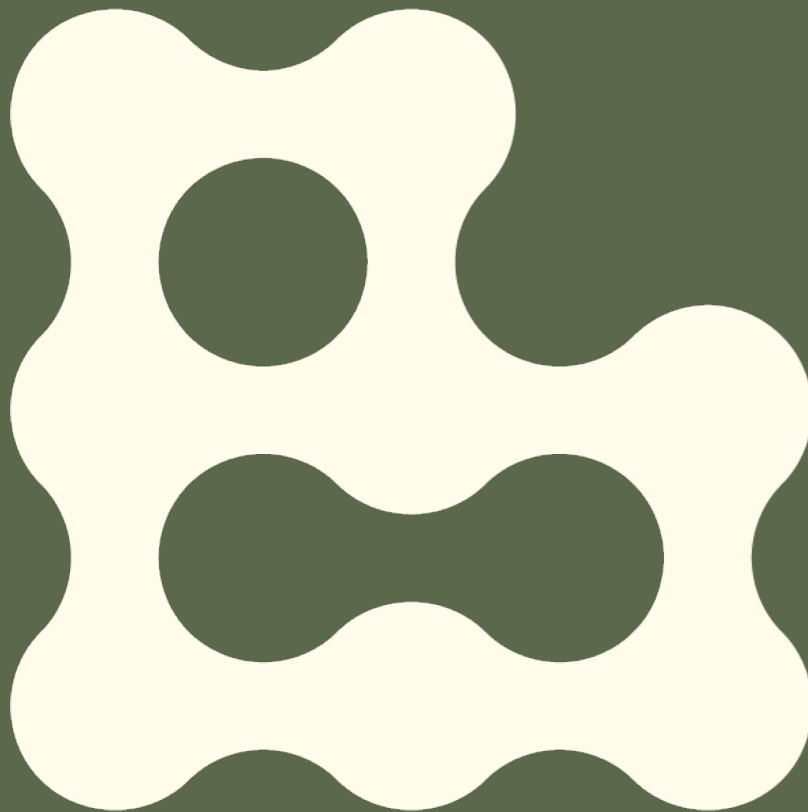


SUBMISSION TO THE INQUIRY INTO THE SUPPLY OF HOMES IN REGIONAL VICTORIA

March 2025



BOWER INSİGHTS

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Bower Insights pays respects to the Traditional Owners of the lands across Australia on which we work and live. We pay our respects to Elders past, present, and emerging and recognise their ongoing connection to land, waters, and culture.

Bower Insights is committed to working respectfully on Country and with First Nations communities.

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Bower Insights is an emerging advisory firm providing services across property advisory, policy, and research. Built out of the merger of two smaller consultancy firms, Bower Insights focuses on advisory that is responsive to the current and future Australian political and economic environment.

We believe in the power of informed decisions to create lasting change and are dedicated to our purpose of providing insights and services that enable positive social impact. With a strong focus on the intersectional impacts of our projects and policy work, we are committed to advancing social equity by engaging with diverse communities and prioritising projects that deliver significant social benefits.

Bower Insights is proud to have a diverse client base including leading not-for-profit and private entities as well as government partners across Australia. Our clients operate in housing delivery, precincts and infrastructure renewal, government industries, regional development, health, education, and residential and commercial development.

The Bower Insights team has extensive knowledge of the housing sector and experience working with residential property clients. We understand that addressing Australia's housing crisis requires sector-wide involvement, and we are dedicated to helping to deliver projects with positive housing outcomes. We provide support in project delivery, funding, development management, research and market insights and property advisory, and work across private, government and not-for-profit property markets.

Recommendations

Bower Insights believes in the adoption of rights-based and resident-centred policies and initiatives to increase housing supply across regional Victoria, to drive improved housing outcomes for all regional residents. The following actions are recommended to implement this approach:

- 1. Victoria's future Regional Growth Plans should include clear housing targets for regional cities and towns, considering the housing typology and tenure that will be required in these regions into the future.**
- 2. The Victorian Government develops a strategic plan for the development of social and affordable housing in regional Victoria, with clear targets across the regions, supported by investment in the institutional architecture required to support greater capacity for housing delivery.**
- 3. All regional infrastructure and development projects include provision for increased housing supply to accommodate workers, with clear targets, funding pathways and consideration of appropriate housing typologies.**
- 4. The Victorian Government updates its guidance on community infrastructure, with specific consideration given to regional and rural areas. This should be supported by sufficient investment in community infrastructure to enable regional Councils to ensure housing is supported by local amenities.**
- 5. Regional housing supply targets are aligned with Victoria's next 30-year infrastructure strategy to ensure core services, facilities and infrastructure are sufficient to support regional population growth.**
- 6. Policies and initiatives to increase housing supply across regional Victoria are integrated with climate change resilience plans and policies to ensure regional housing protects and mitigates against the effects of climate change.**
- 7. Appropriate housing targets for Aboriginal Victorians are included in all regional housing targets.**

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01

Executive Summary

This report responds to the Victorian Parliamentary inquiry into the supply of homes in regional Victoria. The analysis highlights the critical importance of understanding the distinct economic levers operating in regional and remote Victoria and addressing the diverse housing needs across the entire housing continuum. The submission underscores the vital role of adequate housing in maintaining and driving a resurgence in the agricultural sector and fostering the growth of emerging industries in regional areas.

Regional Victoria is experiencing increasing attention as a vital area for growth and development within the state. Adequate and appropriate housing is an essential prerequisite for facilitating this growth, attracting and retaining a skilled workforce, and ensuring the overall well-being of regional communities.

