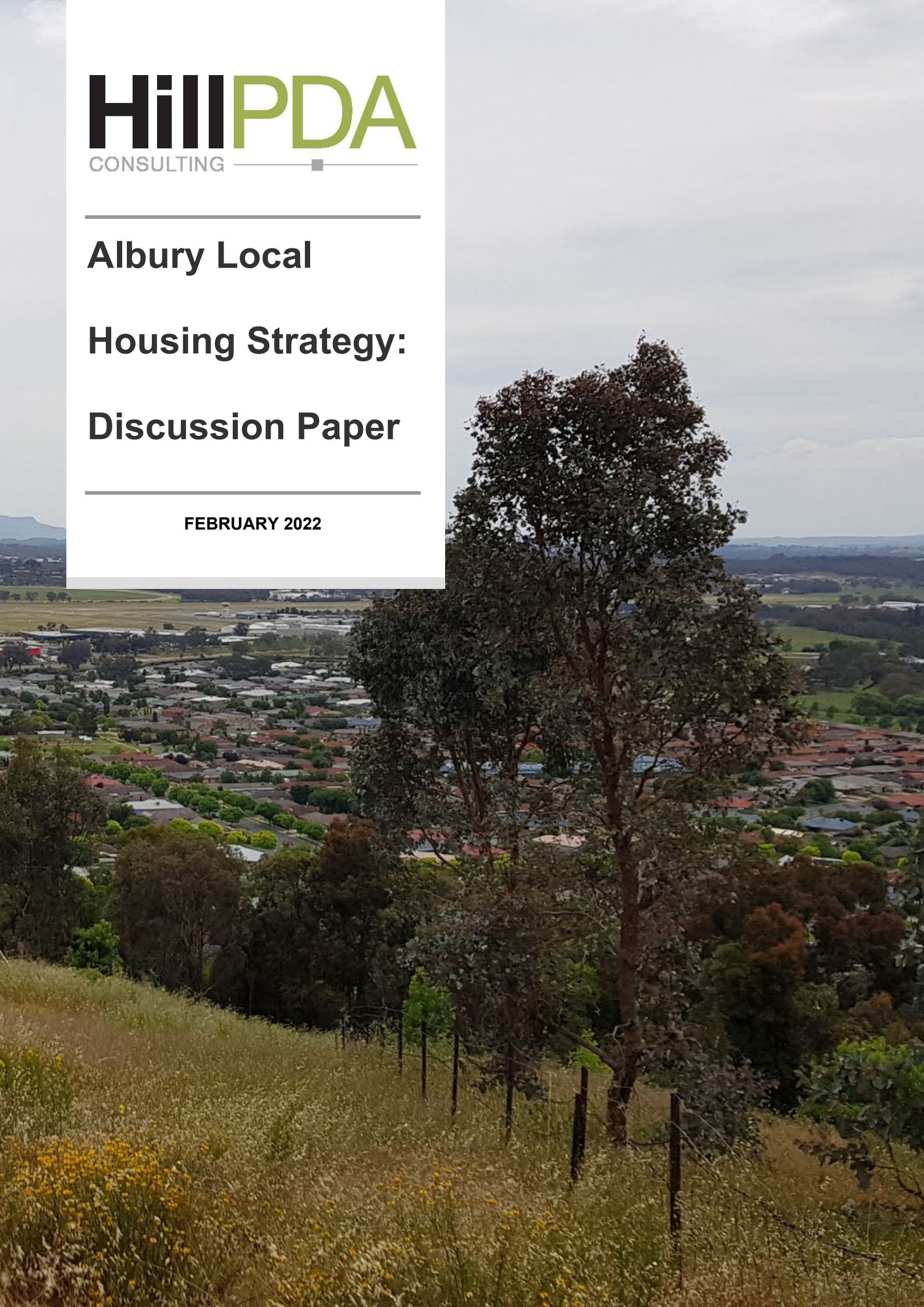


**Albury Local
Housing Strategy:
Discussion Paper**

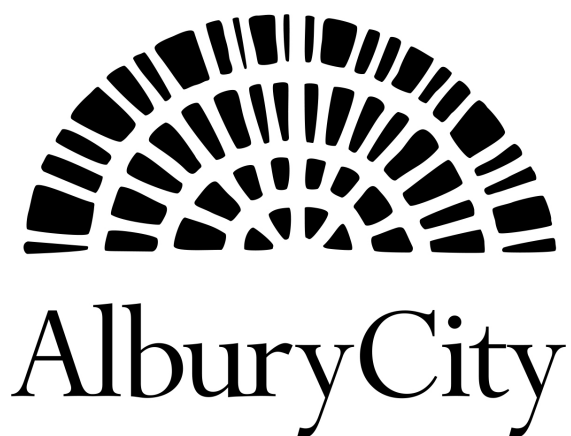
FEBRUARY 2022



Prepared by HillPDA

for

AlburyCity



Unless otherwise noted, Taylor Richardson, HillPDA

Data sources

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Housing our future population

Appropriate and affordable housing is critical to the wellbeing of Albury's community.

AlburyCity is preparing a strategy to guide the delivery of housing over the next 20 years. This discussion paper will assist Council to understand what housing the community needs and how Council can help housing to be provided where and when it is needed. It is complemented by a detailed evidence report on Albury's housing environment.

Background to this document

Everyone has the right to live in a house that they can afford and feel comfortable in. The *Albury Local Strategic Planning Statement* has set a priority to deliver "diverse, well designed and affordable housing."¹

By 2036, Albury LGA is expected to have around 10,500 more residents compared to the 2016 Census, bringing the total population in 2036 to 67,427 people. This will require around 6,120 additional dwellings by 2036.

Planning for these dwellings at an early stage allows Council to have appropriate planning controls and infrastructure in place to facilitate growth, while also managing any risks from development.

This document presents some key facts and trends about housing in Albury LGA. It asks the community to respond to a selection of questions, so that we can plan for the homes that they want, now and in the future.



Credit: iStock.com/monkeybusinessimages

¹ AlburyCity (2020) Albury Local Strategic Planning Statement p. 20

Why Albury needs a housing strategy

1. The population of Albury is growing

We need to plan for new houses to be built to meet the needs of our growing population. The population is expected to increase from 52,165 in 2016 to 67,427 in 2036, an increase of over 18 per cent.

