HOLMES DYER

Robinvale Housing Strategy

FINAL REPORT

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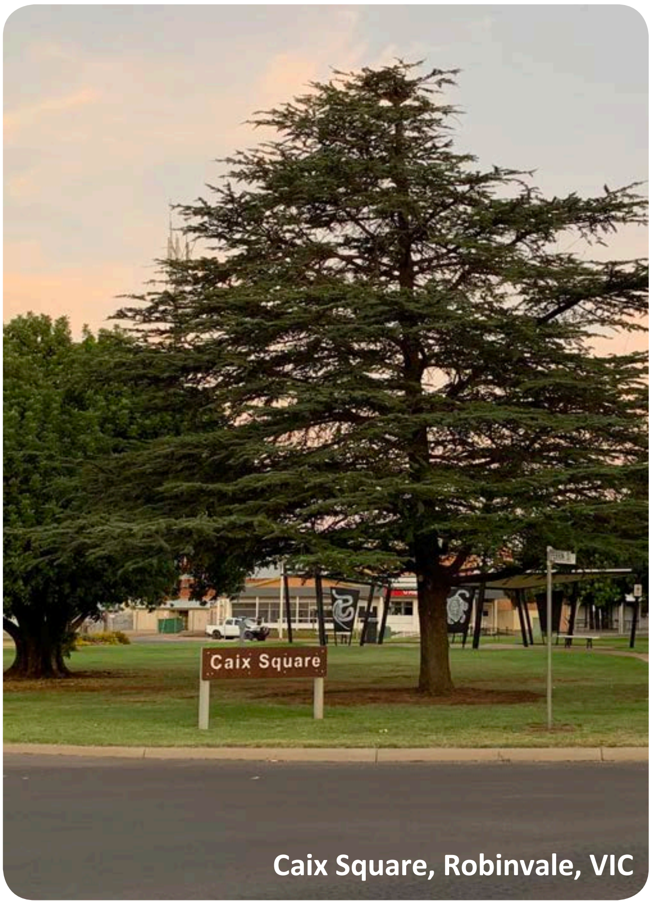

Caix Square, Robinvale, VIC


Robinvale Hotel, Robinvale, VIC


Robinvale, VIC


Perrin Street, Robinvale, VIC


Murray Valley Aboriginal Cooperative, Robinvale, VIC

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1. Introduction

1.1 Background

The Town of Robinvale is strategically located on the Murray River between Mildura and Swan Hill in Victoria. It has a twin town relationship with Euston across the Murray River in New South Wales and together the towns of Robinvale and Euston service an extensive catchment in both states.

Robinvale is a key economic centre within the Loddon Mallee Region which has a relatively diverse community including:

- A high proportion of Aboriginal and Torres Strait Islander residents, especially in and around Robinvale (7.8%);
- A high proportion of population from Mediterranean backgrounds (13.5% of the population reported Italian ancestry at the 2016 Census); and
- More recent increases in Polynesian persons (5.9% of the Robinvale population) and Vietnamese persons (5.4% of the Robinvale population).

Parts of the population were likely attracted to the region due to expanding irrigation and fruit growing and in response to the availability of employment.

The region features mobile population groups associated with seasonal and itinerant workforces in the fruit growing, renewable energy and mining industries, as well as movement within the Aboriginal population, particularly along the Murray River. At the 2016 Census, Robinvale's population was just over 3,000 persons; a figure believed to double during peak employment periods through temporary accommodation of contract labour. When compared to Australia, key characteristics of the Robinvale community include:

- Cultural diversity (a greater proportion of the population from Tonga, Italy, Malaysia and Vietnam and a significant Aboriginal population);
- Key employment industries reflect typical employment generators for townships (a higher proportion of employed population working in primary production, health, retail and education);
- Higher proportion of young families (including one parent family households) and a higher proportion of pre-retirees and retirees;
- Higher proportion of population living in rental accommodation and group households; and
- Higher proportion of population travelling to work by car as a passenger (10.7% compared with 4.6%).

According to the *Robinvale Economic Development Strategy 2012-2017*, agriculture is the major economic driver of the Robinvale economy, as indicated by:

- The Swan Hill Region currently boasts the biggest almond farms in the Southern Hemisphere;
- The largest Australian concentration of fresh stone fruit, pistachios and table grapes after Sunraysia; and
- The second largest wine grape production region in Victoria.

According to the *Swan Hill Region Workforce Development Strategy (2013)* accommodation is a critical issue for supplying a sufficient workforce to support economic growth of the agricultural sector. A lack of seasonal accommodation is seen as a risk to the availability of workers. Currently large numbers of people are sharing single houses and seasonal workers often do not have their own transport nor hold a local driver's license.

Workforce housing issues are identified as:

- Shortage of low-cost accommodation;
- Shortage of high-quality short-term accommodation suitable for professionals (other than motels);
- Shortage of temporary accommodation to suit more transient workforce populations;
- Styles of suitable accommodation to meet the needs of diverse groups; and
- Accommodation for specific industry workforce.

The *Swan Hill Regional Economic Development Strategy (2017- 2022)* identified the median house price in the Robinvale region (2017) as $210,000, suggesting a degree of comparatively affordable housing exists within the town. It also identified that housing diversity and tenure diversity is required in addition to housing affordability to achieve employment and population growth for the municipality into the future:

> *"Robinvale has multiple and complex housing issues including a lack of suitable housing for professionals and middle management, shortages of appropriately located accommodation for seasonal horticultural workers, a lack of affordable housing and shortfalls in public housing to address overcrowding and emergency accommodation needs."*

The Robinvale Housing Strategy will go some way to addressing priority actions within the Swan Hill Region Economic Development Strategy Implementation Plan under the key focus area of Housing Development.

1.2 Purpose and Objectives

Council has sought a Housing Strategy for Robinvale to assess accommodation and housing stock needs of the current and future workforce, including:

- Consideration of environmental, social and economic scenarios;
- Effective stakeholder consultation, research and review of best practice case studies;
- Sensitive growth balanced with water availability, extreme weather events, promotion of biodiversity, conservation of culturally significant landscapes and protection of primary production land;
- An Implementation Plan that will guide stakeholders towards a better housing future in Robinvale;
- Alignment with State Government initiatives for the region; and
- Practical tools to assist Council to facilitate, manage and monitor a partnership approach to future housing initiatives.

1.3 Report Structure

This Housing Strategy includes the following key sections:

- **Introduction:** to set the context for the Housing Strategy and summarise previous studies and implications for Robinvale;
- **Demand Assessment:** to identify the likely housing catchment and tenure needs;
- **Supply Assessment:** based on a real time assessment of relevant housing products currently available on the market and an assessment of most recent sale trends;
- **Market Affordability Assessment:** to determine areas of greatest needs and overall capacity for the market catchment;
- **Stakeholder and Partner Engagement:** to identify key issues and implications for Robinvale, and refine demand, supply and market affordability assessments;
- **Best Practice Assessment:** to case study existing relevant national and international projects; and
- **Recommendation and Opportunities:** to provide a range of delivery models that could most appropriately apply to Robinvale and future projects within the Swan Hill Rural City Council.


Robinvale, VIC

1.4 Strategic Context

To inform the Housing Strategy a review of relevant literature was completed including:

- Robinvale Mapping Project – Success Works (2005).
- Advice towards an Affordable Housing Action Plan for Robinvale (2010);
- Regional Skills Demand Profile – The Mallee (2017);
- Swan Hill Rural City Council – Housing Summit (2018);
- *Victorian Labour Hire Licensing Act* (2018); and
- Findings from the Population Determination Review (2019).

Based on the review it is possible to identify the following six key points.

Key Point 1:

Consistent history of common housing and social issues - There is a history of studies and findings regarding the potential inaccuracy of Robinvale's population estimates, township demography and therefore the need for, and challenge of, delivering housing and accommodation for permanent and itinerant populations.

Summary:

- In 2005 Swan Hill Rural City Council commissioned a report to estimate the Robinvale-Euston population and understand key demographics for the community, identifying:
  - » The census population estimates, typically conducted every five years in August, do not reflect the seasonal fluctuations peak between December to April. Of this population it was believed that three population categories make up the demand for housing:
    - Permanent Residents, Home-makers, Business People;
    - Permanent Casuals (10 months of the year); and
    - Harvest influx population from December to April (5 months of the year).
  - » Based on the report permanent residents and permanent casuals accounted for around 6,000 – 8,000 persons and the harvest influx for about 2,000 persons a year – arriving at a potential population peak of some 8,000 – 10,000 persons each year.
- Social and personal issues categorised for the town included:
  - » Low levels of literacy, English language and engagement with education;
  - » Domestic violence, violence and poverty – associated with low levels of pay and unemployment;
  - » Inadequate immigration status – people not living legally in Australia;
  - » High levels of mobility (the population moving between Robinvale and other locations or describing their non-working life centred around Mildura rather than Robinvale);
  - » Low levels of community cohesion and lack of leadership – local people feeling unable to address local issues; and
  - » Lack of community services including a need for more recreational opportunities, skills training, child care, drug and alcohol services and public transport.

Key Point 2:

Potential State Government partnerships - There is evidence of government interest in the delivery of affordable housing in Robinvale that could provide for a partnership approach to delivering the recommendations and outcomes of this Housing Strategy.

Summary:

- In 2010 the then Minister for Housing, through the Department of Human Services, prepared advice for the Swan Hill Rural City Council towards an Affordable Housing Action Plan for Robinvale. The report identified the existence of overcrowded accommodation, lack of available accommodation and low quality of occupied housing and accommodation and proposed key outcomes for the town, including:
  - » Ensuring housing can be delivered at a price the market can afford;
  - » Establishing partnerships with affordable and social housing providers to underpin more cost-effective housing outcomes;
  - » Increasing Council's commitment to enforcement of group and contractor operated housing; and
  - » Strengthen the town through community building to make it an attractive location to invest in and develop housing.

Key Point 3:

Projected growth in housing demand – There is a projected increase in labour demand driven by investments in the horticultural sector which will place growing pressure on the coordinated delivery of housing and accommodation outcomes for Robinvale.

Summary:

- In 2017 the Victorian Skills Commissioner established a representative task force to project the skills demand for The Mallee Region, identifying:
  - » Potential for strong growth in labour demand of between 2,900 and 4,400 new workers from 2017 to 2020; and
  - » Although strong employment growth is projected, there is expected to be significant labour shortage influenced by low unemployment rates and an ageing demographic exiting the workforce. Labour shortages have historically been supplemented by short term contract labour.

Key Point 4:

There is evidence of increasing collaboration - Local stakeholders are engaged on the issue of housing and its impact on the potential for the region to support projected economic growth.

Summary:

- The Swan Hill Rural City Council's 2018 Housing Summit brought together economic and housing stakeholders to establish six key themes for collaboration, including:
  - » Improving the supply of short-term accommodation to meet peak demand; and
  - » Improving supply of housing for permanent or long-term occupants.

Key Point 5:

Potential economic impact of new regulations – There is a growing regulatory imperative for a housing and accommodation solution in the Region.

Summary:

The *Victorian Labour Hire Licensing Act 2018* will bring greater transparency and accountability to the horticultural sector in Regional Victoria. Stakeholders may need to be proactive in the delivery of suitable, safe and affordable housing and accommodation options for licensed labourers as a means of mitigating any economic impact of non-compliance.

Key Point 6:

The Population Determination Study has demonstrated that the Town of Robinvale caters for at least double the recorded population and average household size exceeded that of Regional Victoria.

Summary:

Using banking and water usage date, the study undertaken by Geografia estimated Robinvale's population as:

- A total population range of 7,205 to 12,131 persons;
- An average population range between 7,399 persons to 9,928 persons with a mean of 8,864 persons; and
- An estimated average household size of 3.59 people per household.

1.5 Housing Catchment

Housing catchments represent the likely source of demand for housing and the likely source of competition for housing supply. Together the demand and supply characteristics of the housing catchment provides a relevant basis for analysing housing gaps and opportunities and social and commercial context that could underpin a realistic and targeted Housing Strategy for Robinvale.

1.5.1 Place of Usual Residence Statistics

A breakdown of the ABS Census (2016) place of usual residence data for the Robinvale SA2 population five years and one year prior to 2016 is provided in Table 1 below. This information provides insight into population mobility and can be used to identify the degree of population turnover for Robinvale and the locations from which housing demand for Robinvale has historically existed.

Table 1 Place of usual residence one year and five years prior to 2016, Robinvale

Place of Usual Residence	Five years prior to 2016		One year prior to 2016	
	#	%	#	%
Same or different address within the Robinvale SA2	2,069	67.1%	2,497	76.7%
Different SA2 in Victoria	179	5.8%	106	3.3%
Overseas	185	6.0%	92	2.8%
Interstate	104	3.4%	37	1.1%
Not Stated	546	17.7%	524	16.1%

Source: ABS census data, 2016

Place of usual residence data suggests Robinvale has experienced a modest population turnover with over 67% of persons living within Robinvale five years prior to 2016. This is similar to that experienced by Swan Hill Rural City Council as a whole (68.2%). This suggests a level of population stability typical of a regional town where length of residency is often linked with employment and the available housing.

Table 1 suggests Robinvale is likely to attract and retain as many people from overseas as it is from broader Victoria with 5.8% of persons living overseas five years prior to 2016 and 6.0% of persons living within a different SA2 in Victoria. Robinvale is also likely to attract residents from interstate with 3.4% of persons living interstate five years prior to 2016, similar to that experienced by Swan Hill (3.8%).

Consultation with real estate agents suggests that Robinvale's residency is driven by employment rather than location. It is believed that persons arrive at Robinvale for work and then seek accommodation. Sales transactions for the last 12 – 24 months reveal an Australia wide and overseas catchment for housing within the town. This is believed to reflect direct settlement in Robinvale. On the other hand, there is some suggestion that due to a lack of accommodation in Robinvale people will reside elsewhere in the region and commute to Robinvale for work.

With limited growth in dwelling numbers, populations attracted to employment within Robinvale are believed to locate within the Robinvale SA2, or towns within adjoining SA2 (Victoria or New South Wales) to remain close to employment. Journey to work data (2016 ABS Census) provides further insight into the likely housing and accommodation demand.

1.5.2 Journey to Work

Table 2 shows the most common locations from which persons travel to employment within Robinvale.

Table 2 Journey to Work – Place of work Robinvale SA2

Place of Usual Residence	Place of Work – Robinvale SA2
Robinvale	905
Wentworth-Balranald Region (Euston)	134
Swan Hill Region	51
Mildura - North	46
Mildura - South	23
'Other'	40

Source: ABS census data, 2016

Most persons working within the Robinvale SA2 are currently residing within Robinvale. Outside of Robinvale, workers are more commonly travelling from the Wentworth-Balranald Region (which includes the neighbouring New South Wales Town of Euston), the Swan Hill Region (which is the Swan Hill Rural City Council excluding the Town of Swan Hill and the Robinvale SA2), the state suburb of Mildura (69 workers from north and south) and 'other' surrounding towns such as Irymple, Merbein, Buronga and Red Cliffs (40 workers).

Forecast growth in the horticultural sector may lead to further demand for qualified labour-based workers from an Australia wide and overseas catchment seeking accommodation or housing within the region. Given Robinvale's permanent population appears to be relatively stable, the town's capacity to provide suitable housing and accommodation for a forecast growth in workers will rely on the delivery of additional housing or accommodation.

Robinvale, VIC

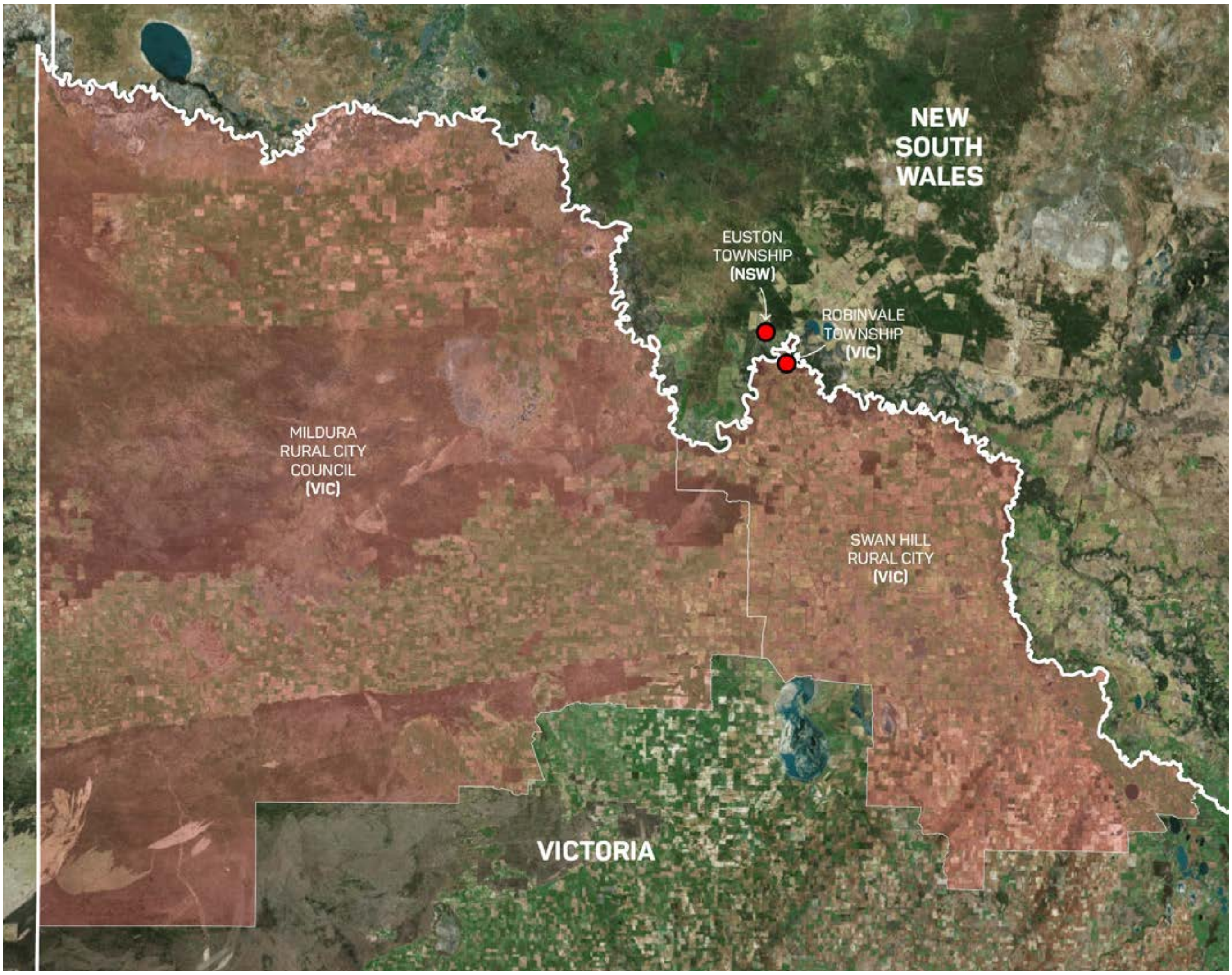
1.5.3 Catchment Description

Based on place of usual residence and journey to work data the following areas have been identified as forming the catchment for this Housing Strategy:

- Towns of Robinvale and Euston; and
- Local Government Areas of Swan Hill and Mildura.

The catchment is shown in Figure 1 below.

Figure 1 Housing Catchment

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2. Demand Assessment

Notwithstanding the limitations associated with the population estimates provided by the Australian Bureau of Statistics (ABS) Census data identified in Section 1 of this report, the Census data provides the best available indication of population characteristics for Robinvale. The demand assessment draws on the 2016 and 2011 Census data for Robinvale Statistical Area 2 (SA2) for comparison with Swan Hill LGA and Regional Victoria for 2016.

2.1 Demographic Analysis

Key demographics provide an indication of the current and likely housing needs that could be met through the Housing Strategy for Robinvale, including consideration of:

- Service age groups;
- Household size and family household composition;
- Tenure type;
- Dwelling type and characteristics;
- Employment;
- Workforce population; and
- Aboriginal and Torres Strait Islander Population.

2.1.1 Service age groups

'Service age groups' provide an indication of demand for products and services based on the proportion of the population at different stages of life. Table 3 summarises service age groups for Robinvale SA2 compared with Swan Hill LGA and Regional Victoria.

Table 3 Service Age Groups for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Service Age Groups (years)	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
Babies and pre-schoolers (0 to 4)	7.2%	6.5%	5.8%
Primary schoolers (5 to 11)	10.2%	9.0%	8.7%
Secondary schoolers (12 to 17)	7.5%	7.8%	7.4%
Tertiary education, and independence (18 to 24)	7.6%	8.0%	7.9%
Young workforce (25 to 34)	15.2%	12.3%	10.9%
Parents and homebuilders (35 to 49)	16.8%	17.4%	18.1%
Older workers and pre-retirees (50 to 59)	13.9%	13.9%	13.9%
Empty nesters and retirees (60 to 69)	12.5%	12.0%	13.4%
Seniors (70 to 84)	7.2%	10.4%	11.1%
Elderly aged (85 and over)	2.0%	2.7%	2.7%

Source: ABS census data, 2016

In 2016, Robinvale had a higher proportion of population in the 'babies and pre-schoolers' and 'primary school' service age groups (17.4% compared with 15.5% for Swan Hill and 14.5% for Regional Victoria). This corresponds with a higher proportion of people aged 25 to 34 years (15.2%) and associated with a young workforce in Robinvale compared with Swan Hill and Rural Victoria (12.3% and 10.4% respectively) and tends to suggest the population of Robinvale is characterised by young families with children. This segment of the catchment is likely to be seeking entry into the housing market, is likely to be price sensitive and could be seeking a family home or unit.

For Swan Hill the proportion of the population generally considered to be 'parents and home builders' is higher than Robinvale (17.4% compared with 16.8%) and there is a higher proportion of population within the 'secondary schoolers and tertiary education and independence' service age groups (15.8% compared with 15.1% for Robinvale). This suggests a greater proportion of mature families attracted to a higher order centre which is likely to provide ease of access to diverse employment options, education, retail and recreation.

When compared with Robinvale, Swan Hill had a higher proportion of the population over 70 years of age (13.1% compared with 9.2%). As a regional centre, Swan Hill is likely to attract an older population seeking retirement living options close to a range of social and retail services and facilities which may not be available within lower order centres or towns such as Robinvale.

The service age group data suggests that a greater proportion of 'young workforce' population may reside within Robinvale (compared with Swan Hill) to access employment opportunities in Robinvale. However, there is potential that the township offer may be insufficient to attract and retain a more diverse demographic as evidenced by the higher proportion of mature families and retirees in Swan Hill compared with Robinvale. Therefore, as a horticultural town that attracts residents based on employment, Robinvale is likely to continue to attract a higher proportion of the young workforce demographic.

Table 4 below shows how service age groups for Robinvale SA2 have changed over time.

Table 4 Service Age Groups for Robinvale SA2, 2001 to 2016

Service Age Groups (years)	Robinvale (SA2)			
	2001	2006	2011	2016
Babies and preschoolers (0 to 4)	8.7%	7.7%	8.1%	7.2%
Primary schoolers (5 to 11)	11.7%	10.3%	9.8%	10.2%
Secondary schoolers (12 to 17)	10.0%	8.8%	7.5%	7.5%
Tertiary education, and independence (18 to 24)	9.9%	10.0%	8.6%	7.6%
Young workforce (25 to 34)	12.8%	14.3%	13.6%	15.2%
Parents and homebuilders (35 to 49)	21.6%	20.5%	19.3%	16.8%
Older workers and pre-retirees (50 to 59)	11.2%	13.6%	14.2%	13.9%
Empty nesters and retirees (60 to 69)	6.1%	7.4%	10.3%	12.5%
Seniors (70 to 84)	6.7%	5.7%	6.4%	7.2%
Elderly aged (85 and over)	1.2%	1.7%	2.3%	2.0%

Source: ABS census data, 2016 and 2011

Table 4 shows that between 2001 to 2016, the population between 25 and 34 years increased from 12.8% to 15.2% of the population which is consistent with a young workforce in Robinvale.

While in 2016, Robinvale had fewer persons aged 60 years and over (21.7% compared with 25.1% for Swan Hill and 27.2% for Rural Victoria (refer Table 3), the proportion of the population aged over 60 years had increased by 7.7% between 2001 (14%) and 2016 (21.7%). Growth in the older population in Robinvale may suggest a desire to age-in-place or could indicate barriers associated with relocation to a higher order centre such as affordability. A portion of the population may be seeking affordable retirement living and services in Robinvale.

2.1.2 Household Size

The average household size for Robinvale SA2 is summarised in Tables 5 and 6 below.

Table 5 Average Household Size for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Household Size	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
Average Household Size 2016	2.7	2.4	3.0

Source: ABS census data, 2016

Table 6 Average Household Size for Robinvale SA2, 2001 to 2016

Household Size	Robinvale (SA2)			
	2001	2006	2011	2016
Average Household Size	2.9	2.8	2.8	2.7

Source: ABS census data, 2016

Table 5 highlights average household size in Robinvale SA2 (2.7) is larger compared with Swan Hill (2.4) but smaller compared with Regional Victoria (3.0).

Table 6 show a gradual decline in household size over 2001 to 2016

The Population Determination Study, undertaken by Geografia on behalf of Swan Hill Rural City Council, has identified a more likely average household size of 3.59 people per household for the Robinvale SA2 (see Section 1.4). This study suggests that there is a likely resident population within the Robinvale SA2 not captured by the ABS Survey that may be accessing accommodation within existing housing stock. Based on the population assumptions in the Geografia report, there is potential for Robinvale to have much larger household composition and therefore, a strategy for the town may need to consider alternate forms of housing and accommodation that caters for group/shared living and large families, or higher density rooming options for individuals.

