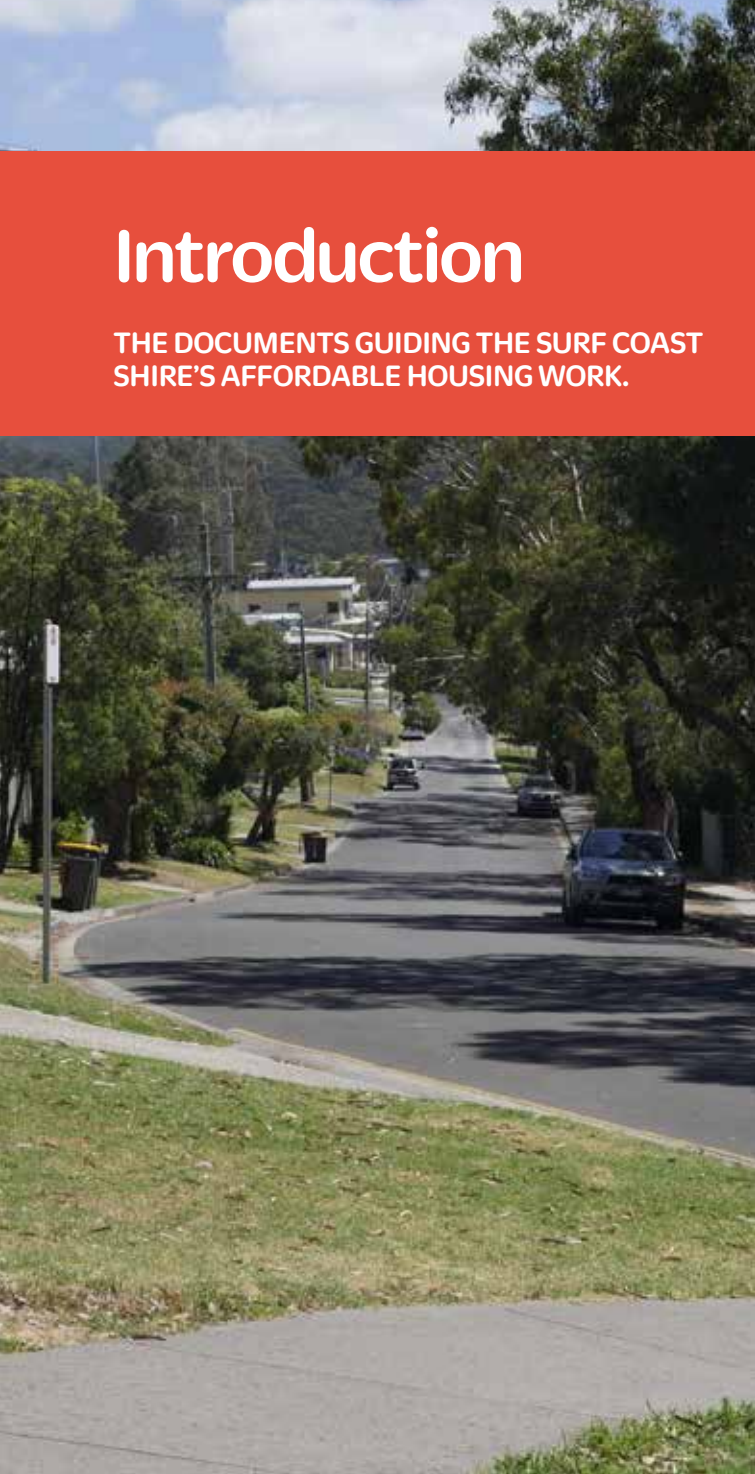


Draft Affordable Housing Action Plan 2026.





Introduction

THE DOCUMENTS GUIDING THE SURF COAST SHIRE'S AFFORDABLE HOUSING WORK.

There are three documents that guide the Surf Coast Shire Council's affordable housing work, The:

- **Affordable Housing Policy**
- **Affordable Housing Context Report, and this**
- **Affordable Housing Action Plan**

The Surf Coast Shire Council's Affordable Housing Policy outlines our long-term commitment to increasing the supply, diversity and accessibility of affordable housing, including social housing, across the municipality.

