Contact: Jeff Bothe

14th October 03

Productivity Commission
LB 2 Collins Street East
MELBOURNE VICTORIA 8003

Dear Sir / Madam

Inquiry into first home ownership

Attached please find a copy of the City of Greater Bendigo 2000 – 2002 Housing Audit report.

I would like to make the following points.

- Bendigo households earn significantly lower incomes than Melbourne and the state average.
- Rent on housing increased by 20% from 1999 to 2001 to an average $130 per week for a 2 bedroom home and $155 per week for a 3 bedroom home. Anecdotal evidence indicates that rent has continued to increase as demand continues to be strong for rental properties.
- Rental housing affordability (based on rents being less than 30% of household income) has decreased.
- Vacancy rate for rental accommodation was estimated to be a low 0.5% of rental properties in November 2001. Historically, a vacancy rate of 3% represents a balance between supply and demand. Anecdotal evidence suggests that the current vacancy rate varies from 1% to 3%.
- Cost of home ownership increased from 17% to 22% from 1999 to 2001. Strong demand for housing has seen significant increases of 40% or more since 2001.

The greatest risk in the housing market in Bendigo at present appears to be the impact of any significant increases in the interest rate on housing finance as the margin between the monthly repayment and affordability appears to be minimal where households have left the rental market and recently purchased homes. Rising costs on housing finance would see an increased demand on rental housing stock as a percentage of these houses were sold.

Yours sincerely,

(signed)

BARRY SECOMBE
ACTING CHIEF EXECUTIVE OFFICER

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CITY OF GREATER
BENDIGO

HOUSING AUDIT

2000-2002

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Housing Audit
Report
November 2002
Strategic Planning Unit (CN)
City of Greater Bendigo

Executive Summary

The key issues generated by the audit are dot-pointed below and expanded on throughout the document.

Chapter 1. The Housing Context

1.1 National Issues

- There is a national trend of escalating rents and housing prices, with 10% of all households experiencing housing stress.[1]
- There is a trend of decreasing household sizes. In 1996 nearly a quarter of all households were living alone.
- 45% of all private renters receive Rental Assistance.
- The 1996 census estimated 200,000-250,000 people homeless annually.
- Trend of delayed home purchase is adding pressure to the rental market.
- State and Federal Housing Policies have not kept abreast of affordability and homelessness issues, with public housing declining by 13% in real terms and recipients of Rental Assistance escalating.
- The broader social and economic repercussions of housing stress and homelessness are: family breakdown/instability, transience, school truancy and early leaving, lower effective access to the labour market, drug/alcohol issues, mental and physical health issues.

1.5 Bendigo Facts

- The 1996 census identified the average Bendigo household size as 2.6 persons.
- Bendigo households earn significantly lower incomes than Melbourne and the state average.
- In the next 20 years younger age groups will reduce in population size, while age-groups over 55 will grow significantly.
- It is anticipated that by 2021 there will be a net growth in the 60-74 age-group of 102%.
- In the 75-90+ age group it is predicted that there will be a growth of 51.6% by 2021.

Chapter 2 – The Private Market

2.1 Rental Market

- A 3% vacancy rate is the benchmark for a healthy balance of supply and demand. Surveyed rental agencies commented that the vacancy rate (in November 2001) was 0.5%. This is the lowest vacancy rate in memory.
- Demand for 3-4 bedroom houses is very high and unmatched by supply.

[1] A household spending more than 30% of their weekly income on housing costs is said to be experiencing 'Housing Stress'. Housing Stress causes financial and social pressures and often results in an inability to pay for basic needs, and may lead to homelessness.

- Demand for 2 bedroom units is high; this housing type tends to be a preference by people on lower incomes.
- There is an increasing demand for high quality townhouses.
- A general consensus from Rental Agencies is that rental costs have increased by at least 20% in the last 3 years. Most of this rise has occurred since September 2000.
- According to the affordability benchmark (30% of income spent on housing), a high proportion of Bendigo's residents are struggling to afford rental housing.

2.2 Housing Sales Market

- Real Estate Agencies commented that sales numbers were very high in 2001.
- Availability of houses for sale is very low. One agent commented that they are experiencing the lowest level of listings in 30 years.
- In November 2001, all housing types were under greater demand than could be matched by supply.
- There is a belief that there is a growing demand for low maintenance, high quality, two-bedroom townhouses. It is believed that childless people and retirees are the predominant target group for this style of accommodation.
- There is a high level of demand for inner city housing. It is believed that opportunities for infill and shop top housing development need to be investigated, as availability is low.
- The strongest demand is in central Bendigo and on the 'university side' of town, however more recently, due to affordability factors, the areas surrounding Kangaroo Flat, White Hills, Eaglehawk, and Golden Square are experiencing stronger demand.
- Housing values in Bendigo rose by an unprecedented rate of approximately 19% between 2000-2001.
- Those households earning less than $299 per week (47.7% of Bendigo's population) would be unable to afford to purchase an average 3-bedroom house.

2.3 Land Supply and Take-Up

- The average take-up for R1Z is 74 Hectares per year for the last 3 calendar years being 1999, 2000 and 2001.
- Based on this take-up rate, the current supply (1211.2ha) will be depleted in 16 years. The three-year average take up for LDRZ is 51 Hectares per year. Based on this trend the current supply (1184.1) will be exhausted in 23-years.
- This calculation of land availability is based on zonings that are appropriate for residential development. The calculation does not take into account whether the land is actually for sale. This supply includes land that is currently unavailable for development, until such times as the landowner determines to subdivide the land and sell. While the land has been identified as having potential for development, its availability is dependant on the owners' willingness to make the land available and on the servicing constraints of the site.

Chapter 3 – Community Housing

3.1.1 Housing Managers

- Loddon Mallee Housing Services (LMHS) received 4000 enquiries for transitional housing in 2000. LMHS manage 63 properties. 30% of all clients (647 clients) were placed in a caravan park or motel, as no other property type was available).
- Mitchell Lodge manages 38 long-term rooms for a range of special needs and disabilities services, and received 128 applications for accommodation in the year 2000-2001.
- The Department of Human Services (DHS) Office of Housing manages 1503 long term properties. In November 2001 there were 1082 eligible applicants waiting for Public Housing in Bendigo.

3.1.2 Targeted Social Housing Services

Youth

- St Lukes Youth Services provides 3 programs with a total of 25 beds. In 2000, 325 young people were assisted by the service.
- In 2001, 22% of clients were placed in caravan park/motels or a crisis solution, only 10% were placed in longer-term accommodation.
- In the year 2000-2001, 200 young people who requested placement in youth specific accommodation were not provided this option.

Women and Children Escaping Family Violence

- Emergency Assistance and Support Enterprises (EASE) provide 7 transitional and crisis properties for women and children escaping family violence. In 2000, 409 people approached the service for assistance.
- Only 31% of clients were placed in long term accommodation. Finding 'exit' accommodation from caravan parks and motels is very difficult.
- Annie North Refuge can accommodate 10-13 families, at any one time. In 2000, 95 families were accommodated.

3.2 Targetted Special Needs Services

3.2.1 Disabilities

- DHS provides medium to long term accommodation and support to people with disabilities who have high needs, and no carer. In Bendigo there are 35 beds (7 houses), and a Services Needs Register (waiting list) with 89 names.
- Australian Community Support Organisation provides a house (5 rooms) and receives referrals from DHS's Service Needs Register.

3.2.2 Psychiatric Disability

- Vahland House provides 23 medium to longterm beds for people with psychiatric illness. There is a high level of demand.

- St Lukes Whirrakee Options provides transitional accommodation for people with mental illness. In 2000, 40 people approached Whirrakee with accommodation needs. 25 people were not assisted, as accommodation was full.
- Richmond Fellowship provides rehabilitation, accommodation and support to young people with mental illness. Demand for this service is very high.

3.2.3 Students

- Latrobe University Bendigo Residential Services provide a total of 584 beds. Each year there are approximately 800 applicants for accommodation.
- International House caters for BRIT and Latrobe students, providing 42 beds. In 2000, its first year of operation, there were 60 applicants.
- BRIT ‘block release’ apprentices often experience difficulties in securing safe short term accommodation. Shared hotel accommodation is the best option, however there is a safety and property risk for 15-16 year old apprentices.

3.3 Older Persons

Surveys conducted in November 2001 showed that:

- There are 9 Supported Residential Services (SRSs) units in Bendigo, providing 182 beds. In the previous 12 months 281 people approached the services with accommodation needs.
- There are 8 hostels in Bendigo, providing 378 beds. There are 14 vacancies, and 155 people on waiting lists.
- There are 9 nursing homes in Bendigo, providing 413 beds. There are no vacancies, and a waiting list of 147 people.
- There are 4 independent accommodation services in Bendigo, with 297 beds and 12 vacancies. There is a high demand for independent accommodation.
- Population projections suggest that by 2021 the over 65 population will have risen by 78.5%. If numbers of hostel and nursing home beds are to remain relative to the population, then there will need to be an increase in approximately 621 beds in the next 20 years.

3.4 Homelessness

In 1999-2000:

- 664 people sought homelessness assistance in Bendigo. This number represents 62% of all people seeking homelessness services in the Loddon Mallee Region.
- Homelessness in the Loddon Mallee was higher than the regional and state averages.
- The two groups in highest need of homelessness services were single people (52.9%) and single parents (32%). 42.4 % of those homeless were young people and 20.7% were families escaping domestic violence.

Introduction

The suburban home is an enduring Australian icon. The home is the symbol of financial and physical security, membership in the community and family wellbeing. Purchasing a family home is something that generations of Australians have taken for granted. However, property values have risen exponentially in a number of Australian cities, in recent years, and ownership is becoming unaffordable for a large segment of the population. Increasingly, Australians are delaying purchasing a home, and for a growing number, homeownership will never be an option.

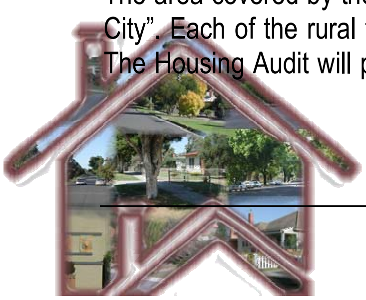
The Australian housing market and indeed the Bendigo market has experienced unprecedented change in recent times. Costs and reduced availability of housing in major cities means that many Australians are struggling to either purchase or rent standard housing. Government housing policy focuses on building industry and market expansion, with less attention paid to affordability issues for low income Australians.

While housing prices in Bendigo have remained stable for a number of years, low interest rates and the first home buyers and homebuilders grants have influenced significant price rises and market activity, particularly between September 2000 and May 2002. An increase in interest rates in May 2002, with predictions of continued rises, and the conclusion of the first homeowners and builders' grants, the housing market is expected to 'soften'. The Age newspaper predicted in May 2002, that Melbourne real estate values would decline. State Treasurer John Brumby commented to the Bendigo Advertiser on June 8, 2002, "A forecast decline in speculative housing investments, the end of the additional grant on July 1 and a rise in interest rates are expected to impact on the housing market boom of the past year." The extent to which these changes will affect the Bendigo market is yet to be seen. However, the issue stands, that purchasing or renting a house in Bendigo is not as affordable as it once was. This document will investigate rental rates and house purchase prices, affordability and availability.

Other issues such as urban expansion and market demands will also be investigated. What is the current take-up rate of vacant land? How much residential land supply is there? What type of housing is in most demand? What changes in population structure and lifestyle needs are influencing housing requirements? Answering these sorts of questions will provide the data to enable further discussion about sustainable and appropriate residential development.

During the last two years a number of welfare and housing agencies have approached Council requesting support or assistance regarding a growing incidence of homelessness and associated social issues. Also, developers and Real Estate Agents have expressed concerns about market demands and the need for certain types of development. This Housing Audit has been undertaken to provide Council with an overview of the current context.

The area covered by the Housing Audit includes the Bendigo urban area, and not the "Greater City". Each of the rural townships in the municipality are likely to have unique housing issues. The Housing Audit will provide a 'snapshot' reflection of the state of the housing market within the suburban areas of Bendigo during the 2000-2002 period. It is not intended to be all encompassing, but to provide a starting point for Council to reflect on issues of importance.



The primary areas of research undertaken in the housing audit, are:

- Housing supply.
- Housing demand, including various housing needs.
- Housing Gap: Unmet demand or oversupply of housing.
- Vacancy/Availability of housing: Vacant housing available for take-up.
- Residential land availability: quantity of available land
- Average Costs of Rental and House purchasing.
- Market Changes: Recent fluctuations and trends.
- Affordability: A measure of affordability against various income groups.

The report is structured into 3 chapters.

1. **The Housing Context**: This chapter involves an analysis of national trends, policy frameworks and Bendigo housing and population data.

2. **The Private Market**: This chapter focuses on Bendigo's current and future residential land supply, the home purchasing market and the rental market.

3. **Community Housing**: Public, Social/Community and Special Needs housing are analysed in this chapter. There is also an analysis of homelessness in Bendigo.