Recognising the fundamental role of housing in underpinning both economic and social progress, this submission examines the economic benefits of investing in adequate housing, the associated social advantages, and the critical differences in economic drivers between regional and remote areas of Victoria. This extends across the housing continuum, considering the diverse needs for social housing,

affordable rental options, and pathways to homeownership. A particular focus is placed on the housing requirements of the agricultural sector and growing industries, and how inadequate supply can impede their growth and sustainability. The submission also investigates the importance of enabling infrastructure and the cost-benefit considerations for delivering housing in regional Victoria. Finally, it identifies current weaknesses and gaps in government policies and proposes key recommendations for the Victorian Government to establish clear housing targets and policies that will support a thriving regional Victoria.

Context of the Victorian Parliamentary Inquiry into Regional Housing

The Legislative Assembly Environment and Planning Committee is currently undertaking an inquiry into the supply of homes in regional Victoria, with a reporting deadline of 15 December 2025.¹ The inquiry seeks to investigate critical aspects of regional housing, including the methods of building homes, the mix of housing forms and types available, the identification of areas facing the most significant housing needs, the challenges within the

construction industry workforce, and the provision of suitable accommodation for regional workers in key sectors.¹ The breadth of the inquiry's scope reflects the multifaceted complexity of housing challenges confronting regional Victoria, and the necessity for a thorough and well-considered investigation.¹

Supply constraints in regional Victoria

Current projections indicate that regional Victoria's population will increase at an annual average rate of 1.1% between 2023 and 2051, to reach 2.3 million by 2051¹. To meet the forecasted population growth, an estimated additional 364,000 dwellings are needed over the same period, below the regional share of the Plan for Victoria statewide housing targets, which sets a target of almost 470,000 new homes across regional Victoria by 2051².

Notwithstanding the desire to have the construction sector meet this demand, the current market will struggle to realise these targets^{3,4} without significant investment to overcome existing supply constraints.

Factors such as limited land supply, workforce shortages, high infrastructure costs, and limited capacity of regional councils to invest in infrastructure to enable housing supply hinder growth across the regions^{5,6}. In 2023, a Rural Councils Victoria (RCV) survey found that the primary

blockers that its member Councils faced in addressing housing supply issues were the availability of land, workforce shortages (both in construction and planning) and state policy and regulations⁷.

While regional areas share these constraints, there is also significant variation between regional housing markets which impacts supply constraints. The fastest growing LGAs in regional Victoria are in the peri-urban area surrounding Melbourne, where increasing construction costs, planning constraints and workforce shortages mean that local housing markets are not able to keep up with demand.^{8,9} In smaller regional towns where population growth has been minimal, housing development has slowed significantly because of the small scale of these markets, with little investment in development and infrastructure, lower development capacity, and low valuations for completed projects, creating constraints in accessing finance.^{10,11}

03

Impact of increased housing supply in regional Victoria

Insufficient government investment in housing and infrastructure has hindered economic growth in Victoria's regions, with housing seen as a key constraint in economic development. Greater availability of appropriate and adequate housing can increase their liveability, attracting workers to regional areas and creating more economically viable towns.^{12,13}

While investment costs may be higher than in metropolitan Melbourne, increased housing supply and infrastructure would have significant impact on Victoria's

regional communities. This is exacerbated in regional towns and communities which face population decline and economic stagnation, with far greater economic and social return on housing investment comparatively to metropolitan projects. With a significant number of regional development and infrastructure projects planned and underway in Victoria, and a stronger than ever regional job market, Victoria's regional housing market needs to be equally invested in to ensure the Government's objectives are met.

04

Housing delivery across the continuum

Analysing the Housing Continuum in Regional Victoria: Needs and Challenges Across Different Sectors

The housing continuum in Regional Victoria encompasses a spectrum of housing needs, ranging from emergency shelter for those experiencing homelessness to homeownership. Each point on this continuum presents unique challenges and requires targeted policy interventions.⁴⁴

Homelessness is a significant issue in regional Victoria, with data revealing a substantial number of individuals and families experiencing housing insecurity.⁵⁸ The 2023 Point-in-Time Count in Greater Victoria identified at least 1,665 people experiencing homelessness.⁵⁹ Census data from 2021 indicated a 24 percent increase in homelessness across Victoria compared to 2016, with regional areas also experiencing this concerning trend.⁶² Regions like Gippsland and the Mallee also report significant numbers of people experiencing homelessness.⁶³ Moreover, there is a considerable issue of hidden homelessness in regional and rural areas, where individuals and families may be experiencing housing insecurity without accessing formal support services, making

it difficult to ascertain the true scale of the problem.⁴⁴ Accessing specialist homelessness support services can also be challenging in regional areas, as these services are often concentrated in major regional centres, leaving those in smaller towns and remote locations with limited options.⁵⁶

Emergency housing plays a crucial role in providing immediate shelter for individuals and families in crisis. In regional Victoria, motels and hotels are often utilised for emergency accommodation.⁶¹ However, this reliance on temporary solutions can be problematic and generate further issues, due to the cost, lack of appropriate support services, and potential instability.⁶¹ The overall shortage of affordable housing in regional areas directly impacts the availability of suitable emergency accommodation options.

Social housing provides secure and affordable long-term housing for those on low incomes or facing significant barriers in the private rental market. However, demand for social housing in regional Victoria far outstrips supply, as evidenced by the consistently high and growing waiting lists.⁷² Victoria lags behind other Australian states in the proportion of social housing stock, indicating a need for increased

investment.⁷⁴ State Government initiatives like the Big Housing Build and the Regional Housing Fund aim to increase the supply of social housing in regional areas.⁵⁵ While these are positive steps, the scale of investment and the pace of delivery need to be significantly accelerated to meet the existing and growing demand.

