

# Affordable Housing Policy

## 1 Purpose

This Policy establishes key principles that will guide Coffs Harbour City Council's work in addressing the issue of access to **Affordable housing** in the Coffs Harbour Local Government Area (LGA). **Affordable housing** is defined by Coffs Harbour City Council as 'housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education.'

The supply of **Affordable housing** and **Social housing** in the Coffs Harbour LGA is currently insufficient to meet demand. The cost to purchase housing in the Coffs Harbour LGA has been steadily rising for many years, significantly outpacing wages growth over the same period. Rental affordability is also an issue, particularly for low to moderate income households. Changes to domestic migration patterns and employment as a result of the COVID-19 pandemic have exacerbated existing issues.

**Affordable housing** and **Social housing** are part of the bigger issue of housing supply and affordability. The issues around housing supply and housing affordability are complex. Traditionally, local government does not deliver housing: State governments are responsible for delivery of **Social housing** and private developers and individuals generally build other housing. However, Council acknowledges that it is the tier of government closest to the community and an important source of local leadership.

The Policy supports the MyCoffs Community Strategic Plan. It responds to the themes of *Community Wellbeing* and *A Place for Community* and the following Objectives and Strategies:

**A vibrant, inclusive place:** We address the causes of disadvantage (A1.3).

**An active, safe and healthy community:** We cultivate a safe community (A2.4).

**Liveable neighbourhoods with a defined identity:** We undertake development that is environmentally, socially and economically responsible (C1.2).

## 2 Policy

Council will assist delivery of **Affordable housing** within the scope of its responsibilities and powers in accordance with the following principles:

### 2.1 Importance of housing

- a. Council recognises that a lack of **Affordable housing** in the LGA is a significant issue that is likely to have adverse, long term social and economic effects and therefore must be addressed.
- b. Council recognises that access to affordable, secure and appropriate housing is a basic human right.

## 2.2 Partnerships and advocacy

- a. Council will look for opportunities to partner with and/or support Government and the affordable housing sector to assist them to deliver **Affordable housing**.
- b. Council will advocate State and Federal Governments to develop and implement policy positions that improve the availability of **Affordable housing**.

## 2.3 Planning

- a. Council will encourage and facilitate the provision of affordable and diverse housing through Council's local planning controls while achieving adopted place, environmental and transport objectives.
- b. Council will encourage and promote development opportunities provided by State and local planning instruments.

## 2.4 Decision making

- a. Council will consider the impact its decisions (including decisions on planning and development matters) will have on the supply of **Affordable housing** in the LGA.

## 3 Definitions

**Affordable housing:** Affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30% of gross household income.

Affordable housing has usually been developed with some assistance from the NSW and/or Commonwealth governments, including through planning incentives. It is only available in some locations and eligibility criteria apply. Although affordable housing is sometimes available for purchase, it is most commonly available to rent.

Affordable housing that is available to rent may be owned by private developers or investors, local governments, charitable organisations or community housing providers. It is usually managed by not-for-profit community housing providers, and sometimes by private organisations.

Source: <https://www.facs.nsw.gov.au/providers/housing/affordable/about>. Accessed 15 February 2022.

**Homelessness:** Homelessness is defined in Council's Homelessness Policy.

**Housing affordability:** Housing affordability typically refers to the relationship between expenditure on housing (purchase cost, mortgage payments or rents) and household incomes. Measuring housing affordability is not straightforward. A household's financial situation, the overall demand in the housing market and housing tenure type (whether a household is seeking to rent, is renting, is looking to buy or is a home owner with or without a mortgage) all influence individual housing affordability. The simplest measure of housing affordability compares housing costs to gross household income.

Source: <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>. Accessed 15 February 2022.

**Low income earners:** People earning more than 50% but less than 80% of the NSW or Sydney median income. This could include many people working in jobs such as a child care worker, secretary or cleaner.

Source: <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/who-are-very-low-to-moderate-income-earners>. Accessed 15 February 2022.

**Moderate income earners:** People earning between 80-120% of the NSW or Sydney median income. They may include people working in occupations such as teaching, policing or nursing, particularly if they are in earlier stages of their careers.

Source: <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/who-are-very-low-to-moderate-income-earners>. Accessed 15 February 2022.

**Social housing:** Social housing is secure and affordable rental housing for people on low incomes with housing needs. It includes public, community and Aboriginal housing. Public housing is managed by the NSW Government while community housing is managed by non-government organisations. Aboriginal housing is specifically for Aboriginal people managed by government or community housing providers, including Aboriginal community housing providers.

Source: <https://www.facs.nsw.gov.au/housing/help/ways/social-housing#:~:text=Social%20housing%20is%20secure%20and,managed%20by%20non%2Dgovernment%20organisations>. Accessed 15 February 2022.

**Very low income earners:** People described as being on a very low income are those earning less than 50% of the NSW or Sydney median income, depending on where they live. They include workers in a range of lower paid occupations, or who are on an aged or disability pension or other government benefit.

Source: <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/who-are-very-low-to-moderate-income-earners>. Accessed 15 February 2022.

## 4 Key Responsibilities

Position	Group/Directorate	Responsibility
Mayor	Council	To lead Councillors in their understanding of, and compliance with, this policy and guidelines.
General Manager	Executive	To lead staff (either directly or through delegated authority) in their understanding of, and compliance with, this policy and guidelines.
Directors	All directorates	To communicate, implement and comply with this policy and related guidelines.
Group and Section Leaders	All directorates	To plan, action, communicate, implement and comply with this policy and related guidelines as it impacts your areas of responsibility.
All Council officials	Council	To comply with this policy and related procedures.
Group Leader	Sustainable Places	To maintain this policy.

## 5 References (laws, standards and other Council documents)

- Coffs Harbour City Council Affordable Housing in Coffs Harbour Issues and Options Paper 2020
- Coffs Harbour City Council Homelessness Policy
- Coffs Harbour City Council Local Strategic Planning Statement 2020
- Coffs Harbour City Council Local Growth Management Plan 2020
- Coffs Harbour City Council MyCoffs Community Strategic Plan 2016

- *Environmental Planning and Assessment Act 1979*
- *Local Government Act 1993*
- *North Coast Regional Plan 2036*
- *Residential Tenancies Act 2010*

## 6 Details of Approval and revision

- **Approval date:** 24/03/2022
- **Responsible Group:** Sustainable Places Group
- **Responsible Section:** Local Planning
- **Superseded policies/procedures:** N/A
- **Next review date:** 24/03/2026

Table of amendments

Amendment	Authoriser	Approval ref	Date