LISMORE AFFORDABLE HOUSING STRATEGY

Report on Issues August 1997

EXTRACT

Affordable housing

The only form of new rural housing likely to be available to people on low incomes is Multiple Occupancies.

DCP 20: Multiple occupancy

Multiple occupancies were first created in the Lismore area, which still has the largest number of approved M.O.s of any LGA in Australia. SEPP 15, which provided for M.O. developments, was withdrawn by the State Government shortly after it came to power. However, Councils now have the power to make their own provisions for M.O.s, but to date Lismore is understood to have decided not to do so. Consequently, this DCP is currently unused.

Multiple occupancies are a controversial issue in the LGA, and the issue has inevitably become political. There remains strong and vocal demand from some quarters for M.O.s to be permitted once more. Consultations to date indicate that M.O.s are frequently seen as an important and valid option for a section of the population which wishes to live in a rural location but not in a traditional form of dwelling. Furthermore M.O. housing is generally very affordable. Members of the housing and development industries consulted for the project seem not to object to the principle of M.O.s, so long as they are located away from "conventional" settlement. Lismore Affordable Housing Strategy: Issues Paper

EXTRACT

Key Questions

1. What are the main current housing needs in the area?

- Supported housing for young people
- Permanent housing for low income young people
- Supported housing for the mentally ill
- · Housing for low income singles
- Medium term housing for sole parents
- More village housing options generally
- Housing for older people.

2. Which outstanding needs could be met through market mechanisms, and which require government funding?

The vast majority of those in priority need are on low incomes, and there seems to be little scope for market mechanisms to assist.

3. Is there scope for the Department of Housing to take part in a joint venture with the private sector?

Yes. The Department has already looked at a potential project close to the Base Hospital. The main obstacle is viability: inner urban redevelopment sites are considered too expensive to be viable for the private sector. There may be scope to work with Lismore City Council to improve the affordability of such sites.

4. What could Lismore Council do to help meet the needs of local people?

Apart from supporting potential joint ventures, the main need is to address the lack of information and research into local housing needs. It is not suggested that Council should carry out its own research, but it could promote information sharing and support bids for funding, for instance by auspicing a forum for local organisations involved in community housing and special needs housing.

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FAX DOCUMENT FROM PETER HAMILTON 1/50 Paterson Street, Byron Bay, 2481 (066) 858 648 (F/T) TO: Janelle Saffin DATE: 2-2-98 FAX No: SUBJECT: Reinstatement of SEPP-15_MO COMMENTS: Herewith as discussed extracts from the hismore "Affordable Housing Strategy"- Reports on Options" and "Issues" by Brian Elton & Ass Consultants, Sydney. This study was funded by Craig Knowles' office! With appreciation of your continuing support in this matter. Kind Regards Peter for Pan Community Council

FAX DOCUMENT FROM PETER HAMILTON 1/50 Paterson Street, Byron Bay, 2481 (066) 858 648 (F/T) TO: Di DATE: 2-2-98 FAX No: Number of pages (including this sheet): SUBJECT: SEPP-15 COMMENTS: Janelle is back on her home phone. Herewith copy of material she requested I send her. She said she would again pursue the matter. The attached for your information Regards

Brepared for Seffer. 2/3/98

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LISMORE AFFORDABLE HOUSING STRATEGY

FOR THE LISMORE CITY COUNCIL

Report on Options

October 1997

Prepared by Brian Elton and Associates Planning Housing Health and Social Policy consultants

1.1 MAIN FINDINGS FROM THE HOUSING STUDY

- i. Lismore's economic and demographic situation has changed for the worse in recent years. Population growth has all but ceased, there have been major white collar job losses, and the local housing market is in a depressed state. The key to many current housing problems is therefore economic growth and job creation.
- ii. Housing affordability on the open market, for both buyers and renters, is quite good, compared to both to other parts of NSW and to the situation a few years ago.
- iii. Significant sections of the local population will never be able to buy a home, because they do not have an income which is sufficiently large or sufficiently reliable to take on a mortgage. Many but not all of these have access to private rental housing.
- iv. The greatest needs are found among people with very low incomes or special needs (eg for supported housing). Many cannot get suitable housing on the private rental market or have to pay rents they cannot really afford. Unfortunately, housing funded under government programs is in increasingly short supply, and is often not an option. Those deemed by landlords or agents as unsuitable for private tenancies face the greatest problems.
- v. The biggest impact on local needs would be made by increased provision through government funded agencies which offer low rents related to income, eg the Department of Housing or North Coast Community Housing.
- vi. There is limited awareness of housing needs in the area, and co-ordination among relevant agencies appears patchy. As a result, the needs of the area are probably not always brought to the attention of funding agencies.
- vii. The range of housing options in the area is poor. In the Lismore/Goonellabah area, the dwelling stock is mainly detached family homes within a fairly narrow price range. Prices are higher in some of the villages and the rural areas, which suffer from a shortage of rental housing and poor affordability.
- viii.Only a limited amount of new housing has been built in the CBD and inner suburbs in recent years, and there has to date been no action to implement Council's stated objective of promoting housing development/ redevelopment in these areas rather than on the periphery. At present, such developments are not generally viable.
- ix. The development industry considers that the steep rises in Section 94 contributions over the last ten years have brought land development almost to a standstill. While it is true that land development does not currently appear to be profitable, this is primarily due to the weakness of the market.
- x. There are very limited options for providing affordable housing options in village and rural areas. However, there is strong demand for Multiple Occupancies, which appear to offer a genuine affordable option for certain types of people.

