



# Location Options for Affordable and Accessible Housing on the Former Kodak Site – Coburg North

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## 1 Key Findings and Recommendations

### 1.1 How the proposed mix and type of housing responds to local housing need

#### 1.1.1 Local Housing Need

- i. The Moreland City Council (MCC) *Moreland Affordable Housing Strategy 2006* provides significant evidence of a demand for affordable housing across Moreland.
- ii. The lack of housing affordability is of a scale well beyond the capacity of Council to address. Unless there is considerable market intervention and the introduction of relevant State and Commonwealth Government reforms, affordability problems will worsen (MCC 2006; p. 42).
- iii. The Moreland Affordable Housing Strategy 2006 and other research (see Attachments) identify an unmet demand for affordable and appropriate housing for:
  - Student households
  - Worker households
  - Households headed by women
  - Older persons households
  - Independent but low income youth
  - Single parent households
  - People with acquired brain injury
  - People with a range of physical and psychological abilities
  - Indigenous households and
  - Culturally and Linguistically Diverse (CALD) households

#### 1.1.2 Former Kodak Site Draft Development Plan (Urbex 2009)

The Former Kodak Site Development Plan responds to this identified demand for affordable housing as follows:

- Approximately 30 dwellings with lower entry price points will be scattered across the site.
- In addition, two medium density housing sites each approximately 900 square metres will be offered for sale to a selected Community Housing Association (CHA). Community housing sites will be provided within or adjacent to the neighbourhood hub (NB: The community hub is planned for Stage 2A of the project, located on Elizabeth Street).

#### 1.1.3 Assessment and Recommendations

Section 4 of this report provides an assessment of the Former Kodak Site Development Plan proposal for affordable housing and finds:

***Approximately 30 dwellings with lower entry price points scattered across the site***

- Will provide access to home ownership for worker households
- To achieve 'affordability' for households with median Moreland household incomes (2006) the theoretical maximum targeted sale price of these properties would need to be \$257,500.
- To achieve 'affordability' for key worker households with an income range of \$45,000 - \$65,000 per annum the maximum targeted sale price of these properties would need to be \$401,250.
- Consideration should be given to offering these properties to housing associations to ensure ongoing provision of affordable housing beyond the immediate point of sale.

***Two medium density housing sites each approximately 900 square metres offered for sale to a selected Community Housing Association (CHA)***

- These sites provide an opportunity for long term affordable housing provision on the development.
- Achievement of affordable housing on these sites is restricted by two key factors: feasibility of site given land size and potential dwelling numbers; funding opportunities for CHA's.

## 1.2 How affordable housing will be distributed through the site

### 1.2.1 Locational factors affecting the provision of Affordable Housing

- i. Access to land is one of the key factors limiting the development of affordable housing, particularly in inner city locations.
- ii. A desire to age in place depends largely upon attachment to location.
- iii. Concentrations of low income areas can contribute to social polarization.
- iv. Cluster Housing is less beneficial than dispersed housing for deinstitutionalised residents.
- v. Further investigation is needed into the benefits of cluster or scatter housing for other affordable housing residents.
- vi. Key locational features of the former Kodak site that impact on accessibility within the site include:
  - Existing gradient on the western part of the site bordering Edgars Creek.
  - Active street frontages along the southern boundary including Ronald St and Boyle Rd which abut Stages 1 & 3 of the development.

### 1.2.2 Assessment and Recommendations

The assessment provided in Section 4 of this report finds:

- Overall the former Kodak site has a high level of accessibility to public transport, pedestrian routes, cycle networks and private vehicle travel.

#### ***Approximately 30 dwellings with lower entry price points scattered across the site***

- Locating the properties within different stages of the development would assist in avoiding social polarisation.
- Lower entry price properties could be located within Stages 1, 2 & 3 of the development. This recommendation responds to:
  - lower site gradients in these areas, increasing resident mobility
  - active street frontages in Ronald and Boyne Street, promoting social interaction between new and existing residents
  - accessible public transport adjacent to these areas
  - staging of provision of affordable housing

#### ***Two medium density housing sites each approximately 900 square metres and provided within or adjacent to the neighbourhood hub offered for sale to a selected Community Housing Association***

- Location within or proximate to neighbourhood hub will ensure access to community infrastructure provided at the hub, and to existing public transport services
- Consideration should be given to the requirements of CHA's in terms of co-locating the two sites to achieve project feasibility
- Consideration should be given to the location of the sites in relation to the lower entry price properties scattered through Stages 1, 2 & 3. To avoid clustering of social housing, and to respond to the timelines required to achieve funding, the two medium density housing sites could be located to the north of the neighbourhood hub within either Stages 2A or 4 of the development



## 2 Introduction

The proposed development of the former Kodak site in Coburg North includes the following affordable housing initiatives:

- The wide range of housing types will ensure that there are a diversity of housing products and prices offered to the market. Approximately 30 dwellings with lower entry price points will be scattered across the site.
- In addition, two medium density housing sites each approximately 900 square metres will be offered for sale to a selected Community Housing Association (CHA). Site selection, design assistance, negotiated settlement terms and other 'value adding' components will be offered to the CHA to help facilitate the delivery of affordable housing.
- Community housing sites will be provided within or proximate to the neighbourhood hub. This will maximize accessibility to the facilities of the neighbourhood hub, including public transport. Specific locations will be finalized in discussion with the relevant CHA to ensure an appropriate site size with dimensions appropriate to the needs of the organization.

In August 2009 Urbex Pty Ltd engaged K2 Planning to conduct an assessment of the location options for affordable housing on the former Kodak site. This report provides the outcomes of that assessment and is based on the following:

- Desktop Summary – Affordable Housing Policy and Location Requirements
- Desktop Summary - Affordable housing demand Moreland City Council (based on Moreland City Council 2006. The only addition data used is the 2006 census figure for median household income – see Attachment 5.2)
- Location Assessment based on site visit and desk top assessment (See Section 4)

In response to the Moreland Planning Scheme *Development Plan Overlay Schedule 10* the key findings of the report focus on:

- how the proposed mix and type of housing responds to local housing need;
- how affordable housing will be distributed through the site.