2.1.3 Family and Household composition

The proportion of family, lone person and group households provides an indication of likely demand for different housing products.

Table 7 Family and Household Composition for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Family and Household Composition	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
Couple with no children	40.0%	42.5%	42.9%
Couple with children	41.9%	41.0%	39.6%
One parent families	16.2%	14.9%	16.2%
Other family	2.0%	1.6%	1.3%
Family households	70.2%	67.7%	68.0%
Single or (Lone) person households	24.6%	28.6%	29.0%
Group households	5.2%	3.6%	3.1%

Source: ABS census data, 2016

Robinvale SA2 had a greater proportion of households with children (41.9% couples with children and 16.2% one parent families) compared with Swan Hill (41.0% and 14.9% respectively). This suggests a need for a mix of family homes including traditional family homes and affordable options for single income or lower-income families.

Robinvale had a higher proportion of group households than Swan Hill LGA (5.2% compared with 3.6%) which could reflect a more itinerant population associated with seasonal employment. There is potential for this segment to be seeking adequate accommodation suitable to lower income employment such as labouring within the horticultural industry. As the horticultural industry grows the demand for low cost accommodation for individuals or groups may increase.

Within the Swan Hill LGA there is a higher proportion of couples with no children (42.5%) and lone person households (28.6%) compared with Robinvale (40.0% and 24.6%). This reflects the comparatively older age profile of Swan Hill and is likely to represent a market seeking more suitably sized housing with ease of access to services and facilities, or entry into retirement living.

This could suggest a potential gap in housing choice that may be taken up if Robinvale presented to the market as a suitable location for retirement living (with appropriate support services and/or transport options to services).

Perrin St, Robinvale, VIC

2.1.4 Tenure Type

When considered in conjunction with household size and composition, household tenure can provide further insight into ownership, investment activity and available capital base/equity across the housing market. Table 8 below shows housing tenure for Robinvale compared with Swan Hill and Regional Victoria.

Table 8 Housing tenure for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Tenure Type	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
Fully owned	34.0%	36.8%	37.8%
Mortgage	23.5%	29.9%	33.2%
Renting	35.7%	28.8%	25.1%
Other tenure type(e)	0.4%	0.7%	0.8%
Not stated	6.3%	3.8%	3.1%

Source: ABS census data, 2016

Compared with Swan Hill and Regional Victoria, in 2016 Robinvale had:

- A lower proportion of homes fully owned or under mortgage; and
- A significantly higher proportion of homes under rent.

Further assessment of households renting in Robinvale in 2016 showed that of the 366 properties under rent:

- 25.1% were rented from a State Housing Authority; and
- 7.4% were rented from a housing cooperative.

Other rental landlord types included:

- 26.4% of properties were rented from a person not in the household (such as a parent, family member or other person);
- 16.7% of properties were rented from 'other' landlord type (which includes caravan park, cabin/houseboat or employer as landlord); and
- 4.6% did not state the landlord type.

This indicates that in 2016, approximately one third of rental properties in Robinvale were either social or community housing. According to ABS statistics this comprised:

- 95 separate houses;
- 11 flats; and
- 6 semi-detached dwellings.

Given the predominance of separate houses in Robinvale the rental market appears to be represented by a relatively low-density accommodation solution that is unlikely to meet the high demand for rental accommodation within the town.

Family composition and dwelling type statistics (refer to Sections 2.1.3 and 2.1.5) indicate that of lone person households in Robinvale:

- 80% occupy separate houses; and
- 8.3% occupy caravan or cabin/houseboat.

This may suggest limited alternative options for lone person households seeking to remain within Robinvale and a possible gap within the town for housing catering for smaller household sizes (for example single parent households or single persons).

Growth in primary production across the region is likely to drive further demand for rental accommodation. It is feasible that the future demand for rental accommodation may only be met through the introduction of more efficient dwelling types that provide for higher density accommodation.

Table 9 below shows tenure for the Robinvale SA2 over time.

Table 9 Housing tenure for Robinvale SA2, 2001 to 2016

Tenure Type	Robinvale (SA2)			
	2001	2006	2011	2016
Fully owned	41.4%	31.7%	33.4%	34.0%
Mortgage	17.2%	20.3%	23.1%	23.5%
Rented	34.8%	36.1%	36.1%	35.7%
Other tenure type(s)	2.4%	0.8%	0.4%	0.4%
Not stated	4.2%	11.0%	6.9%	6.3%

Source: ABS census data, 2016

Over 15 years (2001 – 2016) there has been an ongoing decline in the proportion of full home ownership in Robinvale, while the proportion of properties under rent have remained high. The main proportional shift in tenure type over this period is:

- 7.4% reduction in proportion of properties under full ownership; and
- 6.3% increase in proportion of properties under mortgage.

This tends to suggest a home-buying market exists for Robinvale.

Robinvale, VIC

2.1.5 Dwelling type and characteristics

Table 10 Dwelling Structure as a Percentage of Total Dwellings for Robinvale SA2 in comparison to Swan Hill LGA and Regional VIC, 2016

Dwelling Structure	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
Separate house	90.1%	87.3%	89.1%
Semi-detached, row or terrace house, townhouse etc.	1.9%	3.9%	6.8%
Flat or apartment	2.9%	5.7%	2.7%
Other	4.8%	1.6%	0.9%
Total occupied private dwellings	86.6%	88.6%	82.9%
Total unoccupied private dwellings	13.4%	11.4%	17.1%

Source: ABS census data, 2016 and 2011

In 2016, Robinvale was characterised by separate houses (90.1%) and had a significantly higher proportion of dwellings categorised as 'Other' accommodation which includes caravan park, cabin or houseboat, improvised housing or housing attached to shops (4.8% compared with 1.6% for Swan Hill and 0.9% for Regional Victoria). There is existing homogenous housing stock in Robinvale and what appears to be limited alternative housing to meet the potential medium or higher density needs of the town. For instance, in 2016 in Robinvale 1.9% of dwellings were semi-detached, row or terrace, or townhouses compared with 3.9% for Swan Hill and 6.8% for Regional Victoria.

Table 11 below shows the proportion of flats or apartments have declined over time in Robinvale.

Table 11 Dwelling Structure as a Percentage of Total Dwellings for Robinvale SA2, 2001 to 2016

Dwelling Structure	Robinvale (SA2)			
	2001	2006	2011	2016
Separate house	87.4%	82.3%	90.1%	90.1%
Semi-detached, row or terrace house, townhouse etc.	1.3%	1.7%	1.2%	1.9%
Flat or apartment	4.9%	5.3%	2.6%	2.9%
Other	6.4%	10.7%	5.9%	4.8%
Total occupied private dwellings	N/A	N/A	87.0%	86.6%
Total unoccupied private dwellings	N/A	N/A	13.0%	13.4%

Source: ABS census data, 2016 and 2011

The predominance of single dwelling type in further evidenced by the number of bedrooms per dwelling (refer Table 12) which indicated almost half of the housing stock is of three bedrooms with a relatively small proportion of housing catering to smaller and lone person households.

Table 12 Number of Bedrooms Per Dwelling for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Number of Bedrooms	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
None	1.6%	0.5%	0.3%
One	4.7%	4.3%	3.2%
Two	12.3%	15.1%	16.3%
Three	48.2%	49.9%	49.8%
Four or more	27.2%	26.7%	27.7%
Not Stated	6.1%	3.5%	2.7%
Average number of bedrooms per dwelling	3	3.1	3.1

Source: ABS census data, 2016

2.1.6 Employment

Employment profile can provide insight into current participation in the workforce, the form of employment and the likely influence employment will have on housing affordability. Table 13 shows employment for Robinvale SA2 compared with Swan Hill and Regional Victoria in 2016.

Table 13 Employment for Robinvale SA2 in comparison with Swan Hill LGA and Regional VIC, 2016

Employment	Robinvale (SA2)	Swan Hill (LGA)	VIC (Exc. Mel)
Employed	93.4%	94.9%	94.1%
Unemployed (Unemployment rate)	6.6%	5.1%	6.0%
Employed full-time	59.5%	58.2%	53.8%
Employed part-time	24.6%	29.9%	34.2%
Away from work	9.3%	6.8%	6.1%

Source: ABS census data, 2016 and 2011

Despite being a centre for employment that attracts a wide catchment of residents for work, Table 13 shows that Robinvale has a higher proportion of population unemployed (6.6%) and a greater proportion away from work (9.3%) compared with Swan Hill (5.1% and 6.8% respectively) and Regional Victoria (6% and 6.1% respectively).

Table 14 below shows unemployment rates between 2006 and 2016.

Table 14 Unemployment rates for Robinvale SA2, Swan Hill LGA and Regional VIC, 2006 - 2016

Year	Robinvale (SA2)	Swan Hill (LGA)	Regional VIC
2006	4.4%	4.6%	5.7%
2011	7.6%	4.9%	5.2%
2016	6.6%	5.1%	6.0%

Source: ABS census data, 2016 and 2011

Table 15 Unemployment rates for Robinvale SA2 and Swan Hill LGA, December 2016 - December 2018

Year	Robinvale (SA2)	Swan Hill (LGA)
December 2016	4.5%	3.8%
December 2017	5.0%	4.6%
December 2018	3.0%	3.3%

Source: Department of Jobs and Small Business, 2018

Table 14 shows that unemployment rates have increased for all areas between 2006 and 2016. Robinvale exhibits more instability across Census periods and peaked between 2006 (4.4%) and 2016 (6.6%) at an unemployment rate of 7.6% (2011).

The variation between Census periods could reflect a lack of employment diversity in Robinvale and the potential for the town to be more dependent on fewer key industries for employment.

Table 15 shows that in December 2018, Robinvale SA2 and Swan Hill had an unemployment rate of 3% and 3.3% respectively. This indicates a fluctuation in unemployment levels in both Robinvale SA2 and Swan Hill LGA.

Table 16 below summarises the top industries by employment for Robinvale.

Table 16 2016 Top industries by employment Robinvale SA2

Industry	Employment - Robinvale (SA2)
Agriculture, Forestry and Fishing	34.5%
Health Care and Social Assistance	9.0%
Retail Trade	7.3%
Manufacturing	7.1%
Education and Training	7.1%
Administration and support services	4.2%

Source: ABS census data, 2016

Over one third (34.5%) of Robinvale's employment is provided by the horticultural sector. This could contribute to the variability of employment levels for the Robinvale SA2. The town has a hospital and health service which accounts for 9.0% of employment and retail trade accounts for 7.3% of employment. The town is likely to be heavily dependent on agriculture to support other industries such as retail. Given key employment industries are vulnerable to climatic events and seasons, inconsistency of crops across seasons has the potential to impact all employment generators of the town.

This has the added potential to undermine mortgage confidence and make it difficult for low income individuals, contract workers (including professionals) and families to enter the housing market and affect long term private rental prospects.

The Housing Strategy may need to include consideration of finance and equity models to support investment in housing.

The accommodation and food services industry tends to be a common employment base for Regional towns and comprised 6.8% of employment in Swan Hill in 2016 (refer Table 17) compared with 3.1% in Robinvale. On the surface, this could suggest a lack of demand or a lack of provision for accommodation and hospitality services within Robinvale.

Table 17 2016 Top industries by employment Swan Hill LGA

Industry	Employment - Swan Hill (LGA)
Agriculture, Forestry and Fishing	17.6%
Health Care and Social Assistance	11.6%
Retail Trade	10.3%
Education and Training	8.3%
Manufacturing	7.7%
Accommodation and Food Services	6.8%
Construction	6.5%
Public Administration and Safety	4.5%
Transport, Postal and Warehousing	4.3%

Source: ABS census data, 2016

As a higher order centre Swan Hill has a broader distribution of employment across different industries and provides some examples of what the Robinvale Township 'offer' could include.

2.1.7 Workforce Population

Table 18 below summarises the proportion of employment by occupation for all industries operating in Robinvale.

Table 18 Proportion of employment by occupation, Robinvale, 2016

Occupation	Number	%
Managers	257	21.0%
Labourers	194	15.8%
Professionals	161	13.2%
Technicians and Trades	132	10.8%
Clerical and Administration	127	10.4%
Community workers	114	9.3%
Sales	98	8.0%
Machinery	90	7.4%

Source: ABS census data, 2016

Although being recognised as a town with a high proportion of itinerate workers, Table 18 identifies that there are more managers and a similar number of professionals as there are recorded labourers. This suggests demand for housing for professional (permanent) and management workers as well as demand for accommodation for labourers.

2.1.8 Aboriginal and Torres Strait Islander Population

Approximately 7.8% (259) of Robinvale residents identify as being Aboriginal. By understanding the age profile, family and household composition and tenure arrangements of this community it may be possible to shape a more relevant and sustainable housing strategy for the Town.

Service Age Groups

Table 19 below provides an age breakdown for Robinvale's Aboriginal and Torres Strait Islander population.

Table 19 2016 Service age groups for the Aboriginal and Torres Strait Islander population in Robinvale SA2

Service Age Groups (years)	Robinvale SA2	Indigenous Population (Robinvale SA2)
	2016	2016
Babies and preschoolers (0 to 4)	7.2%	13.5%
Primary schoolers (5 to 11)	10.2%	13.5%
Secondary schoolers (12 to 17)	7.5%	11.6%
Tertiary education, and independence (18 to 24)	7.6%	10.8%
Young workforce (25 to 34)	15.2%	15.1%
Parents and homebuilders (35 to 49)	16.8%	11.6%
Older workers and pre-retirees (50 to 59)	13.9%	9.7%
Over 60 years	21.7%	13.1%

Source: ABS census data, 2016

Table 19 identifies that Robinvale had a young Aboriginal and Torres Strait Islander population with almost 65% of persons under 34 years of age. The median age for the indigenous community is 24 years compared with 38 years for Robinvale as a whole. There is a similar proportion of persons in the young workforce service age group (15.1%) compared with Robinvale (15.2%). Combined, the young age profile and young workforce demographic suggest that the Aboriginal and Torres Strait Islander community is characterised by young families. Given the proportion of population under the age of 18 this could comprise large families with multiple children or multiple families in a single household.

Murray Valley Aboriginal Cooperative, Robinvale, VIC

Household and Family composition

Table 20 Household and family composition for the Aboriginal and Torres Strait Islander Population in Robinvale SA2, 2016

Family and Household Composition	Robinvale SA2 2016	Indigenous Population (Robinvale SA2) 2016
Couple with no children	40.0%	18.6%
Couple with children	41.9%	25.7%
One parent families	16.2%	51.4%
Other family	2.0%	4.3%
Multiple families	N/A	4.3%
Family households	70.2%	69.6%
Single or (Lone) person households	24.6%	25.5%
Group households	5.2%	3.6%

Source: ABS census data, 2016

There is a significantly higher proportion of one parent families for the indigenous population (51.4%) compared with Robinvale (16.2%). Of one parent family households, 50% have four or more people usually resident which suggests that Robinvale's indigenous family households could typically be large. Compared with Robinvale, the indigenous population had:

- Larger average household size (2.9 compared with 2.7);
- Slightly more people per bedroom on average (1.0 compared with 0.9); and
- 9.2% of occupied housing requiring an additional bedroom (compared with 7.0%).

Tenure

Table 21 summarises tenure types for Robinvale compared with the Aboriginal and Torres Strait Islander population in 2016.

Table 21 Tenure types of Robinvale compared with the Aboriginal and Torres Strait Islander population, 2016

Tenure Type	Robinvale SA2 2016	Indigenous Population (Robinvale SA2) 2016
Fully owned	34.0%	4.1%
Mortgage	23.5%	12.2%
Rented	35.7%	68.4%
Other tenure type(s)	0.4%	0.0%
Not stated	6.3%	14.3%

Source: ABS census data, 2016

Table 21 highlights that over two thirds of Aboriginal and Torres Strait Islander households (68.4%) rented properties in 2016, almost double that for Robinvale (35.7%) and was significantly higher than the proportion of households that rented in Swan Hill (28.8% refer to Table 8). Of the Aboriginal and Torres Strait Islander households that rented, 74.6% of properties were under management by State or Community Housing Providers.

2.2 Implications for Robinvale

Key Point 1: Diverse age demographics are attracted to higher order towns.

Robinvale had a high proportion of 'young workforce' population in 2016 and this demographic will continue to be attracted to the town. Swan Hill had a more diverse age demographic such as retirees and mature families seeking access to a range of health, education, retail, employment and recreation services and facilities (township offer).

Key Point 2: A growing aged population that may need affordable living options.

While in 2016, Robinvale had fewer persons aged 60 years and over compared with Swan Hill and Regional Victoria, the proportion of the population aged over 60 years had increased by 7.7% between 2001 and 2016. Growth in the older population in Robinvale may suggest a desire to age-in-place or could indicate barriers associated with relocation to a higher order centre such as affordability. A portion of the population may be seeking affordable retirement living and services in Robinvale.

Key Point 3: Only low density rental solutions exist.

Robinvale had a high proportion of properties under rent, including one third under State or community housing management. Over 90% of the general rental housing stock is separate houses which represents a lower density accommodation solution mostly suitable for larger households.

Key Point 4: Mortgages and rental payments rely on a seasonal sector of employment.

Robinvale is highly dependent on one industry sector for most of its employment. The seasonal nature of work can create housing and accommodation vulnerability and generate a lack of mortgage confidence. Crisis accommodation, social rent and innovative equity and delivery models could underpin a more confident housing future for the town.

Key Point 5: Employment statistics suggest a comparatively limited accommodation and hospitality offer in the Town.

Accommodation and Food Services often feature in the top industries of employment generators for regional towns. Accommodation and Food Services does not appear in the top 8 industries of employment for Robinvale. These employment statistics suggest a lack of accommodation and food services on offer within the town and this may indicate a lack of accommodation diversity within a town catering for seasonal employment.

Key Point 6: The size of the professional housing market is equivalent to the labour housing market.

Although Robinvale is recognised as a town with a high proportion of itinerant workers, data shows that there are more managers (21.0%) and a similar number of professionals (13.2%) as there are recorded labourers (15.8%).

Key Point 7: Aboriginal households are significantly younger and larger.

Robinvale's Aboriginal and Torres Strait Islander population was significantly younger in 2016 compared with the general population, had higher average household sizes and was primarily living in rented accommodation, including a significant proportion of State and Community Housing Providers. This suggests a need for affordable housing and social rental properties suitable for young families comprising larger households.

Robinvale Hotel, Robinvale, VIC

HOLMES DYER

Murray Valley Aboriginal Cooperative, Robinvale, VIC

3. Supply Assessment

The supply assessment is based on data derived from RP Data by CoreLogic (from 14 February 2019) as detailed in each sub-section. The assessment considers housing and accommodation types, sales trends, and house and land releases across the Towns of Robinvale and Euston and the Local Government Areas of Swan Hill and Mildura. Note that the data has been cleaned of transactions for nil or nominal sums of money and some attributes were missing from RP Data records.

3.1 Houses currently on the market

There are approximately 5,717 separate houses across the Swan Hill Rural City Council local government area (LGA), with approximately 92 houses (1.6%) on the market. Of these, there are approximately 725 separate houses across Robinvale, with 9 houses (1.3%) currently on the market. Median listing price for housing in Swan Hill LGA currently on the market is approximately $333,280.

Table 22 below highlights the median listing prices for houses by number of bedrooms for the Town of Robinvale and the LGA of Swan Hill.

Table 22 House sale prices by number of bedrooms for Robinvale and Swan Hill LGA

Number of Bedrooms	Robinvale		Swan Hill (LGA)	
	Number of houses on the market	Median Sale Price	Number of houses on the market	Median Listing Price
2	1	$189,950	4	$194,950
3	5	$189,950	50	$239,000
4	4	$279,475	36	$395,348
5	Nil	Nil	1	N/A
6	Nil	Nil	1	N/A

Source: RP Data, 2019

There are approximately 16,017 separate houses across Mildura LGA, with approximately 301 houses (1.9%) on the market. In addition, there are approximately 223 separate houses across the Township of Euston, with approximately 6 houses (2.7%) on the market. Median listing price for housing in Mildura LGA currently on the market is approximately $325,000. The median listing prices for the Town of Euston is $230,000.

Table 23 highlights the median listing price by number of bedrooms for the Town of Euston and the LGA of Mildura.

Table 23 House sale prices by number of bedrooms for Mildura LGA and Euston NSW

Number of Bedrooms	Number of houses on the market		Median Listing Price	
	Mildura LGA	Euston	Mildura LGA	Euston
2	23	-	$176,000	-
3	162	6	$279,500	$230,000
4	100	-	$382,668	-
5	11	-	$407,000	-
6	4	-	$490,000	-
7	1	-	$605,000	-

Source: RP Data, 2019

Tables 22 and 23 indicate:

- The majority of housing currently for sale across the catchment is 3-4-bedroom products akin to traditional family homes. Based on likely demand, there is a potential gap in the delivery of smaller homes to the market (2 bedrooms) or larger shared-family homes (5 bedrooms).
- An existing 2-bedroom dwelling can be offered to the market in Robinvale for $189,950 and in Mildura for $176,000 which presents a challenge for new builds to deliver a similar product for a competitive price.
- Mildura offers the only 5-bedroom price-point for housing products currently available within the catchment at a median price-point of $407,000.
- Euston is currently offering six 3-bedroom dwellings to the market at a median of $230,000.

Table 24 below shows the current listing prices for properties on the market within Robinvale.

Table 24 Listing prices for houses on the market within the Township of Robinvale (as of 13/2/2019)

Address	Housing Stock	Bed	Bath	Car	Land Size (m²)	Land Use	No. of Days on the market	Price
4 Morris Street	Old	3	1	2	536m²	Detached Dwelling	7	$169,950
2 Morris Street	Old	3	1	2	555m²	Detached Dwelling (existing)	99	$189,950
25 Parke Street	New	3	1	1	753m²	Vacant Residential Dwelling Site/Surveyed Lot	125	N/A
3 Alexander Street	New	3	1	1	780m²	Vacant Residential Dwelling Site/Surveyed Lot	127	$290,000
35 Ronald Street	Old	3	1	2	625m²	Detached Dwelling (existing)	133	$159,950
17 Ronald Street	Old	4	2	2	569m²	Vacant Residential Dwelling Site/Surveyed Lot	168	$294,950
19 Warlen Avenue	Old	2	1	1	827m²	Detached Dwelling (existing)	241	$189,950

Source: RP Data, 2019

Table 24 shows the attributes of houses currently on the market in Robinvale, including:

- Limited supply (one current listing) of smaller - 2-bedroom houses,
- Predominantly large allotments - typically greater than 500m²;
- Existing housing stock of 3 (to 4) bedroom houses makes up the majority of what is available to the market;
- Despite the lack of supply for 2-bedroom homes, the longest recorded days on the market is for a 2-bedroom home on an allotment of over 800m². This suggests that, despite evidence of housing demand, products that do not match market needs may not be taken up by purchasers.

Photographs of the existing housing stock in Robinvale is provided in Figure 2 below.

Figure 2 Images of houses on the market in Robinvale

19 Warlen Avenue, Robinvale *(Source: RP Data)*

35 Ronald Street, Robinvale *(Source: RP Data)*

25 Parke Street, Robinvale (not built) *(Source: RP Data)*

3 Alexander Street, Robinvale (not built) *(Source: RP Data)*

4 Morris Street, Robinvale *(Source: RP Data)*

80 Latje Road, Robinvale *(Source: RP Data)*

Robinvale's housing market appears to be dominated by ageing stock, larger houses on large allotments and a lack of new products. New stock that is released to the market is at a higher price-point than similarly sized products from the existing housing stock. Therefore the delivery of smaller forms of new housing on smaller allotments presents a relevant market opportunity for the Town.

3.1.1 Houses for Rent

Houses for Rent - Swan Hill LGA

Of the 5,717 separate houses across the Swan Hill Rural City Council, approximately 100 (1.7%) houses are available for rent. Of these, only one house is available for rent in Robinvale which effectively presents a town with near 0% rental vacancy. Table 25 below shows attributes for the lowest rental value of houses currently on the market by suburb (allotment sizes less than 1,000m²).

Table 25 Attributes for lowest rental value houses currently on the market by suburb within Swan Hill LGA

Suburb	Bed	Bath	Car	Land Size (m²)	Lowest Rental Value
Swan Hill	2	1	1	859m²	$180/W
Nyah West	2	1	1	800m²	$210/W
Robinvale	3	2	4	643m²	$299/W

Source: RP Data, 2019

RP Data identifies a median rental value for houses currently available in Swan Hill LGA of $305 per week. Table 25 shows that the single property for rent within Robinvale is listed at $299 per week; only $6 less than the Swan Hill median. This may suggest upward pressure on rental prices may exist within the town driven by lack of supply.

Further interrogation (using RP Data) of the single property for rent within Robinvale revealed that it is:

- A relatively new build;
- Offering three bedrooms, two separate bathrooms, en-suite and space for four cars; and
- Being offered by Haven, Home Safe - a not for profit Community Housing Provider working in the region.

Therefore, the only house for rent in Robinvale is being offered by a not for profit housing provider. Based on the house attributes and land lord type, there is potential that this home is intended for group share or multiple family accommodation. Therefore the price, in this instance, may reflect 'affordable rental' for grouped resources of multiple low income families.

Houses for Rent – Mildura LGA and Euston

Of the 16,017 separate houses across the Mildura LGA, approximately 470 houses (2.9%) are available for rent. Euston recorded one house currently on the market for rent. Table 26 below show houses for rent currently on the market by numbers of bedrooms.

