



# THE Housing Blueprint

## ABOUT

# WDA's Housing Solutions Project

The Wimmera Development Association (WDA) delivered a housing report in December 2020 highlighting the significant housing challenges facing the region. The assessment concluded “the extent of agreement that housing is inhibiting liveability and economic strength of towns in the Wimmera Southern Mallee (WSM) is overpowering”, with an obvious need to act to address the critical housing issues. The report findings led to support from the Department of Jobs Precinct and Regions (DJPR) for WDA to implement recommendations through the Department’s Regional Recovery Fund.

The WDA established the Housing Taskforce, a group responsible for actioning the developed housing initiatives. These include setting positive growth targets for adoption by WSM Councils for planning and service delivery and establishing new housing structures (or housing delivery models) to build, own, rent and sell affordable housing for the region’s ageing residents, low-income families, relocating workers and lifestyle migrants. The project is also compiling a land bank of vacant lots available for residential development and associated infrastructure needs and costs for the land bank. Strategies for attracting more construction skills and businesses to the region is another component of the project. Additionally, the Department of Environment, Land, Water and Planning (DELWP) has provided further support to assess potential future residential land availability, or housing supply potential, through the Regional Planning Hubs program.

## HOUSING VISION

Implement innovative approaches to meet future housing demand in the WSM to drive the region’s population growth whilst generating community, local business, and government support for aligned housing and employment development and training initiatives.



# OUR Region's Housing Situation

## POPULATION & HOUSING

1961<sup>^</sup> → 2020<sup>\*</sup>



**49,840**  
population

..... **8.7%** ↑ .....



**12,118**  
occupied houses

.....



**4.1**  
people per house

.....



**54,200**  
population



**24,200**  
occupied houses



**2.2**  
people per house

## 2020-21 HOUSING CONSTRUCTION



Regional new dwelling approvals reached **216** - **75% higher** than pre-COVID levels.

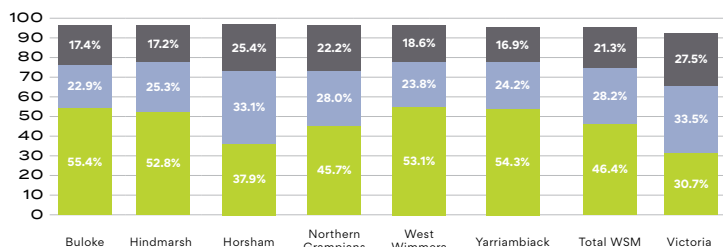


The value of new housing construction was **\$71.84 million** with an average individual house construction cost of **\$368k**

## HOME OWNERSHIP#

Regional home ownership is **46.4%** compared to a state average of **30.7%**

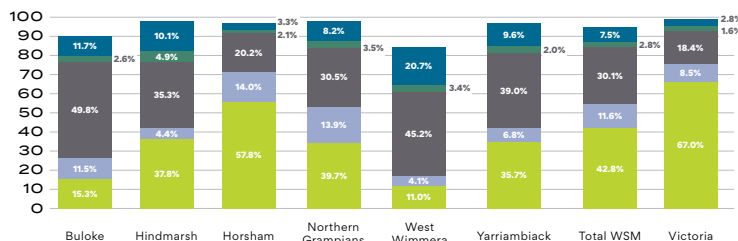
Owned Outright    Mortgaged    Rented



## COMMERCIAL RENTAL REAL ESTATE

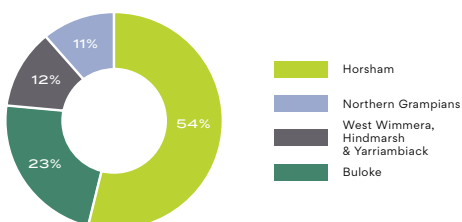
Commercial rental availability is **42.8%** compared to a state average of **67%**

Real Estate Agent    Housing Authority  
Family or Personal Arrangement    Community Organisation/Coop  
Employer or Residential Park



## SOCIAL HOUSING

Housing Victoria owns an estimated **664 fully occupied** residential properties in the region



Source: WDA (2020) Wimmera Southern Mallee Regional Housing Review 2020 Summary Document

\*2020 figures are approximations (based on the ABS 2016 Census of Population and Housing).