The Policy sets out how Council will work collaboratively with other levels of government, industry, investors and the non-government sector to address housing affordability challenges and support the health, prosperity and sustainability of our communities.

The Policy is guided by the following principles, which underpin the implementation of this Action Plan:

- Access to safe, secure and adequate housing is a cornerstone of human dignity and a prerequisite for the full enjoyment of human rights.[1]
- Affordable housing is essential infrastructure. It serves both social and economic purposes by enabling people to participate in community life, support local economies and contribute meaningfully to the places in which they live.
- Responses must reflect local needs and place-based circumstances, including the provision of more affordable and diverse housing close to jobs, services and transport.
- Affordable housing is a shared challenge that requires collaborative action. Council will make

the best use of its limited resources and foster partnerships that deliver long-term community benefit.

The Policy's objective of improving access to safe, secure, appropriate and affordable housing will be delivered through this Affordable Housing Action Plan across three pillars:

1. Strong planning, evidence and decision-making
2. Increased supply of affordable housing
3. Stronger partnerships and a thriving housing ecosystem

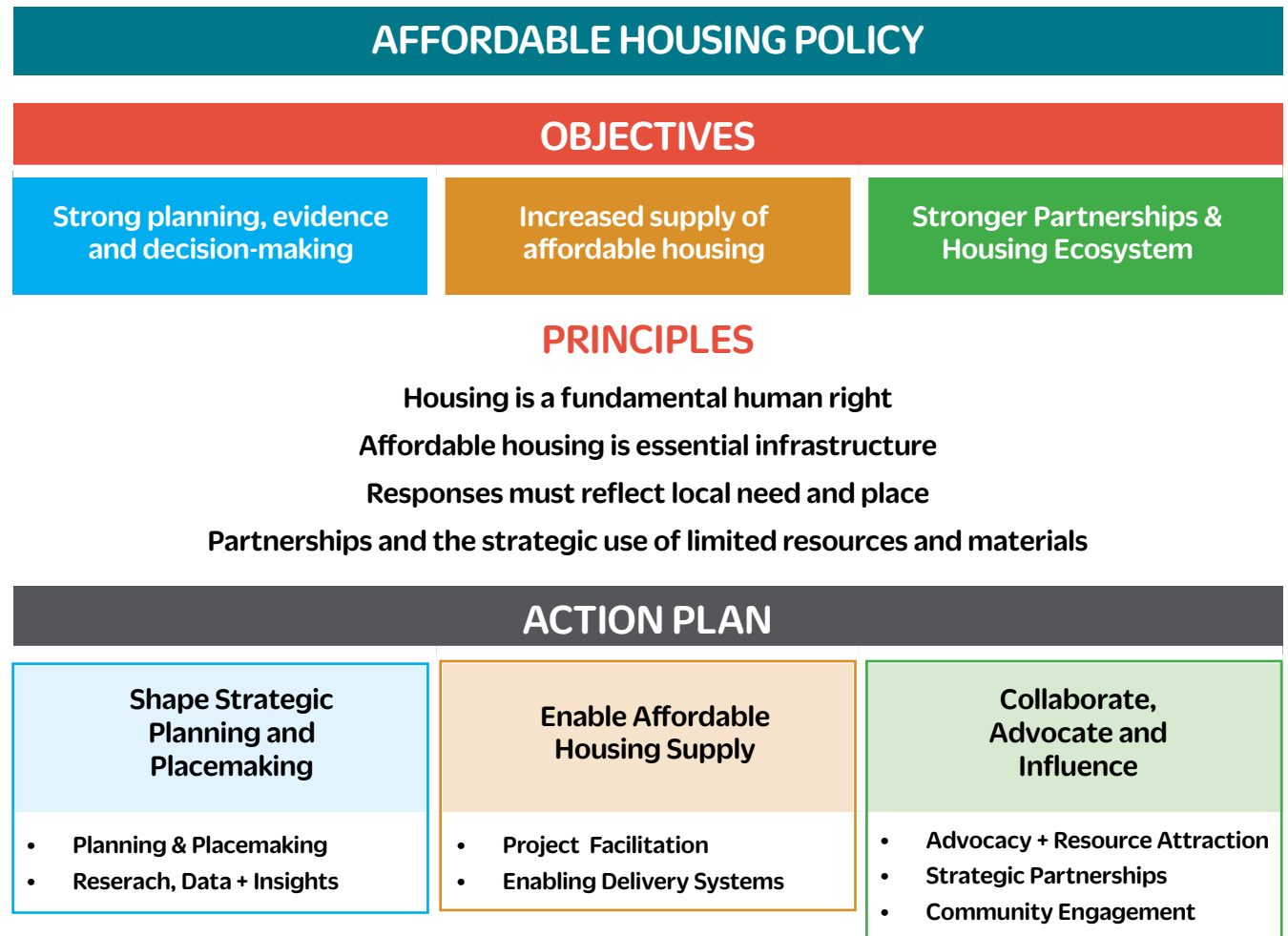
Each pillar contains two or three action areas, supported by a set of actions designed to advance the objectives of that pillar.