### 3 Background

The former Kodak site is located at 173 - 199 Elizabeth Street, Coburg North, bounded by Elizabeth Street to the east, Ronald and Boyne Streets to the south, Edgars Creek to the west and the rear of the lots on the south side of Tilley Street to the north.

This section briefly summarises existing planning objectives and development proposals for the site that are relevant to an assessment of location options for affordable housing. These objectives and proposals are used in Section 4 to develop criteria for assessing the location options for affordable housing on the site. This section is based on the following:

- Moreland Planning Scheme Development Plan Overlay Schedule 10
- Former Kodak Site Draft Development Plan (Urbex 2009)

#### **Moreland Planning Scheme Development Plan Overlay Schedule 10<sup>1</sup>**

Relevant objectives include:

##### **3.0 Requirements for development plan**

###### ***General***

A Community Facilities Audit and Analysis which identifies the following:

- Existing and planned services in the surrounding area and the impact the development of the site will have on these services;
- The need to provide additional community facilities on site or whether any existing community facilities in the local area should be upgraded or extended;
- The location of any new community facilities on site or in the surrounding area;
- The developer contributions (monetary or building) towards the upgrading or extension of existing community facilities; or provision of new facilities in the surrounding local area;
- Timing of the provision of any required community facilities coordinated with the overall development of the site.

###### ***Housing***

A minimum lot yield of 380 dwellings.

- Provision of a variety of dwelling sizes and household types including, but not limited to, dwellings in the form of single detached houses, townhouses and flats/apartments.
- Provision of medium density housing and taller buildings around the neighbourhood hub and / or central to the site.
- Key urban design principles to be addressed in the provision of medium density housing and any other strategic sites where a specific design outcome is preferred.

###### ***Affordable Housing***

- A written report describing how affordable housing will be distributed through the site and how the proposed mix and type of housing responds to local housing need.

###### ***Accessible and Adaptable Development***

- Details showing how the development will incorporate adaptable, accessible and visitable design features.

###### ***Neighbourhood Hub***

- Provision of a small neighbourhood hub on Elizabeth Street in the vicinity of the Newlands Primary School consisting of a range of including neighbourhood based community and retail facilities, small office/commercial, open space and medium density housing.

Urban design principles to be incorporated into the neighbourhood hub should include but not be limited to:

- Provision of active frontages;
- Provision of a high quality, safe and pedestrian-friendly public realm;
- Design for active and passive surveillance;
- Parking to be located to avoid visual domination of Elizabeth Street.

###### ***Traffic and Transport***

- Internal street functional hierarchy;
- The provision of multiple access points from the existing road network that avoids the creation of a 'gated' or cul-de-sac estate.

<sup>1</sup> Please note, not all objectives outlined in the DPO Schedule are included here. The objectives selected represent those most relevant to the current assessment.

- The designation of a possible bus route through the site and provision for appropriate road pavement widths along this potential route to facilitate the future needs for a bus along these roads that considers the views of the DoT Public Transport Division.
- The provision of pedestrian and cycle links through the site which provide convenient and safe access from / to bus stops, Edgars Creek, the Newlands Primary School and the neighbourhood hub.
- The formalisation of open space links, including provision of a shared pedestrian and cycle path along the Edgars Creek corridor in the immediate vicinity of the site.
- The retention of the former Kodak bridge for pedestrian and cycling purposes only.

#### **Former Kodak Site Draft Development Plan (Urbex 2009)<sup>2</sup>**

On completion the site will comprise approximately 400 dwellings with a mix of detached, semi detached, terrace and shop top (located in the Business 1 zone) dwellings.

#### **(e) Affordable Housing**

- The wide range of housing types will ensure that there are a diversity of housing products and prices offered to the market. Approximately 30 dwellings with lower entry price points will be scattered across the site.
- In addition, two medium density housing sites each approximately 900 square metres will be offered for sale to a selected Community Housing Association (CHA). Site selection, design assistance, negotiated settlement terms and other 'value adding' components will be offered to the CHA to help facilitate the delivery of affordable housing.
- Community housing sites will be provided within or adjacent to the neighbourhood hub. This will maximize accessibility to the facilities of the neighbourhood hub, including public transport. Specific locations will be finalized in discussion with the relevant CHA to ensure an appropriate site size with dimensions appropriate to the needs of the organization.

#### *30 dwellings with lower entry price points will be scattered across the site*

- The development will provide a range of housing types, including smaller terrace style housing and varying bedroom sizes including 1, 2, 3+ bedrooms
- Sale price will be targeted at key workers (dieticians, nurses fire, police) income range approximately \$45,000 - \$65,000, \$300,00.00 - \$330,000.00 purchase price

#### *Two medium density housing sites each approximately 900 square metres, within or adjacent to the neighbourhood hub, offered for sale to a selected Community Housing Association (CHA)*

- CHA's have expressed interest in sites.
- Current size and operations of Community Housing Associations (CHA) now requires larger developments in order to achieve financial feasibility.
- Former Kodak site proposal may be too small to be financially feasible small, two sites x 900 square metres.
- Funding options for CHA currently complete. CHA's are awaiting future funding opportunities.
- Offer of negotiated settlement terms includes deferred payment on land to assist CHA feasibility.
- Objective to have CHA agreement in place prior to commencement of Stage 2 of project.

#### **Site Visit**

A site visit revealed the following features of the site<sup>3</sup>:

#### **Transport**

The following Public Bus routes are currently in operation:

**Route 526** Travelling from Coburg Station to West Preston, services are hourly Monday – Saturday (finishes midday Saturday), no service Sunday. Service travels along Boyne Street (the southern border of the former Kodak site) and Elizabeth Street (the eastern border of the former Kodak site).

**Route 525** Travelling from Coburg Station to West Reservoir, two AM and two PM services Monday to Friday. Service travels along Newlands Road (located to the west of the former Kodak site, across Edgars Creek).

<sup>2</sup> Based on information provided by Urbex August 2009.

<sup>3</sup> Site visit conducted 31 August 2009.



### **Pedestrian/Cycling**

Paved pedestrian pathways exist along Boyne Street on the southern border of the site, and along Elizabeth Street, the eastern border of the site.