<sup>^</sup>The WSM region in 1961 excluded a few of the current region's towns and figures are an approximation only.

# Home ownership is defined as owned outright plus owned with a mortgage

# THE Regional Snapshot

- Housing is considered the #1 challenge inhibiting, growth, liveability, and economic strength in the region
- COVID-19 has exacerbated the pressures on the region's housing market with price rises in existing properties, cost of materials for new dwellings, and a new wave of people hoping to move to regional Victoria.
- The WSM region is poised for growth in agricultural value-adding, mineral sands mining, health services and renewable energies.
- Housing choice and availability is a significant contributor to the liveability equation for new regional migrants
- Effective rental housing stock is needed to meet demand, particularly from local businesses trying to attract key staff

# THE Key Challenges

- Local government planning schemes need to be more conducive to future economic development
- Residential planning schemes are not facilitating adequate land choices and mixes, beyond in-fill sites in many of the region's towns
- Greater housing and allotment choices are required to meet changing household sizes
- Rental accommodation is in dire shortage and is a deterrent to new potential employees to the region
- Meeting the significant demand for smaller, affordable, and economic fit for purpose housing
- Insufficient social housing and affordable housing
- Construction workforces are unable to meet new housing development demands
- Workforce training systems are failing industry and community needs

# A VIBRANT WSM Future

The WSM region must act to address the complex housing challenges as a core focus, to ensure future regional growth and prosperity. Stakeholders agree that it is the right time to intervene in the regional housing market through innovative land sub-division models, retirement/other accommodation for the ageing population, increased rental housing and residential investment models.

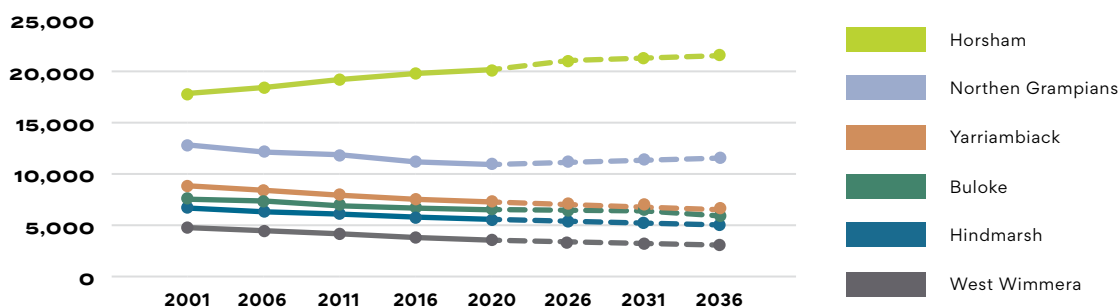
The diverse solutions proposed to address the dire housing shortage have been proactively developed with community engagement a key process driver. The multi-facet foundations working in unison, are aimed at delivering a shared vision, through collaboration with all regional and government stakeholders, including the WDA six local government areas, to deliver effective and diverse housing solutions.



# Trends to 2036

- WDA population projections indicate a 1.9% increase over the period 2021-2036\*
- Significantly positive population growth is expected within Horsham Rural City and Northern Grampians councils
- The Buloke, Hindmarsh, West Wimmera and Yarriambiack LGA's are all expected to progress towards population stability over the next 15 years
- To achieve the projected population growth, housing demand greater than historic levels will need to be met.
- There is a strong outlook for job creation, particularly within the next 3-5 years

## POPULATION & HOUSING DEMAND PROJECTIONS



	ACTUAL*	ACTUAL*	ACTUAL*	PROJECTED PER ANNUM	PROJECTED PER ANNUM
Annual Housing Demand	2018-19	2019-20	2020-21	2021-31	2031-36
<b>Buloke</b>	7	10	9	19	14
<b>Hindmarsh</b>	9	13	8	13	19
<b>Horsham</b>	67	82	127	72	70
<b>Northern Grampians</b>	29	21	48	38	42
<b>West Wimmera</b>	5	5	9	12	10
<b>Yarriambiack</b>	6	8	15	15	17
<b>Total WSM</b>	<b>123</b>	<b>139</b>	<b>216</b>	<b>169</b>	<b>163</b>

