure a sustainable pathway out of homelessness.
2. People living in boarding/rooming houses in the municipality. Rooming House residents form the largest group of people experiencing homelessness in Darebin. Currently available data and information indicates that there are 29 registered rooming houses in Darebin of varying size (7 comprising ‘student’ properties).

Boarding houses are emerging as the most affordable option for people on low incomes and often the only option for people released from prison.





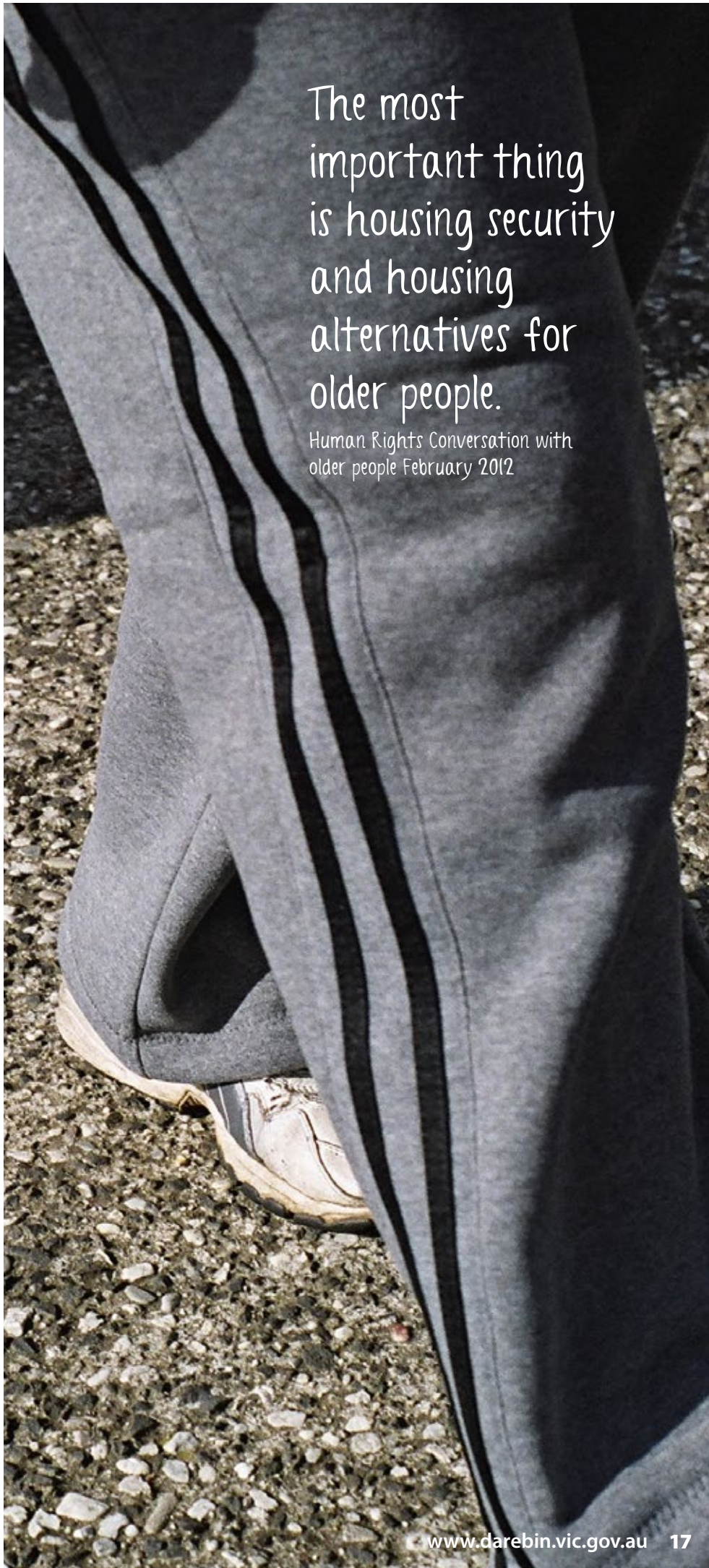
Council will also continue to work collaboratively with the homelessness sector and other levels of Government in addressing those issues for people in Secondary Homelessness, that is those in temporary and crisis accommodation.

Through our consultation, feedback has indicated women are far more likely to experience secondary homelessness.

We will work with the homelessness network to further understand the gendered experience of homelessness to add value to the work of these agencies.

The most important thing is housing security and housing alternatives for older people.

Human Rights Conversation with older people February 2012





## 9. SUMMARY OF CHALLENGES

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The following shortcomings require strategic actions in the Social and Affordable Housing Policy & Strategy:

1. Gradual net Loss of public housing stock
2. Lack of legislative mandate and planning for affordable housing
3. Under-supply of social and community housing
4. Lack of private rental housing for low income households
5. The increasingly limited availability of dwellings for purchase by moderate income households
6. Lack of housing options for a range of specific groups in Darebin such as people with disabilities and older women
7. Lack of homelessness services

(See Appendix 4: Policy issues and barriers)









# More public housing means security for life

Human Rights Conversation with older people February 2012





Example of a successful housing development in Europe



# RESPONDING TO HOUSING STRESS

## A local action plan

The following suggested actions have been developed after consideration of the data and issues associated with the development of better affordable housing and affordable living outcomes in Darebin. They are intended to indicate the scope of Council's ongoing effort to ensure that Council's investment is most effective and relevant.