Affordable rental housing is a critical component of the housing continuum, providing options for individuals and families who may not be eligible for social housing or able to afford homeownership. However, finding affordable rental properties in regional Victoria is becoming increasingly challenging due to rising rents and low vacancy rates.⁴⁴ The increasing popularity of short-stay rental platforms has further reduced the availability of long-term rentals in many regional areas.⁴⁴ Programs like the National Rental Affordability Scheme (NRAS) and Homes Victoria Affordable aim to increase the supply of affordable rental housing, but their impact may be limited in the face of the widespread affordability crisis.⁹⁶

Home ownership represents the aspiration of many Australians for housing security and wealth accumulation. However, home ownership rates in Victoria, including regional areas, have been declining.¹⁰³ The significant increase in house prices in regional Victoria over the past decade has made it increasingly difficult for first home buyers to enter the market.⁸⁹ While regional areas may still offer a relative affordability advantage compared to Melbourne, this gap is narrowing, and affordability remains a significant concern across the state.⁸⁹

Defining a Rights-Based Approach to Housing in the Victorian Regional Context

A rights-based approach to housing recognises that having an affordable, suitable, and safe place to live is a fundamental human right.² This perspective is underpinned by core principles such as non-discrimination, inclusion, participation, accountability, and empowerment.² In alignment with the Victorian Charter of Human Rights, these principles necessitate that housing policies are developed and implemented with the active involvement of affected communities, ensuring fairness and equal access for all residents, regardless of their background or circumstances.⁴

The concept of adequate housing, central to a rights-based approach, encompasses several key elements. These include security of tenure, which provides protection from forced eviction and harassment; affordability, ensuring housing costs do not compromise other basic needs; habitability, referring to safe and healthy living conditions; the availability of essential services such as water, sanitation, and energy; accessibility for people with disabilities; a location that offers access to employment and essential social services; and cultural appropriateness, respecting the diverse cultural identities of inhabitants.² These elements provide a comprehensive benchmark for evaluating the adequacy of housing in Regional Victoria, going beyond mere shelter to encompass factors crucial for well-being and dignity.

Under a rights-based framework, governments bear the obligation to take effective measures to progressively realise the right to adequate housing for everyone.²

This includes prioritising those in greatest need, taking immediate concrete steps using all available resources, preventing homelessness, prohibiting forced evictions, addressing discrimination in the housing system, and ensuring security of tenure for all residents.² The individuals and groups whose right to adequate housing is denied are considered rights-holders, while the government and other institutions with the obligation to act are the duty-bearers.⁴ The principle of progressive realisation acknowledges that achieving the full realisation of the right to housing may be a gradual process but requires immediate and continuous effort, with a focus on tangible improvements for those in greatest need.² The right to housing is not an isolated right but is intrinsically linked to other fundamental human rights, including the rights to life, work, health, education, and social security, underscoring its fundamental importance for overall well-being and societal progress.²

Applying a rights-based approach to the specific context of Regional Victoria necessitates considering the unique needs of its diverse communities, including remote areas and vulnerable populations.⁶ Regional Victoria is not a monolithic entity, and policies need to account for the differences between its various regions. Effective implementation requires collaboration and coordination across all levels of government, with local and regional authorities playing a crucial role in tailoring national principles to their specific contexts.⁶ Addressing homelessness and discrimination in regional housing is paramount to ensuring equitable access for all residents.⁶ Furthermore, a rights-based approach demands that housing policies in Regional Victoria are gender-sensitive and protect the

rights of vulnerable groups like migrants and those displaced by various factors.⁶

The Unique Housing Challenges Faced by First Nations People in Regional Victoria

Overcrowding represents a significant and deeply entrenched challenge for First Nations households in regional Victoria, occurring at rates considerably higher than those experienced by non-Indigenous populations.¹ Nationally, 13% of all Indigenous households face unmet housing needs, nearly double the rate for all Australian households.³³ This issue extends beyond mere inconvenience, profoundly impacting the health, well-being, and social cohesion of First Nations communities. The close living quarters associated with overcrowding facilitate the rapid transmission of infectious diseases, particularly respiratory illnesses, posing a significant public health concern.⁶ Furthermore, the lack of personal space and privacy contributes to increased stress levels and mental health challenges, hindering individual and community well-being. Educational attainment also suffers, as children find it difficult to study in overcrowded and noisy environments, perpetuating a cycle of disadvantage. The strain on household resources and the erosion of social cohesion further underscore the urgency of addressing overcrowding as a critical priority.

Homelessness is another stark reality for First Nations people in regional Victoria, who are severely overrepresented in relevant statistics.¹ Aboriginal people in Victoria experience contact with homelessness services at a rate ten times higher than other Victorians.² This crisis encompasses various forms of

homelessness, extending beyond visible rough sleeping to include the often-unseen realities of couch surfing, reliance on temporary and unsuitable accommodation, and the precariousness of living in severely overcrowded dwellings.³⁴ Traditional kinship obligations and cultural norms may sometimes mask the true extent of homelessness, as individuals may move between temporary living arrangements within family networks, often accepting conditions that are far from adequate. Understanding these nuances is essential for developing effective outreach programs and providing culturally appropriate support to those experiencing or at risk of homelessness.

The condition of existing housing stock within First Nations communities in regional Victoria is also a matter of serious concern. A significant proportion of dwellings suffer from inadequate maintenance, poor structural integrity, and a lack of essential amenities.⁶ In 2018-19, one in three (33%) First Nations households across Australia were living in housing with one or more major structural problems, such as major cracks, sinking foundations, or electrical and plumbing issues.⁶ These substandard conditions directly contribute to poor health outcomes, compromise the safety and security of residents, and undermine their overall dignity and well-being. Addressing this issue requires targeted and sustained investment in the repair and upgrade of existing housing, alongside the development of new, high-quality dwellings that meet contemporary standards.