Table 26 House rent currently on the market by number of bedrooms for Mildura LGA and Euston NSW

Number of Bedrooms	Number of rentals on the market		Lowest rental value		Median rental value		Highest rental value	
	Mildura LGA	Euston	Mildura LGA	Euston	Mildura LGA	Euston	Mildura LGA	Euston
2	48	-	$150/W	-	$250/W	-	$450/W	-
3	320	1	$160/W	-	$315/W	$350/W	$600/W	-
4	99	-	$200/W	-	$360/W	-	$750/W	-
5	3	-	$400/W	-	$500/W	-	$700/W	-

Source: RP Data, 2019

The median rental value for houses currently available in Mildura LGA is $320 per week while the only house available for rent in Euston is $350 per week; $30 higher the median rental value in Mildura. The limited number of rental properties within Robinvale/Euston may be placing upward pressure on rental values. As one of the closest competing sources of housing and accommodation supply, Mildura offers 2 and 3-bedroom houses as low as for $150 - $160 per week with a median of $250 - $$350 per week. This price-point presents challenges to the competitive delivery of 'build to rent' housing products in Robinvale, and may require partnerships, incentives and/or innovative products to attract investment.

Table 26 shows properties on the market in Mildura at more premium rental values, including $450 per week for a 2-bedroom home and up to $750 per week for a 4-bedroom home. The two highest yielding rental properties on the market in Mildura were located by the waterfront ($750/w) and adjacent the Mildura Golf Course ($700/w). This suggests a market may exist within the region for more premium rental products within lifestyle locations that are also available within Robinvale.

3.1.2 Flats/Units currently on the market

Flats/Units for sale - Swan Hill LGA

There are approximately 829 flats/units across the Swan Hill LGA, with 9 flats/units (1.1%) currently on the market. There are no flats/units currently on the market in Robinvale. Table 27 below summarises flats/units currently on the market in Swan Hill LGA by address.

Table 27 Swan Hill LGA flats/units currently on the market

Address	Suburb	Bed	Bath	Car	Sale price
3/64 Stradbroke Avenue	Swan Hill	2	1	1	$165,000
9/478 Campbell Street	Swan Hill	2	1	1	$176,000
2/123 Mccallum Street	Swan Hill	2	1	1	$178,000
1/490 Campbell Street	Swan Hill	2	1	1	$185,000
1/21 Splatt Street	Swan Hill	2	1	1	$193,000
3/2 Dellar Street	Swan Hill	2	1	1	$207,000
3/3-5 Cohn Street	Swan Hill	2	1	1	$225,000
23 Albert Street	Swan Hill	3	2	2	$439,000
1/365 Beveridge Street	Swan Hill	3	2	2	$429,000

Source: RP Data, 2019

The median sale price for flats/units currently on the market in Swan Hill LGA is $189,000, with prices ranging from $165,000 up to $439,000. The two highest priced properties are located within close proximity to the Murray River.

Flats/Units for sale – Mildura LGA and Euston NSW

Of the 2,749 flats/units across the Mildura LGA, approximately 49 flats/units (1.7%) are available for sale and none are available for sale in Euston. The median listing price for flats/units currently available is $242,500. Table 28 below shows current flats/units for sale by numbers of bedrooms Mildura LGA.

Table 28 Flats/Units sale prices by number of bedrooms for Mildura LGA and Euston NSW

Number of Bedrooms	Number of houses on the market		Median Listing Price	
	Mildura LGA	Euston	Mildura LGA	Euston
1	13	-	$105,000	-
2	24	-	$186,500	-
3	15	-	$279,000	-
4+	4	-	$472,000	-

Source: RP Data, 2019

Table 28 indicates that Mildura has a good supply of 1, 2 and 3-bedroom flats/units currently on the market. This suggests there may be both demand and supply of smaller dwelling types in the region which could present a product opportunity for Robinvale. However, at a median price of $105,000 for a 1-bedroom unit, it may be difficult to competitively deliver smaller dwelling types in Robinvale without a suitably scaled development opportunity, incentives or partnerships. One approach may be to deliver a demonstration site that facilitates delivery of a range of smaller dwelling types in Robinvale (1, 2 and-3-bedroom units).

3.1.3 Flats/Units for rent

Flats/Units for rent - Swan Hill LGA

There are approximately 829 flats/units across the Swan Hill LGA, with 69 flats/units (8.3%) available for rent. This represents a relatively high vacancy rate for rental properties which could compete for market share of tenants if Swan Hill was recognised as a commutable accommodation option for Robinvale workers. The median rental value for houses currently available across Swan Hill LGA is $210 per week. Of these flats/units, 66 were available for rent in the suburb of Swan Hill (see Table 29) and the remaining three were in Robinvale, Lake Boga and Speewa.

Table 29 Flats/units rent currently on the market by number of bedrooms for the township of Swan Hill

Number of Bedrooms	Number of rentals on the market	Lowest rental value	Median rental value	Highest rental value
1	25	$120/W	$150/W	$205/W
2	34	$185/W	$230/W	$330/W
3	7	$250/W	$335/W	$415/W

Source: RP Data, 2019

Flats/Units for rent - Mildura LGA and Euston NSW

Of the 2,749 flats/units across the Mildura LGA, approximately 223 (8.1%) flats/units are available for rent and none are available in Euston. Unlike Swan Hill, Mildura's relatively high vacancy rate for rental properties has a greater potential to compete for market share of tenants . The median rental value for flats/units currently available is $250 per week. Table 30 below shows flats/units currently on the market for rent by number of bedrooms in Mildura LGA.

Table 30 Flats/units currently on the market for rent by number of bedrooms for Mildura LGA and Euston

Number of Bedrooms	Number of rentals on the market		Lowest rental value		Median rental value		Highest rental value	
	Mildura LGA	Euston	Mildura LGA	Euston	Mildura LGA	Euston	Mildura LGA	Euston
1	21	0	$130/W	-	$160/W	-	$280/W	-
2	132	0	$165/W	-	$230/W	-	$350/W	-
3	64	0	$220/W	-	$310/W	-	$550/W	-
4	6	0	-	-	$343/W	-	$700/W	-

Source: RP Data, 2019

When correlated with the median asking price for Flats/Units currently on the market in Mildura it is possible to identify the potential return on investment through rental income for existing stock (Table 31)[1]. This can provide a guide to likely maximum product delivery costs for new build rental properties to achieve a minimum Return on Investment (Indicatively 5% per annum).

Table 31 Rental Return on Investment using median asking prices and rental values for 1-3 bedroom flats and units (Mildura)

Beds	Median Asking Price	Lowest Rent	Return on Investment	Median Rent	Return on Investment	Highest Rent	Return on Investment
1	$105,000	$130	6.4%	$160	7.9%	$280	13.9%
2	$186,500	$165	4.6%	$230	6.4%	$350	9.8%
3	$279,000	$220	4.1%	$310	5.8%	$550	10.3%

Table 31 shows good potential to obtain a reasonable return on initial outlay for:

- 1-bedroom flats/units under a low, median and high rent scenario;
- 2-bedroom flats/units under a median and high rent scenario; and
- 3-bedroom flats/units under a median and high rent scenario.

Robinvale, VIC

[1] As the Town of Swan Hill is located further away from Robinvale and only one house is available for rent in Robinvale which effectively presents a town with near 0% rental vacancy, Mildura presents the best competitive comparison.

3.2 Broader Market Catchment Supply Comparison and Trends

This section provides a review of sales transaction data by allotments less than or equal to 2000m² (typically General Residential - Urban Areas) and lots between 2,000m² to 4,000m² (typically Low Density Residential - Rural Areas) for vacant land, residential housing and flats/units for the township of Robinvale, and the LGA's of Swan Hill and Mildura.

This data provides insight to residential development trends and current supply for particular forms of land and housing.

The assessment draws on data derived from RP Data by CoreLogic for the period between 1 January 2014 to 31 December 2018 (and has been cleaned of transactions for nil or nominal sums of money).

3.2.1 Urban Areas

Property Transactions (Vacant Land, Houses and Flats/Units)

Table 32 below summarises the proportion of residential property transaction types that occurred in the townships of Robinvale and Euston and the Local Government Areas (LGAs) of Swan Hill and Mildura.

Table 32 Property Transactions by property type for Robinvale, Swan Hill LGA and Mildura LGA

Property Type	Robinvale	Swan Hill (LGA)	Mildura (LGA)	Euston NSW
2014				
Vacant Lot	1	19	75	1
Houses	22	187	737	10
Flats/Units	2	42	164	0
2015				
Vacant Lot	6	27	110	1
Houses	24	234	852	6
Flats/Units	0	41	151	0
2016				
Vacant Lot	4	27	83	0
Houses	34	226	993	8
Flats/Units	3	31	182	2
2017				
Vacant Lot	6	24	94	7
Houses	36	304	951	12
Flats/Units	2	41	172	0
2018				
Vacant Lot	8	24	94	7
Houses	36	304	951	12
Flats/Units	2	41	172	0
TOTAL	**183**	**1,549**	**5,744**	**62**

Source: RP Data, 2019

Table 32 shows that a total of 183 property transactions have occurred between 2014 and 2018 in Robinvale which includes 27 vacant land transactions (14.8%), 145 house transactions (79.2%) and 11 flats/units transactions (6.0%).

3.2.2 Sale Trends - Vacant Land Sales

Table 33 provides an overview of vacant land sales and median sale prices by allotment size no greater than 2000m².

Table 33 Number of Vacant Land Sales and Median Land Sale Price

Allotment Size (m²)	Robinvale		Swan Hill (LGA)		Mildura (LGA)		Euston NSW	
	No. of Vacant Land Sales	Median Vacant Land Sale Price	No. of Vacant Land Sales	Median Vacant Land Sale Price	No. of Vacant Land Sales	Median Vacant Land Sale Price	No. of Vacant Land Sales	Median Vacant Land Sale Price
2014								
<350	0	$-	0	$-	5	$74,000	0	$-
351 - 650	0	$-	0	$-	14	$87,250	0	$-
651 - 800	0	$-	5	$85,000	33	$96,000	0	$-
801 - 1000	0	$-	7	$72,950	15	$98,000	1	$40,000
1001 - 2000	1	$52,500	7	$60,000	8	$61,000	0	$-
2015								
<350	0	$-	0	$-	5	$75,000	0	$-
351 - 650	1	$30,000	6	$78,500	33	$87,000	0	$-
651 - 800	0	$-	5	$95,200	32	$96,000	1	$36,000
801 - 1000	2	$60,413	3	$75,000	22	$140,000	0	$-
1001 - 2000	3	$65,000	13	$65,000	18	$89,975	0	$-
2016								
<350	0	$-	5	$37,000	9	$103,000	0	$-
351 - 650	0	$-	4	$205,000	38	$97,500	0	$-
651 - 800	0	$-	4	$115,250	18	$96,000	0	$-
801 - 1000	3	$50,000	6	$50,000	7	$113,500	0	$-
1001 - 2000	1	$45,000	8	$102,500	11	$127,000	0	$-
2017								
<350	0	$-	0	$-	8	$104,000	0	$-
351 - 650	1	$60,000	5	$100,000	40	$102,000	0	$-
651 - 800	0	$-	2	$165,000	25	$115,000	0	$-
801 - 1000	1	$50,000	5	$158,000	9	$142,500	2	$44,500
1001 - 2000	4	$56,500	12	$56,500	12	$77,000	5	$143,000
2018								
<350	0	$-	1	$132,000	7	$68,000	0	$-
351 - 650	2	$32,500	7	$150,000	30	$115,000	0	$-
651 - 800	1	$55,000	4	$205,000	25	$110,000	0	$-
801 - 1000	3	$60,500	8	$60,500	19	$142,000	0	$-
1001 - 2000	2	$71,500	7	$170,000	16	$150,000	1	$94,000
TOTAL	**27**		**124**		**459**		**10**	

Source: RP Data, 2019

The following observations can be made from Table 33:

- While there is often a linear relationship between lot size and sales price, there is also some suggestion that sales prices plateau, and beyond a threshold point sale prices can decline (noting low sales numbers can skew the results). Table 33 presents a relatively non-linear relationship between lot size and sales price across the catchment. Noting the impact of low sales transactions to the median sales price, it is possible to identify higher medians for particular products that may reflect a market preference for the region, as follows:

Year	Robinvale	Swan Hill (LGA)	Mildura (LGA)	Euston NSW
2014	N/A	651m² – 800m²	801m²-1,000m²	N/A
2015	N/A	651m² – 800m²	801m² – 1,000m²	N/A
2016	N/A	351m² - 650m² 651m² – 800m²	<350m² 351m² – 650m²	N/A
2017	N/A	651m² – 800m²	<350m²	N/A
2018	351m² – 650m²	651m² – 800m²	351m²– 650m²	N/A

- For Swan Hill, the largest category of transactions between 2014 and 2018 was for lots between 1,001m² –2,000m². Over the same period the best median sales price was for lots between 651m² – 800m².
- For Mildura, most transactions between 2014 and 2018 were for lots between 351m² – 800m². Over the same period the best median sales price was for lots over 801m². In 2016, 2017 and 2018; lots of <350m² and 351m² to 650m² recorded achieved median sales price spikes. This may indicate demand for allotments of this size.
- Table 33 highlights relatively low land value in Robinvale. Depending on the achievable sales price for developed lots, this could stimulate or deter the creation of housing for the market. The land value for vacant land sales in Robinvale in 2018 can be expressed as dollar per square metre by applying the median sales value to the allotment size, as follows:

Allotment Size	Rates per square metre based on median sales price
<350m²	N/A
351 – 650m²	$150 - $277
651 – 800m²	$68 - $85
801 – 1000m²	$60 - $75
1001 – 2000m²	$35 - $71

While reflective of a small number of transactions, the data shows a typical linear relationship between value per square metre and allotment size - increasing in value as the allotment size decreases.

Sale Trends - House Sales

Table 34 below provides an overview of house sales and median sale prices by allotment size no greater than 2000m^2.

Table 34 Number of House Sales and Median House Sale Price

Allotment Size (m^2)	Robinvale		Swan Hill (LGA)		Mildura (LGA)		Euston NSW	
	No. of House Sales	Median House Sale Price	No. of House Sales	Median House Sale Price	No. of House Sales	Median House Sale Price	No. of House Sales	Median House Sale Price
2014								
<350	0	$-	0	$-	27	$175,000	0	$-
351 - 650	7	$150,000	61	$198,000	262	$185,000	0	$-
651 - 800	9	$160,000	62	$219,500	227	$206,400	1	$230,000
801 - 1000	4	$75,000	32	$191,750	127	$275,000	6	$196,250
1001 - 2000	2	$167,500	32	$182,500	94	$215,000	3	$205,000
2015								
<350	0	$-	7	$207,000	28	$190,500	0	$-
351 - 650	5	$145,000	64	$200,000	278	$207,250	0	$-
651 - 800	7	$161,000	69	$225,000	276	$228,000	0	$-
801 - 1000	6	$217,501	46	$245,000	155	$262,000	5	$115,000
1001 - 2000	6	$317,500	48	$205,000	115	$265,000	1	$275,000
2016								
<350	0	$-	7	$162,000	62	$209,000	0	$-
351 - 650	4	$133,750	58	$216,500	349	$220,000	0	$-
651 - 800	6	$143,500	69	$262,000	292	$235,000	0	$-
801 - 1000	11	$142,000	47	$256,000	169	$275,000	3	$135,000
1001 - 2000	13	$195,000	45	$200,000	121	$268,500	5	$255,000
2017								
<350	0	$-	6	$250,000	34	$240,000	0	$-
351 - 650	5	$150,000	89	$225,000	348	$225,500	0	$-
651 - 800	9	$180,000	86	$228,000	294	$240,000	4	$85,000
801 - 1000	6	$233,000	61	$230,000	163	$290,000	4	$141,000
1001 - 2000	16	$210,000	62	$202,500	112	$223,000	4	$77,500
2018								
<350	0	$-	7	$220,000	58	$251,500	0	$-
351 - 650	6	$164,000	83	$241,000	342	$248,750	0	$-
651 - 800	5	$175,000	69	$265,000	289	$265,000	1	$135,000
801 - 1000	12	$253,000	46	$260,500	148	$325,000	5	$166,000
1001 - 2000	6	$157,500	65	$185,000	101	$270,000	6	$200,000
TOTAL	**145**		**1,221**		**4,471**		**48**	

Source: RP Data, 2019

The following observations can be made from Table 34:

- There is generally a more linear relationship between size and price for developed lots compared with vacant lots. This may be influenced by a greater number of transactions. Between 2014 and 2018 the township of Robinvale recorded a total of 147 house transactions, Swan Hill LGA recorded 1,221 transactions and Mildura LGA recorded 4,471 transactions.
- Between 2014 to 2018, for Swan Hill and Mildura prices consistently plateaued at 801m² to 1,000m². Over the same period price spikes occurred for smaller products, including:
    - 351m² – 800m² for Robinvale and Swan Hill (2014);
    - <350m² for Mildura (2015);
    - 651m² – 800m² for Robinvale and Swan Hill (2016);
    - <350m² for Swan Hill and Mildura (2017); and
    - <350m² for Mildura (2018).
- Table 34 highlights relatively low sales prices achieved for housing in Robinvale. The low-price-points for developed lots is likely to deter investment in the delivery of new land and housing stock.
- Housing sales trends show that the region can successfully deliver a variety of housing products from <350m² to 800m². Based on sales prices, the delivery of new houses may rely on the creation of greater dwelling density and a variety of smaller dwelling types.
- The land value for developed lots in Robinvale in 2018 can be expressed as dollar per square metre by applying the median sales value to the allotment size, as follows:

Allotment Size	Rates per square metre based on median sales price	Comparison to equivalent vacant land sales
<350m²	N/A	N/A
351 – 650m²	$250 - $467	+60%
651 – 800m²	$218 - $268	+30%
801 – 1000m²	$253 - $315	+24%
1001 – 2000m²	$78 - $157	+45%

Although reflective of a small number of transactions, the data suggests that developed smaller lots in the urban area will attract a greater return from the market, which is likely to reflect the demand for housing by persons attracted to the town for employment.

Swan Hill and Mildura have achieved sales of developed lots under 350m². By applying the median sales value to the allotment size, it is possible to identify the square metre return on lots under 350m². A developed lot under 350m² in Swan Hill results in an approximate market value of $628 per m² for Swan Hill and $718 per m² for Mildura.

As smaller lot sizes also represent more affordable products, this suggests smaller lot development in Robinvale could yield a better return to developers while offering a more competitive price-point for purchasers.

3.2.3 Sale Trends - Flats/Units sales

Table 35 provides an overview of flats/units sales and median sale prices by number of bedrooms.

Table 35 Number of Flats/Units sales and median sale price

No. of Bedrooms	Robinvale		Swan Hill (LGA)		Mildura (LGA)		Euston NSW	
	No. of Flats/ Units Sales	Median Flats/ Units Sale Price	No. of Flats/ Units Sales	Median Flats/ Units Sale Price	No. of Flats/ Units Sales	Median Flats/ Units Sale Price	No. of Flats/ Units Sales	Median Flats/ Units Sale Price
2014								
1	1	$150,000	4	$113,000	5	$285,000	0	$-
2	1	$125,000	31	$168,000	89	$155,000	0	$-
3	0	$-	7	$266,000	63	$224,000	0	$-
4+	0	$-	0	$-	7	$377,500	0	$-
2015								
1	0	$-	0	$-	10	$115,000	0	$-
2	0	$-	4	$107,500	89	$145,000	0	$-
3	0	$-	31	$190,000	45	$225,750	0	$-
4+	0	$-	6	$238,500	7	$345,000	0	$-
2016								
1	0	$-	0	$-	7	$147,500	0	$-
2	2	$150,000	24	$200,000	109	$160,000	1	N/A
3	0	$-	5	$295,000	58	$248,500	1	$135,000
4+	1	$270,000	2	$270,000	8	$245,000	0	$-
2017								
1	0	$-	8	$114,000	1	$111,000	0	$-
2	2	$180,000	25	$220,000	97	$160,000	0	$-
3	0	$-	8	$248,000	61	$262,500	0	$-
4+	0	$-	0	$-	13	$195,000	0	$-
2018								
1	0	$-	14	$162,500	9	$194,000	0	$-
2	3	$155,000	27	$210,000	76	$190,000	1	$170,000
3	1	$190,000	8	$237,000	50	$262,000	1	$164,000
4+	0	$-	0	$-	10	$390,000	0	$-
TOTAL	**11**		**204**		**814**		**4**	

Source: RP Data, 2019

The following observations can be made from Table 35:

- Between 2014 and 2018 the township of Robinvale recorded a total of 11 flats/units transactions, Swan Hill LGA recorded 204 transactions and Mildura LGA recorded 814 flats/units transactions.
- Price comparison between sales transactions for flats/units (Table 35) and houses (Table 34) across the selected areas shows that units/flats achieve similar median sales prices to housing. This could reflect demand for units placing upward pressure on the purchase price for this dwelling type. When considered in conjunction with the relatively low land values in Robinvale (Table 33) and the demand profile of smaller households, units/flats present as a more viable development option for investors seeking vacant land for the delivery of higher density dwelling types relevant to the available market.
- Currently limited flats/unit transactions have occurred in Robinvale and Euston which suggests limited choice of these dwelling options in both towns. Sales volumes for flats/units for both Swan Hill and Mildura suggests Robinvale (and Euston) could be positioned to increase its share of this type of dwelling product.


Robinvale, VIC


Robinvale, VIC

3.2.4 Rural Areas

Sales Trends - Vacant Lots

Table 36 below provides an overview of vacant land sales for allotment sizes between 2,000m² and 4,500m² and sale price for Robinvale SA2.

Table 36 Vacant Land transactions for allotments between 2,000m² to 4,000m² within Robinvale

No.	Allotment Size	Price
2014		
-	-	-
2015		
-	-	-
2016		
1	2,102m²	$400,000
2	3,844m²	$100,000
2017		
1	3,354m²	$274,000
2018		
-	-	-

Source: RP Data, 2019

Table 36 shows that between 2014 and 2018 only four land transactions occurred for allotment sizes between 2,000m²and 4,000m². Allotments approximately one acre (4,000m²) in size typically correlate with the Low-Density Residential Zones commonly located on the fringe of town and often with interface to the Murray River. This type of lot has the potential to be offered as a 'lifestyle' block that could meet the market interests of professional staff and salaried workers and potentially drive demand for the delivery of premium housing products in Robinvale.

Transactions per annum for this type of lot could be influenced by land supply. In order to free up supply of land for the creation of lifestyle blocks and potentially address latent market demand, Council may need to investigate the rezoning of selected Farm Zoned land or Rural Living Zone land to supply Low Density Residential Zone.

Robinvale, VIC

Sales Trends – Developed Lots

Table 37 provides an overview of house sales for allotments between 2,000m² and 4,000m² and sale price.

Table 37 House sales for allotments greater than 2,000m² to 4,000m² within Robinvale

No.	Allotment Size	Price
2014		
1	2,024m²	$135,000
2	2,025m²	$342,500
2015		
1	2,261m²	$255,000
2016		
-	-	-
2017		
1	2,105m²	$180,000
2	3,417m²	$240,000
3	3,576m²	$270,000
2018		
1	2,195m²	$180,000

Source: RP Data, 2019

Table 37 shows that between 2014 and 2018 only seven house transactions occurred for allotments between 2,000m² and 4,000m². Sales price ranged between $135,000 and $342,500.

3.3 House and Land Release

Tables 38 and 39 show house and land packages being delivered in Swan Hill and Euston.

Table 38 House and land packages currently available in Swan Hill, VIC

Address	Bed	Bath	Car	Land Size (m²)	Price
Stonehaven 153 - Lot 333 Sandalwood Avenue, Swan Hill	3	2	1	634	$344,169
Pacific 208 - Lot 333 Sandalwood Avenue, Swan Hill	4	3	2	634	$377,025
Yarraman - Lot 337 Tea Tree Drive, Swan Hill	3	2	2	616	$377,950
Yarraman - Lot 328 Coobah Street, Swan Hill	3	2	2	621	$377,950
Brighton 195 - Lot 315 Sandalwood Avenue, Swan Hill	4	2	2	697	$396,181
Brookfield 224 - Lot 315 Sandalwood Avenue, Swan Hill	4	2	2	714	$403,391
Woodridge 232 - Lot 328 Coobah Street, Swan Hill	4	2	2	621	$408,335
Pacific 230 - Lot 333 Sandalwood Avenue, Swan Hill	4	2	2	634	$409,323
Woodridge 232 - Lot 334 Sandalwood Avenue, Swan Hill	4	2	2	713	$419,335
La Trobe 253 - Lot 332 Sandalwood Avenue, Swan Hill	4	2	2	704	$427,936
Yarraman - Lot 3 Parkside Avenue, Swan Hill	4	2	2	540	$569,000

Table 39 House and land packages currently available in Euston, NSW

Address	Bed	Bath	Car	Land Size (m²)	Price
Lot 50 Tayla Ct, Euston	3	2	2	800	$333,239
Lot 30 Tayla Ct, Euston	4	2	2	880	$317,617
Lot 10 Luke Rd, Euston	4	2	2	800	$377,950

Tables 38 and 39 highlight:

- Most new housing construction is for 3-bedroom and 4-bedroom homes with 2 bathrooms and 2 garage spaces.
- Allotment sizes range between 540m² to 714m² with a median land size of 634m² for Swan Hill, 840m² for Euston.
- In Swan Hill, house and land sale prices range between $344,169 to $569,000 with a median sale price of around $403,391.

H5 product by JG King, Mildura, VIC

Tables 40 shows house and land packages being delivered in Mildura.

