

Affordable Housing Background Paper

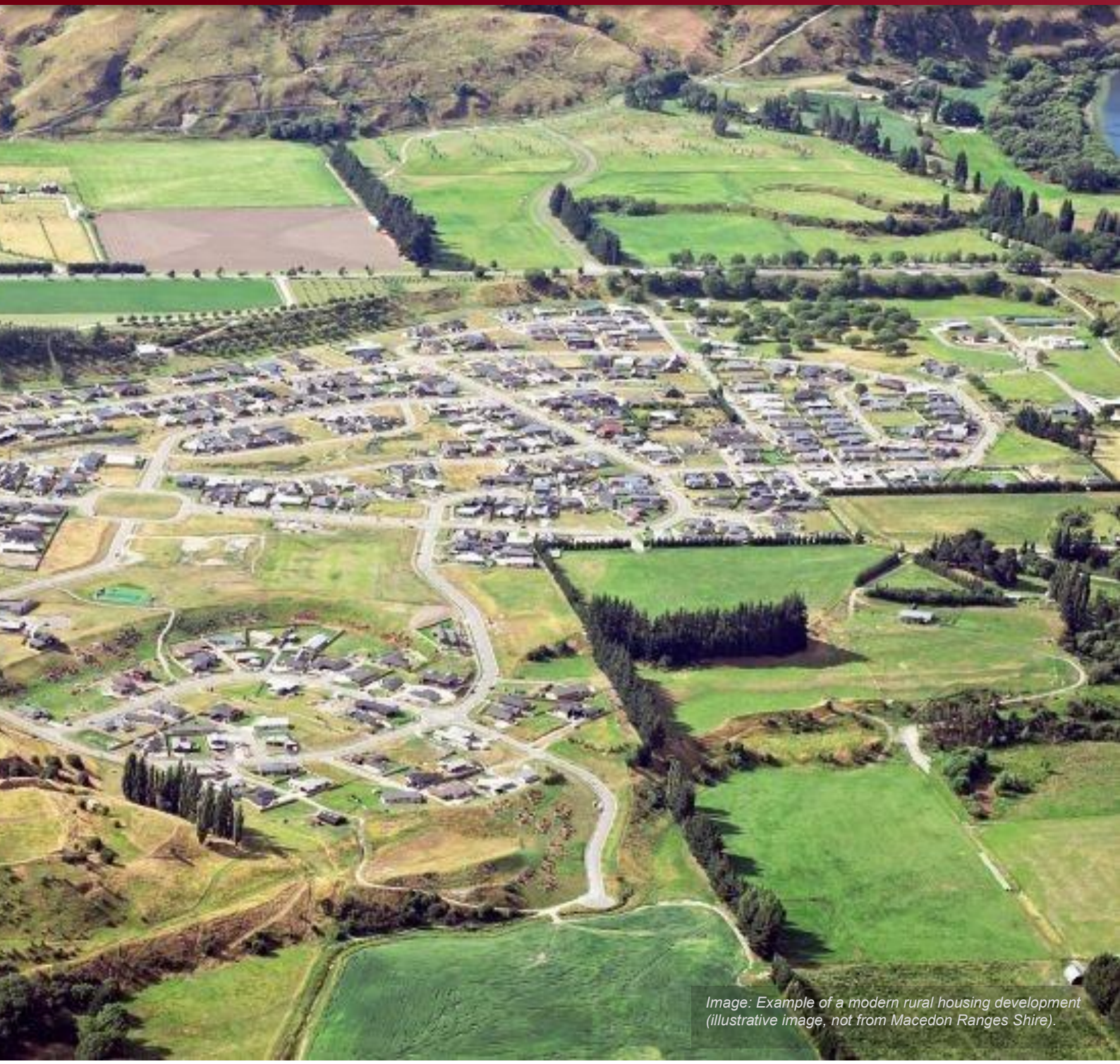


*Image: Example of a modern rural housing development
(illustrative image, not from Macedon Ranges Shire).*

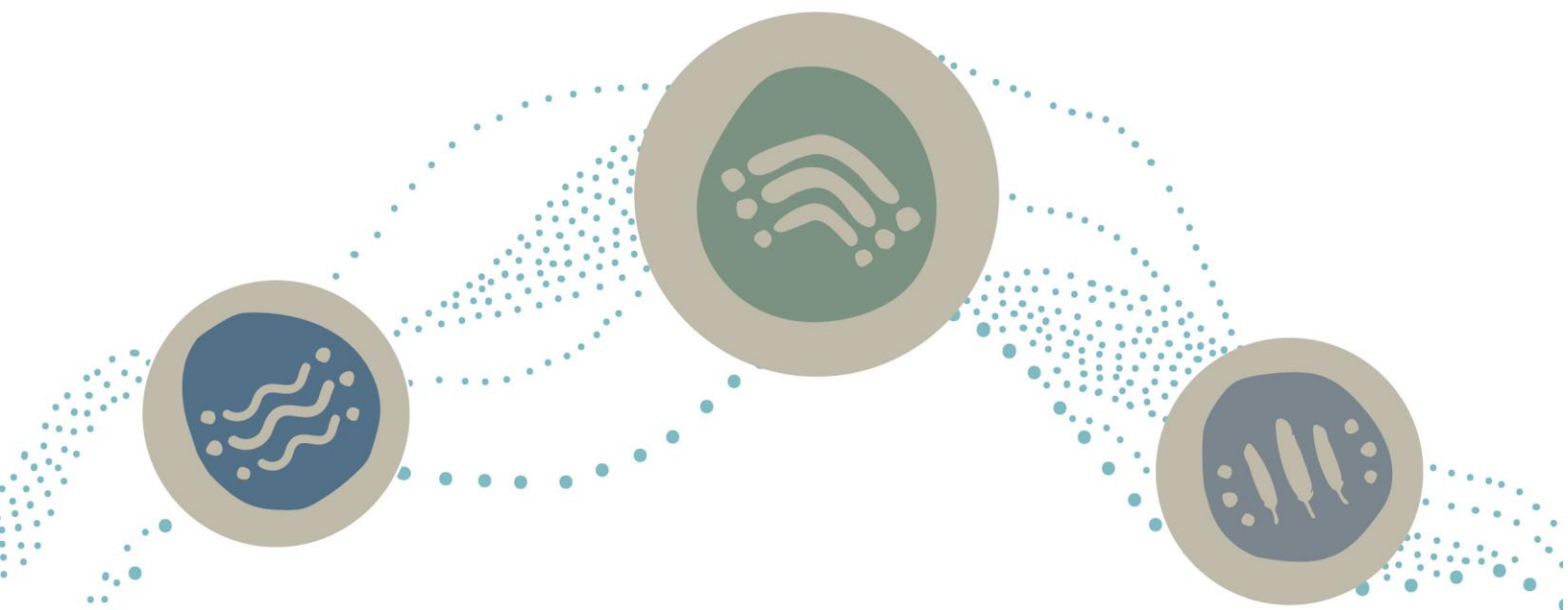
Acknowledgment of Country

Macedon Ranges Shire Council acknowledges the Dja Dja Wurrung, Taungurung and Wurundjeri Woi-wurrung Peoples as the Traditional Owners and Custodians of this land and waterways. Council recognises their living cultures and ongoing connection to Country and pays respect to their Elders past, and present.

Council also acknowledges local Aboriginal and/or Torres Strait Islander residents of Macedon Ranges for their ongoing contribution to the diverse culture of our community.

Artwork by Taungurung artist Maddi Moser

"Both artworks talk about our connection, connection to Country, connection to places and connection to each other. This is signified by the whimsical circles that form the 'rivers; that wrap around our lands and ourselves. It reminds us that we should look out for one another."



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Executive Summary

Affordable housing is an increasing and uneven challenge in the Macedon Ranges Shire. Rising housing and rental costs, limited supply and a lack of housing diversity are placing pressure on households across life stages and income levels, with flow-on impacts for community wellbeing, workforce sustainability and social inclusion. Council recognises housing as a fundamental human right and a critical foundation for economic participation and community life.

This background paper provides the evidence base to inform the review of Council's Affordable Housing Policy. It brings together local data, research, engagement findings and policy context to clarify key concepts, assess housing need and outline Council's role. The paper does not represent an endorsed position or commit Council to specific actions.

Housing affordability in the Shire reflects strong demand, constrained supply and a complex policy and legislative environment. As a peri-urban municipality with dispersed settlements, environmental constraints and a housing stock dominated by detached dwellings, the Macedon Ranges has limited capacity to respond to market pressures. Council's Affordable Housing Policy operates alongside Shaping the Ranges, the Loddon Mallee Housing Action Plan and the Macedon Ranges Planning Scheme, within a broader state and national framework that largely places funding and delivery responsibility outside local government.

The Shire's population of around 53,700 people has an older age profile, high rates of home ownership and relatively strong workforce participation and incomes. However, the private rental market is small, social housing supply is very limited, and housing options are poorly matched to changing needs. Population growth is forecast to continue to 2046, with increasing demand for smaller, accessible and well-located housing, while supply remains dominated by larger detached dwellings. Declining building approvals since 2021–22 have further constrained supply.

By 2025, very low-income households are effectively excluded from both home ownership and most of the private rental market, with low-income households facing insecure and limited options. While moderate-income households retain greater access, affordability has eroded over time. Severe housing stress is concentrated among renters, lone-person households, single parents and some essential workers. Social housing demand is rising, particularly for one-bedroom dwellings in larger townships, while existing Council-owned housing is ageing and often poorly suited to contemporary accessibility and sustainability needs.

Engagement with staff, stakeholders and the community reinforced the evidence. Internal engagement found that the current policy provides a useful advocacy framework but has limited impact on delivery, highlighting the need for clearer roles, practical levers and stronger

coordination. Community engagement identified widespread housing stress, limited rental choice and a shortage of smaller, accessible homes, with disproportionate impacts on older people, women, people with disability, single parents and low-income households. While some concerns about neighbourhood change were raised, they were a minority and point to the importance of good design and clear communication.

Evidence shows that inaction on affordable housing is not cost-neutral. When supply does not keep pace with need, pressures shift into higher-cost crisis responses across health, homelessness, justice and labour markets. Early, coordinated and place-based action helps avoid escalating social and economic costs over time, particularly in constrained peri-urban and regional settings. A Gender Impact Assessment, undertaken in accordance with legislation, found that housing affordability pressures in the Macedon Ranges are not gender neutral. Women and other priority groups experience higher and compounding barriers to secure, suitable housing.

The paper identifies both barriers and opportunities. Housing pressures are driven by population growth, demographic change, rising costs and limited housing diversity, alongside declining construction activity and constrained planning levers. At the same time, Council has opportunities to strengthen its response through coordinated use of advocacy, partnerships, facilitation, planning signals and, in limited cases, Council land or assets.

The evidence points to a structural mismatch between housing supply and community need. While Council is not a housing provider, it has a critical role through advocacy, planning, facilitation and partnerships. A clear, realistic and implementation-focused policy and strategy are needed to guide consistent decision-making, strengthen delivery pathways and support long-term, equitable housing outcomes in the Macedon Ranges Shire.

Based on the evidence presented in this background paper it is recommended that Council:

- Define evidence-based priority housing outcomes and dwelling mix.
- Prioritise cohorts facing greatest affordability and access barriers.
- Direct targeted, evidence-based advocacy to priority locations and housing types.
- Strengthen partnerships through early engagement and shared outcome expectations.
- Clarify facilitation role for coordinated processes and early proponent engagement.
- Use planning mechanisms to encourage social and affordable housing outcomes.
- Apply selective, risk-aware direct action and Council land use.
- Integrate affordable housing across planning, assets, infrastructure and wellbeing decisions.
- Establish coordinated Council leadership and consistent community-facing housing interface.
- Support an implementation framework advancing evidence-based housing priorities.
- Monitor and review policy impacts using practical, available data.

