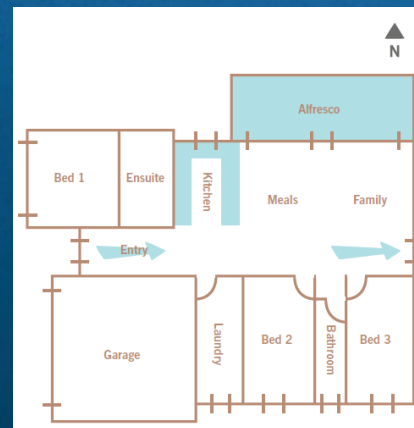




# City of Cockburn Housing Affordability and Diversity Strategy



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

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## EXECUTIVE SUMMARY - 2018

In 2014 the City adopted its first Housing Affordability and Diversity Strategy providing a strong basis for understanding the key housing issues and opportunities facing Cockburn and its residents. These include –

- A mismatch between our housing stock and projected population needs – specifically the need to diversify the housing stock which is represented by 3 and 4 bedroom dwellings (over 90% of supply);
- The need for compact and accessible urban form to ensure Cockburn is sustainable in its approach to land use planning;
- The need to encourage affordable living options for a range of low to moderate income households;
- The need for adaptable housing for our aging population and people with disabilities, and;
- A greater provision of aged care facilities and crisis accommodation.

In response the 2014 Strategy identified 3 focus areas to guide specific actions -

- Planning mechanisms to remove housing supply barriers and promote key housing needs;
- Promotion of partnership opportunities, and;
- Opportunities for leadership, advocacy and communication by the City and others.

Over the last 3 years the City has actioned a number of recommendations with some resulting success however despite these initiatives the aim of affordable and diverse housing remains an ongoing challenge. This in part can be attributed to the need for a whole of Government approach to housing affordability, recognising the provision of better housing outcomes is considered a complex process that requires the involvement of a range of stakeholders (AHURI, 2017). There are a number of demand and supply side factors influencing this issue, coupled with the notion of consumer and market preferences driving a response to housing provision that is yet to be balanced in respect of the diversity challenge.

Closely related to the aims of the Housing Affordability and Diversity Strategy, the City over the last 8 years has delivered revitalisation strategies for the City's most established suburbs. The City's revitalisation strategies have resulted in rezoning's to allow for greater housing densities and encourage growth – with a particular intent to allow for infill of smaller dwellings to complement the significant number of 3 to 4 bedroom homes which represent over 90% of the City's dwelling stock. Over the last 5 years the rezoning's have resulted in considerable infill growth particularly in Spearwood and Hamilton Hill and it is hoped that these homes are providing much needed alternatives for certain households including more affordable opportunities.

Recognising this context, the City is therefore keen to identify what has been the impact of the 2014 Housing strategy and the new homes delivered over the last 4 years contributing to both our current and future population needs? These questions highlight the intent of this review.

This 2018 review provides an update on the 2016 Australian Bureau of Statistics and an update on dwellings delivered in infill areas. The results demonstrate that while Cockburn is meeting its infill targets, and while as a result of the recent market downturn rental properties are somewhat more affordable, there is opportunity for more targeted work to encourage the right types of housing and to continue monitoring of external drivers. This appears a key issue for focus, especially given the state of wages growth being relatively low so that especially vulnerable households on low incomes still face difficulties in both the rental and home purchase market.

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The recommendations identify the need for continued advocacy to higher levels of government to provide greater leadership and support. At the local level this strategy review recommends a greater leadership and communication role at the local level in exploring new opportunities to meet our housing needs including better understanding of key sub groups in our community. While it is recognised many landowners perceive family homes as a fundamental asset of what people want and therefore seek to maximise profit by, there is a role the City can undertake in encouraging the market to respond to alternative and emerging trends. Historically it has been demonstrated that innovation comes from quieter market periods – now is the time to promote emerging trends and needs to the development industry.

Further recommendations include a greater role in promoting and communicating needs and initiatives (including our planning policies) to relevant stakeholders and promoting housing design needs by the consumer upfront when it comes to new developments.

**Note: The 2018 response and new actions are largely provided at the end of each chapter as a supplement to 2014 information.**

The below key findings identified in 2014 remain relevant in 2018:

## **Housing stock mismatch**

The City's current housing stock does not match the projected smaller households, and will not provide an adequate range of housing choices for future households. A greater number of smaller dwellings will be required to meet the needs of smaller households.

## **Need for a compact urban form**

The Perth Metropolitan Region is still characterised by predominately low density residential codings that have resulted in a housing stock of large detached dwellings, and many dwellings that in general do not have high levels of accessibility. The City should continue with great earnest its programs of revitalisation strategies, which have been very successful in delivering higher residential densities within established communities like Spearwood and Hamilton Hill. These identify opportunities for higher density living particularly within easy access to public transport, as a way to assist lower income households who may not have access to a car. Individuals on lower incomes also indicate a stronger preference for easy access to public transport than other income groups. Providing dwellings with good access to services and public transport is particularly important for young people and people with disabilities, who are high users of public transport.

## **Declining housing affordability**

The number of Australian households in housing stress has increased dramatically since 2003, and this is a trend that is likely to continue into the future. For 'very low', 'low' and 'moderate' income earners this means that owning a property is likely to be out of reach. Households susceptible to housing stress are low income renters, low income households with children, older people renting, and people with disabilities.

## **Cost of living impacts for low income households**

All households are impacted on by increasing costs of living, however low income households are the most affected. In particular it is single parent families and lone person households that are most susceptible to living cost increases. Housing affordability is a particular issue for family households who have a variety of living expenses that make them more susceptible to financial hardship, in addition to having high housing costs through the requirement in many cases for larger dwellings that have higher rental costs.

## Need for adaptable housing

In the City of Cockburn there is an ageing population, and 18 per cent of people have a disability. For many of these people their home may not have a level of accessibility to suit their needs either now or in the future, because the number of private and public dwellings that have been built to incorporate universal design elements is very low. Inaccessible housing leads to social disadvantage and has negative effects for social integration and participation. Modifications to dwellings to improve accessibility, such as installation of ramps, are often expensive and unsatisfactory. These costs place increased financial pressure on such households, and moving to find a better house design suited to their specific needs is often not a viable option due to the high 'sunk costs' in the current accommodation<sup>1</sup>.

## Demand for aged care facilities

The ageing population, particularly the increase in people over 70 years of age, will see an increased demand for aged care facilities for those whose care needs can no longer be met within their own homes.

The demand for low and high care facilities, in addition to respite care will continue to increase across the Perth metropolitan area. In particular there will be a demand for affordable aged care.

Traditionally such facilities have been located on sites of 6-8 ha, however it is becoming increasingly difficult to find such sites, and a more flexible approach is required. The lack of suitable locations raises concerns regarding the shortfall of accommodation in the near future. It will be crucial that the City of Cockburn actively target supported accommodation development in any future redevelopment in order to meet the identified needs.

## Shortage of crisis accommodation

There is a trend of increased homelessness particularly for vulnerable households such as people with disabilities. Compounding the problems associated with greater incidence of homelessness in the community has been the breakdown of the affordable housing system. There is also an identified shortage of crisis accommodation in the City of Cockburn

There has been increased pressure on crisis accommodation because in addition to more people seeking crisis accommodation, the average length of stay has increased because of longer waiting times for social housing.

Addressing the lack of affordable housing will go some way to reducing vulnerability to homelessness for some households. However, provision of crisis accommodation is still important to ensure that there is adequate accommodation for people waiting for social housing.

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<sup>1</sup> Tully, Beer (2009) The housing careers of people with a disability and carers of people with a disability AHURI Southern Research centre.



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## SUMMARY OF ACTIONS (2014) AND 2018 STATUS UPDATE AND NEW RECOMENDATIONS

The following actions are proposed to address the outcomes of the Strategy:

PLANNING MECHANISMS		2018 STATUS
PLANNING MECHANISMS	a) Encourage other housing types, including dwellings in mixed-use environments, such as 'shop-top' housing to increase the number and diversity of smaller dwellings in the City, particularly in areas with good accessibility to services and public transport.	Ongoing – Monitor
	Investigate opportunities to encourage dwellings in mixed use developments, including: <ul style="list-style-type: none"> <li>adopting guidelines for 'Mixed Use' development to provide guidance to developers and Council in achieving appropriate mixed uses. This may take the form of a Local Planning Policy and/or guidance notes or 'best practice' notes.</li> <li>reviewing the objectives of the commercial zones in the Town Planning Scheme to reference provision of dwellings to encourage mixed use development where appropriate.</li> </ul>	As part of the "Design WA" suite of documents the Department of Planning, Lands and Heritage are currently preparing both a neighbourhood design policy for infill developments and a precinct design policy focusing on activity centres and station precincts. Therefore the City will action this recommendation when the scope of the abovementioned state policies are released.
	c) Encourage development of ancillary dwellings by making them exempt from planning approval.	Complete
	d) Investigate the potential use of planning incentives to encourage affordable and diverse housing in targeted areas in the City of Cockburn, similar to that introduced for the Cockburn Coast area.	Ongoing
	e) Ensure Urban Revitalisation Strategies identify measures to address the findings of this Strategy.	Ongoing
	f) Ensure wherever possible Structure Plans do not seek to transfer higher building costs on to landowners. This is primarily to endeavour that structure planning better responds to the inherent site characteristics of a land parcel, such as to avoid development on land which is subject to noise or bushfire risk and which requires a more expensive dwelling to be built.	Ongoing
	g) Ensure all Local Structure Plans respond specifically to the outcomes of this Strategy, and address the future housing needs of the community.	Ongoing
	h) Undertake a review of clause 5.8.3 of the Scheme (or equivalent - residential codings for commercial zones) to consider whether a higher residential coding may be appropriate in the commercial zones, in all or some targeted	Ongoing – suggest a review when WAPC review of SPP4.2 (Activity Centres) is complete.

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	areas.	
i)	Modify Local Planning Policy APD12 'Aged and Dependent Persons' Dwellings' to allow less than five dwellings to be developed in any single development.	Complete
j)	Modify Local Planning Policy APD12 'Aged and Dependent Persons Dwellings' to allow flexibility for Section 70A Notifications not to be included on the certificate of title that require at least one occupant to be a disabled or physically dependent person or aged person (where it does not exceed a plot ratio of 100m <sup>2</sup> ).	Complete
k)	Modify Local Planning Policy APD56 'Single Bedroom Dwellings' to allow a second multi-purpose room that could be used as a bedroom where the plot ratio of the dwelling does not exceed 70m <sup>2</sup> .	Complete
l)	Prepare a new Local Planning Policy for Ancillary Dwellings that sets out criteria for consideration under the 'Design Principles' of the Residential Design Codes (including plot ratio greater than 70m <sup>2</sup> ) to ensure ancillary dwellings are able to meet the needs of people with disabilities.	Complete
m)	Continue to lobby the state government to undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing, including the option of mandatory inclusionary zoning.	Ongoing
n)	Lobby the state government to remove the requirement in the Residential Design Codes for Section 70A Notifications to be included on the certificate of title requiring at least one occupant to be a disabled or physically dependent person or aged person.	Ongoing
o)	Lobby the state government to empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity, for example requiring two storey development and mandating minimum floor areas.	Ongoing
p)	The City to investigate split coding in revitalisation areas. This might entail an "as of right" base coding for example R30 density and a higher density for example R40 should at least one new dwelling be constructed with universal access standards.	2018 RECOMMENDATION

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PARTNERSHIPS		
PARTNERSHIPS	a) Continue to examine the City's freehold land assets with the view to maximising the provision of new land for residential development within established suburbs that have been the subject of revitalisation strategies.	Ongoing
	b) Work with the private sector to identify landholdings across the City which would be prime opportunities for affordable housing projects, and advocate for these landholdings to pursue affordable housing through partnerships and design based approaches.	Ongoing
	c) Ensure the feasibility of aged care accommodation is investigated as part of any Master Plan/Structure Plan for the Council's administration building site identified in the Phoenix Central Revitalisation Strategy.	Ongoing
	d) The City to maintain a ready available Council owned development site that is available to explore partnerships which may become available through Government funding.	2018 RECOMMENDATION

LEADERSHIP, ADVOCACY AND COMMUNICATION		
LEADERSHIP, ADVOCACY AND COMMUNICATION	a) Provide information to the community on the issue of housing affordability and diversity, and promote its benefits.	Ongoing
	b) Investigate innovative tools to convey housing and neighbourhood design issues in the City of Cockburn, and to explain the way these issues are being addressed, including: <ul style="list-style-type: none"> <li>Integration of the City's existing sustainability initiatives with affordable housing information to create an 'Affordable Living' portal on the City's website that also provides links to useful information and tools.</li> <li>The development of an interactive diagram setting out the principles of affordable living (housing diversity, walkable neighbourhoods, compact urban form etc.) to assist with communicating these concepts visually.</li> <li>Preparation of Affordable Living Fact Sheets to help communicate to the community what Council is seeking to achieve with its initiatives.</li> </ul>	Ongoing – new projects suggested in 2018 address this objective
	c) Continue to explore new opportunities for sustainability initiatives that assist with reducing the cost of living for households, including affordable transport.	Ongoing
	d) Identify measures to improve public perceptions of higher density development, including the opportunities for positive media portrayal at a local level.	Ongoing – See also recommendation 1
	e) Promote the Adaptable Housing (Universal Housing Design Principle) and the Liveable Homes Design Guidelines.	Ongoing

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	<p>f) Prepare a 'Housing Options' information kit setting out information and options for special purpose dwellings.</p>	Ongoing
	<p>g) Lobby the state government to:</p> <ul style="list-style-type: none"> <li>• Undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing;</li> <li>• Empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity.</li> </ul>	Ongoing
	<p>h) Continue advocating and lobbying for State Government leadership on affordable housing matters for a range of age groups including policy frameworks;</p>	Ongoing
	<p>i) The City to identify a program of small research projects and/or actions to identify new opportunities for innovative approaches towards housing needs. Such initiatives should seek to assist in promoting alternative housing design options to meet specific sub group needs in Cockburn – particularly for infill areas where greater housing diversity has been demonstrated as a key future housing need. For example:</p> <ul style="list-style-type: none"> <li>○ Working with people 50+ years to identify key housing design needs (this project is further detailed under recommendation K.</li> <li>○ Working with Spearwood, Hamilton Hill and Coolbellup landowners to identify opportunities to accommodate ancillary, affordable and/or dwellings with universal access within lots containing the traditional brick veneer 3 by 1 and attached carport cottage. This project could focus on a staging process that is affordable for the landowner and provide a new affordable dwelling typology within the suburb while promoting quality design outcomes.</li> <li>○ Promote suburb specific needs and recent developments through a “suburb in focus” publication focusing on promoting specific housing needs for a suburb based on the population current and projected. This one page summary can be published in Cockburn Soundings, be provided to developers and landowners during pre-lodgement meetings. This summary can include successful infill projects and assist generally with promoting the benefits of infill projects. An extension to this action is to undertake a “before and after” review of a selection of infill developments and present the findings, including landowners/renter experiences: <ul style="list-style-type: none"> <li>On the City's revitalisation strategy webpages;</li> <li>___ In the Cockburn Soundings newsletter</li> </ul> </li> </ul>	2018 Recommendation

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

	<p>J) Recognising banks need convincing there is a market when assessing home loans and this can sometimes result in the stifling of innovation, an opportunity exist for the City to assist by publishing successful case studies to demonstrate emerging and innovative trends. This can involve the City preparing a case study review, including conducting a resident/home owner interview and publishing the story online and in the Cockburn Soundings. As a benchmark seek to prepare 1 every quarter.</p>	<p>2018 Recommendation</p>
	<p>K) Undertake a targeted research project with residents 50+ years to identify specific housing needs and barriers for right sizing. The recommendations flowing from this project should seek to inform relevant policy reviews and adopt a leadership approach where the City utilises its position to promote needs to relevant stakeholders including at the local level (ie: local builders and the development industry) and higher levels of government. This project should seek to help build a narrative that the City can promote.</p> <p>This project should seek to focus on housing needs as they relate to universal access requirements and in home design characteristics recognising the significant number of older people requiring day-to-day assistance as a result of age or a disability – no doubt in their own home. This acknowledges the City's 2018 update of the Disability Access and Inclusion Strategy does not address in-home requirements and therefore this project can contribute in this regard.</p> <p>It may include interviewing a selection of local developers and real estate agents to identify key barriers and/or reasons for not delivering homes that meet universal housing design standards. In response identify where the City can assist in meeting this objective.</p>	<p>2018 Recommendation</p>

## 1.0 INTRODUCTION

The City of Cockburn, like much of Western Australia, is facing a significant challenge in housing affordability.

The cost of land and housing grew dramatically in Western Australia between the December quarters of 2003 and 2007, and the median price for housing in Perth doubled<sup>2</sup>. This had a major impact on housing affordability in Western Australia, the effects of which are still being felt today. The rising cost of housing, which represents around 30-40 per cent of household expenditure, is the single largest driver of financial hardship for low income households in Western Australia<sup>3</sup>.

There has been a growing focus on the requirement for action and cooperation across all levels of government to address housing affordability issues, particularly evidenced by the COAG National Affordable Housing Agreement (NAHA) 2009 which aims to ensure that all Australians have access to affordable, safe and sustainable housing.

Without affordable housing individuals and families are more likely to suffer increased levels of financial and personal stress. Secure accommodation is foundational to so many facets of life, including education, employment and health.

Households struggling to pay housing costs are faced with a series of issues including unmanageable levels of debt, working and travelling long hours to cover housing costs, living in overcrowded or substandard housing and sacrificing essentials such as heating, food, medication and education. Coping strategies, such as frequent moving, can contribute to a lack of social cohesion, and impact the whole community<sup>4</sup>. A lack of affordable housing can negatively impact on the local economy by making it difficult for businesses to attract and retain employees.

Local Government has an important role to play in facilitating affordable and diverse housing, and is well

placed to identify local need and identify specific responses to housing issues within the community.

The City of Cockburn recognises the importance of affordable and diverse housing to respond to changing needs and expectations as a key objective.



### 1.1 WHAT IS AFFORDABLE HOUSING?

This Strategy uses the definition of affordable housing set out in the Department of Housing Affordable Housing Strategy; Opening Doors 2010 – 2020:

*Housing is affordable when households, particularly low and moderate income households, which are renting or purchasing, are able to pay their housing costs and still have sufficient income to meet other basic needs such as food, clothing, transport, medical care and education. Households with incomes below 120 per cent of the gross median income of all households are considered to be experiencing housing stress when their housing costs exceed 30 per cent of gross household income.*

<sup>2</sup> Real Estate Institute of Western Australia (REIWA) (2003). *REIWA Market Update* December 2003 Quarter. REIWA.

Real Estate Institute of Western Australia (REIWA) (2008) Op. Cit.

<sup>3</sup> Western Australian Council of Social Services Inc (2012) *Cost of Living Report 2012*

<sup>4</sup> AHURI (2007) *Housing Affordability, a 21st Century Problem*

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## 1.2 CURRENT CITY OF COCKBURN INITIATIVES

The City of Cockburn recognises that access to secure, appropriate and affordable housing is a fundamental requirement and an essential component of an inclusive and sustainable city.

The City of Cockburn has been proactive in identifying the importance of diverse and affordable housing in a number of strategic plans, and has worked to address the issue through a number of initiatives, including the following:

- Preparation of urban revitalisation strategies that seek to encourage a variety of dwelling types, and promote walkable neighbourhoods.
- Introduction of affordable housing incentives for the Cockburn Coast area.
- Online 'Affordable Housing' Toolkit.
- Ensuring lot and dwelling diversity through the local structure planning process.
- Sustainable and Affordable Living brochures, including 'Building a Sustainable Home'; and 'Sustainable Renters Guide'.
- Subdivision of Council owned freehold land in Hamilton Hill to create affordable residential lots.
- Leasing of Council land to the MS Society for the purposes of a Respite Facility.
- Leasing of a reserve to the MS Society for a Care Facility.
- Leasing of land for affordable aged care facility in Coolbellup.

This Strategy aims to build on the success of these initiatives.



Figure 1. Apartments in Cockburn Central – A transit oriented development.

## 1.3 CITY OF COCKBURN HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

The 2009 Social Housing Taskforce report 'More than a Roof and Four Walls' identified a number of initiatives to deliver an additional 20,000 social and affordable housing units across Western Australia by 2020. One of these key initiatives is that Local Governments are to develop local housing strategies that identify the future affordable housing needs of their communities.

An Affordable Housing Strategy is often recommended as a supplement for a local housing strategy; focusing on resourcing and directing planning actions, including policy formulation, to address the community's need for affordable housing.

Local housing strategies generally comprise an analysis of local housing supply and demand, future oriented

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demographic and market trends, as well as policy statements and recommendations for planning processes, town planning schemes, and development controls.

The City's approach has been to develop urban revitalisation strategies which serve the function of a Local Housing Strategy. This approach has been successful in the City, and in accordance with the City's Strategic Community Plan it is proposed to continue, as follows:

*1.4.1 Ensure our strategic land use planning in the form of: the Local Planning Strategy, Town Planning Scheme, revitalisation strategies and structure plans, achieves a robust planning framework delivering adequate supply and diversity in housing choice.*

In addition to the preparation of urban revitalisation strategies, it is considered that the issue of housing affordability and diversity needs to be examined in detail across the whole of the City. A Housing Affordability and Diversity Strategy provides the opportunity to do this.

## 1.4 MORE THAN SIMPLY SUPPLY

A final point of reflection before embarking on the Strategy is to help frame the focus of the Strategy. What is acknowledged in embarking on this Strategy is the need to look beyond simple supply side causes of housing affordability and diversity issues.