2. The number of people aged 65 years and over will increase by 47 percent in the next 20 years

We need to provide more homes that are suited to older people. Older people often find the family home too large and would prefer a smaller dwelling located close to services and facilities. Those who are frail require care and support.

3. There is a mismatch between household and dwelling sizes

In 2016 there were over 6,000 people in Albury LGA who were living alone. This was about 30 per cent of all households. Despite this large number, only 3.5 per cent of all dwellings had 0-1 bedrooms, meaning that many will be living in and paying for a dwelling that is larger than they need.

4. People's living arrangements and lifestyles are becoming more diverse

The COVID-19 pandemic and national housing trends mean that people want more from their housing. Flexible spaces for working at home, home schooling and accommodating visitors or part time residents are highly sought after.

5. The cost of buying a house is increasing

In 2011, the median price of a house in the Albury LGA was \$281,000 compared to \$435,000 in 2021. This is an increase of \$154,000, or about 4.5 per cent per annum.

6. Many households are living in housing stress

In 2016, 2,445 households, or about 12 per cent of Albury LGA households were experiencing housing stress. A household is considered to be in stress if they are classified as having a very low, low or moderate income and are spending more than 30 per cent of their gross household income on either rent or mortgage repayments.

7. More people are at risk of becoming homeless

The 2016 Census estimated that there were around 185 persons in Albury LGA who were classified as being homeless. A focus on housing affordability is needed to help prevent homelessness.

How Council can influence housing

All levels of Government and the private sector influence housing.

The Commonwealth government sets taxation finance, welfare, superannuation and foreign investment policy.² The NSW Government controls stamp duty and land tax. These factors impact on the willingness of households to invest in home ownership and the level of investment in the private rental market. The NSW Government also provides housing for those in need and who can't afford a dwelling in the private market.

In Albury LGA, Council is responsible for local land use zoning, development approvals, development charges as well some infrastructure. Coordinating these policy, planning and regulatory levers can:

- Encourage a supply of housing where and when it is needed
- Support the timely delivery of infrastructure in new or renewed housing areas
- Encourage the supply of affordable and diverse housing.

² Urbanisat (2020) HSW Housing Kit p 1-4

Who lives in Albury?

The housing that people need changes as we progress through stages of life. Singles, couples, families, retirees and older people all have different needs in terms of the size, location and type of dwelling they choose to live in. Understanding the characteristics of the population and the dwellings they live in helps us to plan for people to be able to access the right type of housing at the right time.



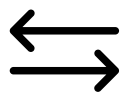
55,055 people live in Albury LGA 2020

In 2020, Albury LGA had a population of 55,055 persons. Albury LGA has a relatively young population. In 2016 the median age was 39 years which was lower than the Regional NSW median of 43 years. The fastest growing age groups are seniors and empty nesters and retirees.



2,884 more people between 2016 and 2020

The population growth rate in the Albury over the last four years has been consistent, at about 1.4 per cent per annum. Despite the early impacts of the COVID-19 pandemic, growth to mid 2020 has broadly remained consistent with longer term trends, with observations suggesting growth has continued.



8,681 people moved here from within Australia 2011-2016

Most growth is from people moving to Albury. Between the 2011 and 2016 censuses, the largest source of migration gain was from other places in NSW (positive net migration of 1,524 people), while there was a net migration loss to Victoria of 324

people. There were 1,089 overseas migrants that moved to Albury LGA between 2011 and 2016. Research suggests that immigration to Regional NSW, including Albury, has increased as people move from major cities as a result of the COVID-19 pandemic.



20,867 households live in the Albury LGA 2016

In 2016, there were 20,867 households living in the Albury LGA. This was an increase of approximately 1,466 households since 2011, or around 1.5 per cent per annum. This is higher than the increase in population (1.4 per cent per annum), reflecting the impact of declining household sizes.



Average household size is decreasing

Average persons per dwelling decreased from 2.36 in 2011 to 2.32 in 2016. This trend of declining household size is consistent with the national trend which has been occurring over an extended period. However, it means Albury will need more dwellings to house the population.



\$1,182 per week - median household income

Compared to Regional NSW, Albury LGA has a smaller proportion of high income households (those earning \$2,500 per week or more) and a similar proportion of low income households (those earning less than \$650 per week). Since 2006, Albury LGA has become less affluent when compared to the average for Regional NSW, meaning many households will have less to spend on rents and mortgages.

A proposed vision

Establishing a shared vision for housing over the next 20 years will help direct policies and planning.

AlburyCity's *Local Strategic Planning Statement* proposes the following vision for housing in Albury:

Diverse, well-designed and affordable housing opportunities will continue in our planned Thurgoona Wirlinga Growth Area supported by our Structure Plan, and also within existing urban areas through sensitive infill development, particularly around our activity centres which provide good access to service and facilities.

Housing opportunities and choice cater for changing demographics such as increase in lone-person household and ageing population, ensuring that resident amenity is maintained.³

To achieve this vision, the Albury Local Housing Strategy will focus on four pillars:

1. **Supply:** set a clear plan for effective management of housing growth in appropriate locations
2. **Diversity:** facilitate a range of choice in housing types that meet the changing needs of people across their life
3. **Affordability:** offer support to vulnerable households who do not have access to safe or secure housing
4. **Resilience:** improve the quality, design and environmental performance of our housing.



Does the housing vision need any changes or additions?

What housing pillar is most important for Albury's Local Housing Strategy to address? Why is this?