Table 40 House and land packages currently available in Mildura

Address	Bed	Bath	Car	Land Size (m²)	Price
Springbrook 300 - Express Series - Lot 1 Fushcia Crt, Buronga	4	2	2	851	$489,900
Brookfield 224 - 32 Livingstone Drive, Gol Gol	4	2	2	878	$386,456
Forest Park 228 - Element Series - Lot 1-3, 72 Wood St, Gol Gol	4	2	2	878	$386,456
Springbrook 300 - Element Series - Lot 2-11 Dawn Ave, Gol Gol	4	2	2	804	$454,900
Pacific 250 - Element Series - Lot 4-6 Irymple Park Estate, Irymple	4	2	2	741	$449,400
Pacific 250 - Express Series - Lot 43 Marita Crt, Irymple	4	2	2	697	$412,100
Hawkesbury - Express Series - Lot 74-78, 105 Matthew Flinders Drv, Mildura	4	2	2	608	$406,900
Wishart 206 - Express Series - Lot 45 Karalanza Drv, Mildura	4	2	2	751	$379,900
Lot 46,47,48,49 Coachwood Way, Mildura	4	2	2	726	$436,700
Iluka 251 - Element Series - Lot 46,47,48,49 Coachwood Way, Mildura	4	2	2	726	$460,900
Wishart 206 - Express Series - Lot 40,42 Mathew Flinders Drive, Mildura	4	2	2	659	$356,300
Pacific 205 - Express Series - Lot 46,47,48,49 Coachwood Way, Mildura	4	2	2	726	$389,100
Nova 170 - Express Series - Lot 40, 42 Mathew Flinders Drive, Mildura	3	2	2	659	$330,100
Wishart 206 - Express Series - Lot 3 Herston Drv, Mildura	4	2	2	1227	$397,900
Stillwater Estate 285 - Element Series - 393 Eighth St, Mildura	4	2	2	1800	$672,900
Wishart 206 - Express Series - Lot 28 33 45 Coachwood Way, Mildura	4	2	2	712	$394,900
Woodridge 205 - Express Series - Lot 46 47 48 49 Coachwood Way, Mildura	4	2	2	726	$387,000
Pacific 250 - Express Series - Lot 46 47 48 49 Coachwood Way, Mildura	4	2	2	726	$412,100
Wishart 190 - Express Series - Lot 51 Coachwood way, Mildura	4	2	2	595	$369,600
Wishart 206 - Express Series - Lot 42 Barclay Boulevard, Red Cliffs	4	2	2	620	$339,800
Nova 170 - Express Series - Lot 28 Voullair Drive, Red Cliffs	3	2	2	565	$298,000
Wishart 206 - Express Series - Lot 29 36 Barclay Boulevard, Red Cliffs	4	2	2	777	$347,500
Pacific 205 - Express Series - Lot 30 31 32 33 34 35 Barclay Boulevard, Red Cliffs	4	2	2	782	$346,500
Nova 170 - Express Series - Lot 4 5 6 7 8 Calotis St, Red Cliffs	3	2	2	552	$305,900
Pacific 205 - Express Series - 44-47 Joseph Crt, Red Cliffs	4	2	2	623	$345,900
Brookfield 204 - Express Series - Lot 30,31 Cufari Drive, Red Cliffs	4	2	2	683	$350,400
Lot 6 Providence Dr, Mildura, VIC 3500	4	2	2	2037	$561,927
Lot 30 Milan Dr, Irymple, VIC 3498	4	2	2	750	$383,815
Lot 27 Milan Dr, Irymple, VIC 3498	3	2	2	700	$364,612
Lot 28 Milan Dr, Irymple, VIC 3498	3	2	2	700	$349,955
Lot 3 Riverside Ave	4	2	2	618	$428,850
Lot 25/44 Springfield Drive, Mildura VIC 3500	4	2	2	843	$429,000
2 Soho Crt, Mildura VIC 3500	4	2	2	679	$420,000
Lot 74-78, 105 Matthew Flinders Drive, Mildura VIC 3500	4	2	2	608	$406,900
Lot 7/5 Highbridge Court, Mildura VIC 3500	4	2	2	655	$419,000
Lot 35/14 Midtown Drive, Mildura VIC 3500	4	2	2	540	$419,000

Address	Bed	Bath	Car	Land Size (m^2)	Price
Lot 30/24 Midtown Drive, Mildura VIC 3500	4	2	2	540	$419,000
Lot 5/517 Walnut Avenue, Mildura VIC 3500	4	2	2	594	$409,000
LOT2/517 Walnut Avenue, Mildura VIC 3500	4	2	2	648	$383,330
Lot 4/517 Walnut Avenue, Mildura VIC 3500	3	2	2	587	$386,500
LOT1/517 Walnut Avenue, Mildura VIC 3500	3	2	2	635	$355,000
7 Delta Court, Mildura VIC 3500	3	2	2	332	$329,950
8 Nathan Court, Mildura	3	2	2	1020	$352,074
14 Nathan Court, Mildura	4	2	2	1028	$440,374
47 Coachwood Way, Mildura	3	2	2	726	$314,695
40 Redwood drive, Mildura	3	2	2	748	$383,695

Table 40 highlights:

- Most new housing construction is for 3-bedroom and 4-bedroom homes with 2 bathrooms and 2 garage spaces;
- Allotments sizes ranges between c. 330m^2 to c. 2,030m^2 with a median land size of approximately 700m^2; and
- House and land sale prices range from $251,434 to $672,900 with a median price of around $386,456.

Land Release at Tower Hill Residential Estate, Swan Hill

Tower Hill is a new 150ha master planned residential community in Swan Hill that is currently being developed by Places Victoria and in partnership with Swan Hill Rural City Council. The proposal will contain some 1,500 new residential allotments.

Table 41 below shows current land releases available for Stage 9A, 9B and Stage 11.

Table 41 Stage 9A and 9B and 11 Land Release – Tower Hill, Swan Hill

Address	Land Size	Frontage (m)	Price
Stage 9A			
314 Sandalwood Avenue	686	21	$115,000
315 Sandalwood Avenue	697	20.5	$110,000
Stage 9B			
330 Sandalwood Avenue	698	17.6	$113,000
332 Sandalwood Avenue	704	18	$114,000
341 Tea Tree Drive	704	19.5	$115,000
Stage 11			
348 Wallowa Drive	749	21.7	$123,000
349 Wallowa Drive	749	21.7	$123,000
350 Wallowa Drive	718	20.8	$118,500
351 Wallowa Drive	828	24	$136,000
352 Wallowa Drive	749	21.7	$124,000
355 Wallowa Drive	604	17.5	$99,500
356 Wallowa Drive	621	18	$101,500
357 Wallowa Drive	655	19	$109,500
358 Wallowa Drive	638	18.5	$106,500
359 Wallowa Drive	707	20.5	$116,500
361 Bramble Drive	726	21	$119,000
362 Bramble Drive	657	19	$109,500
363 Bramble Drive	692	20	$115,000
364 Bramble Drive	726	21	$120,000
368 Bramble Drive	776	22.5	$127,500
369 Bramble Drive	655	19	$109,500
370 Bramble Drive	742	21.5	$123,000
371 Bramble Drive	724	21	$119,000

Source: towerhill.swanhill.vic.gov.au

Table 41 shows:

- Allotment sizes range between 604m² to 828m² with a median land size of 704m²; and
- Land sale prices range between $99,500 to $136,000 with a median land sale price of $115,000.

3.4 Short-Term Accommodation

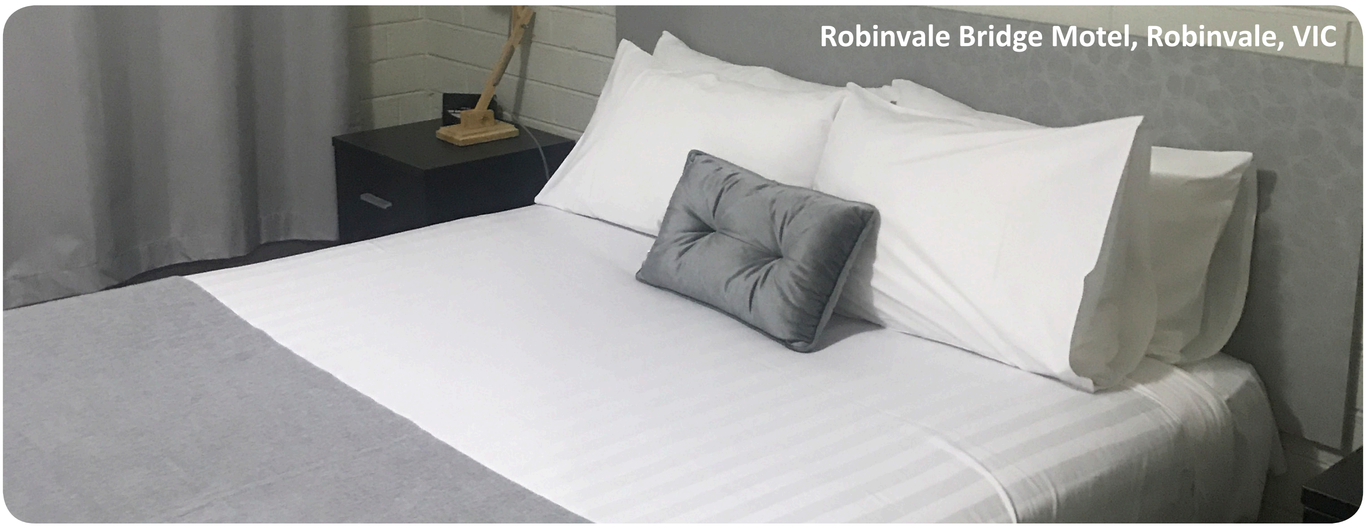
Robinvale is influenced by seasonal housing demands associated with agricultural production. Short-term accommodation types can include caravan parks, hotels, motels, serviced apartments, backpackers etc. and is an important housing choice to people with limited housing options.

Table 42 below summarises current supply of short-term accommodation within the Robinvale-Euston area. It should be recognised that some information was not readily obtainable (via telephone or online) and in these instances, a lack of information is simply recorded as 'not applicable' (N/A).

Table 42 Robinvale-Euston Accommodation Types

Name		No. of Rooms / Cabins	Price Range	Est. Occupancy/Vacancy Rates
Robinvale Bridge Motel		14	$119 - $132 (Based on a Standard Room)	Feb – May 90% - 100% June – Jan 70% - 80% Increases during school holidays and events
Robinvale Riverside Caravan Park		21	$25 (unpowered site) - $150 (Waterview cabin)	N/A
Weir Caravan Park		N/A	N/A	N/A
Robinvale Accommodation Village		30	N/A	Jan – April 100% May – Aug 50% Sept – Dec 20%
Homestyle Motel		6	N/A	N/A
Euston Motel Accommodation		25 (5 currently in construction)	$128 - $144 (Based on a Standard Room)	Tuesday - Thursday 80% Friday and Saturday 50%-70% Sunday and Monday 30%
Euston Club Resort	**Club Resort Motel**	22	$120 - $133 (Based on a Standard Room)	Weekdays (and school holidays) 80% Weekends 50%
	Cabin Resort	13	$100 (1 or 2 guests) - $280 (8 guests)	
Riverfront Caravan Park & Cafe		23	$26 (unpowered site) - $105 (Deluxe Cabin)	Overall 60% Dec – May 70% - 80% May – Nov 50%
TOTAL		**154**		

Source: TripAdvisor, 2019 and in consultation (via telephone) with various operators



Robinvale Bridge Motel, Robinvale, VIC

Table 42 shows that there are currently eight short-term accommodation facilities (five in Robinvale and three in Euston) with a total of 154 rooms and cabins available within the Robinvale-Euston region.

Occupancy rates for motels appear to be lowest during the weekends (higher during school holidays, events or weddings) with demand peaking during the weekday. Consultation with motel owners and operators indicates that short-term accommodation is primarily used for accommodation of trade workers, produce buyers and professional workers who typically stay for two to four nights.

Caravan parks typically accommodate seasonal workers as their occupancy rates appear to be the lowest between the months of May to December and highest during the months January to April which is in line the busiest months of the horticultural sector.

Rates and conditions of these short-term accommodation facilities affect the choice and type of accommodation for various workers. Motels typically charge visitors a much higher rate ($119 to $144 per night) whereas caravan parks offer a variety of rates ($26 per night for an unpowered site to $150 for a waterside cabin). Rates per night for caravan parks are much more affordable for itinerant workers.

Overall, the data shows that modular accommodation (such as caravan parks/cabins) is better suited for seasonal workers who typically stay for 3-4months whereas permanent buildings such as motels/hotels seek to attract visitors with a 2 to 4-day length of stay.

3.5 Implications for Robinvale

Key Point 1: Despite the housing crisis, houses are slow to sell.

Despite experiencing a housing and accommodation shortage, Robinvale shows longer days on the market compared to the LGAs of Swan Hill and Mildura indicating a slow-moving market. Many factors can affect the housing market such as house attributes, quality, affordability, expectations (or lack of) of capital growth and quality of tenants etc.

Key Point 2: There is limited housing for smaller households.

Houses on the market in Robinvale were largely attributed to the sale of older housing stock of 3 to 4-bedrooms on large allotments. This may exclude specific buyers such as households on low to medium income, young couples or singles. Opportunities exists for smaller allotments/housing with 2-bedrooms.

Key Point 3: The supply, affordability and availability of rental housing is a major issue in Robinvale.

There was a high proportion of households in Robinvale renting at the 2016 Census and no current supply of rental accommodation available on the market. The supply, affordability and availability of rental housing is a major issue in Robinvale.

Key Point 4: Mildura provides direct rental benchmarks.

As one of the closest competing sources of housing and accommodation supply, Mildura offers 2 and 3-bedroom houses for a minimum of $150 - $160 per week. This price point presents challenges to the competitive delivery of ‘build to rent’ housing products in Robinvale, and may require partnerships, incentives and/or innovative products to attract investment.

Mildura also offers more premium rental values, including $750 per week (water front) and $700 per week (Golf Course) for a 4-bedroom home. This suggests a market may exist for more premium rental products within lifestyle locations that are also available within Robinvale.

Key Point 5: Partnerships could demonstrate how alternative housing products can unlock the latent market.

Swan Hill and Mildura have a good supply of 1, 2 and 3-bedroom flats/units currently on the market. This suggests there may be both demand and supply of smaller dwelling types in the region which could present a product opportunity for Robinvale. However, at a median price of $105,000 for a 1-bedroom unit, it may be difficult to competitively deliver smaller dwelling types in Robinvale without a suitably scaled development opportunity, incentives or partnerships.

One approach may be to deliver a demonstration site that facilitates delivery of a range of smaller dwelling types in Robinvale (1, 2 and-3-bedroom units).

Key Point 6: Higher density dwelling types may appeal to builder and buyer.

Sales data indicates relatively low land value in Robinvale and relatively low sales prices for developed lots. The delivery of new houses may rely on the creation of greater dwelling density and a variety of smaller dwelling types. As smaller lot sizes also represent more affordable products, this suggests smaller lot development in Robinvale could yield a better return to developers while offering a more competitive price point for purchasers.

When considered in conjunction with the relatively low land values in Robinvale and the demand profile of smaller households, units/flats present as a more viable development option for investors seeking vacant land for the delivery of higher density dwelling types relevant to the available market.

Key Point 7: The town is likely to drive demand by expanding general residential to river frontages.

Between 2014 and 2018 only four land transactions occurred for allotment sizes between 2,000m^{2}and 4,000m^2. Allotments approximately one acre (4,000m^2) in size typically correlate with the Low-Density Residential Zones commonly located on the fringe of town and often with interface to the Murray River. This type of lot has the potential to be offered as a ‘lifestyle’ block that could meet the market interests of professional staff and salaried workers and potentially drive demand for the delivery of premium housing products in Robinvale. Transactions per annum for this type of lot could be influenced by land supply. In order to free up supply of land for the creation of lifestyle blocks and potentially address latent market demand, Council may need to investigate the rezoning of selected Farm Zoned land or Rural Living Zone land to supply Low Density Residential Zone.

Key Point 8: There are clear temporary accommodation preferences for regular temporary residents.

Caravan parks typically accommodate seasonal workers as their occupancy rates appear to be the lowest between the months of May to December and highest during the months January to April which is in line the busiest months of the horticultural sector.

Modular accommodation (such as caravan parks/cabins) is better suited for seasonal workers who typically seek accommodation for a period of 3 to 4 months whereas permanent buildings such as motels/hotels seek to attract visitors with a 2 to 4-day length of stay, which typically includes sales representatives, technicians and professionals.

Robinvale, VIC

4. Market Affordability Assessment

When viewed in the context of household income, mortgage repayments may indicate the level of mortgage stress being experienced by households. Broadly speaking, mortgage stress can be experienced where mortgage repayments equate to 30% or more of the total household income. Tables 43 through 46 below provide an indication of mortgage repayment as a proportion of income for the Robinvale SA2, Swan Hill Rural City Council and Regional Victoria.

4.1 Mortgage Stress

Table 43 Median mortgage repayment ($/monthly) for Robinvale SA2, Swan Hill LGA and Regional VIC

Robinvale SA2	Swan Hill LGA	Regional VIC
$1,083	$1,130	$1,300

Source: ABS census data, 2016

Table 44 Median total household income ($/weekly) for Robinvale SA2, Swan Hill LGA and Regional VIC

Robinvale SA2	Swan Hill LGA	Regional VIC
$1,085	$1,094	$1,124

Source: ABS census data, 2016

Table 45 Indicative proportion of household income spent on mortgage (%) for Robinvale SA2

Robinvale SA2	Swan Hill LGA	Regional VIC
23.0%	23.8%	26.7%

Source: ABS census data, 2016

In general, the tables above suggest that the Robinvale is within a tolerable level of mortgage repayments; the proportion of household income spent on mortgage is less than in both Swan Hill and Regional Victoria.

4.2 New Mortgage Affordability

This Section estimates the capacity of households to pay for new mortgages based on an assessment of household income and the corresponding level of mortgage sensitivity (that is, 30% of total weekly household income spent on mortgage repayments). When correlated with demographic data, it is possible to start to identify price-points for housing products relevant to a market's likely housing stage and preferences.

Table 46 provides an estimate of the likely mortgage tolerance of households in Robinvale SA2, assuming a loan is required for 90% of the full property value. Property values are based on RP Data 'On the Market' listings for Robinvale, Swan Hill and Mildura February 2019.

Table 46 Mortgage tolerance based on proportion of total households for Robinvale

Weekly Household Income ($)	Loan Value	Deposit (10%)	Home Affordability ($)	Robinvale SA2	
				%	#
$150-$299	$28,675	$2,867	$31,543	1.9%	20
$300-$399	$57,090	$5,709	$62,799	3.9%	40
$400-$499	$75,264	$7,526	$82,790	7.7%	79
$500-$649	$93,438	$9,344	$102,782	3.9%	40
$650-$799	$124,892	$12,489	$137,381	9.6%	99
$800-$999	$153,450	$15,345	$168,795	8.7%	89
$1,000-$1,249	$191,528	$19,153	$210,681	10.8%	111
$1,250-$1,499	$239,396	$23,940	$263,336	7.7%	79
$1,500-$1,749	$277,174	$27,717	$304,891	5.6%	58
$1,750-$1,999	$323,901	$32,390	$356,291	4.9%	50
$2,000-$2,499	$366,249	$36,625	$402,874	8.7%	89
$2,500-$2,999	$455,774	$45,577	$501,351	3.2%	33
$3,000-$3,499	$549,569	$54,957	$604,526	1.9%	19
$3,500-$3,999	$633,895	$63,390	$697,285	1.9%	19
$4,000 or more	$727,590	$72,759	$800,349	3.3%	34

Source: ABS census data, 2016

The following observations can be made:

- Low levels of affordability:
  - » Approximately 179 households (17.4%) earning a median income of between $150 - $649 a week are unlikely to be able to afford the median purchase price of a one-bedroom unit in Mildura (representing the lowest value median for all houses currently on the market - $105,000);
  - » Approximately 367 households (35.7%) earning a median income of between $150 - $999 a week are unlikely to be able to afford the median purchase price of a two-bedroom house in Mildura ($176,000), Robinvale ($189,950) or Swan Hill ($194, 950);
  - » Approximately 478 households (46.5%) earning a median income of between $150 - $1,249 a week are unlikely to afford a house and land release currently available in Euston ($230,000); and
  - » Approximately 615 households (60%) earning a median income between $150 - $1,749 a week are unlikely to afford a 4-bedroom house currently on the market in Robinvale ($279,475).
- Evidence of capacity to pay:
  - » Approximately 35.7% of households in Robinvale are unlikely to be able to afford the median purchase price of a two-bedroom house in Mildura ($176,000), Robinvale ($189,950) or Swan Hill ($194, 950). This suggests over one third of Robinvale households cannot afford to purchase an existing house on the market within the Region;
  - » Approximately 46.5% of households in Robinvale are unlikely to be able to afford the median purchase price of a house and land release currently available in Euston ($230,000). This suggests new build houses may be out of reach to over 45% of households in the Town; and
  - » Provision of rental dwellings to lower income households within Robinvale (median household income of $150 - $299 per week) is likely to require the delivery of products at as little as $45,000 - $95,000. This suggests affordable housing delivery models, such as partnerships with not for profit, may be required to deliver housing to a large proportion of the market.

Based on the assessment, approximately one third of the population of the Robinvale SA2 will not be able to afford the cheapest property currently available in Robinvale, almost half the population is unlikely to afford a house and land release currently available in Euston and only 37.3% of the population is likely to afford a 4-bedroom home in Robinvale. This changes where purchasers already have equity in an existing property.

4.2.1 Household Factors Influencing Affordability

The assessment of household affordability is based on the potential purchasing power of households based on median weekly income. The following Sections cross tabulate household features and tenure to identify purchaser stage of life and potential access to equity. For example, a household identified as low income and requiring support to access housing could be a retired couple within a fully owned home and therefore have the total equity of the existing dwelling to apply to a purchasing decision.

Household Composition and Tenure

Table 47 below tabulates family composition with tenure.

Table 47 Household Composition and Tenure, Robinvale SA2, 2016

HCFMD Family Household Composition (Dwelling)		Couple family with no children	Couple family with children	One parent family	Lone person household	Group household	Total	
							No.	%
Owned outright		157	77	16	87	3	340	34.3%
Owned with a mortgage		54	129	18	26	6	233	23.5%
Being purchased under a shared equity scheme		0	0	0	0	0	0	0.0%
Rented		53	78	62	109	31	333	33.4%
Being occupied rent-free		3	5	0	9	0	17	1.7%
Being occupied under a life tenure scheme		0	0	0	0	0	0	0.0%
Other tenure type		3	0	0	0	0	3	0.3%
Not stated		9	6	13	26	11	65	6.6%
Not applicable		0	0	0	0	0	0	0.0%
Total	No.	279	295	109	257	51	991	
	%	28.2%	29.8%	11.0%	25.9%	5.1%		

Source: ABS census data, 2016

The following observations about the housing market in Robinvale can be made from Table 47:

- Approximately 53 households are couple families without children who are currently renting. It is feasible that a large proportion of these households would be seeking affordable first home buying opportunities.
- Approximately 140 households are couple families with children and one parent households who are renting. A portion of these households potentially have low-income earning capacity and would require support to access housing. There is potential for this market segment to remain on the rental cycle due to affordability of establishing a mortgage. This segment could form a component of a future affordable housing market.
- Approximately 113 households are lone persons who own their home outright (87 households) or under mortgage (26 households). This segment of the market could have access to equity to underpin a move to an alternative (more suitable) dwelling in a more convenient location. This segment of the market is likely to be seeking smaller dwellings that are energy and cost efficient to maintain.
- Approximately 109 households are lone person households who are renting. Given the predominance of government and social rental housing in Robinvale, this segment of the market could benefit from investment in alternative affordable rental options, housing tenure schemes, and affordable retirement living options.
- Approximately 211 households couple families without children and 206 households are couple families with children who either own their homes owned outright, or under mortgage. This suggests a high proportion of couple family households are likely to have access to equity and income to underpin the purchase of a new dwelling that better meets their needs.

Household Income and Tenure

Table 48 below tabulates household income with tenure and provides a more direct indication of the proportion of households capable of supported access to housing or independent purchase of dwellings.

Table 48 Median Weekly Household Income and Tenure for Households, Robinvale SA2, 2016

TEND Tenure Type	Owned outright	Owned with a mortgage	Rented	Total
$150-$299 ($7,800-$15,599)	6	0	15	23
$300-$399 ($15,600-$20,799)	9	5	25	39
$400-$499 ($20,800-$25,999)	36	4	32	85
$500-$649 ($26,000-$33,799)	16	10	18	42
$650-$799 ($33,800-$41,599)	43	16	37	99
$800-$999 ($41,600-$51,999)	35	14	39	89
$1,000-$1,249 ($52,000-$64,999)	38	32	31	115
$1,250-$1,499 ($65,000-$77,999)	30	22	28	85
$1,500-$1,749 ($78,000-$90,999)	15	23	20	61
$1,750-$1,999 ($91,000-$103,999)	13	21	17	48
$2,000-$2,499 ($104,000-$129,999)	28	34	18	89
$2,500-$2,999 ($130,000-$155,999)	15	12	3	31
$3,000-$3,499 ($156,000-$181,999)	9	3	4	17
$3,500-$3,999 ($182,000-$207,999)	6	4	0	20
$4,000-$4,499 ($208,000-$233,999)	0	4	0	5
$4,500-$4,999 ($234,000-$259,999)	4	0	0	9
$5,000-$5,999 ($260,000-$311,999)	3	0	0	10
$6,000-$7,999 ($312,000-$415,999)	4	3	0	6
$8,000 or more ($416,000 or more)	0	0	0	0
Partial income stated	25	25	28	75
All incomes not stated	23	6	31	101
Total	**364**	**245**	**366**	**1407**

Source: ABS census data, 2016

Table 48 provides a more direct relationship between a households wealth and its tenure. This provides an indication of the proportion of households with low income, households capable of supported access to housing, or households capable of independent purchase of dwellings.