Introduction

Affordable housing is a growing and pressing issue in the Macedon Ranges Shire. Rising housing costs, limited rental availability and a lack of diverse housing options are placing increasing pressure on households across life stages and income levels, including long-term residents, workers, older people, young people and those on low to moderate incomes. These pressures extend beyond individual households, affecting community wellbeing, social cohesion, workforce stability and the Shire's long-term economic sustainability. Council recognises housing as a fundamental human right and a critical foundation for health, education, employment, safety and social inclusion. Secure, appropriate and affordable housing enables people to participate fully in community life and supports resilient, connected and thriving communities.

Purpose

The purpose of this background paper is to inform the review of Macedon Ranges Shire Council's Affordable Housing Policy. It provides a consolidated evidence base on local housing supply, demand, affordability and housing stress, alongside demographic trends, lived experience, engagement findings and relevant policy and legislative settings. This analysis clarifies the scale and nature of housing need in the Macedon Ranges Shire, identifies priority issues, and outlines where Council has influence, within its legislative and financial remit, to support improved affordable housing outcomes for very low, low and moderate-income households.

Key concepts and definitions

For the purposes of this background paper, the definition of affordable housing is based on the *Planning and Environment Act 1987*, which states that "affordable housing is housing, including social housing, that is appropriate for the housing needs of very low, low, and moderate-income households."

Under the Governor in Council Order made under section 3AB of the *Planning and Environment Act 1987* (commencing 1 July 2025), the income ranges for affordable housing outside of greater Melbourne are specified as follows:

- for a single adult, very low income is up to \$22,500 per annum, low income is \$22,501 to \$36,010, and moderate income is \$36,011 to \$54,010;
- for a couple without dependants, very low income is up to \$33,750, low income is \$33,751 to \$54,010, and moderate income is \$54,011 to \$81,020; and

- for a family with dependent children, very low income is up to \$47,250, low income is \$47,251 to \$75,610, and moderate income is \$75,611 to \$113,430.

Affordable housing and housing affordability are related but distinct concepts. Housing affordability refers to the overall relationship between housing costs and incomes across the market and affects households at all income levels. Affordable housing, by contrast, refers to housing options that are specifically intended to be accessible to lower-income households and that often rely on government support or intervention to remain affordable over time.

A well-functioning housing system includes a range of housing options to meet different levels of need. The housing supply continuum (Figure 1) illustrates this range, from crisis and emergency housing at one end, where public support is highest, through to private rental and home ownership at the other. Social housing sits at the lower end of this continuum and is a subset of affordable housing, targeted to households with very low and low incomes who face the greatest barriers to the private market. It is typically owned or managed by government or registered housing agencies and provided at below-market rents, supported by ongoing public subsidy.

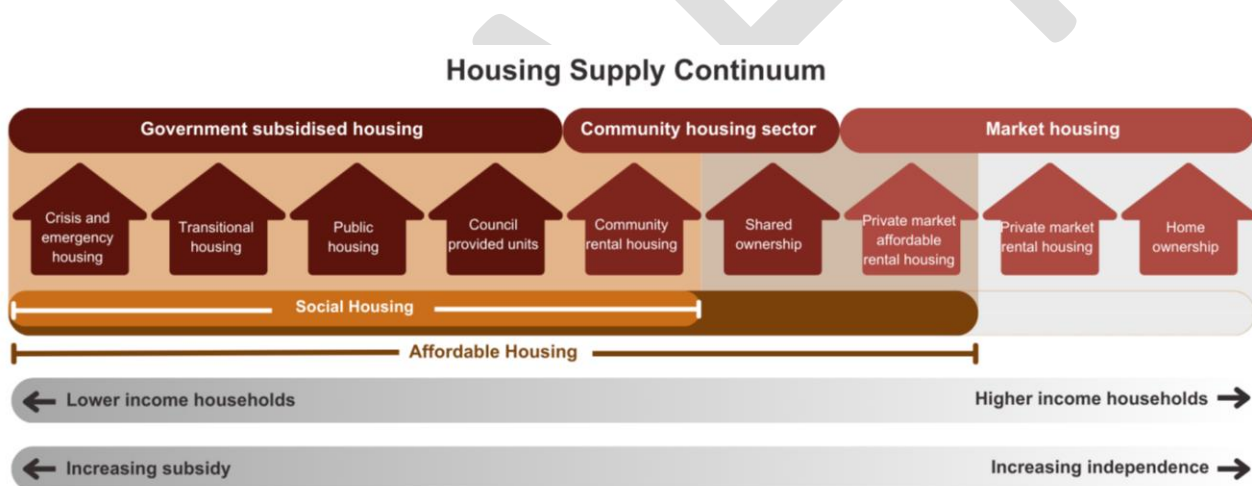


Figure 1: Housing Supply Continuum diagram, adapted from the model by SGS Economics and Planning Pty Ltd, 2019

As this background paper focuses on affordable housing, it refers to the full range of housing options within the affordable housing continuum, including social housing. Social housing is referenced specifically where the evidence, impacts or policy considerations relate to that part of the system. Definitions of other key terms used in this paper are provided in the glossary.

Scope

This background paper supports the review of Macedon Ranges Shire Council's Affordable Housing Policy by providing context, evidence and analysis to inform policy development. It draws together data, research, engagement findings and policy analysis to describe local housing

conditions, identify key issues and pressures, and consider Council's potential roles and areas of influence in relation to affordable housing.

The paper is exploratory and explanatory in nature. It does not set Council's endorsed position, commit Council to specific actions, or establish targets, programs or funding. It does not replace the Affordable Housing Policy or provide statutory or operational direction. Instead, it is intended to test ideas, outline considerations and highlight options to support informed discussion.

Any policy positions, priorities or actions will be determined through the separate policy review, consultation and approval process. This paper should be read as a supporting document that informs the development of the Affordable Housing Policy, rather than as a statement of Council intent or commitment.

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Context

Housing affordability in the Macedon Ranges Shire is shaped by a combination of local conditions and broader state and national policy settings. This section outlines the Shire's key characteristics, the existing policy and legislative framework, and the strategic environment in which Council operates, providing context for understanding local housing pressures and Council's role in responding to them.

About the shire

Macedon Ranges Shire is a peri-urban municipality located around 50 kilometres north-west of Melbourne, covering approximately 1,747 square kilometres. Settlement is dispersed across small townships and rural areas, with growth constrained by environmental assets, bushfire risk, protected landscapes and established settlement boundaries.

The Shire's proximity to Melbourne, combined with its landscape and amenity, has shaped housing demand and a predominantly low-density, detached housing stock. Large areas of native vegetation and productive agricultural land limit opportunities for greenfield development, placing greater emphasis on accommodating change within existing townships. As a result, housing supply is relatively constrained and shifts in demand can quickly affect prices and rents.

The dispersed settlement pattern also influences access to employment, public transport and services, which varies across the Shire and affects the suitability of different locations for higher-density or affordable housing. These characteristics provide important context for understanding local housing affordability challenges and Council's role in facilitating appropriate housing outcomes.

The role of Council

Councils across Victoria are seeking to clarify their role within the complex policy, regulatory and funding environment that shapes social and affordable housing outcomes. While local government does not control the primary levers for housing delivery, it plays an important role at the intersection of local evidence, statutory planning, land stewardship, community expectations and advocacy.

In this context, Macedon Ranges Shire Council has defined a clear and deliberate role in relation to affordable housing, grounded in what Council can realistically influence and where its involvement adds public value. This role reflects both the findings of this background paper and the framework established through Council's 2023 Affordable Housing Policy.

Council's approach recognises that housing need is driven by broader structural and market forces beyond local government control. It also recognises that, in a constrained system, unclear roles or inaction can lead to inconsistent decisions, missed opportunities and reduced confidence among partners and the community. The policy therefore positions Council not as a direct housing provider, but as an active participant within a multi-level housing system.

At the same time, Council currently owns and/or manages a small number of housing assets and therefore has a direct role in decisions relating to their use, renewal, redevelopment and long-term management. While this footprint is limited, it is significant in a local context. Council's recent approach has generally prioritised partnering with registered housing providers through long-term leasing and stewardship arrangements, rather than direct housing management, to support retained affordability, specialist management and long-term housing outcomes. The question of Council's ongoing role as a landlord remains a strategic consideration over time, informed by asset condition, community need, financial sustainability and broader policy settings.

Under the current policy framework, Council's role is expressed through three interrelated functions.



As an **advocate**, Council uses local data, community insight and service provider evidence to articulate housing need, represent households most excluded from the market, and influence State and Commonwealth policy, funding and land use decisions.

As a **decision-maker**, Council applies its statutory planning, strategic and governance responsibilities to support affordable housing outcomes where legislative tools exist, including considering housing diversity, accessibility, design quality and long-term affordability in planning and policy contexts.

As a **facilitator and partner**, Council works with registered housing agencies, developers, service providers and government bodies to enable housing outcomes that would not occur through the market alone, including sharing evidence, supporting funding applications, and exploring opportunities on Council-owned or underutilised public land.

This approach provides a clear and practical articulation of Council's role, acknowledging the limits of local government authority while making explicit where Council will act and how its involvement supports more consistent and effective housing outcomes over time.

Affordable Housing Policy 2023-2025

Macedon Ranges Shire Council adopted its current Affordable Housing Policy in June 2023, replacing the interim policy in place since December 2021. The policy responded to increasing housing affordability pressures and established a clear framework to guide Council decision-making, advocacy and action. It was supported by background papers outlining local housing conditions, the legislative context and affordability profile, and was scheduled for review by June 2025 to align with evolving State and Commonwealth policy settings. The policy was developed in alignment with the Loddon Mallee Housing Action Plan.

The policy recognised housing as a human right and acknowledged the strong links between secure, affordable housing and health, wellbeing, economic participation and community inclusion. It adopted the statutory definition of affordable housing under the *Planning and Environment Act 1987* and framed affordable housing as a continuum, from crisis and social housing through to affordable private rental and affordable home ownership. Particular emphasis was placed on very low-, low- and moderate-income households, including groups facing higher housing vulnerability.

A key feature of the policy was its clear articulation of Council's role within a multi-level housing system, as outlined in the previous section. Rather than positioning Council as a direct housing provider, the policy defined Council's contribution through advocacy, decision-making, and facilitation and partnership, recognising that many delivery levers sit outside local government control.

The Affordable Housing Policy provided a strengths-based and realistic framework that acknowledged both the scale of housing need in the Macedon Ranges and the limits of Council's authority and resources. It established a clear position, guiding principles and expectations to support consistent advocacy, planning decisions and partnerships over time.

Local policy

Shaping the Ranges 2025-2035

Shaping the Ranges is Macedon Ranges Shire Council's integrated long-term strategic framework for 2025 to 2035, bringing together the Community Vision, Council Plan, Municipal Public Health and Wellbeing Plan and Disability Action Plan into a single framework. It was developed during 2024–2025 through extensive community engagement, data analysis and collaboration with Councillors, staff and partners, and was endorsed in October 2025.

Affordable housing is identified as a priority within the framework, reflecting its role in supporting health, wellbeing, economic participation and community connection. The plan acknowledges increasing housing affordability pressures across the Shire, particularly for low and moderate-income households, key workers, older people, young people and those experiencing housing insecurity.

Relevant priorities include supporting greater housing diversity, advocating for increased social and affordable housing supply, and encouraging housing that is well located near services, transport and employment. The framework also emphasises the importance of partnerships with State and Commonwealth governments, housing providers and neighbouring councils to address housing needs beyond local government's direct control.