A pedestrian crossing with lights exists on Elizabeth Street proximate to the Newlands Primary School. Pedestrian/cycling tracks exist along Edgars Creek to the west of the site. These tracks connect pedestrian and cyclists to other areas of the municipality. Significant open space improvements have contributed to the amenity of the creek area.

### **Community and Retail**

The Newlands Primary School is immediately opposite the site on Elizabeth Street (refer to ASR report for further community infrastructure assessment – see Urbex 2009).

The cluster of shops on Elizabeth Street immediately opposite the site currently comprises three operating businesses (milk bar, hairdressers, training centre) and a number of vacant offices.

### **Active Street Frontages**

Residential properties on Tilly Street (the northern border of the site) have the rear of the dwelling facing the site.

Properties on Boyne and Ronald Streets (the Southern Edge of the site) face onto the site providing an active street frontage.

### **Geographic Features**

There is a slight gradient on the site rising from Boyne Street on the south to Tilly Street on the north. The gradient is least evident on the southern side of the site, in the areas of Stage 1 and Stage 3 of the development.

The gradient is greatest on the western side of the site, towards Edgars Creek.

## 4 Social Assessment – Affordable Housing Location Options

In August 2009 Urbex Pty Ltd engaged K2 Planning to conduct an assessment of the location options for affordable housing on the former Kodak site based on the following:

- Desktop Summary – Affordable Housing Policy and Location Requirements
- Desktop Summary - Affordable housing demand Moreland City Council (based on Moreland City Council 2006. The only addition data used is the 2006 census figure for median household income – see Attachment 5.2)
- Location Assessment based on site visit and desk top assessment (See Section 4)

This section provides the details of that assessment using criteria drawn from the desktop summary provided in Attachments 5.1 and 5.2.

### 4.1 Assessment Criteria

The policy summary provided in Attachments 5.1 and 5.2 reveal a range of relevant criteria for an assessment of affordable housing options on the former Kodak Site. These criteria can be grouped under the following headings:

- Affordability
- Accessibility
- Adaptability
- Location
- Healthy by Design

#### **Affordability**

- Mix of dwelling types including 1, 2, 3+ bedroom dwellings and single detached houses, townhouses and flats/apartments
- Target these dwelling types at a range of income brackets
- Financing strategy that offers a cost-effective mix of public financial incentives and private financing
- Financing options such as shared equity, or Home Ownership for Learning Difficulties (HOLD)
- Increase the supply of affordable housing in Moreland

#### **Accessibility**

- Employment (worker households)
- Community infrastructure
- Transport options

#### **Adaptability**

- Student households
- Households headed by women
- Older persons households
- Independent but low income youth
- Single parent households
- People with acquired brain injury
- People with a range of physical and psychological abilities
- Indigenous households and
- Culturally and Linguistically Diverse (CALD) households



### **Location**

- Avoid social polarisation
- Promote housing and social mix
- Ensure approaches to facilitate land supply in preferred locations

### **Healthy by Design<sup>4</sup>**

- Multiple access points from the existing road network
- Possible bus route through the site
- Provision for appropriate road pavement widths along this potential route to facilitate the future needs for a bus along these roads
- Provision of pedestrian and cycle links through the site which provide convenient and safe access from / to bus stops, Edgars Creek, the Newlands Primary School and the neighbourhood hub.
- Fostering Community Spirit

Tables 4.2 – 4.6 apply these criteria to an assessment of the proposed affordable housing options included in Urbex 2009.

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<sup>4</sup> These criteria are based on the Moreland Planning Scheme Development Plan Overlay Schedule 10 and Vic Health *Healthy by Design* Guidelines.



## 4.2 Kodak Site Development Plan Affordable Housing Assessment – Affordability

Proposed Affordable Housing Provision	Mix of dwelling types including 1, 2, 3+ bedroom dwellings and single detached houses, townhouses and flats/apartments (Source MCC Objectives for Redevelopment of the former Kodak site, 3.2)	Target these dwelling types at a range of income brackets (Source MCC Objectives for Redevelopment of the former Kodak site, 3.2)	Increase the supply of affordable housing in Moreland (Source MCC 2006) Framework for entering into planning agreements for affordable housing (Source NSW Centre for Housing Affordability)	Financing strategy that offers a cost-effective mix of public financial incentives and private financing (Source AHURI 2009).	Financing options such as shared equity, or Home Ownership for Learning Difficulties (HOLD) (Source MCC 2006)
Approximately 30 dwellings with lower entry price points scattered across the site	The development will provide a range of housing types, including smaller terrace style housing and varying bedroom sizes including 1, 2, 3+ bedrooms	<p>Sale price will be targeted at key workers (dieticians, nurses fire, police) with an income range approximately \$45,000 - \$65,000, and a purchase price of approximately \$300,00.00 - \$330,000.00</p> <p>Affordable housing is defined as ‘well located housing, where the cost of housing (whether mortgage repayment or rent) is no more than 30% of the household’s income’ (MCC 2006, p. 9).</p> <p>In 2006 the median income for Moreland households was \$931 per week or \$48,412 per annum (Australian Bureau of Statistics, Census of Population and Housing 2006).</p> <p>To meet the definition of affordable as set out in MCC 2006 above, a household with an annual income of \$48,412 would require a purchase price of \$257,500 (and a 20%</p>	<p>The lower entry price properties will provide some access to home ownership for worker households</p> <p>There is no legislative mechanism to ensure long term provision of these properties at an affordable price range.</p>	Consideration should be given to offering these properties for sale to small sized affordable housing associations.	MCC 2006 (p. 63) proposes further investigation of reverse mortgages and shared equity models such as Home Ownership for Learning Difficulties (HOLD)