³ AlburyCity (2020) Albury Local Strategic Planning Statement p. 20

Housing supply

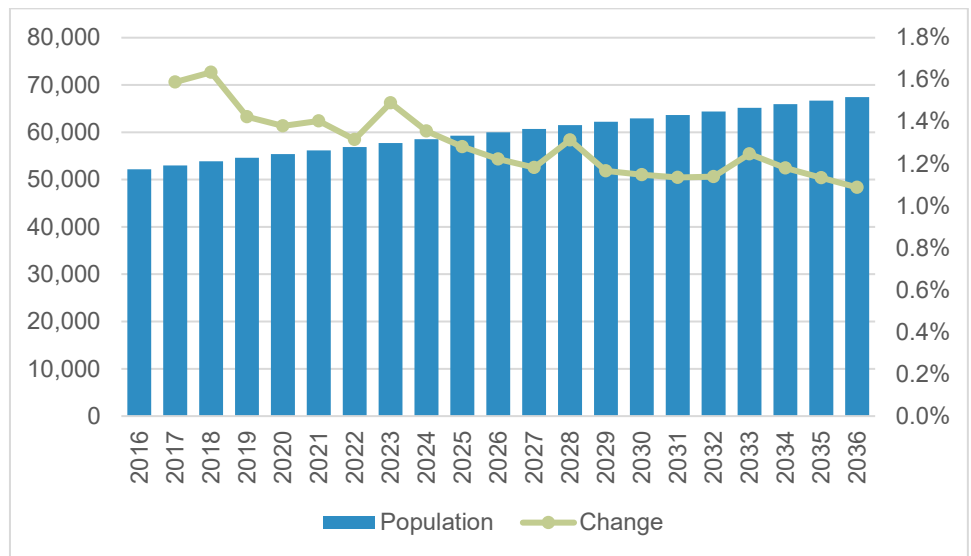
Planning for the supply of new housing should respond to the environment, employment growth, investment considerations and population dynamics.

Housing supply is concerned with the amount, location and timing of the supply of new housing.

Population growth

By 2036, the Albury LGA population will have grown from 52,165 people in 2016 to about 67,427 people. This is an increase of around 15,262 people or 1.4 per cent per annum. The projected population to 2036 is shown to the right, along with the change per year.

While anticipated growth is significant, the forecast is that the rate of growth will gradually slow in future years.



Population projections, Albury LGA (2016 to 2036)

Source: Population and household forecasts, 2016 to 2036, prepared by .id (informed decisions), December 2021.

Additional dwellings

Household projections are derived from the projected population, based on average household size and average dwelling occupancy rate. The projections indicate that approximately 6,116 additional dwellings (+25.8 per cent) would be required by 2036 beyond 2016 supplies. This equates to about 300 dwellings per year. For comparison, Council has approved about 300 to 550 dwellings each year since 2016.



**+ 6,100 dwellings
by 2036**

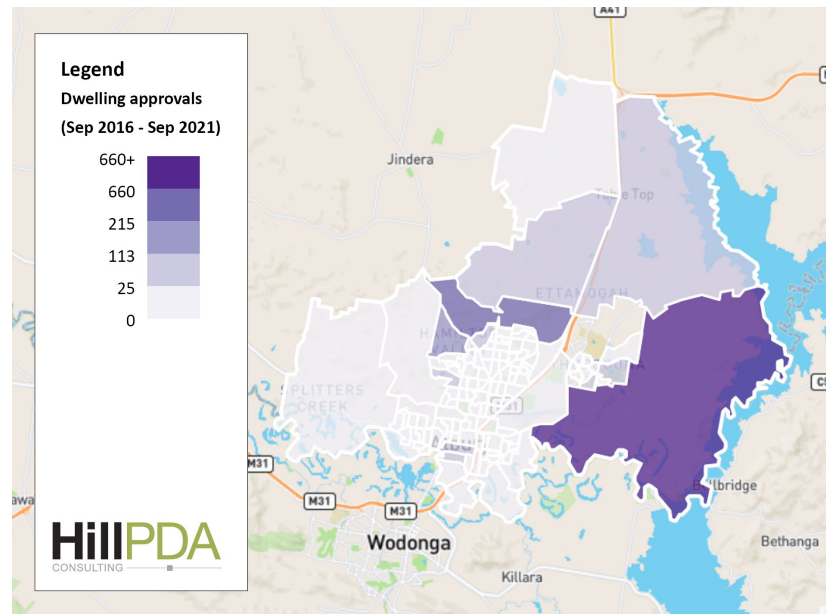
Dwelling location

The location of recent dwelling approvals is indicated in the map below. These provide a guide to where housing growth will occur.

The strongest growth is anticipated to be in the Thurgoona Growth Area, with an additional 8,792 people expected. This would be approximately a doubling of the population from 2016 to 2036. Glenroy-Hamilton would grow by about 1,900 people, or 50 per cent.

Slower growth is anticipated around central Albury's established areas, such as South Albury (1.6 per cent), East Albury (2.2 per cent), and West Albury (3.2 per cent), which predominately contain low density residential land uses. In contrast, the core areas of Central Albury and Lavington are anticipated to experience stronger growth (18.8 and 12.1 per cent respectively), with potential for further densification through infill development (e.g., apartments).

This largely aligns with the location of dwelling approvals since 2016, shown to the right.



Number of dwellings with development approval

Source: ABS, Building Approvals, Australia SA1 level unpublished data - quarterly release.

Compiled and presented by .id (informed decisions).

Planning for housing

Planning for new housing supply means making land available that is zoned for residential development and serviced with road, water and sewer. Council's planning for the Thurgoona growth area has already ensured there is enough zoned land available for housing to 2036 and beyond, with approximately 1,400 ha of residential land yet to be developed.

Housing in Albury LGA largely consists of low and medium density dwellings that may present opportunities for redevelopment in the future. This may take the form of developments that introduce residential uses to commercial areas with mixed-use buildings, or developments that densify residential areas by replacing older housing stock with townhouses and villas, or adding granny flats

to existing properties. This type of redevelopment within the existing urban footprint is commonly known as 'infill development' and is currently permitted under Albury's planning rules.

Continuing to locate some housing in the established urban area would enable existing infrastructure to be used to maximum efficiency. For example, locating housing near public and active transport could reduce the need for on site car parking and improve affordability overall.

While new suburbs on the city's fringe will continue to accommodate new development, locating more homes within the established urban area would increase the variety in type and location of housing close to existing services and facilities.



Where in Albury do you think is the best location for new housing to be built? Why is this?

Housing diversity

Housing needs vary according to people's circumstances, stage of life, accessibility needs, culture, lifestyle and income.

Providing a choice of housing types and sizes assists people to find dwellings that suit their needs.