4.3 Rental Stress

As with mortgage stress, rental stress can be experienced where rental payments equate to a high proportion of total household income. Where mortgage stress is often regarded as 30% of household income spent on mortgage repayments, rental stress is less on the basis households under rental tenure can often be lower income households, and therefore experience a greater financial impact from accommodation and living costs. Rental stress is commonly represented as 25% of total household income.

Tables 49 through 51 below provide an indication of rental payments as a proportion of income for households in Robinvale SA2, Swan Hill Rural City Council and Regional Victoria.

Table 49 Median rent ($/weekly) for Robinvale SA2 compared with Swan Hill LGA and Regional VIC

Robinvale SA2	Swan Hill LGA	Regional VIC
$295	$295	$320

Source: ABS census data, 2016

Table 50 Median total household income ($/weekly) for Robinvale SA2, Swan Hill LGA and Regional VIC

Robinvale SA2	Swan Hill LGA	Regional VIC
$1,085	$1,094	$1,124

Source: ABS census data, 2016

Table 51 Indicative proportion of household income spent on rent (%) for Robinvale SA2 compared with Swan Hill LGA and Regional VIC

Robinvale SA2	Swan Hill LGA	Regional VIC
27.2%	27.0%	28.5%

Source: ABS census data, 2016

The above tables provide an indication that there are existing levels of rental stress in the Region and more broadly Regional Victoria. This may be influenced by the high proportion of low-income households and the comparatively high rental values in the region as driven by availability and demand.

4.3.1 Rent as Return on Investment

This Section estimates the capacity of the population to access private rental properties based on an assessment of household income and the corresponding level of rental sensitivity (that is, 30% of total weekly household income spent on rental repayments). When correlated with demographic data, it is possible to start to identify affordable rental price-points.

In addition, affordable rental price-points can be used to calculate the potential return on investment in rental stock. If 5% return on investment is used as a basis for calculating total initial outlay, it is possible to identify maximum build/purchase prices for investors that could yield more affordable rental values to local tenants.

Table 52 below estimates the likely capacity for households in Robinvale SA2 to pay rent, and the subsequent maximum build cost based on a 5% annual return on investment.

Table 52 Household capacity for rental repayments, Robinvale, 2016

Weekly Household Income ($)	Rent Per Week ($)	Rent Per Annum ($)	Investment ($)	Robinvale SA2	
				%	#
150 -299	45 -90	2,340 -4,664	46,800 -93,288	2.5	23
300 -399	90 -120	4,680 -6,224	93,600 -124,488	3.3	39
400 -499	120 -150	6,240 -7,784	124,800-155,688	8.0	85
500 -649	150 -195	7,800 -10,124	156,000 -202,488	5.5	42
650 -799	195-240	10,140 -12,464	202,800 -249,288	9.5	99
800 -999	240 -300	12,480 -15,584	249,600 -311,688	8.8	89
1,000 -1,249	300-375	15,600 -19,484	312,000 -389,688	10.3	115

Based on Table 52 the following observations can be made:

- Rental stock that is accessible to the lowest household income will be possible from an initial outlay of $46,800 to $93,288;
- Investment in new housing stock with an end value between $93,600 to $124,488 could result in affordable rental options for households earning a weekly median income of between $300-$399; and
- Investment in new housing stock with an end value between $124,800 to $155,688 could result in affordable rental options for households earning a weekly median income of between $400-$499.
- While a 5% return on investment is a healthy return in a metropolitan context, there will be a higher risk profile and lower capital growth expectations in a regional location which may see investors and developers requiring greater returns. Before there is an enticement to invest. The lack of investment in new housing product notwithstanding the apparent dearth in rental availability suggests that this may be the case. By requiring an increased yield, a lower amount is available for capital outlay for the same median weekly income.

4.4 Affordable Housing Delivery and Models

The following summarises affordable housing delivery models that are most readily available to Swan Hill Rural City Council. Each model will be summarised to include the definition, likely benefits and requirements, and in some cases the opportunities that may exist for Council's implementation of a Housing Strategy for Robinvale.

Table 53 summarises the main opportunities in the delivery of housing products and partner types that could be applied for Robinvale.

These delivery mechanisms sought could potentially stimulate more affordable housing productions or to offer pathways into home ownership for the various household groups.

These examples can provide useful guidance in development options of Robinvale housing groups but must be adapted to fit specific housing development context.

It must be noted that this list provides a guidance only and is not exhaustive.

Table 53 Delivery of Housing

Delivery Model	Delivery Mechanism	Partner Type
Not for Profit Lead Delivery	Develop housing for tenant rental at below market rent	Community Housing Provider
Partnership Delivery	Develop house and land packages for sale at affordable prices	Medium density builders
Joint Venture	Develop housing for sale or rent	Community Housing Providers or medium density builders
Council as Developer	Develop land and/or housing for sale	No partner. May engage entities that deliver products or services on behalf of Council
Shared Equity	Partial ownership of properties to offset cost of purchase	None required but can be delivered in partnership with others
Rent to Own	Provision of rental housing that converts to ownership over time with rental payments made towards progressive ownership	Not for profit groups
Build to Rent	Provision of rental housing	Not for profit groups and for profit groups
Co-Housing	Develop a share dwelling for a special needs group, often with carer facilities within a single dwelling	Special needs groups
Co-Living	Provision of rental accommodation where renters lease bedrooms and share common living spaces	For profit / private
Reduced Land and Construction Costs	Lower cost product through material selection, reduced floor areas and allotment sizes	Could apply to any partner group
Manufactured Home Park	Lower cost product through building typology and licensing or lease of home sites	Manufactured Home Park operator
Industry Funded Accommodation	Develop housing for employees	For profit / private
Subsidised Housing	Provision of grants, subsidies, tax exemptions, etc. to reduce the cost of home ownership or rental	Community Housing Providers or directly via State and Federal government
Subsidised Funding	Provision of access to cheap finance for purchasers	State Government (e.g. HomesVic)
Subsidised Rental	Provision of below market rentals by not for profits or Government	Not for profit groups or State Government

4.4.1 Not-for-Profit Lead Delivery

Summary

Not-for-profit lead delivery of housing refers to the delivery of affordable and low-cost housing by organisations that do not generate profits for shareholders.

Benefits

By avoiding the payment of dividends, together with their tax-free status, Not-for-Profits can have additional funds (or lower delivery costs) available to facilitate the delivery of more affordable housing products to a selected segment of the market.

The sector's lower cost advantage can be enhanced by accessing State and Federal grants, discounted land and/or taking over poorly managed public housing stock - sometimes with significant cash incentives.

Not for profit groups are typically long-term holders of property, either via ownership or long-term lease, which can provide a sense of security for tenants through the nature of their tenancy agreement arrangements.

Opportunity

The opportunity exists for Council to partner with not-for-profit groups through mechanisms such as discounted land sale in return for achievement of a range of agreed outcomes. It may be more acceptable to the not-for-profit sector to obtain a low-cost long-term lease over surplus Council land which could be developed and managed for the benefit of persons and families in need.

The National Rental Affordability Scheme (NRAS) is a Federal government program offering financial incentive to not-for-profit groups to provide affordable rental (20% below market rates).

Requirements

Partnership projects with the not-for-profit sector may need to be of a scale that warrants the investment of limited time and resources required at both initial delivery and outgoing operations.

Robinvale, VIC

4.4.2 Partnership Delivery

Summary

Partnership models are likely to be of greatest benefit where “for profit” and/or “not for profit” entities with complementary skill sets and capabilities come together.

Benefits

Private builders and developers will typically bring commercial pragmatism, market knowledge and product delivery to a partnership;

Large not-for-profit groups will bring targeted market understanding, commercial acumen, delivery and long-term management skills, whilst special needs groups, housing co-operatives and similar groups can deliver niche housing products, often at a smaller scale; and

Council’s advantages are in its land resource, its ability to hold land without holding charges, its large balance sheet and its ability to fund significant cash outflows early in a project at a low (or no) borrowing cost. It also has the ability to attract grants and other incentives which are typically not available to the private ‘for profit’ sector.

Opportunities

The Victorian Social Housing Growth Fund includes schemes designed to foster public, private and not-for-profit partnerships, including:

- The Build and Operate program (BOP) program which intends to support construction of new social and affordable dwellings on non-Victorian Government land. The new social and affordable dwellings could be part of mixed developments including private housing, or any other form of development that a consortia may wish to propose. To achieve this, the Department of Health and Human Services (DHHS) in close collaboration with the Department of Treasury and Finance (DTF) will operate regular competitive funding rounds to encourage consortia to develop innovative proposals to increase housing supply.
- The Victorian Government New Rental Developments Program (NRDP) intends to provide recurrent funding to lease new dwellings from the private sector to increase the availability of social housing rental stock and facilitate investment in new social housing for the rental market.
- The Federal Government’s National Affordable Housing Agreements provide funding to state and territory governments for priorities including supply targets, planning and zoning reforms and renewal of public housing stock. This program is supported by the National Partnership Agreements on:
    - » Social housing;
    - » Homelessness; and
    - » Indigenous Australians living in remote areas.
- The Australian Government’s Housing Affordability Fund provides grants to state, territory and local governments, to work in conjunction with the private sector, to reduce housing-related infrastructure and planning costs, and to pass savings onto new home purchasers. The fund targets two significant barriers to increasing the supply of affordable housing:
    - » The 'holding' costs incurred by developers as a result of long planning and approval times; and
    - » Infrastructure costs, such as the laying of water pipes, sewerage, transport and the creation of parks.
- Robinvale is within the Mildura Region of the Humanitarian Settlement Program (HSP). The HSP provides funding to five service providers across eleven contract regions to achieve outcomes in areas identified as foundation for successful settlement, including:
    - » Employment, education and training;
    - » Housing;
    - » Community participation and networking; and
    - » Family functioning and social support.

Requirements

Council land supply is likely to be an attraction for private builders and developers and the not-for-profit sector.

4.4.3 Joint Venture

Summary

A joint venture is a subset of the partnering model where the involved entities agree to take a shared responsibility (not necessarily an even share) for the risk, management and delivery of a project in return for a proportional share of the project returns (or losses) which reflects their proportional inputs (which could be land, building, labour or intellect).

Benefits

De-risking of the project as one of Councils contributions to the financial performance of a joint venture project. This would then be reflected in the Council’s proportional share of the return generated by the project.

Requirements

Early investment in project and absorption of early project costs/cashflows.

Council as Developer

Summary

Council acting as the developer refers to Council being able to develop land and/or housing for sale. Council may be able to partner with various entities that deliver products or services on behalf of Council.

Benefits

Council will be responsible of all aspects of the development/ proposal and therefore can influence the supply, distribution and design of developments. Many benefits are associated within Council acting as the developer such as maximising returns to the community, plan and manage investments

Requirements

Surplus community land, open space, or Council assets within Robinvale. Business model or Commercial structure to support Council's project delivery capacity.

4.4.4 Shared Equity

Summary

Shared equity models involve Council (or a financial partner) maintaining a partial ownership of a house and land product, thereby reducing the cost of ownership for a purchaser.

Benefits

Council (or the financial partner) receive a proportional share of proceeds from the eventual sale of the property, including a proportional share in any uplift in the value of the property over the time-shared equity is held. The process can be repeated with subsequent purchasers or Council can 'cash out' at the time of the first resale.

The model could provide a critical vehicle for first home buyers, where lending conditions are prohibitive, to enter the housing market and thereby access possible value uplift in their property which would not occur in a rental situation.

Requirements

Perception of sharing equity can lead many purchasers to stretch themselves financially to avoid entering into such an agreement. Its value, therefore, might be greatest where the equity retained by Council is substantial (e.g. 30% or more) which then targets a market that is otherwise far removed from home ownership.

Rent to Own

Rent to Own forms a subset of the shared equity model in that it provides the opportunity for households to enter the housing market as renters and progressively build up equity in the dwelling through those rental payments, eventually owning a portion or all of the property. This model includes partial ownership/partial rental at the outset, with a view to ultimately achieving total ownership at the end of a period of rental. The model typically relies upon subsidies from the primary provider and upon a sharing in uplift in property value over time. This is a model better delivered by not-for-profit groups.

4.4.5 Build to Rent

Summary

Build to rent is essentially an asset class rather than a delivery model. Build to rent products are typically a "for-profit" activity, it is the usual intention of the investor or investor group to maximise profit by charging a full market rental.

Benefits

Build to rent is promoted as an opportunity for involvement by major fund managers and for the delivery of large numbers of dwellings which are notionally 'affordable' by virtue of their rental at capitalization rates that are lower than mortgage rates. This delivery model provides an important housing choice which is significant for households that cannot afford a mortgage or cannot (or do not choose to) raise funds for a deposit to facilitate access to a mortgage.

Requirements

Investors are likely to seek capital growth to offset the limited rental return on investment.

4.4.6 Shared Living Arrangements

Co-Living

Summary

Co-Living refers to a housing model that integrates private accommodation (fully furnished) with shared communal facilities (such as living spaces, kitchens and balconies), serviced and fully managed to encourage interaction with other tenants.

Benefits

Co-Living encompasses a diverse range of models that typically offers multiple lease options in the private rental sector.

Requirements

Suitable zoning and the making available of suitable land for the delivery of this approach to higher density accommodation.

Co-Housing

Summary

Co-housing is a subset of Co-living that refers to the co-location of a number of individual occupants within a single structure.

Benefits

This form of housing can be very cost efficient on a per resident basis. The dwelling structure might contain a number of bedroom/bathroom pods where residents have privacy and then a shared kitchen/dining/living/laundry space is provided for use by all residents. Typically, occupants/residents are actively involved in the decision-making of the planning, development and the management of the co-housing community.

Requirements

Suitable zoning and the making available of suitable land for the delivery of this approach to higher density accommodation.

4.4.7 Reduced Land and Construction Costs

Summary

Size of land and house are two of the more significant impacts on housing affordability.

Benefits

Reductions in housing purchase price could be achievable through the cost reductions achieved in delivering smaller housing footprints on smaller land parcels.

Requirements

- Construction efficiency - Use of cost-effective materials and cost-effective construction techniques for cost management.
- Material efficiency - Use of light weight building materials, such as hebel, which are quick and easy to use
- Design efficiency - Use of factory produced modules (especially kitchens and bathrooms). Utilisation of modular housing and manufactured or kit homes all deliver cost savings that can translate into lower purchase or rental costs. Development of design efficiencies, multiple use of spaces, reduced car parking needs etc.
- Competition - More competition among builders in this market, increase in the scale of the market and greater standardisation could also drive down costs.

Manufactured Home Park

Summary

Manufactured home parks refer to a delivery mechanism that reduces the cost of land through the leasing or licensing of a housing site within an estate and the provision of a theoretically transportable dwelling on that site.

Benefits

The cost of home ownership is diminished by not having to purchase the site, this converting to a weekly rental (which often includes access to shared community and recreation facilities) and through the nature of construction of the dwelling itself.

Homes are typically not moved and are sold in situ to the next resident coming into the estate. While standards vary, the quality operators offer a housing product that is, in a practical sense, a permanent residence with little perceptible variation to a traditional home.

Manufactured home parks typically comprise more than 100 dwellings in order to justify the capital expense and operational costs of central shared community facilities. They are therefore usually 5 hectares or more in area.

The expertise required (and license to operate) a Manufactured Home Park suggests that Council's involvement is likely to be limited to the provision of a suitably affordable site as a means of attracting this type of operator.

4.4.8 Industry Funded Accommodation

Summary

Industry funded accommodation refers to the industry and/or employer developing housing/accommodation (such as a house, flat or unit) for their respective employee and their families.

Benefits

Employers are able to control and manage employee housing and is an incentive to retain and attract key staff. Accommodation and housing standards are tailored to suit employees needs and required to meet an acceptable standard of safety and amenity.

Requirements

Industry must provide and supply adequate accommodation facilities.

Robinvale, VIC

4.5 Implications for Robinvale

Key Point 1: Low levels of housing affordability

Based on the assessment, approximately one third of the population of the Robinvale SA2 will not be able to afford the cheapest property currently available in Robinvale, almost half the population is unlikely to afford a house and land release currently available in Euston and only 37.3% of the population is likely to afford a 4-bedroom home in Robinvale.

This changes where purchasers already have equity in an existing property.

Key Point 2: Understanding the relationship between household composition and tenure can shape strategies relevant to need.

When assessing household composition and tenure for all households across Robinvale, approximately:

- 53 households are couple families without children who are currently renting. It is feasible that a large proportion of these households would be seeking affordable first home buying opportunities.
- 140 households are couple families with children and one parent households who are renting. A portion of these households potentially have low-income earning capacity and would require support to access housing. There is potential for this market segment to remain on the rental cycle due to affordability of establishing a mortgage. This segment could form a component of a future affordable housing market.
- Approximately 113 households are lone persons who own their home outright (87 households) or under mortgage (26 households). This segment of the market could have access to equity to underpin a move to an alternative (more suitable) dwelling in a more convenient location. This segment of the market is likely to be seeking smaller dwellings that are energy and cost efficient to maintain.
- Approximately 109 households are lone person households who are renting. Given the predominance of government and social rental housing in Robinvale, this segment of the market could benefit from investment in alternative affordable rental options, housing tenure schemes, and affordable retirement living options.
- Approximately 211 households couple families without children and 206 households are couple families with children who either own their homes owned outright, or under mortgage. This suggests a high proportion of couple family households are likely to have access to equity and income to underpin the purchase of a new dwelling that better meets their needs.

Key Point 3: Higher income households own homes with limited mortgage stress, lower income households experience rental stress.

Rental stress is commonly represented as 25% of total household income. At 27.2% there is an indication that there is existing levels of rental stress in the Region which may be influenced by the high proportion of low-income households and the comparatively high rental values in the region as driven by availability and demand.

Key Point 4: There is potential to deliver affordable rental through capital investment attraction.

Affordable rental price-points can be used to calculate the potential return on investment in rental stock. If 5% return on investment is used as a basis for calculating total initial outlay, it is possible to identify maximum build/purchase prices for investors that could yield more affordable rental values to local tenants. For example:

- Rental stock that is accessible to the lowest household income will be possible from an initial outlay of $46,800 to $93,288;
- Investment in new housing stock with an end value between $93,600 to $124,488 could result in affordable rental options for households earning a weekly median income of between $300-$399; and
- Investment in new housing stock with an end value between $124,800 to $155,688 could result in affordable rental options for households earning a weekly median income of between $400-$499.
- While a 5% return on investment is a healthy return in a metropolitan context, there will be a higher risk profile and lower capital growth expectations in a regional location which may see investors and developers requiring greater returns. Before there is an enticement to invest. The lack of investment in new housing product notwithstanding the apparent dearth in rental availability suggests that this may be the case. By requiring an increased yield, a lower amount is available for capital outlay for the same median weekly income.

Key Point 5: Given the significant list of stakeholders and economic imperative of delivering a housing outcome in Robinvale, Council can utilise a range of delivery options.

There are a broad range of affordable housing delivery options targeting capacity to delver products and capacity to pay. The majority, if not all models, are available to stakeholders of the housing and accommodation crisis in Robinvale.

Robinvale, VIC

Stakeholder and Partner Engagement

4.6 Consultation Activities

Targeted consultation was undertaken in Robinvale, Mildura and Swan Hill with a range of stakeholders in person and over the phone. Tables 54 and 55 provide the relevant schedule of interviews. The insights and information gained from the consultation assisted in understanding the background data, identifying key issues and potential opportunities to inform the Housing Strategy for Robinvale.

Table 54 Site Visit 1: Tuesday 22 January 2019 – Thursday 24 January 2019

Date	Location	Interview	Agency / Role
22 January	Robinvale	Accommodation Proprietor	Robinvale Bridge Motel
		Family grower	Low Scale farmer
23 January	Robinvale	Muriel Scholz	Economic Development Coordinator Swan Hill Rural City Council
		Robyn Leslie	Economic Development Coordinator Regional Development Victoria
	Euston	Glenn Stewart	Office of the Victorian Skills Commissioner
	Robinvale	Peter Menara	Branch Manager Elders Real Estate
		Sue Smythe	Coordinator Robinvale Resource Centre
		Neil Tolley	Commercial Builder
24 January	(Telephone)	Thelma Chilly	Aboriginal Community Development Broker Aboriginal Victoria
	Swan Hill	Ann Young	Mayor Swan Hill Rural City Council
		Stefan Louw	Development Manager Swan Hill
		George Mudford	General Manager Mallee Family Care
		Cath O’Conner	Community Engagement Worker Mallee Family Care

JG King Homes, Mildura, VIC

Table 55 Site Visit 2: Tuesday 12 March 2019 – Thursday 14 March 2019

Date	Location	Interview	Agency / Role
12 March	Mildura	Administration	JG King
	Telephone	Consultant	Anderson Group - Building Surveyors & Consultants
		Consultant	Brent Williams & Associates Pty Ltd
	Mildura	Dean Wickham	Executive Officer Sunraysia Mallee Ethnic Communities Council (SMECC)
		Ray Cadmore	Strategic Engagement Officer Sunraysia Mallee Ethnic Communities Council (SMECC)
		Jonathan Belej	Lower Murray Water
		Anne O'Rourke	
		Trevor Gibbs	General Manager Haven Home Safe
	Robinvale	Matt McWilliams	Local Resident
13 March	Robinvale	Mary Khouri	Murray Valley Aboriginal Co-operative (MVAC)
		Angelo Lamattina	Company Director Rocky Lamattina & Sons Pty Ltd
		Pierre van Rensburg	General Manager Orchard Operations Olam Edible Nuts
		Carolyn Martinussen	Co-ordinator Robinvale Network House
		Vicki Shawcross	Director Corporate Services Robinvale District Health Services (RDHS)
		John Pisasale	Pharmacist / Owner Amcal Pharmacy
		George Coutlis	Owner Pizza Pi Property Developer
		Mechanic	Olam Edible Nuts
14 March	Balranald	Michael Kitzelmann	General Manger Balranald Shire Council
		Gavin Helgeland	Manger Strategic Development Balranald Shire Council
	Telephone	Darren Tyson	Owner/Operator Advantage Labour Resources
	Swan Hill	Muriel Scholz	Economic Development Coordinator Swan Hill Rural City Council
		Stefan Louw	Development Manager Swan Hill Rural City Council
		Kelsey Corrie	Environmental Health Officer Swan Hill Rural City Council

4.7 Key Issues from Consultation

The following section highlights ten key issues gathered during the course of the consultation:

The following Section summarises ten key issues identified during the consultation:

1. Accommodation crisis creating a housing crisis
2. Access to affordable housing and community housing
3. Limited township offer does not drive demand for housing
4. Slow delivery and uptake of new homes and land
5. Housing for Indigenous people
6. Planning permit process reduces potential delivery of housing
7. Migrant housing
8. Servicing new lots created through growth
9. Tiered housing requirements
10. Rental product price-points
11. Delivery of a housing strategy for Robinvale

SMECC, Mildura, VIC

Rocky Lamattina, Wemen, VIC

Balranald Shire Council, Balranald, NSW

Issue 1: Accommodation crisis creating a housing crisis

Feedback from interviews indicated that:

- It is understood that employment contractors work with many growers in the region to provide seasonal labour requirements that support the regions agricultural production. It is believed that employment contractors also manage and provide for worker accommodation.
- It is believed that the housing supply in Robinvale may not meet the peak demand generated by the itinerant labour force which is believed to lead to overcrowded accommodation.
- Growers attempting to provide on-farm accommodation for workers have reportedly encountered obstacles from development assessment. Obstacles include:
  - Slow development assessment process and rigorous requirements to achieve planning permit;
  - Large staff turnover results in lack of continuity in applications;
  - Inconsistent treatment of applications in similar areas for example, there was a consensus that applications were being processed much faster in Swan Hill than in Robinvale; and
  - Rigid assessment of 'non-complying' development in Low Density Residential Zone and Farm Zone.
- It is believed that an increase in crop variety and the growth of export markets have extended the labour season up to 10 months of each year and subsequently undersupply of accommodation and overcrowding is potentially an ongoing issue in the town.
- It is believed that all existing properties in Robinvale are sought after by employment contractors, as they come on the market, to meet worker accommodation demand. This has included the purchase, and conversion, of commercial properties on the town's main street to provide for worker accommodation.
- There was a strong consensus that Robinvale's housing stock is consumed for worker accommodation. This demand for accommodation is the reported driver of the town's housing crisis.
- Growth of the region's agricultural sector is predicted to generate up to 130 – 150 skilled FTE and State Government resettlement programs are anticipated to generate further demand for housing as new arrivals transfer from Melbourne to Robinvale.
- Regulation of overcrowded accommodation was seen as something within Council's powers, however it was suggested a regulatory approach could lead to:
  - Further accommodation issues elsewhere or potential homelessness for workers;
  - Reduction in available workers through loss of accommodation which would not be easily supplemented; and
  - A negative economic impact to the region through loss of labour.