The document should at first be regarded as a source of information on the state of the housing market, and secondly should be used to consider policy development, further research or change that Council may wish to pursue. At the end of each chapter there is a conclusion, identifying "Issues for Consideration" and "Identified Needs and Opportunities for Improvement". These reflect concepts raised through consultation and research that may warrant pursuit by the Housing Sector. Though many of these do not relate to Council's area of service delivery, Council will advocate for these opportunities, where appropriate.

Chapter 1 – The Housing Context

This chapter looks at the issues and trends affecting the Australian housing context, and data/research relating to Bendigo.

Most of the Housing Audit was written prior to the release of the 2001 census data. Data from the 1996 census was used, and most of the assumptions in the document are based on this data. A small quantity of 2001 data has been released prior to finalising this document, but there is not enough detail to match the requirements of the project. Further data releases will be occurring throughout the year. However, it should be noted that the broad population group data suggests that Bendigo residents are earning higher incomes now, than in 1996. Where available, 2001 data is provided, but due to its limited application, is not always incorporated into the analysis.

1.1 National Issues

An analysis of the supply and demand for housing in Bendigo needs to be understood in the context of current housing policy and housing market issues. There is strong evidence that the housing sector in Australia is under serious pressure, and commonsense dictates that a community without an adequate supply of affordable and quality housing will experience social and economic consequences.

Nationwide non-government and government agencies alike are researching solutions to a context that begs a turn around in government policy. The Victorian Department of Human Services has developed a Victorian Homelessness Strategy, which demonstrates that the number of homeless people is on the increase and that the social consequences are escalating. Indeed the lack of affordable housing has become a grave social issue, not only in Melbourne, but in regional areas as well.

The Federal Government has recently begun consultations for a National Homelessness Strategy. The Discussion Paper suggests a thorough understanding of causal and consequential issues. However among housing services and research groups there is a climate of skepticism about state and federal government's commitment to implementing these strategies and amending policy.

These major strategies are occurring amidst a context of increasing concern by welfare and housing organisations that Australia is experiencing a housing crisis. The Affordable Housing National Research Consortium (AHNRC) is a national committee comprising representatives from the housing, building and development industries, trade unions and not-for-profit organisations. The committee has:

- Researched the trends in housing need across Australia and the negative consequences of inadequate housing;
- examined the current barriers to greater private investment in affordable housing;

- evaluated a range of approaches aimed at surmounting the barriers, and;
- proposed solutions for attracting private sector finance to increase the supply of affordable housing. [2]

In Victoria, two high profile groups are actively seeking solutions to housing issues; the Affordable Housing Committee, appointed by Minister for Housing Bronwyn Pyke, and the Housing Justice Roundtable with membership including professionals, researchers, community workers and government representatives. These groups are also tackling the issues identified by the AHNRC. The Municipal Association of Victoria (MAV) and the Victorian Local Governance Association (VLGA) are involved with these groups. The Housing and Local Government Network (HALGN) meets monthly to share knowledge pertaining to the development of local government housing strategies and to discuss issues. During the last 2-3 years a significant number of local government housing strategies have been developed, and are dealing with similar issues.

More recently, the Bracks Government has funded a project, in partnership with Shelter Victoria and the Victorian Council Of Social Services, to facilitate the redevelopment of an inclusive and effective housing consultative framework supported by a peak advocacy structure. This project has been formed to correct the diminishment of the housing policy agenda by the Kennett government.

This activity illustrates the seriousness with which housing issues are being interrogated, on the State and Federal and local government level. On a local level, Bendigo housing and welfare professionals have also undertaken research to demonstrate issues of concern. The Bendigo Community for Homeless Youth is a lobby group with membership from all housing and welfare agencies in Bendigo. In June 2000 they produced a discussion paper “Youth Housing In Bendigo” that signaled concerns that housing related social issues are becoming a serious issue in Bendigo.

The common thread throughout most of these research and discussion papers is a call to address the decreasing availability of affordable housing, through policy change, which will in turn curb the escalation of housing related stress and social issues.

Many local governments have either produced, or are in the process of producing Housing Strategies. Analysis of supply, demand and affordability of housing provides a basis for developing strategies to influence the availability of affordable housing for various social and cultural groups. These principles then feed into urban development considerations. Urban development themes in these strategies are:

- development of urban villages with access to public transport, services and shopping facilities transport
- encouragement of shop top and/or medium density housing,
- use of Rescode, promotion of energy efficiency and environmental sustainability.
- Heritage and Urban Character Studies.
- Conversion of non-residential land.[3]

[2] Affordable Housing National Research Consortium, Website, http://www.consortium.asn.au/#consortium.

[3] Ballarat Housing Strategy, November 1996, Macedon Ranges Housing Strategy, May 1998, City of Darebin Housing Strategy, September 2001, Glen Eira Housing Strategy in process, February 2002.

The Bendigo Housing Audit is a starting point that may lead to considerations of the above themes. It provides a snapshot of the supply and demand for housing in all areas, which will indicate areas under pressure and may signal directions for revising Council's "Bendigo Urban Area Residential Strategy (1997)".

1.2 Current Policy Context

Key government housing policies are as follows:

Rental Assistance: The Commonwealth provides this subsidy to recipients of Centrelink benefits, who pay rent above minimum thresholds, up to maximum rates of assistance.
Facts and Issues: "Rent assistance has now become the main plank of government housing policy. There are 1.46 million households renting privately: 45% of these are in receipt of Rent Assistance (1999 data). Rent Assistance now exceeds $1.5 billion annually. Recent analysis has shown that with Rent Assistance, 11% of income units still pay over 50% of their income in rent, whilst 41% are paying over 30% of their income in rent." The costs of rental assistance have risen, since its inception, by 159% in real terms.[4] While rental costs continue to rise rental assistance can only provide a 'Band-Aid' measure and not a solution.

Commonwealth State Housing Agreement (CSHA): The CSHA was re-signed as a four-year agreement in 1999. Historically, the Commonwealth has provided funding to the States to "provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need."[5] These funds have been used for public housing, crisis accommodation, social housing and grants/loans to private renters to subsidise set up costs.
Facts and Issues: Public housing is a tenure that provides secure affordable housing to a small proportion (5-6%) of Australian households. Over the past decade, annual expenditure on public housing has declined by 13% in real terms. The number of new dwellings completed has halved over this period. Last financial year (1999-2000), there were 11,000 allocations in Victoria, however, there were 41,000 applicants on the waiting list.[6] In the past, Public Housing was made available for working class families. Currently Public Housing is only available to applicants with multiple needs.

First Homeowners Grant: The first homeowners grant provides eligible applicants with a one-off $7,000 payment, as a contribution to the costs of the home. "To qualify for assistance, neither the applicant nor their spouse (or de facto) must have previously owned a home, either jointly, separately or with some other person… An eligible home must be intended to be a principal place of residence and occupied within a reasonable period…"[7] For the period between 9 March and 31 July 2002 an extended grant provided an additional $7,000 for construction or purchase of eligible new homes, to offset the affects of the GST on the housing development sector.
Facts and Issues: The grant will not close the gap for the larger proportion of households experiencing housing stress. Housing prices have risen significantly more than $7000, therefore the grant is not an equaliser.
Economic settings: Monitoring of mortgage interest rates and construction activity**.**

[4] Ibid.
[5] CSHA, dhs.vic.gov.au, 2001
[6] AHNRC, website, also
[7] First Homeowners website, www.firsthome.gov.au.

Tax Reform: Capital gains tax exemption on sales of homes, negative gearing, GST.
Facts and Issues: The absence of capital gains tax on homes enables the uncapped escalation of housing prices, and the increasing exclusivisation of homeownership in capital cities.

1.3 Key Housing Issues

Table A provides a good indication of the trends in housing costs over a ten-year period. Throughout this period interest rates have decreased significantly while income has risen, giving rise to greater affordability. However, rental and purchase prices have also increased significantly, as have the costs of building materials.

Table A: National Housing Costs

	Units	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Housing interest rate	%	14.2	15.3	16.9	15.1	11.9	9.9	8.9	10.0	10.3	8.3	6.7
Affordability index	no.	135.1	110.1	100.9	111.7	133.9	152.1	162.8	140.9	141.7	169.0	174.1
Average weekly earnings index	no.	87.2	93.5	100.0	106.6	111.5	113.5	116.9	121.7	127.2	132.1	137.6
Mean weekly public rent	$	47.0	n.a.	58.0	n.a.	66.0	n.a.	62.0	59.0	62.0	64.0	n.y.a.
Mean weekly private rent	$	106.0	n.a.	133.0	n.a.	127.0	n.a.	141.0	138.0	148.0	153.0	n.y.a.
Public rental cost index	no.	85.1	94.5	100.0	105.0	110.0	112.5	115.3	118.5	119.3	122.5	123.8
Private rental cost index	no.	83.7	92.7	100.0	104.7	106.3	106.7	107.1	108.1	112.4	115.8	119.6
Project home price index	no.	77.1	91.4	100.0	102.1	102.1	103.0	105.8	108.1	109.5	109.2	110.3
Established home price index	no.	69.5	92.2	100.0	100.8	104.6	106.0	109.1	112.6	112.7	115.1	122.8
Materials used in house building price index	no.	83.8	92.9	100.0	104.6	104.9	106.9	112.0	115.4	115.7	116.1	118.2
Finance commitments												
Number for construction or purchase of new dwellings	'000	85	95	77	80	94	111	124	103	85	89	97
Value for construction or purchase of new dwellings	$m	4,278	5,263	4,621	5,141	6,464	8,200	10,522	9,500	8,264	9,303	11,287
Number for purchase of established dwellings	'000	287	265	203	214	285	342	420	348	367	393	385
Value for purchase of established dwellings	$m	15,832	17,525	14,339	15,634	22,074	28,578	37,310	32,806	35,414	40,676	43,374
Value for alterations and additions	$m	707	998	905	983	1,359	1,642	2,899	3,477	3,509	3,039	2,779

Reference periods: Data are for the year ending 30 June except mean weekly rent, which varies according to the timing of the surveys within each year.

Source: Australian Social Trends, ABS website www.abs.gov.au.

Home purchase: Between 1982 and 1990 the proportion of income spent on housing by low income couples with children increased from 34.8% to 50%. For high income households there was an increase from 15.8% to 24.7%.[8]

[8] Australian Bureau of Statistics, Australian Social Trends, " Housing Affordability", 1994.

Private Rental:
- Emerging trend of delayed home purchase is adding pressure to private rental market.
- "Private tenants were the group most at risk of suffering housing stress…more than 54% of private tenants found themselves in that condition, a rate twice as high as for purchasing owners and some six times higher than public tenants."[9]

Housing Stress:
- Housing prices and rent has increased to such an extent that 10% of all households are in housing distress (paying more than 30% of their income on housing costs). The majority (57%) is in capital cities.
- 1.46 million households are private renters: 45% of these receive Rent Assistance.[10]

Homelessness:
- Increased levels of homelessness over the past decade: 1996 census data indicated 105,000 on a single night nationally and an estimated 200,000-250,000 annually.[11]
- Average increase of 34% in demand for housing assistance in Victoria[12]
- The homeless service system is operating at capacity with high levels of unmet demand.
- Private rental is the predominant tenure destination for households leaving homeless services (SAAP), as vacancies in public housing are low.[13]

1.4 Consequences of Housing Stress and Homelessness

The impact of housing stress is complex and has serious social repercussions. Currently, housing services in metropolitan and regional centres are flooded with people seeking assistance and are failing to meet demand. Households experiencing housing stress commonly experience the following issues in multiple combinations:
- Inability to afford bills, food and basic items,
- Transience,
- Family instability and breakdown,
- Family violence,
- School truancy and early school leaving,
- Lower effective access to the labour market,
- Long travelling distances to employment and services,
- Mental and physical health problems,
- Crime,
- Substance use and abuse.

The effects of these interdependent issues stem into the broader community and have both financial and social repercussions. Obviously welfare and health organisations, charities and crime prevention officers are experiencing pressure on their services, yet the effects also have a strong impact on community life. Permanent secure housing provides the necessary base for 'social capital', and community cohesion. "Where that social capital disintegrates…segments of

[9] Australian Housing National Research Consortium, "Affordable Housing in Australia: Pressing Need, Effective Solution, 2001, pg. 6.
[10] ibid
[11] ibid
[12] ibid
[13] ibid

the community will experience social exclusion; in effect, they will be prevented from full participation in the life of the community. When social cohesion fades, then so does the attractiveness of an environment as a place in which to live and do business. Australia can afford neither. Adequate and affordable housing is a necessary ingredient in the achievement and maintenance of an inclusionary, innovative and productive society.[14]

1.5 Bendigo Facts

Table B below compares Bendigo income with that of Ballarat, Melbourne and Victoria. It indicates that Bendigo people earn lower incomes than Melbourne and the state average.