Six broad strategic areas of activity are defined, each with a number of specific actions. The areas of activity reflect a mix of on going key Council roles and some specific 'hot button' issues that require some additional attention over the next four years.

1. Protect and increase the level of public housing.
2. A balanced approach to addressing homelessness
3. Increase the level of social and affordable housing in Darebin
4. Maintain direct support for households in housing stress and living stress
5. Advocacy
6. Education and capacity building

### STRATEGY 1 Protect and increase the level of public housing

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
1.1	<p>Create a formal engagement process with the Office of Housing (DHS) around any policy reforms and redevelopment plans to;</p> <ul style="list-style-type: none"> <li>increase the yield of public housing in Darebin</li> <li>Monitor the needs of current public housing tenants and the numbers of people on the waiting list for public housing through the Preston area office.</li> </ul>	Community Planning and Partnerships	January 2014	To have senior DHS representative on the Darebin Social Housing program Steering Committee.
1.2	<p>Pro- actively develop separate structure plans and/ or urban design frameworks for each the major public housing estates and submit these to DHS for the purposes of;</p> <ul style="list-style-type: none"> <li>Ensuring that any future redevelopment or renewal reflects the necessary 'value capture' ( increased public housing yield) to reduce Darebin waiting lists);</li> <li>Prioritising Darebin in any DHS redevelopment / renewal programs and schedules.</li> </ul>	Community Planning and Partnerships	December 2014	Complete initial structure plan, endorsed and submitted to DHS.



# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 2 A balanced approach to homelessness

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
2.1	Work with the Women's Property Initiative and the Office of Housing to identify appropriate sites and advocate for community managed long term social housing for women.	Community Planning and Partnerships	January 2014	Include a 'women's project' as part of the Darebin Social Housing Program.
2.2	Actively work with the Registered Accommodation Association of Victoria (Umbrella group representing owners and operators) to increase the number of safe registered rooming houses in Darebin.	Community Planning and Partnerships	March 2014 and on-going	Increased number of registered rooming houses.
2.3	Maintain an up-to-date list of all registered rooming houses in Darebin that is available to the public.	Health Protection Services	January 2014 and ongoing	Updated list available on Council website and part of Department of Consumer Affairs central database.
2.4	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.	Community Planning and Partnerships	November 2014	A mutually agreed and formalised Rooming House Closure protocol.
2.5	Contribute to the development and maintenance of a Rooming House web site in conjunction with the Metropolitan Melbourne Rooming House Group and the VLGA.	Community Planning and Partnerships	March 2014 and ongoing	An operating website endorsed by VLGA.
2.6	Advocate for an assertive outreach program to provide support to people sleeping rough.	Community Planning	Immediately and on going	Successful recurrent public funding for a dedicated assertive outreach program for the region ( as a minimum).
2.7	Work with the Council to Homeless Persons (CHP) to develop a role for Council to support the specialist homeless system.	Community Planning	March 2015	Draft discussion paper for consideration by Council and peak bodies.

# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 3 Increase the level of social and affordable housing in Darebin

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
3.1	Develop and implement a 'Social and Affordable Housing' Program to maximise social housing on Council owned sites including but not limited to: <ul style="list-style-type: none"> <li>The redevelopment of the civic precinct in Preston.</li> <li>The eleven Council owned sites (these include 'air rights' above existing car parks) identified as being suitable for social housing.</li> </ul>	Community Planning	November 2014	A Social and affordable Housing Program endorsed by Council.
3.2	Create a governance structure to guide and oversee the development of a social housing strategy and roll out plan made up of Council staff and Registered Housing Agencies to ensure that any models for social housing meet Council's objectives and tailored to meet practical needs of diverse communities in most need.	Assets and Business Services and Community Planning	January 2014	Structure and terms of Reference endorsed by EMT.
3.3	Investigate the efficacy of establishing a Land Trust as an effective instrument for future partnerships in the development of social housing on Council land.	Community Planning	June 2015	Discussion paper/ feasibility study prepared for consideration by EMT.
3.4	Aim to be more agile in provide a range of incentives to assist developers to include social housing in their developments. These may include consideration of parking, height and other variable elements of the planning scheme (provided that local amenity is not compromised) and actively link developers with half sold properties with other partners to trigger development.	City Development	Immediately and on going	Increased number of social and affordable housing units on larger residential developments.
3.5	Maximise the use of Section 173 agreements to achieve an increase in social and affordable housing.	City Development	Immediately and on going	Increased number of social and affordable housing units on larger residential developments.
3.6	Continue to strengthen and facilitate partnerships between Registered Housing Agencies and Developers on a project by project basis.	Community Planning and Partnerships	Immediately and on going	Number of partnerships created.
3.7	Work with Registered Housing Agencies (and their peak body) to develop proposals and funding submissions for additional social and affordable housing in Darebin.	Community Planning and Partnerships	Immediately and on going	Number of submissions and applications supported by Council.



# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 3 Increase the level of social and affordable housing in Darebin

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
3.8	Monitor and respond to opportunities to increase social housing for specific identified high needs groups in Darebin, including people with a mental illness, women and families, sole parents, single older people and Aboriginal people through Council's Active Ageing Strategy, the Youth Services Review, Early Years Framework, Darebin Leisure Strategy and Council's Equity and inclusion objectives.	Community Planning and Partnerships	Immediately and on going	Increased number of registered rooming houses.
3.9	Foster and maintain good working relationships with support agencies as well as tenancy managers to ensure the success of social housing tenancies.	Community Planning	Immediately and on going	Number of formal and valid Funding and Service Agreements.



# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 4 Maintain direct support for households in housing stress and living stress

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
4.1	Provide housing support services and nomination rights for the public housing units in the Holmes Street estate and Eric Street estate to ensure that low income people (and in particular older people) can remain in Darebin.	Aged and Disability Services	Immediately and on going	Number of older Darebin residents who receive nomination rights.
4.2	Provide financial counselling and family support services to people in housing stress and who are living in insecure accommodation.	Family and Children's services	Immediately and on going	Number of older Darebin residents who receive nomination rights.
4.3	Provide home care and home maintenance services through the HACC program to older people in insecure accommodation and who are in housing stress.	Aged and Disability Services	Immediately and on going	Number of referrals and clients in housing related stress.
4.4	Provide outreach and centre based youth support services to young people who are homeless and at risk of homelessness in the community.	Youth Services	Immediately and on going	Number of referrals and clients in housing related stress.
4.5	That Council's fees and charges policies take into consideration those households deemed to be in housing or living stress.	Community Planning and Partnerships	Immediately and on going	Number of meetings and emails to Revenue services during annual budget process.
4.6	Through Councils Environmental Programs provide advice and support to people in housing stress to assist them to minimise the cost of heating, cooling and waste removal.	Environmental and Natural Resources Team	Immediately and on going	Number of individuals and households assisted.
4.7	Ensure that all new developments in Darebin and particularly those for people on low and fixed incomes are designed to ensure financial and environmental sustainability.	City Development	Immediately and on going	Number of new developments with 5 star energy ratings and above.
4.8	That low income households (including public tenants) are given priority should any energy saving programs or initiatives be developed by Council.	Environmental and Natural Resources Team	Immediately and on going	Number of successful programs implemented by Council.



# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 5 Advocacy

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
5.1	Ensure that the advocacy actions of the Darebin Housing Advisory Committee inform and are informed by other local government housing structures such as the Housing and Local Government Network (HALGN) and with the work of peak bodies including the Municipal Association of Victoria and the Victorian Local Governance Association.	Community Planning	Immediately and on going	The number of agenda items, forums, and actions by peak bodies that are directly relevant to Council and the city.
5.2	Actively pursue the development of a Crisis Accommodation Facility in the North.	Community Planning	Immediately and on going	The number of letters, emails and advocacy actions from relevant housing and welfare agencies in the North to relevant State and federal government Ministers and senior officers.
5.3	Collaborate with other local governments and peak bodies to advocate for changes to the State Planning Policy Framework to enable: <ul style="list-style-type: none"> <li>Settings for social housing targets (such as inclusionary zoning)</li> <li>A definition of affordable housing</li> </ul>	Strategic Planning Team and Community Planning	Immediately and on going	The prominence and level of joint action (campaigns, research, issue specific forums) between Council and other relevant stakeholders.
5.4	Lobby the Commonwealth Government to: <ul style="list-style-type: none"> <li>Continue and increase its financial commitment to public housing, social housing and affordable housing programs under the National Affordable Housing Agreement (NAHA).</li> <li>Place restrictions on the current negative gearing taxation provisions so that private investment can be rebalanced towards providing suitable housing for households on low incomes.</li> </ul>	Community Planning	Immediately and on going	The level of formal correspondence from Council to federal Government, peak housing agencies, peak local government agencies, peak welfare bodies.
5.5	Contribute to the development and maintenance of a Rooming House web site in conjunction with the Metropolitan Melbourne Rooming House Group and the VLGA.	Community Planning	To be formally considered in 2014/2015 Council budget	Ongoing tailored data sets available on Council website for community agencies and general community use.

# RESPONDING TO HOUSING STRESS

## A local action plan

### STRATEGY 6 Education and capacity building

NO	ACTION	DEPARTMENT	TIMELINE	MEASURES
6.1	Develop a list of housing stress indicators that will enable us to keep data on how many people are experiencing housing stress in the City of Darebin.	Community Planning	June 2016	A draft discussion paper for consideration by EMT.
6.2	Develop innovative ways of providing information to neighbours and possible objectors to social and affordable housing projects.	Community Planning	Immediately and on going	Tailored communication and engagement plans on a project-by-project basis.