\*Actual are based on building approvals data (and do not include pent-up demand)

Source: WDA (2021) Jobs, Population and Housing Targets 2021-2036

# THE Blueprint Foundations

The Housing Blueprint is based on 7 Foundations

## Short-Term Housing

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→ Creation of more short-term accommodation options for new and seasonal employees in the region

## Medium Density Housing

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→ Support fit for purpose medium density housing to meet resident requirements

→ Open community discussion on the need for changing the dwelling mix in several WSM townships

## Employment Opportunities

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→ Promotion of the diverse and stable employment opportunities available with a growing population and expanding skill requirements

## Attracting Trades & Skill Development

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→ Attracting trades people and supporting trades skill development within the region

## Land Availability

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→ Securing greater supply and access to appropriately zoned residential land

→ Residential subdivision market facilitation

## Social & Affordable Housing

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→ Delivering a supply of community housing

## For Profit Housing

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→ Development of a housing model attractive to investors to purchase/build properties within the region



## FOUNDATION 1

# Short-Term Housing

### About

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The region's current ineffective rental housing stock is a barrier to new and potential employees to the region. The WSM rental stock is on average 6.2% lower than the statewide average<sup>1</sup>, although less commercially oriented.

A large percentage of rental tenants have private arrangements, negotiated directly with their landlord. The Buloke Council has the highest percentage in the region.

With a large 'informal' rental market, it is difficult for new and potential residents to seek opportunities as local connections are required to access this rental segment.

The region's tourism sector is recovering from the COVID pandemic, with regional capacity for small-medium sized employers to utilise local accommodation options for new employees.

### The Opportunity

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Raise awareness of the use of commercial accommodation options for short-term use (6-12 weeks) for new employees to the region within small to medium sized businesses.

It is well known that key staff support business growth and development, further supporting regional economic prosperity.

Utilisation of short-term local commercial accommodation allows for new residents to establish in the region, build relationships and source suitable long-term accommodation, potentially accessing the private rental market in addition to the commercial market.

### Tactics

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- Generate local employer awareness of the short-term commercial accommodation providers who may be able to accommodate their needs. WDA has identified 30 regional accommodation providers who potentially have rooms available for short-term stays.
- Encourage community connections (such as taking boarders) and/or absentee homeowners to consider providing short-term commercial rentals
- Promote WDA as a contact point for local employers to discuss local solutions.

### Deliverables

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- Monitor employer and new resident awareness of short-term accommodation options
- Increased utilisation of local commercial and community accommodation options for short-term use for new key employees.
- Local accommodation provider feedback

## FOUNDATION 2

# Medium Density Housing

### About

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Although the region's population has increased very little over the past 60 years, the number of occupied dwellings has almost doubled. This implies a huge reduction in average household size, from 4.1<sup>2</sup> persons per dwelling in 1961 to just 2.2<sup>3</sup> currently. This means that a large proportion of the future housing stock needs to cater for smaller households of 1 or 2 people.

Consequently, a proportion of new housing stock in the twenty-first century should see a shift towards smaller, energy efficient, low maintenance fit for purpose housing. Medium density housing is advantageous as small clusters can be located throughout towns providing increased housing diversity balance across townships.

There is significant value obtainable through increases in medium density housing. However, this may mean subtle changes to streetscapes and areas of towns. The region is committed to town value, ensuring well planned accesses and retention of town character.

### Tactics

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- Advocate for enhanced planning and zoning schemes in smaller towns suitable for medium density housing construction
- Promote the use of state owned and controlled land for a range of medium density housing solutions
- Encourage community conversations on the value of medium density housing

### The Opportunity

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Medium density housing supports changing community needs. Engaging the community within the conversation is critical for an aligned vision for the benefits for families, community, industry and the broader region.