Access to culturally appropriate housing is of paramount importance for First Nations people in regional Victoria. Housing solutions must go beyond mere physical adequacy and actively respect and respond

to the unique cultural needs, kinship structures, and deep connection to Country that are central to First Nations identity²⁷. Mainstream housing models often fail to accommodate these specific cultural requirements, potentially exacerbating feelings of displacement and hindering the healing process from historical trauma. Housing that is designed in consultation with First Nations communities, incorporating features that support cultural practices, communal living, and connection to the land, fosters a strong sense of belonging, strengthens community bonds, and supports the revitalization of cultural heritage. Successful and culturally sensitive housing models implemented elsewhere in Australia and internationally, often prioritising community control and self-determination, offer valuable insights for Victoria.²²

Underpinning all these challenges is the enduring impact of historical and ongoing systemic disadvantage. The current housing crisis affecting First Nations people in regional Victoria is inextricably linked to the legacy of colonization, dispossession from traditional lands, and persistent systemic discrimination across various aspects of life, including economic opportunity, education, and access to essential services.³ Addressing the housing crisis requires a fundamental shift towards dismantling these systemic barriers and adopting a holistic approach that recognises the interconnectedness of housing with other social and economic determinants of well-being. Focusing solely on providing housing without addressing these underlying issues will not achieve lasting and equitable outcomes for First Nations people in regional Victoria.

Supplying adequate housing in regional Victoria

Regional housing must be considered beyond the quantum of supply – housing policies and initiatives should consider how all aspects of housing adequacy can be maximised to create thriving communities which support their residents.

Accessibility

A key factor impacting accessibility of regional housing in Victoria is a lack of diversity in housing stock, both in terms of tenure and typology. This compounds the issue of constricted housing supply – of the already limited supply of available dwellings, few are accessible to the diverse range of households across regional Victoria. While increased stock is vital to ensure everyone can access housing, the needs of different types of households must be considered to ensure appropriate housing is available.

Housing tenure

Across regional Victoria, and particularly in smaller regional communities, rental housing markets are under-developed, with a reliance on owner occupation and less formal accommodation arrangements, including private rental and caravan parks.^{14,15} All 46 of Victoria's regional Local Government Areas have rental tight rental vacancy rates (below 3%), with the lowest vacancies in small, inland regions¹⁶ This

limited rental stock constricts migration into regional towns, particularly of much needed skilled, unskilled and seasonal workers.^{17,18}

Housing tenure requirements differ significantly between Victoria's regions – for example, areas such as the Mallee region which are reliant on transient and seasonal workers may require more short-term accommodation and worker housing programs, while more expensive and tourism focused areas such as the Surf Coast require a greater amount of affordable key-worker accommodation.^{19,20,21}

Housing typology

Housing stock in regional Victoria is dominated by detached housing. Almost 90% of dwellings in regional Victoria are detached households, with apartments making up 0.2% of the housing stock.²² At the same time, development of medium to high density dwellings faces additional challenges in regional Victoria, with developers favouring detached dwellings due to perceived reliability.²³ This in turn results in a local industry with lessened capacity for the development of diverse housing types. However, there is growing recognition among regional Councils and communities that a greater mix of housing typology is required to accommodate a diverse range of households, including

young professionals and temporary workers and older people seeking to age in place.^{24, 25, 26}

Place-based policies which integrate housing with other economic, social and environmental initiatives to target the specific circumstances of localised areas are required to address housing across regional Victoria.²⁷ This approach recognises the diversity in housing need and constraints across regional Victoria, as well as the interrelated nature between housing requirements, supply and economic development of regional and rural towns. While the Victorian Government has Regional Growth Plans for regional Victoria, these lack the required detail around housing delivery.

Recommendation: Victoria's future Regional Growth Plans should include clear housing targets for regional cities and towns, considering the housing typology and tenure that will be required in these regions into the future.

Affordability

While regional Victoria has historically been more affordable than metropolitan Melbourne, over recent years the regions are facing a growing crisis in affordability. Regional Victoria's Rental Affordability Index score fell from 120 to 108 in the decade to 2024. Over this period, rents in regional Victoria increased 66.7% while average income increased 49.3%²⁸.

This trend is seen across all of Victoria's regional LGAs, although rental affordability has fallen at a faster pace in regional towns on the urban fringe, coastal locations and regional cities. Increased housing supply will improve affordability, however further

investment must also be made into regional social and affordable housing to accommodate lower income households.

Underinvestment in affordable regional housing stock, decreased affordability and vacancies in existing markets and increased poverty has led to an increasing number of households in regional Victoria in housing stress, precarious housing, and homelessness.²⁹

Research by City Futures Research Centre estimates that regional Victoria will need an additional 46,000 affordable dwellings by 2041³⁰. At the same time, across many of Victoria's regional and more rural towns, there are limited specialist homelessness services, social or affordable housing providers, creating barriers to access support for households in crisis.³¹ Community housing providers face additional barriers in regional areas, with limited financial resources to absorb increased development costs, insufficient government funding, and difficulties inherent in resourcing services covering large regional areas.³² While the Government has provided increased funding for social and affordable housing in regional Victoria in recent years, including the Regional Housing Fund, more is needed to meet the growing demand.

Social and affordable housing targets should be provided for Victoria's regional and rural towns, tied to investment in an institutional architecture, creating sustainable pathways for future affordable housing development.³³ This investment in delivering more social and affordable housing across regional and rural Victoria will improve housing affordability across the regions and increase the growth of overall housing stock.^{34, 35}

Recommendation: The Victorian Government develops a strategic plan for the delivery of social and affordable housing in regional Victoria, with clear targets across the state, supported by investment in the institutional architecture required to enable greater capacity for housing delivery.