Table B: Weekly gross individual income person aged 15 years and over

Income	Bendigo		Ballarat		Melbourne		Victoria	
	1996	2001	1996	2001	1996	2001	1996	2001
Negative Income/Nil income	5.3	5.3	5.8	5.2	7.0	6.6	6.9	6.3
$1 to $299	48.9	39.3	49.1	39.1	38.7	31.1	40.9	32.9
$300 to $599	26.6	27.3	26.0	26.3	26.8	23.5	26.7	24.4
$600 to $999	10.7	15.5	10.7	15.6	15.1	18.8	14.0	17.8
$1,000 and over	2.2	6.0	2.9	6.9	5.9	11.9	5.1	10.6
Not stated	6.3	6.6	5.5	6.9	6.5	8.1	6.4	8.0
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Source: 1996 & 2001 ABS Census Data.

Table C shows the number of people in Bendigo in various housing types.

Table C Bendigo Dwellings and tenancy

Type	Person		Total No of Dwellings		%	
	1996	2001	1996	2001	1996	2001
Separate House	71,603	76,542	26,055	28,871	86.30	80.48
Semi-detached	2,124	2,487	1,236	1,542	4.09	4.30
Flat/Unit	3,320	2,808	2,020	1,831	6.69	5.10
Other	989	857	510	447	1.69	1.25
Not Stated	928	592	370	336	1.23	.98
Unoccupied Private Dwelling		0		2,848		7.94
	78,694	**83,286**	**30,191**	**35,875**	**100%**	**100%**

Source: 1996 & 2001 ABS Census Data

Bendigo is in line with the regional trend of reducing household sizes, which is also a National trend. Table D shows comparisons with Regional Victoria. It is curious to note that on average there is little difference between household sizes living in houses and flats. The trend in reduced household sizes has been occurring since 1911, and is expected to continue as the population ages. This trend can be attributed to factors such as changing household structures, divorce rates and reduced birth numbers/family sizes.[15] This trend provides a strong argument for increased medium density development.

[14] ibid, pg. 19.

[15] ABS "Australian Social Trends" from the ABS Website.

Table D Average Household Size

	Bendigo	Reg' Victoria
Separate House	2.75	2.74
Semi-detached	1.70	1.66
Flat/Unit	1.64	1.52
Caravan	-	-
Attached shop	-	-
Other	-	-
Average	**2.61**	**2.61**

Source: Department Of Infrastructure (DOI) Victoria in Fact, 1997

Table E demonstrates the ratio of rented and owned accommodation, and provides comparisons with Melbourne and Regional Victoria.

Table E – Tenure

Occupied private dwellings	Bendigo No.		Bendigo %		Regional Victoria		Metropolitan Melbourne	
	1996	2001	1996	2001	1996	2001	1996	2001
Fully owned	12,973	13,873	42.9	42.0	46.7	45.6	43.7	41.9
Being purchased	8,503	9,753	28.1	29.5	25.5	26.9	27.1	28.1
Rented	7,325	7,706	24.2	23.3	21.7	20.5	23.2	22.8
Other	1,424	620	4.7	1.9	6.2	3.0	6.0	2.2
Not Stated		1,079		3.3		4.0		5.0
Total private dwellings	**30,225**	**33,031**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Source: DoI - Victoria in Fact & 2001 ABS Census Data

It is useful to note that the majority of units/flats in Bendigo are tenured as rental accommodation. 1996 detailed data charts illustrate that 1326 flats are rental accommodation, whereas 388 are owner occupied.[16] Real Estate surveys (chapter 2) demonstrate that flat/unit tenure is related to affordability and the age and condition of the majority of the unit stock in Bendigo.

Table F is a projection of future household numbers. Council has a responsibility to develop a strategic approach to housing development in relation to population needs. An audit of available land will be a starting point to measure growth opportunities and limitations.

Table F: Household Projections for Bendigo

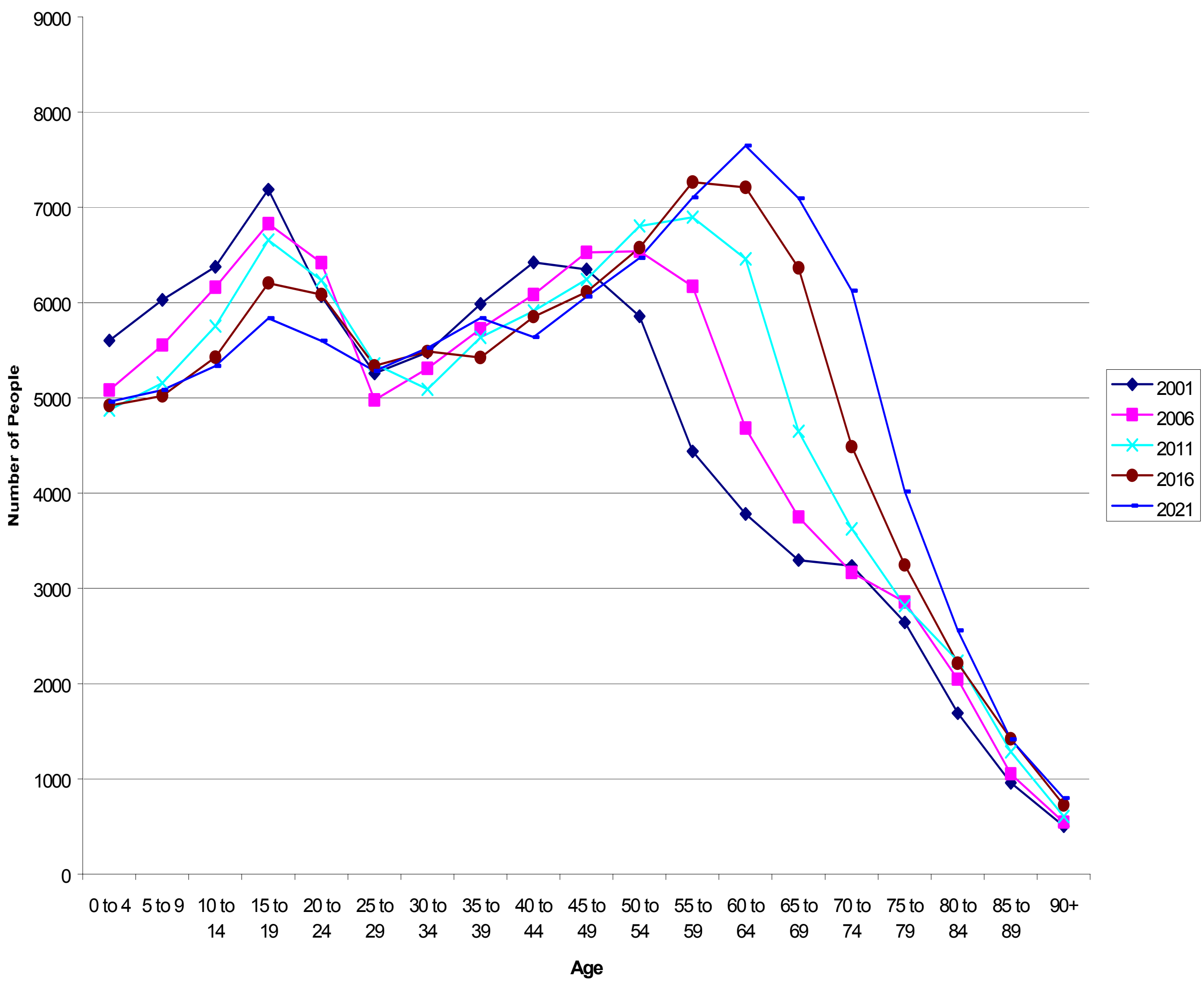
	2001	2006	2011	2016	2021
Households (occupied private dwellings)	33,775	36,038	38,499	41,014	43,516
Total private dwellings (including vacant)	35,207	37,609	40,197	42,878	45,456
Persons in occupied private dwellings	85,566	87,824	90,581	93,524	96,274
Persons in non - private dwellings	1,587	1,635	1,699	1,838	2,096

Source: Department of Infrastructure, Victoria in Future 1996 - 2021

16 DOI extranet, sourced from ABS census 1996.

Population Trends

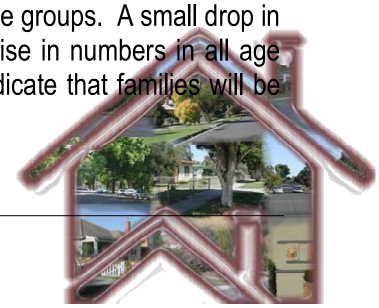
Table G: City of Greater Bendigo Projected Population by Five Year Categories



Source: DOI Victoria In Future, 2000 Population Projections

Population: Preliminary figures released from the 2001 census show the City of Greater Bendigo's estimated resident population to be 90,502. Greater Bendigo is regarded as one of Victoria's largest growth centres; in the five years to June 2001 the population rose at a rate of 1.4% per year.

Groups: There is a significant change projected, that will affect all age groups. A small drop in numbers in all age groups up to 50 is predicted, and then a rapid rise in numbers in all age groups up to 90+. Reduced numbers in the younger age groups indicate that families will be smaller, and numbers of those in 'child bearing and rearing' age groups will be reduced. For these groups there will be increased employment opportunities, as a greater portion of the population will



be retired. These changes may affect a reduction in demand for houses (as families predominantly reside in houses in Bendigo). However, this conclusion would need to be considered in relation to affordability and other market issues.

* AGE	2001	2006	Net Movement 2001-2006	2011	Net Movement 2001- 2011	2016	Net Movement 2001- 2016	2021	Net Movement 2001- 2021
0 to 4	5601	5080	-9%	4871	-13%	4918	-12%	4959	-11%
5 to 9	6027	5554	-8%	5156	-14%	5021	-17%	5081	-16%
10 to 14	6376	6161	-3%	5754	-10%	5426	-15%	5333	-16%
15 to 19	7188	6828	-5%	6657	-7%	6204	-14%	5834	-19%
20 to 24	6069	6419	6%	6234	3%	6084	0%	5600	-8%
25 to 29	5257	4976	-5%	5356	2%	5337	2%	5282	0%
30 to 34	5479	5311	-3%	5089	-7%	5485	0%	5523	1%
35 to 39	5985	5725	-4%	5633	-6%	5423	-9%	5837	-2%
40 to 44	6423	6082	-5%	5913	-8%	5850	-9%	5637	-12%
45 to 49	6350	6525	3%	6242	-2%	6113	-4%	6062	-5%

There will be a meaningful growth in the 55 to 59 year age group. Social and cultural trends will influence what housing lifestyle choices this age group will make.

* AGE	2001	2006	Net Movement 2001-2006	2011	Net Movement 2001- 2011	2016	Net Movement 2001- 2016	2021	Net Movement 2001- 2021
50 to 54	5856	6537	12%	6803	16%	6575	12%	6468	10%
55 to 59	4437	6169	39%	6898	55%	7265	64%	7104	60%

A phenomenal population growth is predicted for the age groups 60-74. Generally speaking, these age groups will represent retirees who are living in one or two person households. The significant portion will be likely to live in independent accommodation. Due to a growing preference for medium density two bedroom units, and with a likelihood of low land availability in 20 years time, it may be advisable to promote living in smaller housing types.

A portion of this age group currently seeks tenure in retirement villages. Private investment in retirement villages seems to be increasing, and this may prove to be a sustainable option if this lifestyle option grows as a trend.

* AGE	2001	2006	Net Movement 2001-2006	2011	Net Movement 2001- 2011	2016	Net Movement 2001- 2016	2021	Net Movement 2001- 2021
60 to 64	3781	4682	24%	6460	71%	7211	91%	7647	102%
65 to 69	3295	3748	14%	4650	41%	6365	93%	7094	115%
70 to 74	3236	3165	-2%	3623	12%	4487	39%	6125	89%

In the older age groups, 74-90+, growth will still be significant. As this age group is predominantly beyond the ages of life expectancy, increasingly this age group will consist of singles. Those in this age group are more likely be living in supported environments such as hostels or nursing homes. However the increase in aged population groups will be so significant that

increasing the supply to match will be a huge expense to taxpayers or very expensive for service users. Certainly a level of increase in supply will be necessary, in particular to services for those who are too frail to support themselves. But other cultural and social changes will need to occur, (such as the promotion of fitness, community participation, family support and neighbourhood assistance), so that remaining at home increases as an acceptable and tenable option for the elderly.

* AGE	2001	2006	Net Movement 2001-2006	2011	Net Movement 2001- 2011	2016	Net Movement 2001- 2016	2021	Net Movement 2001- 2021
75 to 79	2642	2856	8%	2818	7%	3243	23%	4016	52%
80 to 84	1689	2046	21%	2236	32%	2212	31%	2557	51%
85 to 89	959	1051	10%	1283	34%	1418	48%	1413	47%
90+	503	544	8%	604	20%	725	44%	798	59%

Key Issues

Issues	Needs/Improvements
There are a range of housing related issues emerging as a result of population change and social trends. ie. Affordability, housing related stress, reduced household sizes, and the ageing population.	These issues need to be understood in the context of housing supply and demand, discussed in the ensuing chapters.