Each action includes an output measure to monitor progress and help assess the extent to which the objectives of both the Action Plan and the Policy are being achieved. Progress will be reviewed over the short term through the two-year life of the Affordable Housing Action Plan and over the medium term through the four-year life of the Affordable Housing Policy.

Context Report aims to provide a comprehensive picture of the demographic and economic conditions in which we are operating in and will pick how shifts in the market or changes to policy are having an effect locally.



Figure 1. Relationship between the Affordable Housing Policy and Action Plan



Pillar 1: Strong planning, evidence and decision making

Objective: Housing needs are well understood and embedded in planning, policy and investment decisions

Action Area 1: Planning and Placemaking

Actions:

- 1.1. Investigate opportunities to strengthen consideration of housing affordability and housing diversity through Council strategies, policies and planning frameworks.
- 1.2. Investigate planning mechanisms that may support affordable housing outcomes in Surf Coast Shire, including through future strategic planning and planning scheme processes
- 1.3. Identify opportunities to support affordable housing outcomes through structure planning, precinct planning and other place-based planning projects

Action Area 2: Research, Data and Insights

Actions:

- 2.1. Maintain and periodically update a municipal affordable housing evidence base to inform Council planning, advocacy and investment decisions.
- 2.2. Monitor housing affordability, supply and demand trends, including impacts on identified priority cohorts.
- 2.3. Undertake targeted research and feasibility investigations to identify affordable housing opportunities and emerging housing issues.
- 2.4. Develop and implement a monitoring and evaluation framework for Council's affordable housing initiatives and projects.

Pillar 2: Enable Affordable Housing Supply

Objective: The supply and diversity of affordable and social housing is increased across the municipality.

Action Area 3: Project Facilitation

Actions:

- 3.1. Progress Council-supported affordable housing projects, including the Aireys Inlet Affordable Housing Project, through partnership development, funding, design and delivery stages.
- 3.2. Facilitate collaboration between housing providers, government agencies, developers and landowners to progress affordable housing opportunities.
- 3.3. Investigate and pilot innovative housing models that respond to identified local housing needs, including the Lorne Key Worker Rental pilot.
- 3.4. Support funding applications and investment opportunities that increase the supply of affordable and social housing.

Action Area 4: Enabling Delivery Systems

Actions:

- 4.1. Review and refine the Affordable Housing Concierge Service to support proponents and improve project pathways.
- 4.2. Establish clear internal processes for coordinating affordable housing enquiries, projects and partnership opportunities across Council.
- 4.3. Develop guidance and information resources to assist housing providers, developers and landowners to navigate Council processes.

Pillar 3: Stronger Partnerships & Housing Ecosystem

Objective: Collaboration with government, community housing providers, and stakeholders is strengthened to support housing outcomes.

Action Area 5: Advocacy and Resource Attraction

Actions:

- 5.1. Implement a coordinated affordable housing advocacy program informed by local evidence and housing need.
- 5.2. Advocate for increased State and Federal investment in affordable and social housing within Surf Coast Shire.
- 5.3. Advocate for legislative, funding and policy settings that support affordable housing delivery and housing diversity.
- 5.4. Prepare evidence-based submissions to government programs, policy reforms and funding opportunities.