Location

Adequate housing is in locations which allow access to jobs, schools, healthcare services, childcare, and other social facilities. People in regional and rural areas are more likely to face limited access to services, transport, and employment, reducing the availability of suitable housing.

Regional Councils and employers cite the lack of accommodation for workers as the primary inhibitor of economic growth^{36,37}. To ensure that regional Victorians can live close to where they work, new housing supply must be tied to employment opportunities across the state. Embedding housing in regional infrastructure and other major projects will ensure that project workforces can be appropriately housed, increase the supply of long-term accommodation in good locations and support the long-term housing needs of regional towns and communities.

Increased housing supply must also be complemented by investment in regional areas to build community facilities, transport and other vital infrastructure. Infrastructure Australia's 2022 regional analysis for Victoria found that key infrastructure gaps across Victoria's regional LGAs included industry-enabling infrastructure, public transport, and education³⁸.

While the Government's Plan for Victoria includes a statewide overview, detailed plans are only provided for the larger regional centres – Geelong, Bendigo, and Ballarat. Greater detail is required to address future planning requirements in the more regional and rural towns across the State, recognising the need for increased housing supply, greater connectivity, and improved infrastructure. Smaller regional towns and centres face unique and heightened challenges in ensuring residents have access to social and community facilities. The Government must ensure that these smaller towns are being adequately serviced by community services and infrastructure, now and into the future.

At a local level, Victorian Government's guidance on community infrastructure benchmarking is primarily applicable to growth areas and has not been updated since 2008. Updating this with specific guidance for regional and rural areas would provide a strategic direction for regional Victoria to develop sufficient community infrastructure to ensure new housing supply is supported by adequate health, social and community services.

Recommendation: All regional infrastructure and development projects include provision for increased housing supply to accommodate workers, with clear targets, funding pathways and consideration of appropriate housing typologies.

Recommendation: The Government updates its community infrastructure guidance, with specific consideration to regional and rural areas. This should be supported by sufficient investment in community infrastructure to enable regional Councils to ensure housing is supported by local amenities.

Access to core services, facilities and infrastructure

Access to core services, facilities and infrastructure is vital to ensure existing and new housing in regional Victoria is adequate for its residents. Water, energy and key services must be sufficient to support the addition of new dwellings and residents across regional Victoria.

Regional areas can face additional challenges in upgrading existing core infrastructure and developing new infrastructure due to accessibility of projects, increased costs, and workforce shortages. To ensure housing in regional Victoria has access to core services, housing targets and supply must be aligned with Victoria's next 30-year infrastructure strategy, with new regional housing supported by adequate investment in core infrastructure.

Recommendation: Regional housing supply targets are aligned with Victoria's next 30-year infrastructure strategy to ensure core services, facilities and infrastructure are sufficient to support regional population growth.

Habitability

There are several aspects of habitability, with differing avenues for government

intervention. The government has limited control over the condition of existing dwellings on the private market. This restriction is primarily due to the lack of regulatory authority over privately owned properties and the diverse conditions of these dwellings. However, initiatives which support regional residents to improve the habitability of their homes, for example through heating and cooling upgrades can promote improved condition of privately owned stock.

A key aspect of habitability in regional Victoria is protection from and mitigation of the effects of climate change. Over recent years, Victorian regions have faced increasing numbers of natural disasters, from bushfires to floods, as a direct result of the changing climate. The impacts of these disasters include loss of property, reducing already constrained housing markets, and further marginalises vulnerable households in regional areas^{39,40}.

To ensure regional housing is resilient to climate change resilient, policies should encourage new constructions to adhere to green building standards and climate-resilient designs as well as the retrofitting of existing dwelling to improve thermal efficiency. Investing in infrastructure to mitigate natural disaster risks, such as improved drainage systems and fire-resistant materials, is required to improve habitability of existing and new housing supply across regional Victoria.

Recommendation: Policies and initiatives to increase housing supply across regional Victoria are integrated with climate change resilience plans and policies to ensure regional housing protects and mitigates against the effects of climate change.

Security of tenure

While regional residents' security of tenure is prescribed by statewide legislation, such as protections through the Residential Tenancies Act, the reliance on outside of market accommodation options in regional areas may create greater difficulties in enforcement. Increased housing supply, including increasing housing infrastructure to support regional rental markets, will provide renters greater security across regional Victoria.

Cultural adequacy

Providing culturally adequate housing is essential to ensure the wellbeing and inclusion of diverse communities in regional Victoria. Culturally adequate housing respects and reflects cultural identities and meets specific needs of diverse communities which may not be supported in mainstream housing markets. Demographic

profiles of regional Victoria vary greatly, and housing strategies and investment priorities should be developed in partnership with local communities to ensure their diverse housing needs are met.

Across Victoria, First Nations peoples can face additional barriers in accessing appropriate and affordable housing. Providing culturally adequate social and affordable housing for First Nations communities across regional Victoria must be prioritised. Regional housing plans must include clear targets for housing for Aboriginal Victorians, as well as funding for Aboriginal Community Controlled Organisations (ACCOs) to provide housing.

Recommendation: All regional housing targets include an appropriate target for housing for Aboriginal Victorians.