To explain this, discussion about housing affordability has often focused on so called planning issues,

particularly at the local government level. These are alleged to:

- contribute to a shortage of residential zoned land;
- which causes a shortage of new residential lots;
- thereby causing an ultimate shortage of new (family sized) residential dwellings.

Particularly from a Perth perspective, what isn't acknowledged in respect of these supply side discussions is the nature of underlying demand. The focus on merely increasing the supply of more residential zoned land to create more lots to develop more dwellings on, feeds an unsustainable 'expectation' of this being the only market of housing within Perth and Australia. This is very clearly illustrated by the sprawling environments of all Australian cities, and the costs (both direct and indirect) which this mode of housing often has associated where it is located in fringe areas of cities. An alternative perspective to the supply side focus then, is to consider how we need to also go about lifting the profile and demand for 'alternative' forms of related housing - being through urban consolidation and infill. This becomes an important element of consideration for this Strategy, and a very pertinent issue to the context of Cockburn.



## 1.4 KEY OBJECTIVES

**Key objectives of the Housing Affordability and Diversity Strategy are:**

- a) To provide households with access to housing that is appropriate to their needs in terms of size, physical attributes and location.**
- b) To provide housing that is affordable to households of varying financial capacity.**
- c) To provide a variety of housing types in locations that have good accessibility to public transport, and essential services.**
- d) To promote affordable living, taking into consideration the total cost of living in a dwelling, including energy and water consumption, the price of transport to access employment and essential services, and other daily needs impacted by location.**

### Chapter 1.0 - 2018 Review findings

- The key objectives adopted in the 2014 Strategy remain relevant – in particular the continued need to promote alternative forms of housing for an increasingly diverse community;
- The City has continued to undertake affordable housing initiatives since 2014 including:
  - Continuation of the City's revitalisation program schedule including the Lakes Revitalisation Strategy finalisation and the commencement of the Yangebup Revitalisation Strategy;
  - The continued planning and development for the Coolbellup affordable aged care facility – due to start construction in 2019. The build to be undertaken by staging over 5 years, and;
  - Continued lobbying for housing reform to encourage affordable housing.

### 2018 Recommendations -

- An additional key objective is – *“To promote and influence appropriate housing for our aging population.”*

## 2.0 POLICY CONTEXT

### MORE THAN A ROOF AND FOUR WALLS (SOCIAL HOUSING TASKFORCE, 2009)

The Social Housing Taskforce believes that an additional 20,000 social and affordable housing units can be created across Western Australia by 2020. To achieve this significant increase in housing units the following initiatives must be implemented:

1. Implementation of a whole of government approach to the provision of social and affordable housing through development of a State Affordable Housing Strategy. This Strategy will clearly outline the roles, responsibilities, key initiatives, funding and performance measures that will underpin the development and delivery of affordable housing across Western Australia over the next 10 years.
2. Local Governments to develop local housing strategies that identify the future affordable housing needs of their communities.

### AFFORDABLE HOUSING STRATEGY 2010-20 OPENING DOORS TO AFFORDABLE HOUSING OPENING DOORS (DEPARTMENT OF HOUSING)

The Affordable Housing Strategy; Opening Doors 2010 – 2020 is the Department of Housing's mandate to lead vital changes in the housing system.

It identifies a number of strategies for improving housing supply, including the following:

#### 1. Implement Planning Reforms

*Greater emphasis will be given to encouraging more diversity in the size, nature and choice of dwellings offered in the marketplace. Large homes in sprawling suburbs are not always affordable and often unsuited to the growing number of single-person households and childless couples. By providing more choice, better aligned to the needs of smaller households, the number of affordable entry points (and affordable living opportunities) can be increased for those on lower*

*incomes. The government will therefore work with industry and local government to facilitate demonstration trials and offer more choice in local housing solutions and alternatives.*

*Housing strategies will be developed by local government authorities and regional bodies to identify current and future housing needs. This will require Local Planning Schemes to include provisions that facilitate the development of affordable housing to meet the current and future needs of communities. Local governments will be encouraged to incorporate requirements and voluntary incentives for developers to include wider affordable housing components in developments above a specified size, offset by appropriate concessions and/or plot ratio bonuses. Formal inclusionary zoning will not be supported.*

### NATIONAL AFFORDABLE HOUSING AGREEMENT

The National Affordable Housing Agreement (NAHA) aims to ensure that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation. The NAHA is an agreement by the Council of Australian Governments (COAG) that commenced on 1 January 2009, initiating a whole-of-government approach in tackling the problem of housing affordability.

Under the terms of the NAHA, all parties to the Agreement (including local government) are accountable to the community for their performance against agreed objectives and outcomes in respect of their allocated roles and responsibilities.

### COUNT ME IN: DISABILITY FUTURE DIRECTIONS STRATEGY

This document was launched by the Disability Services Commission in 2009. The strategy outlines the framework that is required to achieve the goal of a genuinely inclusive community experience for people with all forms of disability.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

The strategy is relevant for local government as it outlines a long-term process of wide ranging changes to areas such as housing, transport, community attitudes, education, employment and technology, and service delivery.

The Disability Future Directions Strategy identifies what are termed “pathways”. These “pathways” have wide ranging relevance for the development of Disability Action and Inclusion Plans (DAIP) strategies and actions, as it articulates aspirations such as:

- Developing well-planned communities linked to streamlined transport to create welcoming and stimulating places to live which are accessible and enable people to move around easily and safely – in and outside their homes, on footpaths, in cafes, getting to schools, parks and other amenities.
- Town planning which incorporates comprehensive universal design principles at all levels, including public open spaces and building, businesses and business districts, zoning and public housing.

## CORPORATE STRATEGIC PLANS

### CITY OF COCKBURN STRATEGIC COMMUNITY PLAN 2012-2022

One of the key objectives of the City's Strategic Community Plan is:

*Diversity of housing to respond to changing needs and expectations (1.1.4).*

*Ensure our strategic land use planning in the form of: the Local Planning Strategy, Town Planning Scheme, revitalisation strategies and structure plans, achieves a robust planning framework delivering adequate supply and diversity in housing choice.*

### CITY OF COCKBURN AGE FRIENDLY CITY STRATEGIC PLAN

A key outcome of the City's Age friendly City Strategic Plan is that the ageing population in the City of

Cockburn has access to affordable suitable housing options that allow them to age safely and be socially supported within the community to which they belong.

### CITY OF COCKBURN YOUTH SERVICES STRATEGIC PLAN

The City's Youth Services Strategic Plan identifies that there is insufficient crisis and transitional housing options for young people in Cockburn with Anglicare operating the only service.

### CITY OF COCKBURN DISABILITY ACCESS AND INCLUSION PLAN 2012- 2017

The intention of the development of a Disability Access and Inclusion Plan (DAIP) is to provide a framework by which to ensure that people with disabilities have equitable access to a Public Authorities buildings & environment, services and information, to facilitate each individual's independence, inclusion & opportunities within the community.

With regards to planning and development, which are of particular relevance to this Strategy, the following principles are set out, to be reflected in all planning and development processes and activities:

- a) Local area community needs and priorities are reflected.
- b) The diversity of community requirements are reflected in planning for social, physical and economic infrastructure.
- c) Services are developed and provided which counters racist, ageist, sexist and other discriminatory attitudes.
- d) Resources are allocated to reflect specific needs of community members
- e) A diversity of resident representation is reflected in planning processes.

## STATE PLANNING CONTEXT

### STATE PLANNING STRATEGY (2012)

One of the objectives of the State Planning Strategy is:

*'Affordable living through housing diversity and compact settlements'.*

*The State's communities will provide diverse housing opportunities suited to different income levels, lifestyle choices and household types. Compact settlement structures will be mixed use and transit orientated providing access to employment, services and amenities.*

*Development will be designed in a way to use natural resources efficiently and sustainably.*

The State Planning Strategy acknowledges that affordable living is an important contributor to social wellbeing and economic growth. It includes not only the cost of housing but also the basic household running costs of utilities such as water and energy as well as the transport costs associated with travelling to work, education, shopping and community facilities. Affordable living also includes the financial cost of living such as the price of food, transport, shelter and the level of rental and mortgage stress.

The following have been identified as being of particular importance:

- the mix, type and location of available and planned housing
- the efficiency of the built form such as consumption rates of utilities including energy and water
- neighbourhood design such as lot layout, orientation, density, transit orientated development options
- proximity to employment opportunities, essential facilities, services and social activities

The State Planning Strategy notes the following key facts that relate to housing affordability in Western Australia:

- Over 60 per cent of households are now one or two people, however over 70 per cent of housing stock was developed as a family home.
- In 1976, housing loan repayments consumed a quarter of average full-time income. Recent figures show that housing loan repayments consume about one third of the median household income

It sets out the following strategic approach to planning for affordable living:

- Communities provide diverse housing opportunities for different income levels, lifestyle choices and household types
- Compact and diverse settlement structures
- Development conserves consumption of natural resources

### DIRECTIONS 2031 AND BEYOND: METROPOLITAN PLANNING BEYOND THE HORIZON

*Directions 2031* is the latest spatial planning framework for Perth and Peel and outlines the planning vision and direction which will guide the planning of the City to 2031 and beyond.

*Directions 2031* identifies the connected city model as the preferred medium-density future growth scenario for the metropolitan Perth and Peel region.

A connected city pattern of urban growth is characterised by:

- planning for an adequate supply of housing and land in response to population growth and changing community needs;
- facilitating increased housing diversity, adaptability, affordability and choice;
- planning and developing key public transport corridors, urban corridors and transit orientated developments to accommodate increased housing needs and encourage reduced vehicle use.

To achieve a connected city pattern of growth, *Directions 2031* has set the following targets as medium to long-term aspirations and to ensure growth of the city can be sustained beyond 2031:

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

*50 per cent improvement on current infill residential development trends of 30 and 35 per cent; and, has set a target of 47 per cent or 154,000 of the required 328,000 dwellings as infill development.*

*50 per cent increase in the current average residential density 10 dwellings per gross urban zoned hectare; and, has set a target of 15 dwellings per gross urban zoned hectare of land in new development areas*

## STATE PLANNING POLICY NO. 4.2 ACTIVITY CENTRES POLICY

State Planning Policy No. 4.2 Activity Centres Policy (SPP No. 4.2) is a state planning policy for the planning and development of activity centres throughout Perth and Peel. The main purpose of SPP 4.2 is to specify broad planning requirements for the planning and development of new activity centres and the redevelopment and renewal of existing centres in Perth and Peel.

SPP 4.2 focuses on optimising higher density residential development within walkable catchments of activity centres, as follows:

### 5.2.2 Residential density

*(1) Commercial and residential growth should be optimised through appropriately-scaled buildings and higher-density development in walkable catchments of centres.*

*(2) Higher-density housing should be incorporated within and immediately adjacent to activity centres to establish a sense of community and increase activity outside normal business hours. Performance targets for residential density are in Table 3.*

### 6.2.3 Housing density targets

*(1) Activity centres should be coded under the Residential Design Codes, applying activity centre and built form-based controls to enable housing development that complements the desired scale and intensity of other development in the centre.*

*(2) Local planning strategies and schemes and activity centre structure plans should optimise housing potential in walkable catchments and meet density targets (Table 3).*

## STATE PLANNING POLICY 3.1 RESIDENTIAL DESIGN CODES

The R-Codes provide a comprehensive basis for the control of residential development throughout Western Australia. Housing diversity is addressed to some extent in the R-Codes, through the following key provisions.

The introduction of the multi-unit housing code in late 2010 sought to encourage development of multiple dwellings, particularly on land zoned R30-R60. In this way it seeks to encourage housing diversity and affordability by expanding the permissible range of housing in areas zoned R30-R60.

The R-Codes offers incentives for the development of smaller dwellings or aged and dependent persons' dwellings. It sets out that the minimum site area for these dwellings is one third lower than would otherwise be applied. This provision therefore allows up to 50 per cent more dwellings to be provided on the site if they are single bedroom or aged and dependent person's dwellings.

In August 2013 there were key changes to the R-Codes that are relevant to housing diversity as follows:

- Increased the maximum floor area of single bedroom dwellings from 60 square metres to 70 square metres, to provide greater flexibility and improved amenity for such dwellings.
- Removed restrictions on ancillary dwellings so that they are no longer required to be occupied by a family member of the occupiers of the main dwelling; and increased the maximum floor area from 60 square metres to 70 square metres.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## STATE PLANNING POLICY 3 URBAN GROWTH AND SETTLEMENTS

State Planning Policy 3 Urban Growth and Settlements (SPP No. 3) sets out the principles and considerations which apply to planning for sustainable urban growth and settlements patterns in Western Australia.

In regard to affordable housing, it includes the following reference:

*Affordability of housing is a key issue. There is a need to maintain a supply of affordable land for housing and affordable housing products for all in the community including those with special needs. The majority of new affordable housing land is in the outlying suburbs, reinforcing the need for medium and higher density housing in inner and middle suburbs for low to middle income households as well as in the growth corridors.*

## LIVEABLE NEIGHBOURHOODS

Liveable Neighbourhoods is a WAPC operational policy for the design and assessment of structure plans and subdivision for new urban areas in the metropolitan area and country centres.

The fundamental principle of Liveable Neighbourhoods is walkable mixed-use neighbourhoods which reduce car dependence; facilitate safe, efficient and pleasant walking, cycling and driving; and foster a sense of community and strong local identity in neighbourhoods.

## DEVELOPMENT CONTROL POLICY 1.6 PLANNING TO SUPPORT TRANSIT USE AND TRANSIT ORIENTED DEVELOPMENT

Development Control Policy 1.6 Planning to Support Transit Use and Transit Oriented Development (DC 1.6) encourages the integration of land use and transport planning, through the promotion of higher residential densities and mixed use developments within the walkable catchments of transit facilities.

Transport orientated development provides an alternative to car-based suburban and urban fringe

development. The purpose of this type of development is to reduce car dependence; to increase accessibility for those without access to private cars; to reduce congestion on the road network and the demand for new road space; to reduce fuel consumption and air pollution; and to provide quality diverse and affordable forms of housing and development.

## LOCAL PLANNING CONTEXT

### CITY OF COCKBURN LOCAL PLANNING STRATEGY

The City's Local Planning Strategy was adopted in 1999 and sets out actions for the Strategies and Actions included in the State Planning Strategy. It sets out the long-term planning directions for the municipality and provides the rationale for the zones and other provisions of the TPS3. The LPS sets out the City's general aims and intentions for future long-term growth and change.

The following strategies from the LPS directly relate to the formulation of the LCS:

*Strategy (k) Respond to the changing needs of the population.*

*Actions - (2) Ensuring that there is an appropriate housing and density mix to fulfil existing and potential demand from aged people, Aboriginal people, people with disabilities, non-traditional families and different ethnic groups.*

*Strategy (m) - Provide a range of housing opportunities.*

*Actions - (1) Encourage the provision of a range of lots and housing types in large comprehensively planned development projects or smaller redevelopments to reflect the diverse needs of the community.*

## Chapter 2 – Policy context 2018 review

- No further advancement by the State Government regarding the Affordable Housing Strategy document advertised in 2014. However the Department of Housing (DoH) and Department of Planning, Lands and Heritage (DoPLH) advised the City in late 2017 the following –
  - The DoH and DoLPH are working on a “Planning provisions for Affordable Housing Discussion Paper.”
  - The DoPLH is considering the alignment of the discussion paper with wider projects including Metronet and Design WA;
  - The Department of Communities is seeking to prepare an action plan to 2020 which is aimed at aligning various State Government objectives and actions.
- The City carried forward a key Strategic objective to “*Ensure a variation in housing density and housing type is available to residents*” within the 2016-2026 Strategic Community Plan following community consultation that identified the aspiration to – “*Advocate to address or ameliorate social needs such as homelessness, vandalism and anti-social behaviour, and the need for affordable housing and services for special needs or marginalised groups.*”
- The City reviewed the Youth Services Strategy in 2017 (Youth-Services-Strategy-2017-2022) identifying housing and homelessness is a priority problem for youth. The City within this Strategy identified its role is best focused by way of advocacy rather than the provider of crisis accommodation or housing provision.
- Affordable Housing Incentives established for the Cockburn Coast development area - While these incentives have only been offered recently, indications from developers and builders suggest that the incentive is attractive and the City is starting to see the start of draft proposals.
- The City is currently reviewing the Local Planning Strategy in 2018 with a key housing issue raised relates to the types of housing brought to the market, most are developed and designed for resale and not to meet specific needs. There is also a dominance of one style of housing within Cockburn for single detached dwellings – that being single story double-brick 3-4 bedroom homes.

## 2018 Recommendations –

- Continue advocating and lobbying for State Government leadership on affordable housing matters for a range of age groups including policy frameworks;
- The City to identify a program of small research projects and/or actions to identify new opportunities for innovative approaches towards housing needs. Such initiatives should seek to assist in promoting alternative housing design options to meet specific sub group needs in Cockburn – particularly for infill areas where greater housing diversity has been demonstrated as a key future housing need. For example:
  - Working with seniors to identify key housing design needs (this project is further detailed under recommendation K.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

- Working with Spearwood, Hamilton Hill and Coolbellup landowners to identify opportunities to accommodate ancillary, affordable and/or dwellings with universal access within lots containing the traditional brick veneer 3 by 1 and attached carport cottage. This project could focus on a staging process that is affordable for the landowner and provide a new affordable dwelling typology within the suburb while promoting quality design outcomes.
- Promote suburb specific needs and recent developments through a “suburb in focus” publication focusing on promoting specific housing needs for a suburb based on the population current and projected. This one page summary can be published in Cockburn Soundings, be provided to developers and landowners during pre-lodgement meetings. This summary can include successful infill projects and assist generally with promoting the benefits of infill projects. An extension to this action is to undertake a “before and after” review of a selection of infill developments and present the findings, including landowners/renter experiences:
  - On the City’s revitalisation strategy webpages;
  - In the Cockburn Soundings newsletter

## 3.0 HOUSING NEEDS ASSESSMENT

To assess the City’s future housing needs, a demographic projection analysis has been undertaken, with a focus on household composition and size, and age structure. This is followed by an assessment of the current and projected housing stock to determine the appropriateness of this housing for current and future households.

To address housing affordability ‘low and moderate income’ households have been defined to assess and plan for the housing needs of these households. A market assessment has enabled household incomes to be assessed against housing prices and rental costs to ascertain housing affordability. Census data has been supplemented with real estate data and other research that has been undertaken to analyse trends on housing prices and rents.

### 3.1 FORECAST DEMOGRAPHIC PROFILE

#### POPULATION PROJECTIONS

The total population of the City of Cockburn is expected to increase by over 63,491 by 2031, taking it from a 2014 population of 101,973 persons to 165,465 persons in 2031. This is a growth change of 62.3%, at an average annual growth rate of 3.7%. This is based on an increase of over 25,174 dwellings during the period, with the average number of persons per household falling slightly from 2.70 to 2.66 by 2031.

Table 1 and Figure 2 below show where the additional population is likely to be accommodated. This is based on land availability and the current planning framework, indicating that this population increase will be seen in Coogee-North Coogee (primarily the Cockburn Coast area), South Lake-Cockburn Central (primarily Cockburn Central), Hammond Park-Wattleup-Henderson, Success, Aubin Grove-Banjup and Beeliar. These areas have some substantial portions of land identified for residential development (primarily zoned ‘Development’ zone and requiring future Structure Plans).



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## Population and age structure map - 0 to 85

City of Cockburn, 2014 to 2031 percent change

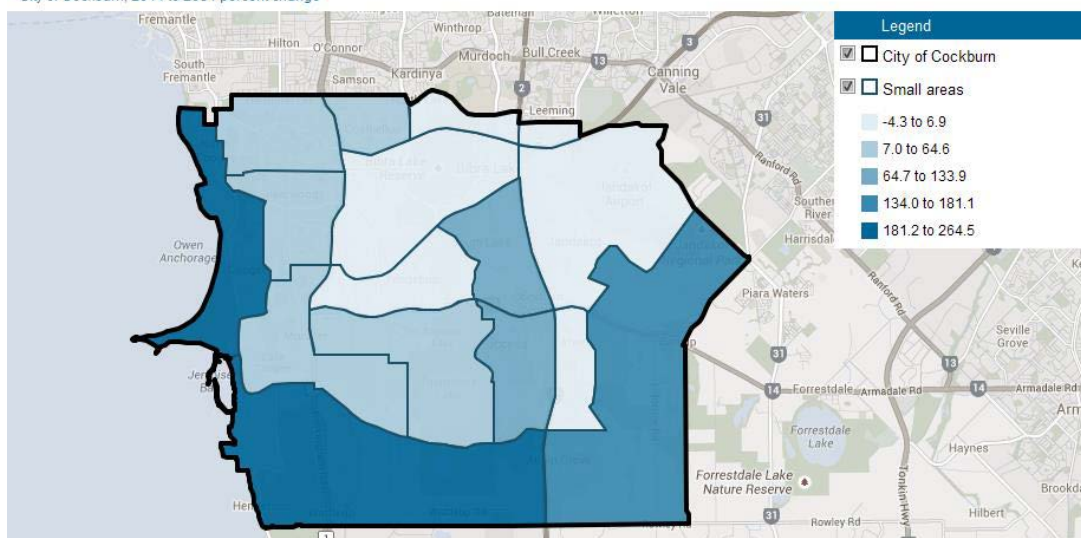


Figure 2. City of Cockburn Population Forecast - Percentage Increase from 2014-2031

**TABLE 1: CITY OF COCKBURN POPULATION FORECAST BY SUBURB (2014-2031)**

City of Cockburn	2014		2031		Change between 2014 and 2031		
	Area	Number	%	Number	%	Number	%
City of Cockburn		101,973	99.6	165,465	99.5	+63,491	+62.3
Atwell		9,220	99.6	8,875	99.5	-346	-3.7
Aubin Grove - Banjup		6,970	99.6	16,314	99.6	+9,343	+134.0
Beeliar		7,150	99.6	9,404	99.5	+2,254	+31.5
Bibra Lake		6,188	99.7	6,215	99.6	+27	+0.4
Coogee - North Coogee		6,259	99.6	22,756	99.6	+16,498	+263.6
Coolbellup		5,276	99.6	7,465	99.6	+2,189	+41.5
Hamilton Hill		10,514	99.6	15,610	99.6	+5,097	+48.5
Hammond Park - Wattleup - Henderson		4,471	99.6	12,572	99.5	+8,101	+181.2
Jandakot		2,859	99.6	2,736	99.6	-123	-4.3
Leeming		2,300	99.6	2,299	99.6	-1	0
Munster		4,520	99.6	5,844	99.6	+1,324	+29.3
North Lake		1,313	99.5	1,327	99.5	+13	+1.0
South Lake - Cockburn Central		7,766	99.6	18,125	99.5	+10,359	+133.4
Spearwood		9,743	99.6	12,067	99.6	+2,323	+23.8
Success		9,400	99.6	15,486	99.6	+6,086	+64.7

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

Yangebup	7,907	99.6	8,246	99.6	+339	+4.3
Rottnest Island	116	99.6	124	99.6	+8	+7.0

## AGE STRUCTURE

The overall population of the City of Cockburn is ageing, a trend which is seen across Australia. In 2014 27.4 per cent of the population of the City of Cockburn were over 50 years, and by 2031 this will have risen to 29.5 per cent. Of particular note the number of residents over the age of 70 will more than double from 7,189 in 2014, to 14,869 in 2031.