Robinvale Bridge Motel, Robinvale, VIC

Issue 2: Access to affordable housing and community housing

Consultation identified that there is a historic supply of housing commission properties in Robinvale and that many were purchased under low cost loans offered as part of an establishment plan for the town. With regard to the remaining community and public housing:

- Two Community Housing Providers were identified as operating in Robinvale:
  - Murray Valley Aboriginal Cooperative (MVAC) which provides up to 50 houses for indigenous people; and
  - Haven Home Safe which provides 17 properties including:
    - 13 dwellings for affordable housing; and
    - 4 dwellings for transitional housing.
- Intake assessments by Haven Home Safe between July 2018 and February 2019 recorded 76 enquiries, made up of:
  - 40 requests for financial assistance;
  - 15 requests for crisis housing;
  - 10 requests for assistance with inappropriate housing conditions (e.g. overcrowding); and
  - 4 requests for affordable housing.
- In addition to community housing, the Department of Health and Human Services was identified as providing approximately 85 public housing properties.
- Demand for smaller dwelling types was reported as being high. One and two-bedroom units for single males or single parents (females) with units dispersed to avoid concentration of vulnerable tenants.
- Many people are believed to arrive in Robinvale for employment and then seek housing. This generates high levels of homelessness as accommodation does not meet demand.
- The private rental market is reportedly very tight at a 0% - 0.6% vacancy rate within the town. This is believed to place upward pressure on rental values which can represent 8% - 10% rental yield (Real Estate Institute of Victoria recorded rental yield at 4.2% for Regional Victoria at the December 2018 quarter). Despite high rental yield, it is believed that investment in rental properties is not taken up through fear of potential overcrowding or property damage.
- It is believed that many people are priced out of accessing rental accommodation or, if they are living 'securely' with friends or family, are not given priority for available accommodation. Price-points for rental accommodation were expressed as:
  - $280 per week for affordable rent; and
  - $180 per week for social rent.
- It is believed that there is a potential investment vacuum in Robinvale. The State Government is believed to have withdrawn from management or replenishment of aged housing stock within the town and private investment has not been attracted to meet the growing demand for properties.
- It was believed there is potential for new approaches to delivering affordable housing within the existing residentially zoned land, including:
  - Reduced size of housing products to keep the price down and the quality up;
  - Multi-dwelling developments could provide for more affordable build options for better return on investment for rental investors or more accessible housing options for the township; and
  - Installation of demountable or modular accommodation as a 'granny flat' to existing dwellings.
- Feedback from service providers indicated households in Robinvale experience domestic violence, sudden loss of seasonally dependent employment and face eviction from private rental or loss of home (through loss of income) which has driven demand for crisis and community housing that is not being met.
- More innovative dwelling types were encouraged for individuals and families with greatest needs, including:
  - One-bedroom dwellings (accommodation for single men were identified as a big issue for Robinvale);
  - Tiny houses; and
  - Adapted shipping containers.
- Partnerships and product innovation were seen as a requirement to achieve meaningful community change through improved housing options for individuals and families in need.
- It was believed that the town and region could benefit from a greater number of Community Housing Providers which could add to the quality and availability of services and housing to the town.
- The National Rental Affordability Scheme is believed to be something Council could investigate with regard to supporting investment in affordable rental properties for Robinvale.
- It is believed there is potential to create 'demonstration' development sites within Robinvale's urban area through the leverage of a partnership approach for closely located public and not-for-profit owned properties.

Issue 3: Limited township offer does not drive demand for housing

Interviews highlighted the need for the township to generate demand for housing:

- It was believed the consumption of commercial properties for worker accommodation has the potential to impact the town's visual amenity and service variety and therefore undermine the viability of the town.
- It was commonly stated that Council could have a greater positive presence in the Town of Robinvale.
- It was believed that there is a growing need to attract qualified people to the town which was made difficult by negative perceptions of Robinvale and a lack of township 'offer' that would include quality education, medical services, hospitality and entertainment.
- It was considered that Robinvale does not offer a pleasant residential environment that people are likely to be looking for.
- Skilled labour recruited by Robinvale growers are provided with a vehicle to allow commuting from Mildura. Daily commuting is believed to lead to high turnover of qualified employees, and make it difficult for growers to attract and retain skilled labour – something a more attractive Robinvale offer could address.
- Mildura was reportedly the preferred retirement living location for the District, aged care occupancy was reportedly at 54% in Robinvale.
- Feedback identified the importance of a vibrant Robinvale to the growers, and the importance of investment by the growers into the revitalisation of the town. Interviews also identified that Council could further consider its role in the revitalisation of the town and its potential to invest in strategic outcomes.
- Key elements from consultation identified the need for:
  - » Greater retail diversity in the town;
  - » Greater hospitality services in the town;
  - » More frequent transport between Robinvale and Mildura or Swan Hill;
  - » Improved landscape amenity;
  - » Employment to family members of workers attracted to Robinvale for agricultural employment;
  - » More events and activities that promote integration and town pride; and
  - » Investment into rebuilding the Robinvale Hotel (or similar) to replace the burnt building in the centre of town.

Perrin St, Robinvale, VIC

Issue 4: Slow delivery and uptake of new homes and land

Although housing is in high demand feedback from interviews identified a mixed market for the delivery of new homes:

- It is reportedly difficult to entice commercial builders to invest in housing stock in Robinvale. Circumstances are believed to be unattractive for private investment due to low land value and low capital growth. Real Estate Institute of Victoria reports a -6.6% negative price change for Robinvale compared to 2.5% positive price change for regional Victoria (December quarter).
- It is believed to be likely that the cost of delivering new homes will exceed the market's capacity to pay.
- It was suggested Mildura offers a more attractive investment environment for builders.
- Uptake of existing lots in sub-division is reportedly low, potentially driven by:
    - » Price threshold for new housing is not competitive against existing housing stock in alternate locations;
    - » It was suggested that the market may be seeking a 'lifestyle block.' For example, one-acre spacious blocks in nice locations that capitalise on the features of the region, rather than small lots in a sub-division;
    - » It is believed that people are not interested in moving off the land for the purposes of downsizing until very late in life and retirees are preferring locations such as Mildura for ease of access to a range of facilities and services; and
    - » It was suggested that there is low confidence from banks to underpin a new home purchase in the area (for multiple reasons) complicating access to finance (including for short term professional employees).
- Interviews identified that there is demand from land owners to sub-divide farm zoned land adjacent the River Murray to provide 'lifestyle' land to the market. Council advised that it intends to unlock developable farm zoned land adjacent the Murray River, east of the town, through the Robinvale Levee Bank Proposal. Additional land has been identified through consultation and could be considered for prioritisation as land owners are seeking to develop.
- There is evidence that agricultural land is out competing the use of residentially zoned land in the town for residential purposes.
- It was suggested that a high proportion of housing demand may be driven by undocumented workers and therefore there is a low likelihood that new housing options or private rental agreements would be taken up by workers.

Robinvale, VIC

Issue 5: Indigenous housing

Feedback from interviews identified the current state of housing for the Robinvale Indigenous community:

- The Murray Valley Aboriginal Cooperative was identified as the provider of Aboriginal and Torres Strait Islander accommodation for the town.
- The extent of the stock was identified as 50 dwellings (fully leased) and two vacant lots at Golf Links Estate (yet to be built on).
- Affordable rental was identified as $85 per week up to $120 per week. A 3-bedroom house could achieve $140 per week.
- Demand for Aboriginal and Torres Strait Islander housing is reportedly exceeding current supply and existing stock was considered inappropriate for the dwelling needs of the community. As the community can be transient it was identified that populations can temporarily swell, often leading to overcrowding of up to 18-20 people in a three-bedroom house. Housing needs were identified as:
  - Larger dwellings for larger families, families providing care accommodation for extended family members/ elders or families providing accommodation for transient community members. A larger dwelling was expressed as five-bedroom homes with larger dimensions for all living spaces;
  - Elder housing to accommodate smaller household sizes and cater for people with disability;
  - Housing specifically for single young men; and
  - Housing should be dispersed across the town to prevent the creation of 'enclaves.'
- Housing was regarded as part of a critical intervention for the Aboriginal and Torres Strait Islander community as it would provide suitable accommodation for Aboriginal and Torres Strait Islander health service providers. MVAC is seeking to increase its housing stock and provide new accommodation to support the organisation's capacity to attract skilled staff.
- Land owned by the Murray Valley Aboriginal Cooperative was identified as being available for housing development. The agency has a vision to build accommodation and training facilities with funding support (which is currently being sought).
- On inspection, the land held by the MVAC is zoned Public Park.

Murray Valley Aboriginal Cooperative, Robinvale, VIC

Issue 6: Planning permit process reduces potential delivery of housing

Feedback from land owners, builders and planning consultants consistently suggested:

- The process of obtaining a planning permit in Swan Hill has been experienced as lengthy and therefore costly.
- The assessment of applications was believed to be inconsistent as experienced when:
  - » Multiple applications submitted by the same applicant in similar zones within different parts of the same local government area were believed to be assessed differently; and
  - » Applications are declined for proposals that are the same as approved applications 'nearby'.
- It is believed that staff turnover could contribute to the inconsistent experience of development applications.
- It was considered that there is no assessment of the 'merit' of non-conforming applications.
- It was identified that some applications were not in accord with the relevant zoning provisions, but equally applicants perceived a disconnect between zone provisions and the economic and housing circumstances of Robinvale and the intent to invest in housing outcomes by applicants.
- Inconsistency between desired development outcomes and permitted developments was commonly identified as Farming zoned land on the fringe of town. This was in the form of applications for smaller allotments where farming land, now of a greater scale, and no longer viable on smaller lots. It is believed the low-density residential development of some Farm Zone land near the river and the town could appeal to market interests without fragmenting farm land.

Issue 7: Migrant housing

Consultation identified migrant communities attracted by employment are seeking both temporary accommodation or permanent housing:

- It was conveyed that the availability of employment within Robinvale attracts new arrivals from overseas, and secondary migrant settlements from within Victoria/Australia. On arrival families, couples or individuals are then believed to be seeking:
  - » Temporary accommodation during periods of employment; or
  - » Housing to support permanent settlement.
- It was believed there should be equal emphasis on the migrant community's desire to settle in Robinvale as is currently placed on the itinerant nature of migrant contract labour.
- The experience of settlement services for migrant communities is that new arrival and resettlement populations are likely to be seeking their own home and part of Australia having probably spent time in uncertain accommodation. In addition, these communities often pool resources and can be financial very quickly.
- New housing stock is believed to be important to migrant communities which are regarded as being 'house proud.'
- Culturally appropriate new housing stock includes provision for household sizes of 6-8 people. Private open space is not important as migrant communities typically gather in public spaces (such as the river).
- Permanence of migrant residents is believed to have an ongoing economic benefit to the town and the increased proportion of owner/occupied dwellings is expected to positively impact the appeal and amenity of the town.
- Retention of migrant communities is dependent on what the town has to offer. Education is believed to be a common aspiration of migrant communities. Ongoing English language support for students in secondary schooling was identified as an important service for migrant students. Ease of access to tertiary education would also add to the appeal of Robinvale as a permanent settlement.
- It was identified that Robinvale is within a Humanitarian Resettlement Zone and it was suggested that Council could have an interest in a Designated Area Migration Agreement with the government to address labour shortages in Robinvale.
- Placemaking, community events and community development are all seen as important elements to a successful and more integrated township future. It was believed that Council could deliver initiatives that build on the capacity of migrant communities investing in the town.
- Incentives to stimulate investment and home ownership were identified as:
  - » Tax incentives to build in regions facing labour shortages; and
  - » Industry partnerships that assist migrant workers lease to buy a home.

Issue 8: Servicing new lots created through growth

Lower Murray Water confirmed that:

- There is sufficient water and sewerage capacity to meet future residential and business growth scenarios;
- Under a regulatory pricing framework Lower Murray Water is required to submit pricing to the Essential Services Commission to predict and manage cost of delivering essential services to households;
- Any proposed amendments to the number and location of dwellings will need to be factored into future pricing submissions;
- Greater density of development within the existing urban area will maximise infrastructure efficiency and therefore contribute to cost effective service delivery; and
- The option to create low density or general residential on Farm zoned land is possible subject to the private investment in infrastructure upgrades.

Issue 9: Tiered Housing Requirements

It was widely believed that four tiers of housing and accommodation requirements exist for Robinvale:

1. Premium housing products
   » Larger lot 'homestead housing' described as a 'lifestyle block' that is likely to cater for salaried staff attracted to the town or higher salaried members of the town. The major barrier for the delivery of this housing type was seen as the limited release of appropriately zoned blocks to the market.
2. Permanent settlement housing stock
   » This was seen to include general residential lots for 3-bedroom family owner/occupied dwellings by permanent settlers and workers;
   » The major barrier for this housing type was seen as the lack of available housing, the quality of available housing, the price for new housing and the difficulty in accessing loans by professional staff on short term contract; and
   » A rental price-point of $150 per week was identified as the maximum long-term lease guarantee that could be offered to the agricultural sector in support of private delivery of housing for permanent farming staff.
3. Low cost/affordable housing
   » This was regarded as smaller lot or diverse housing types that provide a transitional size between separate house and caravan/cabin, provide for cost effective construction by design and function and therefore can be more accessible for affordable home ownership or rental.
   » The major barrier to this housing type was seen as limited investment in the town to deliver affordable housing, fragmented ownership of general residential properties, limited partnerships between public, private and not-for-profit sectors to realise affordable housing outcomes and limited release of general residential land to the market.
4. Adaptable contract labour accommodation
   » This was primarily seen as purpose built in-town accommodation for itinerant workers that could be adapted out of season for a range of accommodation purposes.
   » The major barrier to this accommodation type was seen as limited investment by private sector into accommodation and the lack of suitably zoned land available to the market.
   » Feedback from farmers also indicated this type of accommodation would be preferred to on-farm accommodation if transport was provided.
   » A rental price-point of $70 - $90 was identified as a requirement to attract potential tenants from overcrowded rooming houses.

Issue 10: Rental Product Price-points

- Consultation revealed commonly observed rental price-points relevant to different rental 'demand', this was identified as:
  - $280 per week was identified as the affordable rental price-point;
  - $180 per week was identified as the social rental price-point;
  - $150 per week was identified as the rental price-point the horticultural sector could offer private rental providers as a long-term rental guarantee for accommodating permanent staff;
  - $85 - $120 per week was identified as the affordable indigenous housing rental price-point; and
  - $70 - $90 per week was identified as the rental price-point required to attract itinerate workers out of informal living arrangements.

Issue 11: Delivery of a housing strategy for Robinvale

- Consultation identified that a similar study, the 2010 Affordable Housing Action Plan for Robinvale, had never been implemented. Primary reasons identified were:
  - Lack of imperative. Recent growth and forecast growth have escalated the issue for reconsideration; and
  - Lack of governance. A committee proposed to oversee its implementation was never established and therefore there was a lack of accountability and commitment.

Robinvale, VIC

4.8 Key Drivers for Robinvale Housing Strategy

The following key drivers have been identified are based on the demand assessment, supply assessment, affordability assessment and aligned with the key issues identified through community engagement.

Table 56 Key opportunities and outcomes emerging from consultation

Opportunities	Potential Outcomes
Issue 1: Accommodation crisis creating a housing crisis	
• Optimise the delivery of on-farm accommodation for workers. • Implement higher density accommodation options within the Town's commercial and general residential zoned land including: » Co-housing; » Manufactured home park; » Redevelopment of the Robinvale Hotel; and » Redevelopment of other underutilized properties near the town centre for boarding houses (e.g. disused commercial premises).	• Increased accommodation options for temporary worker populations; • Downward pressure on existing housing and rental stock; and • Increased access to affordable home ownership and affordable private rental within the Town.
Issue 2: Access to affordable housing and community housing	
• Utilise land holdings and Federal and Victorian partnership incentives to attract partners to the collaborative delivery of affordable housing products within Commercial and General Residential Zoned land relevant to the likely demand for affordable housing and affordable rental within Robinvale: » One parent families; » Single males; » Low/no income older persons; and » Low income families. • Delivery of a small scale partner demonstration project within the General Residential Zone which provides for 2-bedroom dwellings on small sites (e.g. 3 dwellings on a corner lot) and/or "granny flat" development at the rear of existing housing. This will become a test case for larger scale development. • Prioritise the delivery of a partner demonstration project within the General Residential Zone where fragmented property ownership can be amalgamated to create a suitably scaled development site. • Utilise the Federal National Affordable Housing Agreements to support the amendment of zoning within the Swan Hill planning scheme to facilitate the delivery of new housing products to Commercial, General Residential and Low Density Residential Zoned land within Robinvale.	• Stimulation of an economically viable affordable housing program for Robinvale.

<table>
<tr><th>Opportunities</th><th>Potential Outcomes</th></tr>
<tr><td colspan="2">Issue 3: Limited township offer does not drive demand for housing</td></tr>
<tr><td>• Increase Council’s presence in Robinvale through coordinated delivery of:
» Economic development initiatives that build the capacity of the current and potential business community within Robinvale;
» Community development initiatives that facilitate greater Township activation and community integration;
» Landscape and asset development that contribute to a more vibrant and appealing public realm; and
» Partnership and investment attraction.
• Acquire or incentivise the regeneration the Town’s former hotel for accommodation and hospitality or repurpose the site for greater community benefit, within the context of other Council land holdings or potential partner land owners within the Town.</td><td>• Enhanced township appeal and activation and increased private and public investment attraction.</td></tr>
<tr><td colspan="2">Issue 4: Slow delivery and uptake of new homes and land</td></tr>
<tr><td>• Rezone Farm Zone land unlocked by the Robinvale Levee Bank Proposal to Low Density Residential to deliver lifestyle blocks that compete with Mildura for professionals attracted to the region for employment;
• Rezone Farm Zone land on the fringe of the Town to increase the supply of land available for the creation of lifestyle blocks;
• Increase and support the delivery of smaller housing products on smaller lots to the affordable housing market withing the General Residential Zone (GRZ);
• Implement a shared equity scheme for up to 30% of new home and land purchase costs to facilitate access to mortgages by low income households. This scheme could be shared with the government, Council or Community Housing Providers; and
• Work with builders and developers under the Australian Government’s Housing Affordability Fund to reduce housing-related infrastructure and planning costs, and to pass savings onto new home purchasers.</td><td>• Stimulation of private investment into new build housing that targets relevant market demand.</td></tr>
</table>

Opportunities	Potential Outcomes
Issue 5: Indigenous housing	
• Rezone the land held by MVAC from Public Park to a more suitable zone that encourages a mix of accommodation and training facilities. • Establish a public, private and not-for-profit partnership under the Victorian Social Housing Growth Fund Build and Operate program (BOP) program to deliver new mixed development including social and affordable dwellings and additional land uses that support the development of skills and education for the Indigenous population of Robinvale and surrounds. • Establish an Indigenous housing delivery partnership under the Federal Government's National Affordable Housing Agreements to refresh public housing stock outside of MVAC land to meet the dwelling needs of larger households, elders and single males.	• Land use mechanism in place to support the delivery of housing and training outcomes. • Creation of a mixed use development. • Dispersal of Indigenous housing stock and greater integration with the Town.
Issue 6: Planning permit process reduces potential delivery of housing	
• Allocate a dedicated assessment officer to dwelling applications within the township of Robinvale to increase the speed, quality and continuity of development assessment in support of the Housing Strategy.	• Greater consistency and enhanced customer service experience for applicants seeking to invest in housing outcomes for the Town.
Issue 7: Migrant housing	
• Establish a housing and settlement partnership with the Humanitarian Settlement Program - Service Provider for Regional Victoria (AMES Australia) and the Sunraysia Mallee Ethnic Communities Council (SMECC), private and not-for-profit sector support creation of, or access to, culturally appropriate affordable rental or purchase options. • Apply to make Robinvale recognised under a Designated Area Migration Agreement, which may support the demand for and creation of culturally appropriate housing stock as horticultural sector employers experiencing skills and labour shortages can sponsor skilled and semi-skilled overseas workers.	• More coordinated settlement of migrants into Robinvale to supply labour to the horticultural sector and generate increased demand and uptake of new housing. • Greater certainty for the Town and its key employment industries regarding labour supply and therefore potential increase in commitment or investment to worker accommodation by corporate and family growers.

Opportunities	Potential Outcomes
Issue 8: Servicing new lots created through growth	
• Zone for highest possible density where water and sewerage infrastructure are currently available.	• Infrastructure efficiency and lower housing delivery costs.
Issue 9: Tiered housing requirements	
• Apply the available delivery models and administrative controls available to achieve price-points relevant to the market preference and capacity to pay.	• Release of land and housing in line with likely market profile, more houses on the market, fewer days on the market and more dwellings available for rent.
Issue 10: Rental Product Price-points	
• Apply the available delivery models and administrative controls available to deliver rental products that can meet the identified rental price-points.	
Issue 11: Delivery of a housing strategy for Robinvale	
• Council has the opportunity to demonstrate its intent to deliver a better housing future for Robinvale by using its financial position, land holdings and governance mechanisms to attract implementation partners. A key opportunity from consultation is for the creation of a governance structure to oversee an accountable approach to a shared outcome sought by multiple stakeholders of Robinvale's housing future. This includes formal arrangements between the Swan Hill Rural City Council and: • State Government agencies including: » Department for Health and Human Services; » Department of Environment, Land, Water and Planning; » Regional Development Victoria; and » Victorian Sills Commission. • Sunraysia Mallee Ethnic Communities Council Incorporated; • Corporate and Family Growers; • Community Housing Providers - Murray Valley Aboriginal Cooperative (MVAC) and Haven Home Safe; and • Builders/HIA.	


Robinvale, VIC

5. Best Practice Assessment

5.1 Case Studies

This section of the report summaries research investigations conducted in respect of 19 case studies as best practice examples. This includes a range of housing tenure types, affordable housing, low-cost housing, short-term housing and place-making projects drawn locally, interstate and internationally that could be applied to Robinvale and serve as inspiration.

The case studies included here are by no means exhaustive. The summary of case study investigations focuses upon the following:

- Delivery, ownership and funding;
- Target Demographic;
- Housing product types; and
- Key attributes of the project.

A list of case study investigation is shown below and profiled in Table 57.

Table 57 List of Case Study projects

#	Name	Location	Project Type
1	Katrina Cottage	Ocean Springs, Mississippi, USA	Disaster Housing
2	Co-Housing (Hmlet)	Singapore, Hong Kong and Sydney	Co-Living Model
3	Gen Y Demonstration Housing	White Gum Valley, WA	Demonstration/Adaptable Housing
4	Kyme Place	Port Melbourne, VIC	Community Housing – Rooming House
5	100k	Philadelphia, Pennsylvania, USA	Prefabricated - Low -cost housing
6	Avalon House	Avalon Beach, NSW	Prefabricated - Modular housing
7	Koda	Tallin, Estonia	Prefabricated - Modular housing
8	Paringa Backpackers Resort	11 Hughes Ave (Sturt Highway) Paringa, SA	Backpacker workers accommodation facility
9	Living Space	Cockburn Central, WA	Mixed-tenure model designed for affordable living
10	Fitzgibbon Chase Community Garden – The Green Hub	Norris Road, Fitzgibbon, QLD	Place-making – Community Garden
11	Leichhardt	Mt Isa, QLD	Adaptable workers accommodation facility
12	Bonnyrigg Living Communities Project	NSW	Urban Renewal/Masterplanned Community
13	Lifestyle Hastings – Mornington Penisula	240 High Street, Hastings, VIC	Masterplanned Community
14	Ergo	23-33 Frew Street, Adelaide 5000, SA	Masterplanned Community
15	Solvallsparken	Rosendal, Norway	Placemaking – Landscape Architecture
16	Tower Hill Residential Estate	Swan Hill	Masterplanned community
17	RAAF Base 80	Eaton, NT	Industry funded accommodation
18	Robinvale District Health Services	Robinvale, VIC	Industry funded accommodation
19	Beaufort Civic Master Plan	Beaufort, South Carolina	Masterplanned Community

It should be recognised that some information is not readily obtainable for some project examples, most often being the issue of construction cost. In these instances, a lack of information is simply recorded as ‘not applicable’ (N/A).

01 - Katrina Cottage

(Image Source: katrinacottages.co)

Developer

Marianne Cusato (Designer), State of Mississippi Governor's Commission on Recovery, Rebuilding and Renewal

Location

Ocean Springs, Mississippi, USA

Project Type

Natural Disaster Housing – Temporary to Permanent housing

Delivery Model

Government funded project (Philanthropic funding)

Funding

The state received $74.5 million USD to build 479 cottages at about $112,084 USD to $152,494 USD.

Target Demographic

Housing suitable for all stages of life:

- Families
- Singles
- Couples
- Empty Nesters
- Aging

Product Type

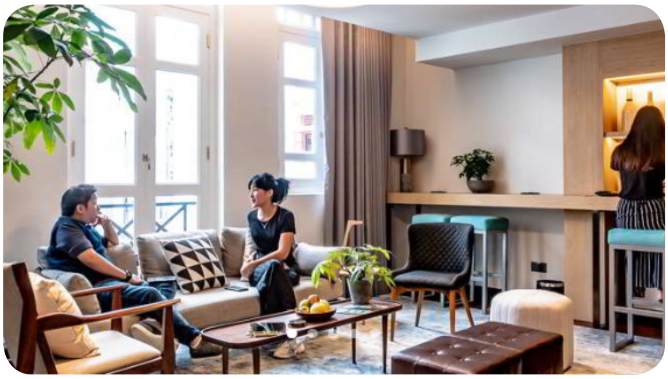
Units (56m^2 – 162m^2)

- 1-bedroom
- 2-bedroom
- 3-bedroom

Key Events/Attributes

- Viable solution to emergency temporary housing.
- Functional homes that were built fast and affordable.
- Can be converted into permanent homes.