<p><b>Proposed Affordable Housing Provision</b></p>	<p>Mix of dwelling types including 1, 2, 3+ bedroom dwellings and single detached houses, townhouses and flats/apartments (Source MCC Objectives for Redevelopment of the former Kodak site, 3.2)</p>	<p>Target these dwelling types at a range of income brackets (Source MCC Objectives for Redevelopment of the former Kodak site, 3.2)</p>	<p>Increase the supply of affordable housing in Moreland (Source MCC 2006) Framework for entering into planning agreements for affordable housing (Source NSW Centre for Housing Affordability)</p>	<p>Financing strategy that offers a cost-effective mix of public financial incentives and private financing (Source AHURI 2009).</p>	<p>Financing options such as shared equity, or Home Ownership for Learning Difficulties (HOLD) (Source MCC 2006)</p>
		<p>deposit = \$51,500) to meet mortgage repayments equivalent to 30% of income (i.e. \$1,210 per month). This purchase price is based on a 30 year loan at 6% interest rate (Westpac mortgage calculator October 2009).</p> <p>To achieve affordability (i.e. mortgage repayments 30% or less of income) the maximum targeted sale prices for an average income households in Moreland would need to be \$257,500.</p> <p>To achieve affordability (i.e. mortgage repayments 30% or less of income) the targeted sale prices for key worker households (assuming an income range of \$45,000 - \$65,000) could range between \$257,500 and \$401,250.</p>			
<p><b>Two medium density housing sites each</b></p>	<p>Housing design of these properties will be determined by the</p>	<p>Selection criteria for CHA properties include income assessment.</p>	<p>Development of CHA properties on this site would increase the provision of affordable housing</p>	<p>Concern has also been expressed about the ability of CHA's accessing funding in the immediate future.</p>	

<p><b>Proposed Affordable Housing Provision</b></p>	<p>Mix of dwelling types including 1, 2, 3+ bedroom dwellings and single detached houses, townhouses and flats/apartments (<i>Source</i> MCC Objectives for Redevelopment of the former Kodak site, 3.2)</p>	<p>Target these dwelling types at a range of income brackets (<i>Source</i> MCC Objectives for Redevelopment of the former Kodak site, 3.2)</p>	<p>Increase the supply of affordable housing in Moreland (<i>Source</i> MCC 2006) Framework for entering into planning agreements for affordable housing (<i>Source</i> NSW Centre for Housing Affordability)</p>	<p>Financing strategy that offers a cost-effective mix of public financial incentives and private financing (<i>Source</i> AHURI 2009).</p>	<p>Financing options such as shared equity, or Home Ownership for Learning Difficulties (HOLD) (<i>Source</i> MCC 2006)</p>
<p>approximately 900 square metres provided within or proximate to the neighbourhood hub and offered for sale to a selected CHA</p>	<p>relevant CHA.  Existing models of CHA properties in inner city locations comprise a range of dwelling types, including 1, 2, and 3 bedroom dwellings and apartments.</p>		<p>within Moreland.</p>		

### 4.3 Kodak Site Development Plan Affordable Housing Assessment – Accessibility<sup>5</sup>

Proposed Affordable Housing Provision	Employment	Community infrastructure	Transport
<p><b>Approximately 30 dwellings with lower entry price points scattered across the site</b></p>	<p>The site provides residents with access to employment opportunities within the industrial precinct to the north west and other areas of Moreland and Darebin, Melbourne’s northern suburbs and Central Activity Area.</p> <p>Accessibility to employment opportunities does not differ within the site.</p>	<p>The site provides residents with access to community infrastructure identified in the ASR Report (see Urbex 2009).</p> <p>Access to community facilities proposed for the neighbourhood hub does not differ greatly across the site.</p> <p>Location of lower entry price dwellings in Stages 1 &amp; 3 would ensure high levels of accessibility to the community hub.</p>	<p>The site provides residents with access to a range of public transport, cycle and pedestrian paths, and major private vehicle transport routes.</p> <p>To ensure walkability and pedestrian vehicle access for residents with a range of physical abilities these properties would be best located on the southern areas of the site (Stages 1, 2 &amp; 3) which have the slightest gradient.</p>
<p><b>Two medium density housing sites each approximately 900 square metres provided within or proximate to the neighbourhood hub and offered for sale to a selected Community Housing Association</b></p>	<p>Location of the CHA properties within or proximate to the neighbourhood hub will provide opportunities for resident access to opportunities provided by the services, or businesses, located at the hub.</p> <p>Priority should be given to CHA’s that promote skills development for residents (eg. governance committees).</p>	<p>Location of the CHA properties within or proximate to the neighbourhood hub will provide opportunities for resident access to community infrastructure provided at the hub.</p>	<p>Location of the CHA properties within or proximate to the neighbourhood hub will provide opportunities for resident access to public transport provided on Elizabeth Street.</p>

<sup>5</sup> Table 4.3 uses accessibility criteria drawn from the policy and research summary provided in Attachments 5.1 – 5.2.

#### 4.4 Kodak Site Development Plan Affordable Housing Assessment – Homes for Life Accessibility Criteria<sup>6</sup>

Proposed Affordable Housing Provision	Accessible path of travel to the main entrance from allotment boundary and onsite car parking	Front entrance and house number to be illuminated	Pathway gradients and crossfalls
<p><b>Approximately 30 dwellings with lower entry price points scattered across the site</b></p>	<p>Details on on-site car parking not provided by Urbex.</p> <p><b>Former Kodak Site Development Plan 5.6.3 Urban Design Principles</b>            The neighbourhood hub must include:</p> <ul style="list-style-type: none"> <li>▪ A high quality pedestrian environment</li> <li>▪ Integration with the east-west precinct/cycle links shown on the development plan</li> <li>▪ Landscaping, seating, drinking fountain, signage, shade areas, bicycle parking and other amenities</li> <li>▪ Prominent public spaces for community interactions and the inclusion of public art</li> <li>▪ Integration with existing bus routes including the provision of a new bus stop/shelter and a pedestrian connection between the bus stop and the heart of the centre</li> <li>▪ Active and passive surveillance measures</li> </ul>	<p>This criteria is achievable across the site and depends upon dwelling design.</p>	<p>Pathway gradients and cross falls are greatest in the western parts of the site.</p> <p>Accessible gradients are evident on the southern border of Stage 1, Boyne Street, and along Elizabeth Street.</p>
<p><b>Two medium density housing sites each approximately 900 square metres provided within or proximate to the neighbourhood hub and offered for sale to a selected Community Housing Association</b></p>	<p>Location of the CHA properties within or proximate to the neighbourhood hub will achieve this criteria.</p>	<p>This criteria is achievable across the site and depends upon dwelling design.</p>	<p>Location of the CHA properties within or proximate to the neighbourhood hub responds to this criteria.</p>

<sup>6</sup> VicUrban 2005 *Homes for Life - Accessible and Adaptable Housing* July. NB: VicUrban 2005 provides a list of 20 Minimum Criteria for assessing housing accessibility and adaptability (see Attachment 5.2.1). Most of the criteria relate to internal dwelling design which was not made available for this Report. The four criteria used in Table 4.4 are those VicUrban criteria that are most relevant to an assessment of the possible site location of affordable housing properties on the former Kodak site.