The ageing population has significant implications for housing, including the need for aged care facilities, smaller dwellings for smaller households, and adaptable housing to allow people to remain in their own homes. It is important to note that the care needs of older Australians vary, and it is therefore important that housing and care options are flexible.

While full ownership is the dominant tenure type for older Australians, the proportion of those aged over 65 living in mortgaged dwellings and in private rentals has increased in recent years.

In the City of Cockburn there are a significant number of older people that own their home, however they also comprise a large number of households in public housing and rental accommodation. The number of older people in low income, rental households in Western Australia is projected to almost double by 2026<sup>5</sup>.

In the City of Cockburn there is a steady projected increase in young people aged between 15 and 24 years. In general young people are characterised by shared rental tenure, and low home-ownership rates. This group can be vulnerable to housing stress as they transition from the family home to independent living.

They can also face a number of barriers entering the home ownership market, such as difficulty with obtaining appropriate deposits; lower incomes; higher levels of part-time work; and student debts.

Young people in the City of Cockburn and Perth Metropolitan area generally are also higher users of public transport, with lower rates of car ownership. Therefore housing located within close proximity to public transport is particularly important for this age group.

<sup>5</sup> AHURI (2008) *Rental Housing For Lower-Income Older Australians*, Issue 96

## HOUSEHOLD COMPOSITION AND SIZE

In 2014 the dominant household type in the City of Cockburn was 'Couple families with dependents', which accounted for 36.8 per cent of all households. 'Couple families with dependents' were the dominant household type in all suburbs, with the exception of Hamilton Hill and Coolbellup.

Across most suburbs within the City of Cockburn there is a projected steady increase in 'Couple families with dependents', amounting to an additional 7,956 households across the whole City by 2031.

However, in a number of suburbs, including Bibra Lake and Atwell, there is a forecasted decrease in the actual number of 'Couple families with dependents', and a substantial increase in the number of one and two person households.

Across the City there is a significant projected increase in 'Lone person households', which will increase by 6,176 households and account for 22.5 per cent of all households by 2031.

There are various situations in which a person will live by themselves; people not forming live-in partnerships, as a result of a relationship breakdown, or as a result of becoming widowed. As older people are more likely to live alone (most often because of widowhood), an ageing population has the effect of increasing the number of lone person households<sup>6</sup>.

Across Australia almost two-thirds of the increase in lone person households between 2006 and 2031, is projected to be among people aged 60 years and over.



***Two and one person households will be the dominant household type by 2031***



***22.5% of all households will be lone person households by 2031***

<sup>6</sup>ABS (2013) 3222.0 - Population Projections, Australia, 2012 (base) to 2101

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## Forecast household types map - Lone person households

City of Cockburn, 2014 to 2031

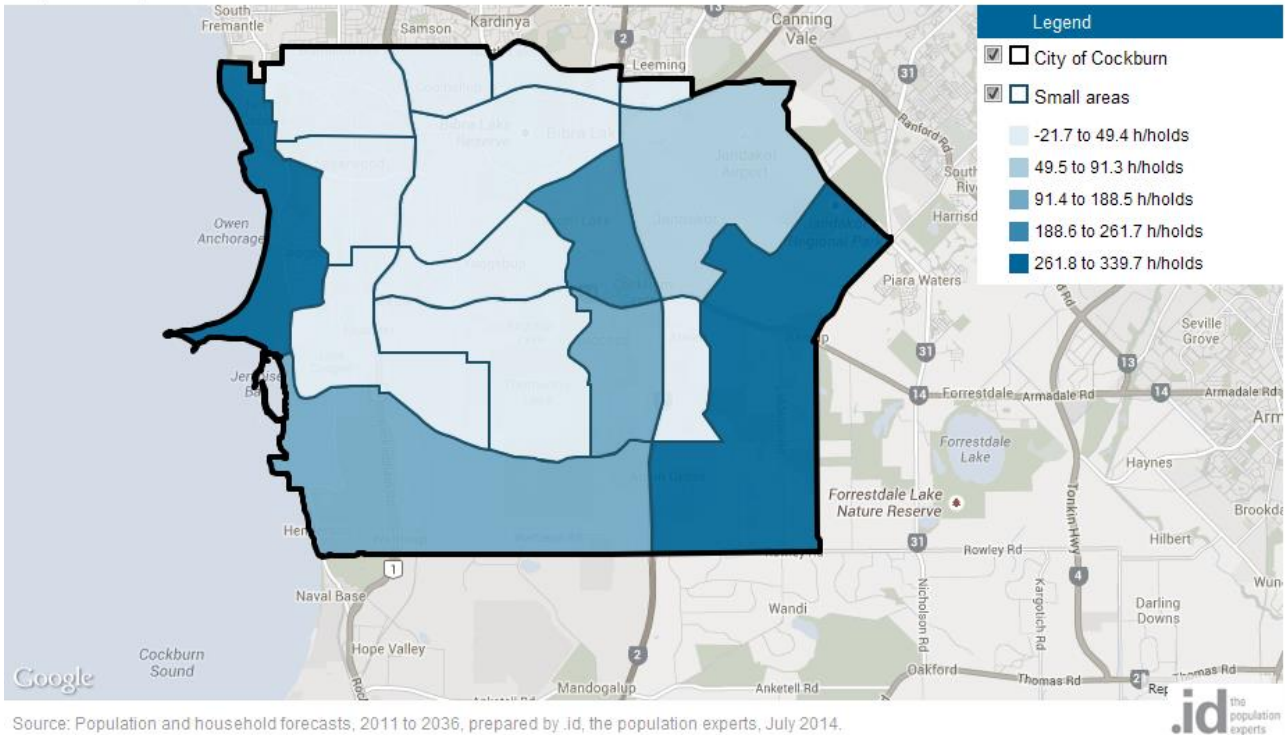


Figure 3. City of Cockburn Household Types Map – Change in Lone Person Households (2011-2031)

## Forecast household types map - Couple families with dependents

City of Cockburn, 2014 to 2031

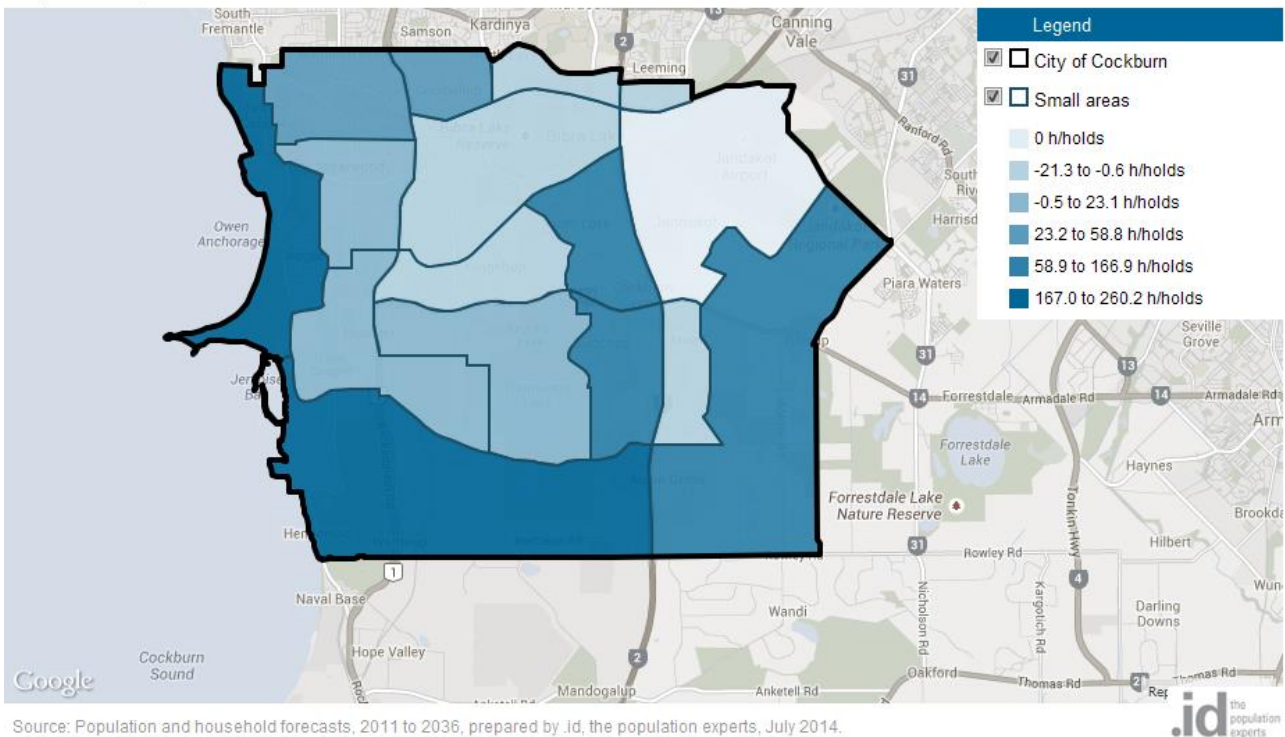


Figure 4. City of Cockburn Household Types Map – Change in Couple Families with Dependents (2011-2031)

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

'Couple households without dependents' are forecast to increase by the greatest number, with an additional 6,826 households forecast by 2031, to represent 27.2 per cent of households. The addition of lone person and couple only households will be the dominant household type in the City of Cockburn by 2031.

The growth in couples without children is in part due to the increasing tendency for couples to not have children, but is largely due to the ageing of the population<sup>7</sup>.

This trend is already apparent in Hamilton Hill and Coolbellup, whereby 'Lone person households' account for around 32 per cent of all households. These changing household occupancy trends are seen across the Perth metropolitan area, and in fact most of Australia. In Western Australia 52 per cent of the forecast population growth to 2021 will be lone people or couples over 65; and a further 19 per cent will be singles or couples under 60 years of age<sup>8</sup>. This indicates that there will be significant demand for smaller dwellings into the future.

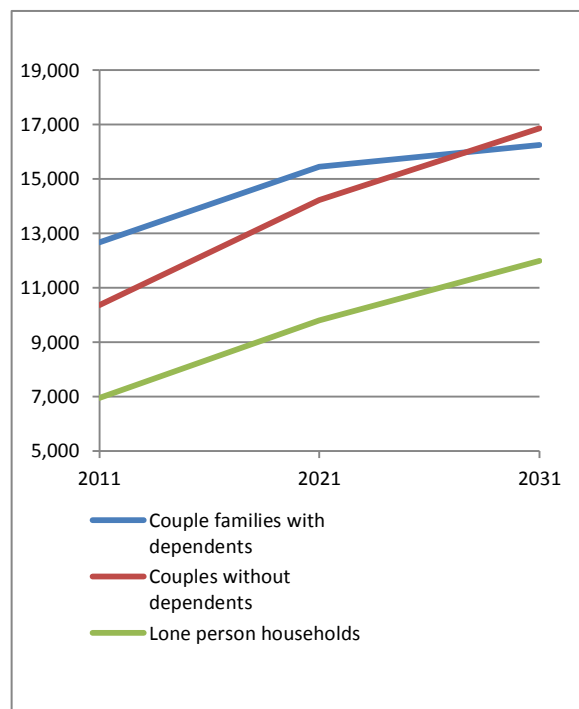


Figure 5. Selected Households Types Total No. 2011-2031


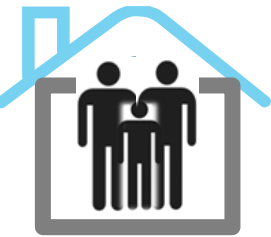
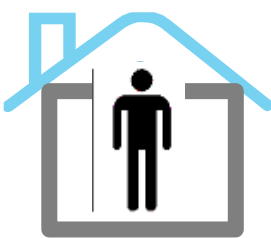


Table 2: Forecast household types				
City of Cockburn	2014		2031	
	Number	%	Number	%
Couple families with dependents	13,780	36.8	21,736	35.3
Couples without dependents	9,949	26.5	16,775	27.2
Group households	1,260	3.4	1,861	3.0
Lone person households	7,667	20.5	13,843	22.5
One parent family	3,884	10.4	5,920	9.6
Other families	941	2.5	1,503	2.4

<sup>7</sup> ABS (2009) *Future population growth and Ageing, Australian Social Trends*

<sup>8</sup> Department of Housing (2009) *More than a Roof and Four Walls, Social Housing Taskforce Final Report*

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

Table 3: Forecast Household Types

HOUSEHOLD TYPE	2014	2031	
COUPLES WITHOUT CHILDREN 	26%	27%	↑
COUPLES WITH CHILDREN 	36%	35%	↓
LONE PERSON HOUSEHOLDS 	20%	22%	↑
SINGLE PARENT HOUSEHOLDS 	10%	9%	↓
GROUP HOUSEHOLDS 	3%	3%	

## PEOPLE WITH DISABILITIES

In the City of Cockburn there are approximately 13,420 people with a disability, representing 18 per cent of the population. Appendix A shows a breakdown of the severity of residents' disability, and shows the number of people with a disability by age group.

The largest age group of people with disabilities are between 25-64 years of age (7,818) persons, and there are 3,335 persons over 65 years of age with a disability. The number of people needing daily assistance increases significantly over the ages of 75, with 42 per cent of residents requiring daily assistance.

Many individuals with disabilities rely on the disability support pension, others find it challenging to get and keep rewarding and well-paid jobs. Family and carers work less hours than others or do not work at all. People with disabilities are more susceptible to financial hardship because they can face extra costs relating to housing (including modifications to existing houses and lack of options in the housing market), transport, equipment and additional and ongoing health care costs.

Under these circumstances there are reduced opportunities to make investments and build wealth. One in four Australians with a disability live below the poverty line, using the internationally accepted poverty line of less than 50 per cent of median equivalised disposable income<sup>9</sup>. This rate is twice as high as the general population.

Modifications to housing by people with a disability can be expensive and place pressure on limited financial resources. Moving house to find a better house design suited to their specific needs is often not a viable option due to the high 'sunk costs' in the current accommodation.

People with disabilities are more likely to be renting than owning their home and are often unable to obtain or afford homes in the areas that are close to work, transport, family, friends and activities. Access to

transport is a major factor in determining where people with a disability would like to live<sup>10</sup>.

Entry into the private rental market poses challenges in securing appropriate accommodation and then in trying to gain permission to carry out modifications.

People with disabilities have been found to have longer wait periods for public housing to suit their needs.

People with a disability are vulnerable to homelessness because they may have lower incomes and are more likely to be unemployed and have limited housing options<sup>11</sup>. Therefore for people with disabilities affordable, accessible housing that conforms to the principles of universal housing design is important to reducing rates of poverty and increasing opportunities for economic and social inclusion.



**1 in 4 Australians with a disability live below the poverty line**

## HOMELESSNESS

Homelessness is not just a housing problem. It is a complex issue with diverse social, economic and personal factors that relate to homelessness and the risk of becoming homeless<sup>12</sup>.

Homelessness does not just include people who are sleeping rough; it also refers to people staying in temporary, unstable or substandard accommodation. Across Australia since 2001, the rate of homelessness has remained relatively constant, but there are increasing numbers of children, families and older people experiencing homelessness. Children under the

<sup>9</sup> ACOSS (2013) *Poverty and Disability Report*

<sup>10</sup> AHUR (2007) *The housing careers of persons with a disability and family members with care responsibilities for persons with a disability National Research Venture 2: 21st century housing careers and Australia's housing future*, authored by Michael Kroehn, Keith Hutson, Debbie Faulkner and Andrew Beer for the Australian Housing

<sup>11</sup> *University of Adelaide (2001) Addressing homelessness amongst persons with a disability: Identifying and enacting best practice*

<sup>12</sup> *Commonwealth of Australia (2008) The Road Home: A National Approach to Reducing Homelessness*

age of 18 make up 27 per cent of people experiencing homelessness in Australia<sup>13</sup>.

In the South West Perth Metropolitan area (encompassing the Cities of Rockingham, Kwinana, Melville, Cockburn and Fremantle) there are estimated to be a total of 1,035 homeless people, and a further 637 people living in overcrowded dwellings, improvised dwellings and in marginal housing such as caravan parks.<sup>14</sup> (See Appendix C for more data).

There are a number of personal circumstances that can increase a person's risk of becoming or remaining homeless, including poor physical health; intellectual disability; drug/alcohol abuse, and family breakdown. There are also a number of structural elements that can contribute to the problem of homelessness, including poverty, unemployment, and lack of affordable housing. Research suggests that persons with a disability have a greater exposure to the risk of homelessness than the general population<sup>15</sup>.

Of the homeless people in Western Australia, 28 per cent are homeless because of financial difficulties, housing stress, and/or unemployment. A further 19 per cent are homeless due to accommodation issues, housing crisis, inadequate or inappropriate dwellings.

Addressing the shortage of affordable housing is identified as one of the ways to tackle the structural drivers of homelessness and to reduce the risk of homelessness.

It is also important to target groups that are at risk of homelessness such as older people in housing stress, people with disabilities, and very low income households with children.

While homelessness may not be thought of as a significant issue for the City of Cockburn, declining housing affordability and increasing living costs are trends that could increase homelessness for vulnerable individuals and households; particularly the number of people living in marginal or inappropriate housing, which can be a hidden problem.



***There are over 1,000 homeless people in the South West Perth Metropolitan area and 600 people living in sub-standard accommodation***

<sup>13</sup> ABS (2012) *Census of Population and Housing: Estimating Homelessness 2011*

<sup>14</sup> ABS (2012) *Op. cit.*

<sup>15</sup> University of Adelaide (2001) *Addressing homelessness amongst persons with a disability: Identifying and enacting best practice*



## POPULATION FORECAST KEY FINDINGS:

- a) *Couples without children (two person households) and lone person households are forecast to increase significantly across all suburbs in the City of Cockburn.*
- b) *'Couple households without dependents' are forecast to increase by the greatest number across the City of Cockburn.*
- c) *There is a projected steady increase in family households with children.*
- d) *There is an ageing population, with a significant projected increase in people over the age of 70 by 2031.*
- e) *18 per cent of the population in the City of Cockburn have a disability.*
- f) *Homelessness, which includes people living in marginal or inappropriate housing, is an increasing problem, with a trend towards families with children and older people being vulnerable to homelessness.*

## 2018 review findings –

The following provides key findings from the 2016 Australian Bureau of Statistics and updates to the City's Forecast.id Population:

- In 2016 it was estimated the population of Cockburn was 111,787 people. By 2036 the project population for Cockburn is 171,760;
- In 2016 people aged 65+ represent 11.1% of the population. In 2026 this cohort will rise to 12.6% and by 2036 will represent 14.5% of the population in Cockburn. Demonstrating the trend of an aging population;
- In 2016 there were 17,358 residents aged 60+ in Cockburn, in 2026 this figure will rise to 25,201 and by 2036 there will be approximately 32,220 residents over 60+, effectively almost doubling the number of over a 20 year period.
- By 2036 it is estimated there will be at least a further 12,541 households with 2 or less occupants. This is in contrast with the number of households that are 3+ bedroom in the City of Cockburn which currently sits at more than 86.8% (2016, ABS data);
- The Cockburn suburbs with the highest number of residents aged 60+ are currently Spearwood (2,647) and Hamilton Hill (2,516). By 2036 the suburbs with the highest number will still be Spearwood (3,360) and Hamilton Hill (3,642) in addition to Coogee-North Coogee (3,671) and Success (2,413).

- The ABS is yet to provide detailed analysis on homelessness reporting from that provided in 2011 and the information referenced within the City's 2014 Housing Affordability and Diversity Strategy.
- ABS 2016 data and Profile id identifies an increase in all age groups requiring assistance with day-to-day activities as a result of a disability. Overall from 3,156 (2011) to 3,952 (2016). The 20 to 59 (1,090 people in 2016) and over 86 (619 people in 2016) age groups represented the greatest increase.