02 - Co-Housing (Hmlet)



(Image Source: https://www.hmlet.com/rooms/kesa-house)

Developer

Hmlet

Location

Singapore, Hong Kong and Australia (launching soon)

Project Type

Short-term rental apartments

Delivery Model

- Co-living - Rental leasing options to members
- Build to rent

Funding

Private investor

Target Demographic

- Singles (Primarily young millennials)
- Transients

Product Type

- Apartment unit complex with communal areas
    - » 1-bedroom or 2-bedroom

Key Events/Attributes

- Fully furnished apartments and utilities are covered with the rent.
- Flexible leasing options and prices (Singapore):
    - » Pocket Bedrooms (shared bathroom) starts at SG$900/month;
    - » Regular Bedrooms (shared bathroom) starts at SG$1,200/month; and
    - » Master Bedrooms (with private ensuite) starts at SG$1,500/month.
- Creates a community and designed for collaboration through communal features such as the courtyard, kitchen and lounge area.

03 - Gen Y Demonstration Project

Developer

Government of Western Australia Land and Development Agency - Landcorp

Location

White Gum Valley, WA

Project Type

Demonstration/Adaptable Housing

Delivery Model

Reduced land and construction costs

Funding

N/A

Target Demographic

- Singles
- Couples
- First home buyers

Product Type

Apartments (3 in total)

- 1-bedroom

Key Events/Attributes

- Housing option targeting the younger generation of homebuyers.
- Three adaptable self-contained apartments are arranged around a shared central courtyard and massed together to appear like a suburban home.
- Climate responsive, layout integrates solar passive design principles to ensure natural light and cross ventilation.

04 - Kyme Place (Rooming House project)

(Image Source: https://housingfirst.org.au/portfolio/developments/104-completed-projects/144-kyme-place)

Developer

Port Phillip Housing Association Ltd (PPHA)

Location

Port Melbourne, VIC

Project Type

- Long term rental housing for low income households
- Infill development for social housing

Delivery Model

- Not-for-Profit
- Joint Venture
- Subsidised housing
- Subsidised funding

Funding

- Council provided the land
- Commonwealth assistance was provided through the National Rental Affordability Scheme (NRAS)

Target Demographic

- Low income single persons

Product Type

27 units

- 22 Studio Apartments
- 5x1-bedrooms

Key Events/Attributes

- Small to medium scaled development developed on Council owned land (loss of 11 car park spaces)
- The development:
  - » Delivered appropriate housing types to meet specific needs;
  - » In close proximity to a range of services and transport;
  - » Provided housing security for tenants; and
  - » Modern, affordable and sustainable.

05 - 100k

(Image Source: http://www.is-architects.com/100k-houses/)

Developer

Postgreen Homes

Location

Philadelphia, Pennsylvania, USA

Project Type

- Sustainable and Affordable
- Prefabricated Housing

Delivery Model

- Reduced land and construction costs

Funding

N/A

Target Demographic

- Families
- Singles
- Couples
- Empty Nesters
- Aging

Product Type

Double storey Dwellings

- 2-Bedrooms

Key Events/Attributes

- Allows online customisation of the home (e.g. specifying building materials).
- Incorporates energy-efficient and green building technology.
- Small building footprint of $107m^2$.

06 - Avalon House

(Image Source: https://www.archiblox.com.au/project/avalon-beach-house/)

Developer

ArchiBlox (Architect)

Location

Avalon Beach, NSW

Project Type

Prefabricated/Sustainable Housing

Delivery Model

- Reduced land and construction costs
- Prefabricated/Modular

Funding

N/A

Target Demographic

- Families
- Couples
- Empty Nesters
- Aging

Product Type

Single Storey Dwelling

- 2-Bedrooms

Key Events/Attributes

- Modular design was employed to speed construction and reduce impact on-site.
- Climate responsive as the layout integrated solar passive design and a number of green features.

07 - Koda

(Image Source: https://www.kodasema.com/de/koda-village/)

Developer

Kodasema

Location

Tallin, Estonia

Project Type

- Affordable and Sustainable Housing

Delivery Model

- Reduced land and construction costs
- Prefabricated/Modular

Funding

N/A

Target Demographic

- Singles
- Students
- Young Couples

Product Type

- Single Storey (with mezzanine level)
  - » 1-Bedroom

Key Events/Attributes

- Multi-functional design – can be converted into a café, classroom or a village (when clustered together).
- Environmentally and economically sustainable via the use of materials and installation.
- Small footprint (30m²) reduces operating and maintenance costs.

08 - Paringa Backpackers Resort

(Image Source: https://www.booking.com/hotel/au/paringa-resort.en-gb.html)

Developer

Rockford Homes

Location

11 Hughes Ave (Sturt Highway) Paringa, SA

Project Type

Backpackers Resort - Short term accommodation

Delivery Model

- For-profit - Developer
- Short term accommodation

Funding

Received a funding of $1.2 million under the Regional Development and Innovation Fund (RDIF)

Target Demographic

- Singles
- Couples
- Families
- Tourists
- Workers

Product Type

28 Cabins

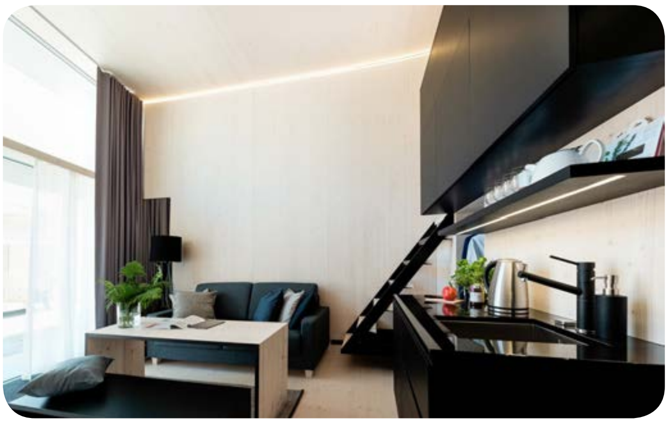
- 236 beds

Key Events/Attributes

- Assist in meeting demand for backpacker accommodation.
- New facilities and design to encourage seasonal and itinerant workers to stay and boost the region's economy.
- Includes outdoor kitchen areas, gardens, swimming pool and other amenities.
- Climate responsive design.

(Image Source: https://www.kodasema.com/de/koda-village/)

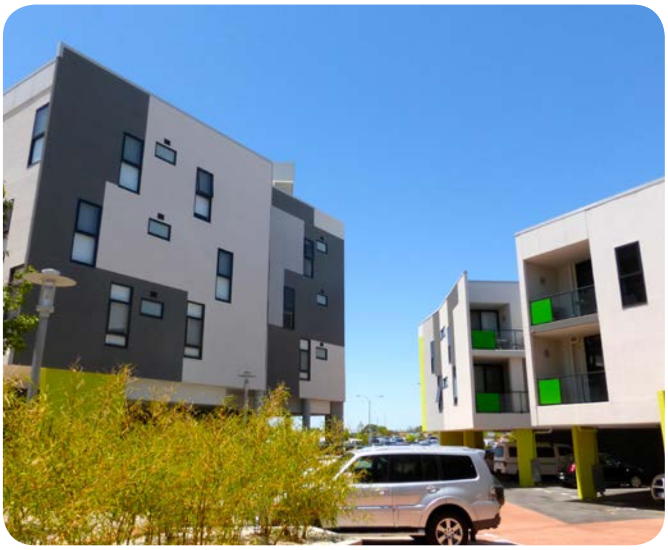
(Image Source: https://www.booking.com/hotel/au/paringa-resort.en-gb.html)

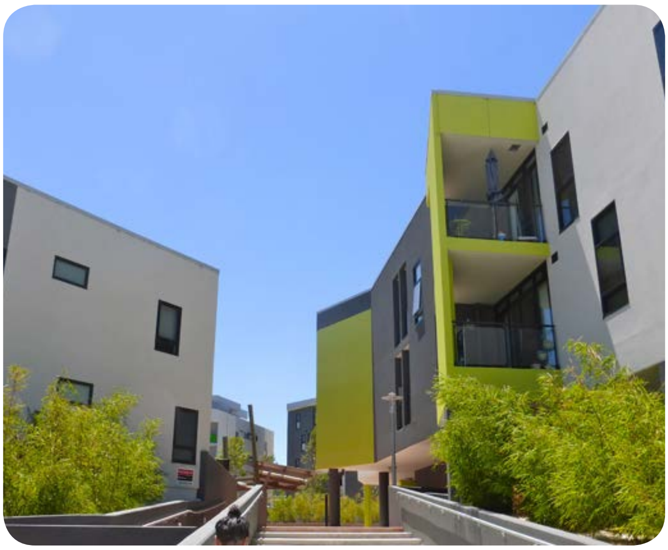


(Image Source: https://www.kodasema.com/de/koda-village/)

(Image Source: https://www.booking.com/hotel/au/paringa-resort.en-gb.html)

09 - Living Space





Developer

Government of Western Australia – Department of Housing

Location

Cockburn Central, WA

Project Type

- Mixed-tenure model designed for affordable living, sustainable living options in a modern, vibrant and engaged community – showcasing 5 Department's affordable housing programs in one development.

Delivery Model

- State Government as developer
- Subsidised Housing

Funding

- Funded through the Commonwealth's Nation Building Economic Stimulus Plan with the Department of Housing funding the land component and a portion of the construction costs.
- Living space showcases 5 Departments affordable housing programs in one development:
  - » Shared home ownership;
  - » Private home ownership (for people on low-moderate incomes);
  - » Affordable rental schemes;
  - » Social rental schemes; and
  - » Commercial rental.

Target Demographic

Housing types suitable for all stages of life:

- First home owners
- Low to medium income
- Young couples
- Smaller or emerging families
- Social housing
- Students

Product Type

- Apartments (136 in total)

Key Events/Attributes

- An environmentally and economically sustainable housing project.
- Integrated design and socially inclusive.
- Appealed to a range of buyers and tenants and self-sustaining through a combination of private sales and various forms of rental income.
- Affordability lies within the sales acceptance and maximising site density.
- Indistinguishable from surrounding properties.

10 - The Green Hub

Developer

N/A

Location

Norris Road, Fitzgibbon, QLD

Project Type

Placemaking - 4500m² community garden

Delivery Model

Gifted to the local community by Economic Development Queensland (EDQ)

Funding

N/A

Target Demographic

- All ages

Product Type

- N/A

Key Events/Attributes

- Operated and managed by the operators of the Fitzgibbon Community Centre.
- Residents are encouraged to volunteer and to plant their own vegetables and produce .
- Many benefits are associated with community gardens:
    - Provides access to fresh produce;
    - A place for people to relax and interact with other members of the local community; and
    - Improves overall physical and mental health.

11 - Leichhardt Accommodation

(Image Source: http://www.leichhardtaccommodation.com/photo-gallery)

Developer

Postgreen Homes

Location

3-5 Camooweal Street, Mount Isa, QLD

Project Type

Cabin-built style short-term accommodation

Delivery Model

- For-profit - Developer
- Short-term accommodation

Funding

N/A

Target Demographic

- Singles
- Couples
- Families
- Tourists
- Workers

Product Type

Cabin Style accommodation (138 rooms)

Key Events/Attributes

- Within proximity to services / town centre.
- Privately owned and managed.
- Accepts company contracts to house employees.
- Provides catering services (breakfast from 4:30am to 7am and dinner from 5pm to 8pm).
- 24/7 on-site security with a 9pm curfew.
- Rates:
    - Singles - $110 per night.
    - Singles Weekly Rate - $630 per week ($90/day), no bond required, (payable one week in advance).
    - Couples - $140 per night.
    - Couples Weekly Rate - $840 per week ($120/day), no bond required, (payable one week in advance).

12 - Bonnyrigg Living Communities Project

(Image Source: https://www.landcom.com.au/places/newleaf-at-bonnyrigg/)

Developer

Becton Property Group / Bonnyrigg Partnerships / UrbanGroth NSW and Land and Housing Corporation NSW (LANC)/ Landcom

Location

Western Sydney suburb of Bonnyrigg (generally bounded by Cabramatta Road, Bonnyrigg Avenue, Edensor Road and Elizabeth Drive, NSW

Project Type

- Urban renewal of an 81-hectare public housing estate / 18 staged master planned community
- Mix of:
  - » Social rented housing;
  - » Affordable rented housing; and
  - » Intermediate housing.

Delivery Model

- Shared equity
- Joint Venture
- Subsidised Housing
- Subsidised Funding
- Subsidised Rental

Funding

Public/Private partnership between Housing NSW and Bonnyrigg Partnerships, a consortium of Hastings Funds Management, Westpac Bank, Becton Property Group, Spotless Facilities Management and St George Community Housing.

Target Demographic

- Housing types suitable for all stages of life in particular multicultural housing.

Product Type

Offers a diverse rant of housing typologies and configurations including:

- Detached dwellings
  - » 2-bedrooms to 5-bedrooms dwellings
- Townhouses
  - » 3-bedrooms
- Apartments
  - » 2-bedrooms

Key Events/Attributes

- Adapts to user needs - New housing includes a mix of housing types, tenures and price-points for a range of households including Affordable Housing managed by Community Housing Providers, moderate income households and first home buyers.
- Dwellings incorporate environmental features such as optimising the orientation of each dwelling for solar amenity and shading.
- Integrates Water Sensitive Urban Design (WSUD) and bi-retention systems.
- Decreased crime rates.
- Public realm delivered high amenity and attractive streetscapes, which supports businesses and economic performance.

13 - Mornington Peninsula

Developer

Lifestyle Communities

Location

240 High Street, Hastings, VIC 3915

Project Type

Masterplanned community

Delivery Model

- For profit
- Subsidized Housing
- Reduced land and construction costs

Funding

- Land Lease Community model
- Residents purchase their own dwelling

Target Demographic

» Senior Living – over 50s

Product Type

Single storey dwellings

- 2-bedrooms
- 3-bedrooms

Key Events/Attributes

- Low entry cost was attractive to purchaser.
- Passive surveillance was integrated through shared recreation and community facilities.
- Attractive to single women as the development provides security.
- Transportable dwellings.

14 - Ergo

Developer

Adelaide City Council

Location

23-33 Frew Street, Adelaide 5000 SA

Project Type

Masterplanned community

Delivery Model

- Council as developer
- Subsidised Housing
- Subsidised Funding

Funding

Integrates various affordable housing grants and incentives including Housing Affordability (HAF), National Rental Affordability Scheme (NRAS) and Shared Appreciation Loan (SAL).

Target Demographic

Housing types suitable for all stages of life:

- First home owners
- Low-medium income
- Young couples
- Smaller or emerging families
- Social Housing

Product Type

Apartments (179 in total)

- 1-bedroom
- 2-bedrooms
- 3-bedrooms

Key Events/Attributes

- Adelaide City Council partnered with specific industries to provide expertise in development management, sales, marketing, finance and governance to the project.
- Within proximity to services, transport and shopping – this reduces the need for car ownership.

15 - Solvallsparken

(Image Source: https://landezine-award.com/solvallsparken/)

Developer

Uppsala Municipality (landscape architects - Karavan landskapsarkitekter)

Location

Rosendal, Norway

Project Type

Place-making – Landscape Architecture

Delivery Model

- Reduced land and construction costs

Funding

N/A

Target Demographic

All ages

Product Type

N/A

Key Events/Attributes

- Public space that encourages and promotes physical and social activity for all ages
- The park enabled a distinctive identify for the area
- Key features include
    » Multi-functional pathway (walking and cycling pathway);
    » Series of play spaces;
    » Something for all ages: Playground for toddlers, outdoor gym area and boot camp trail; and
    » Open green spaces for picnics, games and sport.

16 - Tower Hill Residential Estate

(Image Source: http://www.dlaaust.com/projects/tower-hill-estate-master-plan/)

Developer

Places Victoria and Swan Hill Rural City Council

Location

Swan Hill

Project Type

Masterplanned community

Delivery Model

Council as developer

Funding

N/A

Target Demographic

Housing types suitable for all stages of life:

- First home owners
- Low-medium income
- Young couples
- Smaller or emerging families
- Social Housing
- Students

Product Type

Offers a diverse range of housing typologies and configurations

Key Events/Attributes

- Masterplanned community of approximately 1,500 homes.
- The $1.3 million Barry Steggall Park is a key landmark providing an attractive focal point for community activity.
- Breaks away from traditional low-density residential suburban design to medium density housing and mixed-use development.
- Environmental sustainability, water sensitive urban design and high-quality urban environment have been integrated to the development.

17 - RAAF Base Darwin 80

(Image Source: https://www.ptmgroup.com.au/project/case-study/80-new-houses-raaf-base-darwin/)

Developer

Defence Housing Australia (DHA)

Location

RAAF Base Darwin, Eaton, NT

Project Type

Industry Funded Accommodation

Delivery Model

Industry Funded Accommodation

Funding

N/A

Target Demographic

Australian Defence Force (ADF) workers/members and their families

Product Type

Single storey dwellings

3-bedrooms and 4-bedrooms

Key Events/Attributes

- The development of housing alleviated the heavy reliance on the private rental market for housing.
- PTM Group designed and constructed 80 new Defence homes within a 6-month timeframe.
- Climate responsive to Darwin's climatic conditions.

18 - Robinvale District Health Services

(Image Source: https://www.rdhs.com.au/about/history/)

Developer

Robinvale District Health Services (RDHS)

Location

Robinvale, VIC

Project Type

Industry Funded Accommodation

Delivery Model

Industry Funded Accommodation

Funding

N/A

Target Demographic

Robinvale District Health Services (RDHS) employees

Product Type

Units

Single storey dwellings

- 3-bedrooms and 4-bedrooms

Key Events/Attributes

- All within walking distance to the Health Services.
- Occupants have full access to the unit and shared accommodation house.
- Car parking is available.

19 - Beaufort Civic Master Plan

(Image Source: http://www.sethharry.com/rev_beaufort_4.html)

(Image Source: https://www.cnu.org/what-we-do/build-great-places/beaufort-civic-master-plan)

Developer

City of Beaufort

Location

Beaufort, South Carolina

Project Type

Masterplanned community

Delivery Model

N/A

Funding

N/A

Target Demographic

All ages

Product Type

Offers a diverse range of housing typologies and configurations including:

- Accessory Units;
- Cottages/Houses;
- Duplexes;
- Mansion Houses;
- Bungalow Court;
- Townhomes/Multi-family houses;
- Live-Work Units;
- Apartment Buildings; and
- Mixed-Use/Main Street Buildings.

Key Events/Attributes

- Beaufort is a medium sized regional town representing the second-oldest city in South Carolina with a population of around 12,300 people.
- The Beaufort Civic City Masterplan is underpinned by 17 principles and goals which identified specific future redevelopment opportunities and the establishment of appropriate regulatory strategies to ensure a sustainable path forward for Beaufort.
- The masterplan outlined the development of vacant sites, movement and access changes, infrastructure needs and the preservation of open spaces targeted for economic development.
- The development of key major institutions such as The University of South Carolina at Beaufort (USCB), The Technical College of the Lowcountry (TCL), and Beaufort Memorial Hospital (BMH) provided local stability and regional significance to Beaufort as the economy started to shift away from manufacturing sector jobs to professional, service, and administrative careers.

5.2 Implications for Robinvale

The case study investigations identified key opportunities/considerations that could be applied when delivering housing within Robinvale.

Key Point 1: Small housing

- Katrina Cottage, 100k and Koda are best practice examples that demonstrate innovation in small housing delivery. The multifunctional and compact design of these dwellings demonstrates a range benefits including:
  - Reduced construction time and cost;
  - Maximising site density;
  - Targets a wide range of demographic groups seeking a low maintenance lifestyle; and
  - Highly adaptable to allow for extreme flexibility of size and design (i.e. these modular dwellings can be converted into cafes or a small residential village).
- Cost reductions are usually achieved through sustainability features such as the use of lightweight materials, passive solar design (needs to be designed to maximise sunlight, natural light and ventilation to minimise the need for heating and cooling) and the provision of highly efficient water fixtures, gas heaters and appliances.

Key Point 2: Co-Living

- The Co-Living Model by Hmlet is an innovative response to rental accommodation. This is a housing model that integrates private accommodation (fully furnished) with shared communal facilities (such as living spaces, kitchens and balconies), serviced and fully managed to encourage interaction with other tenants.
- The Co-Living Model operates as a subscription-based service whereby lease requirements are flexible and can vary for example, short-term lease options can be for a minimum 1 week or 2 months with a maximum stay of 1 year thus the Co-Living Model is ideal for people who are transient, single or professionals.
- Prices depend on location and the type of room. For example, Hmlet offers (based on Singapore prices):
  - Pocket Rooms – smaller sized room with shared bathroom (prices start from $1,000/month);
  - Regular Rooms – medium sized room with shared bathroom (prices start from $1,350/month); and
  - Master Rooms – more spacious and includes a private en-suite bathroom (prices start from $1,600/month);
- This housing model functions best when located in prime positions such as near employment.
- Council could investigate a Co-Living Model for key target groups for Robinvale as this case study example is an effective response to support diversity, individuality and adaptive to meet changing circumstances.

Key Point 3: Mixed Affordability

- Living Space is a mixed-use project designed to offer affordable and sustainable living options. The development incorporates several affordable housing programs and opportunities in one development including:
  - » Shared home ownership schemes;
  - » Private home ownership;
  - » Affordable rental schemes;
  - » Social rental schemes; and
  - » Commercial rental.
- The financial model of Ergo was a key and unique feature of the development:
  - » Housing prices were aligned with a range of affordable housing grants and incentives including Housing Affordability Fund (HAF), National Rental Affordability Scheme (NRAS) and a Shared Appreciation Loan (SAL). The sales price of apartments ranged from $210,000 through to $325,000 which were below the market value at the time.
  - » Council was able to be a landlord by retaining 20 properties and renting them out to key workers that were eligible under the NRAS scheme. This required Council to rent the properties at 20% below market rent and in return receive a minimum financial incentive of $10,917 (indexed annually) per property per year for ten years.
  - » The result was a very attractive product that offers an optimum combination of liveability and affordability for all tenants.
- Lifestyle Hastings – Mornington Peninsula was a development in response affordable housing specifically for downsizers in the region.
  - » Houses were delivered as a manufactured home park that consists of 142 transportable homes ranging from 50m² to 120m². Manufactured Home Parks is a delivery mechanism that reduces the cost of land through the leasing and licensing of a housing site within an estate. The cost of home ownership is diminished by not having to purchase the site which provides a competitive price-point for residential purchasers.
  - » Homes in Lifestyle Hastings sold for between $240,000 to $360,000 with the average price being $300,000.

Key Point 4: Rooming House

- The Kyme Place development is a small to medium scaled development delivering 27 units (22 studio apartments and 5x 1-bedroom apartments) that targets low income single persons. This development is a good example that identifies a council owned car park as an opportunity to deliver affordable and social housing. The development required the loss of 11 car park spaces.
- Opportunities exist for Robinvale to identify specific projects or specific Council owned land that could target low to medium income persons. This could be delivered in partnerships such as Community Housing Providers where greater expertise, skills, resources, tenant access or financial support can be provided by that partner.

Key Point 5:

Adaptable Accommodation

- Paringa Backpackers Resort and Leichhardt Accommodation are examples of a purpose-built adaptable short-term accommodation that is fully managed and serviced predominately targeting transient workers, families and tourists.
- The Paringa Backpackers Resort incorporates 28 cabins which can each accommodate between 8 to 10 people and the Leichhardt Accommodation contains 138 rooms.
- A key feature of these short-term accommodation facilities is the built form and site amenity. The built form is configured to ensure the size and scale of the development is physically integrated with the surrounding area. In addition, each cabin has access to high quality communal areas (such as a pool and other recreational facilities) to facilitate social interaction, provide a safe and comfortable environment that is within proximity to the town centre and services.
- The operations are another key feature:
    - Contractors can arrange workers to be bussed from the accommodation and to the work site;
    - Compliance of house rules - due to the transient nature of workers, Leichhardt Accommodation places a strict 9pm curfew to control noise; and
    - Ongoing maintenance of the premises of the accommodation and all common property areas.

Key Point 6:

Adaptable and Modular (Demonstration) Housing

- Avalon House and Gen Y Demonstration Housing utilised environmental design principles including the orientation of the structure of the site, minimising heating and cooling requirements to ensure that tenants are not burdened by high on-going energy costs.
- Adaptable and flexible in layout to accommodate changing circumstances or occupiers in the future as shown in Avalon House.
- Gen Y is a housing model that bridges the gap between single houses and large apartment blocks (i.e. 3 apartments on a single house block).

Chapter 07_Recommendations and Opportunities


Robinvale, VIC

6. Recommendations and Opportunities

6.1 Preferred Housing Typologies, Building Methods and Locational Opportunities

6.1.1 Tiered Housing Demand

Following our consultation and case study review, we have discovered that housing needs/demand can be separated into four key housing market groups, namely the:

1. Premium Housing Products
2. Permanent settlement housing stock
3. Low cost/affordable housing
4. Adaptable contract labour accommodation

Within these categories is consideration for:

- Aged care and retirement living;
- Migrant housing; and
- Aboriginal housing.

1 Premium Housing Products

Larger lot 'homestead housing' described as a 'lifestyle block' that is likely to cater for salaried staff attracted to the town or higher salaried members of the town. The major barrier for the delivery of this housing type was seen as the limited release of appropriately zoned blocks to the market.