Shaping the Ranges provides the strategic foundation for more detailed policies and strategies, including the Affordable Housing Policy, and sets a clear long-term direction for Council's role as an enabler, advocate and strategic planner within the broader housing system.

Loddon Mallee Housing Action Plan (LMHAP)

The Loddon Mallee Housing Action Plan (LMHAP) is a collaborative regional framework developed by the ten local councils in the Loddon Mallee region to address shared housing challenges that cannot be resolved by individual councils alone. Commissioned in 2022 with Victorian Government support and published in November of that year, the plan recognises that housing shortages, affordability pressures and limited delivery capacity affect economic growth, workforce attraction and community wellbeing across the region.

The plan does not create new statutory powers or funding. However, it identifies common regional barriers, including market failure, limited housing diversity, planning constraints and infrastructure gaps, and sets out coordinated actions focused on advocacy, capacity building and partnerships with State and Commonwealth governments. A key recommendation was the establishment of a shared Regional Housing Coordinator role to support cross-council collaboration, engagement with state agencies and housing providers, and implementation of priority actions. This role was piloted by participating councils, including Macedon Ranges Shire Council, but is no longer in place.

The LMHAP operates as a live regional strategy rather than a formally adopted council policy. Its priorities continue to inform advocacy, regional collaboration and engagement with Homes Victoria and other agencies, providing a place-based regional lens that aligns local action with broader state and national housing reforms.

Macedon Ranges Planning Scheme

The Macedon Ranges Planning Scheme is the statutory framework that controls land use and development across the Shire. It is the primary tool Council uses to manage growth, assess development proposals and balance housing and development pressures with the protection of valued landscapes, environmental assets, heritage and township character. While operating within Victoria's state planning system, the scheme includes local policies and controls that respond to the shire's distinctive rural, environmental and cultural context.

The scheme comprises state and local planning policies, land use zones and overlays that together determine permissible land uses, development potential and permit requirements. Zones such as General Residential Zone, Rural Living Zone and Farming Zone establish broad land use purposes and expectations, while overlays including the Heritage Overlay, Environmental Significance Overlay, Bushfire Management Overlay and Land Subject to Inundation Overlay controls apply additional requirements to manage risk and protect local identified values.

A defining feature of the scheme is the Macedon Ranges Statement of Planning Policy, which identifies significant landscapes, biodiversity, water catchments and cultural heritage and establishes long-term settlement boundaries for key townships, including Gisborne, Kyneton, Woodend and Romsey. This directs growth to defined locations and limits urban expansion into sensitive rural and environmental areas.

The scheme is supported by township structure plans, such as those for Kyneton, Woodend and Riddells Creek, which provide more detailed guidance on housing capacity, infrastructure needs and preferred development patterns. In rural areas, the Rural Living Strategy manages the limited supply of rural living land, balancing lifestyle demand with environmental protection, agricultural productivity and bushfire risk.

The planning scheme provides the framework for planning decisions and is a key lever through which Council influences housing supply, settlement patterns and neighbourhood character, while ensuring growth aligns with state planning objectives and local priorities.

Legislation

Local Government Act 2020

The *Local Government Act 2020* establishes the role, purpose and responsibilities of councils in Victoria and provides the legislative foundation for how councils plan, make decisions and engage with their communities. The Act positions local government beyond a narrow service delivery function, emphasising community wellbeing, long-term planning and good governance.

Section 4 defines councils as democratically elected bodies responsible for good governance, acting in the best interests of the local community, and ensuring the equitable and sustainable use of public resources. Section 8 reinforces this role by describing councils as leaders and partners in improving social, economic and environmental wellbeing through place-based decision-making.

While the Act does not assign councils responsibility for housing delivery, it clearly supports an active role in responding to housing affordability pressures. Affordable housing directly affects community wellbeing, social inclusion and economic participation, which align with Council's purpose and role under sections 4 and 8.

The Act also requires a long-term and inclusive approach to complex issues. Section 89 introduces deliberative community engagement requirements for decisions with significant community impact, which is particularly relevant to affordable housing. Decision-making principles in Section 90 require councils to consider long-term and cumulative impacts, promote equity, and balance financial responsibility with community benefit, supporting strategic, evidence-based approaches rather than short-term responses.

Planning and Environment Act 1987

The *Planning and Environment Act 1987* is the primary legislation governing land use planning and development in Victoria. It establishes how planning schemes operate and how councils and the State Government make planning decisions to manage growth, protect valued places and balance development with community needs.

The purpose of the Act is set out in Section 4 and includes objectives such as the fair, orderly, economic and sustainable use of land, protection of natural and built environments, and provision of land for public purposes. It also emphasises balancing present and future needs, which is fundamental to long-term housing and settlement planning.

Affordable housing is explicitly recognised within the Act. Section 3AB identifies housing provision and social and economic wellbeing as core planning objectives, while Section 3M defines affordable housing as housing appropriate for very low-, low- and moderate-income households. This definition underpins how affordable housing is considered in planning decisions across Victoria.

The Act enables affordable housing to be addressed through strategic planning, rezoning and development processes. Through planning schemes, councils can guide housing location, encourage housing diversity and prioritise development near services, jobs and transport. In this context, councils act as planning and responsible authorities, preparing and implementing planning schemes and assessing development proposals within the framework of the Act and state planning policy.

Planning Amendment (Better Decisions Made Faster) Act 2026

The *Planning Amendment (Better Decisions Made Faster) Act 2026* will introduce significant changes to the *Planning and Environment Act 1987*, with full implementation expected by October 2027. The reforms will create tiered pathways for planning permits and planning scheme amendments based on the scale and impact of proposals and will limit third-party appeal rights to those who receive direct notice. Importantly, the Act will enable affordable housing contributions to be required as a condition of planning permits, with further detail to be set out in regulations. The updated objectives of the Act will also place stronger emphasis on housing supply, diversity and affordability, alongside climate change and recognition of Traditional Owners. While many operational details are still to be finalised, these reforms are expected to influence how Council seeks and secures affordable housing outcomes through the planning system.

Housing Act 1983

The *Housing Act 1983* is the primary Victorian legislation governing social housing. It establishes the framework for public and community housing, including ownership, funding, management and allocation, with a focus on ensuring people with the greatest housing need can access safe, secure and affordable homes.

The Act provides for the administration of public housing by the State and the regulation of registered housing agencies, including housing associations and providers responsible for delivering and managing social housing. It sets out requirements for registration, oversight and accountability of these agencies.

Under the Act, social housing is defined as public housing and housing owned, controlled or managed by a registered housing agency. While the Act does not define affordable housing more broadly, it provides the legal foundation for the part of the housing system serving very low- and low-income households with the highest and most complex needs.

The Act establishes eligibility and allocation frameworks that prioritise households experiencing homelessness, family violence, disability or significant financial hardship. It also supports long-term

affordability by enabling rental housing to be provided at below-market rents through government funding and regulation.

Local government does not administer social housing under the Act. That role sits with the Victorian Government and registered housing agencies. However, the Act is highly relevant to Council because it defines the system Council works alongside and provides assurance when partnering with housing providers.

In practice, the Act enables Council to:

- partner with registered housing agencies regulated under the Act
- lease or transfer Council-owned land for social housing purposes
- support funding applications led by housing agencies
- plan for and integrate social housing into local communities through land use and infrastructure planning

Registration and oversight requirements provide safeguards for Council, ensuring housing agencies have appropriate governance, financial management and tenant support systems in place.

Residential Tenancies Act 1997

The *Residential Tenancies Act 1997* sets out the legal rights and responsibilities of renters, landlords and rooming house operators in Victoria. It provides the framework for how tenancies start and end, how rents are increased, minimum rental standards, repairs, notice requirements and dispute resolution. The Act applies to most private rental housing, as well as community housing and some forms of social housing, and is intended to improve security, safety and fairness for renters while providing certainty for rental providers.

The Act plays an important role in housing affordability by shaping the experience of renting, particularly for households reliant on the private rental market. While it does not control housing supply or set rents, key provisions such as limits on rent increases and notice requirements (Part 3), minimum rental standards, and protections against unfair eviction affect housing stability, quality and ongoing costs. Recent amendments have strengthened renter protections and security of tenure, helping to reduce instability that can contribute to housing stress or homelessness.

Local government does not regulate rents or manage most tenancies under the Act. Enforcement and dispute resolution sit primarily with Consumer Affairs Victoria and the Victorian Civil and Administrative Tribunal (VCAT). However, the Act is relevant to Council's affordable housing role in reinforcing that affordability is shaped not only by supply, but also by security, safety and fairness

in the rental system, alongside Council's focus on advocacy, planning, partnerships and community wellbeing.

Charter of Human Rights and Responsibilities Act 2006

The *Charter of Human Rights and Responsibilities Act 2006* protects human rights in Victoria and requires laws and decisions to be made consistently with those rights where possible (Section 1). It places legal obligations on public authorities to consider human rights when developing policies and making decisions.

Councils and councillors are defined as public authorities under Section 4 and must act compatibly with human rights and give proper consideration to relevant rights when exercising powers or making decisions (Section 38).

While the Charter does not include an explicit right to housing, several protected rights are closely connected to housing access, affordability and security. These include equality before the law and protection from discrimination (Section 8), the right to privacy and home (Section 13), protection of families and children (Section 17), and cultural rights, including the rights of Aboriginal people in relation to land, culture and community (Section 19).

Housing policy and planning decisions can engage these rights because they affect where and how people live and whether particular groups experience unequal impacts. Section 7 allows rights to be limited only where reasonable and justified, requiring careful consideration of impacts and alternatives.

As a public authority, Council has a legal obligation to consider human rights in decisions related to affordable housing, including policy development, planning, land use, advocacy and partnerships. The Charter reinforces that affordable housing is also a matter of fairness, dignity and equal access to opportunity, and provides a legal framework that supports more inclusive housing outcomes, even where Council is not the housing provider.

Housing Australia Act 2018

The *Housing Australia Act 2018* establishes Housing Australia as a Commonwealth entity with the purpose of improving housing outcomes for Australians (Section 3). Originally established as the National Housing Finance and Investment Corporation, it was renamed Housing Australia in October 2023. The Act sets out its role, functions and governance, and the mechanisms through which it supports the housing system.

Under Section 7, Housing Australia is established as a body corporate, with core functions set out in Section 8. These include providing finance, issuing guarantees and supporting capacity building

to increase housing supply, particularly social and affordable housing, and to assist eligible home buyers to enter the housing market. Sections 8 and 10 enable Housing Australia to provide loans, grants and guarantees that reduce financing costs and improve the viability of affordable housing projects.

The Act also establishes an Investment Mandate (Section 12), which allows the Commonwealth Minister for Housing to set strategic directions for Housing Australia's investment activities. This mandate underpins major programs such as the Affordable Housing Bond Aggregator, the National Housing Infrastructure Facility (NHIF) and the Home Guarantee Scheme (HGS), which are intended to increase affordable housing supply, support enabling infrastructure and assist certain households into home ownership.

State housing frameworks and funds

Plan for Victoria

Plan for Victoria is the Victorian Government's long-term spatial and planning framework that guides land use, infrastructure, housing and transport to manage population growth, improve liveability and support economic productivity.

A key focus of the plan is increasing housing supply in response to population growth and housing affordability pressures. It introduces housing targets to guide expected housing delivery across regions and local government areas, directing growth to locations with access to jobs, transport, services and infrastructure. For the Macedon Ranges Shire, the target is an additional 13,200 dwellings by 2050.