# APPENDIX 1

## HOUSING AND WELLBEING

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The UN Declaration of Human Rights states that safe, secure, affordable and adequate housing is a fundamental right for all.

Housing is fundamental to our standard of living and quality of life. An absence of housing has far reaching social and economic effects including social exclusion, homelessness, mental health, income insecurity, family breakdown and families and individuals experiencing housing stress.

Anyone can experience insecure housing however individuals and families on low and moderate incomes are the most vulnerable.

**For families and individuals an absence of secure housing renders them with:**

- Instability
- Constant moving and disruption
- Anxiety
- Disconnect from family, friends, community, social networks
- Less opportunity for building trust, neighbourhood/community relationships
- Interrupted engagement with institutions and support services such as schools, doctors, family services, social supports
- Difficulty accessing services
- Their standard of living determined on a day to day basis
- Experiences of stigma and low self esteem
- Little control over the place where they live<sup>3</sup>

**Insecure housing is closely associated with:**

- Higher occurrences of mental illness
- Higher occurrences of domestic violence
- Higher occurrences of drug and alcohol use
- Higher vulnerabilities to ill health

**Long term consequences include:**

- Intergenerational disadvantage
- Entrenched social disadvantage
- Social exclusion
- Mental, physical/ health needs go untreated
- Poverty<sup>4</sup>

*“Access to affordable housing is critical to reducing disadvantage, improving Victorians’ sense of wellbeing and maintaining the social fabric of our communities. Affordable housing provides the basis for completing a sound education, obtaining and holding on to employment and maintaining good health. It also underpins the stability of communities and local and regional economies”.*

A Fairer Victoria 2005

Some health problems precede and casually contribute to homelessness. Some health problems are the consequence of or are exacerbated by homelessness; and homelessness complicates the treatment of many illnesses.

Problems associated with making housing payment or going into arrears have significant psychological costs similar to those experienced as a result of marital breakdown or unemployment, and that threats to housing represent a major life event affecting mental health.

<sup>3</sup> Institute of Medicine: Homelessness, Health and Human needs, National Academy Press Washington DC 1988

<sup>4</sup>E. Robinson and R. Adams, Housing stress and the mental health and wellbeing of Australian families (Australian Family Relationships Clearinghouse Briefing No. 12 Australian Institute of Family Studies)

# APPENDIX 2

## DYNAMICS OF HOUSING STRESS

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Governments at all levels have important roles in facilitating the delivery of an efficient and affordable housing supply for all Australians. There are a range of housing related policies and initiatives across government, the key most recent policies and initiatives are presented below.

### **The Framework for National Action on Affordable Housing (NAAH)**

The National Framework for Action on Affordable Housing aims to create a strategic, long-term vision for affordable housing, to which all jurisdictions can commit. The vision encompasses an integrated policy to ameliorate affordability problems for low and moderate income households across home ownership, private rental and public rental tenures. The NAAH aims to provide a framework for coordination and partnerships with community organisations, private developers, state and local governments and the Commonwealth.

### **“The Road Home”: A National Approach to Reducing Homelessness — Commonwealth White Paper on Homelessness 2008**

This paper provides a vision for tackling homelessness and looking beyond housing with strategies that address the broader needs of the homeless population, including employment, education, health and social support.

It argues for a policy of ‘no exits into homelessness’ from statutory custodial care, hospital, mental health and drug and alcohol services – sufficient available housing stock is an essential component of any discharge planning strategy.

### **A Fairer Victoria 2009**

A Fairer Victoria (introduced in 2005) is the key policy document of the Victorian government which sets out strategies and actions to create opportunities and address disadvantage. ‘Boosting access to affordable housing’ is one of A Fairer Victoria’s strategies and in 2009 the Victorian Government will invest \$325.4 million over the next four years to strengthen neighbourhoods and local communities. This includes investments aimed to prevent homelessness and support people out of homelessness and strengthen public, social and emergency housing.

### **Melbourne 2030 — planning for sustainable growth 2002**

Under the Fairer City Direction in Melbourne 2030 planning policy, there is a specific intent to “increase the supply of well located affordable housing”. The policy has seven initiatives. Regional Housing Working groups have been set up as part of Melbourne 2030 and Darebin is a member of the Northern Regional Housing Working group.

### **Melbourne @ 5 million 2008**

Melbourne @ 5 million provides policy initiatives that are complementary to the directions of Melbourne 2030. Melbourne @ 5 million reports that more intensive development will occur along major public transport services in the inner Melbourne area, like the tram network. These will provide significant opportunities for more affordable housing on ‘market friendly’ development sites. A pilot project in the Inner North Sub region of Melbourne (including parts of Darebin) will be undertaken to help the sub-region reach its full potential.



# APPENDIX 2

## DYNAMICS OF HOUSING STRESS

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### **Towards and Integrated Victorian Housing Strategy**

**A framework to address our future housing challenges September 2006**

The Victorian Housing Strategy provides an important focus for Government agencies and key stakeholders to work together to address our future housing challenges. In doing so, we will improve the efficiency of the housing market, create greater housing diversity and deliver new social housing opportunities for all Victorians.