- **Product types and opportunities**

Product Type	Characteristics	Locational Preferences and Catalyst Sites
Homestead Housing	Typically, lots of 1000 - 4000m²	Low Density Residential Zone (LDRZ)

2 Permanent settlement housing stock

This was seen to include general residential lots for 3-bedroom family owner/occupied dwellings by permanent settlers and workers. The major barrier for this housing type was seen as the lack of available housing, the quality of available housing, the price for new housing and the difficulty in accessing loans by professional staff on short term contract.

- **Product types and opportunities**

Product Type	Characteristics	Locational Preferences and Catalyst Sites
Traditional Allotments	Typically, lots of 300-800m²	General Residential Zone (GRZ)
Single Storey Housing	One Storey Typically, 3-4 bedrooms 120-200m²	General Residential Zone (GRZ)
	Smaller dwellings possible	
Double Storey Housing	Two Storey Typically, 3-4 bedrooms 120 – 200m²	General Residential Zone (GRZ)

- **Delivery of Housing**

Delivery Model	Delivery Mechanism	Partner Type
Partnership Delivery	Develop house and land packages for sale at affordable prices	Medium density builders
Reduced Land and Construction Costs	Lower cost product through material selection, reduced floor areas and allotment sizes	Could apply to any partner group
Subsidised Housing	Provision of grants, subsidies, tax exemptions, etc. to reduce the cost of home ownership or rental	Community Housing Providers or directly via State and Federal government
Subsidised Funding	Provision of access to cheap finance for purchasers	State Government (e.g. HomesVic)
Subsidised Rental	Provision of below market rentals by not for profits or Government	Not for profit groups or State Government

3 Low cost/affordable housing

This was regarded as smaller lot or diverse housing types that provide a transitional size between separate house and caravan/cabin, provide for cost effective construction by design and function and therefore can be more accessible for affordable home ownership or rental.

The major barrier to this housing type was seen as limited investment in the town to deliver affordable housing, fragmented ownership of general residential properties, limited partnerships between public, private and not-for-profit sectors to realise affordable housing outcomes and limited release of general residential land to the market.

- **Product types and opportunities**

Product Type	Characteristics	Locational Preferences and Catalyst Sites
Small Lot Housing	Typically, 80 – 150m² for 2-3 bedrooms	General Residential Zone (GRZ) Commercial 1 Zone (C1Z) Council Land
Apartments (Multi-storey)	Typically, 1-2 bedrooms plus circulation 55-85m² / apartment	Commercial 1 Zone (C1Z) Council Land
Manor Housing	2 storey, 3/4 apartments 2-3 bedroom 80-120m² apartment	General Residential Zone (GRZ) Commercial 1 Zone (C1Z)
Rooming Houses	1 – 2 storeys 9 bedrooms	General Residential Zone (GRZ) Commercial 1 Zone (C1Z) Council Land
Manufactured and Prefabricated Housing (Multi-storey apartment construction possible)	Typically, 1 storey, 2-3-bedroom 80-120m²	General Residential Zone (GRZ)

- **Delivery of Housing**

Delivery Model	Delivery Mechanism	Partner Type
Not for Profit Lead Delivery	Develop housing for tenant rental at below market rent	Community Housing Provider
Partnership Delivery	Develop house and land packages for sale at affordable prices	Medium density builders
Joint Venture	Develop housing for sale or rent	Community Housing Providers or medium density builders
Council as Developer	Develop land and/or housing for sale	No partner. May engage entities that deliver products or services on behalf of Council
Shared Equity	Partial ownership of properties to offset cost of purchase	None required but can be delivered in partnership with others
Rent to Own	Provision of rental housing that converts to ownership over time with rental payments made towards progressive ownership	Not for profit groups
Build to Rent	Provision of rental housing	Not for profit groups and for profit groups
Co-Housing	Develop a share dwelling for a special needs group, often with carer facilities within a single dwelling	Special needs groups
Reduced Land and Construction Costs	Lower cost product through material selection, reduced floor areas and allotment sizes	Could apply to any partner group
Manufactured Home Park	Lower cost product through building typology and licensing or lease of home sites	Manufactured Home Park operator
Subsidised Housing	Provision of grants, subsidies, tax exemptions, etc. to reduce the cost of home ownership or rental	Community Housing Providers or directly via State and Federal government
Subsidised Funding	Provision of access to cheap finance for purchasers	State Government (e.g. HomesVic)
Subsidised Rental	Provision of below market rentals by not for profits or Government	Not for profit groups or State Government

4 Adaptable contract labour accommodation

This was primarily seen as purpose built in-town accommodation for itinerant workers that could be adapted out of season for a range of accommodation purposes.

The major barrier to this accommodation type was seen as limited investment by private sector into accommodation and the lack of suitably zoned land available to the market.

Feedback from farmers also indicated this type of accommodation would be preferred to on-farm accommodation if transport was provided.

A rental price-point of $70 - $90 was identified as a requirement to attract potential tenants from overcrowded rooming houses.

- **Product types and opportunities**

Product Type	Characteristics	Locational Preferences and Catalyst Sites
Short-term accommodation	Cabin style	General Residential Zone (GRZ)
	Apartments	Commercial 1 Zone (C1Z)
	Granny Flats	Council Land

- **Delivery of Housing**

Delivery Model	Delivery Mechanism	Partner Type
Partnership Delivery	Develop house and land packages for sale at affordable prices	Medium density builders
Joint Venture	Develop housing for sale or rent	Community Housing Providers or medium density builders
Council as Developer	Develop land and/or housing for sale	No partner. May engage entities that deliver products or services on behalf of Council
Shared Equity	Partial ownership of properties to offset cost of purchase	None required but can be delivered in partnership with others
Co-Housing	Develop a share dwelling for a special needs group, often with carer facilities within a single dwelling	Special needs groups
Co-Living	Provision of rental accommodation where renters lease bedrooms and share common living spaces	For profit / private
Reduced Land and Construction Costs	Lower cost product through material selection, reduced floor areas and allotment sizes	Could apply to any partner group
Manufactured Home Park	Lower cost product through building typology and licensing or lease of home sites	Manufactured Home Park operator
Industry Funded Accommodation	Develop housing for employees	For profit / private

6.2 Implementation Plan

6.2.1 Implementation Strategy Matrix

The accompanying Implementation Strategy Matrix (Figure 3) and map of locational opportunities (Figure 4) highlights a series of initiatives or actions recommended to be undertaken, initiated or encouraged.

The matrix identifies actions, housing product types, the market segment, delivery models, priority of action, responsibilities, timing, additional comments and where possible, locational preferences for each action. Their purposes are as follows:

- Actions are a summary of the proposed initiative;
- The proposed housing types identify the type of housing and accommodation requirements to drive the initiative;
- Target market segment identifies the specific demographic segments for the proposed action;
- Delivery model types identify the opportunities and partner types that could be applied for the proposed action;
- Priority is divided into high, medium or low priority and considers a combination of an actions important to the delivery of the Robinvale Housing Strategy outcome;
- Responsibility identifies the key stakeholder responsible for driving the initiative;
- Timing considers the priority level of proposed initiatives in short term (1-3 years), medium term (3-10 years) and long term (10-15 years);
- Comments provides further clarity as to the purpose or potential outcome of the action to which it relates; and
- Locational preferences identify where the proposed action should take place.

Figure 3 Implementation Strategy Matrix

1	Key Opportunity 1: Accommodation crisis creating a housing crisis Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
1.1	Optimise the delivery of on-farm accommodation for workers and the provision of suitable short-term accommodation within Robinvale.	• Short-term accommodation • Manufactured and Prefabricated Housing	• Seasonal and itinerant workers • Visitors	• Partnership delivery • Joint Venture • Council as Developer • Co-Living • Industry Funded Accommodation	High	• Private • Council	1-3 years	Consider the introduction of un-envisaged accommodation types on farm zoned land that could support the economic development potential of Robinvale.	On-Farm
1.2	Facilitate the delivery of adaptable off-farm accommodation for seasonal workers, and general populations seeking temporary accommodation (e.g. Tourists) within Robinvale's General Residential and Commercial Zones.							Support the delivery of higher density short term accommodation types within the General Residential and Commercial Zoned land of the Town. This could include increased heights within the commercial zone (without mandatory notification) and smaller lot sizes or smaller dwellings within a shared title for General Residential (without mandatory notification).	Zoning: • Commercial 1 Zone • General Residential Zone
1.3	Enable greater housing diversity within the Robinvale Township to entice investment in viable housing products for the Commercial 1 Zone (C1Z) and General Residential Zoned (GRZ) land.	• Apartments / Units • Manor Housing • Rooming Housing • Single/Double Storey Housing	• Social Housing and Social Rental; • Low to moderate income households • Seasonal and itinerant workers	• Partnership delivery • Joint Venture • Council as Developer • Co-Living • Industry Funded Accommodation	High	• Private • Council	1-3 years	• Increase the provision of robust, quality and affordable smaller housing formats such as 1-bedroom and 2-bedroom dwellings (allotments of $80m^2$ to $150m^2$), apartments/units (sizes between $55m^2$ to $85m^2$), and manor housing (units of $80m^2$ to $120m^2$) suitable for seasonal and itinerant workers and delivered as an affordable alternative for low to moderate income households and professionals, salaried workers and permanent settlers. • Provide age-specific affordable housing and accommodation, assisted living accommodation and dependent accommodation for the increasing aged population.	Zoning: • Commercial 1 Zone • General Residential Zone

2	Key Opportunity 2: Access to affordable housing and community housing Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
2.1	Utilise land holdings and Federal and Victorian partnership incentives to attract partners to the collaborative delivery of affordable housing products within Commercial and General Residential Zoned land relevant to the likely demand for affordable housing and affordable rental within Robinvale: • One parent families; • Single males; • Low/no income older persons; and • Low income families.	• Small Lots • Apartments / Units • Manor Housing • Rooming Houses	• Low to moderate income households • Aged • Migrant • Aboriginal	• Not for profit lead delivery • Partnership delivery • Joint Venture • Council as Developer • Co-Living	Medium	• State • Council • Registered Community Housing Providers	1-3 years	Prioritise the delivery of a partner demonstration project (such as the Gen Y Demonstration Housing Project) within the General Residential Zone or Commercial Zone where fragmented property ownership can be amalgamated to create a suitably scaled development site and demonstrate the potential of alternative housing types. Utilise the Commonwealth grants such as the National Affordable Housing Agreements (NRAS) and the National Housing Finance and Investment Corporation (NHFIC) and other State grant schemes to support the amendment of zoning within the Swan Hill planning scheme to facilitate the delivery of new housing products to Commercial and General Residential within Robinvale.	Zoning: • Commercial 1 Zone • General Residential Zone

3	Key Opportunity 3: Limited township offer does not drive demand for housing Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
3.1	Increase Council's presence in Robinvale through coordinated delivery of: • Economic development initiatives that build the capacity of the current and potential business community within Robinvale; • Community development initiatives that facilitate greater Township activation and community integration; • Landscape and asset development that contribute to a more vibrant and appealing public realm; and • Partnership and investment attraction.	N/A	N/A	N/A	High	Council	3-10 years	N/A	The Town Centre such as Perrin Street or key parks on entry roads. Zoning: • Commercial 1 Zone • General Residential Zone
3.2	Acquire or incentivise the regeneration of Robinvale's former hotel for accommodation and hospitality.	• Apartments / Units • Short-term accommodation	• Professionals, salaried workers and permanent settlers • Seasonal and itinerant workers • Visitors	• Partnership delivery • Joint Venture • Council as Developer	Medium	• Private • Council • State	3-10 years	• Develop a business case for the renewed use of the former hotel for hospitality and accommodation; • Engage with the property owner to investigate and explore mixed-use opportunities – including community development. • Seek funding support from State Government on a preferred outcome.	Vacant Robinvale Hotel Site

4	Key Opportunity 4: Slow delivery and uptake of new homes and land Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
4.1	Rezone Farm Zone land unlocked by the Robinvale Levee Bank Proposal to better integrate the town with the River	• Homestead Housing • Traditional Housing	Professionals, salaried workers and permanent settlers	N/A	Medium	Council	3-10 years	Rezone for Low Density Residential or Rural Living with provisions to allow for: • Delivery of lifestyle blocks that compete with higher order towns for professionals attracted to the region for employment - Allotment sizes to range from 1000m² to 4000m² suitable for professionals, salaried workers and permanent settlers; and • Delivery of diverse lot types allowing for compact living, particularly with direct interface to the River. Identify opportunities to master plan catalyst sites where single ownership occurs on adjacent parcels.	Existing 'Farming Zone' east of Robinvale between the town and the river.
4.2	Rezone Farm Zone land on the fringe of the Town to increase the supply of land available for the creation of lifestyle blocks.	Homestead Housing	Professionals, salaried workers and permanent settlers	N/A	High	Council	1-3 years	Farm Zone land under private ownership where interest has been formally expressed. Existing land owners seeking land division may provide the 'quick wins' that could see further land released. Ideally division land to lots of 1000m² - 4,000m² for professionals, salaried workers and permanent settlers.	'Farming Zone' land south of Malaya Road.

4	Key Opportunity 4: Slow delivery and uptake of new homes and land								
	Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
4.3	Increase and support the delivery of smaller housing products on smaller lots to the affordable housing market withing the General Residential Zone (GRZ)	• Small Lots • Apartments / Units • Manor Housing • Rooming Houses • Manufactured and Prefabricated Housing	• Low to moderate income households • Aged • Migrant • Aboriginal • Professionals, salaried workers and permanent settlers	• Subsidized Housing • Subsidized Funding • Subsidized Rental	High	Council	1-3 years	To promote and facilitate greater housing diversity, including: • Increasing the provision of smaller housing formats such as 1-bedroom and 2-bedroom dwellings (allotments of $80m^2$ to $150m^2$), apartments/units (sizes between $55m^2$ to $85m^2$), and manor housing (units of $80m^2$ to $120m^2$) suitable low to moderate income and permanent settlers. • Increasing housing options for age-specific accommodation, assisted living accommodation and dependent accommodation projected growth in the older population.	Zoning: General Residential Zone
4.4	Implement a shared equity scheme for up to 30% of new home and land purchase costs to facilitate access to mortgages by low income households. This scheme could be shared with government, Council or Community Housing Providers.	All	Low to moderate income households	• Subsidized Housing • Subsidized Funding • Subsidized Rental	Medium	• State • Council	1-3 years	• Seek involvement in the HomesVic shared equity scheme or investigate a Council-managed alternative under similar conditions to deliver affordable home ownership to the town. • Higher density housing formats (e.g. smaller lots and apartments/units) to apply for funding and to ensure housing properties within Robinvale are eligible for the HomesVic scheme and/or other shared equity schemes.	Zoning: Commercial 1 Zone General Residential Zone
4.5	Work with builders and developers under the Australian Government's Housing Affordability Fund to reduce housing-related infrastructure and planning costs, and to pass savings onto new home purchasers.	N/A	N/A	• Subsidized Housing • Subsidized Funding • Subsidized Rental	Medium	Council	1-3 years	Proactively engage land owners at the point of application where land holdings are of a scale that will require infrastructure servicing multiple allotments.	Zoning: Farming zoned lots east of the town
4.6	Identify and strategically review specific sites within Robinvale that have the potential to be rezoned for residential developments.	Homestead Housing	Professionals, salaried workers and permanent settlers	N/A	Low	• Council • Private	1-3 years	Establish partnerships with specific land-owners to investigate and explore land subdivisions and housing opportunities.	Potential subdivision of land for 'lifestyle blocks' - 52 Pethard Road Robinvale 3549
		• Apartments / Units • Manufactured and Prefabricated Housing • Manor Housing • Rooming Housing • Single/Double Storey Housing	• Low to moderate income households • Seasonal and itinerant workers • Aged • Migrant • Aboriginal	N/A	Low	• Council • Private	1-3 years	Establish partnerships with specific land-owners to investigate and explore land subdivisions and housing opportunities.	Potential to rezone 'Farming Zone' to 'General Residential Zone' - 4248 Murray Valley Highway Robinvale 3549

5	Key Opportunity 5: Housing for Indigenous people Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
5.1	Rezone the land held by MVAC from Public Park Recreation Zone (PPRZ) to General Residential Zone (GRZ) to encourage a mix of accommodation, recreational and community facilities.	• Apartments / Units • Manufactured and Prefabricated Housing • Manor Housing • Rooming Housing • Single/Double Storey Housing	Aboriginal	N/A	High	• Council • MVAC	1-3 years	Council to collaborate with MVAC to undertake a strategic land assessment/ rezoning of their landholdings including: • Increasing the provision of smaller housing formats such as 1-bedroom and 2-bedroom dwellings (allotments of 80m² to 150m²), apartments/units/ rooming housing (sizes between 55m² to 85m²), and manor housing (units of 80m² to 120m²).	MVAC owned land - Land north of Latje Road.
5.2	Establish a public, private and not-for-profit partnership under the Victorian Social Housing Growth Fund Build and Operate program (BOP) program to deliver new mixed development including social and affordable dwellings and additional land uses that support the development of skills and education for the Indigenous population of Robinvale and surrounds.	N/A	• Low to moderate income households • Aboriginal	• Subsidized Housing • Subsidized Funding • Subsidized Rental	Medium	• State • Council	1-3 years	Utilise a shared base of existing land holdings to catalyse development of new culturally appropriate housing options for the Aboriginal and Torres Strait Islander community.	Zoning: • General Residential Zone

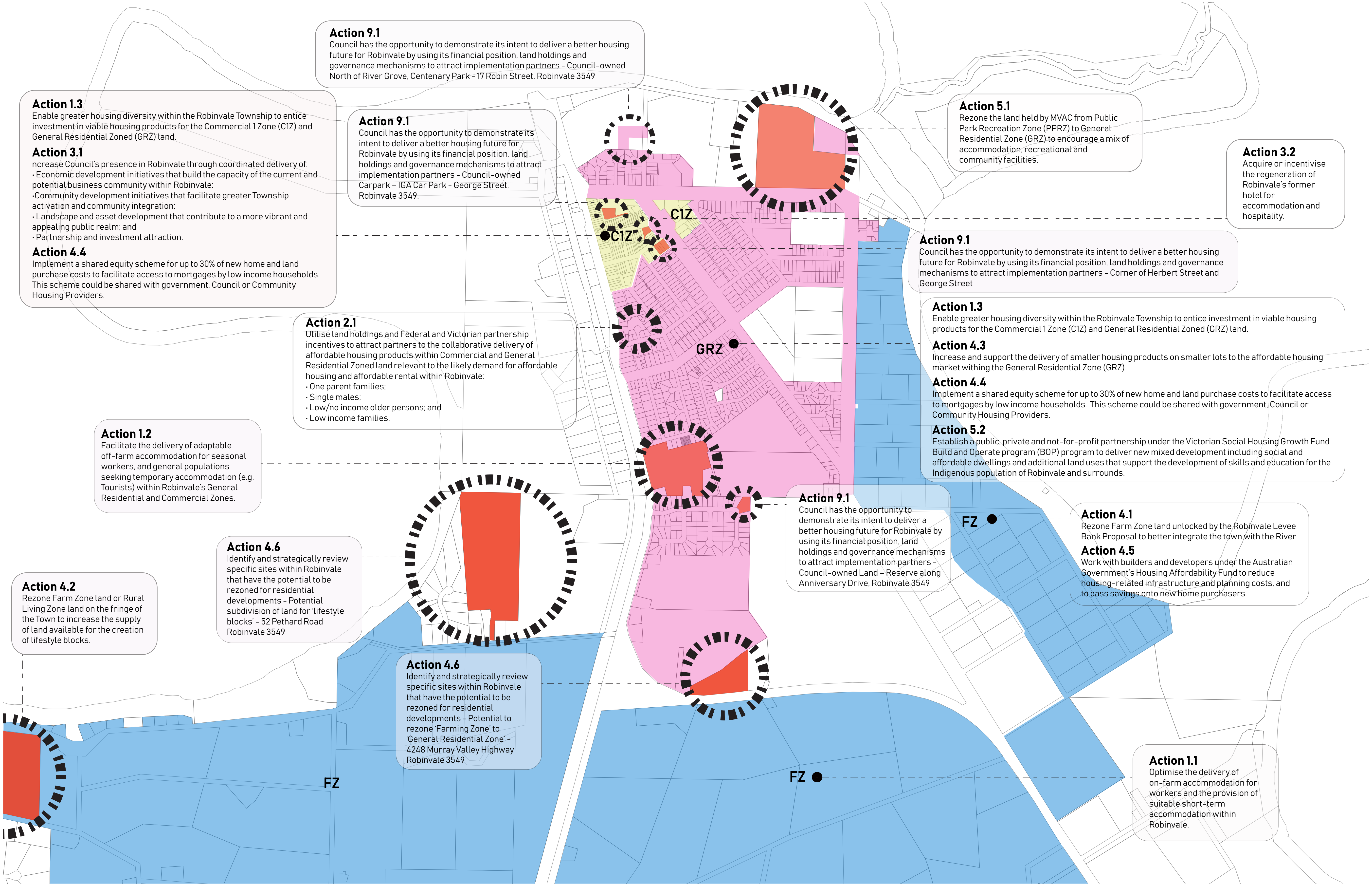
6	Key Opportunity 6: Planning permit process reduces potential delivery of housing Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
6.1	Allocate a dedicated assessment service to dwelling applications within the township of Robinvale to increase the speed, quality and continuity of development assessment in support of the Housing Strategy.	N/A	N/A	N/A	High	Council	1-3 years	A client management approach to Robinvale applications may limit the perceived development application inconsistencies and provide for more knowledge based identification of opportunities in the Town.	N/A

7	Key Opportunity 7: Migrant housing Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
7.1	Apply to make Robinvale recognised under a Designated Area Migration Agreement, which may support the demand for and creation of culturally appropriate housing stock as horticultural sector employers experiencing skills and labour shortages can sponsor skilled and semi-skilled overseas workers.	All	Migrant	• Not for profit lead delivery • Industry Funded Accommodation • Partnership delivery • Joint Venture • Council as Developer • Subsidized Housing • Subsidized Funding • Subsidized Rental	High	• State • Council	1-3 years	Establish a housing and settlement partnership with the Humanitarian Settlement Program - Service Provider for Regional Victoria (AMES Australia) and the Sunraysia Mallee Ethnic Communities Council (SMECC), private and not-for-profit sector support creation of, or access to, culturally appropriate affordable rental or purchase options.	N/A

8	Key Opportunity 8: Servicing new lots created through growth Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
8.1	Zone for highest possible density where water and sewerage infrastructure are currently available.	N/A	N/A	N/A	Medium	Council	1-3 years	Optimise the development outcomes possible through zoning and policy provisions for locations that maximise existing infrastructure. Prioritise increased densities within the existing urban area of Robinvale.	Zoning: • Commercial 1 Zone • General Residential Zone • Low Density Residential Zone • Farm Zone (where developer funds the network expansion)

9	Key Opportunity 9: Delivery of a housing strategy for Robinvale Action	Housing Product Type	Market Segment	Delivery Model	Priority	Responsibility	Timeframe	Comments	Locational Preference (refer to map)
9.1	Council has the opportunity to demonstrate its intent to deliver a better housing future for Robinvale by using its financial position, land holdings and governance mechanisms to attract implementation partners.	All	All	All	High	Council	1-3 years	Identify strategic surplus and underutilised Council-owned land that presents potential to deliver on the outcomes of this Housing Strategy by: • Considering a range of strategic sites for demonstration housing. • Annually reviewing the Robinvale Housing Strategy.	Council-owned Land: • Reserve along Anniversary Drive, Robinvale 3549 • North of River Grove, Centenary Park - 17 Robin Street, Robinvale 3549 • Corner of Herbert Street and George Street • IGA Car Park - George Street, Robinvale 3549 (Council-owned Carpark)

Figure 4 Map of Locational Opportunities



6.3 Next Steps

Swan Hill Rural City Council has a significant role in the delivery of further residential, commercial and mixed use development opportunities in the Town of Robinvale. This can be done though direct intervention in the development assessment process, by providing strategic sites for development by others and/or by the creation of a set of pre-conditions that encourage and promote development investment. Furthermore, this housing strategy should be reviewed annually to every five years to monitor the changing demographic, development trends and any associated demand for housing.

To summarise, Council's next steps are as follows:

Quick wins

- Prioritise asset and landscape improvements for Robinvale in Council's annual budget deliberations.
- Review Council's Planning Department process and structure to enable a 'client' management approach that streamlines development outcomes in Robinvale.

Small Projects

- Co-ordinate with key stakeholders, partners, Community Housing Providers and the development industry to deliver cost effective demonstration projects in targeted areas and encourage the creation of a governance structure to oversee pilot demonstration projects.
- Utilise surplus Council land holdings in Commercial 1 Zone (C1Z) for the delivery of small scale demonstration housing.
- Develop and implement strategies within the Commercial 1 Zone (C1Z) and General Residential Zone (GRZ) to deliver higher density, increase housing choice and the provision of affordable housing or where the market can be expected to invest.

Further Work

- More detailed investigation of population growth forecasts and demographic changes in Robinvale.
- Negotiate with Victorian authorities to progress rezoning of land.
- Undertake policy refinements and strategic rezonings to unlock land for residential and mixed use developments such as:
    - » Rezoning the land held by MVAC from Public Park Recreation Zone (PPRZ) to General Residential Zone (GRZ).
    - » Rezone Farming Zone land unlocked by the Robinvale Levee Bank Proposal to better integrate the town with the River.
    - » Rezone Farm Zone land or Rural Living Zone land on the fringe of Robinvale to increase the supply of land available for the creation of lifestyle blocks.
- Engage with owners of disused commercial properties to facilitate the delivery of mixed use developments.
- Engage with State and Federal partners to attract funding for the delivery of affordable housing and rental initiatives.
- Continue to investigate better housing products and processes to deliver targeted outcomes.