Housing targets under Plan for Victoria are implemented through the Planning Policy Framework and require planning authorities to plan for and accommodate projected housing growth. This includes ensuring planning schemes provide sufficient, realisable capacity to meet municipal housing targets over time, supported by strategic planning tools such as housing strategies, structure planning and infrastructure coordination. How growth is distributed and delivered is shaped by local capacity, environmental constraints and community context, but councils are required to plan to meet the specified targets.

The plan also links overall housing supply to the need for a diverse housing mix, including social and affordable housing. While targets focus on total dwelling numbers, Plan for Victoria makes clear that supply increases must be accompanied by affordable and appropriate housing outcomes.

For local government, the plan provides a strong strategic signal rather than a statutory obligation, with councils expected to demonstrate how local planning frameworks support state housing objectives.

Big Housing Build

The Big Housing Build is a Victorian Government program announced in 2020 to significantly increase the supply of social and affordable housing across the state. It represents the largest single investment in social housing in Victoria's history, with funding increased from \$5.3 billion to \$6.3 billion to deliver more than 12,000 new social and affordable homes through new construction, redevelopment and replacement of ageing stock.

The program is administered by Homes Victoria, which leads delivery in partnership with registered community housing providers, private developers and builders. Homes delivered under the program are intended to be modern, accessible and energy efficient, with minimum energy standards applied to reduce long-term living costs. Funding was provided through multiple streams, including the Social Housing Growth Fund and the Regional Housing Fund, supporting a mix of large redevelopments, infill projects and new housing in regional and rural areas. In regional Victoria, the program responds to local housing shortages, including demand from key workers and low-income households.

Homes were delivered as either social housing or affordable housing, depending on the funding stream and delivery model. Social housing is allocated based on assessed need and managed by the State or registered housing providers, while affordable housing is typically targeted to low- and moderate-income households at below-market rents. As part of the program, the Victorian Government committed a minimum of \$30 million to social housing investment in the Macedon Ranges Shire, delivered through partnerships between Homes Victoria, community housing providers and Council, including use of Council-owned land. Delivery has been slower than anticipated due to rising construction costs, design changes and market conditions.

Affordable Housing Investment Partnerships (AHIP)

The Affordable Housing Investment Partnerships (AHIP) is a Victorian Government initiative that uses low-interest loans and government guarantees to increase the supply of social and affordable housing. The program provides around \$2.1 billion in financial support to help make housing projects viable that would otherwise struggle to proceed in the private market, particularly in higher-cost or constrained locations.

AHIP operates through a partnership model that brings together government, developers, institutional investors such as superannuation funds, and community housing providers. It supports

a broader range of housing outcomes than earlier programs, including both social housing and affordable housing for low to moderate-income households. A key feature of AHIP is its focus on mixed-tenure developments, combining social, affordable and market housing within the same projects. By using government backing to reduce financial risk and attract private investment, AHIP is intended to unlock new housing supply and support more inclusive and diverse housing outcomes across Victoria.

Support for first home buyers

The Victorian Government currently has a range of measures in place to support first home buyers to enter the housing market. These initiatives are primarily delivered through financial assistance, tax concessions and regulatory settings, and operate alongside broader housing supply and affordability reforms. Support includes the First Home Owner Grant, which provides a \$10,000 grant to eligible first home buyers purchasing or building a new home valued at \$750,000 or less. The grant applies to new dwellings that have not previously been sold, occupied or used for short-term accommodation.

The State also offers stamp duty exemptions and concessions for first home buyers. Stamp duty is fully exempt for eligible first home buyers purchasing a home valued at \$600,000 or less, with a tapered concession applying to homes valued between \$600,000 and \$750,000. Additional concessions may apply for eligible off-the-plan purchases, where stamp duty is calculated on the land value and construction completed at settlement, rather than the full purchase price.

The Victorian Homebuyer Fund is a shared equity scheme that allows eligible participants to purchase a home with a smaller deposit. Under the scheme, buyers contribute a minimum 5 per cent deposit, with the Victorian Government providing a shared equity contribution of up to 25 per cent of the purchase price. Aboriginal and Torres Strait Islander participants may be eligible for a higher shared equity contribution with a lower minimum deposit. The scheme aims to reduce mortgage size and avoid lenders mortgage insurance, with the government retaining an equity stake in the property.

Additional arrangements include exemptions from residency requirements for current members of the Australian Defence Force, recognising that deployment or service obligations may limit the ability to meet standard occupancy criteria for grants or stamp duty concessions.

The Victorian Government has also introduced measures intended to influence housing availability and market behaviour. This includes the vacant residential land tax, which applied from January 2025 to vacant residential land across most of Victoria, with the intent of discouraging long-term vacancy and supporting rental supply. Consumer protection measures are also in place to address

underquoting in the real estate market, supported by compliance and enforcement activity through Consumer Affairs Victoria.

In addition to government-administered programs, the State supports community and private sector shared equity models such as BuyAssist, which operates through partnerships with developers and financial institutions to assist low to moderate-income households to purchase a home.

National housing frameworks and funds

National Housing and Homelessness Plan

The National Housing and Homelessness Plan (NHHP) is a 10-year national strategy developed by the Australian Government in partnership with states and territories to improve housing affordability and reduce homelessness. It provides a shared long-term vision to address rising housing stress and unmet need, with an emphasis on coordinated and sustained action rather than short-term responses.

The plan aligns existing agreements and funding programs within a single national framework, including the National Agreement on Social Housing and Homelessness, the National Housing Accord, the Housing Australia Future Fund and the Social Housing Accelerator. Its focus includes increasing social and affordable housing supply, preventing homelessness, improving outcomes for priority groups such as First Nations people and people with disability, and strengthening the use of data, evidence and lived experience in housing policy.

National Housing Accord

The National Housing Accord is a whole-of-system agreement between the Australian Government, state and territory governments, local government, the housing and construction industry and institutional investors. It aims to support delivery of 1.2 million new, well-located homes over five years from mid-2024 in response to housing supply and affordability pressures.

The Accord is a coordinating framework rather than a single funding program or piece of legislation. It seeks to align policy reform, investment and delivery across governments and sectors, with a focus on addressing structural barriers to housing supply such as planning delays, infrastructure constraints, workforce shortages and development viability.

Under the Accord, the Commonwealth provides incentive payments and program funding to states and territories linked to housing delivery and reform outcomes. States and territories retain responsibility for planning systems and most delivery levers, while the private sector and community housing providers undertake construction and management.

Local government is a recognised partner under the Accord but is not responsible for delivering housing targets. Instead, the Accord reinforces Council's role in enabling housing supply through strategic planning, place-based decision-making and advocacy.

National Agreement on Social Housing and Homelessness (NASHH)

The National Agreement on Social Housing and Homelessness (NASHH) is the current intergovernmental agreement governing Commonwealth funding for social housing and homelessness services. It commenced in 2024 and runs to 2029, replacing the former National Housing and Homelessness Agreement. The agreement provides approximately \$9.3 billion over its term.

Under the NASHH, the Australian Government provides around \$1.8 billion per year to states and territories, including a dedicated \$400 million annual homelessness component that requires matching state and territory contributions. Funding is allocated and administered by state and territory governments in line with the agreement.

The NASHH supports social housing and homelessness responses, including public and community housing, crisis accommodation, homelessness prevention and support services. It provides flexibility for jurisdictions to respond to local needs within a nationally consistent framework, with a strong focus on improved data quality, transparency and outcome reporting.

The agreement recognises that some groups experience higher housing insecurity and homelessness, requiring targeted responses for priority cohorts, including Aboriginal and Torres Strait Islander peoples, people with disability, women and children experiencing family violence, and people with complex support needs.

While councils do not administer NASHH funding, the agreement is highly relevant to local government as it shapes the scale, focus and priorities of state-funded housing and homelessness services operating within each municipality.

National Rental Affordability Scheme (NRAS)

The National Rental Affordability Scheme (NRAS) was an Australian Government initiative introduced in 2008 to increase the supply of affordable rental housing for low to moderate-income households. It operated as a market-based scheme, incentivising private and not-for-profit investors to deliver new rental dwellings at discounted rents. The scheme closed to new allocations in 2014-15 and is scheduled to fully conclude in 2026 as remaining incentives expire.

Under the NRAS, approved participants received an annual incentive for each eligible dwelling, delivered through a combination of a refundable tax offset and a cash contribution. In return,

dwellings were required to be rented to income-eligible households at least 20 per cent below market rent for a period of 10 years. The NRAS applied to new or newly refurbished dwellings and formed part of the private rental market rather than the social housing system.

The NRAS incentives expire on a dwelling-by-dwelling basis. Once a dwelling exits the scheme, landlords are no longer required to offer discounted rents and may transition properties to full market rent, subject to residential tenancy laws. For tenants, this can result in significant rent increases or the need to relocate, contributing to housing stress in areas with limited affordable rental options.

Housing Australia Future Fund (HAFF)

The Housing Australia Future Fund (HAFF) is a \$10 billion Australian Government investment fund established in 2023 to provide a long-term funding source for social and affordable housing. The capital is invested by the Future Fund Management Agency, with investment returns used to finance housing delivery rather than being spent directly. The program is intended to support delivery of around 30,000 new social and affordable homes over five years, alongside the National Housing Accord.

Investment returns are directed to Housing Australia, which administers grants and concessional loans to community housing providers and developers. Funding supports social housing for people with acute need, including women and children experiencing family violence, older women at risk of homelessness and veterans, as well as affordable housing for key workers and low to moderate-income households. By relying on investment returns, the HAFF provides a more stable and ongoing source of housing funding over time.

National Housing Infrastructure Facility (NHIF)

The National Housing Infrastructure Facility (NHIF) is an Australian Government program administered by Housing Australia that provides finance to help unlock new housing supply. Operating as a \$2 billion facility, it supports social, affordable, crisis and transitional housing by funding essential enabling infrastructure and, where appropriate, directly investing in housing projects to accelerate delivery.

The NHIF offers a mix of grants, concessional loans and equity investments across distinct funding streams, including housing-enabling infrastructure, direct social and affordable housing, and crisis and transitional housing for people experiencing or at risk of housing insecurity, including women and children escaping family violence and at-risk youth. Funding is allocated through an Expression of Interest and application process, with the overall aim of improving project viability, increasing housing supply and responding to urgent housing need.

Social Housing Accelerator

The Social Housing Accelerator was a one-off \$2 billion Australian Government funding program announced in 2023 to rapidly increase social housing supply. Funding was paid to state and territory governments in June 2023 to support delivery of around 4,000 new or refurbished social housing dwellings, providing an immediate and permanent boost to housing stock.

States and territories had to use the funding flexibly for new construction, purchase of existing dwellings or refurbishment of vacant properties. To ensure additional supply, projects had to be above normal delivery, and progress is reported through Statements of Assurance. Funding had to be committed by June 2025, with the program intended as a short-term measure alongside longer-term mechanisms such as the Housing Australia Future Fund.

Community profile

Macedon Ranges Shire currently has a resident population of 51,458 people at the 2021 Census¹. Since that time, population growth has continued, with the ABS estimating the resident population at 53,738 in June 2024¹. The community has a broadly even gender profile, with females making up 50.7 per cent of the population and males 49.3 per cent¹. The majority of residents in the shire were Australian citizens (91.2 per cent), a higher proportion than the state average of 82.9 per cent¹. In 2021, there were 475 Aboriginal and Torres Strait Islander people, living in 238 dwellings across the Macedon Ranges representing 0.9 per cent of the Shire's population (compared with 2 per cent in Regional Victoria and 0.7 per cent in Greater Melbourne)¹. Based on the Census, 5.1 per cent of the population in Macedon Ranges Shire reported needing help in their day-to-day lives due to disability¹. However, the 2023 Victorian Population Health Survey (VPHS) results indicate that the actual proportion of people with disability in the shire is closer to 20.7 per cent of the total population².