Smaller, modern and efficiently designed housing can enhance livability within our regional communities through:

- Providing housing choices suited to single and two-to three-person home residents and ageing community members
- Affordable options
- Close location and/or accessibility to town centers supporting central business activity
- Supporting ageing within the region and maintenance of community volunteers

With increased medium density housing available, ageing residents have greater housing choices suiting lifestyle flexibility which may see larger affordable homes become available within towns, suitable to new families to the region.

### Deliverables

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- Community acceptance of the value of medium-density housing as a way of attracting skilled workers and retaining older residents in local areas
- Secure several State owned and controlled land sites in the region to build medium-density residential dwellings
- Appoint local Councils as Committees of Management for selected State-owned sites to oversee the construction and management of medium-density dwellings
- Increase the proportion of medium-density dwellings to an average of 10% of dwelling stock across the region by 2031 (from the current level of around 7%)

# FOUNDATION 3

# Employment Opportunities

## About

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The WSM supports 23,360 jobs<sup>4</sup> and has an annual economic output of \$7.219 billion<sup>5</sup>. With the region's buoyant agricultural and processing, mining, health, transport and manufacturing industries among other there are abundant career opportunities across a broad range of professions servicing the regional population of 54,200 people<sup>6</sup>.

As the region's economic diversification grows, a broader range of jobs and skill sets are required as industries shift from commodity to value-add production.

Based on WDA local employer research there is strong confidence within the job creation outlook, particularly in the next 3-5 years. Further projection increases are likely within the next 6-15 years should short-term job opportunities be delivered.

## Tactics

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- WDA will continue to actively work with new and existing businesses to assist regional economic development including achievement of the businesses' job creation targets
- WDA is auspicing the By5 initiative to deliver more childcare services.
- Promotion of regional opportunities and livability
- WDA new migrant/ settlement support services

## The Opportunity

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Promotion that the WSM towns have key livability strengths in:

- sporting and recreational facilities
  - cultural and environmental assets,
  - general health services,
  - quality primary and secondary education,
- combined with active and connected communities.

Town centres with adequate retail and food service businesses are increasingly essential components of livability and the attraction of residents to the region.

Whilst there are some access challenges including childcare, specialist healthcare, transitional retirement and quality aged care options, these barriers can be alleviated to an extent through addressing the housing challenges. Diverse and affordable housing is essential for attracting and retaining staff within the region.

## Deliverables

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- Achievement of WSM's job creation targets 2021-2036
- Achievement of WSM's population targets 2021-2036
- Provision of substantially more childcare places in WSM's smaller towns
- Attraction of greater 'secondary' international migrants to the region to take job opportunities and to create new small businesses

## FOUNDATION 4

# Trades Attraction & Skill Development

### About

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There are significant shortages of suitably qualified construction trades people in the WSM. In late 2020 almost all regional construction businesses reported that they are at full building capacity for the next two years. Home buyer incentive schemes and the Victorian Big Build social housing programs have been welcomed. However, this places further capacity strain on local construction businesses.

Additionally, the region's apprenticeship training programs are not fit-for-purpose. Training program centralization is a significant challenge for the region with many apprentices deterred due to the requirement to complete training blocks in larger centers. Local training delivery is essential.

### The Opportunity

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There is an opportunity to increase trade capacity, improve service quality and stability. Collaborative advocacy with VicSkills and LLEN is essential in supporting the sectors skill pipeline with a focus on:

- **Research** – Barriers to pursuing trades apprenticeships
- **Policy** – Pathways for local and migrant tradespeople to enter the industry and transferring skill knowledge from older generations.
- **Training** – Advocate for quality local training, trade subject funding in secondary schools and increased training capacity.
- **Communications** – Positive promotion of trade career opportunities to all genders and secondary school students.

Enterprise trade hubs, strategically located in 1-3 WSM township locations provides an opportunity for affordable infrastructure access for trades businesses. The hubs are proposed to offer workshop units and encourage business establishment in the WSM.