Chapter 2 – The Private Market

2.1 Rental Market

Australian Context and Bendigo comparisons

Research conducted by the ABS in 1997-98[17] suggests that 21% of all households in Australia are renting. The 1996 census data suggests Bendigo's renting population at that time was higher than average, at 25%. (2001 census data reflects a drop in this number). Evidence suggests that housing tenure type is closely related to income and life cycle stage, "The patterns suggest that households (excluding outright owners) tend to choose a tenure type according to the income, such that the proportion of their income spent on housing is close to societal norms." [18] Households on higher incomes spend more on their housing. But in contrast, a proportion of income spent on housing is inversely related to income. "Households in the lowest income quintile spent an average of 28% of their income on housing compared to 9% in the highest quintile".[19] This fact is borne out by the research conducted on the Rental Market in Bendigo. Housing stress arises as a combination of low income and a high proportion of the household income being spent on housing. In 1997-98 Housing Stress[20] was suffered by approximately 10% of all Australian households (702,400)[21]. This figure is increasing as a result of escalating costs of housing. Certain household types were more likely to experience housing stress than others, for example 31% of lone parents, 30% of private renters, 24% of those under 25, 17% of lone persons are experiencing housing stress. "While households in capital cities accounted for 57% of those with housing – related income stress, households outside the capital cities were over represented among those under stress: these households made up 37% of all households… their lower incomes might help account for their increased likelihood of experiencing such stress." [22] Analysis of the Bendigo situation bears out this contention. Individuals earning less than $300 a week, including people on pensions and other benefits, are likely to be experiencing housing stress. This is an alarming indicator, especially in the light of the fact that in 2001, 41.7% of people in Bendigo, over the age of 15, earned less than $300 per week.

Bendigo Rental Market

An analysis of the Bendigo Rental Market was conducted by interviewing five leading Rental Agencies. Key areas of analysis are Supply, Demand, Vacancy Rate, Average Rentals, and Affordability. Specific information on the Rental market is drawn from ABS reports, the DHS Rental Report[23] and other rental related research papers.

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[17] Australian Bureau of Statistics, "Housing Occupancy and Costs, 1997-1998.

[18] ABS, "Australian Social Trends 2000" – Housing Costs, pg 2.

[19] Ibid, pg. 3

[20] A Household paying more than 30% of their weekly income on housing costs is said to be experiencing 'Housing Stress'. Housing Stress causes financial and social pressures and often results in an inability to pay for utilities and may lead to homelessness. Housing is regarded as affordable when a household is paying less than 30% of their weekly income on housing.

[21] Ibid, pg. 5.

[22] Ibid p. 5.

[23] Department of Human Services "Rental Report", from dhs.vic.gov.au.

DHS undertakes a quarterly analysis of the rental market. "The Rental Report" data suggests a rise since 1997 from a median rental of $125 a week, to $140 a week in March 2001, in the Loddon Mallee Region. Unfortunately vacancy rates are not available for the Local Government area.

Five of the largest Rental Agencies were interviewed (Appendix A for survey) to ascertain the current state of the rental market in Bendigo. The agencies interviewed have not been identified to protect privacy issues. Discussion of the survey results has been tabled under key headings, and statistics are generated by drawing an average figure from the five agencies interviewed.

Supply

The agencies interviewed currently manage approximately 2960 properties. The 2001 census states that there are 7706 rental properties in Bendigo. Rental agencies believe that approximately 4000 properties are managed by agencies in Bendigo, in which case the sample size can be regarded as large enough to draw accurate conclusions.

Housing type

The following chart illustrates the percentage breakdown of rental housing type in Bendigo. There is a significant difference between rental dwelling types and ABS data on dwelling types (refer to Table C). More detailed 1996 census data (not included herein) shows that Flats/units amounted to 39% of the rental market, whereas they represent only 6.91% of the dwelling types in broader Bendigo. Similarly, rented houses amounted to 59%, in comparison with 87.72% of the entire housing market. This suggests that owner-occupiers are less likely to own flats/units, in comparison with those who rent their accommodation. Figures also suggest that tenancy of flats/units is more affordable than houses, and that affordability is a strong influence on people's preferences. Anecdotal evidence, however, suggests that the 'executive townhouse' market is an exception to this assumption about units, as there is a target group who prefers this style of accommodation, and is willing to pay higher rental fees.

Table H – Rental housing types and supply ratio

Type	Agent 1	Agent 2	Agent 3	Agent 4	Agent 5	Average
1 bedroom unit	10%	5%	5%	5%	25%	10%
2 bedroom unit	30%	25%	40%	25%	25%	29%
2 bedroom house	5%	10%	5%	12.5%	10%	8.5%
3 or more bedroom house	55%	60%	50%	47.5%	40%	50.5%

There is a low supply of 1-bedroom units in Bendigo; however, it is believed that this supply is not great enough to meet demand. 1-bedroom units are believed to be uneconomical to build and therefore are not increasing in supply. Also, with other housing types, supply is (except in the 2-bedroom house market) believed to be insufficient. The supply of two-bedroom houses seems equivalent to demand.

Vacancy rates

Most rental agencies have experienced a steady growth in supply over the past 3 years. However this growth does not indicate sufficient supply. According to most sources a 3% vacancy rate is the benchmark for a healthy rental market. Feedback from all agencies interviewed suggests the Bendigo vacancy rate is currently at 0.5%. This is the lowest vacancy rate in memory. Up until 2000 the supply availability was seasonal, and this was due to the university student vacation trend, whereby students vacated rental accommodation between November and February. Currently there is a dearth of rental accommodation all year round. Students seem to have recognised the increasing difficulties of securing housing and are maintaining leases during the university vacation.

Amongst agencies interviewed there were some consistent explanations for why the vacancy rates have dropped so low.

Market Influences

Low interest rates and the short-term $14,000 first homebuyers' grants have increased demand for housing, and influenced a price rise. This, combined with the inability of supply to meet the influx of demand, has provided an opportunity for many rental property owners to sell their properties. Most agents commented that a large quantity of rental stock has been sold in 2001.

Two agents commented on a surge in newcomers to Bendigo, seeking rental accommodation. They believe this increase has placed additional pressure on the rental market. Many of these newcomers seem to be in the 'executive' market and prefer to rent low maintenance high range houses/units, at least in the short term.

Demand

Demand on rental accommodation is on the rise in Bendigo, at a greater rate than the increase in supply. Traditionally university students have driven the rental market in Bendigo. One agent expressed surprise that this trend has given way slightly, to newcomers. Another agency commented on the difficulties that low-income people are experiencing, in finding properties that they can afford. This agent reports an increasing number of single mothers applying for leases on 1-bedroom units, as this is all they can afford.

Two predominant factors influence the demand trends in rental housing, choice and affordability.

Houses: Three bedroom or bigger houses are in most demand in Bendigo. The demand for 4 bedroom houses significantly exceeds supply. There is an increasing demand for quality housing on the university side of town, and exclusive town houses with low maintenance backyards. One agent commented that 'lifestyle' shows on TV influenced this trend.

Units: Demand for two bedroom units is high. It is believed that this is not so much a preference, but due to the inaffordability of houses for lower income couples and families with children. The demand on one-bedroom units is also above the supply. Often students, singles or single parent families are seeking an affordable and safer alternative to shared housing.

Average Weekly Rental

Average rental prices were calculated by averaging amounts provided by the 5 agencies. Rates charged are fairly consistent. Discrepancies occur in the high end of the market, as there is a higher degree of variability in new and executive properties. For example townhouses with modern fixtures and fittings with paved courtyard, or a new four-bedroom house with multiple bathrooms, carport, swimming pool may attract $300 per week, whereas a renovated Victorian house with garden may be as low as $170 per week. The average weekly rent according to housing type is within a close range of the figures tabled in the Rental Report.[24]

Table I – Average weekly rent according to housing type and range

Type	Weekly Rent (at Nov' 2001)	2001 "Rental report" figures
1 Bedroom Unit		
High range	$101	
Medium range	$87	$90
Low range	$76	
2 Bedroom Unit		
High range	$161	
Medium range	$133	$125
Low range	$113	
2 Bedroom House		
High range (townhouse)	$156	
Medium range	$142.5	$130
Low range	$125	
3 or more Bedroom House		
High range	$219	
Medium range	$156	$155
Low range	$133	

The general consensus from Rental Agencies is that rent has increased by at least 20% between 1999 and 2001. Most of this rise occurred in 2001. According to one agent "Rent had been steady for approximately 7 years, and increased erratically on introduction of GST through misinformation and since continued to increase mildly."

The 2001 Census has provided median rental figures that are consistent with the above findings. Census data proposes that the Bendigo median rental costs are $100-$149 per week.

[24] DHS, "The Rental Report"2001 March quarter, p. 2,

Affordability

A benchmark for affordable housing is considered to be 30% of weekly earnings. Affordability of rental housing in Bendigo is calculated by comparing average rental costs with incomes according to different groups. Figures in tables below are derived from 1996 and 2001 census data. 2001 census results suggest that Bendigo residents are earning higher incomes, so this should be kept in mind, in interpreting the findings.

Two charts are used to portray Bendigo income groups and family groups, as the sources (ABS and DoI) were inconsistent in their income ranges.

Table J & K: Weekly earnings according to socio-economic groups

Groups		0-$299	$300-$599	$600-999	$1000 - over
Bendigo Individuals' weekly income averages	1996	48.8%	26.6%	10.8%	2.1%
	2001	47.7%	29.3%	16.6%	6.4%

Source: 1996 & 2001 ABS census data, in Department of Infrastructure "Towns in Time" publication, 1999.

Households		0-$299	$300-$499	$500-$699	$700-$999	$1000-over
Couple families with children	1996	2.2%	13.2%	19.4%	24.7%	25.3%
	2001	1%	7.7%	14.4%	25.6%	51.3%
Single parent families	1996	27%	49%	14%	8.8%	3%
	2001	13.6%	40.4%	20.0%	15.2%	10.8%
All household types	***2001***	***16.27%***	***22.53%***	***15.58%***	***17.57%***	***28.05%***

Source: 1996 & 2001 ABS census data.

These figures demonstrate that couple family groups have a stronger earning capacity than single parent families, and individuals. The 0-$299 group in Table J would include many low-income groups such as unemployed, pensioners, students, casual/part-time workers, and people with disabilities.

The following table calculates the affordability of rental housing, according to housing type and income groups. The medium range housing average (from Table I) is used as the basis for this calculation. A percentage of income is calculated.

Table L: Percentage of household income spent on rental housing

Income level	1 bedroom unit ($87p/w)	2 bedroom unit ($133p/w)	2 bedroom house ($142.5p/w)	3 or more bed house ($156p/w)
$299	29%	44%	47%	52%
$450	19%	29.5%	31.1%	34%
$550	15%	24%	25%	28%
$699	12.44%	19%	20%	22%
$999	8.7%	13%	14%	15%

The above chart can be interpreted to represent housing types that are affordable to various income groupings. Some conclusions are:

General: In 2001, 16.27% of all Bendigo households fell into the lowest income group (less than $299 per week). According to the affordability benchmark almost every accommodation type is unaffordable to those in these households. In additional, 47.7% of all individuals (aged over 15 years) earned less than $299. For singles who are unemployed, pensioners, part-time workers, those with disabilities and students would need to consider accessing social, student or age specific accommodation, or shared accommodation options. Except for 1-bedroom units (which are in low supply) those in this group cannot afford rental housing in Bendigo.

Sharehouse accommodation: The average share house costs for low-income earners is likely to be approximately $55 per week, for one bedroom in a three bedroom house. For those receiving unemployment benefits with rental assistance ($182p/w + approximately $20p/w rent assistance) this will be 27% of their weekly earnings, making the average share house option affordable for most unemployed people. Sharing an average two-bedroom unit would amount to an unaffordable 32% of an unemployed person's weekly earnings. Students dependant on Austudy and Rent Assistance (approximately $165 per week) would expect to pay 33% of their income on renting a bedroom in an average 3-bedroom share house. Renting a room in an average two- bedroom unit would cost them 40% of their weekly income.

Aged Pensioners: A couple on the aged pension will earn $342 per week (after income and assets testing). It would cost a couple 38% of their income to rent a two-bedroom unit.

Disabilities: Often people with disabilities would prefer to, or need to live independently, as opposed to live in shared accommodation. A single adult receiving a disability pension, with rent assistance would be paying 39% of their income on an average 1-bedroom unit. No other rental accommodation type would be affordable to a person with a disability wishing to live alone, unless they were to live in public or social housing.

Single parent families: 54% of single parent families earn less than $500 per week. Of this 54%, 2 bedroom units and single bedroom units are the only affordable housing option. For those families entirely dependent on Centrelink payments (a base of $394.30 p/w.) a 2-bedroom unit is unaffordable (33% of income).

Family Groups: Approximately 15% of family groups would find a 3 or more bedroom house unaffordable.

2.2 Housing Sales Market

Introduction

Analysis of the Housing Sales market in Bendigo has been undertaken, paying particular attention to issues such as housing values, market activity, availability, demand in relation to supply, medium density development, preferred locations, influences on the housing sales market, and affordability.

Property Valuations

The Valuer General's Office conducts an annual analysis of property sales and values. The table below provides detail of housing values over the past 5 years.