Age breakdown

Macedon Ranges Shire also has a noticeably older age profile than Victoria overall, alongside a strong presence of families with children. Nearly one quarter of the population (24.1 per cent) was aged 0 to 17 years, compared with 21.4 per cent across Victoria¹. At the older end of the age spectrum, 25.8 per cent of residents were aged 60 years and over, higher than the Victorian average of 22.4 per cent¹.

The shire had a larger share of 'older workers and pre-retirees' aged 50 to 59 (14.6 per cent compared with 12.2 per cent in Victoria) and 'empty nesters and retirees' aged 60 to 69 (12.6 per cent compared with 10.5 per cent)¹. In contrast, younger adults were under-represented, with only

6.3 per cent and 8.7 per cent between 18-24 and 25-34 respectively, compared to 8.5 per cent and 15 per cent in Victoria)¹. See [Figure 2](#) for a more detailed breakdown.

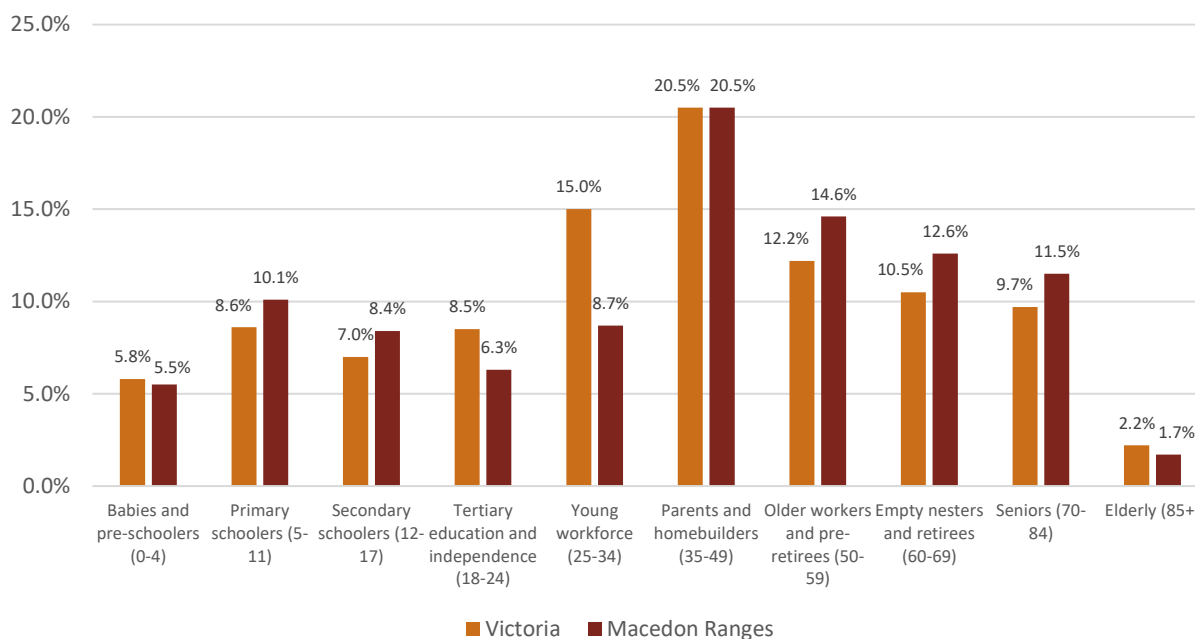


Figure 2: Household composition in Macedon Ranges Shire in 2016 compared to 2021¹

Education, employment and income

Despite a relatively older age profile, Macedon Ranges Shire shows a distinctive mix of education and income characteristics compared with Victoria overall. In 2021, just over one quarter of residents aged 15 years and over held a bachelor degree or higher (26.7 per cent), which was below the Victorian average of 29.2 per cent, while vocational qualifications were more common in the shire (20.6 per cent compared with 16.7 per cent statewide)¹. A substantial share of residents reported no formal qualification (34 per cent), although this was slightly lower than the Victorian figure of 36.5 per cent¹.

At the household level, income distribution skews higher than the state average (see [Figure 3](#)). Nearly one third of households (32.2 per cent) were in the highest income quartile, compared with 25 per cent across Victoria¹. Conversely, a smaller proportion of households fell within the lowest and medium-lowest income quartiles, which together accounted for 43.2 per cent of households in the shire, compared with 50 per cent statewide¹.

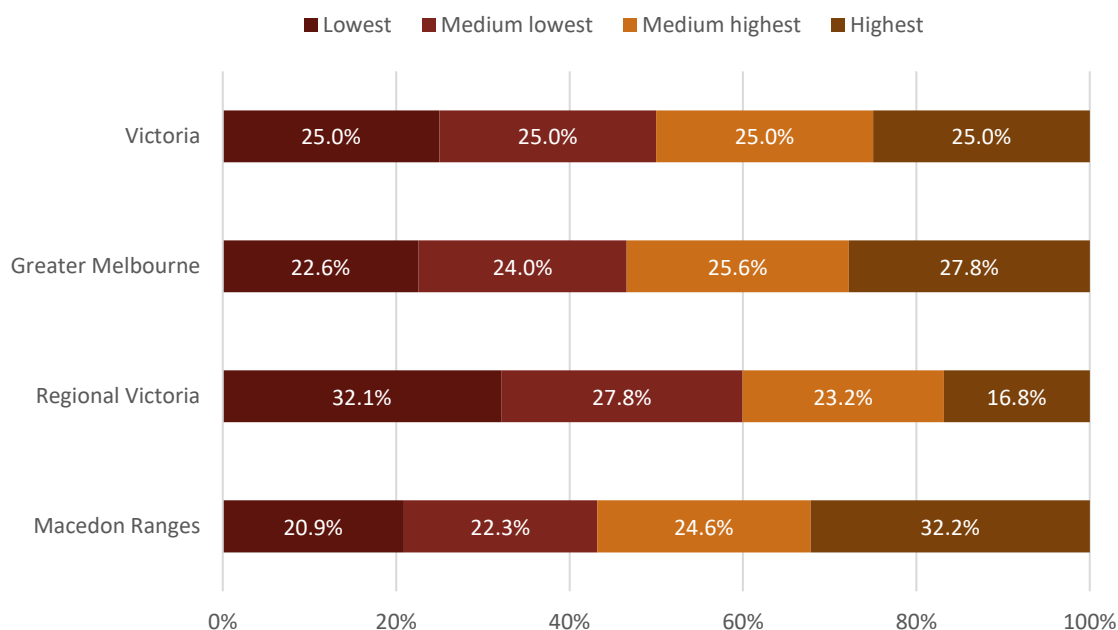


Figure 3: Household income quartiles in Macedon Ranges compared to Victoria, Greater Melbourne and Regional Victoria, 2021¹

The shire recorded strong labour force participation and employment outcomes compared to Victoria overall. Among residents aged 15 years and over, 63.3 per cent were in the labour force, slightly higher than the Victorian average of 62.4 per cent¹. Employment levels were notably high, with 96.8 per cent of people in the labour force employed, above the Victorian average of 95 per cent¹. The unemployment rate in the shire was 3.2 per cent, lower than the Victorian rate of 5 per cent¹.

Of those employed, just over half worked full-time (55.3 per cent), broadly consistent with Victoria, while part-time employment was slightly more common in the shire (34.1 per cent compared with 32.3 per cent)¹. Industries with the greatest employment in the shire include Health Care & Social Assistance (13.5 per cent), Construction (13.4 per cent) and Education and Training (11 per cent), noting that this varies by gender³.

Household composition and size

Household composition in Macedon Ranges Shire reflects its strong family orientation when compared with Victoria overall. In 2021, couples with children were the most common household type, accounting for 6,735 households, equivalent to 35.5 per cent of all households in the shire, (well above the Victorian average of 30.9 per cent) (Figure 4)¹. While most of these households were couples with young children under 15 years (19.4 per cent), 5 per cent had mixed-age children and 11.1 per cent had older children (15 years or older)¹. Couples without children also made up a larger share of households in the shire (5,600 or 29.5 per cent compared with 24.6 per cent in Victoria)¹. Single parents with children made up 1,702 households or 9 per cent,

comprising 3.1 with younger children, 1.1 with mixed-age children and 4.7 with older children¹. Lone represented 3,611 households, or 19 per cent compared with 24.7 per cent across Victoria, and group households were also far less prevalent (1.6 per cent compared with 3.8 per cent)¹. Household size data reinforces this pattern, with two-person households the most common in the shire (302, or 35.6 per cent compared with 32.6 per cent statewide) and a higher proportion of four- and five-person households than the Victorian average¹.

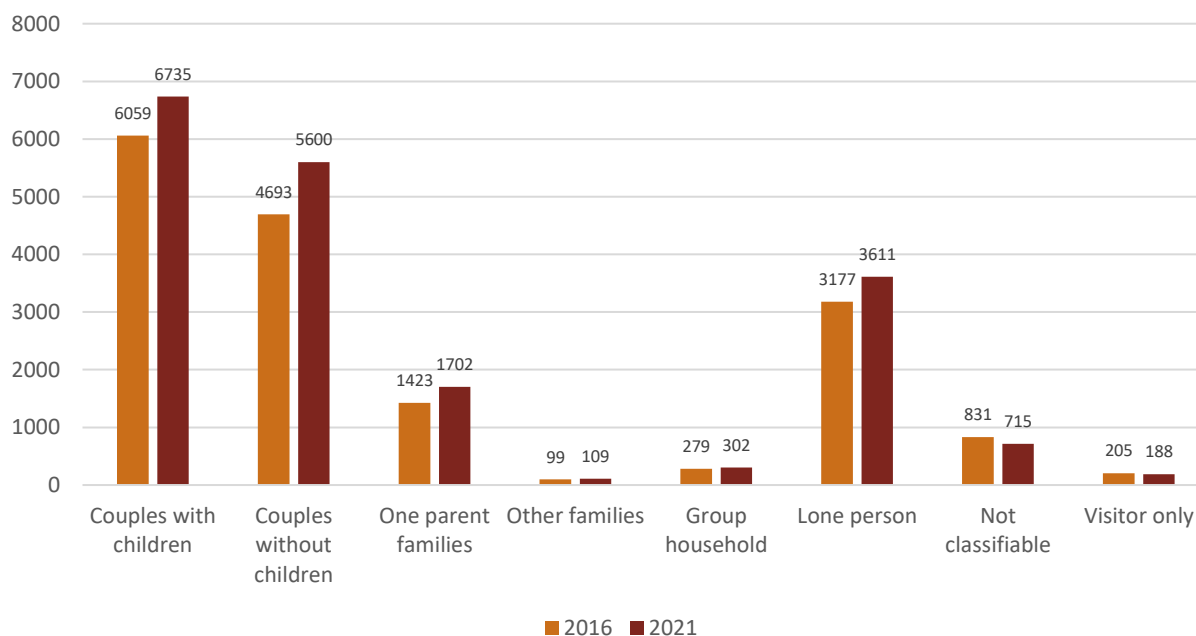


Figure 4: Household composition in Macedon Ranges Shire in 2016 compared to 2021¹

Housing tenure

Housing tenure in Macedon Ranges Shire differs markedly from the Victorian average, reflecting much higher levels of home ownership and a substantially smaller rental market (see Figure 5). At the 2021 Census, 37.1 per cent of households in the shire owned their home outright and a further 43.4 per cent owned with a mortgage¹. Combined, this means more than four in five households (80.5 per cent) were owner-occupiers, compared with 65.6 per cent across Victoria¹.