### Tactics

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- Advocacy for strategic investment in fit for purpose training programs in partnership with VicSkills
- Collaboration with VicSkills on the current trade pathways map for potential apprentices, highlighting available training and assisting with defined gaps.
- Advocate for the creation of a secondary tradespeople migration pilot project supporting streamlining of skilled migration sponsorship, encouraging overseas migration
- Collaboratively supporting LLEN to generate greater secondary student trade interest
- Continued applications for trade enterprise hub grants to support establishment.

### Deliverables

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- Enterprise trade hub grant applications to generate funding for hub occupancy
- Delivery of fit for purpose construction trade training programs increasing the number of training steams available
- Greater course numbers and participation
- Trade skill pathway map development and delivery with VicSkills
- Report on secondary migrant workers relocating to the WSM

## FOUNDATION 5

# Land Availability

### About

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Significant areas of State of Victoria owned, appropriately zoned and serviced residential land in the WSM is not available for construction.

The shortage of available residential zoned land is a deterrent to potential employees migrating to the region, compounding the lack of suitable rental accommodation.

Resource constrained, small local governments are challenged to develop and deliver adequate planning schemes. Ideally planning schemes should be aligned to economic development targets with accompanying land set aside for future development.

### The Opportunity

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Effective advocacy in partnership with regional partnerships provides an opportunity to connect with the State government to highlight the region's land availability requirements.

The three key areas are:

**State controlled residential zoned land access** - Provide residential zoned land access to Registered Housing Agencies or local councils, with appointees acting as committees of management

**Fast track rezoning or more residential land** - Review land rezoning processes and develop efficient and timely procedures.

**Planning Scheme Process Review** - The development of contemporary planning schemes providing a consistent framework for smaller LGA's

### Tactics

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- Advocate for the adoption of WSM population targets by VIF and DELWP to assist development and provision of realistic solutions for local infrastructure and land availability challenges
- State government advocacy outlining the local challenges, solutions and likely benefits of improved planning and land availability
- Engage with DELWP to develop a clear pathway for access to State owned land
- Encourage greater government planning scheme capacity efficiency through redirection to small councils to assist planning scheme review

### Deliverables

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- DJPR acceptance of revised WDA population projections
- Number of crown land parcels appointed to LGA housing Committee's of Management (CoM's)
- Delivery of revised/updated planning schemes for smaller WSM councils
- Allocation of DELWP resources to assist small LGA planning scheme review
- Secure and develop at least 100 allotments for social and affordable housing over the next 5 years

## FOUNDATION 6

# Social & Affordable Housing

### About

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There is currently unmet demand for Social & Affordable Housing. Housing Victoria (DHHS), Grampians Community Health, Uniting Wimmera have a stock of properties across the region. Whilst these are fully occupied, social housing remains a significant regional issue with homes scarcest for young families and individuals. A partnership between Uniting Wimmera and The Salvation Army has been established to assist homeless and crisis accommodation increases through COVID-19.

DHHS owns 664 properties<sup>7</sup> within the region with greatest numbers in Horsham and Stawell. Aboriginal Housing Victoria (AHV) owns and manages a small public housing stock, separate from DHHS, mostly with stable long-term tenants.

Whilst there are no plans for DHHS to sell any properties, availability falls when houses undergo renovations.

The Victorian Government's "Big Build" social housing program has committed a minimum of \$15 Million in Horsham and will be available to registered housing provider organisations and innovative partnership providing the Taskforce with a strong funding opportunity.

### Tactics

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- Execution of the partnership with Haven Home Safe for the Victorian Big Housing Build scheme
- Work with the region's local government Councils to have 'tender ready' social housing developments that can be submitted through the HHS partnership to successive rounds of the Victorian Big Build
- Collaborate with HHS to develop a 'How To' promotional campaign aimed at educating those in need on the application process for housing.