Table M: Median Values of Properties Sold per Year in Bendigo

	1995	1996	1997	1998	1999	2000
Median house price ($)	86,000	86,000	88,000	90,000	98,000	105,000
Flat/unit median price ($)	85,000	80,000	76,000	83,000	86,300	92,000
House block median price ($)	31,500	32,000	33,000	32,500	35,000	36,000
House sales (N)	1,370	1,417	1,581	1,547	1,621	1,804

Source: Valuer General, A Guide to Property Values 1999 - 2000

Table N: Growth Rates of Housing Values Over the Six Years

The percentages below indicate the rates of change in values, over the last six years, based on the Valuer General's Property Values report.

Type	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000
Houses:	0%	2%	2%	8%	7%
Flats:	-5%	-5%	9%	3%	22%
House Block:	3%	3%	-1.5%	7%	2%
House Sales:	3%	11%	-2%	-3%	21%

The above table indicates a steady growth in property and land values. The value of flats rose significantly between 1999 and 2000, while houses and house blocks showed moderate growth. However, unprecedented activity in the property sales market throughout 2001 suggested that further analysis is required. Other issues such as property availability and market demands were also deemed important. To seek more in depth and local information interviews were conducted with the 5 Real Estate Agencies who participated in the Rental Market surveys.

Agents were asked to provide an average figure for the values of houses, and units in Bendigo. The five responses have been averaged. These figures should be taken as a rough indication of value rises, and not as statistical information.

Table O : Average value of real estate in 1999-2001

Housing Type	1999	2000	%Rise	2001	%Rise
1 bedroom unit	$54,000	$59,000	9%	$71,000	20%
2 bedroom unit	$80,000	$87,000	8%	$103,000	18%
High range 2 bed' townhse	$140,000	$141,000	.7%	$165,000	17%
Low range 3 bed' house	$82,000	$86,000	4%	$102,000	18%
Medium range 3 bed' hse	$105,000	$113,000	7%	$138,000	22%
High range 3 bed hse	$150,000	$160,000	6%	$190,000	18%
Medium range 4 bed hse	$150,000	$163,000	%	$192,000	17%

These figures suggest that housing values in Bendigo have risen by approximately 19% between 2000 and 2001. Comments by the agents support the contention that the property market in Bendigo has risen at an unprecedented rate. According to those interviewed property values in Bendigo have remained fairly consistent up until 2001. This contention is also borne out by the analysis conducted by the Valuer General's office.

Market Activity

All Agents interviewed concurred that numbers of sales in the housing market had increased dramatically in 2001. It is believed that elements such as low interest rates and the First Home Buyers Grant were the key determinants of a flurry of activity, and also on rising prices. Bendigo's population growth rate of 1.4% average over the last five years (2001 census, preliminary figure) supports the contention that there is more pressure on the housing market than in the preceding 20 years.[25].

Availability

Due to the above influences, the purchaser currently drives the market. All agents commented that availability of houses for sale is very low. The huge increase in sales has depleted the market of available supply. One agent commented that they are experiencing the lowest listings in 30 years.

Demand in Relation to Supply

Survey results indicate that all forms of housing type are under greater demand than can be matched by supply.

It is believed there is a growing market in the area of low maintenance high quality residences, such as townhouses. There is a belief that a growing number of people are choosing a stylish two-bedroom apartment, over the traditional 3-bedroom house on a quarter acre block. "People are downsizing, people are aspiring to lifestyle. Lifestyle programs on TV are influencing people to make different choices from traditional expectations."

It is believed that childless people, as well as retirees are the predominant target group for this type of accommodation.

More recently, people are looking in the inner city for accommodation. It is believed that there is an increased demand for shoptop housing. It is also believed that consolidation of available inner city housing opportunities needs to occur (ie. infill development) as availability is very low.

There is a need for diversity of housing to cater for different lifestyles, lifestages and desires.

Areas of Demand

The Real Estate Agents' surveys suggested that the preferred areas for housing purchase are Central Bendigo, followed by the South East suburbs (Flora Hill, Strathdale, Kennington, Strathdale), followed by the North West Suburbs (White Hills Eaglehawk, Golden Square, Kangaroo Flat).

[25] From 1981-1996 the average growth rate in Bendigo was .7%. Department of Infrastructure, *Towns in Time,* 1999, *pg. 36.*

In Central Bendigo, there is not enough supply to meet demand. In the South-East the university is a strong influence, however escalating prices are becoming a deterrent. In the North-West suburbs, demand is strong, and has increased in last two years. In Eaglehawk demand is always strong, as residents like to stay in this area. There is a lower turnover in White Hills. Golden Square is a growth area because of availability of stock and land.

Market Influences

Council's beautification of the inner city and the notion that Bendigo is a safe city has influenced an increase in people choosing to live here. "Bendigo has gone ahead dramatically. It is looking prosperous." It is believed that people who previously may have been stationed in Bendigo for a short time (ie. university students) are choosing to stay here. Amenities such as schools, university, hospital etc. are excellent.

It is believed that improvement of the Calder Highway and implementation of the Fast Train would put increased pressure on the housing market. Two agents commented that if Bendigo is to continue to attract new residents and more wealth to the region then there needs to be a balanced focus on providing more land for industrial development, which will in turn provide more jobs. Another comment was that there is a need for a proactive approach to development in areas of demand (ie. market forces).

Affordability

Nationwide, the affordability of purchasing a home is becoming a major issue. National figures suggest that the first-home owners market is declining whilst median household incomes fall.[26] It is generally believed that Bendigo is an affordable city to buy homes, however this assumption needs to be considered in relation to Bendigo's income groups.

An affordability analysis has been conducted, to assess the affordability of average homeownership in Bendigo, for different income groups.

Costs for home purchasing have been calculated using the National Australia Bank's online calculator. In November 2001 the interest rate of 6.06% was the current rate for new home loans. The National Australia Bank recommends that loan customers must be able to make a contribution of 10% to the house cost to qualify for a loan. They also recommend a further 5% to cover legal and government fees. House prices below are taken from averages indicated in the Bendigo Real Estate Sales Market surveys.

Affordability Estimate for November 2001.

Medium range 3 bedroom house:		$138,000
Savings requirements:	5% of loan for fees and charges -	$6,900
	10% of house cost	$13,800
Savings total:		$20,700
Loan amount:		$124,200
25 year mortgage period at rate of 6.06% per annum.		
	Loan repayments:	185.01 per week

[26] Affordable Housing in Australia: Pressing Need, Effective Solution, Affordable Housing National Research Consortium, September 2001, pg. 14

Average 2 bedroom unit:		$103,000
Savings requirements:	5% of loan for fees and charges -	$5,150
	10% of unit cost	$10,300
Savings total:		$15,450
Loan amount:		$92,700
25 year mortgage period at rate of 6.06% per annum.		
Loan repayments:		$138.09 per week

Affordability of the loan repayment is calculated according to income groups. Data on Bendigo's income and family groups provides a reference point for affordability.

Table P: Bendigo Household Incomes

Groups		0-$299	$300-$599	$600-999	$1000 - over
Bendigo Individuals' weekly income averages	1996	48.8%	26.6%	10.8%	2.1%
	2001	47.7%	29.3%	16.6%	6.4%

Source: 1996 & 2001 ABS census data, in Department of Infrastructure "Towns in Time" publication, 1999.

Households		0-$299	$300-$499	$500-$699	$700-$999	$1000-over
Couple families with children	1996	2.2%	13.2%	19.4%	24.7%	25.3%
	2001	1%	7.7%	14.4%	25.6%	51.3%
Single parent families	1996	27%	49%	14%	8.8%	3%
	2001	13.6%	40.4%	20.0%	15.2%	10.8%
All household types	***2001***	***16.27%***	***22.53%***	***15.58%***	***17.57%***	***28.05%***

Source: 1996 & 2001 ABS census data.

Table Q :Percentage of household income spent on loan repayment

Weekly income	2 bedroom unit loan ($138.09 p/w)	3 bedroom house loan ($185.01 p/w)
$299	46%	61%
$450	31%	41%
$555	24%	33%
$750	18%	24%

- Approximately 10% of 'couple families' with children, and 54% of single parents families, could not afford to purchase a 2-bedroom unit in Bendigo.
- Approximately 25% of 'couple families' with children and 74% of single parents families could not afford to purchase a 3-bedroom house in Bendigo.
- Given that 48% of Bendigo's population earns less than $299 per week. These people would be unable to afford the purchase of either a house or unit.
- More than 40% of Bendigo's households earn less than $599 per week. According to the affordability benchmark this group would be unable to afford the loan repayments on an average 3-bedroom house.
- For households on low to medium incomes, saving between $15,000 and $20,000 to buy a home, whilst paying rent, could be extremely difficult.

Habitat For Humanity

Habitat for Humanity is an international organisation that provides a local community based approach to increasing homeownership and housing stock for people in need. The project demonstrates that community based responses to affordable housing are possible.

"Habitat for Humanity International (HFHI) is a non-profit, non-denominational Christian housing organisation with a charter to build simple, decent, affordable houses in partnership with those in need of adequate shelter. Working in partnership with low-income families and people of good will from all walks of life, HFHI has built more than 125,000 houses in more than 83 countries, including 34 in Australia since 1991. "

There is a Bendigo Chapter of Habitat for Humanity and four houses have been built, with another on the way. More details about HFHI can be found at http://www.habitat.org.au/.

2.3 Land Supply and Take-up

The Department of Infrastructure has developed projections for household numbers in Bendigo, to the year 2021. An approximate increase of 10,000 households is projected for the next twenty years from July 1, 2001.

DOI population projections

	2001	2006	2011	2016	2021
Total estimated resident population	87,153	89,459	92,280	95,362	98,370

Source: Department of Infrastructure, "Know your area" website, August 2002.

DOI household projections

	2001	2006	2011	2016	2021
Households (occupied private dwellings)	33,775	36,038	38,499	41,014	43,516
Total private dwellings (including vacant)	35,207	37,609	40,197	42,878	45,456
Persons in occupied private dwellings	85,566	87,824	90,581	93,524	96,274
Persons in non - private dwellings	1,587	1,635	1,699	1,838	2,096

Source: Department of Infrastructure, "Know your area" website, August 2002.

Understanding the maximum land supply potential provides a context for discerning ways to cater to the municipality's future housing needs. By determining available land supply, and take-up rates, it is possible to estimate future land supply, if current residential development trends are to continue. It was deemed necessary to determine supply of vacant land in Residential 1 Zone (R1Z) and Low Density Residential Zone (LDRZ).

The task of identifying a system for assessing land supply in the Bendigo urban areas was fraught with difficulty. Data collection processes throughout the organisation are structured around statutory or service driven needs. Therefore, attempts to collect data from existing data sources, was largely unsuccessful, as the data 'fields' did not match analysis requirements. The Planning Subdivision Database was identified as a valuable data source. The recording of additional information on this database would assist in monitoring land development trends. To gain a thorough understanding of take-up rate a longitudinal data source is required. Similarly, undertaking an assessment of total land supply was difficult, as there are no data sources that can provide up to date and accurate information.

Land Supply Methodology

Properties with a "Vacant Land" land-use code were extracted, from the Rates database. In addition, a large quantity of land was identified as having subdivision potential. On the whole this is either vacant land that has never been subdivided, or large holdings with one house, that have never been subdivided down to urban block sizes. This land was identified by two means,

1. The Rates Database provides a "Land With Subdivision Potential" code,
2. Land identified by Council planners as having subdivision potential.

This information was then overlaid on the Greater Bendigo Planning Scheme map base to define Residential 1 Zone and Low Density Residential Zone areas. Land supply was then calculated by number of hectares.

Current Available Supply of Vacant Land

Total supply of vacant R1Z land equals 1211.2 Hectares. Vacant LDRZ land supply equals 1184.1 Hectares. The number of potential lots was calculated. In R1Z there is the potential for 12112 building lots (at .1 ha size = ¼ acre) and in LDRZ there is the potential for 1184 lots (at 1 ha size). In all there is potential for 13296 building allotments.

Methodology utilised to determine Land Take-up Rate

The "Take-up" rate is defined by the sale of vacant residentially zoned properties. It is assumed that when land is purchased there is intent to develop a dwelling on this vacant land, at some point in the future.

All properties that were sold within the last three years below $100,000 were extracted from the Rates Database. These properties were then checked against the Planning and Building Database to ensure that there was no development on these lots prior to the sale. This was to ensure vacancy. Any property that had been developed was removed. Properties were then matched against the Council's Planning Scheme to ascertain the Zoning. Only properties that are in the Residential 1 Zone (R1Z) and the Low Density Residential Zone (LDRZ) were extracted. Total number of hectares was then defined, by zoning and by year, to ascertain what the 'take-up' rates are, for development.

Land Take-up Rate

The average take-up for R1Z is 74 Hectares per year for the last 3 calendar years being 1999, 2000 and 2001. Based on this take-up rate, the current supply (1211.2ha) will be depleted in 16 years. The three-year average take up for LDRZ is 51 Hectares per year. Based on this trend the current supply (1184.1) will be exhausted in 23-years.