**The strategy has three key priority objectives:**

- To facilitate the operation of the housing market;
- To ensure housing and residential development supports the Government's wider economic, social and environmental sustainability objectives; and
- To minimise housing stress.

### **Northern Region Housing Statement September 2006**

The Northern Regional Housing Statement provides a regional strategic framework to plan for the housing needs of the projected population and households in the Northern region to 2031. It is intended to provide guidance and direction for local councils when developing and reviewing strategic planning work and to assist local councils and State Government in coordinating future infrastructure and services with population growth.

### **Recent Government Affordable Housing Initiatives**

**Key recent initiatives of the federal government include the:**

- National Affordable Housing Agreement and National Partnerships (2009)
- National Rental Affordability Scheme — Phase 1:2008 — June 2021, Phase 2 from 2012
- The Nation Building and Jobs Plan — Social Housing Initiative February 2009
- The Australian Government's White Paper on Homelessness December 2008

**Key initiatives of the Victorian government include:**

- Investments into Registered Affordable Housing Associations (RAHAS)
- Local Action of Affordable Housing (LAAH) — Victorian Office of Housing DHS
- Darebin along with 5 other councils are part of the LAAH
- Implementing Melbourne 2030 affordable housing actions
- Towards an integrated Victorian Housing strategy, a framework to address our future housing challenges (Sept 06)

The primary focus of these initiatives is to increase investment in and supply of affordable housing. There is also a strong direction in the initiatives to develop a more integrated response to housing and encourage governments and sectors to work together to improve housing affordability, reduce homelessness and improve integration of homeless services system and mainstream services.

# APPENDIX 3

## THE ROLE OF LOCAL GOVERNMENT

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The capacity of local government to easily generate positive housing outcomes is very limited. Key economic policy drivers are generally established at the federal level and planning policy at the state level. Local governments manage a range of functions, however, that can influence local housing outcomes.

**These roles include:**

- Facilitating the provision of housing appropriate to local needs through urban planning;
- Regulating development including planning schemes, infrastructure planning and charging, building codes;
- Local laws regulating amenity, health, safety, streets and parking, waste management;
- Initiating and supporting urban and neighbourhood renewal projects;
- Property rating and levying;
- Collecting and analysing housing related information (eg. Building approvals and commencements, demographic projections);
- Community grants (eg. To community services organisations, property owners); and,
- Providing funding and land for affordable housing.

The Planning and Environment Act 1987 (PEA 1987), which governs the planning system in Victoria, makes no specific provisions for affordable housing. It does permit planning authorities to consider “any significant social and economic effects of the use or development”, “if the circumstances appear to so require” (s60(b)), which may be interpreted to include the impacts of developments on affordable housing.

The PEA enables planning authorities to pursue voluntary agreements with developers and it is this provision that has been used to secure some contributions for affordable housing within isolated developments in Melbourne.

Within the limits of these roles, different local governments will develop different approaches to affordable housing, depending on the needs and aspirations of their local communities. Approaches vary; for example Port Phillip Housing owns and manages 389 units and has received \$26.9M from the State and \$22M from the Port Phillip Council since 1985. As well as being a direct provider of community housing, the City of Port Phillip coordinates the provision of community housing in Port Phillip for the state government's Office of Housing and other community housing organisations.

In addition, local government can play an important role in supporting people to deal with the consequences of housing stress and financial disadvantage. Councils are major providers of services to older people, to people in financial hardship and to young people in particular.

**Figure 3** depicts the range of roles that Councils might play in the development of affordable housing and responses to housing stress.



# APPENDIX 3

## THE ROLE OF LOCAL GOVERNMENT

**Figure 3** Local government *responses to housing stress* (September 2009)



# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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Melbourne 2030 encourages Councils to take every opportunity to increase the supply of affordable housing. While the sentiment is supported, it must be acknowledged that local government is an insignificant player in the provision of housing (including social and public) and has no real method of ensuring housing is affordable in a market driven economy — particularly when there is an absence of legislative requirements.

Melbourne 2030 provides few details about how to achieve greater housing affordability instead emphasising research and continuing to explore models. The more concrete affordability directions tend to be associated with social housing rather than private sector housing.

The ability of Councils to seize on affordable housing opportunities as part of higher density housing applications is reliant upon the goodwill of developers, and the availability of land that may be purchased by housing organisations for the provision of affordable housing. The lack of legislative tools in the Planning Scheme and / or Planning and Environment Act restricts Council's ability to effectively negotiate with the private sector and facilitate affordable housing outcomes.

Furthermore, the broad definition of affordable housing limits Council's ability to ensure that residential development remains affordable accommodation over time, and is not on-sold to the private sector when land values increase; and the lack of planning mechanisms to achieve affordable housing outcomes often results in impressions that affordable housing equates to inferior or substandard accommodation. This impression needs to be removed from the

development industry through education and greater promotion of affordable housing solutions.