Dwelling type

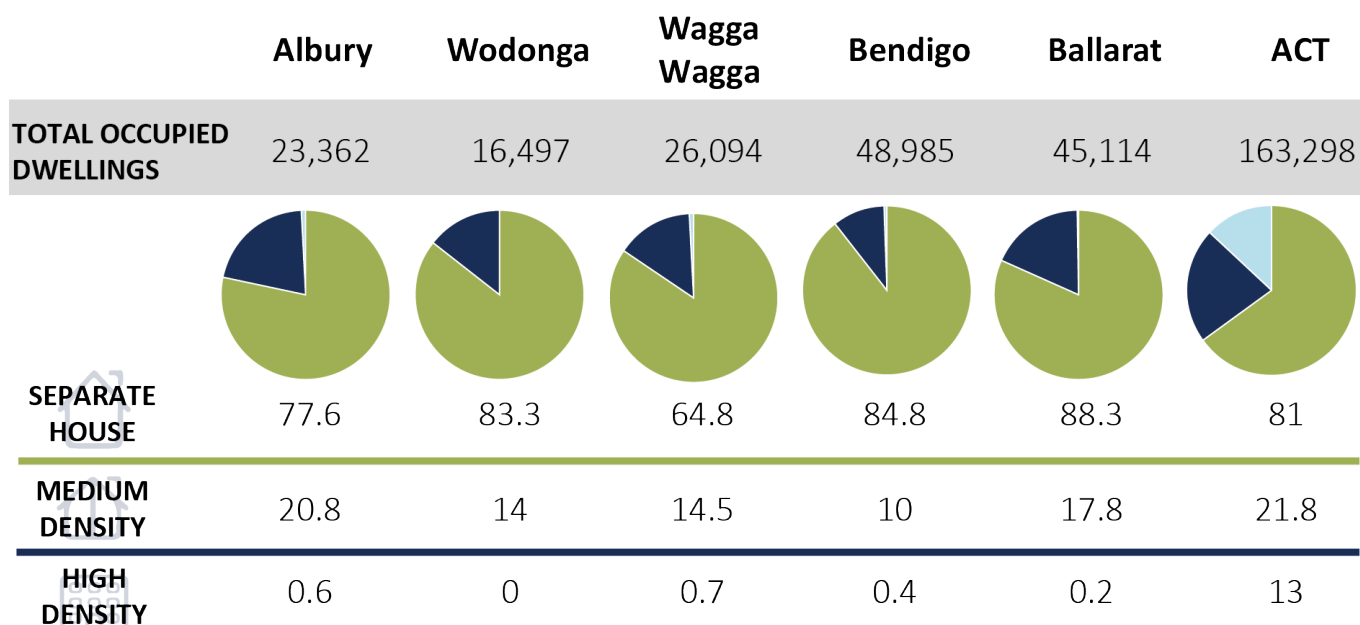
At the 2016 Census there were 23,362 dwellings in Albury LGA. Of these, 8,127 (77.6%) were separate houses, 4,854 (20.8%) were medium density dwellings (e.g. dual occupancies and townhouses) and 150 (0.6%) were high density (e.g. apartments). High density dwellings were primarily in the suburb of Albury (104 dwellings) with the remainder in Lavington (49 dwellings).

Compared to Regional NSW, Albury has a low proportion of high density dwellings and an above average proportion of medium density dwellings, such as the dwelling to the right, which is part of a multi dwelling house development in South Albury.



Example of multi dwelling housing in South Albury

Source: AlburyCity



Comparison of dwelling type in regional cities, 2016

Source: Australian Bureau of Statistics, Census of Population and Housing 2011 and 2016.
Compiled and presented by .id (informed decisions).

Age

Albury LGA has a relatively young population, but the fastest growing age groups have been seniors, empty nesters and retirees. Looking to recent changes from 2011 to 2016, the largest increases were in residents over the age of 60, with an increase of about 22 per cent over the five year period.

In the future, population growth of people aged under 49 years is expected to be around 20 per cent from 2016 to 2026, and around 12 per cent from 2026 to 2036. Age groups over 70 are anticipated to increase by about 34 per cent from 2016 to 2026, and about 18 per cent from 2026 to 2036. The projections suggest that Albury will have a growing need for homes suited to all types of households, but demand for housing suited to families and older people will most likely be greatest.

Tenure

Most Australians aspire to home ownership, with historical trends indicating a preference for a large, detached house with ample living space, located in a safe neighbourhood close to family, friends, shopping and public transport.⁴

The most common form of housing tenure in the Albury LGA, at the 2016 Census, was households with a mortgage, closely followed by full home ownership and private rentals. However, Albury households were more likely to be renting their home than in Regional NSW on average (about 28 vs 22 per cent) and less likely to fully own their home (about 29 vs 36 per cent).

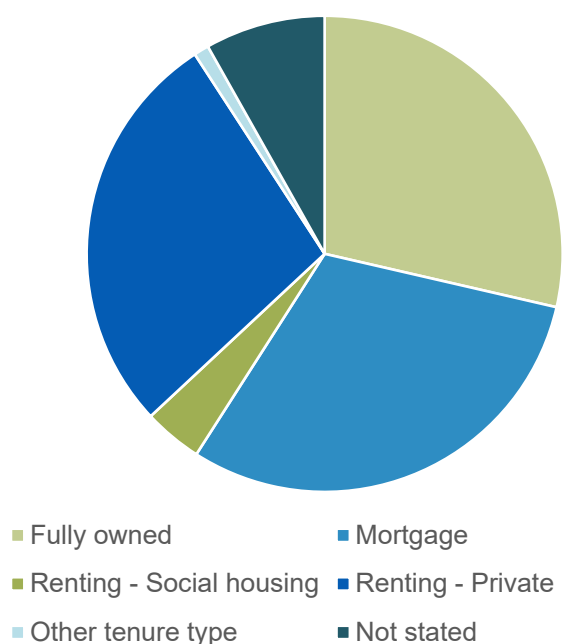
A decrease in the number of new rental bonds issued in recent years indicates that there are proportionally fewer rental properties available. The Real Estate Institute of NSW has reported that vacancy rates across the region have dropped from 2018 onward making it very for some to find rental accommodation.