The Diverse Economic Landscape of Regional and Remote Victoria and its Impact on Housing Policy

Regional Victoria exhibits a diverse economic landscape, with distinct drivers and characteristics that differentiate it from metropolitan Melbourne and also vary significantly between different regions.⁹ While both regional and remote areas contribute significantly to Victoria's economy, their economic levers and challenges often differ. Regional Victoria boasts a diversified economy with strengths in agriculture, manufacturing, tourism, healthcare, education, and emerging sectors such as renewable energy and digital technologies.¹⁰ This diversified nature presents both opportunities and challenges for housing policy, requiring solutions that can support a wide range of industries and workforce needs. The growth in sectors like healthcare and renewable energy will create specific demands for housing in certain locations.¹¹ In contrast, remote Victoria is often characterised by a greater reliance on specific industries such as agriculture, particularly dryland farming and horticulture, as well as mining and tourism.¹⁷ These areas often face compounded challenges related to their distance from major cities, limited infrastructure, and accessibility to services.¹⁸ The more specialised economies of remote Victoria are particularly vulnerable to industry fluctuations, and housing policies need to consider the

cyclical nature of employment and the potential for economic shocks¹⁷.

Regional Victoria's economic output is substantial, contributing significantly to the state's overall economy.¹³ In 2019-20, the regional economy generated \$80.5 billion, representing 18 percent of Victoria's total economic output.¹³ This figure grew to almost \$100 billion in 2022-23, highlighting the continued economic importance of regional areas.¹⁵ The Victorian Government's Regional Economic Development Strategies (REDS) recognise the unique strengths, challenges, and opportunities within each of Victoria's nine Regional Partnership regions, aiming to provide a consistent evidence-based framework for economic development.¹⁵ These strategies underscore the need for housing policies to be aligned with broader economic development goals at the local level, ensuring that housing supply supports the specific growth sectors and workforce needs identified in each region.¹⁷ The strong demand for workers in regional Victoria is projected to increase significantly in the coming years,¹¹ necessitating proactive housing policies to accommodate this growth and prevent workforce shortages from hindering economic development.

The distinct economic landscapes of regional and remote Victoria have significant implications for housing policy. For instance, regions like the Mallee and Gippsland have specific housing needs for agricultural workers, both seasonal and permanent.⁴⁴ The cyclical nature of agricultural work in these areas creates a demand for flexible and affordable accommodation options, while permanent farm employees require housing suitable for families.⁴⁴ Similarly, emerging industries such as renewable energy in Gippsland and advanced manufacturing in Geelong and Ballarat have specific accommodation requirements for their workforce, often necessitating housing options that are attractive to skilled professionals and their families.¹⁹ The tourism sector in regions like the Great Ocean Road and Gippsland also relies on a significant workforce, often seasonal, creating a need for affordable and flexible housing options.²⁹ A critical challenge across many regional areas is the impact of housing shortages on attracting and retaining a skilled workforce, which can hinder business operations and limit regional productivity.⁴⁴ Furthermore, the higher cost of goods and services in rural and remote areas exacerbates housing affordability issues, making it even more challenging for residents, particularly those on lower incomes, to secure adequate housing.¹⁸ Therefore, housing policy must be carefully tailored to the specific employment and economic conditions of each region to effectively support economic growth and ensure the well-being of residents.

Current Victorian Government Housing Policies and Strategies: An Assessment Against a Rights-Based Framework

The Victorian Government has implemented several policies and strategies aimed at addressing housing supply and affordability in Regional Victoria.⁵⁵ Key initiatives include the Regional Housing Fund, the regional component of the Big Housing Build, Victoria's Housing Statement, and the Development Facilitation Program.

The \$1 billion Regional Housing Fund aims to deliver 1,300 social and affordable homes across regional and rural Victoria, focusing on those in greatest need and providing more affordable housing for regional communities.⁴⁷ This fund represents a significant investment and aligns with the rights-based principle of progressively realising the right to adequate housing, particularly for vulnerable populations. The Big Housing Build, with a \$1.25 billion investment in regional Victoria, is set to deliver over 9,300 social homes, further increasing the availability of housing for those on the Victorian Housing Register.⁸⁴

Victoria's Housing Statement sets an ambitious target of building 2.24 million homes by 2051, with a quarter of this target allocated to regional Victoria.⁵⁵ The statement includes specific housing targets for every local government area in regional Victoria, aiming to guide future development and increase overall housing supply.¹¹⁶ This focus on increasing housing supply is a crucial step towards addressing the housing crisis and aligns with the progressive realisation of housing rights. The Development Facilitation Program aims to streamline the planning process for

significant regional housing developments, including those with an affordable housing component, potentially accelerating the delivery of more affordable homes.⁸⁷

While these policies represent significant steps towards increasing housing supply and affordability in Regional Victoria, a comprehensive assessment against a rights-based framework reveals areas for potential improvement. While the policies address the need to increase the overall number of homes and provide some targeted support for social and worker housing, there could be a stronger emphasis on affordability for the lowest income earners and enhanced security of tenure for renters. Additionally, while the Housing Statement sets targets for overall supply, it could more explicitly outline how these targets will ensure the provision of housing that meets the diverse needs of the regional population, including habitability, accessibility, and cultural appropriateness. Mechanisms for the meaningful participation of rights-holders in the development and implementation of these policies could also be further strengthened to ensure that the voices and needs of regional communities are central to the solutions.

Social Benefits of Investing in Regional Housing

Improved Health and Wellbeing Outcomes

Secure and adequate housing is a fundamental determinant of the health and wellbeing of individuals and communities.²⁵ Research suggests that increasing the supply of social and affordable dwellings can lead to improved productivity, economic growth, and better health outcomes.²⁵ Infrastructure Victoria's study indicates that people at risk of homelessness are much less likely to become homeless if they live in social housing, highlighting the crucial role of housing in providing stability.²⁶ Conversely, housing shortages can worsen health and mental wellbeing, potentially leading to a cycle of disadvantage.²⁷ Studies on the impact of home upgrades have shown that improving thermal comfort and energy efficiency can lead to better health, including reduced respiratory symptoms and healthcare utilization.²⁸ VicHealth emphasises that adequate housing is protective for both physical and mental health, and that precarious housing has detrimental health impacts.²⁹ The Yoorrook Justice Commission has found that insecure housing in early childhood is linked to poorer health outcomes for First Peoples, underscoring the long-term consequences

of inadequate housing.³⁰ Investing in social and affordable housing can result in significant savings in healthcare costs due to these improved health outcomes.²⁸ For example, research indicates that every dollar invested in home insulation programs can yield substantial societal benefits, with the majority attributable to health savings.²⁸