The three-year period represents 'boom' circumstances – the pre-GST boom, and the First Home Owners Grants boom. (However, not every sale would represent a house being developed within the 3-year period). Therefore this trend in take-up may not be sustained. However, the State government – through the "Melbourne 2030: Planning for Sustainable Growth" strategy document – signals the policy to "promote the growth of regional cities and key towns on

regional transport corridors as part of a networked cities model." The 2030 strategy provides direction for population containment, within urban Melbourne, which, with improved transport infrastructure, will necessitate growth in regional centres. A growth rate of 2% is projected for Bendigo and other regional cities.[27]

Supply of Land

Based on the take-up trend of the last 3 years, there is a total of 16 years supply of R1Z and 23 years supply of LDRZ, land. This calculation of land availability is based on zonings that are appropriate for residential development. The calculation does not take into account whether the land is actually for sale. This supply includes land that is currently unavailable for development, until such times as the landowner determines to subdivide the land and sell. While the land has been identified as having potential for development, its availability is dependant on the owners' willingness to make the land available and on the servicing constraints of the site.

Housing Development Trends

In the past, housing has developed according to Australian aspirations for a 3-bedroom house on a quarter acre block. As Real Estate agents have commented, needs for housing is changing – and often this is based on life stage. So too are lifestyles – there is a growing preference for compact residences on smaller blocks. Factors such as ageing population and a lessening birth-rate means that household sizes will continue to reduce and more people will require smaller residences. The table below demonstrates that over a fifteen year period more households are being occupied by only 1-2 persons.

Table R – Household size

Numbers	1981	1986	1991	1996
1-2 People	52.8%	55.9%	60.7%	61.5%

Constraints such as sustainability, residential encroachment on native forest, infrastructure needs and costs, coupled with social isolation issues, currently influence the form of residential development. These issues need to be taken into account when considering the implications of a 16-year supply of available Residential 1 Zone land, and a 23-year supply of Low Density Residential Zone land. Converting zoning, or encouraging further subdivision development, are possibilities, but so too is the development of policies encouraging urban consolidation and medium and high density housing in appropriate locations.

[27] Department of Infrastructure, "Melbourne 2030: Planning for Sustainable Growth", October 2002, p 71.
[28] Department of Infrastructure, *Towns in Time,* 1999, *pg. 36.*

Key Issues & Needs and Opportunities

Issue	Need/opportunity
Rental Market ▪ The vacancy rate is seriously low. ▪ Rent has increased by 20% in the past two years. Affordability options are low for a large portion of the population, with most people with additional needs who rely on government benefits, will be experiencing housing stress. ▪ The demand for all housing types exceeds supply. ▪ The Australian rental housing context suggests that this situation is reflected across the country, and is not likely to improve. The rental housing sector is a "Mum and Dad's investment market". It is deemed a higher risk investment and is currently a less popular form of investment than in the past. Housing lobby groups believe that large-scale investment in affordable rental housing, by socially conscious developers, would be a plausible option for turning this situation around.	▪ Encourage appropriate development of affordable rental housing.
Housing Sales Market ▪ There is a "chronic shortage" of available stock in the Bendigo Real Estate market. It is believed that the current sales boom will slow down, if the First Home Buyers grant concludes, however, the market is unlikely to return to the previous lull. There is a concern that after this current boom there will be a continuing low availability of stock. ▪ Affordability calculations suggest that for a significant portion of the Bendigo population, home ownership is not an option. In relation to national figures, this is a growing trend. ▪ Bendigo's property values are comparatively low; however, the recent 19% rise in values outstrips average income rises.	▪ Encourage and facilitate appropriate development to contribute to housing supply. ▪ Encourage and facilitate opportunities for affordable housing developments.

Key Issues & Needs and Opportunities

Issue	Need/opportunity
• The average take-up for R1Z is 74 Hectares per year for the last 3 calendar years being 1999, 2000 and 2001. Based on this take-up rate, the current supply (1211.2ha) will be depleted in 16 years. The three-year average take up for LDRZ is 51 Hectares per year. Based on this trend the current supply (1184.1) will be exhausted in 23-years. • Current data collection practices are not suitable for measuring reduction in land supply, and take-up rates.	That a Review of the Bendigo Urban Area Residential Development Strategy (1997), be undertaken to include: • An account of current Residential Development information, • A mechanism for residential expansion which involves the exact location and timing of land for rezoning to enable more intensive residential development, • Detailed urban consolidation principles and strategies. **2.** Develop accurate data methods to enable annual review of land take-up and supply situation.

Chapter 3 – Community Housing

In this chapter Community Housing is discussed in relation to four categories – Social Housing, Special Needs Housing, Older Persons Housing and Homelessness. Housing stock numbers provided by Bendigo's key Housing Managers is also quantified, as this stock constitutes most of the supply of community housing in Bendigo. This stock is made available to the general population of people with housing needs, and Targetted Social Housing programs have nomination rights on specific numbers of properties.

Social Housing provides housing and assistance for those who are on a low income and may be experiencing associated social pressures and risks. Traditionally, public and community housing provided long-term accommodation for low-income earners. On the other hand, Special Needs housing, provides targetted housing for groups who experience difficulties in accessing appropriate accommodation in the private market, ie. the disabled and students. Often a social support component is provided. However, insufficient availability of Special Needs housing has given rise to Public Housing being allocated to people with multiple needs, such as those with disabilities, sole parents etc. Low-income groups are placed lower in priority on Public Housing waiting lists, and may never reach the top of the list, as Public Housing stock is decreasing in real number terms.

People on low incomes and/or have special needs are increasingly experiencing housing stress and homelessness. The reduction in public housing availability coupled with increased housing costs, means more people are experiencing housing stress. The housing stress experienced by vulnerable groups often escalates to situations where they are homeless or verging on homelessness. Often people will experience recurrent housing stress as the cost of living does not abate. In addition people experiencing recurrent housing stress are highly likely to experience poor health, school truancy, unemployment, substance use/abuse, social and family breakdown and other issues. With low availability of private rental and increased costs, housing services are dealing with an influx of clients and difficulties in meeting needs.

3.1 Social Housing

In Bendigo Social Housing is made available for the general population, predominantly through three key housing managers – Loddon Mallee Housing Services, Department of Human Services Office of Housing (Public Housing), and Mitchell Lodge. In Bendigo, a range of community agencies provide targetted housing options for people who have specific social issues. These programs offer crisis and transitional housing responses only. In Bendigo most of these agencies have nomination rights on housing stock that is managed by either Loddon Mallee Housing or Mitchell Lodge. Some of these agencies also manage their own stock.

3.1.1 Housing Managers

Loddon Mallee Housing Services: Loddon Mallee Housing's central focus is Transitional Housing, targetting homeless people. The Transitional Housing Management (THM) program allocates clients to 68 transitional properties. In the last year only 11% of all clients had access to these properties. The Housing Establishment Fund is used to cover housing related costs for homeless people. In the last year 30% of all clients (647 clients) were placed in a Caravan Park or

motel, as no other property type was available. LMHS also provides supported accommodation for a range of disabilities, and longer-term accommodation for low-income earners.

Mitchell Lodge: The service aims to provide low cost, supportive long term accommodation for people on low incomes, and/or at risk, and/or with high needs. There are two programs, the Group Housing Program, which has three sections, tenants with disabilities, men (rooming housing program), and youth. The Group Housing Program provides 38 rooms in six properties, and is supported by St Lukes, Loddon Mallee Housing Services, Golden City Support Services, Australian Home Care and Community Care Options. The second program is the Rooming Housing program, providing 12 rooms for people receiving Centrelink payments. Mitchell Lodge's mandate is to provide quality homes for tenants, and have found that this gives rise to low vacancy rates. This positive outcome draws attention to the growing concern that demand cannot be met by supply/availability. Besides Public Housing, Mitchell Lodge is the only provider of long-term social housing in Bendigo. This is very limited in supply and has a low turnover rate.

Department of Human Services (DHS) Office of Housing (OoH): The Office of Housing manages and allocates long-term public housing stock to people on low incomes, experiencing housing related poverty. Applicants for public housing are placed on a segmented waiting list, with priority given to applicants with social and special needs. Public housing is largely the responsibility of the States and the Federal Government through the Commonwealth State Housing Agreement (CSHA).

Table S: Supply and Demand Placed on Social Housing Stock

Housing Manager	Stock available	Yearly Demand	Waiting List
LMHS	80 properties (68 transitional, 12 long term,) and 14 rooming house bedrooms	**2000** – 4000 enquiries, **1999** – 4500 enquiries, **1998** - 5000 enquiries	N/A
Mitchell Lodge	38 rooms	**2000-2001** 128 applications with only 11 vacancies in the period. High demand but figures not available	5
DHS OoH	1503 properties	N/A	**November 2001** - 1082

The table above provides a breakdown of the stock managed by LMHS, Mitchell Lodge and DHS and indicates demand placed on this stock.

3.1.2 Targeted Social Housing Services

While LMHS and Public Housing provides housing and assistance for all people experiencing housing stress, there are a number of services in Bendigo that provide additional assistance to target groups who have specific needs. An investigation into key housing target groups has been undertaken, to provide an understanding of the supply and demand on these services and the issues faced by services and clients.

Table T: Bendigo Targetted Social Housing Services – Demand and Supply Figures

Target Group	No. of Services	Supply (No. Beds)	Demand (Average No. applicants per year)	Unmet Need (waiting list or other)	Current Vacancies (Nov' 2001)
Youth	1	25	337	N/A	0
Family Violence	2	18 crisis rooms 7 transitional rooms (1 room per family)	484	N/A	0

The above table quantifies Supply and Demand for Social and Special Needs Housing at November 2001. More detailed survey information is discussed below.

Youth

St Lukes and the Lighthouse Foundation are the only agencies providing accommodation programs specifically for young people in Bendigo. The Lighthouse Foundation opened a long-term residence in Bendigo this year (2002); a model offering a family environment for up to five young people between 15 and 22 who are at risk. However, as this service is so new, a supply/demand assessment has not been conducted.

The State Government Department of Human Services funded Social Housing Innovations Project (SHIP) offers opportunities for local initiatives. As part of the B Central Youth Precinct project, the YMCA has attracted SHIP funding to construct 10 two-bedroom units for young people between the ages of 15 and 23. The target group will be young people from outlying rural areas requiring transitional and/or long-term housing to support educational and employment pursuits. This project has not yet begun, but will meet a demand base.

Council has recently demonstrated its commitment to contribute to social housing, by providing a contribution to St Luke's Youth Services, to enable eligibility for a DHS Joint Venture Project, to develop a youth lead tenant model. The project requires a contribution of 25% of the costs of the project, and will fund the remaining 75%. Council's contribution involved offering a choice of two housing blocks to St Lukes, for either the development of residences, or to sell and use the proceeds. Due to DHS guidelines the latter option was nominated. The project requires further funds to qualify, and is having difficulties finding an appropriate house.

St Lukes currently coordinates 3 housing programs for young people: Transitional Housing Program (8X2 bed) with LMHS as the housing manager, Community Housing Program (3X2 bed) with Mitchell Lodge as the housing manager and Kids Under Cover (1X3) managed by St Lukes. Additional assistance is provided to the young people in the form of support regarding family issues, linkages to education and training, linkages to specialist services (ie. drug and alcohol, mental health, disability), support and advocacy with youth allowance issues, and practical support (food, clothing and financial). The tenure for these programs is – Transitional Housing: 0-12 months, Community Housing: Long term up to 21 years, Kids Under Cover: Short term/crisis.

St Lukes' Youth Services provides a total number of 25 beds. During the last four years an average of 337 young people have approached the service with accommodation needs. A sustainable client turnover would be 100 clients per year.

Costs of the program are 25% of income plus $15-$20 utility fees. According to the program coordinator, these fees make it difficult for young people to live independently on youth allowance.

There is no waiting list. Need/demand must be met by an accommodation solution.

Increasingly St Lukes are placing young people in caravans and/or motel accommodation. In 2001 22% of clients were placed in caravan park/motels or a crisis solution. Only 10% were placed in long term accommodation. The remaining 60% were assisted into other forms of accommodation, ie. family, friends, rental.

In the last 12 months 200 young people who requested placement in youth specific housing, were not provided this option. Alternative forms of accommodation are always sought, but are often not appropriate.

Youth specific crisis housing stock is very limited. The service is often banned from referring clients to motels and caravan parks due to property damage/behavioural issues by clients.

"The service needs a staffed accommodation arrangement (ie. refuge) for young people needing crisis accommodation and support. This is urgently needed by young people who are finding it very difficult to manage their day to day living arrangements. We need access to funding to develop a home based care option for young people who need crisis accommodation and require live in adult support." There is a strong need for funding to develop day programs including recreation/vocational programs for young people who find it difficult to participate in mainstream programs. There is also a need for intensive outreach for young women who are pregnant and/or parenting, and long term housing and support for young people with disabilities.