Needing assistance

Disability statistics are accounted for in the Census by a self-reported need for assistance with core activities. As of the 2016 Census, approximately 3,000 people in the Albury LGA indicated that they needed assistance with core activities. This is about 5.9 per cent of the population.

Approximately 1,300 residents aged 70 years or older (about 20 per cent of those residents) were reported as needing assistance. As the Albury LGA population ages, more people will likely require assistance.

Just under 400 residents aged 19 years or younger (about 3 per cent of those residents) were also reported as needing assistance, showing a need for accommodation for families with children, as well as older residents.



Housing tenure in Albury LGA, 2016

Source: Australian Bureau of Statistics, Census of Population and Housing 2016. Compiled and presented by .id (informed decisions).

⁴ NSW Government (2020) A Housing Strategy for NSW: A Discussion Paper.

Dwelling size

Dwellings with three bedrooms are the most common in the Albury LGA closely followed by four-bedroom dwellings. This is largely consistent with the Regional NSW averages. However, two bedroom dwellings are more common in Albury LGA than in Regional NSW.

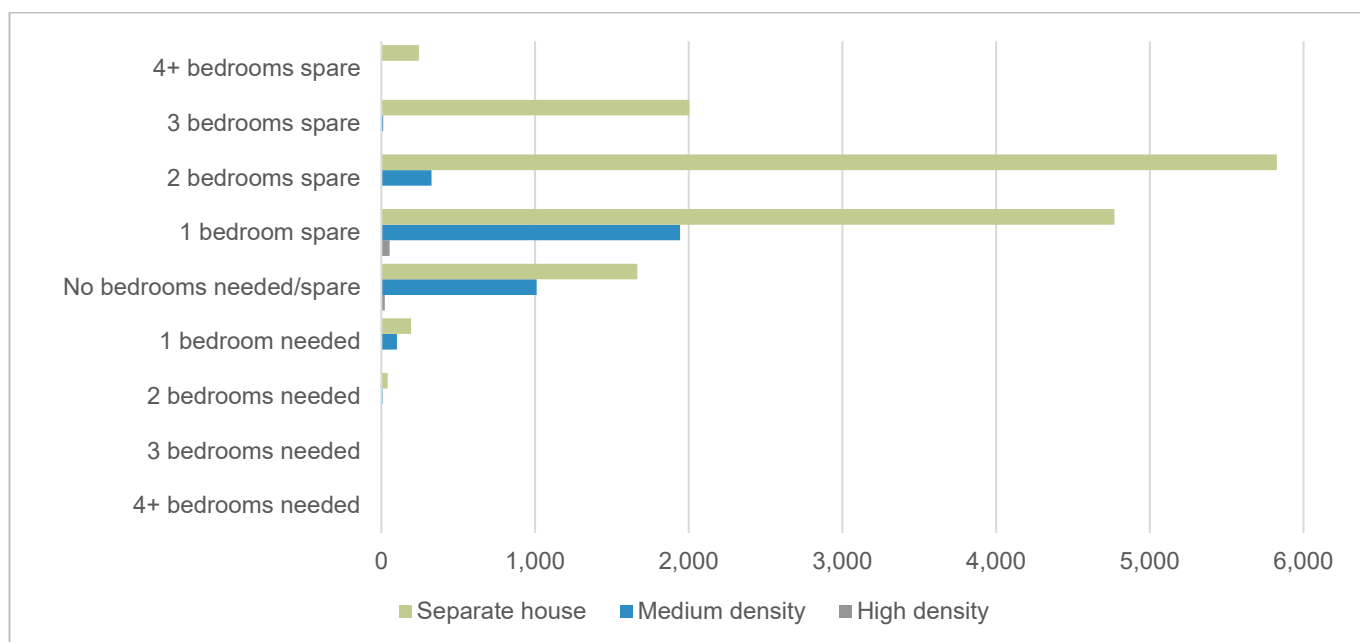
In comparison, Wodonga LGA has slightly higher proportions of three and four bedroom dwellings compared to Albury LGA and lower proportions of all other dwelling sizes.

Between 2001 and 2016, only bedsit and one bedroom dwellings experienced an actual and proportional decline.

Dwelling suitability

Of all dwellings in Albury LGA, 90.5 per cent have an appropriate number of bedrooms or more bedrooms than needed. This indicates that overcrowding is not widespread. However, about 57 dwellings (0.3 per cent of dwellings classified) are identified as needing two or more bedrooms. These households will be living in very overcrowded conditions.

Overall, there is a clear mismatch between housing size and households needs, with most households having surplus bedrooms. For many households, spare rooms will provide flexibility to work from home or have guests visit. However, some households are likely to be living in a house that is larger than they need, because they could not find a more appropriate alternative and potentially forcing them to pay more for a larger house.



Housing suitability

Source: ABS Census 2016, Tablebuilder



What is your view on providing a greater variety of housing types and sizes in the Thurgoona Growth Area?

What is your view on providing a greater variety of housing types and sizes within our established urban areas such as Lavington and central Albury?

Housing affordability

Housing is becoming less affordable

Living with financial stress caused by rising housing costs has flow-on impacts into all aspects of life – relationships, families and enjoyment. All households need financially secure accommodation that meets their needs.

