

# Housing



## Strategic indicator

Increase access to appropriate, affordable housing.

### Domain overview

Access to shelter is a basic human right. Having a diverse mix of high quality, safe, affordable and sustainable housing types in close proximity to employment, education, open space and connected by active travel routes contributes to our health and wellbeing, sense of belonging and safety. Meeting the housing needs of a growing and diverse community is essential.

### Links to Cardinia Shire Council Plan 2021-25

- 2.3 Plan for housing diversity that meets community need, is affordable and delivers environmental sustainability, safety and healthy living outcomes.

### About Housing

Data about employment in Cardinia Shire identifies:

- Median house price is \$665,000 (9% ↑ since 2019) compared to \$750,000 in Greater Melbourne.
- 9.2% of renting households pay 'high weekly rental payments' of  $\geq$ \$450, while 31.4% experience rental stress (paying  $\geq$ 30% of income on rent). This is highest in Emerald, Beaconsfield and Gembrook.
- 48% of households have a mortgage, with 15% of households experiencing mortgage stress, paying  $\geq$ 30% income on a mortgage. This is highest in Bayles, Catani, and Pakenham.
- Social housing makes up 0.8% of all housing in Cardinia Shire, compared to 3% all Victoria.
- 7.1% of all rental properties in 2023 were affordable to people on low incomes.
- Couples with children (38%) make up the largest household type, followed by couples without children (24%), lone-person households (19%) and one-parent families (12%).
- 44% of residents had seen someone who is homeless locally, up from 22% in 2019.
- 2% have used housing/homelessness services in the last 12 months, up from 0% in 2021.

### Housing liveability measures

- % dwellings that are government owned or community housing.
- % households in the bottom 40% of incomes spending more than 30% of income on housing costs.
- % rental households in the bottom 40% of incomes spending more than 30% of income on housing costs.
- % mortgaged households in the bottom 40% of incomes spending more than 30% on housing costs.
- % households spending more than 30% of household income on housing costs.

## Social justice and equity statement

Some groups in the community face unequal barriers to reaching their highest achievable health, social and economic outcomes. The Liveability Plan recognises the need to direct efforts for improving health, wellbeing and liveability in a way that addresses inequities through social justice.

Equity refers to providing resources based upon the circumstances and characteristics of the people involved, to ensure the same opportunities for all. Social justice removes barriers so that people can enjoy the same opportunities without reliance on external support. Social Justice and Equity action areas include:

- Equitable and accessible places, services, programs and activities
- A well-planned, accessible and liveable community.
- A safe and equitable workplace.
- An inclusive and empowered community.
- Leadership, collaboration and advocacy.

## The role of housing in addressing climate change

Residential electricity and gas-use contributes about 15% of the Shire's emissions. Climate change mitigation through sustainable housing, reduces grid reliance and emissions.

Climate change adaptation enables housing to withstand a changing climate and extreme events more effectively. Sustainably designed and well-built houses are more likely to be energy efficient, allowing stable internal temperatures, comfort for residents and can reduce bill costs on utilities. Less efficient houses are indicative of rentals, low-income households and houses outside growth areas.

## Climate-health impacts on employment

Sustainable, health-promoting and climate-resilient houses are necessary to protect communities from the climate-health impacts of housing. Energy inefficient appliances can impact indoor air quality.

For example, wood heaters, unfluted gas heaters and poorly ventilated gas cooktops can trigger asthma onset and flare ups. Poor insulation and ventilation can also trigger the onset or exacerbation of lung and heart conditions and chronic illness and heat stress from mould growth and hot and cold temperature changes indoors.

Extreme events and natural disasters can lead to housing displacement and crowding in emergency relief centres health risks including the spread of infectious illness and disease, psychological distress and sleep disturbances.

## When thinking about the future of housing, the following is relevant

- The need for more diverse social and affordable housing that caters to current and future residents.
- Proximity of housing to bushfire-prone areas.
- Facilitating investment from developers and other levels of government for the delivery of housing targets under Plan Victoria.
- Leveraging suitable grants to facilitate social and affordable housing.
- Opportunities for public-private partnerships models with developers and community housing providers for the delivery and management of social and affordable housing in growth- and high-need areas.
- Environmentally sustainable design for new housing developments, and the need for education on climate-sensitive retrofits and extreme weather risks and mitigation measures for at risk areas.
- Ensuring new and existing households have equitable access to services including waste.
- The opportunity and need for housing to be located close to services, infrastructure and amenity (i.e. health services, jobs, education, public transport and public open spaces).
- Enhancing service navigation for housing and financial aid, through communications and service directories.
- Enhancing community perceptions and attitudes towards social housing.