Mortgage repayment levels in Macedon Ranges Shire indicated a relatively high exposure to larger housing costs compared with Victoria overall. In 2021, more than one quarter of households with a mortgage in the shire (26.8 per cent) were making monthly loan repayments of \$2,600 or more, compared with around 23.5 per cent across Victoria¹. Lower repayment categories were generally less common, reflecting higher dwelling prices and larger loan sizes¹. It is important to note that these figures reflect conditions at the time of the 2021 Census, when interest rates were at record lows in Australia. The Reserve Bank of Australia commenced an upward interest rate cycle from May 2022, meaning current mortgage repayment pressures are likely to be significantly higher than those captured in this data.

Renting was far less common in the shire, accounting for just 13 per cent of households, less than half the Victorian average of 27.5 per cent¹. This includes a notably smaller social housing sector, with only 1.3 per cent of households who were renting social housing compared with 2.5 per cent statewide, and a much lower share of private renters (11.6 per cent compared with 24.9 per cent)¹. Other tenure types and not-stated responses were broadly similar to Victoria¹.

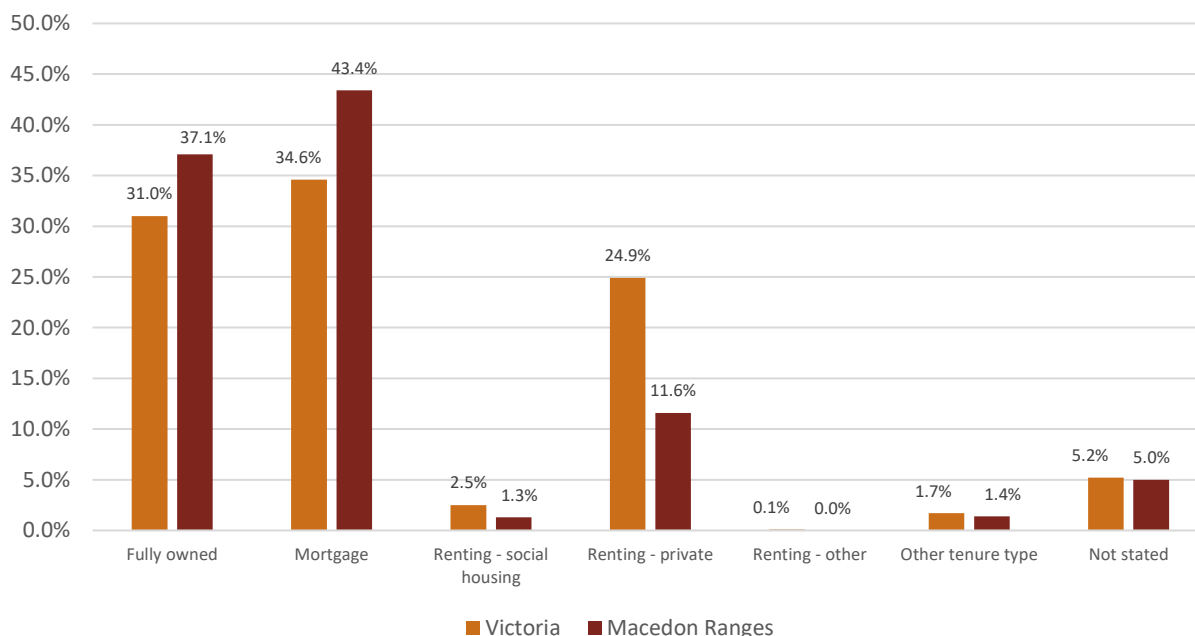


Figure 5: Summary of housing tenure in Macedon Ranges compared to Victoria, 2021¹

Between 2016 and 2021, changes in housing tenure in Macedon Ranges Shire were strongly weighted toward home ownership, reinforcing existing tenure patterns rather than diversifying them¹. The largest increase occurred in fully owned dwellings, which grew by 1,249 households over the five-year period, followed by households owning with a mortgage, which increased by a further 996¹. In contrast, growth in the rental sector was comparatively limited. Private rental households increased by only 224 over the same period, while social housing grew by just 18 households¹.

Housing affordability data

Housing demand

Forecast population growth indicates an increasing demand for housing across Macedon Ranges Shire over the medium to long term. The population is forecast to grow from 56,073 people in 2025 to approximately 75,303 by 2046, representing an increase of 34.3 per cent⁴. This level of growth will require a substantial increase in dwelling supply and will place ongoing pressure on housing availability, diversity and affordability, particularly in areas with higher projected growth.

The largest increase in dwelling demand is forecast in the Gisborne district, with an additional 3,069 dwellings projected by 2046, representing a 59.2 per cent increase⁴. This is well above the shire-wide average and reflects the district's role as a primary growth area. The Kyneton and Woodend districts are also expected to experience significant increases in housing demand, with growth of 1,589 dwellings (36 per cent) and 1,449 dwellings (39.3 per cent) respectively, broadly consistent with overall shire growth⁴. The Riddells Creek district is forecast to add 723 dwellings, representing a relatively high proportional increase of 40 per cent, while the Romsey district is expected to grow by 915 dwellings (34 per cent)⁴ and Lancefield district is projected to add 197 dwellings (14.3 per cent). In contrast, demand in the Macedon and Mount Macedon district is expected to be limited, with growth of only 43 dwellings (3 per cent)⁴. See [Figure 6](#).

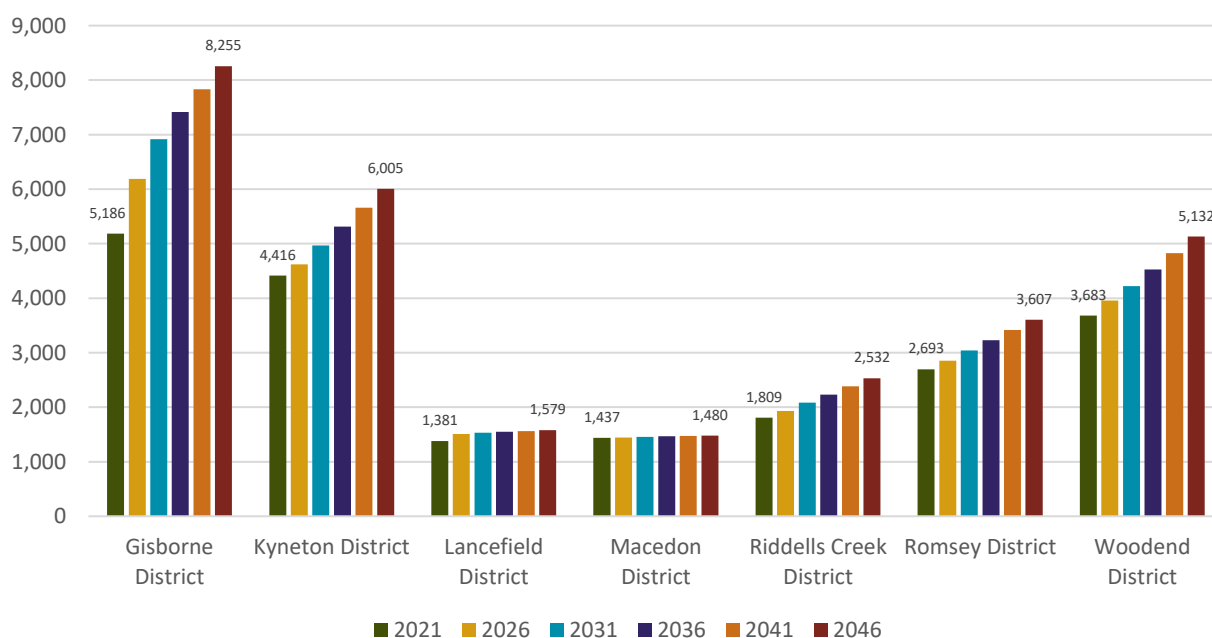


Figure 6: Forecasted number of dwellings per district from 2021 to 2046⁴

The composition of housing demand is expected to shift over time in line with changing age profiles (see Figure 7). While all age groups are forecast to grow in absolute terms as the population increases from around 51,580 people in 2021 to 75,303 by 2046, the strongest growth is projected among older residents⁴. The number of people aged 70 to 84 is forecast to increase from 5,764 to 9,148, while the population aged 85 years and over is expected to more than triple, rising from 864 to 3,022⁴. Significant growth is also projected among older workers and pre-retirees aged 50 to 59, increasing from 7,486 to 11,307⁴. These trends point to growing demand for smaller, accessible dwellings, housing that supports ageing in place, and proximity to services, health care and public transport.

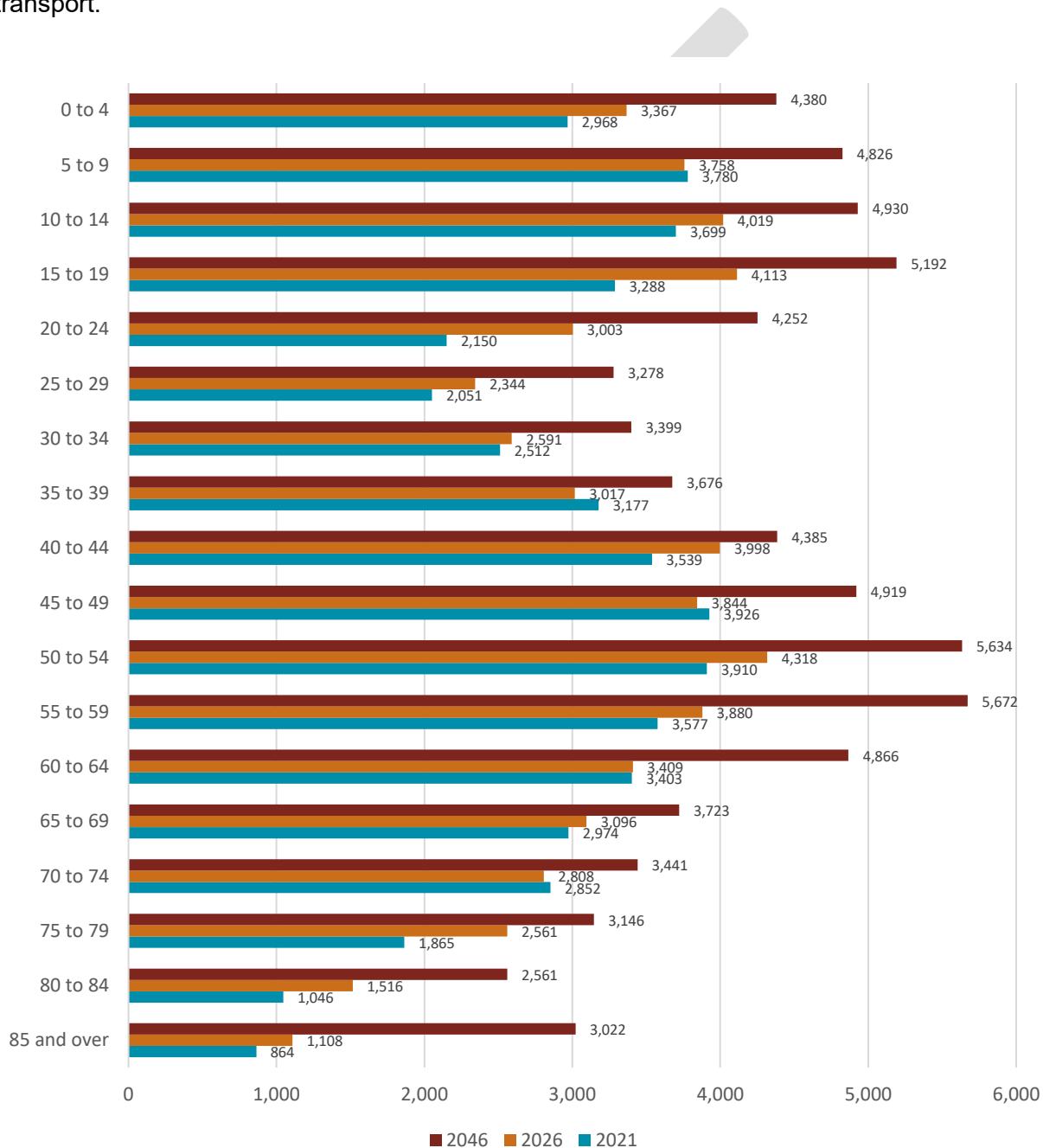


Figure 7: Forecasted population growth by age structure for the Macedon Ranges Shire from 2021 to 2046⁴

Housing demand driven by population growth will vary by life stage and location. For children and young people aged 0 to 25, the highest proportional increases are forecast in the Riddells Creek district (around 80 per cent), followed by the Romsey (67 per cent) and Lancefield districts (66 per cent)⁴. The Gisborne and Kyneton districts are also expected to see strong growth in this cohort, increasing by around 45 to 53 per cent, while demand growth in the Macedon and Mount Macedon district is minimal⁴.