Housing costs

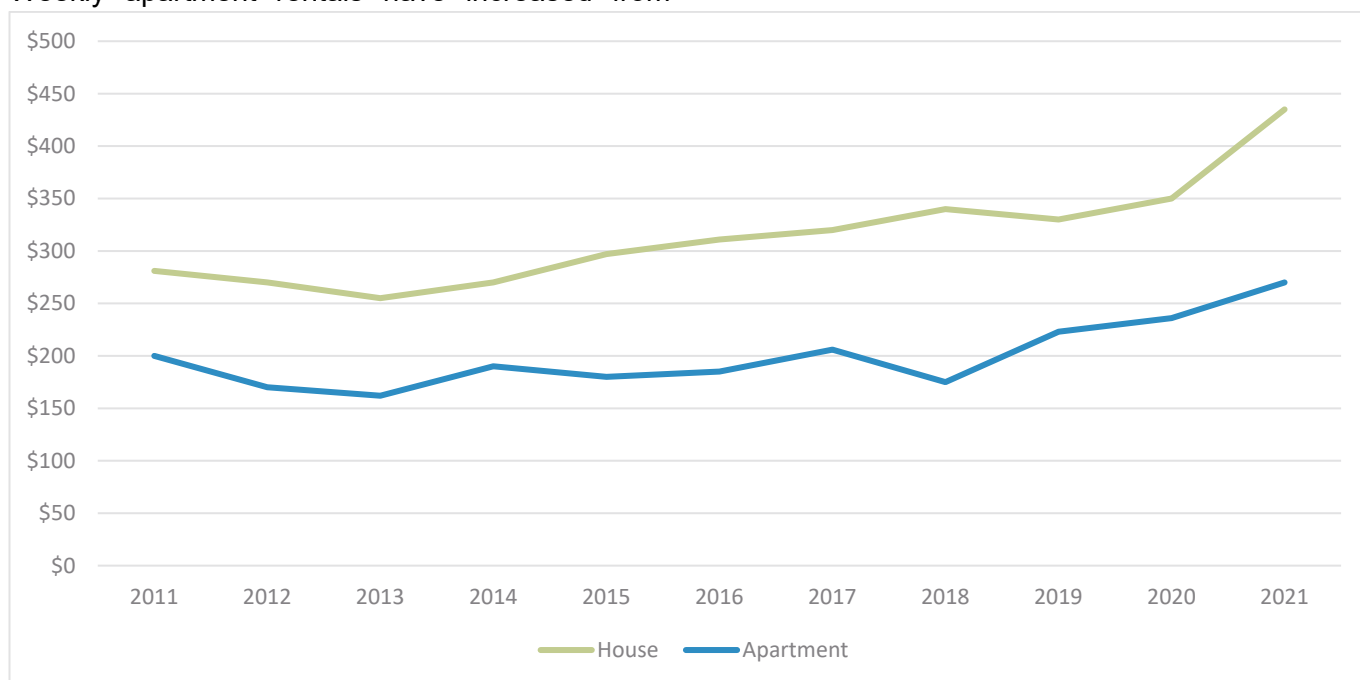
Median sales prices in Albury LGA have fluctuated over time. Until recently, the average cost of a unit has remained around \$200,000, having increased to \$270,000 as of June 2021.

House prices have been more consistent in their price increases. The median house price in 2021 was \$435,000, compared to the 2011 median house price of \$281,000. This is an increase of \$154,000, or about 4.5 per cent per annum.

Median weekly rents for both strata and houses have steadily increased over the last 10 years, with significant increases occurring since June 2020. Weekly apartment rentals have increased from

\$158 to \$240 (4.3 per cent per annum), while weekly house rentals have increased from \$260 to \$390 (4.1 per cent per annum). In the period from June 2020 to June 2021, the median weekly house rental payment increased from \$325 to \$390 (20 per cent), while apartments increased from \$210 to \$240 (14.3 per cent).

The table overpage compares the median monthly mortgage and weekly rental costs across selected regional cities as of June 2021. The median mortgage in Albury is generally consistent with the comparison cities, with somewhat lower weekly rents.



Median housing sales price (\$'000s), 2011 to 2021 (June Quarter)

Source: DCJ Rent and Sales Reports

Housing costs and stress, Albury LGA and comparison cities, June 2021

Payment type	Albury	Wodonga	Wagga Wagga	Bendigo	Ballarat
House cost (2021)	\$435,000	\$417,000	\$406,000	\$440,000	\$485,000
Unit cost (2021)	\$270,000	\$250,000	\$218,000	\$321,250	\$349,500
House weekly rental	\$390	\$380*	\$380	\$370*	\$350*
Unit weekly rental	\$280	\$380*	\$275	\$370*	\$350*

Source: DCJ Rent and Sales Reports, Valuer-General Victoria, Victorian Department of Families, Fairness and Housing

Note: * Victorian data is available only as median of all houses and units

Housing costs relative to Housing stress income

Affordable housing means housing that is appropriate to the needs of a household and within its means.⁵ It is generally accepted to be housing that costs no more than 25–30% of the gross income of a low to moderate income earner.

Only 11.3 per cent of property sales in Albury LGA over the 12 months to June 2021 would have been affordable to a very low income household, while 37.9 per cent would have been affordable to a low income household.

Of the over 1,600 rentals available in the 12 months to June 2021, only 100 were affordable to very low income households, while about 700 were affordable to low income households.

Affordability differs with income level and household size. For some households, spending 30% of their income on housing may not leave enough to meet after housing costs. Those who pay more than this are often described as being in “housing stress.”

Housing stress is defined by the National Centre for Social and Economic Modelling model as those households that are both:

- In the lowest 40 per cent of incomes and
- Paying more than 30 per cent of their usual gross weekly income on housing costs.

At the 2016 Census, approximately 2,739 of Albury LGA's 20,867 households (13.1 per cent) were experiencing housing stress. This was higher than Wodonga (11.5 per cent) and the Regional NSW average (11.4 per cent).

In the Albury LGA, rental stress mostly impacts households on very low and low incomes, with 90 per cent of very low income households (891 households) and 46 per cent of low income households (485 households) that rent, living in housing stress.

Similarly, 72 per cent of very low income households (228 households) and 33 per cent of low income households (197 households) with a mortgage, are living in housing stress.

⁵ Urbanista (2020) NSW Local Government Housing Kit

Need for affordable housing

Overall, approximately 1,045 households, or about 5 per cent of Albury's households, are in need of affordable housing due to an inability to access market priced rental housing that is affordable.⁶

There is also a need for more affordable housing options for specific groups within the Albury community.

- **Students:** There is a limited supply of rental housing that is available to university students. Consideration could be given to targeting housing that would meet the needs of students.
- **Aboriginal and Torres Strait Islander (ATSI) households:** ATSI households in Albury are paying similar rents and mortgages to non-ATSI households despite their incomes being substantially lower. This suggests that housing affordability is a critical issue for some ATSI households in Albury LGA.
- **Seniors housing:** Current listings for senior accommodation on Australian Institute of Health and Welfare suggest that there are around 1,130 places in dedicated seniors settings in Albury LGA. In January 2022, these facilities had a vacancy rate of less than one per cent. This, combined with the

projected increase in the older population suggests that more seniors housing is needed.