## Findings/Conclusions -

- The 2016 data update suggests no change to the 2014 "Population forecast key findings." - Population growth locations identified in 2014 remain largely unchanged and the trend of an aging population highlighted in 2014 continues to rise.
- The revitalisation strategies and associated rezonings has resulted in reasonable growth in Cockburn's oldest suburbs however it remains to be demonstrated that this growth is a match to current and future needs.
- Recognising that there have been significant gains in delivering 1 and 2 bedroom dwellings there remains the need to continue this trend to ensure the right dwelling size mix meets changes to forecasted household types, particularly with regard to meeting the needs of smaller and aging households.
- Minimal delivery over the last 3 years of aged and dependent, ancillary dwellings or dwellings with universal access within Cockburn's most established suburbs - Spearwood and Hamilton Hill.
- Individuals requiring day-to-day living assistance as a result of a disability in Cockburn continue to rise. The proportion within each age group requiring assistance increases with age – 43% for the 85+ age group (Profile id).

## Recommendations –

- Undertake a targeted research project with seniors to identify specific housing needs and barriers for right sizing. The recommendations flowing from this project should seek to inform relevant policy reviews and adopt a leadership approach where the City utilises its position to promote needs to relevant stakeholders including at the local level (ie: local builders and the development industry) and higher levels of government. This project should seek to help build a narrative that the City can promote. This project should seek to focus on housing needs as they relate to universal access requirements and in home design characteristics recognising the significant number of older people requiring day-to-day assistance as a result of a disability – no doubt in their own home. This acknowledges the City's 2018 update of the Disability Access and Inclusion Strategy does not address in-home requirements and therefore this project can contribute in this regard.
- Monitor the availability of data relating to homelessness when it is released from the Australian Bureau of Statistics. Identify actions accordingly.

## 3.2 ASSESSMENT OF HOUSING STOCK AND URBAN FORM

### DWELLING TYPES AND SIZES

Across the City of Cockburn 86.3 per cent of dwellings are single detached houses and 53 per cent have four or more bedrooms. Dwellings with more than three bedrooms represent 81 per cent of the housing stock in the City of Cockburn.

Suburbs such as Atwell, Aubin Grove, Coogee, Bibra Lake, Leeming, Munster, North Lake, South Lake, Yangebup and Banjup are strongly characterised by separate housing which represent over 90 per cent of the housing stock, and the large majority of these dwellings have four or more bedrooms (over 70 per cent).

The charts below show the types of housing in each suburb, and the number of bedrooms. This depicts the strong dominance of detached houses with three or more bedrooms across the City.

Suburbs such as Cockburn Central, Coolbellup, Hamilton Hill and North Coogee have a greater diversity

of dwelling types. For Cockburn Central this trend is projected to continue, with development ongoing in the Cockburn Central town centre, and development commencing in the Muriel Court Structure Plan area which identifies a diversity of residential codings, with a focus on higher codings. In Cockburn Central 40.5 per cent of dwellings have one or two dwellings, and the majority of these dwellings are new apartments.

The Cockburn Coast area (North Coogee) is proposed to have a diversity of housing types, primarily with a mix of higher residential codings.

The chart below shows the predominance of dwellings with three or more bedrooms across most suburbs. When this housing stock is compared with the projected household structures for 2031, a mismatch can be seen.

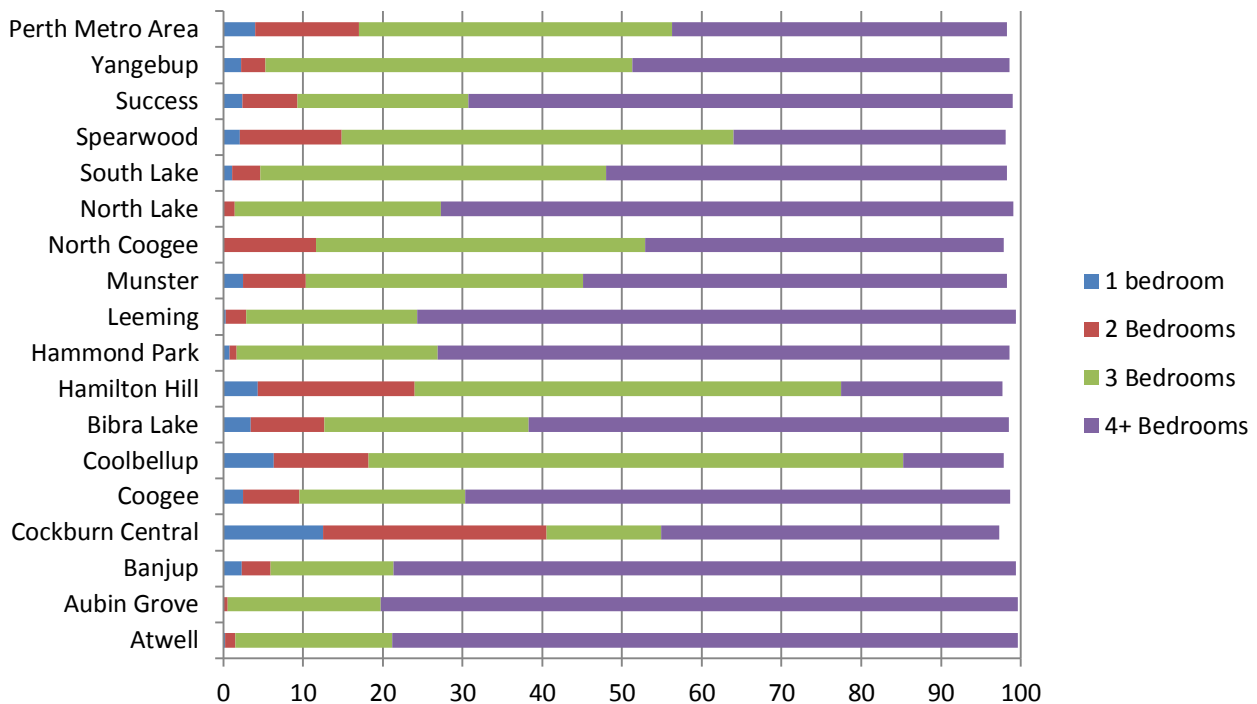


Figure 6. City of Cockburn Number of Bedrooms by Suburb (2011)

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

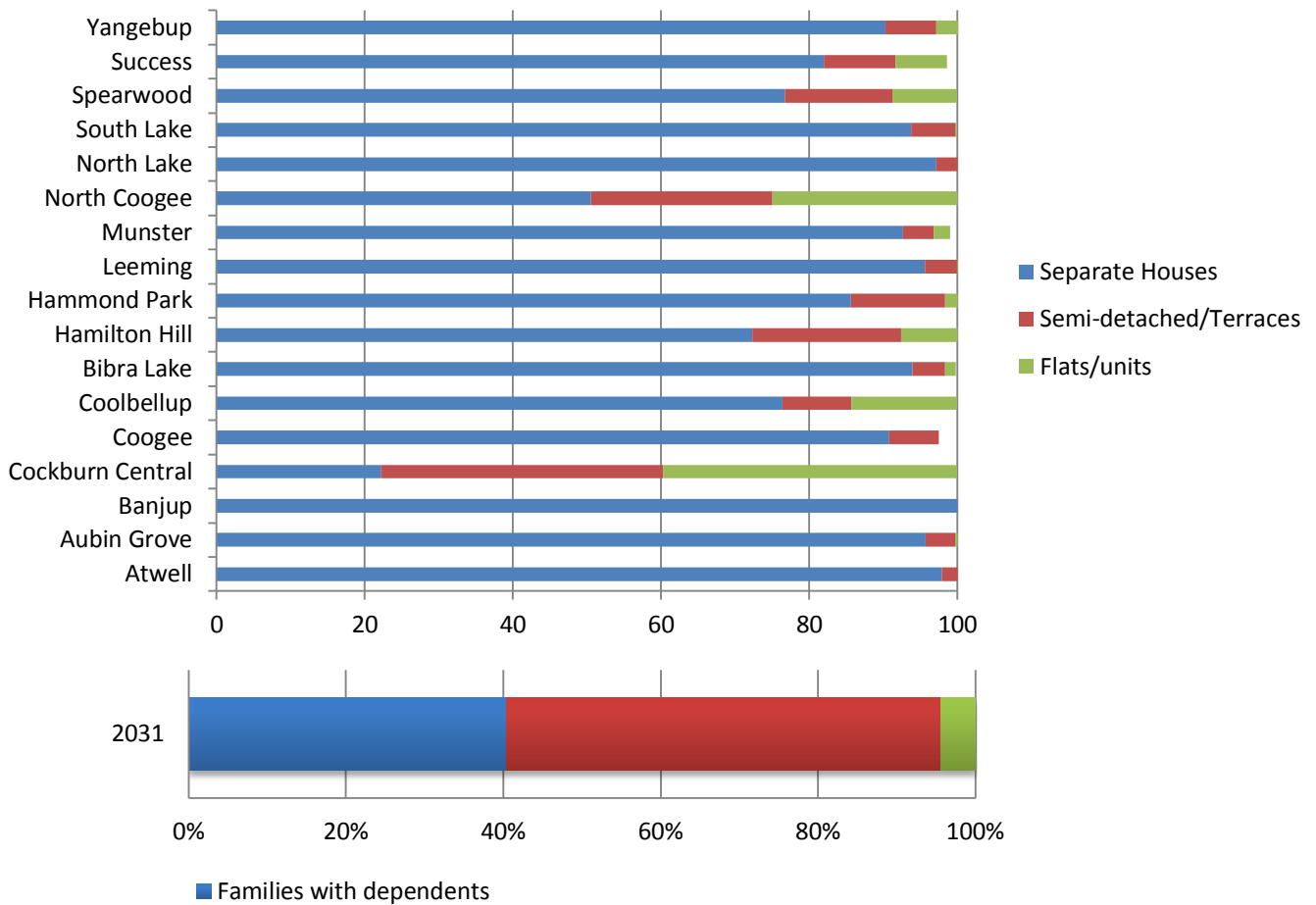


Figure 7. City of Cockburn housing types compared against projected household types

Across Australia there has been a strong trend towards the construction of medium density housing types, and in all states but Western Australia the proportion of medium density dwellings being constructed is greater than stand-alone dwellings. In Australia in the 12 months leading to October 2013 the proportion of new homes approved which are medium density homes – units, townhouses and semi-detached – has increased to 43.4 per cent in the 12 months leading to October 2013, this is up from 39.8 per cent in 2012, and is the highest level on record<sup>16</sup>.

In Western Australia while there has been an increase in the number of medium density dwellings being constructed, this has been less than half of the growth in standalone dwellings; and only 20 per cent of home approvals were for medium density dwellings over the

past year. This is considerably less than the national average of 43 per cent.

However, in the City of Cockburn over a two year period to October 2012, 33 per cent of approvals were for medium density dwellings, much higher than the state average of 20 per cent. This is largely due to development in North Coogee and Cockburn Central.

In more recent times the City of Cockburn has seen an increasing number of proposals for dwellings in mixed use developments, such as residential apartments above commercial and/or retail uses (see Figure 6). While currently there are very few of these housing types in the City of Cockburn, it is anticipated that in the next few years a number of these dwellings will be developed, contributing to an improved range of smaller dwelling types.

<sup>16</sup> Bankwest (2014) *Housing Density Report February 2013* Bankwest Financial Indicator Series

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY



Figure 8. Examples of apartments in Hammond Park and Success



In the City of Cockburn between 2006 and 2011 there was an increase in the percentage of households living in flats/units/apartments from 0.1 per cent to 2.6 per cent. It is 'Couples without children' and 'Lone person households' that are increasingly living in apartments and units, whereas 'Couple families with children' remain predominately in detached houses.

The household projections and housing stock assessment indicate a mismatch of housing throughout the City of Cockburn that is likely to become more pronounced into the future. It is evident that the City's projected housing stock will not match the needs of future households, and will not provide an adequate range housing choices for future households. This will be more pronounced in certain areas. For example residents wishing to 'downsize' in suburbs such as Aubin Grove and Hammond Park will have limited opportunities to do so in their local area. The shortage of availability of smaller dwellings throughout the City of Cockburn may result in residents living in housing that does not suit their needs, or residents being forced to buy or rent dwellings that are larger and more costly than they require.

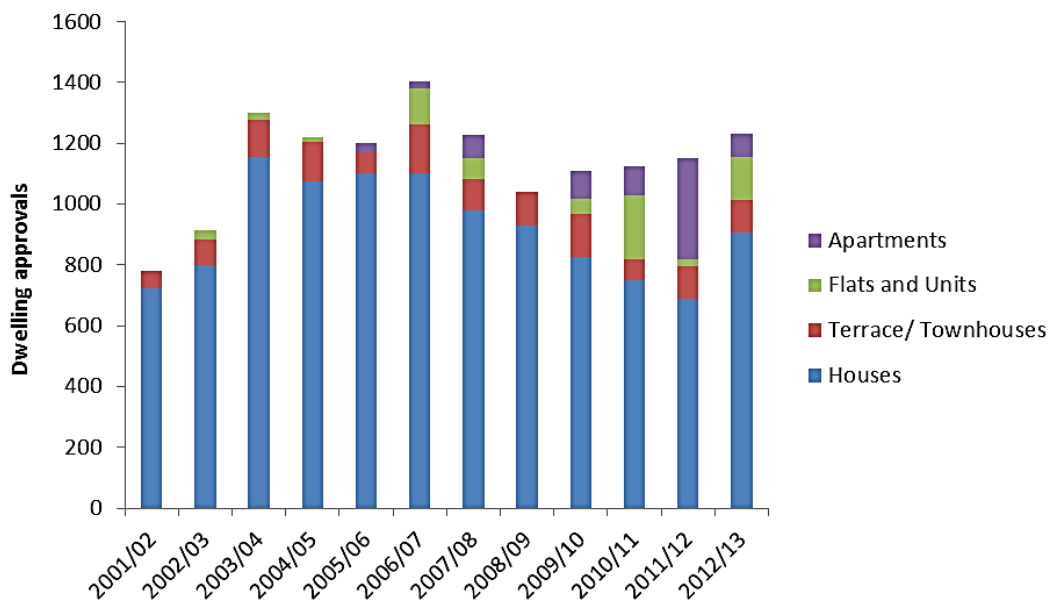


Figure 9. City of Cockburn Proportion of Dwelling Types by Year

## URBAN FORM

Over the past 50 years Perth's urban expansion has been characterised by low-density suburban development on the urban fringe. This residential development has traditionally comprised low-density housing on larger lots, and suburbs have been designed with an emphasis on car travel. This type of urban development has resulted in significant expansion of the Perth Metropolitan area to accommodate an increasing population, resulting in what is often referred to as 'urban sprawl'. This has created many residential areas with poor levels of accessibility - isolated from services and employment, and reliant on private vehicles for transport.

The unsustainable nature of urban sprawl has seen the State government adopt planning policies to encourage greater urban consolidation as a means of achieving a number of environmental, social and economic objectives, including reduced competition for land, lower resource use, particularly energy, reduced greenhouse gas emissions from transport and improved health outcomes through an increase in active transport. *Directions 2031* places greater emphasis on creating a diverse and compact city through urban consolidation to cater for the projected demographic profile population growth.

Neighbourhood design concepts now focus on reducing dependency on private vehicles, and achieving more energy and land efficient development. This type of neighbourhood design is often referred to as 'transit orientated development'. This is reflected in Liveable Neighbourhoods, the WAPC operational policy for the design and assessment of structure plans and subdivision for new urban areas. The fundamental principle of Liveable Neighbourhoods is walkable mixed-use neighbourhoods which reduce car dependency; facilitate safe, efficient and pleasant walking, cycling and driving; and foster a sense of community and strong local identity in neighbourhoods.

Across the City of Cockburn there are a range of residential codings designated under Town Planning Scheme No. 3, however a coding of 'R20' predominates. This is reflected in the current and

projected housing stock. It is important to note that while lots have been getting smaller, houses have been getting larger, and are almost double the size of homes in the 1950s and double the floor space per occupant of a new house in the 1970s.

Cockburn Town Centre has been designed as a 'Transit Orientated Development' with a vibrant mix of residential, retail and commercial properties. Residential medium to high density apartment living will cater for the diverse community of the future. Shops, food and beverage establishments and offices are connected to the surrounding area through a public transport interchange next to the town square.

Recent planning for Cockburn Central, and Cockburn Coast has focused on higher densities which has contributed significantly to the diversity of housing stock in the City of Cockburn. However, as discussed in the previous section the housing diversity is not found across all suburbs. Much of the City's current residential densities are mismatched with objectives of sustainability, and the City should continue to aim for a more compact urban form.

The City assesses all Structure Plans and subdivision against the policies of Liveable Neighbourhoods, and seeks to ensure all Structure Plans incorporate a range of residential densities.

The City has developed urban revitalisation strategies, and there have been three strategies adopted – for Spearwood (Phoenix Central), Hamilton Hill and Coolbellup. These strategies include increases to residential codings from R20 generally to R30, and to R60 and R40 within 400m of centres, and where there are high levels of accessibility to public transport.

In the Phoenix Central Revitalisation Strategy and Hamilton Hill Revitalisation Strategy these zoning changes have been implemented, and have seen the development of smaller dwellings consistent with the higher codings. This has increased the housing diversity in these areas, providing increased housing options for residents. This has included National Rental

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

Affordability Scheme ("NRAS") dwellings, further contributing to affordable rental properties.

A program for future urban revitalisation strategies has been adopted by Council as follows:

- Stage 1 – North Lake and Bibra Lake (2014/2015)
- Stage 2 – South Lake (2015/2016)
- Stage 3 – Yangebup (2016/2017)
- Stage 4 – Southern portion of Spearwood and Munster (2018/2019)

The future urban revitalisation strategies present the ideal opportunity to address housing issues identified through this Strategy, and to ensure the housing stock matches the need of future households.

## TENURE

### RENTAL DWELLINGS

In the City of Cockburn 24 per cent of residential properties are being rented. Figure 6 provides a breakdown of how the rental market is spread across different dwelling types, and indicates that the large majority of rental dwellings in the City of Cockburn are separate houses (71 per cent), although the rental housing stock is more diverse than the housing stock in general where 86.3 per cent of housing is single detached.

In terms of the housing owned by the Department of Housing, 37 per cent of their dwellings are semi-detached/terrace housing, 15 per cent are

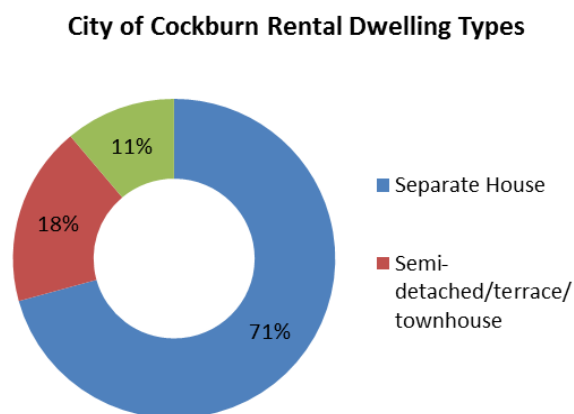


Figure 10. City of Cockburn Rental Dwelling Types

flat/unit/apartment, and 48 per cent single dwellings.

Across Western Australia the public housing waiting lists are greatest for two bedroom dwellings, indicating the need generally for smaller dwellings in the public housing system<sup>17</sup>.

## AGED ACCOMMODATION

The City of Cockburn Community Care provides Home and Community Care (HACC) and Community Aged Care Package (CACP) funded support services for seniors and younger people with disabilities who live in Cockburn. The services are funded by the Australian Government and the West Australian Government to assist people to remain living in their own home, as follows:

- Home Support Services (HACC) - providing extensive and important help with cleaning, shopping, bill paying, social support to engage in the community, respite, personal care, transport and basic home and garden maintenance. Cockburn Community Care has Aboriginal staff who can provide culturally appropriate support to Aboriginal and Torres Strait Islander clients if required.
- Community Aged Care Packages (CACP) - Designed to meet the needs of seniors with more extensive and complex needs than the HACC funded services. The package may include any or all of the other services as well as medication prompting.

For those whose care needs can no longer be met within their own homes there are two types of residential aged care within an accommodation setting. Aged care facilities are classified as 'low level' or 'high level'. Low-level residential care provides a supported environment for residents who are still able to move about but need extra help with everyday tasks like cleaning, laundry and meals. High-level residential care includes assistance for most day-to-day living activities, as well as care from either registered nurses, or from carers under their supervision, 24 hours a day.

<sup>17</sup> Department of Housing (2013) 'Housing Authority – Annual Report 2012-13'

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

TABLE 4: CITY OF COCKBURN AGED CARE ACCOMMODATION (2013)					
Name	Location	High Care Bed	Low Care Beds	Respite	Ageing in Place
Amberley Aged Care	SPEARWOOD	114 total		Info not provided	Info not provided
Villa Dalmacia Aged Care Facility	SPEARWOOD	50	20	Yes	Yes
Bethanie Illawong	HAMILTON HILL	No	39	Yes	No
Carrington Aged Care Facility	HAMILTON HILL	60	43	Yes	Yes
Hale Hostel (Amana Living - Hale Hostel)	COOLBELLUP	No	40	Yes	Info not provided
Brightwater - South Lake Care Facility	SOUTH LAKE	No	30	Yes	No
Frank Prendergast House	SUCCESS	73	No	No	Yes
Regents Garden Aubin Grove	AUBIN GROVE	80	18	Yes	Yes
<b>TOTAL APPROX BEDS</b>	<b>567</b>	<b>263</b>	<b>190</b>		

Source: My Aged Care (<http://www.myagedcare.gov.au/>)

Short stays (respite care) in a residential aged care facility (either low or high) may be a step along the way to permanent care. Respite care offers temporary or casual residential care to support both older people and their carers.