Women and Children Escaping Family Violence

"The most common reason women with children give for accessing SAAP (Supported Accommodation Assistance Program) services is domestic and family violence. In most instances, the woman and her children are forced to leave the family home. Financial and legal constraints – and considerations of personal safety – often make it difficult to find alternative accommodation that is stable and affordable. This is especially true for rural and remote communities. Domestic violence has a profound impact on children, who need to be supported in their own right". [29]

There are two services in Bendigo that offer assistance and accommodation for women and children escaping family or domestic violence – EASE (Emergency Accommodation Support Enterprises) and Annie North Refuge.

EASE: EASE provides accommodation and support, crisis intervention, case management, information, advocacy and referral for women (and their children) escaping family violence, women (and their children) with substance abuse issues, young women (15-25 years) who are pregnant and/or parenting. Crisis accommodation is provided for up to 14 days and transitional accommodation for 3 to 12 months. Assistance to secure long-term private housing is provided.

EASE manages a range of properties for different programs – the Family Violence and Young Women's Homelessness Program with an allocation of 2X2 bedroom crisis accommodation houses (to 14 days) and a 1X3-bedroom crisis accommodation house (to 14 days). The Women's Drug and Alcohol Supported Accommodation Program has nomination rights to 3X2 bedroom transitional accommodation houses (3-12 months), and 1X3 bedroom transitional accommodation house (3-12 months). These are THM properties accessed through nomination rights at LMHS. EASE has access to a total of 7 properties.

Between 1998 and 2000, a yearly average of 394 women and their children approached the service for assistance.

Costs for a single woman, is $25 per week, and a woman with 1 or 2 children – $50 per week, women with 3 or more children – $75 per week. EASE believes the fees are affordable for the target group, but don't pursue rent collection. Approximately 40% of women pay rent while in the properties.

There is a waiting list, however many women have to wait up to 10 days for an appointment. Crisis appointments can be made on the day, but sometimes must be made the following day. The percentage breakdown of placements in the last year was:

17% placed in crisis housing, 6% placed in transitional housing, 4.3% placed in Transitional D&A, 10% placed in caravans, 28% placed in motels, and 31 % were placed in long term accommodation. On some weekends it is impossible to purchase accommodation in motels or caravan parks. There is often no exit options from motels or caravan parks and women are unable to afford the cost of living in this accommodation. Often there is no longer-term

[29] *Working Towards a National Homelessness Strategy,* Commonwealth Advisory Committee on Homelessness Consultation Paper, pg. 65.

accommodation available in the Caravan Park. It is extremely rare for women to get access to transitional accommodation; therefore there are no clear exits to transitional accommodation while women pursue long-term housing options. Another reason for accommodation not being provided is that for some women the option of a caravan or motel with no suitable exits is worse than returning to an abusive relationship.

“As a domestic violence service there is a high need for women to have support and advocacy when attending court for intervention orders. Unfortunately Bendigo is one of the few places that does not have a community legal centre. This means there is an expectation both internally (in the agency) and externally that our workers will be available to provide court support. In most instances this is not possible. This is an important service gap.”

“Many of the women we work with experience discrimination when trying to access private rental.” The target group is regarded a high risk for private rental.

EASE is interested in exploring innovations around better access to private rental and improved community participation in assisting/supporting women with transitional accommodation.

Annie North Womens’ Refuge: Annie North provides high and medium security crisis supported accommodation for women and children fleeing domestic violence. Referrals come from the centralised referral agency - WDVCSV (Womens’ Domestic Violence Crisis Service of Victoria) which is Melbourne based but statewide. There is additional support such as counseling, cultural support, practical assistance, material assistance and a childrens’ program is provided.

Annie North manages a high security womens’ refuge (location undisclosed) with shared facilities and own bedrooms. This can accommodate 3 families (13 beds).
Also, 2 medium security 2 bedroom units, for 3-6 families and a medium security 4 bedroom house, for 1-4 families. Total stock can accommodate approximately 10-13 families. If service is full referrals are halted. There is no data measure of demand. However, the Melbourne based referral service reports that numbers for crisis accommodation are extremely high. Melbourne refuges cannot cope with the demand for crisis accommodation and referrals spill over into regional refuges where vacancies exist.

A yearly average of 90 families were catered for between 1998 and 2000. A Rise in annual turnover of clients reflects State Government funding agreement requirements for a base number of 110 families per year. Annie North finds it impossible to attain this level of turnover because there is not enough exit accommodation available, therefore clients can’t be processed as quickly as required. Ideally the refuge turnover would be close to 80-90 families.

There is a lack of ‘exit housing’ that causes bottlenecks for refuges. Annie North is striving to achieve a cluster model of womens’ refuges in Bendigo for Bendigo women based on the new models being built in SA, ACT and WA.

3.2 Targetted Special Needs Services

Special Needs Housing is provided by the State Government and community based organisations. Included in this category are groups who require specialist accommodation due to disability or other inhibiting factors. Target groups include those experiencing psychiatric disability, intellectual and physical disability and acquired brain injury, and students. While generally speaking special needs housing is offered on a long term basis, some services offer crisis and transitional responses to clients who are homelessness. These groups are more likely than the general population to be at risk of homelessness as they are vulnerable and also likely to be on low incomes.

Table U: Bendigo Special Needs Accommodation – Demand and Supply Figures

Target Group	No. of Services	Supply (No. Beds)	Demand (Average No. applicants per year)	Unmet Need (waiting list or other)	Current Vacancies (Nov' 2001)
Disabilities	2	40	N/A	89	0
Mental Illness	1	8 transitional beds	40	25 (unmet need)	0
Mental Illness – young people	1	10	Demand is always present	N/A	0
Psychiatric Illness – secure and critical care	1	23	High demand	Difficult to measure	0
Student	2	626	N/A	860	0

The above table quantifies Supply and Demand for Social and Special Needs Housing at November 2001. More detailed survey information is discussed below.

3.2.1 Disabilities

DHS provides housing for people with disabilities who are in high need of additional support. Australian Community Support Organisation (ACSO) provide supported accommodation to residents with intellectual and mental disabilities.

DHS Disability Support Services: Accommodation is provided to people with physical, intellectual, and sensory disabilities and Acquired Brain Injury. Eligibility is also based on degree of disability and additional issues and behaviours. Cases must be urgent to be eligible.

Tenure is longterm or as needs change. Supply equals 35 beds (7 houses). There is a Service Needs Register, with 30 people urgently awaiting accommodation, 16 with high degree of need and 43 in low degree of need. "Often an urgent person can wait for years, or may be sent out of Bendigo for supported accommodation." Most people with high needs continue to live with family, often they seek supported accommodation when the family can no longer cope, or when their carer dies. Fees equate to 65% of pension. All needs are catered for.

People with disabilities have a high range of needs ie. transport, recreation, accessing mainstream services. Therefore an accommodation service cannot be regarding in isolation of other issues. More accommodation is not a solution, rather a balance of it, as well as outreach and support services to families and individuals in the community.

Australian Community Support Organisation (ACSO): Long-term accommodation is provided for people with intellectual and psychiatric disabilities, challenging behaviours, and those who have involvement with the justice system. The service manages one house with 5 rooms. Clients are referred by DHS from the Service Needs Register. The cost is $320 per fortnight, which is equivalent to the pension, and believed by the service to be affordable.

3.2.2 Psychiatric Disability

Vahland House: Medium to long-term accommodation and support is provided to people with psychiatric illness who are unable to cope within a community setting. They may be of harm to themselves or to others in the community. There are 11 beds in secure units and 12 beds in a critical care unit. There is a waiting list but numbers unknown. Often accommodation cannot be provided because of availability. For the SEC, costs for up to 35 days no charge. After that time costs are $29:30 per day (includes meals). Costs at the CCU exceeding 35 days is $11 per day. For some this is affordable, but not for those who are already paying private rent and other expenses. For those who struggle to meet commitments fees are waivered.

Some clients face homelessness on discharge and there is only caravan park accommodation available.

Whirrakee Options (St Lukes): St Lukes provides transitional accommodation, a day program and case management support, for people over 18 who have been diagnosed with a mental illness and are being case managed by Psychiatric Services. Tenure is for 3 months but is usually longer due to lack of public housing. The service has nomination rights over 3 LMHS properties (8 bedrooms). In 1999 30 people approached the service with accommodation needs. In 2000, this figure had risen to 40, and due to lack of available options or inability to share, 25 people did not have their needs met.

A room costs $65 per week, which includes utilities. This is believed to be affordable. In 2000, 10 clients were ultimately placed in transitional housing, 8 were placed in a Caravan Park or motel and 4 were placed in long-term accommodation. In November 2001, at the time of the survey, 4 names were on a waiting list. There is a serious lack of public housing and private rental that is affordable.

Richmond Fellowship: The program provides residential rehabilitation with psycho-social support and assistance for young people aged 16-24 with diagnosed mental illness. This is the only residential support service for young people with mental illness in the Loddon Mallee Region. Tenure is for up to 2 years, until clients move into independent accommodation. There is 1 semi-independent unit with 3 bedrooms, and 2X2 bedroom units and one 3 bedroom supported units. Referrals are made by Clinical Services when there is room available. It is believed that there is a high demand for this service, but not measurable by the service itself. Rent is $60 and this includes utilities, furniture etc. This is believed to be affordable.

3.2.3 Students

Latrobe University Bendigo Residential Services: Various styles of accommodation are provided for Latrobe University students – furnished, single or share, catered and uncatered, with personal and academic support. Students come from regional and metropolitan areas and overseas. Single room accommodation is provided at Halls (168 beds) and Orde House (24 beds). The Terraces provide 21 eight bedroom units, The Villas provide 29 four bedroom units, and the Units provide 9 twelve bedroom units.

Tenancy is provided for the whole year, or short-term summer vacation for students and conference groups. Costs for catered rooms is $146.00pw (this is above the base Austudy rate of $145.00 per week) and uncatered is $88.95 per week. Pricing includes "competitive neutrality considerations" and full operations cost. Students comment on "value for money". Each year in excess of 800 students approach the service with accommodation needs. There is a 96% occupancy rate. There were 20-30 names on a waiting list in First Semester 2001.

Ageing stock will eventually impact, but variety of options caters for most groups.
The Latrobe Bendigo Student Association provided comment on the situation for students seeking rental accommodation. A Report released in 2000, "Student Experiences of Poverty at Latrobe University", produced by Latrobe University, claims:

- 70% of Latrobe Bendigo Students are not in receipt of free rent (ie. don't live at home). This compares with 46% of students at the Bundoora campus.
- 56% of students studying at Latrobe Bendigo relocated in order to attend the university: this is significantly higher than that of other Latrobe campuses (most are 20-30%).
- Younger students experience difficulty in gaining approval for rental housing due to lack of independent living experience.
- Students seeking accommodation also suffer from the exaggerated reputation of being untrustworthy and bad tenants.
- 75% of students live in shared accommodation. It is easier to enter existing share houses, however it is often unstable and students may need to move at any time of the year because of unforeseen difficulties.

International House: International House opened in Murphy Street Bendigo, as a student specific accommodation facility in 2000. Single or share rooms are provided, with catering and recreation facilities. Accommodation is for BRIT and Latrobe students. There are 3 ensuite rooms, 3 twin rooms and 33 single rooms available. Accommodation is long-term. Fees for a single is $82.80 per week. In 2000, the first year open, there were 60 enquiries. In 2001 all accommodation was full. There is no waiting list as yet, but in August 2001, 7 students approached the service with housing needs and could not be accommodated.

BRIT Customer Information Service: This service advises that there is a serious need for safe and affordable student accommodation "as demand exceeds the supply". Safety is an issue because many out-of-town apprentices come to Bendigo to do a "Block Release" (usually one or two week blocks up to eight times per year.) The only option in central Bendigo for this type of accommodation is the Old Crown Hotel where they share a room with a stranger. This is not suitable, particularly for 15-16 year old apprentices, as their possessions and personal safety cannot be guaranteed.

3.3 Older Persons

Older Persons accommodation falls into four different service types: Supported Residential Services (SRSs), Independent Accommodation Services, Hostels and Nursing Homes. This section will discuss the outcomes of surveys sent to service providers of all accommodation types.

Table V: Older Persons Accommodation – Demand and Supply Figures

Service Type	No. of Services	Supply (No. Beds)	Demand (Average No. applicants per year)	Unmet Need (waiting list or other)	Current Vacancies (Nov' 2001)
Supported Residential Services	9	182	281	25 (4*)	12 (6.5%)
Independent Living	4	Approx. 297	Medium to High level demand	Not all independent services keep waiting lists	12
Hostels	8	378	High demand particularly for dementia clients	155 (4*)	14 (3.7%)
Nursing Homes	9	413	High demand	147 (7*)	0

*Number of services that provided these figures

Surveys were sent to approximately 20 older persons services. Only 8 completed surveys were returned. Follow-up phone calls solicited information from those providers who didn't return surveys.

3.3.1 Older Persons Accommodation Service Types

Supported Residential Services (SRSs): There are nine Supported Residential Services in Bendigo, funded by the Department of Human Services. For a fee, accommodation with respite, personal care and additional support is provided. As well as older persons, there is a client base of people with psychiatric, physical and intellectual disabilities. Most fees are above the pension. Of those services that completed a survey, 281 people approached them for accommodation in the last 12 months. Though half of the units don't have waiting lists, total numbers on waiting lists is 25. This reflects a very high demand rate, in respect to the fact that accommodation is long-term and vacancies are infrequent.