- **Accessible housing:** Accessible housing can be built to allow for occupants to move around comfortably and easily adapt their homes over their lifetimes. The *Liveable Housing Design Guidelines* (Liveable Housing Australia, 2017) outlines such design elements for new housing. However, new market rate housing may not be affordable to people who need it most, suggesting a need for specialised affordable housing for people with accessibility needs.
- **People from culturally and linguistically diverse (CALD) backgrounds** can have difficulty accessing housing. Overseas migration to Albury, whilst lower than net internal migration, has accounted for a large portion of new residents in Albury between 2011 and 2016. If this trend continues, providing for the social and housing needs of CALD residents will continue to be important.
- **Renters:** The proportion of rental housing appears to be decreasing, with stock potentially not keeping up with demand and pressure being placed on lower income households. If affordable rental housing stock is not available, pathways to home ownership may close as income is diverted from savings to increased rental costs.



Do you think housing (for rent or to buy) is still affordable in Albury?
Why is this?

What is your view on Council taking direct action to enable local affordable housing projects for people who are finding it difficult to obtain a home in the private market? (For example, dedicating land or providing funding).

⁶ Housing.ID (<https://housing.id.com.au/albury/stress-and-need#how-many-households-are-in-need-of-affordable-housing>)

Housing resilience

Housing is resilient when it endures and responds to environmental conditions and social changes.⁷

The Australian Government's *State of the environment report 2016: built environment* defines resilience as "the capacity of the environment to retain or recover the same structure and functions after experiencing shocks or disturbances"⁸

The four components of housing resilience are illustrated in the diagram below.

What is resilient housing:⁹

Homes that **support people's comfort** not just because people value it, but because it reduces their exposure to extreme heat and cold and lowers their cost of living.

Homes that **keep people safe** from extreme weather and that are built safely, to address local risks and to last.

Homes located in the context of their local area including the open spaces that **allow people to connect** to their neighbourhood and people in their community.

Homes designed to **minimise environmental impacts** through water sensitive design or by using less water, energy and other resources.

Australia's climate has warmed (on average) by 1.44 degrees Celsius since 1910.¹⁰ Half of Albury's monthly highest temperature records have been set within the last ten years¹¹. The NSW Office of Environment and Heritage's reports that in the Murray-Murrumbidgee region, in which Albury is located, temperatures are predicted to increase,

including an increase in the number of days over 35 degrees Celsius.¹²

Issues regarding the design and delivery of sustainable dwellings has recently been explored in *Discussion Paper: Review of Albury DCP 2010 Part 10 – Development in Residential Zones* and associated reporting. Sustainability was found to be a key community issue for residential development, including ecologically sustainable development, heat island effects and solar protection. In response the revised planning controls require that Council consider the following in future development:

- Connecting to nature
- Embracing sustainable residential design
- Supporting Albury's liveable, vibrant, functional and attractive character, and
- Making housing more affordable.

Albury's residents will require resilient housing that can keep them safe from any negative impacts of climate change. Housing design will need to address the impacts of climate change and extreme weather events in a way that suits the local context. Education, promotion of techniques and locally relevant costs and benefits may also increase community-led responses.

Passive cooling

Passive cooling enables a building to require little or no energy powered cooling through utilisation of advanced design and technological innovations. Encouraging, enabling or enforcing passive cooling principles would increase housing resilience in

⁷ p. 8 <https://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-Strategy-Report-2021-Mayv2.pdf>.

⁸ Coleman S, 2017 (p. 116). (<https://soe.environment.gov.au/sites/default/files/soe2016-built-launch-20feb.pdf>)

⁹ <https://www.planning.nsw.gov.au/-/media/Files/DPE/Discussion-papers/Policy-and-legislation/Housing/A-Housing-Strategy-for-NSW--Discussion-Paper-2020-05-29.pdf>)

¹⁰ (Bureau of Meteorology, 2020) [Bureau of Meteorology State of the Climate Report <http://www.bom.gov.au/state-of-the-climate/documents/State-of-the-Climite-2020.pdf>].

¹¹ http://www.bom.gov.au/climate/averages/tables/cw_072023_All.shtml

¹² NSW Office of Environment and Heritage, 2014) (<https://climatechange.environment.nsw.gov.au/-/media/NARCLim/Files/Regional-Downloads/Climate-Change-Snapshots/MMsnapshot.pdf>).

terms of environmental impact and personal comfort while also reducing running costs.

Common techniques for passive cooling in dwellings are shown below.

Water sensitive design

Some councils in NSW have adopted Water Sensitive Urban Design principles to encourage

development that is more attuned to the natural hydrological and ecological processes of the surrounding environment. The principles encourage on-site collection, treatment and utilisation of water flows as part of an integrated treatment in addition to, or in lieu of, conventional stormwater treatment measures. Housing developments can adopt a “nil or beneficial impact” to water quality.

Examples of common passive cooling interventions



Eaves

Source: iStock/various



Insulation



Shade cloths and planting



Window glazing

Flexible housing design

Housing design should be resilient in the context of the occupant, neighbourhood and city over the lifetime of the dwelling. The COVID-19 pandemic has affected the way that housing is used throughout Australia. Many homes now host multiple additional functions, including office, schooling, recreation and gym. Housing that is designed for flexibility can more easily accommodate new functions as needs change, reducing the need for future resources to be allocated to new dwellings or high impact renovations.

Renting resilience

Renters may be disproportionately affected by poor housing resilience due to ‘split incentives.’ Whilst landlords and property investors are responsible for the financial outlay associated with energy-efficient appliances and sustainable dwelling design, the cost of living impact is with the tenant.¹³ Improvements to dwelling designs to create housing resilience will benefit all residents.



How should Council promote positive housing resilience to help combat the impacts of climate change?

¹³ AHURI (2020) <https://www.ahuri.edu.au/research/final-reports/338>.

Discussion starters

It is anticipated that the Albury Local Housing Strategy will inform future advocacy, the formation of partnerships, and the changes to planning policy and controls. To help start this conversation, the tables below suggest opportunities for actions that may ensure Albury's housing needs are met in a way that is sustainable, equitable, and in line with community values.