Action Area 6: Strategic Partnerships

Actions:

- 6.1. Strengthen relationships with community housing providers, government agencies and key stakeholders involved in housing delivery.
- 6.2. Establish and maintain partnerships to progress priority affordable housing projects and initiatives.
- 6.3. Participate in regional housing networks and collaborative initiatives that support affordable housing outcomes.
- 6.4. Pursue opportunities for joint projects, research, advocacy and funding with strategic partners.

Action Area 7: Community Engagement

Actions:

- 7.1. Provide accessible information about affordable housing, housing diversity and local housing needs.
- 7.2. Undertake community engagement to support major affordable housing projects and initiatives.
- 7.3. Monitor community engagement outcomes to continually improve communications and engagement approaches.



Monitoring and Evaluation Framework

The Monitoring and Evaluation Framework provides a structured approach for tracking the implementation, effectiveness and outcomes of the Affordable Housing Policy and Affordable Housing Action Plan. It establishes a consistent set of measures to assess progress, support accountability and inform ongoing decision-making.

The framework recognises that affordable housing outcomes are influenced by many factors beyond Council's direct control. As a result, the framework focuses on tracking Council's activities, outputs and contribution to broader housing outcomes, while also monitoring changes in the local housing environment over time.

The framework is intended to be a practical tool for continuous improvement, providing evidence to refine priorities, strengthen initiatives and maximise Council's contribution to improving housing affordability and housing choice across Surf Coast Shire.

A few notes of the tables below. 'Input measures' are the actions that we will take, coupled with the resources required to undertake them. 'Outputs measures' confirm that we did what we said we would do and provide an assessment of how much we did and how well. 'Outcome measures' tell us if our objectives have been achieved. In the short to medium term, they may be small changes attributable to our efforts, which indicate that progress has been made towards our longer-term objectives. The short-term outcomes align with the conclusion of the Affordable Housing Action Plan and the medium-term outcomes align with the four-year timeframe of the Affordable Housing Policy.

Pillar 1. Strong planning, evidence and decision-making

OBJECTIVE: HOUSING NEEDS ARE WELL UNDERSTOOD AND EMBEDDED IN PLANNING, POLICY AND INVESTMENT DECISIONS

Action Area 1. Planning and Placemaking

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
1.1. Investigate opportunities to strengthen consideration of housing affordability and housing diversity through Council strategies, policies and planning frameworks.	Affordable housing considerations are reviewed and incorporated into relevant Council strategies, policies and planning projects where appropriate.	Housing affordability and diversity are more consistently considered in strategic planning and policy development.	Planning and policy decisions better support housing diversity and affordable housing outcomes
1.2. Investigate planning mechanisms that may support affordable housing outcomes in Surf Coast Shire, including through future strategic planning and planning scheme processes	Investigation of planning mechanisms completed, including assessment of opportunities, constraints and implementation pathways.	Housing affordability and diversity are more consistently considered in strategic planning and policy development.	Affordable housing considerations are embedded into future strategic planning and planning scheme processes where opportunities arise.
1.3. Identify opportunities to support affordable housing outcomes through structure planning, precinct planning and other place-based planning projects	Affordable housing opportunities are identified through structure plans, precinct plans and place-based planning projects.	Housing needs and opportunities are considered earlier in planning processes.	Place-based planning supports a pipeline of locations and projects with potential affordable housing outcomes.