Enhanced Educational Attainment and Community Engagement

Stable housing provides a supportive environment that is conducive to children's education, reducing disruptions caused by housing instability and ultimately improving educational outcomes.³⁰ The Yoorrook Justice Commission's findings highlight the connection between insecure housing and lower educational attainment among First Peoples, emphasising the need for safe and stable homes as a foundation for educational success.³⁰ Furthermore, secure housing fosters a sense of community belonging and encourages greater participation in social activities.³⁴ Living in a regional area with access to affordable and stable housing can strengthen community ties and attract long-term residents, leading to fewer vacancies and consistent rental income for investors, while also benefiting

the overall social fabric of the community.³⁴ This enhanced sense of community and stability can contribute to a more vibrant and engaged regional Victoria.

Reduction in Homelessness and Social Inequality

Increasing the supply of social and affordable housing directly addresses the issue of homelessness in regional Victoria.⁹ Government initiatives like the Regional Housing Fund and the Big Housing Build are specifically designed to increase the availability of these housing types for vulnerable individuals and families, including those experiencing or at risk of homelessness.⁹ These investments aim to provide the dignity, security, and stability of a roof over their heads.¹² Moreover, ensuring a sufficient supply of affordable housing provides pathways for low-income households to access safe and secure accommodation, thereby playing a crucial role in reducing social inequality.²⁵ Research suggests that closing the housing gap can lead to better income equality outcomes.²⁵

The fact that only a small percentage of rental properties in Victoria are affordable for individuals on income support underscores the urgent need for more affordable housing options to address this disparity.²⁷

Increased Safety and Security for Residents

Adequate housing provides a safe and secure environment, which is particularly important for vulnerable populations such as women and children escaping family violence.⁹ Many of the Victorian Government's housing initiatives prioritise providing homes for individuals in these circumstances, recognising the critical need for safe and stable accommodation.⁹ Improved living conditions resulting from access to adequate housing contribute to overall community safety and wellbeing. When residents have secure and well-maintained homes, it fosters a more stable and positive community environment, reducing the likelihood of social issues and enhancing the quality of life for everyone.

Enabling Infrastructure for Regional Housing Development

The Crucial Role of Transport, Utilities (Water, Energy), and Digital Connectivity

Enabling infrastructure plays a vital role in facilitating housing development and ensuring the liveability and economic viability of regional Victoria.²

Transport infrastructure, including efficient public transport and well-maintained road networks, is essential for connecting residents to employment opportunities, essential services, and social networks.² The VFF has consistently advocated for better regional road and rail infrastructure.² Building more homes in locations close to existing infrastructure, as emphasised in Plan for Victoria, maximises the utilization of these resources and promotes sustainable development.²⁷ Projects like the Suburban Rail Loop have the potential to significantly improve access and connectivity across regions.⁴⁶

Utilities, such as reliable access to water and energy, are fundamental prerequisites for habitable housing.²² Coordinating the planning and investment in water infrastructure with ongoing housing development is crucial to ensure essential services are available as new homes are

built.⁴⁸ Embedding principles of water and energy sustainability in housing developments is also increasingly important.²²

Digital connectivity, encompassing high-speed internet and reliable mobile coverage, is becoming increasingly essential for work, education, healthcare, and social inclusion, particularly in regional and remote areas.²² Infrastructure Australia has identified broadband and mobile connectivity as significant gaps in regional Victoria.²² Enhancing digital infrastructure helps to bridge geographical disparities and supports better digital design and online access for all residents.⁵¹

Cost-Benefit Analysis of Investing in Infrastructure to Support Housing Projects

Investing in enabling infrastructure alongside housing projects in regional Victoria can yield substantial long-term economic and social returns.⁴⁶ A comprehensive cost-benefit analysis should consider both the direct financial costs of infrastructure development and the wider benefits that accrue from increased housing supply, enhanced economic activity, and improved social outcomes. For

instance, Infrastructure Victoria emphasises the importance of monetising economic, social, and environmental impacts in project appraisals to better assess the relative merits of infrastructure proposals.⁵⁴ Social Return on Investment (SROI) analyses of affordable housing developments in other jurisdictions have demonstrated that for every dollar invested, a significant amount of social and economic value can be created for individuals, governments, and communities.⁵³ While infrastructure investments involve upfront financial outlays, the resulting increase in housing supply can lead to a more skilled and readily available workforce, greater overall economic productivity, and enhanced social cohesion, all of which generate long-term benefits that should be quantified in a thorough analysis. The Suburban Rail Loop (SRL) project serves as an example of a major infrastructure investment that is also intended to support significant housing development and economic activity in the precincts around its stations.⁴⁶ The business case for SRL East and SRL North suggests a positive net present value and benefit-cost ratio, indicating a substantial return on investment for the Victorian and Australian economies.⁵² However, the Victorian Auditor-General's Office has raised concerns about the methodology used in the SRL business case, highlighting the importance of rigorous and transparent cost-benefit analysis in informing investment decisions.⁵⁹

Barriers to Housing Supply and Affordability in Regional Areas:

Several barriers continue to impede the supply of adequate and affordable housing in regional Victoria. Planning regulations, zoning restrictions, and often lengthy and

complex approval processes can significantly hinder housing development.⁴² Local councils in regional areas may face workforce pressures that further contribute to delays in processing planning applications.⁴² Shortages of skilled labor and building materials, coupled with increasing construction costs, also pose significant challenges to increasing housing supply.³² The escalating cost of building materials has been identified as a major cause of disruption in new dwelling construction in regional areas.⁶⁴ Additionally, a lack of sufficient infrastructure capacity in some regional locations can constrain the feasibility of new housing developments.⁴³ There may also be limited financial incentives for private developers to undertake affordable housing projects in regional locations compared to metropolitan areas.