1.2 THE HOUSING POLICY RESPONSIBILITIES OF COUNCILS

This section explains how councils are an important influence on the cost and type of housing which is provided in their communities, and how their powers can be used to ensure that residents needs are met.

1.2.1 Council already has a major impact on housing production and affordability:

- Zoning directly influences the value of land.
- Section 94 Contributions influence the cost of land.
- Subdivision, development and building controls, have a major impact on housing forms and production costs.
- Council provides key elements of infrastructure for residential development.

1.2.2 Resident's needs are not necessarily met by existing provision.

While most residents needs are met through the current market, some disadvantaged groups are increasingly marginalised, and are suffering increasing affordability problems. Council is already responsible for ensuring that developers can respond to the demand for traditional open market housing, but has to date paid limited attention to the needs of those who are not served by this market.

1.2.3 Council is uniquely placed to facilitate types of housing provision which meet the needs of local residents.

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- Closeness to the community, as a result of existing functions (planning, roads, infrastructure, election of members etc.).
- Multi-functional structure which is capable of a corporate approach to the achievement of strategic aims.

1.2.4 Council already works to assist residents with special needs or disadvantage.

- Pensioner rate rebates.
- Community facilities.

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Community services.

1.2.5 Councils are increasingly expected to take a proactive role towards housing policy

Traditionally, councils have structured their policies around technical requirements. Over the last ten years, however, many have realised that their existing activities have a major impact on the type and cost of housing which is provided for their communities, and many now seek to use their powers strategically, to the benefit of residents. This approach is strongly supported by the State government, which has already required Metropolitan Councils to prepare Housing Strategies and which is considering options which may require all councils to adopt policies which will facilitate affordable housing production.

Part 2: POLICY OPTIONS

2.1 FRAMEWORK FOR A HOUSING STRATEGY

A formal Lismore Housing Strategy would allow Council to set out its housing policy objectives clearly. It would be framed to encourage greater housing choice, in particular for those who experience affordability problems, by facilitating appropriate housing production.

The following four objectives are proposed as a framework. Within these, a variety of strategies and more detailed actions may be listed. (Some options are considered in Section 2.2.)

Objective 1: Improve awareness of housing issues and housing options within Council and the wider community.

Awareness is currently lacking, especially in three key areas:

- the range of local housing needs and options generally;
- the influence Council can have on meeting housing needs;
- · development and design options, particularly for small lot and medium density homes.

Adopting a formal Housing Strategy would be a good starting point because it would put housing issues on the agenda.

Objective 2: Use planning powers to encourage diversity and affordability in housing provision.

Council's planning powers already have a huge influence on the type and cost of housing built in the area, and steps have already been taken to set strategic objectives for the use of these powers - for instance in the Urban Development Strategy.

There is a great deal which Council could do to advance such policies.

Objective 3: Improve the availability of information on housing needs and options.

There appears to be a lack of accessible information to guide both private sector developers and builders and community based agencies working with special needs groups in the area.

Objective 4: Support initiatives to provide more housing for people with special needs or low incomes.

There is considerable scope for Council to support the efforts of other agencies which are seeking to produce affordable and appropriate housing for a wide variety of local residents.

2.2 HOUSING STRATEGY OPTIONS

The following options take account of current circumstances, which limit the amount of housing likely to be built in Lismore in the near future. These include

- an inactive housing market, with limited demand and stagnant prices;
- low population growth and a loss of family aged middle income residents as a result of government office closures;
- severe restrictions on funds for housing provision under government subsidised programs.

The options particularly stress fine tuning of the framework of policies and controls within which housing production occurs. They also stress approaches which would be fairly low in their cost to Council.