Pillar 1. Strong planning, evidence and decision-making

OBJECTIVE: HOUSING NEEDS ARE WELL UNDERSTOOD AND EMBEDDED IN PLANNING, POLICY AND INVESTMENT DECISIONS

Action Area 2. Research, Data and Insights

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
2.1 Maintain and periodically update a municipal affordable housing evidence base to inform Council planning, advocacy and investment decisions	The Affordable Housing Context Report is updated with available housing, economic and demographic data and published on Council's website annually.	Up to date information on housing is available and accessible to Council and community.	The quality of published housing data informs Council and community-led affordable housing initiatives and projects.
2.2 Monitor housing affordability, supply and demand trends, including impacts on identified priority cohorts, such as key workers	Housing datasets are maintained and insights, gleaned from collaborating with relevant sectors, help us to understand the impacts on different cohorts, such key workers, older people, young people, people at risk or experiencing homelessness.	Improved understanding of local housing trends and emerging issues	Housing trends and emerging issues are routinely considered in Council planning, advocacy and investment decisions.
2.3 Undertake targeted research and feasibility investigations to identify affordable housing opportunities and emerging housing issues.	Research into housing models, policies, products, etc., completed and land capability assessments and businesses cases into developed.	New affordable housing opportunities and potential solutions are identified and assessed.	Research and feasibility work informs project development, funding applications and strategic decision-making.
2.4. Develop and implement monitoring and evaluation framework for Council's affordable housing initiatives and projects	Monitoring and evaluation framework developed for all of Council's affordable housing initiatives and projects.	Monitoring and evaluation frameworks provide a baseline to enable accountability on actions taken and progress made.	Assessment of progress allows implementation refinement and contributes to better affordable housing initiatives and projects.

Pillar 2: Enable Affordable Housing Supply

OBJECTIVE: THE SUPPLY AND DIVERSITY OF AFFORDABLE AND SOCIAL HOUSING IS INCREASED ACROSS THE MUNICIPALITY.

Action Area 3: Project Facilitation

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
3.1 Progress Council-supported affordable housing projects, including the Aireys Inlet Affordable Housing Project, through partnership development, funding, design and delivery stages.	Council-supported affordable housing projects progress through planning, partnership, funding, design and delivery stages.	Priority projects are advanced and barriers to delivery are identified and addressed.	More affordable and social housing projects are positioned to proceed to delivery.
3.2 Facilitate collaboration between housing providers, government agencies, developers and landowners to progress affordable housing opportunities.	Partnership meetings, project discussions and collaboration activities are facilitated with key stakeholders.	Stronger working relationships are established between Council, housing providers, government agencies and industry partners	Increased collaboration contributes to a pipeline of affordable housing opportunities.
3.3 Investigate and pilot innovative housing models that respond to identified local housing needs, including the Lorne Key Worker Rental pilot.	Feasibility assessments, pilot projects or trials of innovative housing models are completed.	The suitability of different housing models for Surf Coast Shire is better understood.	Viable innovative housing models are progressed or adopted to address identified housing needs.
3.4 Support funding applications and investment opportunities that increase the supply of affordable and social housing.	Funding applications, investment proposals and business cases are supported by Council.	Affordable housing proponents are better positioned to secure funding and investment.	Additional external funding and investment opportunities are leveraged to support housing projects.

Pillar 2: Enable Affordable Housing Supply

OBJECTIVE: THE SUPPLY AND DIVERSITY OF AFFORDABLE AND SOCIAL HOUSING IS INCREASED ACROSS THE MUNICIPALITY.

Action Area 4: Enabling Delivery Systems

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
4.1. Review and refine the Affordable Housing Concierge Service to support proponents and improve project pathways.	Affordable Housing Concierge Service reviewed, refined and promoted to stakeholders.	Housing proponents have improved access to information and Council support	Project proponents experience clearer and more efficient pathways through Council processes.
4.2. Establish clear internal processes for coordinating affordable housing enquiries, projects and partnership opportunities across Council.	Internal procedures, roles and responsibilities are established for affordable housing enquiries and projects.	Council staff have greater clarity and consistency in responding to affordable housing opportunities.	Improved internal coordination supports more effective project facilitation and partnership development.
4.3. Develop guidance and information resources to assist housing providers, developers and landowners to navigate Council processes.	Guidance materials, information resources and process maps are developed and maintained.	Housing providers, developers and landowners have a better understanding of Council requirements and processes.	Reduced uncertainty and improved navigation of Council processes supports project progression

Pillar 3: Stronger Partnerships & Housing Ecosystem

OBJECTIVE: COLLABORATION WITH GOVERNMENT, COMMUNITY HOUSING PROVIDERS, AND STAKEHOLDERS IS STRENGTHENED TO SUPPORT HOUSING OUTCOMES ACTION