#### 4.5 Kodak Site Development Plan Affordable Housing Assessment – Location and Adaptability<sup>7</sup>

Proposed Affordable Housing Provision	Potential adaptability for social groups identified including: <ul style="list-style-type: none"> <li>- Student households</li> <li>- Households headed by women</li> <li>- Older persons households</li> <li>- Independent but low income youth</li> <li>- Single parent households</li> <li>- People with acquired brain injury</li> <li>- People with a range of physical and psychological abilities</li> <li>- Indigenous households and</li> <li>- Culturally and Linguistically Diverse (CALD) households <i>(Source MCC 2006)</i></li> </ul>	Located to avoid social polarisation <i>(Source Klinger et al 2008)</i>	Facilitate land supply in preferred locations <i>(Source AHURI 2009)</i>
<b>Approximately 30 dwellings with lower entry price points scattered across the site</b>	Housing types should be responsive to the needs for adaptable housing, including ground floor properties for older years residents and capacity to accommodate larger families.	<p>The active street frontages of Boyne and Ronald Street provide opportunities for social connections between residents of the development and existing residents in the area.</p> <p>Provision of the lower point properties should be Staged throughout the development to increase opportunities for financial access.</p>	
<b>Two medium density housing sites each approximately 900 square metres provided within or proximate to the neighbourhood hub and offered for sale to a selected Community Housing Association</b>	Dwelling design will be determined by CHA's.	<p>Consideration should be given to the location of these sites in relation to the lower entry price properties scattered through Stages 1, 2 &amp; 3.</p> <p>To avoid clustering of social housing, and to respond to the timelines required to achieve funding, the two medium density housing sites should be located to the north of the neighbourhood hub within either Stages 2A or 4 of the development.</p>	Access to land has been identified as a key factor limiting the provision of affordable housing, particularly in inner city locations (AHURI 2009).

<sup>7</sup> Table 4.5 uses location and adaptability criteria drawn from the policy and research summary provided in Attachments 5.1 – 5.2.

#### 4.6 Kodak Site Development Plan Affordable Housing Assessment – Healthy by Design<sup>8</sup>

Proposed Affordable Housing Provision	Multiple access points from the existing road network (Source Moreland Planning Scheme Development Plan Overlay Schedule 10)	Possible bus route through the site including provision for appropriate road pavement widths (Source Moreland Planning Scheme Development Plan Overlay Schedule 10)	Provision of pedestrian and cycle links through the site - safe access from / to bus stops, Edgars Creek, the Newlands Primary School and the neighbourhood hub (Source Moreland Planning Scheme Development Plan Overlay Schedule 10)	Fostering Community Spirit (Vic Health)
<p><b>Approximately 30 dwellings with lower entry price points scattered across the site</b></p>	<p>Location within Stages 1, 2A and 4, along Elizabeth Street, would best meet this criteria.</p> <p>Accessibility assessment above notes least gradient is evident on the southern part of the site, this would remove Stage 4 as a preferred location.</p> <p>Social Polarisation assessment above recommends scattered sites be located in a different Stage of the project to the CHA properties, this would remove Stage 2A as a preferred location.</p>	<p>Bus routes are currently available on both Boyne Street and Elizabeth Street.</p> <p>Location of these sites in Stages 1 &amp; 3 would ensure resident access to public transport.</p>	<p>The proposal includes provision for a pedestrian/cycle spine running east west through the development.</p> <p>Pedestrian accessibility to the proposed neighbourhood hub is important for these properties.</p>	<p>Properties should be located to ensure accessibility to programs offered through neighbourhood hub.</p> <p>Location of properties along active street frontages on Boyne and Ronald Street would help foster social interaction between new and existing residents.</p>

<sup>8</sup> Table 4.5 uses criteria based on the Moreland Planning Scheme Development Plan Overlay Schedule 10 and Vic Health *Healthy by Design* Guidelines – see Attachment 5.1.1.

<p><b>Two medium density housing sites each approximately 900 square metres provided within or proximate to the neighbourhood hub and offered for sale to a selected Community Housing Association</b></p>	<p>Location of CHA sites within Stages 2A would best meet this criteria.</p>	<p>Information about internal road routes not provided at this stage of the development.</p>	<p>The proposal includes provision for a pedestrian/cycle spine running east west through the development.</p> <p>Design of the CHA properties should include provision of bicycle storage and maintenance areas.</p>	<p>The location of CHA properties within or proximate to the neighbourhood hub will promote resident participation in services and programmes offered at the hub.</p>
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## 5 Attachments

### 5.1 Policy Context and Recent Research relevant to affordable housing location assessment

This section presents a brief desktop summary of relevant policy related to:

- Affordable housing provision
- Affordable housing locational requirements

Key issues identified in this section are used in section 4 of the report to develop criteria for assessing location options for affordable housing on the former Kodak site.