To date, projects have taken from 3-4 years from conception to delivery and there is a large failure rate due often to the opposition of neighbours and the need for VCAT hearings. Affordable housing does not receive any priority at VCAT although their final rulings have been consistently favourable.

Section 173 of the Planning and Environment Act provides a tool for Councils to negotiate with developers around a number of outcomes for community including, theoretically, affordable housing. It does not allow Councils to require affordable housing.

### **The provision of land.**

As a significant landholder, local governments are faced with particular choices with regard to the development of affordable housing. The availability of suitable land is a key driver of housing costs, particularly in built up municipalities like Darebin, and Council has the capacity to preference affordable housing in terms of the disposal of land. Councils can leverage the disposal of land to support affordable housing outcomes in a number of ways, but each has implications for Council and the community we serve.

- **Granting of land** — local governments can gift land for charitable and socially beneficial purposes. Land could be granted to registered housing associations or other community or charitable group with the provision that the land be used for the development of affordable housing. This approach provides considerable benefits to housing associations, not the least of which is that they can use the granted land as equity to leverage funds and to count as a contribution towards state government grants to build affordable housing. There are a number of drawbacks to this approach, however, and each case would need to be considered against the following concerns:



# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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- » The cost to Council — land is a valuable asset and both the loss of income that might have been gained and the lost opportunity inherent in retaining land to increase value need to be considered. Any choice to forego profits from sale may well have an impact on other Council strategies including development of open space or other local community infrastructure.
- » The suitability of the land — Council is more likely to dispose of land that is not suitable for open space or the development of Council facilities. The location and nature of the land may mean that it is also not suitable for the development of affordable housing.
- **Sale at a reduced price** — Council may also choose to sell land to developers or community organisations at a reduced price to reduce the cost of development and therefore the price of the housing at market. This approach benefits the receiving organisation by providing an asset to leverage for equity or count as a co-contribution, but also provides some return for Council and the community.
- **Lease of land** — this option retains the asset in community control, but also raises some issues that need to be considered:
  - » *Statutory restrictions* — the Local Government Act (S190) restricts maximum leases to Councils to 50 years in most cases. This is problematic for housing associations as DHS require a minimum 100 year lease to receive funding.
  - » *Use of asset* — consideration will need to be given to the use or disposal of the housing at the end of the lease period.
  - » *Opportunity cost* — the lease option effectively locks the asset away from use by the community for the lease period.

Council land disposal processes can act as a barrier to the development of affordable housing in two ways: requirements to give public notice can encourage a high level of community concern and requirements to tender can mitigate against the creation of partnerships with affordable housing providers. The removal of safeguards that protect good local governance and due diligence would need to be carefully considered. Rather, improved community education to reduce community concern and an understanding of the need for transparent processes is preferred.

### Rate exemptions and discounts

Some Councils provide rate exemptions to affordable housing associations and community housing providers. There is a view that S 154 of the Local Government Act provides scope for the provision of rate exemptions to affordable housing associations on the basis properties used for public or charitable purposes can be excluded from rates. The Act also states, however, that houses or flats used as residences are not considered to be used primarily for public or charitable use. On this basis, Council has previously not provided rate exemptions for these purposes.

Regardless of the intention of S154, it is within the power of Council to provide rate exemptions to affordable housing groups if it so chooses. Some conditions would need to be established to ensure that the benefit remained in Darebin, either by being passed directly onto tenants or through re-investment in the area.

# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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### SUMMARY AND OVERVIEW

#### Public Housing stock

There are currently 2816 public housing properties in the City of Darebin. This comprises a mix of 1 bedroom, 2 bedroom and 3 bedroom premises. Public housing represents 4.5% of total households in Darebin and is mainly located in the Northern parts of the municipality with minimal in the South (see attached map). This number represents a decrease of 106 units which have been sold since 2006. It is not clear if the income generated from these sales has been re-invested into social housing. dependent children paying more than \$335.72 rent per fortnight receives the maximum fortnightly commonwealth payment of \$144.06.

#### Location of public housing

Neighbourhood	Number of properties	Percentage
Alphington	20	0.5%
Fairfield	32	1.5%
Kingsbury	27	1%
Northcote	462	16%
Preston	746	26%
Reservoir	1246	44 %
Thornbury	283	10%
<b>Total</b>	<b>2816</b>	

#### Principle income source

Income source	Number of people	Percentage
Waged / self-employed	374	9%
Pensions / benefits / allowances	3706	91%
<b>Total</b>	<b>4080</b>	<b>100%</b>



# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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### Residents by country of birth

Country of birth	Number	Percentage
Australia	3431	66%
Overseas (9 main countries – Asia and Africa)	1753	34%
<b>Total</b>	<b>5184</b>	<b>100%</b>

### Residents by age

Age cohort	Number	Percentage
Under 6	347	7%
6–15 years	460	9%
16–24 years	563	11%
25–54 years	1753	34%
55–74 years	1325	26%
75+ years	439	9%
<b>Total</b>	<b>5184</b>	