Area 5: Advocacy and Resource Attraction

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
5.1. Implement a coordinated affordable housing advocacy program informed by local evidence and housing need.	Affordable housing advocacy priorities, messages and advocacy activities are implemented.	Council advocacy is informed by consistent evidence and clearly articulated housing needs.	Affordable housing issues gain greater recognition in government decision-making and investment discussions.
5.2. Advocate for increased State and Federal investment in affordable and social housing within Surf Coast Shire.	Advocacy meetings, submissions and engagement activities with State and Federal Government are undertaken.	Government agencies have an increased understanding of local housing challenges and opportunities.	Surf Coast housing needs are more strongly considered in government funding and investment decisions.
5.3. Advocate for legislative, funding and policy settings that support affordable housing delivery and housing diversity.	Policy submissions and advocacy positions are prepared on legislative, funding and policy reforms.	Council contributes local evidence and perspectives to housing policy discussions.	Policy and funding settings become more supportive of affordable housing and housing diversity outcomes
5.4. Prepare evidence-based submissions to government programs, policy reforms and funding opportunities.	Evidence-based submissions are prepared for relevant programs, reforms and funding opportunities.	Decision-makers have access to credible local evidence when assessing proposals and funding priorities.	Increased opportunities for external funding, partnerships and housing initiatives are created

Pillar 3: Stronger Partnerships & Housing Ecosystem

OBJECTIVE: COLLABORATION WITH GOVERNMENT, COMMUNITY HOUSING PROVIDERS, AND STAKEHOLDERS IS STRENGTHENED TO SUPPORT HOUSING OUTCOMES

Action Area 6: Strategic Partnerships

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
6.1. Strengthen relationships with community housing providers, government agencies and key stakeholders involved in housing delivery.	Regular engagement and relationship-building activities occur with community housing providers, government agencies and other stakeholders.	Stronger relationships and improved information sharing across the housing sector.	Strategic partners are better aligned in pursuing affordable housing opportunities.
6.2. Establish and maintain partnerships to progress priority affordable housing projects and initiatives.	Partnership agreements, collaborative projects or joint initiatives are established and maintained.	Shared priorities and project opportunities are identified and progressed.	Partnerships contribute to the advancement of affordable housing projects and initiatives.
6.3. Participate in regional housing networks and collaborative initiatives that support affordable housing outcomes.	Participation in regional housing networks, forums and collaborative initiatives is maintained.	Council stays informed about emerging issues, opportunities and best practice approaches.	Regional collaboration strengthens housing outcomes and advocacy efforts
6.4. Pursue opportunities for joint projects, research, advocacy and funding with strategic partners.	Joint research, advocacy, funding or project opportunities are pursued with strategic partners.	Resources, expertise and opportunities are shared across organisations.	Collaborative initiatives increase the capacity to deliver housing outcomes within the municipality.

Pillar 3: Stronger Partnerships & Housing Ecosystem

OBJECTIVE: COLLABORATION WITH GOVERNMENT, COMMUNITY HOUSING PROVIDERS, AND STAKEHOLDERS IS STRENGTHENED TO SUPPORT HOUSING OUTCOMES

Action Area 7: Community Engagement

Input measures	Output measures	Short-term Outcomes	Medium-term Outcomes
7.1. Provide accessible information about affordable housing, housing diversity and local housing needs.	Information and communication materials about affordable housing, housing diversity and local housing issues are produced and shared.	Community awareness and understanding of local housing challenges and potential solutions increases.	More informed community discussion supports consideration of housing initiatives and projects
7.2. Undertake community engagement to support major affordable housing projects and initiatives.	Community engagement activities are undertaken for major affordable housing projects and initiatives.	Community views, concerns and local knowledge inform project development.	Project proposals are better informed by community input and local context
7.3. Monitor community engagement outcomes to continually improve communications and engagement approaches.	Community engagement outcomes are monitored, evaluated and reported.	Council gains a better understanding of effective engagement approaches and community perspectives.	Communication and engagement practices are refined, supporting stronger community participation over time