#### 5.1.1 Commonwealth and State Government Policies

All Australian commonwealth, state and territory governments have increased their efforts to develop affordable housing initiatives since 2004 including:

- funding, policy and regulatory strategies that enable not-for-profit providers to develop affordable housing
- growing recognition of the potential for not-for-profit organisations to lever additional resources for this the provision of affordable housing
- Commonwealth initiatives including offering a larger scale financial incentive and calling for nationally consistent regulation of the not-for-profit sector
- Public investment in affordable housing in Victoria
- Victorian Government's decision to direct these funds to a limited number of tightly regulated housing associations
- Planning policy innovation in South Australia introducing state wide housing and planning strategies for affordable housing.
- Systemic approaches for securing affordable housing outcomes (when government land is developed, using 15 per cent as the standard target for affordable housing inclusion) in Queensland, South Australia, the Australian Capital Territory and the Northern Territory
- Commonwealth Government National Rental Affordability Scheme (NRAS), designed to encourage large-scale for-profit and not-for-profit investment in affordable housing (AHURI 2009)

Financial constraints have limited the outcomes of these initiatives including:

- little evidence of financing innovation arising from current initiatives
- insufficient level of public funding to enable large volume supply or catalyse private investment a
- no mechanism for pooling diverse funds and channelling them through larger-scale, cost-effective providers (AHURI 2009)

Australian governments aiming to support not-for-profit suppliers of affordable housing should seek to establish an industry framework that combines the following key elements in a national policy model:

- a financing strategy that offers a cost-effective mix of public financial incentives and private financing. Public investment will need to be at a sufficient scale to attract private investment and to promote viable providers;
- planning policies and mechanisms that are capable of ensuring the timely and cost-effective provision of appropriately located affordable housing;
- a variety of providers operating in different market contexts and having sufficient financial and organisational capacity to procure and manage a growing portfolio of housing;
- clear public policy settings that cover: requirements for affordable rent settings that achieve viability for providers; well defined needs-based eligibility policies and allocations criteria; a core set of housing and service standards; and business rules relating to the realm of activities of providers;
- a robust and nationally consistent regulatory system that is capable of giving assurance to all parties that policy outcomes and financial and service requirements are being met, ensuring provider business risks are identified and managed, and has the power to redress cases of failing performance;
- supporting infrastructure and capacity building measures (such as enhancements to corporate governance and skills development) that are designed to secure and maintain the capability of individual providers and the industry as a whole (AHURI 2009).

Planning initiatives that would support the provision of affordable housing include:

- system-wide approaches to facilitate land supply in preferred locations, by making planning processes more efficient and through targeted infrastructure investment
- better needs assessment and planning methodologies to forecast, monitor and respond to housing demand, supply and affordability trends
- specific planning levers or mechanisms to secure land for new affordable housing development and retain existing levels of low-cost housing (AHURI 2009).

Planning initiatives relating to affordable housing are best supported by:

- overall objectives in a local residential plan to maintain and encourage affordable housing within the area
- specific zone objectives
- provisions outlining expectations relating to the protection or promotion of affordable housing within the area (for instance, a provision indicating the intention to seek provisions for affordable housing in certain circumstances)
- design codes and or approvals policies that promote housing diversity and affordability
- a framework for entering into planning agreements and to streamline negotiations relating to agreements for affordable housing.
- inclusion of access to affordable housing in Council Social Plans or Council Housing Plans (NSW Centre for Housing Affordability)

Planning initiatives linked to promoting health and well being provide a planning tool for assessing the social health benefits of affordable housing initiatives. In Victoria a key resources can be found in the Vic Health *Healthy By Design Planning* tool kit (see [http://www.publish.csiro.au/?act=view\\_file&file\\_id=NB07030.pdf](http://www.publish.csiro.au/?act=view_file&file_id=NB07030.pdf)).

International initiatives related to affordable housing quotas for new developments have been proposed for Australia:

*Both the UK and the US have implemented affordable housing policies. In London these require 50 per cent of all new housing developments to be affordable. In a number of States in the US, they require 15 to 25 per cent of all housing developments to be affordable. The renewal of lower Manhattan includes a 20 per cent affordability quota. In both countries, these policies are underpinned by national and state based financial arrangements that ensure such policies are feasible. It is time to introduce such policies in Australia's metropolitan regions (Yates et al. 2006 p. xi)*

### 5.1.2 Moreland City Council Policies

Moreland City Council has a range of policies relevant to the provision of affordable housing including, but not limited to:

- Moreland Council Plan 2007 -2011
- Moreland Affordable Housing Strategy 2006
- Moreland Municipal Strategic Statement 2006
- Moreland Municipal Health Plan 2003

Existing Moreland City Council objectives related to the provision of affordable housing include the following:

- To provide affordable housing (Clause 22.11 Development of 4 or more storeys)
- Increase the supply of affordable housing in Moreland (Moreland Affordable Housing Strategy 2006)
- Encourage innovation in affordable housing (Moreland Affordable Housing Strategy 2006)
- All can access suitable, well-located secure and affordable housing (Housing goal, Moreland Municipal Health Plan 2003)

### 5.1.3 Relevant Research

Access to land is an overriding factor limiting the provision of affordable housing, particularly in inner city locations. Options to assist affordable housing developers to overcome the significant barriers to accessing land include:

- lower priced government land

- deferred purchase of government sites
- long term leasing of public land
- transfer of existing public housing redevelopment sites to not-for-profit developer
- capture of some of the benefits of major uplifts in land value in strategic areas (such as transit corridors), specifically to enable the inclusion of affordable housing in those locations (Milligan et al 2009 P. 7).

A range of factors impact on the locational requirements for affordable housing, including:

**Working households in inner city locations**

- High housing costs as well as low incomes are the major contributor to housing affordability problems for working households (Yates et al. 2006 p. viii)
- the highest incidence of housing stress amongst working households is found in the Sydney metropolitan region, and other regions with a high incidence of stress are in the inner regions of Melbourne (Yates et al. 2006 p. viii)
- high rates of housing stress amongst households with members in the workforce, especially for low-income occupations such as hospitality worker  
(<http://www.ahuri.edu.au/publications/projects/p60279/>)

**Population Age**

- Choices to stay in high cost inner city locations are partly a factor of age (with youth choosing to rent) and the increased supply of rental stock in inner areas (<http://www.ahuri.edu.au/publications/projects/p60279/>)
- increased longevity, changing family relationships, new forms of identity formation and social expectations, greater social mobility and diversity amongst Australian older years population (Olsberg et al 2005)
- A desire to age in place depends more upon attachment to location rather than the family home (Olsberg et al 2005)
- More older people are living alone, especially women (Olsberg et al 2005)
- Older people who live alone are at particular risk of becoming socially isolated. An age-friendly physical environment, adequate transport options and affordable and accessible housing choices are important elements of a liveable community for older Victorians (DPCD 2008)

A key consideration in decision related to the location of affordable housing is whether to co-locate affordable housing in housing 'clusters' or to scatter affordable housing sites throughout other forms of residential dwelling sites. Relevant research findings include:

**Concentrations of low income areas can contribute to social polarization**

*Spatial dimensions relate to creation of concentrations of low income in areas of high affordability and the corollary higher income households in areas of high cost housing which undermines social cohesion creating division or polarization between community members based on residential location. This can in turn lead to crime and anti social behaviours including gated communities (either with fences or security entrances) and NIMBYISM making it difficult for local government to foster diverse mixed local communities (Kliger et al 2008).*

**Cluster Housing is less beneficial than dispersed housing for deinstitutionalised residents**

*While there is extensive evidence on the overall benefits of deinstitutionalisation, the move from institutional care to providing accommodation and support in small to medium sized dispersed housing schemes has not gone uncontested. [This research found that] participants supported in cluster housing were more likely to live in larger settings, be supported by fewer staff, be exposed to greater changes/inconsistencies in living arrangements (their home also being used for short-term care for others and greater use of casual/bank staff), be exposed to more restrictive management practices (seclusion, sedation, physical restraint, polypharmacy), lead more sedentary lives, be underweight, and participate in fewer and a more restricted range of leisure, social and friendship activities. There were few potential benefits associated with living in cluster housing. It is concluded on the basis of the available evidence that cluster housing schemes offer a poorer quality of care and quality of life than dispersed housing schemes (Emeresen 2004).*

A broader investigation of the literature and existing affordable housing initiatives should be conducted regarding the benefits of scattered or cluster housing for other groups of affordable housing residents.

## 5.2 Housing Need<sup>9</sup>

This section of the report summarises information found in the Moreland Affordable Housing Strategy 2006 (MCC 2006). Information provided in this section is used in Section 4 to develop criteria for assessing the location options of affordable housing on the former Kodak site.

Data drawn from the Moreland Affordable Housing Strategy (2006) includes key demographic factors that impact on the demand for affordable housing in Moreland, including:

- Household Size
- Age
- Gender
- Income

This data is supplemented by 2006 the Census figure for:

- Median household income.

### **Population Growth and Household Size**

In June 2001 the estimated residential population for Moreland was 136,894 people. Anticipated population growth 2001-2021 indicates that significant growth in total population is likely to occur, with an estimated increase of 19,346 people (MCC 2006, pp 24 – 25).

Consistent with general population trends in Australia, Moreland has experienced a decline in the average household size from 2.66 persons per household in 1991 to 2.5 persons in 2001. At the same time the rate of increase in the number of households in Moreland has accelerated from 2.1% over 1991 (1,037 households) to 4.2% over 1996 (2,110 households). In other words, fewer people are living in more dwellings, and it is anticipated that this trend will continue (MCC 2006, p. 25)

Moreland has a culturally diverse population and is a key destination for new arrivals, many of them refugees. In 2001 just over one third of Moreland residents were born overseas (MCC 2006, p. 27). Housing design for indigenous households is frequently inappropriate because of poor provision for extended families in conventional housing stock (Victorian Indigenous Homelessness Report, 2001 cited in MCC 2006, p. 55).

As there is a very limited supply of large size rental stock available, the private rental sector is often inappropriate for newly arrived families with large or extended families. Consequently many southern areas of Moreland are deemed to be inappropriate for newly arrived families because of high costs and small dwelling sizes (MCC 2006, p. 56).

### **Age**

The short supply of affordable housing and/or refugees in Moreland sometimes causes young people to be sent a long distance from their locality and familiar surroundings (MCC 2006, p. 52).

Many issues limit housing options for young students, both international and local. Anecdotally Brunswick is a significant location for tertiary students; while some other parts of Moreland that have Islamic facilities are a focus for Middle Eastern students. The 2001 Census indicated that 340 international students arrived in that year and found accommodation in Moreland for tertiary study, though this number fluctuates. It is apparent that affordable rental accommodation for students is in short supply (MCC 2006, p. 53).

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<sup>9</sup> Unless otherwise stated all material in Section 5 is taken from Moreland 2006 *Moreland Affordable Housing Strategy*.

## Gender

Specific affordability issues relate to the housing consequences of limited incomes for households that are headed by women, described in the previous chapter. Consultations identified the need for different forms of low cost/flexible loans for female headed households, given the high percentage of women in part-time and less secure work. In 2004 the Coalition of Non-Government Workers in Australia report found that in Australia, women who have poor access to affordable housing options and who experience discrimination include:

- single parents
- women affected by domestic violence
- indigenous women
- women exiting prison
- refugees
- women with disabilities
- young women and
- older women (MCC 2006, p. 51 – 52)

A range of housing problems are experienced by single men including men:

- whose families had broken down and/or who could no longer maintain mortgages
- who were placed on long public housing waiting lists
- because of a lack of affordable rental housing for private tenants
- who may prefer to live in a group-style household but not a nuclear family house and
- who suffer loss of continuity of support ( MCC 2006, p. 52).

## Income

The median *individual* income of people in Moreland in 2001 was \$331 per week. This is significantly lower than the Melbourne-wide figure of \$405 per week. Incomes vary across the municipality and were significantly lower in the north (Northern Moreland SLA) where the *individual* weekly income in 2001 was \$292 compared to the Brunswick SLA *individual* weekly income of \$376 (MCC 2006, p. 26).

47.6% of rental households in the lowest 40% of income distribution pay more than 30% of their income on rent. That means 2668 households in Moreland in 2001 who rented their homes were living in housing stress. This group is of concern because it makes up just over 5% of all Moreland households and is likely to include recipients of Rent Assistance (outlined in the next section) (MCC 2006, p. 48).

In December 2002, Moreland had the third highest level of Rent Assistance in Victoria – 8084 (individual) recipients. At that time 32% of people who received Rent Assistance in Moreland were aged below 29 years and 25% were aged 30-39 years. In 2004 there were 8157 recipients of Rent Assistance in Moreland. Approximately 600 recipients of rent assistance live in the suburb of Coburg 2005 (MCC 2006, p. 50).

In 2006 the median *individual* income of people in Moreland was \$413 per week (Australian Bureau of Statistics, census of Population and Housing 2006).

In 2006 the median *household* income of Moreland residents was \$931 per week (Australian Bureau of Statistics, census of Population and Housing 2006).