Supply

Identified need	Opportunities
Projections show that around 300 dwellings will need to be built per year to house future Albury LGA residents.	<ul style="list-style-type: none"> Greenfield development: Continue to manage development of Thurgoona Wirringa Precinct to ensure serviced land is available for development as needed. Infill development: Review planning controls to encourage more infill development, that is sympathetic to local values and makes efficient use of existing infrastructure.

Diversity

Identified need	Opportunities
Increased housing choice that delivers suitable dwellings in all price submarkets for households at all stages of life.	<ul style="list-style-type: none"> Set 2036 housing diversity targets that balance infill and greenfield development and the different types of housing delivered. Develop partnerships within the local housing sector to support ongoing implementation of housing diversity.
Over the next 20 years, more housing that is suited to older people will be needed to cater for the aging population. There is currently strong demand for seniors housing and vacancy rates are low.	<ul style="list-style-type: none"> Review planning controls to encourage a supply of adaptable and accessible housing. Encourage the development of smaller and easy to maintain dwellings located close to facilities and services. Improve housing diversity to provide a choice of housing at all stages of life.
More investment in private rental market is needed to increase supply generally.	<ul style="list-style-type: none"> Continue to promote Albury as a place for investment. Encourage a supply of smaller dwellings close to the CBD that would be attractive to investors and are readily marketable (eg to student and older people).
Counterbalance the delivery of large, detached dwellings targeting the more affluent. A better mix of housing types would meet the needs of all households and every stage of life and in all price submarkets.	<ul style="list-style-type: none"> Council could evaluate options to proactively deliver specific housing types. Identify sites that may be suitable for development partnership, potentially targeting a market sector such as students. Participate in whole of government strategies to improve the housing situation of the ATSI population.

Affordability

Identified need	Opportunities
In 2016 1,840 households were living in housing stress in the private rental market and a further 605 households with mortgages were living in housing stress. Reducing housing stress would mitigate impacts.	<ul style="list-style-type: none"> ■ Ensure affordable housing strategies are considered as part of the Albury Local Housing Strategy. ■ Consider undertaking a development, in partnership with others, to deliver a supply of affordable dwellings to be available on the rental market to households on very low, low or moderate incomes, such as students, seniors or key workers in the early stages of the career (eg teachers and nurses). ■ Encourage an increased supply of smaller dwellings that are more affordable to first home buyers and households on single incomes, such as dual occupancies, townhouses and apartments. ■ Consider implementing inclusionary zoning to require certain residential developments to contribute toward the delivery of affordable housing managed by a community housing provider.
Address the disparity between income and housing costs for ATSI and Non ATSI households	<ul style="list-style-type: none"> ■ Engage with the ATSI community to better understand their housing needs and how they may be addressed in the current market. ■ Participate in whole of government strategies to support increased incomes of ATSI households.

Resilience

Identified need	Opportunities
Enable housing designs that are flexible and respond to changing households needs, such as accommodating COVID -19 pandemic impacts that require spaces to work and home school as well as recreating/exercising	<ul style="list-style-type: none"> ■ Work towards achieving a more responsive and flexible planning framework. ■ Involve independent experts in the assessment of major developments, potentially through design review panels. ■ Publicise the delivery of innovative and sustainable design outcomes in the Albury LGA.
Encourage neighbourhood and dwelling designs that promote urban cooling and energy efficiency	<ul style="list-style-type: none"> ■ Plan for new streetscapes in greenfield areas with clear 20 year growth potential. ■ Encourage contiguous open space within and between dwellings, maximising the area for private vegetation. ■ Encourage energy and water saving initiatives, rewarding innovative and locally relevant responses to climate issues.

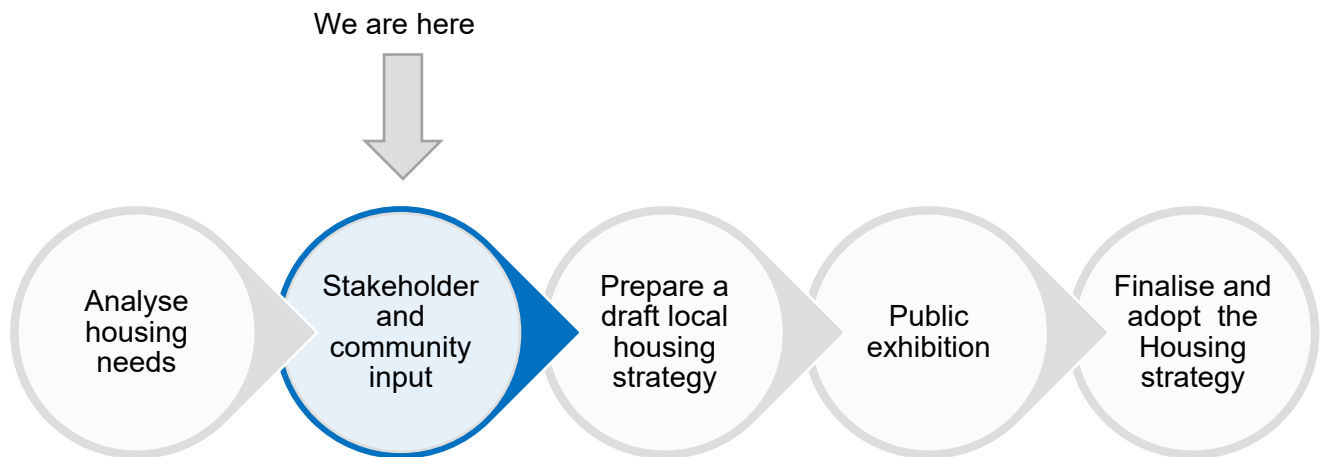


A range of needs and opportunities have been identified for each housing pillar. Do you agree with these opportunities?

What other responses do you want Council to consider in the Albury Local Housing Strategy?

Next steps

The preparation of the Local Housing Strategy will continue over the coming months and there will be further opportunities for the community to provide input and comment in a draft strategy. The process is indicated in the diagram below.



Have your say

This discussion paper raises several questions. You can respond to the questions, or make general comments on housing at the AlburyCity website's Have Your Say page at:

<https://haveyoursay.alburycity.nsw.gov.au/albury-local-housing-strategy>



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