2.2.1 Key Options

Encouraging development in the CBD

Prepare a separate section 94 Contributions Plan for the CBD and inner suburbs, setting contributions low enough to provide a financial incentive to develop or redevelop in inner areas rather than on the periphery.

This option would implement existing Council policy priorities, notably those set out in the Urban Development Strategy, to provide incentives which encourage residential infill and redevelopment in the CBD and inner suburbs. A financial incentive is required: without one, there is unlikely to be any significant residential development in these areas in the foreseeable future.

This option need not be costly. The ability to provide additional open space in inner areas is limited (although there may be scope for enhancement) and many community facilities already exist. It is therefore likely that the costs of provision will be lower than in outer areas.

This option divert some development from fringe areas where expensive infrastructure is required.

Offer incentives to include residential accommodation as part of new commercial and retail developments in the CBD and inner suburbs, for instance by providing density bonuses.

Bonuses to be used exclusively for residential accommodation, along with other incentives like reduced fees and contributions, could make residential provision in inner areas viable. Again, this option is likely to be cost neutral to Council.

Reduce requirements for on-site parking for new residential developments in locations with local services and public transport, notably the CBD.

This would improve the viability of residential development in locations where car usage is not essential and where levels of car ownership are likely to be lower than average. Onstreet parking in the evenings and weekends could be encouraged for those who do own cars, along with a system of resident parking permits. Again, costs to Council would be minimal, particularly if a fee for parking permits was negotiated. Promote retention of existing accommodation in business zones by selective rezoning to Residential of existing residential accommodation; OR

Require provision of replacement housing where redevelopment of residential property to commercial uses is to occur; OR

Introduce a levy under section 94 where existing housing is lost to commercial development. Funds raised would be collected in an affordable housing fund, and used to provide affordable housing, for instance by way of joint venture with a local community housing agency.

Affordable housing is being lost from Business Zones in the CBD and other inner areas because the zoning makes conversion or redevelopment to commercial uses financially attractive. These options seek to stem this loss.

The option of selective rezoning of remaining housing, back to residential, may not be realistic in all cases because much of the area is flood-prone and poorly located for residential uses.

Another approach seeks to replace at least some of the accommodation which is lost in redevelopment. This would, realistically, not be on a one to one basis, but could seek, for instance, 20% replacement.

The option of an affordable housing levy is already in place in a number of metropolitan areas. The amounts raised would be fairly small, but would accumulate over time. However, developers may consider this a disincentive to commercial development in the inner areas.

Permit affordable rural housing by way of Multiple Occupancies

Permit multiple occupancy development in defined rural areas.

Well located MO's are an affordable option for people wishing to live in rural areas, and there is clearly demand for their development to be permitted once more. The community expects that they should be located so as not to impact on other residents. Rather than await imposition by the State Government of a state-wide set of controls which may not suit local circumstances, it is probably to Council's advantage to take the initiative and set its own rules. These should specify appropriate locations and development standards.

Update the LEP

Redraft the LEP and reorganise the contents to ensure that it is easily understood.

Successive amendments have made parts of the Local Environmental Plan difficult to follow, and provisions on certain issues, eg lot sizes, are confusingly split among several parts of the document.

Fine tune the Residential Development Control Plan DCP 14

Exclude the CBD and mixed use (neighbourhood business/residential) zones from the application of DCP 14.

DCP 14 has little relevance to housing in mixed use areas (eg the CBD) because its design philosophy relates to low density suburban situations. There is therefore a strong focus on limiting height, maximising landscaping, etc.

Redraft DCP 14 to set out, under each of the Design Elements, a list of defined objectives and a list of "deemed to comply" performance standards.

In its current format, DCP14 contains a wealth of information, but it is not always clear what is advice and what is a requirement. The introduction says that applicants have the choice of meeting identified controls or of showing how alternative approaches meet the Plan's objectives, but the document's presentation sometimes fail to identify these controls and objectives clearly.

Assist social housing providers with joint planning and information sharing.

Maintain a register of agencies involved in housing provision for disadvantaged or special needs groups.

Encourage networking and information sharing between these agencies, preferably by bringing them together in a periodic forum or at least by ensuring that their needs are adequately met through the existing Interagency Forum.

The aim of these proposals is to facilitate both the effective representation of the needs of the LGA, and the effective planning of projects. Increasingly scarce State and Federal Government funds are most likely to be allocated to:

- well researched projects, with a clear analysis of the needs they will address;
- partnership projects, to which a number of agencies contribute.

Council's role in many case will simply be to bring together agencies so that they can share information and plan joint initiatives - something which many community based organisations may not be able to do on their own.