## Existing Affordable Housing

Only 15% of private rental housing in Moreland is considered affordable in 2006 (an increase of 3% compared to 2002. One-bedroom properties remain the least affordable (MCC 2006, p. 50).

Housing developed by Local Government partnerships under the SHIP program 2001-2006 deserve to be publicised for combining innovation with responsiveness to local need. Significant examples include:

- alternative rooming house designs such as Moreland's Coburg SHIP project with Yarra Community Housing and Woodstock developed by Port Phillip Council

- Lion Garden (Ancient Times House, Little Bourke St) - a model of youth housing and
- Guildford Lane for older single people who have traditionally lived in, or near, the CBD, developed by Melbourne Affordable Housing; and
- SHIP projects developed by Darebin City Council which provide flexible space provision for large families (MCC 2006, p. 58).

Current housing service providers in Moreland include:

- St Vincent De Paul Housing Services
- Community Connections Program Outreach
- Yarra Community Housing
- Women's Information, Support and Housing in the North
- Homeground Public tenancy Services
- Hope Street Youth and Family Services
- Office of Housing

There are currently 35 agencies registered as Housing Associations in Victoria. For information refer to: <http://www.housingregistrar.vic.gov.au/>

#### **Affordability Crisis**

The major concern arising from this overview of Moreland's population and housing profile is the general mismatch between income and affordable housing options for both tenants and aspiring home owners. According to benchmarks outlined in the **Income Housing Ladder** (T. Burke 2004), and taking into account income and benefits data, many Moreland residents do not (and will not in the medium term) have the financial resources:

- to become owner occupiers of private detached dwellings or apartments;
- to become private tenants where weekly rentals are more than \$190; or
- to become home purchasers where the dwelling prices are more than \$217,500 (well below the median price for the municipality).

This interpretation is based on the estimated median income for Moreland households of \$46,956 in 2005 (unpublished DSE data in NRHS) (MCC 2006, p. 39).

The affordable housing issues that arise from these population and housing profiles suggest that the lack of affordability is of a scale well beyond the capacity of Council to address. Unless there is considerable market intervention and the introduction of relevant State and Commonwealth Government reforms, affordability problems will worsen (MCC 2006, p. 42).

### **5.2.1 Appropriate, Accessible and Adaptable Housing**

The Moreland Affordable Housing Strategy 2006 (MCC 2006) provides the following information related to appropriate, accessible and adaptable housing.

#### **Appropriate Housing**

Consultations identified an unmet demand for appropriate housing for:

- independent but low income youth
- single parent households
- people with acquired brain injury
- people with a range of physical and psychological abilities
- indigenous households and
- Culturally and Linguistically Diverse (CALD) households (MCC 2006, p. 56 -57).

A significant British study informed by wide consultation (women@2020.living) anticipates that future dwellings will need to become more 'flexible, sophisticated and multifunctional' (MCC 2006, p. 59).

### **Accessible and Adaptable Housing**

In Australia **Accessible and Adaptable Housing** partially incorporate Universal Design Guidelines. For clarification the following distinctions can be made:

**Accessible Housing** Dwellings allow full access and use for occupants and visitors.

**Adaptable Housing** Dwellings provide access to areas essential to all visitors regardless of ability and age. Dwellings include structural features that allow for cost efficient alterations to make the dwelling readily useable for everyone. Dwellings enable occupants to remain in their dwelling when their mobility is impaired through frailty or disability (MCC 2006, p. 61).

Many advocates of more flexible models of housing (capable of supporting households during different life-cycle stages and acknowledging that household members exhibit a range of abilities) stress that relevant guidelines are already in existence. These are commonly known as **Universal Design Principles** or **Universal Design Guidelines**. There are seven basic principles:

- **equitable use:** design that is useful and marketable to people with diverse abilities
  - **flexibility in use:** design which can accommodate a wide range of individual preference and ability
  - **simple and intuitive use:** design which is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level
  - **perceptible information:** design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities
  - **tolerance for error:** design minimizes hazards and adverse consequences of accidental or unintended actions
  - **low physical effort :** design can be used efficiently and comfortably and with a minimum of fatigue
  - **size and space for approach and use:** design provides room for approach, reach, manipulation and use, regardless of user's body size, posture or mobility.
- (MCC 2006, pp. 59 – 60).

### **Financial Options**

Shared equity involves the home purchaser taking out a mortgage on a share of a property and an institutional investor purchasing the remaining share. In Victoria some commercial lenders are considering the introduction of shared equity loans on a commercial basis. Shared equity loans could also be provided by the State Government with concessions and benefits built in for eligible households (VCOSS 2006 State Budget Submission 2006-2007 (MCC 2006, pp. 63).

Home Ownership for Learning Difficulties (HOLD) – where an occupier purchases between 25% to 75% of their property and pays rent on the remainder, forgoing the opportunity to increase their stake to 100%. In effect this allows the financial institution (a Housing Association) to retain some responsibility for structural repairs and maintenance of the property. This model assumes the support of a social worker, with a care package in place (Guardian Unlimited 3 August 2006 cited in MCC 2006, p. 63).

VicUrban (2005) Homes For Life Accessible and Adaptable Housing provide the following Minimum criteria for ensuring that housing is accessible and adaptable:

- 1) Level entrance
- 2) Clear doorway openings and corridors
- 3) Door hardware
- 4) Accessible path of travel to the main entrance from allotment boundary and onsite carparking
- 5) Covered entrance
- 6) Front entrance and house number to be illuminated
- 7) Pathway gradient and crossfalls
- 8) Circulation space in living area



- 9) Accessible toilet and shower entry level
- 10) Noggings or sheeting in wall cavity of bathrooms and toilets for future installation of grab rails
- 11) Increased circulation space outside shower
- 12) Larger shower
- 13) Portable shower head installed on shower head support rail
- 14) Circulation space in kitchen
- 15) At least one room on ground level for use as a bedroom
- 16) Light switches to be horizontally aligned with door handles and other controls
- 17) All taps shall have lever, capstan handles or sensor plate controls
- 18) Bathroom basins
- 19) GPO's set away from internal corners
- 20) Car parking

## 6 References

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