Lack of Specific Policies Tailored to the Unique Needs of Regional and Remote Victoria:

A significant weakness in current policy approaches is the potential for a "one-size-fits-all" mentality, which may not effectively address the diverse housing needs and varying economic contexts across regional and remote Victoria.⁴² The unique circumstances of regional and rural areas, as highlighted by community housing providers, often require more nuanced and tailored policy responses.⁴² Research indicates that housing markets in different types of regions are becoming increasingly distinct, suggesting that housing solutions that work well in one area might be inappropriate or even detrimental in another.⁶⁵ Furthermore, there appears to be insufficient consideration of the specific housing requirements of the agricultural

sector and other key industries in the development of housing policies. The reliance of the agricultural sector on seasonal workers with specific accommodation needs, and the

requirements of emerging industries for diverse housing options to attract skilled professionals, necessitate targeted policy interventions.

Key Recommendations for the Victorian Government

Establish Clear and Measurable Housing Targets for Regional Victoria

The Victorian Government should establish clear and measurable housing targets specifically for Regional Victoria.¹⁷ These targets should be geographically differentiated to account for the diverse

needs and growth potentials of different regions. Furthermore, targets should be set for various segments of the housing continuum, including social housing, affordable rental options, and pathways to homeownership. Regular monitoring and public reporting on the progress towards these targets will ensure accountability and inform necessary policy adjustments.

Table 1: Regional Victoria Housing Targets (Example)

Region Name	Target Number of New Dwellings (5 Years)	Target Number of Social Housing Units	Target Number of Affordable Rental Units	Target Number of Homeownership Pathways
Geelong	5,000	1,000	1,500	2,500
Ballarat	3,000	600	900	1,500
Bendigo	4,000	800	1,200	2,000
Other Regional LGAs	<i>To be determined based on local needs</i>	<i>To be determined based on local needs</i>	<i>To be determined based on local needs</i>	<i>To be determined based on local needs</i>

Develop Specific Policies to Support Housing for the Agricultural Sector and Emerging Industries

Targeted policies are needed to address the unique housing requirements of the agricultural sector and emerging industries. This includes implementing programs and incentives to encourage the development of suitable and affordable housing for agricultural workers, including seasonal labor, potentially drawing on successful models from other regions.⁴ Strategies should also be developed to meet the diverse housing needs of workers in growing and emerging industries, considering factors such as location, affordability, and a variety of housing types.⁸

Tailor Policies to Address the Unique Economic Levers of Regional and Remote Areas

The Victorian Government should develop differentiated housing policies and funding models that recognise the distinct economic drivers and challenges present in regional versus remote areas.²⁰ A place-based approach, sensitive to local economic conditions and housing market dynamics, should be adopted to ensure that policies are effective in diverse regional contexts.⁴³

Implement Measures to Improve the Supply of Adequate Housing Across the Entire Housing Continuum

Measures to improve housing supply across the continuum should include streamlining

planning and approval processes for diverse housing developments in regional areas, potentially through the establishment of a dedicated regional planning facilitation team.³⁹ Financial incentives and support should be provided for the development of social housing, affordable rental options, and innovative housing models, fostering partnerships with community housing providers and the private sector.⁴

Prioritise Investment in Enabling Infrastructure to Facilitate Housing Development:

A coordinated infrastructure investment plan that aligns with regional housing targets is essential, with a focus on transport, utilities, and digital connectivity.² Thorough cost-benefit analyses should be conducted to justify infrastructure investments that directly support housing growth.⁴⁶ Innovative funding mechanisms for regional infrastructure projects should also be explored.

Enhance Funding Mechanisms and Incentives for Affordable and Diverse Housing Options

Existing funding programs, such as the Regional Housing Fund and the Big Housing Build, should be reviewed and expanded to ensure they are adequately resourced and effectively targeted to meet the diverse needs of regional communities.⁹ New incentives should be introduced to encourage private developers to include affordable housing components in their regional projects. The potential for utilising government-owned land in strategic regional locations for affordable housing developments should be actively explored.¹⁸

Strengthen Data Collection and Monitoring to Inform Evidence-Based Policy Decisions

The Victorian Government should strengthen the collection and analysis of data on regional housing needs, supply, affordability, and the impact of existing policies. Key performance indicators (KPIs) should be established to track the effectiveness of regional housing initiatives, and policies should be regularly evaluated and adjusted based on data and evidence.

Foster Collaboration and Engagement Across Government, Industry, and Community Stakeholders

A regional housing taskforce should be established to foster collaboration and engagement among government agencies, local councils, developers, community housing providers, industry groups (including agriculture), and community

organizations. Regular consultations will ensure that policies are responsive to local needs and challenges and benefit from the collective expertise of all stakeholders.

Conclusion

Addressing the housing challenges in Regional Victoria is paramount for the region's future economic prosperity and social wellbeing. This report has highlighted the significant economic and social returns that can be achieved through strategic investment in adequate housing, tailored policies for diverse regional contexts, and a commitment to supporting the entire housing continuum. The key recommendations presented underscore the need for clear housing targets, targeted support for key industries, prioritised investment in enabling infrastructure, and enhanced collaboration among all stakeholders. Sustained commitment and collaborative action from the Victorian Government are essential to creating a resilient and thriving regional housing sector that benefits all Victorians.

10

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