Support the work of local social and community housing agencies

Actively liaise with the Department of Housing, North Coast Community Housing, the Ageing & Disability Department etc to facilitate the progress of their housing initiatives and programs.

Introduce mechanisms under which community based agencies may seek and obtain formal Council endorsement of project proposals or funding bids to Government funders.

Work closely with the Department of Housing in the preparation of Housing Assistance Plans and in any future joint venture redevelopment of DOH land in Inner Lismore.

Once again, the cost of these options would be very limited - a small amount of staff time could produce significant rewards in terms of accommodation for disadvantaged residents. The work could probably be carried out by existing town planning and community services staff.

2.2.2 Other options

Prepare and promote design guides to assist developers and builders produce high quality medium density homes - or distribute existing publications produced elsewhere.

Local builders often lack information about successful design approaches to medium density or small lot housing. DCP 14 provides some basic information, but many Councils now draw up their own Design Guides, or stock and promote guides prepared by DUAP and various professional bodies.

Undertake a joint venture development project with a private developer and builder, to produce well designed and located medium density homes at an affordable price.

The housing market is too inactive at present to make this option worthwhile in the short term, but it may be a useful longer term strategy. Rather than simply seeking to produce low cost housing, it would be useful to view any such venture as a demonstration project for well designed, contemporary housing.

Identify land in Council's ownership which could be used, now or in the future, for affordable housing joint ventures.

Identify properties in Council's ownership which could be used in the short to medium term by community based housing agencies to house local people with high levels of need.

Consider splitting the current single Residential 2a Zoning into 2a and 2b, to differentiate locations for which low density housing is most appropriate from those which are accessibly located and in which medium density development is to be promoted.

It is widely recognised that medium density housing works best in accessible locations along public transport routes, close to neighbourhood shopping centres, etc. It is rarely successful in low density suburban streets, and is often unpopular with neighbours. Consequently, most Councils are seeking to concentrate medium density development in particular locations by means of separate zonings.

Provide levée protection to the river flood plain, to encourage development in low lying areas.

This option is strongly favoured by the real estate and development industry although it is recognised that it is controversial.

Reduce section 94 contribution levels.

The development and housing industries consider current contribution rates too high. Land development is certainly unprofitable at present, but this is due to lack of demand rather than section 94 charges, and it is recognised that Council is required to recover the cost of providing community facilities and open space. No general reductio is therefore recommended by the consultants. There is, however, scope to promote the efficient use of land by tailoring contribution levels to lot sizes. Current arrangements are encouraging subdivisions which produce very large lots, because flat rate contributions make up such a large proportion of the cost of the land.

Appoint or identify a Housing Officer with responsibility for maintaining a housing database, carrying out research into needs, monitoring housing trends, and liaising with stakeholders.



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FOR THE LISMORE CITY COUNCIL

Report on Options

October 1997

Prepared by Brian Elton and Associates Planning Housing Health and Social Policy consultants

Sydney

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Report on Options

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Prepared by Brian Elton and Associates Planning Housing Health and Social Policy consultants Lismore Affordable Housing Strategy: Report on Options

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- partnership projects, to which a number of agencies contribute.

Council's role in many case will simply be to bring together agencies so that they can share information and plan joint initiatives - something which many community based organisations may not be able to do on their own.

Support the work of local social and community housing agencies

Actively liaise with the Department of Housing, North Coast Community Housing, the Ageing & Disability Department etc to facilitate the progress of their housing initiatives and programs.

Introduce mechanisms under which community based agencies may seek and obtain formal Council endorsement of project proposals or funding bids to Government funders.

Work closely with the Department of Housing in the preparation of Housing Assistance Plans and in any future joint venture redevelopment of DOH land in Inner Lismore.

Once again, the cost of these options would be very limited - a small amount of staff time could produce significant rewards in terms of accommodation for disadvantaged residents. The work could probably be carried out by existing town planning and community services staff.

2.2.2 Other options

Prepare and promote design guides to assist developers and builders produce high quality medium density homes - or distribute existing publications produced elsewhere.

Local builders often lack information about successful design approaches to medium density or small lot housing. DCP 14 provides some basic information, but many Councils now draw up their own Design Guides, or stock and promote guides prepared by DUAP and various professional bodies.

Undertake a joint venture development project with a private developer and builder, to produce well designed and located medium density homes at an affordable price.

The housing market is too inactive at present to make this option worthwhile in the short term, but it may be a useful longer term strategy. Rather than simply seeking to produce low cost housing, it would be useful to view any such venture as a demonstration project for well designed, contemporary housing.

Identify land in Council's ownership which could be used, now or in the future, for affordable housing joint ventures.

Identify properties in Council's ownership which could be used in the short to medium term by community based housing agencies to house local people with high levels of need.