There are currently eight aged care facilities in the City of Cockburn, with approximately 567 total aged care beds, as shown in Table 4. These beds have not been divided into low and high care beds as there is some flexibility in how services allocate beds according to the need and funding at the time.

A key mechanism used by the Australian Government in planning residential aged care service provision is the 'planning target' for levels of provision relative to population. In 2011, this target was a total of 115.3 places per 1,000 persons aged 70 and over, with 79.5

of these dedicated as residential places, and the remaining as combined places and packages. Table 5 demonstrates that by 2031 there should be 1498 aged care beds in the City of Cockburn, and currently there are only 365 beds available.

The ageing population is likely to increase demand for low and high care services and respite care over the next 20 years across the Perth metropolitan area. In particular there will be a demand for affordable aged care. However supply from the private sector is declining due to rising costs associated with construction, difficulties in securing suitable parcels of land, and funding constraints<sup>18</sup>. This is likely to result in an increased shortage of aged care beds in appropriate places, lower quality of service and greater pressure on Government to provide more of these services through hospitals and other care systems, at far greater cost.

TABLE 5: CITY OF COCKBURN AGED CARE ACCOMMODATION FORECAST DEMAND				
	2006	2011 (6,388 persons over 70)	2021 (9,651 persons over 70)	2031 (12,485 persons over 70)
Targeted beds for supported accommodation	449	766	1,158	1,498
Identified beds	365	567		

Source: My Aged Care (<http://www.myagedcare.gov.au/>)

<sup>18</sup> Department of Housing (2009) *More than a Roof and Four Walls* Social Housing Taskforce final report



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## ADAPTABLE HOUSING (UNIVERSAL HOUSING DESIGN)

Traditionally most homes have not been designed or built in a way that can easily accommodate the changing needs of households over their lifetime.

In the City of Cockburn, with the exception of purpose built aged and dependent care accommodation, very few dwellings have been built to incorporate universal design features.

A large proportion of the public housing stock is physically inappropriate for people with disabilities, and there is only an extremely small amount of public housing stock that has already modified. People with disabilities have therefore been found to spend longer periods on the public housing waiting list than people without a disability<sup>19</sup>.

Adaptable housing is designed and built to meet the changing needs of occupants across their lifetime. They are designed to be:

- easy to enter
- easy to navigate in and around
- capable of easy and cost-effective adaptation
- responsive to the changing needs of home occupants.

The Livable Housing Design Guidelines and the National Dialogue on Universal Housing Design Strategic Plan were launched by the Australian Government in 2010. These documents were developed jointly by all levels of government and the disability, aged, community, building and construction sectors. The Liveable Homes initiative was developed to increase the number of private and public homes in Western Australia that are built with universal access. It is a resource that was developed for people designing new homes or renovating existing homes. The initiative is intended to benefit people with disability and ageing Australians by designing Australian homes to meet the changing needs of home occupants across their lifetime. This will occur through the inclusion of key

<sup>19</sup>Physical Disability Australia Ltd (2011) A home of my own: The need for accessible public housing for people with physical disability in Australia.

easy living features that aim to make homes more accessible.

In the City of Cockburn 18 per cent of the population have a disability, and with an ageing population it is considered important to increase the adaptable housing stock to provide more housing options, and flexibility for in-house care.



Figure 11. Livable Housing Design - Outdoor Living Area (Werribee Apartments) ([www.livablehousingaustralia.org.au](http://www.livablehousingaustralia.org.au))



Figure 12. Livable Housing Design - Kitchen Design (Mallorca Circuit Burdell, Qld) ([www.livablehousingaustralia.org.au](http://www.livablehousingaustralia.org.au))

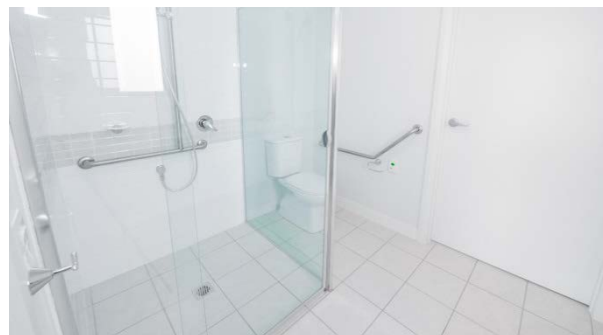


Figure 13. Livable Housing Design - Accessible Bathroom (Isabella Gardens, ACT) ([www.livablehousingaustralia.org.au](http://www.livablehousingaustralia.org.au))

## CRISIS ACCOMMODATION

Crisis accommodation is short term accommodation for people experiencing homelessness. Its main purpose is to help people resolve a crisis situation and assist in obtaining appropriate long-term housing when the crisis is resolved. Residents can stay at a crisis accommodation facility for a short time, usually up to 12 weeks. Facilities usually include support services, including assistance to move to longer term accommodation.

Generally facilities are offered specifically for young people (up to 25 years old); single women; women with children; and single men.

The City's Youth Services Strategy (2011-2016) identifies that there is a shortage of accessible accommodation services for youth, including crisis, transitional and longer term supported accommodation options. There are a number of services in the Fremantle area, however within the City of Cockburn Anglicare currently provide the only crisis accommodation, located in Spearwood. The 'Y-Shac Spearwood' assists 15-20 year old young people who are homeless or at imminent risk of homelessness. This crisis accommodation site is a three bed facility capable of providing short stays and quick admissions.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## HOUSING STOCK AND URBAN FORM KEY FINDINGS:

- a) *The City of Cockburn housing stock is characterised by single detached residential dwellings with three or more bedrooms (81 per cent of all dwellings).*
- b) *Newer suburbs in the City of Cockburn are strongly characterised by detached houses with four or more bedrooms, with limited smaller housing options.*
- c) *There has been a shift towards a larger number of units and apartments being constructed, and an increase in new one and two bedroom dwellings, however the proportion of larger detached dwellings being constructed is still much greater than smaller dwellings types such as units, apartments and town houses.*
- d) *The majority of new smaller dwellings in the City of Cockburn are found in Cockburn Central; and older smaller dwellings, such as semi-detached duplexes, are found in Spearwood, Hamilton Hill and Coolbellup.*
- e) *There is a lack of private and public housing 'adaptable housing' that have been designed with universal principles in the City of Cockburn, and across the Perth Metropolitan area generally.*
- f) *There is an identified shortage of crisis accommodation in the City of Cockburn.*

## 2018 review findings –

- There is evidence of properties advertised for sale (February 2018 online Reiva search) for low income earners to take up shared equity opportunities with the Department of Housing. Apartments are offered at 80% cost of approximately \$252,000. There is also evidence of an increase in 1 and 2 bedroom apartments for sale below \$250,000 as compared to 2014.
- An online search in February 2018 revealed there is an increase in the number of rentals on the market since 2014 with a considerable number under \$300/week. Over 80 in Spearwood, Coolbellup and Hamilton Hill.

The following provides the key findings of a review conducted of approved development applications in Spearwood and Hamilton Hill from 2015 (2 year period):

### Spearwood:

- 86% of grouped dwellings approved since 2015 are 3+ bedrooms.
- 82% of 1 and 2 bed dwellings approved since 2015 are multiple dwellings.
- 1 development (20 dwellings) – aged and dependent (since 2015).
- 8 ancillary dwellings (since 2015).

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## Hamilton Hill:

- 86% of grouped dwellings approved since 2015 are 3+ bedrooms.
- 82% of 1 and 2 bed dwellings approved since 2015 are multiple dwellings.
- 1 development (20 dwellings) – aged and dependent (since 2015).
- 8 ancillary dwellings (since 2015).

## Findings/Conclusions:

- The supply of rental properties under \$300 has risen particularly in Spearwood, Hamilton Hill and Coolbellup.
- While it is encouraging to see affordable rental properties in Cockburn's most established suburbs, it is important to recognise the current market downturn is likely to be a key driver of the reduced rental prices. Therefore reduced rental prices should not be seen as an indicator of success as it relates to affordable housing objectives, rather it is likely to change again in the medium to longer term.

## Recommendations –

- The City to monitor dwelling approvals by establishing an annual benchmark for aged and dependent, ancillary and universal access dwellings.
- The City to actively promote City of Cockburn and WA planning policies relating to affordable and diverse dwelling provisions.
- Interview a selection of local developers and real estate agents to identify key barriers and/or reasons for not delivering homes that meet universal housing design standards. In response identify where the City can assist in meeting this objective.
- The City to investigate split coding in revitalisation areas. This might entail an “as of right” base coding for example R30 density and a higher density for example R40 should at least one new dwelling be constructed with universal access standards.
- The City to maintain a ready available Council owned development site that is available to explore partnerships which may become available through Government funding.
- Recognising banks need convincing there is a market when assessing home loans and this can sometimes result in the stifling of innovation, an opportunity exist for the City to assist by publishing successful case studies to demonstrate emerging and innovative trends. This can involve the City preparing a case study review, including conducting a resident/home owner interview and publishing the story online and in the Cockburn Soundings. As a benchmark seek to prepare 1 every quarter.

## 3.3 HOUSING STRESS AND HOUSING AFFORDABILITY

Over the past 30 years, Western Australia has experienced a growing decline in housing affordability. In the last decade the unaffordability of housing has reached unprecedented levels with Western Australia's rapidly growing economy lead to a massive increase in the cost of housing<sup>21</sup>. Upward pressure on rents and house prices has led to a decline in affordable housing supply and the social housing system has been unable to cope with increased demand.

Even during the high economic growth of the last decade, property prices have consistently increased a greater rate than incomes. The past decade has also seen the cheaper entry-level housing that has been relied on by low-income households effectively removed from the market, and there are fewer opportunities at the lower price points. This is as a result of high demand and increased spending on home renovations nationally, together with the closing gap between the prices of low cost Perth apartments versus houses<sup>22</sup>.

Affordable housing has now declined to the point where average home loan repayments are now 40 per cent less affordable (in trend terms) than they were in 1980.

The housing market is influenced by a myriad of international, national and local issues that impact on costs and affordability. Further information regarding the factors influencing housing supply, demand and affordability can be found at Appendix D. These issues are acknowledged however they are beyond the scope of this Strategy. The analysis undertaken in this Strategy focuses on matters that can be directly influenced at a local government level, with a particular focus on matters that can be influenced through land use planning.

This section will define housing affordability and then identify the groups that are in housing stress.

### DEFINING HOUSING AFFORDABILITY

The definition of affordable housing set out in the *Affordable Housing Strategy 2010-2020: Opening Doors to Affordable Housing* is:

*Dwellings which households on low-to-moderate incomes can afford, while meeting other essential living costs. It includes public housing, not-for-profit housing, other subsidised housing under the National Rental Affordability Scheme together with private rental and home ownership options for those immediately outside the subsidised social housing system.*

This definition makes it necessary to define 'low and moderate income' to identify these households and assess and plan for their housing needs. 'Low and moderate-income households' have incomes below 120 per cent of the gross median income of all households. This category can be further separated as follows:

**'Very low-income'** - incomes below 50 per cent of the median

**'Low-income'** - between 50 to 79 per cent of the median

**'Moderate-income'** - between 80 and 119 per cent of the median

A widely used indicator for calculating the affordability of housing costs is that mortgage or rental payments should be less than 30 per cent of gross household income<sup>23</sup>. It is acknowledged that there are a number of limitations of using this indicator. Significantly it does not capture the opportunity costs of living in one dwelling over another. For example, a house may be cheaper to rent or buy in the outer suburbs; however accessibility to services and employment may be less resulting in higher transport costs and reduced opportunities for employment. Conversely higher housing costs in accessible locations, such as near a train station may result in significantly reduced transportation costs, particularly if a household can

<sup>21</sup> AHURI (2007) *Housing Affordability, a 21<sup>st</sup> Century Problem*

<sup>22</sup> Department of Housing (2010) *Affordable Housing Strategy 2010-2020, Opening Doors to Affordable Housing*

<sup>23</sup> Gurrán, N. (2008) *Affordable Housing National Leading Practice Guide and Toolkit*, Sydney: National Commitment 2 Working Group.

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

manage without a vehicle, or with only one vehicle rather than two which results in substantial savings. This ratio method also omits those who are experiencing homelessness, or living in marginal housing.

Nonetheless, it is widely considered to be the best indicator to provide an overview of housing affordability, and is therefore the measure used in this Strategy. From this gross rent and mortgage affordability has been calculated against gross household income and outlined in Table 6 below. The median incomes have been calculated for the Perth metropolitan region to

ensure that a diverse housing stock can be incorporated.

Table 6 below shows the breakdown of weekly income by household types, classified into very low, low and moderate. In the City of Cockburn there are 11.5 per cent of family households are classified as low income earners, with a significant proportion of one person families having low incomes (21 per cent) and very low incomes (38 per cent).

<b>TABLE 6: AFFORDABLE HOUSING RENTAL AND PURCHASE BENCHMARKS</b>			
	<b>Weekly Income</b>	<b>Affordable Rental Benchmark</b>	<b>Affordable Purchase Benchmark</b> <i>22.2% of income</i>
<b>Moderate</b>	\$1169 - \$1760	\$350 - \$528	\$273,820 – \$412,252
<b>Low</b>	\$740 - \$1168	\$220 - \$350	\$173,333 –\$273,585
<b>Very Low</b>	< \$739	<\$222	\$173,099

<b>TABLE 7: WEEKLY INCOME FOR SELECTED HOUSEHOLDS IN CITY OF COCKBURN (2011)</b>						
	<b>Weekly Income (approximately)</b>	<b>Number and Percentage of all family households</b>	<i>Number and Percentage of lone person households</i>	<i>One parent families</i>	<i>Couples with children</i>	<i>Couples without children</i>
<b>Moderate</b>	\$1169 - \$1760	1,617 (6.7%)	975 (15%)	642 (17.3%)	1,535 (17.7%)	2,686 (22.4%)
<b>Low</b>	\$740 - \$1168	2,787 (11.5%)	1180 (18.3%)	772 (21%)	1,064 (12.3%)	1,023 (8.5%)
<b>Very Low</b>	< \$739	3,542 (14.6%)	3628 (56%)	1408 (38%)	1,948 (22.5%)	501 (4.2%)

## ASSESSMENT OF HOUSING COSTS AND INCOME

### RENTAL PRICES

In 2001 the average cost of rent in the City of Cockburn represented 16 per cent of the average household income, and by 2011 this had rose to 21 per cent<sup>24</sup>.

Between 2006 and 2011 household rental payments in the City of Cockburn increased by 45 per cent, whereas household and personal income increased by only around 28 per cent<sup>25</sup>.

In 2011 there were 1084 families with 'very low' household incomes (below \$799 a week) renting in the City of Cockburn, and 660 of these were in housing stress (61 per cent).

Low income households are more likely to be renting (29 per cent) compared with 17 per cent of moderate and high income families, and fewer low income households are purchasing a home. Young people and people with disabilities are also more likely to be renting their home.

	Low Income Earners	Moderate and High Income Earners
Owned outright	42%	20%
Owned with mortgage	26%	62%
Being Purchased under rent/buy scheme	1%	1%
Rented	29%	17%
Occupied Rent free	1%	1%

For low and moderate income households home ownership is more difficult than it has ever been, and entering home ownership means facing greater financial risks than households with equivalent incomes 30 years ago<sup>26</sup>. Consequently home purchase rates for low-moderate income households appear to be

declining, particularly for first time homebuyers and young families. In addition, evidence suggests that low-moderate income purchasers are more likely to be still paying off houses after retirement age<sup>27</sup>. This will see a continuing trend of low and moderate income households in rental accommodation.

Generally the rental vacancy rate can be a good measure of the state of private rentals. A rule of thumb is that a three per cent vacancy rate represents a balance between supply and demand for housing, and less than three per cent indicates a shortage and will lead to an upward pressure on rents. Perth's median rent increased because of a low vacancy rate of 1.9 per cent as of March 2012<sup>28</sup>. In September 2013 the vacancy rate in Perth was 3.1 per cent, however high rental prices are still being seen throughout the Perth Metropolitan area, including the City of Cockburn.

An overview of available properties in the City of Cockburn over a 6 month period identified that there were no properties available for private rent for very low income earners that were within the affordable rental benchmark range. However, it is noted that a significant proportion of these very low income earners are likely to be accommodated in public housing.

For low income earners, there were a small number of private rental properties available within the affordable rental benchmark range, being smaller one or two bedroom dwellings primarily in Hamilton Hill and Spearwood. There were no dwellings with more than three bedrooms that were affordable for low income earners.

For moderate income earners at the higher end of the income bracket there were a number of affordable rental properties available across the City, including larger dwellings, at any given time. However at the lower end of this income bracket there were only a

<sup>24</sup> ABS (2011) Census of Population and Housing (City of Cockburn)

<sup>25</sup> ABS (2011) Census of Population and Housing - City of Cockburn

<sup>26</sup> AHURI (2012) *What are the benefits and risks of home ownership for low-moderate income households?*, Issue 149

<sup>27</sup> AHURI (2012) Op Cit.

<sup>28</sup> Housing Industry Forecasting Group (2012) Forecast Dwelling Commencements in Western Australia

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

small number of properties in certain suburbs that were affordable at \$350 a week.

In 2013 the median price charged to rent a 4 bedroom dwelling in the City of Cockburn was \$579, and a 3 bedroom dwelling was \$478<sup>29</sup>.

An overview of relevant rental costs for dwellings of various sizes for the City of Cockburn and the Perth Metropolitan area are provided in Table 9. This demonstrates the significant difference in rental prices dependent on the number of bedrooms, with smaller dwellings being more affordable.

<b>TABLE 9: AVERAGE RENT (PRIVATE DWELLINGS) BY NUMBER OF BEDROOMS FOR CITY OF COCKBURN AND PERTH METROPOLITAN AREA (2013)</b>		
No. of Bedrooms	Average Rent (Private Dwellings)	
	City of Cockburn	Perth Metropolitan Area
1	\$325	\$400
2	\$411	\$450
3	\$478	\$470
4+	\$579	\$550

*Source: REIWA Perth Suburbs Rental Data 2013*

## National Rental Affordability Scheme (NRAS)

The National Rental Affordability Scheme ('NRAS') commenced in 2008 and seeks to address the shortage of affordable rental housing by offering financial incentives for the construction of dwellings to be rented to low and moderate income households at a rate that is at least 20 per cent below the market value rent. To be eligible to rent an NRAS dwelling individuals and households must be low-moderate income earners, as defined by the income eligibility limits set each year for various household compositions, dependant on the number of adults and children.

NRAS aims to increase the supply of new affordable rental housing; reduce rental costs for low and moderate income households; and encourage large-

scale investment and innovative delivery of affordable housing.

NRAS has the potential to play an important role in the supply affordable rental housing for the low- and moderate-income households as it offers a strong incentive for small scale investors to increase the affordable rental stocks. It has been found to perform best where the land cost and property values are relatively low, and across Australia most of the incentives were allocated to the areas located at long distance from CBD since the costs of these investments are relatively lower that can ensure positive returns on investments.

There have been a total of 5,470 incentives (allocated and reserved) in Western Australia, representing 14 per cent of the total national incentives<sup>30</sup>. In Western Australia not-for-profit housing providers have utilised 584 incentives (active and proposed), representing 10.7 per cent of the total incentives. In the City of Cockburn there were 62 active NRAS dwellings at the end of 2013, with another 173 proposed. These are distributed across the City, as outlined in the table below.

<b>TABLE 10. CITY OF COCKBURN NRAS INCENTIVES</b>			
Incentives by Suburb	Active Dwellings	Proposed Dwellings	Total Incentives
<b>WA TOTAL</b>	<b>1,426</b>	<b>4,044</b>	<b>5,470</b>
Aubin Grove	21	2	23
Coolbellup	22	45	67
Hamilton Hill	-	6	6
Spearwood	-	20	20
Success	19	100	119
<b>CITY OF COCKBURN TOTAL</b>	<b>62</b>	<b>173</b>	<b>235</b>

*Source: Australian Government Department of Social Services (2013) National Rental Affordability Scheme Monthly Performance Report 30 June 2013*

<sup>29</sup> REIWA (2013) Perth Suburb Rental Data

<sup>30</sup> Australian Government Department of Social Services (2013) National Rental Affordability Scheme Monthly Performance Report 30 June 2013



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY



*Almost 3 out of 5 low-income family households renting in the City of Cockburn are in housing stress*

In Spearwood new NRAS 2 bedroom apartments were available for rent at \$312 a week, and in Aubin Grove they were available for \$360 a week which represents 20 per cent below market rent. This has made these properties affordable for low income earners, when they would otherwise have been unaffordable at full market rent. This demonstrates the success of NRAS if it could become more widespread.

An assessment of 2013 housing rental availability and prices in the City of Cockburn identifies the following key points:

- The most affordable rental dwellings are smaller one and two bedroom flats in older style apartment buildings, or one and two bedroom older style duplex dwellings in Spearwood and Hamilton Hill, but this rent is still around \$350-\$390 a week, with the cheapest being \$310 a week.
- The most affordable dwellings were ancillary dwellings ('granny flats') with rental prices around \$290-\$310 a week, found predominately in Spearwood and Hamilton Hill, with only a small number available (one or two at any given time).
- There are new one and two bedroom apartments found in Spearwood, Hamilton Hill resulting from increased codings from the Phoenix Revitalisation Strategy are generally not affordable for low income earners.
- Options for shared rental accommodation are limited, although there is availability in nearby areas outside of the City of Cockburn (such as Murdoch), driven by demand for student accommodation.
- Rental properties available under the NRAS Scheme are within the affordable benchmark

for low income households when they otherwise would not have been.

## HOUSING PRICES

In 2006 in the City of Cockburn the average mortgage repayments were 24 per cent of the average household income, and by 2011 this had risen to 30 per cent of the average household income.