### Duration of tenancy

Length of tenancy	Number of lease holders	Percentage
0–5 years	979	35%
5–10 years	689	25%
10–15 years	559	19%
15–20 years	303	11%
20+ years	300	10%
<b>Total</b>	<b>2812</b>	

# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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### Household size

Number of persons per household	Number of households	Percentage
1 person	1654	54%
2 people	593	21%
3 people	256	9%
4 people	146	5%
5 people	68	2.5%
6 people	54	2%
7 people	19	0.5%
8 + people	22	1%
<b>Total</b>	<b>2812</b>	

### Household type

Household type	Number of households	Percentage
Singles	558	20%
Couple	18	1%
Couple with child	80	3%
Couple with children	58	2%
Single parents	314	11%
Single parents +	143	5%
Group	399	14%
Older couple	146	5%
Older single	1096	39%
<b>Total</b>	<b>2812</b>	







# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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### DEMAND AND WAITING LISTS FOR PUBLIC HOUSING IN DAREBIN

The Department of Human Services (DHS) has estimated that the current need in Darebin for public housing is 1500 units - 400 accessible single bedroom units, 600 single units and 500 2-3 bedroom units.

Current waiting list for Darebin is around 7000 applications from families and individuals. This comprises data from Department of Human Services (Preston office) which has a total of 3,019 people waiting for public housing. The DHS Broadmeadows office, which also services Darebin, has a waiting list of 3088.

#### Social Housing

There are several types of social housing in Darebin.

##### a. Rooming Houses

There are currently 29 'for profit' registered rooming houses in Darebin comprising 7 'student' properties and 22 general properties of various sizes. Private rooming houses (Boarding Houses) are emerging as the most affordable housing option for people on low incomes and are often the only option for those people released from prison.

Rooming houses are generally in poor condition where residents are required to share kitchen, toilet and bathroom facilities.

There are an increasing number of unregistered (illegal) rooming houses operating across the inner city Councils. These are often converted suburban houses makes enforcement practices difficult. Residents in these facilities are generally at higher risk due to overcrowding and poor emergency fire provisions.

##### b. Joint ventures

There are also two models of 'joint ventures' developed between the State Government and Darebin City Council where the State Government has built social housing on Council owned land.

##### Model 1 — Social housing joint venture managed by a third party

There are 40 properties on 9 titles (Council property) and managed by a third party.

*These comprise:*

- 4 x 3 bedroom properties for newly arrived migrants
- 8 x 3 bedroom properties for low income families
- 8 x 2 bedroom properties for single parents and / or young people
- 20 units for older people located at the Fairfield Lions Village.

##### Model 2 — Public housing managed by the State with Council having nomination rights.

This has been a traditional; long standing model that ensures priority is given to older people in Darebin who are on low incomes can remain in their local neighbourhoods and close to support networks. This priority is a formal protocol developed through a nomination process administered by Council.

These arrangements usually have a built in sunset clause, whereby the stock eventually reverts to general public housing waiting lists.

9 Eric Street Estate in Preston — ages 30 and over

4 Agg St, Thornbury — 55 years and over

1 Holmes St, Northcote — 55 years and over

130 High St, Northcote — 55 years and over



# APPENDIX 4

## POLICY ISSUES AND BARRIERS

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### DEMAND AND WAITING LISTS FOR PUBLIC HOUSING IN DAREBIN (CONTINUED)

#### Community Housing

There are 5 registered not-for-profit community housing agencies that provide affordable housing for particular target groups:

William T Onus Hostel	Northcote	(Aboriginal)
Catchment Youth Refuge	Reservoir	(Young People)
Marjorie Oke Rooming	House for women	Fairfield (Women)
Little Sisters of the Poor	Northcote	(Women)
Vasey RSL care	Bundoora	(Veterans)

#### Common Equity Housing

Housing co-operative is a legal association formed for the purpose of providing housing to its members on a continuing basis. It is owned and controlled by its members. A co-operative is distinguished from other housing associations by its ownership structure and its commitment to co-operative principles.

Postcode	Total	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Thornbury	12	-	6	5	1
Northcote	11	-	4	6	1





English

#### Affordable Housing Plan

This document outlines Darebin City Council's intentions to implement a set of commitments aimed at increasing the number of available dwellings in Darebin that can house people on low income or at risk of becoming homeless.

If you would like to know more about the details in this plan, call the Council's Multilingual Telephone Line on 8470 8470 and ask to speak to the Community Planner

Arabic

#### خطة الإسكان بأسعار معقولة

توجز هذه الوثيقة نوايا مجلس مدينة داربين (Darebin) لتنفيذ مجموعة من الالتزامات التي تهدف إلى زيادة عدد المساكن المتاحة في داربين والتي يمكنها إيواء الناس من ذوي الدخل المنخفض أو الذين في خطر من أن يصبحوا بلا مأوى.

إذا كنت ترغب في معرفة المزيد عن تفاصيل هذه الخطة، إتصل بخط الهاتف المتعدد اللغات التابع للمجلس على الرقم 8470 8470 واطلب التحدث إلى المصمم المجتمعي.