Among residents aged 25 to 60, demand is projected to increase most strongly in the Lancefield (around 62 per cent), Riddells Creek (56 per cent) and Romsey (55 per cent) district, with the Gisborne district also expecting relatively strong growth of close to 48 per cent⁴. Growth in this age group is more modest in the Kyneton and Woodend districts and is projected to decline slightly in the Macedon and Mount Macedon district⁴.

The most pronounced shift in housing demand is expected among residents aged 60 years and over. In the Gisborne district, the older population is forecast to more than double, increasing by around 104 per cent, followed closely by the Romsey district at almost 100 per cent growth⁴. The Riddells Creek, Lancefield and Woodend districts are also expected to experience substantial proportional increases in older residents of between 46 and 53 per cent⁴.

Housing supply

Across the Macedon Ranges Shire, housing stock remains overwhelmingly low density, reflecting its established settlement pattern and township structure. In 2021, the shire contained 18,962 households¹, with separate and detached dwellings accounting for 92.8 per cent of all housing⁵. This proportion is notably higher than both Greater Melbourne at 65.1 per cent⁵ and regional Victoria at 88.9 per cent⁶. While detached housing continues to dominate, its share has eased slightly over time, down from 93 per cent in 2016 and 95 per cent in 2011, in alignment with gradual diversification of the shire⁵.

Medium density housing continues to form a relatively small but growing part of the housing mix. In 2021, semidetached dwellings, townhouses, villas, terraces and low-rise apartments comprised 6.3 per cent of all housing in the shire⁵. This remains well below Greater Melbourne at 21.6 per cent⁵ and lower than the regional Victorian average of 9.4 per cent⁶. However, the proportion of medium density housing has increased steadily over the past decade, rising from 4.2 per cent in 2011 and 5.8 per cent in 2016⁵. This growth has been concentrated in larger townships, particularly Gisborne and New Gisborne where medium density dwellings make up 22.2 per cent of housing, followed by Woodend at 20.8 per cent, Kyneton at 14.6 per cent and Riddells Creek at 10.4 per cent⁵. High density housing of three or more storeys remains negligible, accounting for just 0.1 per cent of

dwellings, compared to 12.8 per cent in Greater Melbourne⁵ and 0.3 per cent across regional Victoria⁶, and has remained largely unchanged over time⁵.

Looking beyond dwelling type to dwelling size, the housing mix in the Macedon Ranges Shire is weighted strongly towards larger homes. Among separate houses, 44.3 per cent of dwellings in the shire have four or more bedrooms, compared to 29.5 per cent in Greater Melbourne⁵ and 29.7 per cent across regional Victoria⁶. A further 37 per cent of separate houses in the shire have three bedrooms, which is broadly comparable to Greater Melbourne at 29.7 per cent⁵ but lower than regional Victoria, where three bedroom homes account for 43.4 per cent of stock⁶. Smaller separate houses are relatively uncommon in the shire, with just 7.6 per cent having two bedrooms or fewer⁵, compared with 11.1 per cent in regional Victoria⁶ and 5.4 per cent in Greater Melbourne⁵.

A similar pattern is evident within the limited medium density housing stock. Although medium density dwellings make up a small share of overall housing in the shire, they are also skewed towards larger sizes relative to other areas. In the Macedon Ranges, 2.3 per cent of all dwellings are medium density homes with three or more bedrooms, compared to 9.3 per cent in Greater Melbourne⁵ and 2 per cent in regional Victoria⁶. Medium density two-bedroom dwellings account for 2.6 per cent of housing in the shire, which is lower than Greater Melbourne at 8.8 per cent⁵ and regional Victoria at 4.6 per cent⁶. Very small medium density dwellings of zero or one bedroom are rare, comprising just 0.7 per cent of housing in the shire, compared with 1.9 per cent in Greater Melbourne⁵ and 1.6 per cent in regional Victoria⁶.

Recent building approval data shows clear cycles of growth and contraction in residential construction activity across the Macedon Ranges Shire over the past decade. Total approvals increased from 351 dwellings in 2019–2020 to a peak of 528 dwellings in 2021–2022, driven largely by a rise in house approvals from 280 to 518 over that period⁷. Since this peak, approvals have declined each year, falling to 468 dwellings in 2022–2023, 346 in 2023–2024 and 293 in 2024–2025⁷. This downward trend aligns with broader housing market pressures, including higher construction costs, rising interest rates and more cautious development conditions. Approvals for other dwelling types have followed a more uneven pattern. Activity was relatively modest in most years, but there were short periods of higher approvals, particularly in 2017–2018, when 231 other types of dwellings were approved, and in 2019–2020, with 71 approvals⁷. These increases were not sustained, with approvals for other dwelling types dropping to 41 in 2022–2023, 21 in 2023–2024 and just 12 in 2024–2025⁷.

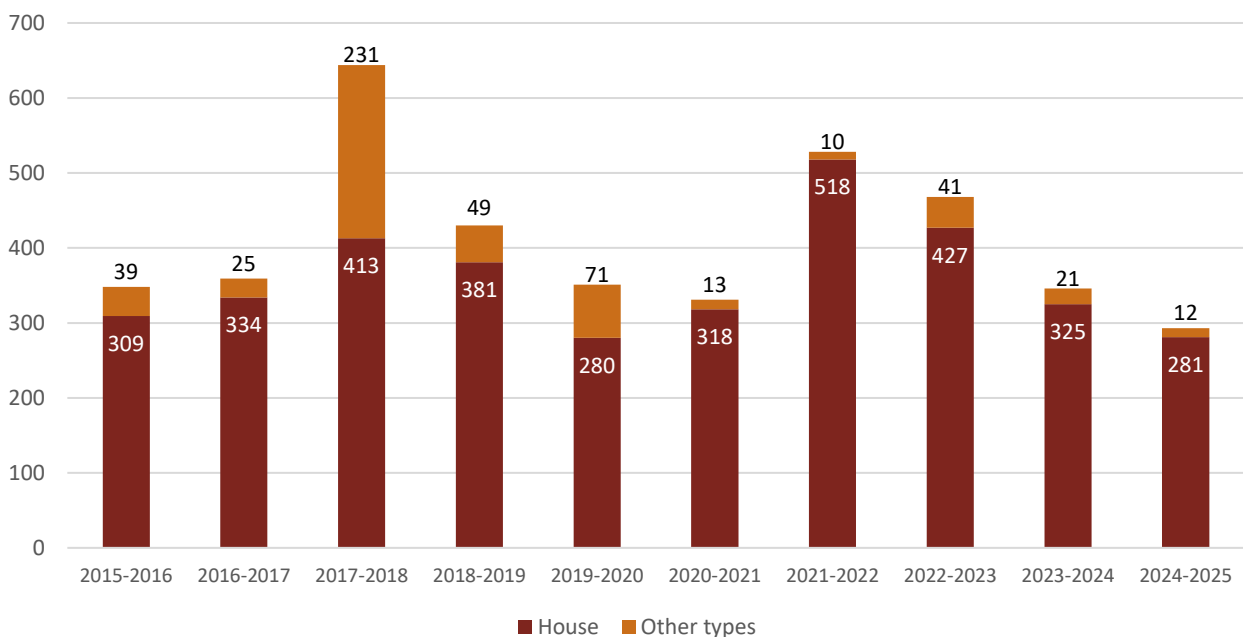


Figure 8: Approvals by residential building type in Macedon Ranges Shire⁷

Over the past decade residential building approvals in the Macedon Ranges Shire have been spatially concentrated in and around the larger, more established townships. Of the 3,521 approvals recorded over this period, the bulk have occurred in Gisborne and New Gisborne, which together account for the most consistent and widespread activity⁷. Significant clusters of approvals are also evident in Riddells Creek, Woodend and Kyneton, where development has largely aligned with existing township boundaries and established residential areas⁷. Romsey and Lancefield have also experienced notable levels of approval activity, consistent with more modest growth patterns⁷. Outside these centres, approvals have been more dispersed, with some activity in Malmsbury and limited development across smaller settlements and rural areas⁷.

Housing consumption

Across every household type, residents in the Macedon Ranges Shire are far more likely to live in a separate house than any other dwelling form, regardless of household size or composition. In 2021, separate houses accommodated 96.9 per cent of families, 94.9 per cent of couples, 91.7 per cent of group households and 83.2 per cent of lone person households⁸. This reliance is stronger than in both Greater Melbourne and Regional Victoria, particularly for lone person and group households. In Greater Melbourne, separate houses accounted for 82.1 per cent of families, 67.1 per cent of couples, 46.6 per cent of lone person households and 46.4 per cent of group households⁸. Regional Victoria sits closer to the Macedon Ranges pattern but still shows slightly

greater diversity, with separate houses housing 95.9 per cent of families, 93.8 per cent of couples, 86.6 per cent of group households and 78.8 per cent of lone person households⁹.

Medium- and high-density housing plays a relatively minor role in the Macedon Ranges across all household types when compared with both Greater Melbourne and, to a lesser extent, Regional Victoria. Medium-density dwellings were most common among lone person households at 15.5 per cent and group households at 6.6 per cent but remained limited for couples (4.4 per cent) and families (2.5 per cent)⁸. High-density housing was almost non-existent, accounting for just 1.3 per cent of group households and 0.1 per cent of lone person and family households, with no couples recorded⁸. By comparison, medium-density housing in Regional Victoria accommodated 19 per cent of lone person households and 11.6 per cent of group households⁹, while Greater Melbourne recorded much higher proportions across all household types, including 31.1 per cent of lone person households and 30.1 per cent of group households⁸. High-density housing was negligible in Regional Victoria, at or below 0.3 per cent⁹ for all household types but formed a significant component of housing consumption in Greater Melbourne, particularly for lone person (21.5 per cent) and group households (22.7 per cent)⁸.

Naturally, average household size in the Macedon Ranges Shire increased steadily with dwelling size for 2021. One-bedroom and studio dwellings (0–1 bedrooms) in the shire housed an average of 1.37 people, compared with 1.28 in Greater Melbourne⁸ and 1.31 in Regional Victoria⁹. Two-bedroom dwellings averaged 1.7 people in the shire, lower than Greater Melbourne at 1.8⁸ but higher than Regional Victoria at 1.59⁹. This pattern continues for larger dwellings, with three-bedroom homes averaging 2.34 people in the Macedon Ranges, compared with 2.54 in Greater Melbourne and 2.22⁸ in Regional Victoria⁹. Four-bedroom and larger dwellings recorded the highest occupancy levels, averaging 3.19 people in the shire, below Greater Melbourne's 3.43⁸ but above Regional Victoria's 3.08⁹. The data suggests that while larger dwellings in the Macedon Ranges accommodate fewer people than comparable homes in Greater Melbourne, they tend to be more fully occupied than those in Regional Victoria, particularly at the larger end of the housing stock.