Local house prices provide an estimate of the amount of available housing supply in relation to demand. Prices reflect the amount of 'active' stock available for renting or buying. House price data can provide a good basis for measuring affordability in a particular area.

Table 11 below outlines the median house prices for detached houses in the City of Cockburn, and indicates that even smaller one and two bedroom detached dwellings have a median price of \$443,000. Given that detached houses represent 86.3 per cent of the housing stock in the City of Cockburn this highlights the need for other housing types.

This analysis indicates that the smaller dwellings being developed are still unaffordable for low and very low income earners.



***Apartments developed under the NRAS Scheme in the City of Cockburn are affordable for low income households***

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

**TABLE 11. MEDIAN DWELLING PRICE BY NO. OF BEDROOMS (2013)**

SUBURB	1-2 Bedrooms	3 Bedrooms	4 Bedrooms
Atwell	\$490,000	\$529,000	\$560,000
Aubin Grove	\$418,000	\$479,000	\$581,000
Coolbellup	\$430,000	-	\$510,000
Bibra Lake	\$385,000	\$483,000	\$580,000
Hamilton Hill	\$510,000	\$506,000	\$565,000
Munster	-	\$471,000	\$600,000
South Lake	\$415,000	\$411,000	\$459,000
Spearwood	\$402,000	\$494,000	\$590,000
Success	\$460,000	\$478,000	\$550,000
Yangebup	\$480,000	\$443,000	\$480,000
<b>AVERAGE</b>	<b>\$443,000</b>	<b>\$477,000</b>	<b>\$547,000</b>

Source: REIWA Perth Suburbs Price Data

**TABLE 12: AFFORDABLE PURCHASE BENCHMARKS BY WEEKLY INCOME**

	Weekly Income	Affordable Purchase Benchmark <i>22.2% of income</i>
Moderate	\$1169 - \$1760	\$273,820 – \$412,252
Low	\$740 - \$1168	\$173,333 – \$273,585
Very Low	< \$739	\$173,099

Source: Derived from Gurrán, N. (2008) *Affordable Housing National Leading Practice Guide and Toolkit*, Sydney: National Commitment 2 Working Group.

An assessment of housing costs across the City of Cockburn in 2013 indicates that there were no properties available for sale that were affordable for very low income earners. There were only a limited number available for low-income earners, with the cheapest being around \$240,000 for one bedroom apartments in Spearwood, Hamilton Hill or Coolbellup.

For moderate income earners there are a few more options available, particularly at the higher end of this income bracket. This demonstrates that the City of Cockburn does still offer affordable options for moderate income earners.

The Department of Housing offer a range of options to assist low and moderate income earners buy their own home, including shared ownership options. These allow low and moderate income earners to purchase a home from the Department of Housing, with a SharedStart loan through Keystart, the Government's lending agent. Some advantages of Shared Home Ownership are a low deposit; no savings history required; and no lenders mortgage insurance. First home buyers can use the First Home Owners Grant towards the deposit and apply for a grant from the Home Buyers Assistance Account.

## COST OF LIVING

Affordable living is used to describe the factors that influence household expenditure in addition to rent or mortgage payments. In particular utility and transport costs are an important consideration when determining the total cost of living in a home. Factors such as a thermal efficiency and proximity to employment, public transport and essential services can affect household living expenditure and thus housing affordability. For example, a low rent dwelling with high living expenses may be less affordable than a dwelling with higher rent and low utility and transport costs.

The rising costs of living impact on all households to some extent, but it is low income households, particularly those reliant on income support payments, who are most affected by increases in the costs of essential goods and services. The reasons for this include the fact that their income rarely increases at the same rate as middle and higher income households; and a greater proportion of their income is spent on essential items (such as housing, utilities, transport and food) than for someone on a higher income.

In Western Australia the Cost of Living Report 2013 (WACOSS) found the following:

**Working couple family households** had income sufficient to maintain a basic standard of living, however with little capacity to save money or cope within unexpected costs.

**Single parent families** were in a worse position with their financial circumstances being highly insecure and lacking resilience, as they have little or no capacity to save and are at significant risk of going into unsustainable debt.

**Unemployed single persons** had inadequate income to maintain a basic standard of living, sufficiently low to present a barrier to their ability to find work, rather than an incentive.

Housing costs are the single biggest item of expenditure for most households, and the cost of housing is the biggest contributor to financial hardship in low income households.

Utility costs only represent a small fraction of the overall cost of living for most households — between 3.5 and 4.5 per cent<sup>31</sup>. The rate of utility hardship might be better thought of as a symptom of general levels of financial stress resulting from transferred housing stress. Utilities hardship may act as an early indicator of financial stress because utility bills are intermittent and unpredictable.

While the contribution of utilities to the overall cost of living is relatively small, it should be noted that it makes up a significantly larger proportion of expenditure for most low income households than it does for most of those on median and higher incomes. This means that increases in the cost of utilities impact disproportionately on disadvantaged households.

There is considerable variation in power usage across different kinds of low income households, depending on both household make-up and the quality and efficiency of their housing and appliances. Larger low income households, particularly those with children, consume more electricity, water and gas – especially when they are in old housing stock of poor quality and design.

The City has been proactive in promoting affordable living and has an extensive range of sustainability initiatives that seek to help households reduce living costs. This includes a number of guides for households, such as the following:

### *Affordable Living Initiatives*

- Building a sustainable house in the City of Cockburn
- Is solar energy right for you?
- Landowner Biodiversity Conservation Grant Program Brochure
- Sustainable Living Home Online
- Sustainable Renters' Guide
- Waterwise Brochures - Planting a local native garden;
- Protect and maintain our water supplies;
- Top 10 tips for saving water in the home and garden

The City also offers free home energy and water audits, which are in-home consultations offered to home owners and renters in Cockburn during autumn each year, helping them to reduce energy and water usage.

<sup>31</sup> WACOSS (2013) Western Australia the Cost of Living Report 2013

## GROUPS VULNERABLE TO HOUSING STRESS

Across Australia the greatest numbers in housing stress are private renters, working households and households with children (both couple and sole parent households)<sup>32</sup>. The incidence of housing stress is highest for lower-income private renters; single-person households aged less than 65 years; and lower income home purchasers. Almost half of lower-income households in stress are working households, and over one-third of lower-income working households are in housing stress. For many (69 per cent) of these households, home ownership is not something they see as likely<sup>33</sup>.

The anticipated increase in the incidence of housing stress is particularly significant for lower-income households in the private rental market as a result of the decline in home ownership rates among younger households, and a reduction in the availability of public housing.

Young people can be vulnerable to housing stress as they transition from the family home to independent living. In general young people between aged between 15 and 24 years reside in their family home, or their housing is characterised by shared rental tenure. The high rate of rental tenure by this age group is linked to housing purchase affordability. Some of the barriers confronting young people entering the home ownership market are:

- Difficulty with obtaining appropriate deposits
- Lower levels of employment
- Lower incomes from entry level employment positions
- Higher levels of part-time work / lower levels of full-time work
- Student debts
- Decline in stock of affordable housing

People with disabilities are more susceptible to housing stress and financial hardship because they face extra costs relating to housing, transport, aids and equipment, in addition to income restriction.



***Low income households are most affected by rising costs of living***

Ongoing medical costs and housing modifications deplete financial reserves, causing uncertainty<sup>34</sup>.

Many individuals with disabilities rely on the disability support pension which remains significantly below the poverty line, and others find it challenging to get and keep rewarding and well-paid jobs. Family and carers work less hours than others, or do not work at all. Under these circumstances there are reduced opportunities to make investments and build wealth.

People with disabilities are more likely to be renting than owning their home and are often unable to obtain or afford homes in the areas that are close to work, transport, family, friends and activities. Entry into the private rental market poses challenges in securing appropriate accommodation and then in trying to gain permission to carry out modifications.

Lower income older Australians are also at risk of housing stress, particularly lone households, and evidence suggests that their housing needs will not be met by the social housing system alone<sup>35</sup>. Current trends indicate that Australia is on the threshold of a steady and sustained increase in the number of low-income, older renters. The greatest projected change is in the 85 and over age range where across Australia the number of low-income renters is estimated to increase by 194 per cent from 17,300 to 51,000<sup>36</sup>.

<sup>34</sup> AHURI (2007) *The housing careers of persons with a disability* National Research Venture 2: 21<sup>st</sup> century housing careers and Australia's housing future

<sup>35</sup> AHURI (2008) *Rental Housing for Lower Income Older Australians* – Research & Policy Bulletin Issue 96 January 2008

<sup>36</sup> AHURI (2008) Op.Cit

<sup>32</sup> AHURI (2012) *What are the benefits and risks of home ownership for low-moderate income households?*, Issue 149

<sup>33</sup> AHURI (2012) Op.Cit.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## HOUSING AFFORDABILITY KEY FINDINGS:

- a) *Home ownership is more difficult than it has ever been for low and moderate income households, and entering home ownership means facing greater financial risks than households with equivalent incomes 30 years ago.*
- b) *An assessment of housing costs in the City of Cockburn indicates no properties available for sale that were affordable for very low income earners, and only a limited number available for low-income earners, with the cheapest being around \$240,000 for one bedroom apartments in Spearwood, Hamilton Hill or Coolbellup.*
- c) *For moderate income earners there are a few options available, particularly at the higher end of this income bracket, demonstrating that the City of Cockburn still offers affordable options for moderate income earners.*
- d) *The most affordable rental dwellings are smaller one and two bedroom flats in older style apartment buildings, or one and two bedroom older style duplex dwellings in Spearwood and Hamilton Hill, with rent around \$310-\$390 a week.*
- e) *Ancillary dwellings ('granny flats') were the most affordable dwellings, with rental prices around \$300 a week, found predominately in Spearwood and Hamilton Hill, but there was only a small number available.*
- f) *New one and two bedroom apartments found in Spearwood and Hamilton Hill resulting from increased codings from the Phoenix Revitalisation Strategy are generally not affordable for purchase by low income earners.*
- g) *For low income earners there were a small number of private rental properties available within the affordable rental benchmark range, being smaller one or two bedroom dwellings primarily in Hamilton Hill and Spearwood.*
- h) *For moderate income earners at the higher end of the income bracket there were a number of affordable rental properties available across the City, however at the lower end of this income bracket there were only a small number of properties in certain suburbs that were affordable at \$350 a week.*
- i) *Rental properties available under the National Rental Affordability Scheme ("NRAS") are within the affordable benchmark for low income households when they otherwise would not have been.*
- j) *Young people, low income families with children, people with disabilities and older renters are vulnerable to housing stress.*
- k) *Trends indicate that Australia is on the threshold of a steady and sustained increase in the number of low-income, older renters and evidence suggests that their housing needs will not be met by the social housing system alone.*
- l) *The rising costs of living costs impact on all household, but low income households, particularly those reliant on income support payments, are most affected by increases in the costs of essential goods and services.*

### 2018 review findings –

- The National Rental and Affordability Scheme continues its success reporting 211 dwellings delivered under the scheme to date and a further 49 proposed across several suburbs in Cockburn.
- Median weekly rent (\$380) and median mortgage repayments (\$2,058/month) have increased since 2011. However median total household income has also risen (\$1,543 in 2011 to \$1,750 in 2016) Source: ABS data 2016 Time Series update for Cockburn.
- While the greatest growth in household income is represented by the highest income quartile (\$2,016+), ABS 2016 data identifies 22% of Cockburn's households remain in the lowest quartile and earn less than \$800/week. Compare this with the average rental property cost in 2016 - \$380/week then it suggests many households are paying more than the rental benchmark (calculated in 2014) that is considered affordable (generally 22.2% of income). However this should also be balanced by recognising \$380/week is an average only – recognising the significant number of rentals currently available under \$300/week within Cockburn's most established suburbs including Spearwood.

## 4.0 KEY FINDINGS AND IMPLICATIONS FOR HOUSING

The assessment of the City's housing stock and household and population forecasts has identified the following key issues that require addressing:

### HOUSING STOCK MISMATCH

The City's current housing stock does not match the projected smaller households, and will not provide an adequate range of housing choices for future households. A greater number of smaller dwellings will be required to meet the needs of smaller households.

It is acknowledged that over time there will be some adaptation to high housing costs and larger dwellings, and dwellings will be utilised differently. For example, there is likely to be more shared housing arrangements, and more than one household per dwelling. However, such arrangements will not suit all households, and given the significance of the projected mismatch, it is considered appropriate that an increase in the number of smaller dwellings types should be encouraged across the City. This can be achieved through increases to residential densities in appropriate locations, and ensuring adequate higher densities in new areas.

Facilitating the provision of smaller dwellings will assist in providing options for residents seeking to downsize or move to more appropriate housing while staying in the local area while they are still able to live independently. It is acknowledged that many older Australians living in large homes consider that the dwelling meets their needs<sup>37</sup>. However, studies indicate that a proportion, particularly those with disabilities, will want to downsize or move to a more appropriately designed dwelling<sup>38</sup>. Most of these people will want to remain in their local area, and this Strategy aims to facilitate the housing options for those who wish to downsize, or whose homes no longer suit their needs. An assessment of the housing stock in the City of Cockburn indicates that these options are limited in many areas, and this issue needs to be addressed.

<sup>37</sup> AHURI (2010) *How well do older Australians utilise their homes?* Issue 126 May 2010

<sup>38</sup> AHURI (2010) Op. Cit

### NEED FOR A COMPACT URBAN FORM

In recent years the City has moved towards more compact and sustainable urban development, reflected in the Cockburn Town Centre (a transit-oriented development), the planning for Cockburn Coast, urban revitalisation strategies (for Hamilton Hill and Spearwood), and various local structure plans that seek to achieve a range of residential densities.

However, like much of the Perth Metropolitan area, the City is still characterised by predominately low density residential codings that have resulted in a housing stock of large detached dwellings, and many dwellings that in general do not have high levels accessibility. Continuing to identify opportunities for higher densities, particularly in areas with high levels of accessibilities will provide opportunities for smaller dwellings and a greater number of dwellings with good access to services and public transport.

Living within easy access to public transport is particularly important for lower income households who may not have access to a car. Individuals on lower incomes indicate a stronger preference for easy access to public transport than other income groups. Providing dwellings with good access to services and public transport is particularly important for young people and people with disabilities, who are high users of public transport.

This City's program of urban revitalisation strategies provide the opportunity to achieve a more compact and sustainable urban form.

### DECLINING HOUSING AFFORDABILITY

The number of Australian households in housing stress has increased dramatically since 2003, and this is a trend that is likely to continue into the future. For 'very low', 'low' and 'moderate' income earners this means that owning a property is likely to be out of reach. Households susceptible to housing stress are low income renters, low income households with children, older people renting, and people with disabilities.

Therefore it is considered that provision of a greater number of smaller dwelling types, including ancillary dwellings which have been found to be the most affordable rental accommodation, across the City will assist in providing more affordable housing.

## COST OF LIVING IMPACTS FOR LOW INCOME HOUSEHOLDS

While all households are impacted on by increasing costs of living, low income households are the most affected. In particular it is single parent families and lone person households that are most susceptible to living cost increases. Housing affordability is a particular issue for family households who have a variety of living expenses that make them more susceptible to financial hardship, in addition to having high housing costs through the requirement in many cases for larger dwellings that have higher rental costs.

Increasing the stock of smaller dwellings, and providing more dwellings within close proximity to public transport and services will assist greatly in providing housing options that have lower transport costs. Encouraging more sustainable dwellings, and providing information regarding sustainable living options will also assist households.

## NEED FOR ADAPTABLE HOUSING

In the City of Cockburn there is an ageing population, and 18 per cent of people have a disability. The number of private and public dwellings that have been built to incorporate universal design elements is very low, therefore for many of these people their home may not have a level of accessibility to suit their needs either now or in the future.

Inaccessible housing leads to social disadvantage and has negative effects for social integration and participation. Modifications to dwellings to improve accessibility, such as installation of ramps, are often expensive and unsatisfactory. These costs place increased financial pressure on such households, and moving house to find a better house design suited to

their specific needs is not a viable option due to the high 'sunk costs' in the current accommodation<sup>39</sup>.

A cost-benefit study comparing the types of care for ageing Australians found that providing home-based care is less costly on average than residential care. The annual average cost of residential care is reportedly \$48,710 per person whereas in-home formal care costs on average \$7,520 per annum. It has been estimated that if 20 per cent of new homes included universal housing design, the cost savings to the Australian health system would range from \$37 million to \$54.5 million per annum<sup>40</sup>.

A large proportion of the public housing stock is physically inappropriate for people with disabilities, and there is only an extremely small amount of public housing stock that has already modified<sup>41</sup>. People with disabilities have been found to spend longer periods on the public housing waiting list than people without a disability, due to requiring accessible housing<sup>42</sup>.

Livable Homes are easy to move around in and easy to use. They are open-plan and designed to maximise space in key areas of the home. Some of the design features include flat level thresholds, larger rooms and passages for wheelchair access, low kitchen benches etc. Livable Homes ensure people of all ages and abilities can live in or visit with comfort.

Improving the supply of affordable housing that is accessible and conforms to the principles of universal housing design would be a significant positive step towards reducing rates of poverty and providing increased opportunities for economic and social inclusion for people with disabilities.

<sup>39</sup> Tully, Beer (2009) The housing careers of people with a disability and carers of people with a disability AHURI Southern Research Centre.

<sup>40</sup> Australian Housing and Urban Research Institute (2010) Dwelling, Land and Neighbourhood Use by Older Home Owners, pp. 188-189.

<sup>41</sup> Physical Disability Australia Ltd (2011) A home of my own: The need for accessible public housing for people with physical disability in Australia.

<sup>42</sup> Physical Disability Australia Ltd (2011) Op. Cit.



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## DEMAND FOR AGED CARE FACILITIES

The ageing population, particularly the increase in people over 70 years of age, will see an increased demand for aged care facilities for those whose care needs can no longer be met within their own homes.

The demand for low and high care facilities, in addition to respite care, will continue to increase across the Perth metropolitan area. In particular there will be a demand for affordable aged care.

Traditionally such facilities have been located on sites of 6-8 ha, however it is becoming increasingly difficult to find such sites, and a more flexible approach will be required. The lack of suitable locations raises concerns regarding the shortfall of accommodation in the near future. It will be crucial that the City of Cockburn actively target supported accommodation development in any future redevelopment in order to meet the identified needs.

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## SHORTAGE OF CRISIS ACCOMMODATION

There is a trend of increased homelessness, particularly for vulnerable households such as people with disabilities. Compounding the problems associated with greater incidence of homelessness in the community has been the breakdown of the affordable housing system.

There has been increasing pressure on crisis accommodation. This is because in addition to more people seeking crisis accommodation, the average length of stay has increased due to longer waiting times for social housing<sup>43</sup>.

Addressing the lack of affordable housing will go some way to reducing vulnerability to homelessness for some households. However, provision of crisis accommodation is still important to ensure that there is adequate accommodation for people waiting for social housing.

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<sup>43</sup> Department of Housing (2009) *More than a Roof and Four Walls Social Housing Taskforce Final Report*

## 5.0 STRATEGIES FOR ACTION

This section will discuss the various mechanisms that are available to address the key housing need issues that have been identified:

- *Housing stock mismatch*
- *Need for a compact urban form*
- *Declining affordability*
- *Demand for aged care facilities*
- *Cost of living impacts for low income households*
- *Shortage of crisis accommodation*
- *Need for adaptable housing*

## 5.1 PLANNING MECHANISMS

There are a number of different planning mechanisms potentially available to assist in the provision of affordable and diverse housing, and to address the key housing issues, in particular the following key issues:

- *Housing stock mismatch*
- *Need for a compact urban form*
- *Declining affordability*
- *Cost of living impacts*
- *Need for adaptable housing*

This section will provide an overview of the available mechanisms, and their appropriateness within the City of Cockburn to address the areas of concern. It should be noted that none of these mechanisms alone are considered sufficient to address the issue.

### BARRIER REDUCTION STRATEGIES

In some circumstances there may be elements of the planning framework which either individually or used in combination may discourage or constrain the provision of affordable housing in new developments.

Barriers can include:

- Restrictive planning controls which prevent diverse or low-cost housing forms (such as ancillary dwellings, grouped/multiple dwellings, boarding houses)
- Excessive building costs by mandating inclusions of expensive finishes/materials, design features.

- Restrictive covenants such as provisions limiting the use of property or prohibiting certain uses, such as boarding houses, or covenants that mandate high-cost finishes which add to the cost of development.

The City of Cockburn Town Planning Scheme No. 3 ("the Scheme") has flexibility to vary requirements in a variety of circumstances, including parking standards. Land use permissibilities under each zone are also considered to be flexible, providing Council with discretion to consider a wide range of uses in each zone.

Notably the Scheme exempts two grouped dwellings from planning approval, which eliminates application fees and reduces the time required for approvals where proposals comply with the R-Codes.

The following Local Planning Policies (adopted pursuant to the Scheme) have particular relevance to the provision of affordable and diverse housing:

- APD12 – Aged or Dependent Persons Dwellings
- APD56 - Single Bedroom Dwellings
- APD58 - Residential Design Guidelines
- APD67 – Lodging House – Design Guidelines

It is considered that in general their scope and content are appropriate in achieving diverse housing types, however it is considered there a number of areas where more could be done to encourage affordable and diverse housing types, and to reduce additional building

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

costs that arise from land use planning outcomes. These are discussed below:

## ENCOURAGING SPECIAL PURPOSE DWELLINGS

The R-Codes provides for three types of Special Purpose Dwellings:

- Ancillary Dwellings
- Single Bedroom Dwellings
- Aged and Dependent Dwellings

The objectives of these dwellings are to:

- *Ensure that residential development is provided to accommodate people with or without special needs.*
- *To provide ancillary accommodation which is independent or semi-independent to residents of the single house.*
- *To ensure that dwellings for the aged and people with special needs can be provided within residential areas.*
- *To provide opportunities for affordable housing.*

## ANCILLARY DWELLINGS

The R-Codes provides for the development of ancillary dwellings for people who live either independently or semi-independently of the residents of a single house, sharing some site facilities and services.