Chinese

#### 可負擔住房計劃

本文件概括介紹了戴瑞賓市議會打算實施一系列舉措以增加戴瑞賓市住房數量為低收入或面臨無家可歸風險的人士提供房源的意向。

如果您希望瞭解有關該計劃的詳情，請致電市議會多語種電話專線 8470 8470，然後要求接通社區規劃師 (Community Planner)。

Greek

#### Σχέδιο Προσικής Στέγασης

Αυτό το έγγραφο περιγράφει τις προθέσεις του Δήμου του Darebin να εφαρμόσει μια σειρά δεσμεύσεων που αποσκοπούν στην αύξηση του αριθμού των διαθέσιμων κατοικιών στο Darebin που μπορούν να στεγάσουν άτομα χαμηλών εισοδημάτων ή που κινδυνεύουν να μείνουν άστεγα.

Αν θέλετε να μάθετε περισσότερες λεπτομέρειες γι αυτό το σχέδιο, καλέστε την Πολυγλωσσική Τηλεφωνική Γραμμή [Multilingual Telephone Line] στο 8470 8470 και ζητήστε να μιλήσετε με τον Community Planner.

Hindi

#### सस्ती हाउसिंग योजना

यह दस्तावेज़ डेयरबिन में उपलब्ध घरों को कम आय वाले या बेघर होने के खतरे वाले लोगों को उपलब्ध कराने की डेयरबिन सिटी काउंसिल की प्रतिबद्धताओं को कार्यान्वित करने की संस्थाओं को रेखांकित करता है।

यदि आप इस योजना के बारे में अधिक जानना चाहते हैं, तो 8470 8470 पर काउंसिल की बहुभाषी टेलीफोन लाइन पर कॉल करें और सामुदायिक नियोजक (कम्यूनिटी प्लानर) से बात कराने के लिए कहें

Italian

#### Piano residenziale conveniente

Questo documento definisce le intenzioni del comune della City di Darebin al fine di implementare varie iniziative che si prefiggono di aumentare il numero delle abitazioni disponibili a Darebin in grado di accogliere persone a basso reddito o che sono a rischio di rimanere senza una casa.

Se desiderate avere maggiori informazioni sul Piano, chiamate la Linea Multilingue del comune al numero 8470 8470 e chiedete di parlare con un organizzatore comunitario.

Macedonian

#### План за доделување достапни домови

Овој документ ги истакнува намерите на Општина Даребин да спроведе дел од обврските за зголемување на бројот на достапни становите во Даребин во кои можат да се сместат луѓе со ниски примања или би можеле да станат бездомници.

Ако сакате да дознаете повеќе за поединостите на овој план, јавете се на повеќејазичната телефонска линија на Општината на 8470 8470 и побарајте да зборувате со лицата кои ги работат плановите за заедницата

Somali

#### Qorshaha Guri Degaan oo la awoodi karo

Dukumintigaani wuxuu hoosta ka xariiqayaa ujeedada Golaha Degmada Darebin inuu yahay hirgelinta dhowr ballanqaad oo lagu siyaadi-nayo tirada guryaha laga helli karo Darebin kuwaas oo guri siin kara dadka dakhligoodu hooseeyo ama khatarta ugu jira guri la'aanta.

Haddii aad jeclaan lahayd inaad ogaato waxyaalla badan oo ku saabsan faahfaahinta qorshahaan, wac Khadka Luqadaha Kala-duwan ee Golaha lana hadal Qorsheeyaha Bulshada.

Vietnamese

#### Kế hoạch nhà ở giá cả phải chăng

Tài liệu này trình bày những dự định thực thi một số cam kết của Hội đồng Thành phố Darebin nhằm tăng số lượng nhà ở trong địa phận Darebin để giúp người dân có mức thu nhập thấp hoặc có nguy cơ lâm vào cảnh vô gia cư có chỗ ở.

Nếu muốn biết thêm chi tiết trong kế hoạch này, xin quý vị gọi điện thoại cho đường dây đa ngữ của Hội đồng Thành phố qua số 8470 8470 và xin được nói chuyện với Nhân viên Quy hoạch Cộng đồng (Community Planner)

## City of Darebin

PO Box 91 Preston, Victoria 3072  
274 Gower Street, Preston Victoria 3072

**Telephone:** 8470 8888

**Facsimile:** 8470 8877

**After Hours:** 8470 8889

### Hearing Impaired

**NRS:** 133 677 or

**Speak & Listen:** 1300 555 727 or

[www.iprelay.com](http://www.iprelay.com) then enter 03 8470 8888

**Multilingual Telephone Line:** 8470 8470

[mailbox@darebin.vic.gov.au](mailto:mailbox@darebin.vic.gov.au)

[www.darebin.vic.gov.au](http://www.darebin.vic.gov.au)

**For enquiries about the report, contact**

**Community Planning:** 8470 8630

ABN 75 815 980 522



A phone solution for  
people who are deaf  
or have a hearing or  
speech impairment