Consider splitting the current single Residential 2a Zoning into 2a and 2b, to differentiate locations for which low density housing is most appropriate from those which are accessibly located and in which medium density development is to be promoted.

It is widely recognised that medium density housing works best in accessible locations along public transport routes, close to neighbourhood shopping centres, etc. It is rarely successful in low density suburban streets, and is often unpopular with neighbours. Consequently, most Councils are seeking to concentrate medium density development in particular locations by means of separate zonings.

Provide levée protection to the river flood plain, to encourage development in low lying areas.

This option is strongly favoured by the real estate and development industry although it is recognised that it is controversial.

Reduce section 94 contribution levels.

The development and housing industries consider current contribution rates too high. Land development is certainly unprofitable at present, but this is due to lack of demand rather than section 94 charges, and it is recognised that Council is required to recover the cost of providing community facilities and open space. No general reductio is therefore recommended by the consultants. There is, however, scope to promote the efficient use of land by tailoring contribution levels to lot sizes. Current arrangements are encouraging subdivisions which produce very large lots, because flat rate contributions make up such a large proportion of the cost of the land.

Appoint or identify a Housing Officer with responsibility for maintaining a housing database, carrying out research into needs, monitoring housing trends, and liaising with stakeholders.

Brian Elton & Associates Pty Ltd Planning, Housing, Health and Social Policy Consultants

27th October, 1997

Level 11, 1 Newland Street, Bondi Junction, NSW 2022 PO Box 1488, Bondi Junction, NSW 2022 Tel (02) 9387 2600 Fax (02) 9387 2557 E-mail: belton@enternet.com.au

Mr Peter Hamilton PAN Community Council 1 / 50 Paterson Street Byron Bay NSW 2481

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Dear Peter,

LISMORE AFFORDABLE HOUSING STRATEGY

You will know that Brian Elton & Associates is advising Lismore City Council about actions it may take to encourage diversity and affordability in housing provision in the area. A few months ago, we held a Discussion Forum at which people involved with various needs groups or in social housing gave us their ideas on current problems and opportunities. The information we got from that meeting has helped us to identify a variety of options for action by Council. These include

- incentives to encourage development in inner suburbs rather than on the periphery;
- · changes of policy about development in rural areas;
- improved co-ordination to assist community based, and special needs, housing agencies.

We now propose to hold another Discussion Forum to give those who would be affected a chance to make an input into our recommendations. This will be on

MONDAY 10 NOVEMBER at 10.30 am

in the Council Chamber, Goonellabah (rear entrance to Council Buildings)

Again, a variety of people working with particular needs groups or in social houisng, as well as several Council officers and members, have been invited. Light refreshments will be provided, and the meeting will end before lunch.

A short report, outlining the range of options being considered, will be sent to those expressing an interest in attending. We also have copies of the Findings Report, from the first stage of the project, which we can send to you on request.

If you are interested in attending, please contact our local representative:

lan Pickles of lan Pickles Town Planning Phone 6685 5717

We look forward to hearing from you

Yours Sincerely

GEORGE PORTER Associate Director

Vic & Reg Stanton

ACN 003 853 101

Brian Elton & Associates Pty Ltd Planning, Housing, Health and Social Policy Consultants

27th October, 1997

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Dear Colleague

LISMORE AFFORDABLE HOUSING STRATEGY

You will know that Brian Elton & Associates is advising Lismore City Council about actions it may take to encourage diversity and affordability in housing provision in the area. A few months ago, we held a Discussion Forum at which people involved in the housing and development industries gave us their ideas on current problems and opportunities. The information we got from that meeting has helped us to identify a variety of options for action by Council. These include

- incentives to encourage development in inner suburbs rather than on the periphery;
- changes of policy about development in rural areas;
- improved co-ordination to assist "non-market' housing agencies, dealing with people with special needs.

We now propose to hold another Discussion Forum to give those who would be affected a chance to make an input into our recommendations. This will be on

MONDAY 10 NOVEMBER at 6 pm

in the Council Chamber, Goonellabah (rear entrance to Council Buildings)

Again, a variety of builders, developers, consultants, real estate agents and Council officers and members have been invited. Light refreshments will be provided, and the meeting will end before 8 pm.

A short report, outlining the range of options being considered, will be sent to those expressing an interest in attending. We also have copies of the Findings Report, from the first stage of the project, which we can send to you on request.

If you are interested in attending, please contact our local representative:

lan Pickles of lan Pickles Town Planning Phone 6685 5717

We look forward to hearing from you

Yours Sincerely

GEORGE PORTER Associate Director

R/ogan for these 4/ 11/97