As for all development under the R-Codes, approval for an ancillary dwelling can be obtained in two ways:

1. Compliance with the 'deemed to comply' provisions; or
2. Demonstrated consistency with the 'design principles'.

The 'deemed to comply' requirements require:

- the lot is greater than 450m<sup>2</sup>;
- maximum plot ratio of 70m<sup>2</sup> (amongst other things).

In circumstances where the occupant of an ancillary dwelling has a disability, particularly a physical disability, a plot ratio of 70m<sup>2</sup> may not be adequate to meet their needs. Additional space requirements may arise to provide for:

- comfortable wheelchair access around the dwelling

- accommodating equipment, such as hoists and aids
- a larger bathroom for wheelchair accessibility and use of aids
- small additional separate bathroom facilities (shower, toilet, basin) for a carer to use
- 'breakout' space for a carer who needs to be present in the dwelling but at times needs their own space

Applicants have the option to meet the 'design principles', which do not include a maximum floor area. This provides the option to seek consideration under the 'design principles', providing justification for a larger ancillary dwelling.

Where development does not satisfy the 'deemed to comply' provisions, it must be demonstrated that the following 'design principle' is achieved:

*P1 Ancillary dwelling for people who live either independently or semi-dependently to the residents of the single house, sharing some site facilities and services and without compromising the amenity of surrounding properties.*

Such proposals are assessed on case by case basis. However, it is considered that providing further guidance, in the form of a local planning policy, would assist proponents in seeking consideration under the 'design principles'. Such a policy would also assist Council in determining the appropriateness of proposals.

The policy should stipulate the considerations and criteria for considering ancillary dwellings larger than 70m<sup>2</sup>, and specify the information that is required to be submitted to Council.

In this regard consideration should be given to allowing increases to the plot ratio of an ancillary dwelling (generally up to around 100m<sup>2</sup>) where:

- The ancillary dwelling is built to the 'deemed-to-comply' standards set out in the R-Codes for 'Aged and Dependent' dwellings (ie. universally accessible).

Requiring any ancillary dwelling that is greater than 70m<sup>2</sup> to be universally accessible will ensure that it is

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

ideally suited to the needs of any occupants with a disability. Importantly it will contribute to the stock of universally accessible dwellings which have been identified as being in very short supply. Such dwellings have the potential to provide affordable accessible dwellings to meet the needs of people with (or without) disabilities.

It is considered very important that ancillary dwellings remain 'ancillary' to the main dwelling, and that they remain as smaller dwellings for the following key reasons:

- So that they remain affordable - Ancillary dwellings have been found to provide the most affordable rental accommodation in the City of Cockburn, and this is largely due to their modest scale. In line with the objectives of this Strategy it is considered imperative that ancillary dwellings continue to remain affordable.
- To ensure they contribute to the stock of smaller dwellings – Given that the housing needs analysis demonstrates the growing number of one and two person households, and the predominance of dwellings with three or more bedrooms it is important to strongly encourage smaller dwellings.
- To ensure they generally accommodate only one or two people – this will ensure that the vehicle movement and activity associated with the dwelling does not compromise the amenity of the surrounding properties.

To summarise, the local planning policy should seek to:

- Ensure that ancillary dwellings are able to meet the needs of people with disabilities, whilst still being ancillary to the main dwelling.
- Strongly encourage the development of universally accessible ancillary dwellings.
- Ensure ancillary dwellings do not compromise the amenity of the surrounding properties and the streetscape.
- Provide further guidance on the 'design principles' set out in the R-Codes for ancillary dwellings, particularly in relation to plot ratio.

The local planning policy will explore these matters in further detail, and will be subject to community consultation, and discussion with Disability Services Commission.

## AGED AND DEPENDENT DWELLINGS

The R-Codes provides for the development of aged and dependent dwellings which are built specifically for a person who is either over 55 years of age or has a disability.

The R-Codes set out the design requirements for these dwellings (ie. minimum doorway and corridor widths; level entry ways; bathroom requirements; accessible paths from car parking area and the street etc.).

For aged and dependent dwellings (and single bedroom dwellings) the R-Codes allow a variation to the minimum and average lot sizes for subdivision and development, reducing the required site area by one third. This means that there is the potential for more dwellings to be developed than would ordinarily be permitted, proving an incentive for universally accessible dwellings to be built.

The 'deemed to comply' requirements of the R-codes state that 'Aged and Dependent Persons Dwellings' should be a minimum of five dwellings within any single development. However the R-Codes identify the option for local governments to adopt a local planning policy that varies this requirement to allow the incentive to be taken up for smaller developments.

It is therefore proposed that the City's Local Planning Policy APD12 'Aged and Dependent Persons Dwelling' be amended to include removal of the minimum number of aged and dependent dwellings required in any single development.

The 'deemed to comply' requirements of the R-codes require that aged and dependent dwellings are occupied by at least one person who is aged and/or dependent. They require that a memorial be placed on the title of these dwellings (Section 70A notification), stipulating this requirement, which then applies in perpetuity to all subsequent occupiers.

It is considered that this requirement for a memorial to be placed on the title is a significant disincentive for

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

developers to build aged and dependent dwellings, as it potentially reduces the value of the dwelling. Even people who are aged and/or dependent may be reluctant to build or purchase such dwellings because they are aware that the restriction on occupancy may be a problem for resale or future rental potential. Consequently, with the exception of aged care providers, few aged and dependent dwellings are being built in the City of Cockburn.

It is considered that if the memorial restricting the occupancy of aged and dependent dwelling was not required this would make this incentive significantly more attractive, and would assist in increasing the stock of universally accessible dwellings. With this modification it is accepted that the dwelling could be used by anyone, however importantly the stock of universally accessible dwellings is being increased.

The memorial is not a requirement of the 'design principles'. It is therefore proposed that Local Planning Policy APD12 'Aged and Dependent Persons Dwelling' be amended to include further guidance on the application of the 'design principles' that does not require a memorial to be included on the title. It is considered important that if this were to be accepted that the dwelling size is restricted to a maximum of 100m<sup>2</sup> to ensure the dwelling is contributing both to the stock of smaller, affordable dwellings, whilst also contributing to the stock of universally accessible dwellings.

For many landowners these changes will provide another option for the addition of a special purpose dwelling by potentially allowing an aged and dependent dwelling to be built behind their house (because of the allowance under the R-Codes to vary the site area), when they otherwise may not have a lot that is large enough to build a second dwelling.

It is considered that removing the minimum number of dwellings for aged and dependent dwellings in conjunction with the removal of the requirement for a memorial on the title in the R-Codes would:

- See a significant increase in the uptake of the incentive for aged and dependent dwellings;
- Provide another housing option for many families (that can also be subdivided and placed on a

separate title, which is not possible with ancillary dwellings);

- Increase the stock of universally accessible dwellings;
- Increase the stock of smaller, affordable dwellings.

## SINGLE BEDROOM DWELLINGS

The R-Codes provide for development of single bedroom dwellings to provide alternative and affordable housing options for singles or couples.

The 'deemed to comply' requirement limits the floor area of a single bedroom dwelling to 70m<sup>2</sup>. This is considered important, however the restriction on number of rooms capable of use as a bedroom is considered restrictive in today's housing market.

Given that the 'design principles' provides for housing suitable for one or two persons, the limitation of only one room capable of use as a bedroom is considered to prejudice the use of the dwelling for two people other than a couple. There may be many instances where a parent and child, two siblings, two friends/flatmates or other non-couples wish to reside together in a small dwelling without being restricted to one bedroom. It is envisaged that in the majority of instances however, the second room will typically be used as an ancillary or utility type space such as a study, a spare room, an activity room or a guest bedroom. This extra space is consistent with modern expectations and standards in contemporary housing and provides for greater flexibility generally regarding occupancy and use.

This flexibility is unlikely to cause any impact on the amenity of an area or adjoining neighbours; it simply provides a more flexible floor plan that will suit a greater range of smaller household, and it will make the incentive more attractive.

Such proposed changes to the policy were considered by Council in 2011 (Ordinary Meeting 12 May 2011). This included insertion of a new clause providing acceptance of an additional multi-purpose room capable of use as a second bedroom if required where the dwelling complied with the maximum floor area set out in the R-Codes, and where it provided limited accommodation suitable for one or two persons.

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At that time the R-Codes specified a maximum floor area of 60m<sup>2</sup> for single bedroom dwellings, and Council considered that this floor area was not sufficient to adequately accommodate a second bedroom.

The R-Codes have now increased the allowable floor area to 70m<sup>2</sup>, and it is considered that this additional 10m<sup>2</sup> provides adequate space to potentially accommodate a second additional room. It is therefore appropriate to consider modifications to APD56 'Single Bedroom Dwellings' to allow consideration of an additional room capable of use as a bedroom provided that the floor area does not exceed 70m<sup>2</sup>.

## MODIFICATION TO RESIDENTIAL CODING APPLICABLE IN COMMERCIAL ZONES

Currently under clause 5.8.3 of the Scheme a residential coding of R60 is applicable to dwellings developed in the commercial zones where residential uses are permitted and another coding has not been specifically applied. This applies to the 'Local Centre', 'Mixed Business' and 'District Centre' zone. Consideration should be given to whether a higher coding may be appropriate in all or some locations, to serve as an incentive for mixed use development, and provide the opportunity for greater dwelling numbers in areas close to services.

## REFERENCING AFFORDABLE HOUSING IN THE SCHEME

Currently the Scheme does not specifically refer to affordable housing; rather it only references the concept of housing diversity.

The next review of the Scheme should include consideration of affordable housing as a key objective and consideration.

The Scheme objectives for the commercial zones do not currently include any references to mixed use and housing diversity, and consideration should also be given to including references to dwellings in these objectives to ensure mixed use development is encouraged where appropriate.

## MINIMISING ADDITIONAL BUILDING COSTS

In certain circumstances additional building costs arise from requirements identified at the local structure planning stage of development. This includes building within proximity to bushfire prone areas where additional building costs are incurred by future purchasers of land. In many circumstances the need to build to a higher Building Attack Level (BAL) pursuant to Australian Standard AS3959 (Building in Bushfire Prone Areas) can be 'designed out' at the structure planning stage, through the provision of adequate separation distances. The same principle applies to requirements for 'quiet-house-design' – often the need for these higher building standards could be avoided through better design.

Council should ensure that proposed structure plans and subdivisions are designed to minimise the imposition of additional dwelling construction costs by minimising the requirement for dwellings built to a BAL; and 'quiet-house-design' wherever possible.

## EXEMPTING ANCILLARY DWELLINGS FROM PLANNING APPROVAL

Ancillary dwellings that comply with the R-Codes could be made exempt from development approval under the Scheme. This would eliminate the planning application fee and make approval times quicker, serving to encourage development of ancillary dwellings which have been found to provide the most affordable rental accommodation in the City.

## POWER TO EXTINGUISH COVENANTS

Currently clause 5.5 of the Scheme allows Council to extinguish covenants that restrict the number of residential units that can be developed, inconsistent with the R-Codes. This power could be further broadened to give Council the power to extinguish covenants that mandate minimum dwellings sizes, which have been known to be imposed in certain circumstances by developers, forcing purchasers to build homes larger than they may require.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## PROTECTIVE AFFORDABLE HOUSING POLICIES

Protective measures seek to keep affordable, low-cost housing in an area, or seek to mitigate loss of such housing. Policies can include:

- Requiring Social Impact Assessments to identify any loss of low-cost housing;
- Impact Mitigation.

The City does not have any identified low-cost housing that would be appropriate to identify and either protect or mitigate its potential loss.

## MANDATORY INCLUSIONARY ZONING/DEVELOPER CONTRIBUTIONS

Mandatory inclusionary zoning is the requirement for developers to contribute to affordable housing as a condition of development or subdivision approval. This may be a monetary contribution, provision of affordable housing itself, or land for the development of affordable housing.

Mandatory inclusionary zoning has not been used in Western Australia, and is not supported by the Department of Housing's Affordable Housing Strategy: 'Opening Doors' (2010). Developer contributions for affordable housing fall outside the scope of State Planning Policy 3.6 Development Contributions for Infrastructure. It is therefore considered that without direction from the State Government through the development of a State Planning Policy, or modification to SPP 3.6, it is not possible for the City to consider mandatory inclusionary zoning under the current framework.

Given the extent of the housing affordability problem, it is considered warranted that mandatory inclusionary zoning be investigated, and that the City of Cockburn lobby the state government to consider such mechanisms through a comprehensive review of the planning system in relation to affordable housing.

## PLANNING INCENTIVES

Planning incentives can be used to encourage developers to provide affordable or more diverse housing. They can directly and indirectly reduce costs

and increase profits for developers, and also lead to favourable outcomes for housing. Planning incentives can include graduated planning standards, bonus systems and planning process incentives.

## GRADUATED PLANNING STANDARDS

Relaxed controls on development performance criteria, such as open space requirements, car parking requirements (such as less parking for dwellings in centres with services and high quality transport) and use of plot ratio scales for development.

Currently the Scheme has flexibility to vary car parking standards, and the introduction of formal graduated planning standards is not considered necessary. If affordable housing is included as an objective in the Scheme this will give it greater weight in the exercise of discretion.

## BONUS SYSTEMS

Bonus systems enable a potential for greater development densities. Bonus systems operate through negotiation and assessment. Examples of incentives for a specific development include: reduced setback and density restrictions; reduced private and public open space requirements; reduced car parking requirements (justified in terms of future need).

The City of Cockburn has introduced planning incentives for affordable housing in the Cockburn Coast area.

Within Cockburn Coast the City of Cockburn may grant a floorspace bonus in the event that a development application includes the provision of affordable housing at the following ratio:

1. Affordable yield 10% = 30% floorspace bonus
2. Affordable yield 20% = 40% floorspace bonus
3. Affordable yield 25% = 45% floorspace bonus

It is considered that introduction of incentives in other areas of the City should be investigated.

The Cockburn Coast Affordable Housing Strategy has introduced floorspace bonuses for provision of affordable housing, and it is considered that further

investigation should be made into broadening their application to other areas of the City.

## VOLUNTARY NEGOTIATED AGREEMENTS

Voluntary negotiated agreements for affordable housing are made between a developer and local planning authority on a case by case basis.

Even though they are not required for planning approval, a developer may seek to negotiate affordable housing goals for a concession or subsidy. They work like incentives, but on a case by case basis. In particular they can be successful in large developments which generally involve much negotiation which can provide the opportunity to fit an affordable housing contribution into the process.

Incentives can include the following:

- Reduction of other infrastructure payments.
- Concessions in other development application fees.
- Pre-purchase commitments (for example, the local government can purchase housing to be managed by a social housing provider).
- Assistance with financing costs.
- Promotional or marketing assistance.

It is considered that further investigation should be made into broadening their application to other areas of the City.

## FACILITATING HOUSING DIVERSITY

The planning framework in Western Australia has focused on encouraging housing diversity as an indirect means of achieving housing affordability. In Western Australia, and in the City of Cockburn this has seen an increase in housing diversity, reflected in the change in the housing stock.

However, there is still a current mismatch between the housing stock and households, and projections indicate that the trend for smaller households will increase at a greater rate than construction of smaller dwellings.

Increases to residential codings can facilitate smaller dwellings, and this has been seen in the areas of Spearwood and Hamilton Hill as a result of residential coding changes through the Phoenix Central Revitalisation Strategy. The continuation of urban revitalisation strategies across the City of Cockburn that examine the potential for residential zoning changes will provide an opportunity to encourage small dwelling types, particularly in areas with high levels of accessibility.

It is considered that more could be done to encourage diverse housing types in the City, not just smaller housing types. For example, provision of dwellings in mixed use developments can contribute to housing diversity by providing smaller dwelling units in areas that have good levels of accessibility by reason of their proximity to centres.

The City has seen more of these occurring in recent years, however there is an opportunity to encourage more such forms of housing.

## CHANGES TO THE PLANNING SYSTEM

The planning framework in Western Australia has focused on encouraging housing diversity as an indirect means of achieving housing affordability. Given the extent of the issue, and the growing trend of declining housing affordability, it is considered that the planning system will need to do more than just promote housing diversity. As noted above, to address this issue it is recommended that Council continue to lobby the State Government to undertake a comprehensive review of the planning system.



# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

## PLANNING FRAMEWORK ACTIONS:

- a) *Encourage other housing types, including dwellings in mixed-use environments, such as 'shop-top' housing to increase the number and diversity of smaller dwellings in the City, particularly in areas with good accessibility to services and public transport.*
- b) *Investigate opportunities to encourage development of dwellings in mixed use development, including:*
  - *adopting guidelines for 'Mixed Use' development to provide guidance to developers and Council in achieving appropriate mixed uses. This may take the form of a Local Planning Policy and/or guidance notes or 'best practice' notes.*
  - *reviewing the objectives of the commercial zones in the Town Planning Scheme to reference provision of dwellings to encourage mixed use development where appropriate.*
- c) *Encourage development of ancillary dwellings by making them exempt from planning approval.*
- d) *Investigate the potential use of planning incentives to encourage affordable and diverse housing in targeted areas in the City of Cockburn, similar to that introduced for the Cockburn Coast area.*
- e) *Ensure Urban Revitalisation Strategies identify measures to address the findings of this Strategy.*
- f) *Ensure wherever possible Structure Plans do not seek to transfer higher building costs on to landowners. This is primarily to endeavour that structure planning better responds to the inherent site characteristics of a land parcel, such as to avoid development on land which is subject to noise or bushfire risk and which requires a more expensive dwelling to be built.*
- g) *Ensure all Local Structure Plans respond specifically to the outcomes of this Strategy, and address the future housing needs of the community.*
- h) *Undertake a review of clause 5.8.3 of the Scheme (residential codings for commercial zones) to consider whether a higher residential coding may be appropriate in the commercial zones, in all or some targeted areas.*
- i) *Modify Local Planning Policy APD12 'Aged and Dependent Persons' Dwellings' to allow less than five dwellings to be developed in any single development.*
- j) *Modify Local Planning Policy APD12 'Aged and Dependent Persons Dwellings' to allow flexibility for Section 70A Notifications not to be included on the certificate of title that require at least one occupant to be a disabled or physically dependent person or aged person (where it does not exceed a plot ratio of 100m<sup>2</sup>).*
- k) *Modify Local Planning Policy APD56 'Single Bedroom Dwellings' to allow a second multi-purpose room that could be used as a bedroom where the plot ratio of the dwelling does not exceed 70m<sup>2</sup>.*
- l) *Prepare a new Local Planning Policy for Ancillary Dwellings that sets out criteria for consideration under the 'Design Principles' of the Residential Design Codes (including plot ratio greater than 70m<sup>2</sup>) to ensure ancillary dwellings are able to meet the needs of people with disabilities.*
- m) *Continue to lobby the state government to undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing, including the option of mandatory inclusionary zoning.*
- n) *Lobby the state government to empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity, for example requiring two storey development and mandating minimum floor areas.*

## 5.2 PARTNERSHIPS

An effective affordable housing strategy needs to foster partnerships and create resourcing mechanisms that will enable and facilitate private and community provision<sup>44</sup>.

Partnerships in respect to affordable housing can involve different combinations of local community associations, private institutions, social service and housing support agencies as well as housing providers. These partnerships can remain as informal cooperative working arrangements, or be developed more formally through memoranda of understanding and may evolve into contractual relationships to deliver locally defined affordable housing outcomes.

In a partnership for affordable housing, local government generally uses its leadership and coordination to assist community partners to deliver support services, and to develop, construct, and manage affordable housing.

### STRATEGIES FOR COUNCIL OWNED LAND

The City of Cockburn owns various land assets within the district in freehold, some of which has the potential to be sold to enable the land asset to be realised. This has been a long standing practice of the City, whereby it seeks to utilise its land assets in an optimal way to realise the best outcome for the City. Approaching and planning this in a strategic way is a core purpose of the Land Management Strategy.

The Land Management Strategy also seeks to set out where land should be held by the City, or where consideration may be made to acquire land considered to be of strategic significance. An important aspect of the Land Management Strategy is that it establishes the strategic principles to underpin decisions in relation to the disposal, holding or acquisition of land.

The aim of the Land Management Strategy is to establish an effective framework to manage the City's land portfolio, in such a way as to maximise financial returns and support the financial sustainability of the City. This in turn supports the City undertaking further

strategic capital investment, as well as expanding the range and types of services and facilities it is expected to deliver to the community.

The key objectives include the following:

1. To facilitate the effective management of the City's land portfolio;
2. To identify City owned land that has the potential to be sold in the short to medium term (rolling five year timeframe), in conjunction with the demand for such funds;
3. To identify development constraints and methodologies in order to establish land disposal priorities;
4. To identify City owned land that has value of a 'strategic' nature, to ensure development proposals optimise long-term financial benefits for the City.

The Land Management Strategy identifies in detail:

- Land Asset Disposal Principles;
- Land Asset Purchase Principles;
- Joint Venture Considerations.

These form the basis to decisions being made in respect of the City's land portfolio.

The next review of the Land Management Strategy will continue to examine the City's freehold land assets, but with a heightened view to maximising the provision of new land for residential development within established suburbs that have been the subject of a revitalisation strategy. This will help to focus Council resources on unlocking the urban potential of Council owned land in such areas, so as to be able to provide new opportunities for residential development in addition to the redevelopment that private landowners will undertake as a result of higher residential densities which eventuate from revitalisation strategy processes.