Independent Accommodation Services: There are 5 Independent Accommodation services in Bendigo, providing a total of approximately 297 beds. A new development of over 100 Independent Living units is currently being built by "Village Life", in Condon Street, Kennington.

Information on levels of demand was not made available in most returned surveys. A 'retirement village' providing a total of 143 units, indicated that within the 12 months before November 2001, there were 100 enquiries for accommodation, and a waiting list of 21. One service claimed that demand is less now, than 5-10 years ago, and has twelve empty beds. Two other services are full. Comments were not made on costs of independent accommodation.

Discussions in local government housing forums suggest a need to develop frameworks for best practice models for retirement villages and independent accommodation services. There is a need to ensure that social, physical and financial opportunities of the target groups are maximised, within the current context of private developments focussing on their business concerns.

Hostels: There are 8 Hostels in Bendigo, providing a total of 378[30] beds. People requiring supported aged accommodation must be assessed by the Aged Care Assessment Team, to ascertain level of frailty and need. On the basis of this needs assessment people are allocated to waiting lists, having provided 3 accommodation preferences. Those with lower level needs are allocated to a waiting list for hostels. Those with higher level needs are allocated to a waiting list for nursing homes.

People waiting for places in Nursing Homes are in urgent need of placement as they are unable to care for themselves. While the extremity of need for hostel care is lower, waiting times are longer, because people live longer in hostels. There is a total of 155 names on waiting lists (though 3 of the 8 services did not provide numbers). Waiting list numbers for Hostels and Nursing Homes are not a true reflection of the number of people waiting, as three preferences are usually chosen. Surveys suggest that there is a high level of demand for Hostels beds in Bendigo.

Nursing Homes: There are 9 providers of Nursing Home services in Bendigo, providing a total of 413 beds. All Nursing Home beds are full. Seven of the 9 services keep waiting lists, and reported that there were 147 names on waiting lists in 2000. It is believed that demand is growing, "Aged care beds are currently scarce, probably due to the ageing population."

3.3.2 Older Persons Accommodation – 20 Year Projection of Need

According to the ABS In 1998, most people aged 65 years or over, lived in private dwellings (91%). However, 6% lived in hostels or nursing homes.[31] Based on Department of Infrastructure Population Projections, there were approximately 12,324 people aged over 65 living in Greater Bendigo in 2001. The current supply of hostel and nursing home beds is 791. This is 6.4% of this age group. By 2011 the over 65 age-group will have risen by 23.4%, and by 2021, will have risen by 78.5%. If numbers of beds don't increase in tune with the ageing population, in ten years time only 5% of this group will find accommodation in nursing homes or hostels, and by the year 2021 there will be nursing home/hostel accommodation for only 3.5% of the target group. If the numbers of hostel and nursing home beds are to remain relative to the population, then there will need to be an increase of approximately 621 beds.

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30 Total numbers of beds are derived from the "Aged Care Facilities" guidebook published by the Aged Care Assessment Team and discussions with individual services.

31 ABS Australian Social Trends, from the Internet.

3.4 Homelessness

The above information provides some reflection of social and special needs groups in Bendigo, for whom a range of housing services cater. Yet, this is only part of the picture, and does not adequately reflect the demographic mix of groups who experience 'homelessness'. Certainly, the demand for these services outstrips housing supply, and consequently people with high needs are represented amongst the homeless. Also, some of the targetted programs above, such as the Youth Housing service and the domestic violence services, respond directly to homelessness. However, people for whom no targetted housing programs exist, also experience homelessness.

The "Unmet Need for Crisis Accommodation Across the Loddon Mallee Region" Report (2000), compiled by the Housing Research and Policy Development Program provides the most recent and thorough investigation into homelessness. Using ABS data, the SAAP program National Data Collection Agency (NDCA) data, and Community Housing Agency Reporting and Management Service (CHARMS) database, the best indicators for homeless in the region were determined. Due to a range of inconsistencies in data systems and collection processes, these indicators are not considered to be exhaustive.

The report uses Chamberlain and MacKenzie's definition of homelessness, which is broadly used in housing research.

The definition identifies three levels of homelessness.

1. Primary Homelessness
People without conventional accommodation, such as people living in the streets, in railway carriages and squatting in derelict buildings for temporary shelter.

2. Secondary homelessness.
People who frequently move from one form of temporary accommodation to another, ie. people staying in refuges, short-term accommodation with family and friends, and those using boarding houses on a transient basis.

3. Tertiary homelessness
People living in Boarding Houses on a medium to long-term basis, with shared facilities.

There is a serious omission in this definition, that is the growing usage of motels, caravans and hotels as a significant form of crisis or temporary accommodation. The first two levels of 'homelessness' are the focus of crisis and transitional housing agencies. "Crisis accommodation is understood as accommodation that is available to homeless people immediately upon becoming homeless."[32] Drawing on data from crisis and transitional housing programs to an extent enables the quantification of homelessness in Bendigo.

In Bendigo the only crisis accommodation properties are targetted to women escaping domestic violence. These are managed by EASE and Annie North (discussed above). There is no youth refuge or adult refuge in Bendigo.

[32] "Unmet Need for Crisis Accommodation …p. 15.

For other people experiencing homelessness crisis SAAP services have 'nomination rights' on a limited number of properties. In Bendigo, SAAP programs are based at: Loddon Mallee Housing Services (For single people or families over 20 years of age), St.Lukes' Youth Service, Whirrakee Housing, Annie North and EASE. Most SAAP services in Bendigo rely upon placement in caravan parks hotels and motels, as transitional stock is often full. Increasingly, caravan parks, motels and hotels are refusing access to people in crisis because of social issues and account payment issues.

The THM (Transitional Housing Management) program also provides assistance in finding crisis accommodation (caravan park or motel), or placement in transitional housing, or assistance in finding more permanent accommodation. The THM program operates out of Loddon Mallee Housing Services.

3.4.1 Numbers of Homeless people in Bendigo

ABS data: The 1996 census data suggests that on census night there were 470 homeless people in Bendigo. The rate of homeless per 10,000 in the region was 54 (Mallee statistical division) and 52 (Loddon statistical division)[33]. These rates were higher than the regional average of 47 per 10,000 and the Victorian average of 41 per 10,000. It is known that there was an underestimation of people 'sleeping rough'. It is believed that the 2001 census will provide a more accurate measure of homelessness, as the ABS has developed more thorough data collection processes, such as researchers dispatched to 'find' homeless people sleeping rough, on the census night. It is already argued, however, that this system was flawed, as census occurs in winter, and on census night it was raining and it was likely to that many homeless people would have found alternative forms of shelter for the night.

Loddon Mallee Client Referral System data: "There were 1073 people in the Region who registered a demand for transitional housing and were classified as 'absolutely homeless' for the year between April 1999 and March 2000…**Of the total registrations… 62 per cent (664) listed their current LGA as Bendigo.**" [34] Almost all of these referrals were from SAAP.

Table W: Loddon Mallee Client Referrals 1 April 1999-31 March 2000

Current LGA	Total	Percent of total
Campaspe	85	7.9
Central Goldfields	17	1.6
Gannawarra	11	1
Greater Bendigo	664	61.9
Loddon	22	2.1
Mildura	108	10.1
Mount Alexander	42	3.9
Macedon Ranges	68	6.3
Swan Hill	50	4.7
Unknown	7	.7
Total	1073	100

The LGA of Buloke is not included in the table, as this LGA has no local SAAP agencies. Buloke has the lowest population of all the Region's LGAs. **Source: Loddon Mallee Client Referral Service (LOMA CRS)**

[33] Ibid, p. 20.
[34] Ibid, p. 21.

Bendigo's homelessness figure of almost 62% is significant when considering that Bendigo constitutes only 30% of the regional population of 165,791.

Household Units Presenting In Loddon Mallee Region: In 1998/1999 over half the people (52.9%) presenting to SAAP agencies in the Loddon Mallee Region were single people. The next largest group was single parents (32%).

Presenting Unit (support periods)	1996/97	1997/98	1998/99
Person alone	55.8	56.5	52.9
Couple only	6.4	4.2	5.9
Person with children	32.1	31.7	32.0
Couple with children	4.9	6.8	7.5
Other	.8	.9	1.7
Total	100	100	100
Est. No. children	2,408	2,264	2,600

Source: NDCA (Council to Homeless Persons)

SAAP Primary Target Group by Agency: Approximately 2 thirds of the agencies in the region are generalist or cross targetted. The targetted services that do exist include Youth, domestic violence services, Aboriginal cooperatives (Mildura, Swan Hill and Echuca and Robinvale) and psychiatric disabilities (Whirrakee).

Clients by Primary target Group in the Loddon Mallee Region

Target Group	Number	Percent of total
Youth	455	42.4
Domestic Violence	222	20.7
Koori	31	2.8
Psychiatric Disability	26	2.5
Unknown or not in above categories	339	32
Total	100	100

Source: LOMA CRS

Housing Support Programs: There are a number of housing support services and intervention programs operating in Bendigo; rental Housing Support Program, St Luke's Consumer and Tenancy Advisory Service, the Reconnect Program for young people at risk of homelessness and the Community Connections Program. All these programs assist people with issues such as unemployment, family breakdown, substance abuse, budgeting problems, etc, which may contribute to homelessness. These programs have not been explored in this report, but must be borne in mind as actively addressing issues of homelessness and housing stress.

Key Issues & Needs and Opportunities

Issues	Needs/Improvements
Social and Special Needs Housing It is evident that all Social and Special needs housing are experiencing very high levels of demand, and lack of appropriate available supply. Key issues are: • There is a serious under supply of 'exit' accommodation from transitional housing, for people requiring affordable housing. Rental accommodation is in very low supply, as is Public Housing and longer-term community housing. • Women and Children escaping family violence, young people, and people with disabilities, are particularly at risk of homelessness and housing strees, • Student specific housing is operating at capacity with greater demand than supply. The rental market is operating at a low vacancy rate and will struggle to meet student rental demands this year.	• Crisis refuge for young people. • Day programs including recreational/vocational focus, for young people who find it difficult to participate in mainstream programs. • Intensive outreach for young women who are pregnant and/or parenting, • Long term housing and support for young people with disabilities. • Support and advocacy for women attending Court for intervention orders, and general Court support. • Development of innovative approaches to secure private rental and community involvement in assisting women in crisis. • Affordable and appropriate exit accommodation from transitional housing. • More supported accommodation for people with physical and intellectual disabilities, with outreach, support and community linkages. • Affordable long-term accommodation for people with psychiatric disabilities, either in the rental market, or psychiatric disabilities specific. • Affordable long-term accommodation for students, either in the rental market, or student specific housing.

Key Issues & Needs and Opportunities

Issues	Needs/Improvements
Older Persons Housing • Population projections suggest that there will be a significant increase in demand on all housing services, for age groups above 50 years. Though this is a 20-year projection, a significant rise occurs in most of these groups in the next 5 years. • Housing for older people is currently operating to capacity, with most services unable to meet demand, and maintaining waiting lists. This suggests there is not enough current supply to match future growth in the aged population. • There are no local planning policies to guide Private Retirement Villages in the provision of appropriate structures for the economic, social and physical concerns of the target group.	Consideration of appropriate service responses to projected growth in demand needs to be broader than simply increasing supply to match. ▪ Promotion of healthy living, of cooperative lifestyles and involvement in community and sporting activities is likely to offset the debilitating effects of old age, as will medical and technological advances. ▪ Ensuring a mix of housing types in most neighbourhoods will ensure that the other population groups will be present to assist the elderly if additional needs arise. ▪ Two bedroom units seem to be in demand by two groups, older and younger persons. Both these groups have specific age based needs in this type of accommodation and therefore tenure is likely to be short to medium term. Often younger couples will rent or purchase a unit before saving to buy a house. Conversely, ‘empty nesters’ are likely to exchange the family home for a more compact and easily maintained unit. Provision of ‘access’ friendly modifications in two bedroom units would ensure that this type of housing is suitable for people with a disability or the frail aged. ▪ Increase in all forms of older persons housing. ▪ Appropriately planned older persons accommodation to suit all needs and income ranges, to meet population growth.

Key Issues & Needs and Opportunities

Issues	Needs/Improvements
Homelessness • Homelessness in the Loddon Mallee Region is higher than the regional and state averages. • 62% of the Region's homeless registered their LGA as Bendigo. • Demand for crisis or transitional accommodation is significantly greater than supply. • 30% of LMHS homeless clients were placed in caravans and hotel/motel rooms. This form of accommodation is often inappropriate for families escaping family violence and young people. Caravan parks can be unsafe for children, unclean, and very cold in winter. Availability of caravans and hotel/motel rooms is decreasing due to "discrimination against agency people".[35]	• Increase in Public Housing Stock • Increase in crisis and transitional housing stock • Increase in support services to people in crisis and experiencing housing stress. • Increase in affordable private rental housing.

[35] Ibid. pg. 37.

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