### The Opportunity

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WDA has entered into a Memorandum of understanding with Haven Home Safe (HHS) to:

- Work in consultation with WSM Councils to identify opportunities in line with community needs, including potential land parcels for the development of Social and Affordable Housing.
- Scope and develop funding submissions in partnership with Councils to develop vacant properties, either in line with government funding opportunities or through the utilisation of private investment.
- Develop a long-term partnership agreement with Councils for HHS to develop and manage tenancies at social housing properties.
- To consult with Councils, residents and other support services to capture any key concerns within communities and develop collective solutions.
- Maintain high levels of communication with Councils on all aspects of the developments.
- Work collaboratively to collect as much supporting information, data and evidence to support funding submissions that demonstrate early engagement with Councils and communities and that all funding submissions are tailored to key cohorts of need.
- Support HHS through consultation with Councils, for Councils to provide access to vacant properties for development, assistance with council planning/permits and additional financial contributions if available.
- To work in partnership to implement long-term social and affordable housing strategies with Councils to meet the ongoing and long-term needs across the communities.

### Deliverables

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- Prepare housing development proposals, tenders and other financial support bids for at least 50 social/affordable dwellings by 2026
- Effective promotion on how to apply for social housing.
- Apply for social housing tenancies

## FOUNDATION 7

# For Profit Housing

### About

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With a long history of relatively low capital gain on residential developments. WSM region has struggled with private developer interest, except in Horsham.

Potential investors in a Regional Housing Structure include local employers, local Councils, local self-managed superannuation funds, community groups, individuals and families (who want to give back to the region in which they live).

Vacant dwellings exist in all WSM towns and there is potential for the Regional Housing Structure to acquire (spot-purchase) some of these properties for rental and sale.

Housing acquired through simple negotiation under the proposed housing structure could include properties from deceased estates, properties held by absentee owners and rarely used and/or where residents have moved to retirement accommodation.

### Tactics

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- The proposed Regional Housing Structure will be established once the legal options for investing, equity and governance are documented and registered
- Develop investment guides
- Conduct forums and undertake negotiation discussions with potential investors

### The Opportunity

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A solution to the residential property development and investment dilemma is the establishment of a housing structure. The organisation has potential to be owned by stakeholders who have a reason and are passionate about investment within their region which goes beyond financial return maximisation.

The proposed Regional Housing Structure is expected to be able to:

- Acquire existing vacant properties where possible, renovate to an adequate standard and rent or sell
- Acquire land to build new housing (either on its own or in joint venture arrangements) for rental or sale purposes

### Deliverables

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- Incorporation of the new Regional Housing Structure and establishment of a property portfolio
- Acquire and/or develop at least 50 new affordable dwellings over the next five years

## Collaborative Partners:



### Acknowledgement:

Wimmera Development Association operates on the lands of the Wotjbaluk and Dja Dja Wurrung people and we wish to acknowledge them as Traditional Owners.

We would also like to pay our respects to their Elders, past and present, and Aboriginal Elders of other communities and value their ongoing contribution to our heritage and our region.

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### Disclaimer:

Quantitative estimates presented in this document have been derived from a range of sources which are considered to be reliable and authoritative. Projections presented in the document have been derived from many assumptions about events which could occur in the future. Wimmera Development Association, and its employees, consultants and contractors, accept no responsibility for the accuracy of information or estimates presented, or for decisions taken as a result of material in this document.

### References:

1,2,3,6 and 7 Wimmera Development Association (2020) Wimmera Southern Mallee Regional Housing Review 2020 Summary Document [https://higherlogicdownload.s3.amazonaws.com/WDA/e5aa7945-c8ed-472a-811e-4c208a68285f/UploadedImages/Reports/2020\\_Wimmera\\_Southern\\_Mallee\\_Region\\_Housing\\_Review\\_Summary.pdf](https://higherlogicdownload.s3.amazonaws.com/WDA/e5aa7945-c8ed-472a-811e-4c208a68285f/UploadedImages/Reports/2020_Wimmera_Southern_Mallee_Region_Housing_Review_Summary.pdf) (Accessed: March 2022)

4,5 Remplan economy (2020) (<https://app.remplan.com.au/wimmera/economy/industries/gross-regional-product?state=ZNJWF5yJlqFXMpnTPZbKdCO1vwjuqixhPvLUMhahKfwhDal>) (Accessed: 14th March 2022)