<sup>44</sup> Shelter WA (2012) Local Government Guide to Developing an Affordable Housing Strategy

## PARTNERSHIP OPPORTUNITIES

The City has been involved in a number of partnerships to deliver affordable and diverse housing/land, as outlined below:

### *MS Society Care Facility*

The City purchased a former reserve on Redmond Road, Hamilton Hill and leased the site to the MS Society for the purposes of a care facility for people living with MS and other neurological conditions.



Figure 14. MS Society Care Facility and respite home, Hamilton Hill

### *MS Society Respite Care Centre*

Adjacent to the MS Society care facility Council leased Reserve 27691 Redmond Road, Hamilton Hill to the MS Society of WA (Inc) for the development of a respite home. This Reserve had no identified function for current or future public open space and was surplus to the recreational needs of the surrounding area, and therefore its purpose was changed from 'Park and Recreation' to 'Respite Care'. Council entered an agreement with the MS Society of WA (Inc) to lease Reserve 27691 Redmond Road, Hamilton Hill for a period of 21 years for a peppercorn rent annually and with the payment of all outgoings and charges being the responsibility of the MS Society.

The MS Society have constructed a building on the site at their cost, suitable for a Respite Care Centre. The respite centre is a home away from home for people living with MS, and other neurological conditions. Staff

at these facilities provide 24 hour care, and are fully trained to care for people with neurological conditions, to provide a break for families and carers. Eligible Cockburn residents are given priority access to the respite facility where possible

### *Former Korilla School Site – Affordable Aged Care Facility*

The City is currently progressing a plan for affordable aged care at the former Korilla School site in Coolbellup. The City is seeking to purchase the site and lease it to Bethanie for the purposes of affordable aged care, both low and high care. Wherever possible Coolbellup residents will be given priority to access the facility.

These partnerships are examples where Council has been able to purchase reserve land no longer required for its original purpose, and enter into a partnership to deliver much needed housing facilities that are lacking in the City of Cockburn.

### *Subdivision of Council Land for Affordable Lots*

Council subdivided and created 29 lots in Grandpre Crescent, Hamilton Hill. These lots were all priced between \$150,000 and \$260,000, resulting in total house and land prices under \$400,000 which is affordable for moderate income earners. Many of the lots were purchased by first homebuyers.

### *Future Opportunities*

Council should continue to explore the possibility of such projects and partnerships.

The Phoenix Central Revitalisation Strategy identify the possibility of incorporating an aged care facility on the Council's administration site as part of any redevelopment of the site. Should a Structure Plan/Master Plan be proposed for the Council's administration site this should include investigation into the feasibility of an aged care facility on the site.

## **PARTNERSHIP ACTIONS:**

- a) *Continue to examine the City's freehold land assets with the view to maximising the provision of new land for residential development within established suburbs that have been the subject of revitalisation strategy.*
- b) *Work with the private sector to identify landholdings across the City which would be prime opportunities for affordable housing projects, and advocate for these landholdings to pursue affordable housing through partnerships and design based approaches.*
- c) *Ensure the feasibility of aged care accommodation is investigated as part of any Master Plan/Structure Plan for the Council's administration building site identified in the Phoenix Central Revitalisation Strategy.*

## 5.3 ADVOCACY AND COMMUNICATION

### PROMOTING THE BENEFITS OF HOUSING DIVERSITY AND COMPACT URBAN FORM

The stigmatisation of affordable housing (particularly 'social housing') is a policy problem in its own right. In Australia this stigmatisation can be traced to under-investment in social housing, which has contributed to poor maintenance, and the allocation of housing to the most disadvantaged and marginalised tenants<sup>45</sup>.

Stigmatisation of affordable and social housing has negative impacts on wellbeing outcomes for residents and on neighbourhood amenity. It can cause anxiety in the wider community and hamper efforts to improve social diversity, and therefore needs to be addressed.

It is noted that negative depictions of social housing are over represented in the media. While influencing media portrayal will not have a direct impact on the underlying problems associated with inequality, it can challenge negative stereotypes that fuel discrimination and prejudice. Some of the most successful innovations to tackle stigma have sought to influence the media reporting of social housing, in particular encouraging media outlets to develop an understanding of the issues that confront organisations managing social housing<sup>46</sup>.

Strategies that are specifically tailored to the perceptions of small groups of influential business representatives (real estate professionals, local businesses, property developers), welfare professionals (teachers, medical staff) and local residents (prospective first time buyers, parents with school age children) can have a positive impact.

While housing affordability has been declining over the past 20 years, the problem has significantly worsened in more recent years, and this impacts the whole community. The issue of the mismatch between the housing stock and household types is also a growing trend that will become more pronounced into the future; however it is not necessarily an issue that the wider community are aware of. For many residents the extent and nature of the problem is not likely to be well understood. This means there is an opportunity to raise greater awareness of local housing issues, and to promote the benefits of affordable and diverse housing types in the City of Cockburn.

In order for this Strategy to be successful it needs to build a cohesive and integrated community that understands the role of diversity in creating successful places.



Figure 15. Illustration used in the Hamilton Hill Revitalisation Strategy to demonstrate how a proposed coding of R60 would look in the local area.

<sup>45</sup> AHURI Research and Policy Bulletin(2012) 'Addressing the stigmatisation of social housing', Issue 151

<sup>46</sup> AHURI Research and Policy Bulletin (2012) Op. cit.

# HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

Addressing the mismatch of housing stock and household projections, and facilitating more affordable and diverse housing in the City of Cockburn will include consideration of increases in residential densities. There are often negative perceptions of medium and high density development. Traditionally Perth suburban areas have been characterised by low-density residential development, and the numerous poor examples of medium and high density residential development from the legacy of older state housing flats through Perth's suburbs have contributed to negative perceptions of higher density development.

It is considered there is an opportunity to improve public perception of medium/high density living.

Building medium to high density housing, including affordable housing, in Australia's low density suburbs can lead to a high degree of anxiety for local homeowners who perceive it as devaluing the amenity of their area and the value of their home<sup>47</sup>. The key concerns generally expressed by the community in relation to high/medium density housing are:

- Increased traffic
- Increased on-street parking
- Loss of neighbourhood character
- Loss of privacy
- Loss of property value
- Loss of trees/open space

The opportunity exists to clearly communicate to the community the findings of this Strategy, and to explain the concepts of affordable and diverse housing, and to address the above concerns. It is also important for Council to clearly communicate its objectives in relation to affordable and diverse housing and transit-orientated design to the community.

The City should develop an information and community education program to foster a better understanding of the role of social and affordable housing in creating successful, dynamic, healthy, sustainable and diverse places.

This could include the development of an interactive diagram setting out the principles of affordable living

<sup>47</sup> AHURI (2013) Evidence Review 021 Neighbours oppose higher density and affordable housing, Wed 12 Jun 2013

could assist with communicating these concepts. Studies have shown that when shown an illustration explaining the concept of transit orientated development the majority of people say they would consider living in such a precinct<sup>48</sup>.

It is considered that development of an 'Affordable Living' portal on the City's website could provide a mechanism to integrate all of the City's relevant initiatives, where customers can be directed to different tools and sources of information.

## PROMOTING THE BENEFITS OF ADAPTABLE HOUSING

The benefits of adaptable housing design are wide ranging, and there is an opportunity to increase awareness of the benefits arising from Universal Housing Design for both the residential building and property industry, for existing home owners and new home buyers.

The City should develop an awareness campaign to promote the Livable Housing Design Guidelines, and to inform, educate and enthuse home buyers about the benefit of selecting a universally designed home.

Houses designed with these features benefit a wide range of households, including:

- families with young children who need to get prams into their homes, and want safer homes;
- people who sustain temporary or permanent injuries which limit their mobility who would potentially require less time in hospital if they could safely move around their home while recovering;
- ageing baby boomers who are looking to renovate their existing homes to better accommodate their future needs;
- older people who are particularly vulnerable to slip, trip and fall injuries in their homes;

<sup>48</sup> Housing and Urban Research Institute WA and Curtin University Planning and Transport Research Centre (2007) *Housing in Railway Station Precincts: Some Empirical Evidence of Consumer Demand for Transit Oriented Housing in Perth Western Australia*

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- people with disability and their families who are looking for a home that will accommodate their current and future needs;
- people with disability who wish to visit the homes of friends and relatives; and
- home care workers and family and friends who provide in-home care and support.

The new 'Affordable Living' portal should include links to the Livable Homes resource website, which was developed for people designing new homes or renovating existing homes. It is currently available online with other resources which are free to use and includes guidelines, information and checklists, 'how to' guides and case studies.



## PROMOTING SMALLER HOUSING OPTIONS

While the concept of a 'granny flat' (ancillary dwelling) is well-known, the R-Codes provide for other 'Special Purpose Dwellings' that fewer people are familiar with:

- Single bedroom dwellings
- Aged and dependent dwellings

The R-Codes provide an incentive for the development of single bedroom dwellings and aged and dependent dwellings. This means that

For many landowners this will provide another option for the addition of a special purpose dwelling by potentially allowing an aged and dependent dwelling to be built behind their house (because of the allowance under the R-Codes to vary the site area), when they otherwise may not have a lot that is large enough to build a second dwelling.

It is proposed that the City's Local Planning Policy APD12 'Aged and Dependent Persons Dwelling' be amended to include removal of the minimum number of aged and dependent dwellings required in any single development.. This will make this option potentially

available to a much larger number of landowners, and should be promoted.

A new local planning policy for ancillary dwellings is proposed that provides further guidance on varying the 70m<sup>2</sup> maximum plot ratio where it can be demonstrated that the additional space is required for a person with a disability, and/or it is built to the standards for aged and dependent dwellings set out in the R-Codes (ie. with universal access). This will provide further guidance for people considering building a special purpose dwelling.

Navigating information regarding the requirements for ancillary dwellings can be difficult, and it is considered that preparation of a 'Housing Options' information kit would assist people in this regard. This could provide information on the potential options available to landowners looking to build an additional dwelling on their property, and explain the differences between the options.

This information could be provided to Disability Services Commission Local Area Coordinator(s) to distribute to families looking at their housing options.

## PROMOTING AFFORDABLE AND DIVERSE HOUSING TO DEVELOPERS

The City's Affordable Housing Online Toolkit contains an extensive range of information for developers. The Online Toolkit could be further promoted to encourage private developers to investigate affordable dwellings, including NRAS dwellings which have been found to contribute to affordable rental accommodation in the City of Cockburn.

## PROMOTING AFFORDABLE LIVING

The City of Cockburn currently has an extensive range of sustainability initiatives that address affordable living, as discussed in the previous section. This includes a number of information brochures that assist with reducing and minimising living costs.

It is considered that these initiatives could be expanded to include information on transport costs, comparing the total costs of different modes of transport, and vehicle types, to assist households make decisions about

vehicle selection, mode of transport, and location of dwellings.

The cost of owning and running a vehicle are substantial, and contribute to the cost of living. A fuel-efficient car can save \$1,000 a year in fuel costs and reduce greenhouse gas emissions by 1.5 tonnes a year<sup>49</sup>. That is around half the cost and emissions than those of a less efficient car. The Green Vehicle Guide Fuel Costs and CO2 Emissions Calculator allows users to calculate the annual fuel cost and CO2 contribution for different vehicle makes and models.

There are also numerous government websites that provide useful information to reduce living costs, including utility costs and transport costs, as follows:

- [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au)
- [www.livinggreener.gov.au/](http://www.livinggreener.gov.au/)
- [www.energyrating.gov.au/](http://www.energyrating.gov.au/)
- [www.yourhome.gov.au](http://www.yourhome.gov.au)
- [www.greenvehicleguide.gov.au](http://www.greenvehicleguide.gov.au)

Finding and navigating all of this information can be difficult, and it is recommended that these links or summarised information be included on the new 'Affordable Living' Portal.

## 5.4 DEMAND FOR AGED CARE FACILITIES

Traditionally aged care facilities have been located on sites of 6-8 ha, however it is becoming increasingly difficult to find such sites, and a more flexible approach is required.

The City should continue to identify suitable opportunities to develop supported accommodation as an integral component of all future redevelopments. shortfall of accommodation in the near future.

It will be crucial that the City of Cockburn actively target supported accommodation development in any future redevelopment in order to meet the identified needs.

## 5.5 ADDRESSING THE LACK OF CRISIS ACCOMMODATION

Homelessness is a growing problem in Western Australia, and there is an identified shortfall of crisis housing in the City of Cockburn and surrounding area.

Homelessness in young people is a complex problem that can benefit from early intervention strategies that target young people and/or their families before the young person has left home or within one month of the young person leaving home.

Council should continue to identify opportunities for crisis accommodation in the City of Cockburn as a priority.

<sup>49</sup> Living Greener <http://www.livinggreener.gov.au/>, accessed 17 December 2013



## **ACTIONS - ADVOCACY AND COMMUNICATION:**

- a) *Provide information to the community on the issue of housing affordability and diversity, and promote its benefits.*
- b) *Investigate innovative tools to convey housing and neighbourhood design issues in the City of Cockburn, and to explain the way these issues are being addressed, including:*
  - *Integration of the City's existing sustainability initiatives with affordable housing information to create an 'Affordable Living' portal on the City's website that also provides links to useful information and tools.*
  - *The development of an interactive diagram setting out the principles of affordable living (housing diversity, walkable neighbourhoods, compact urban form etc.) to assist with communicating these concepts visually.*
  - *Preparation of Affordable Living Fact Sheets to help communicate to the community what Council is seeking to achieve with its initiatives.*
- c) *Continue to explore new opportunities for sustainability initiatives that assist with reducing the cost of living for households, including affordable transport.*
- d) *Identify measures to improve public perceptions of higher density development, including the opportunities for positive media portrayal at a local level.*
- e) *Promote the Adaptable Housing (Universal Housing Design Principle) and the Livable Homes Design Guidelines.*
- f) *Prepare a 'Housing Options' information kit setting out information and options for special purpose dwellings.*
- g) *Lobby the state government to:*
  - *Undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing;*
  - *Empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity.*

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

### 5.6 ACTION PLAN (FOR 2018 STATUS UPDATE REFER TO EXECUTIVE SUMMARY TABLE OF ACTIONS)

ACTION		Responsibility	Timeframe
PLANNING MECHANISMS	a) Encourage other housing types, including dwellings in mixed-use environments, such as 'shop-top' housing to increase the number and diversity of smaller dwellings in the City, particularly in areas with good accessibility to services and public transport.	Strategic/Statutory Planning	Ongoing
	b) Investigate opportunities to encourage dwellings in mixed use developments, including: <ul style="list-style-type: none"> <li>adopting guidelines for 'Mixed Use' development to provide guidance to developers and Council in achieving appropriate mixed uses. This may take the form of a Local Planning Policy and/or guidance notes or 'best practice' notes.</li> <li>reviewing the objectives of the commercial zones in the Town Planning Scheme to reference provision of dwellings to encourage mixed use development where appropriate.</li> </ul>	Strategic Planning/Statutory Planning	Ongoing
	c) Encourage development of ancillary dwellings by making them exempt from planning approval.	Strategic Planning/Statutory Planning	Short term
	d) Investigate the potential use of planning incentives to encourage affordable and diverse housing in targeted areas in the City of Cockburn, similar to that introduced for the Cockburn Coast area.	Strategic Planning	Short term
	e) Ensure Urban Revitalisation Strategies identify measures to address the findings of this Strategy.	Strategic Planning	Ongoing
	f) Ensure wherever possible Structure Plans do not seek to transfer higher building costs on to landowners. This is primarily to endeavour that structure planning better responds to the inherent site characteristics of a land parcel, such as to avoid development on land which is subject to noise or bushfire risk and which requires a more expensive dwelling to be built.	Strategic Planning	Ongoing
	g) Ensure all Local Structure Plans respond specifically to the outcomes of this Strategy, and address the future housing needs of the community.	Strategic Planning	Ongoing
	h) Undertake a review of clause 5.8.3 of the Scheme (residential codings for commercial zones) to consider whether a higher residential coding may be appropriate in the commercial zones, in all or some targeted areas.	Strategic Planning	Short term

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

	i) Modify Local Planning Policy APD12 'Aged and Dependent Persons' Dwellings' to allow less than five dwellings to be developed in any single development.	Strategic Planning/Statutory Planning	Short term
	j) Modify Local Planning Policy APD12 'Aged and Dependent Persons Dwellings' to allow flexibility for Section 70A Notifications not to be included on the certificate of title that require at least one occupant to be a disabled or physically dependent person or aged person (where it does not exceed a plot ratio of 100m <sup>2</sup> ).	Strategic Planning/Statutory Planning	Short term
	k) Modify Local Planning Policy APD56 'Single Bedroom Dwellings' to allow a second multi-purpose room that could be used as a bedroom where the plot ratio of the dwelling does not exceed 70m <sup>2</sup> .	Strategic Planning/Statutory Planning	Short term
	l) Prepare a new Local Planning Policy for Ancillary Dwellings that sets out criteria for consideration under the 'Design Principles' of the Residential Design Codes (including plot ratio greater than 70m <sup>2</sup> ) to ensure ancillary dwellings are able to meet the needs of people with disabilities.	Strategic Planning/Statutory Planning	Short-term
	m) Continue to lobby the state government to undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing, including the option of mandatory inclusionary zoning.	Strategic Planning	Ongoing
	n) Lobby the state government to remove the requirement in the Residential Design Codes for Section 70A Notifications to be included on the certificate of title requiring at least one occupant to be a disabled or physically dependent person or aged person.	Strategic Planning	Ongoing
	o) Lobby the state government to empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity, for example requiring two storey development and mandating minimum floor areas.	Strategic Planning	Ongoing

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

ACTION		Responsibility	Timeframe
PARTNERSHIPS	a) Continue to examine the City's freehold land assets with the view to maximising the provision of new land for residential development within established suburbs that have been the subject of revitalisation strategy.	Strategic Planning	Ongoing
	b) Work with the private sector to identify landholdings across the City which would be prime opportunities for affordable housing projects, and advocate for these landholdings to pursue affordable housing through partnerships and design based approaches.	Strategic Planning	Ongoing
	c) Ensure the feasibility of aged care accommodation is investigated as part of any Master Plan/Structure Plan for the Council's administration building site identified in the Phoenix Central Revitalisation Strategy.	Strategic Planning	Short-medium term
	d) Continue to identify opportunities for crisis accommodation in the City of Cockburn.	Strategic Planning	Ongoing

ACTION		Responsibility	Timeframe
LEADERSHIP, ADVOCACY AND COMMUNICATION	a) Provide information to the community on the issue of housing affordability and diversity, and promote its benefits.	Strategic Planning	Short term
	b) Investigate innovative tools to convey housing and neighbourhood design issues in the City of Cockburn, and to explain the way these issues are being addressed, including: <ul style="list-style-type: none"> <li>Integration of the City's existing sustainability initiatives with affordable housing information to create an 'Affordable Living' portal on the City's website that also provides links to useful information and tools.</li> <li>The development of an interactive diagram setting out the principles of affordable living (housing diversity, walkable neighbourhoods, compact urban form etc.) to assist with communicating these concepts visually.</li> <li>Preparation of Affordable Living Fact Sheets to help communicate to the community what Council is seeking to achieve with its initiatives.</li> </ul>	Strategic Planning	Short term

## HOUSING AFFORDABILITY AND DIVERSITY STRATEGY

	<p>c) Continue to explore new opportunities for sustainability initiatives that assist with reducing the cost of living for households, including affordable transport.</p>	<p>Strategic Planning and Environment Services</p>	<p>Ongoing</p>
	<p>d) Identify measures to improve public perceptions of higher density development, including the opportunities for positive media portrayal at a local level.</p>	<p>Strategic Planning</p>	<p>Ongoing</p>
	<p>e) Promote the Adaptable Housing (Universal Housing Design Principle) and the Livable Homes Design Guidelines.</p>	<p>Strategic Planning</p>	<p>Short term</p>
	<p>f) Prepare a 'Housing Options' information kit setting out information and options for special purpose dwellings.</p>	<p>Strategic Planning</p>	<p>Short term</p>
	<p>g) Lobby the state government to:</p> <ul style="list-style-type: none"> <li>• Undertake a comprehensive state wide review of planning mechanisms to deliver affordable housing;</li> <li>• Empower all local governments to be able to extinguish restrictive covenants that actively work to reduce housing affordability and diversity.</li> </ul>	<p>Strategic Planning</p>	<p>Ongoing</p>

## 5.7 MEASURES OF SUCCESS

The progress of each of the actions in this Strategy will be reported on annually via the following channels:

- Annual reports to Directors and Elected Members
- Annual update of this Strategy
- Annual review of relevant Local Planning Policies

To measure the success of the Strategy in achieving more diverse and affordable housing it is proposed that a number of performance indicators be set out.

To summarise, the key actions of the Strategy focus on encouraging:

- Multiple dwellings which are in general smaller and more affordable than detached dwellings.
- Dwellings in mixed use development scenarios to increase the stock of smaller, affordable dwellings in accessible locations.
- Ancillary dwellings that have been found to be the most affordable rental accommodation in the City.
- Smaller dwellings including single bedroom dwellings that are in general more affordable dwellings for rent or purchase, and better match the needs of future households.
- Adaptable dwellings (including aged and dependent dwellings) to provide improved housing options for people with disabilities.

Therefore it is considered appropriate that the following key performance indicators be used to measure the success of the actions set out in this Strategy:

### KEY PERFORMANCE INDICATORS

- 1) Increase in the percentage of multiple dwellings approved*
- 2) Increase in the percentage of aged and dependent dwellings approved*
- 3) Increase in the percentage of single bedroom dwellings approved*
- 4) Increase in the percentage of ancillary dwellings approved*
- 5) Increase in the percentage of adaptable dwellings approved*