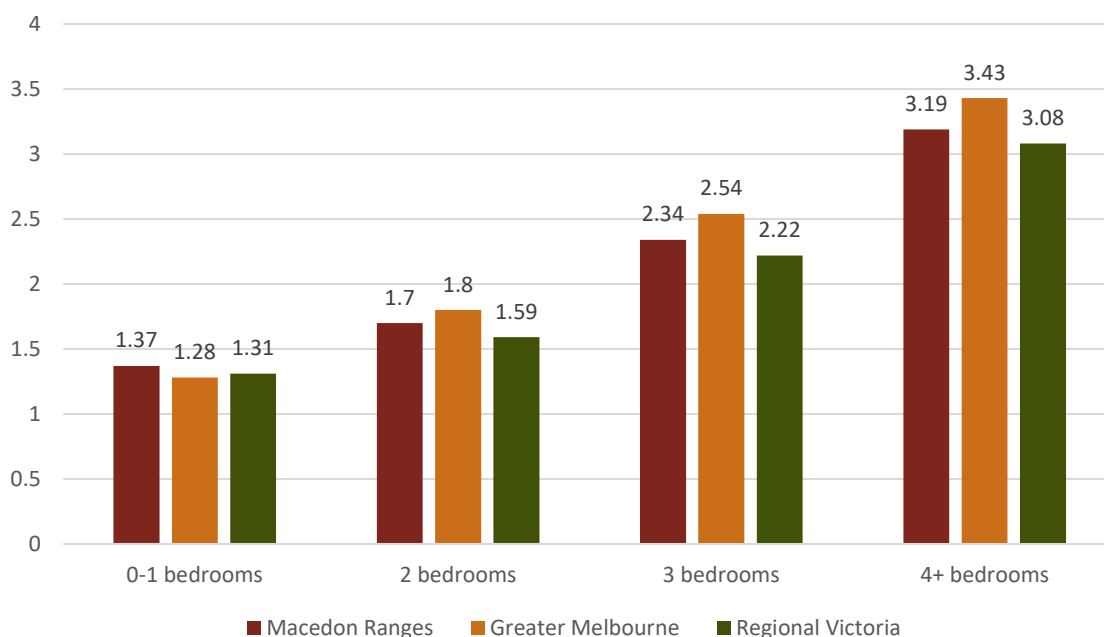


Figure 9: Occupancy rate of dwellings by number of bedrooms in Macedon Ranges compared to Greater Melbourne and Regional Victoria, 2021⁹

Between 2016 and 2021, average occupancy rates declined across all dwelling sizes in the Macedon Ranges Shire, mirroring broader trends but with some important differences in scale. In the shire, occupancy fell modestly in smaller dwellings, decreasing by 0.02 people in both 0–1 bedroom and two-bedroom homes⁸. Larger dwellings recorded sharper declines, with three-bedroom homes falling by 0.05 people and four-bedroom-plus homes by 0.08⁸. These reductions were consistently smaller than those observed in Greater Melbourne, where occupancy declined by 0.10 in 0–1-bedroom dwellings, 0.08 in two-bedroom dwellings, 0.07 in three-bedroom dwellings and 0.06 in four-bedroom-plus dwellings⁸. Compared with Regional Victoria, the Macedon Ranges experienced smaller declines in most dwelling sizes, particularly in two- and three-bedroom homes⁹. Regional Victoria recorded a minimal decline of 0.01 in 0–1-bedroom dwellings, but larger reductions of 0.04 in two-bedroom dwellings, 0.07 in three-bedroom dwellings and 0.07 in four-bedroom-plus dwellings⁹.

Housing market profile

House and unit market

By June 2025, the average price of an entry-level home in the Macedon Ranges Shire was \$736,250¹⁰. This remains higher than both Greater Melbourne (\$685,000)¹⁰ and Regional Victoria (\$457,000)¹¹. Prices increased by \$13,750 from the previous quarter but were lower by an equivalent amount than a year earlier¹⁰. Entry-level house prices in the shire peaked in March 2022 at \$865,000 and have since eased and stabilised over the past three years¹⁰. A similar pattern is

evident elsewhere, with entry-level prices in Greater Melbourne peaking at \$700,000¹⁰ and in Regional Victoria at \$600,000 during the same period¹¹, followed by relatively steady conditions.

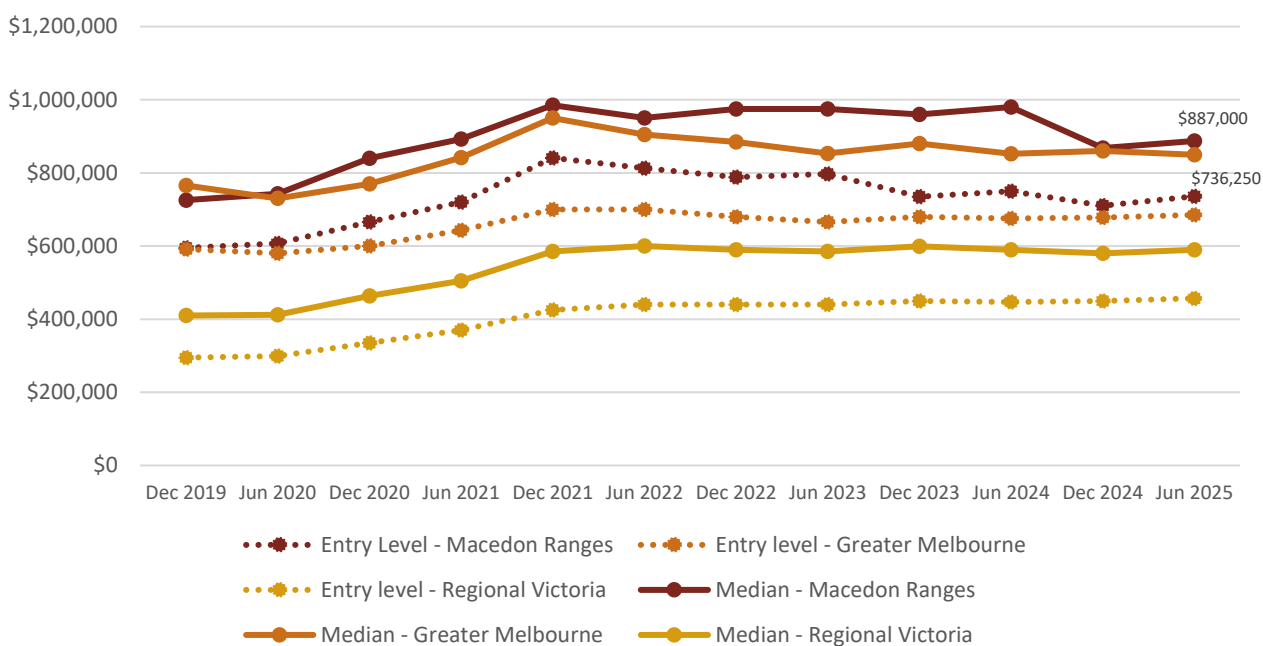


Figure 10: Median and entry level house prices, showing change from December 2019 to June 2025 in the Macedon Ranges compared to Greater Melbourne and Regional Victoria^{10, 11}

At the upper end of the market, house prices in the shire averaged \$1,200,000 in June 2025¹⁰. This is slightly below the Greater Melbourne average of \$1,275,000¹⁰ but well above the Regional Victorian average of \$745,000¹¹. While prices increased by \$30,000 from the previous quarter, they were \$50,000 lower than in June 2024¹⁰. Median house prices in the Macedon Ranges were \$887,000, compared to \$850,000 in Greater Melbourne¹⁰ and \$590,000 in Regional Victoria¹¹. This represents a small quarterly decline of \$3,000 and a larger annual decline of \$93,000. Historically, median house prices rose steadily across the state prior to 2020, with the shire consistently sitting above the Greater Melbourne median and well above the regional median. Prices peaked during the COVID-19 period between December 2020 and December 2021, when the shire's median reached \$1,125,000, compared with peaks of \$950,000 in Greater Melbourne¹⁰ and \$600,000 in Regional Victoria¹¹.

The unit market shows a more varied picture. Entry-level unit prices in the Macedon Ranges have generally remained stable, despite notable fluctuations over the past three years. Prices peaked at \$572,500 in December 2022 and averaged \$547,000 in June 2025, reflecting a \$27,000 increase from the previous quarter¹⁰. In contrast, entry-level unit prices in Greater Melbourne have edged down slightly, from \$480,000 in December 2023 to \$455,000 in June 2025¹⁰. Regional Victoria recorded an average entry-level unit price of \$341,500 in June 2025, remaining relatively steady since peaking at \$360,000 in December 2023¹¹.

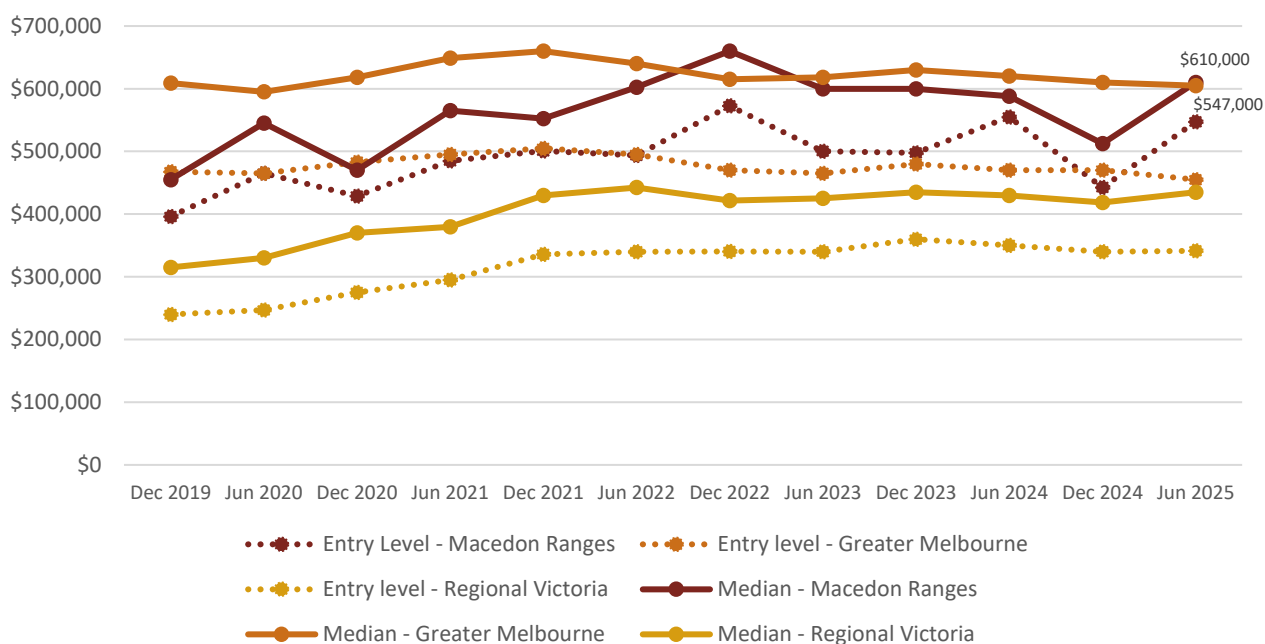


Figure 11: Median and entry level unit prices, showing change from December 2019 to June 2025 in the Macedon Ranges compared to Greater Melbourne and Regional Victoria^{10, 11}

Median unit prices in the shire have experienced greater variation. After peaking at \$660,000 in December 2022, median prices averaged \$610,000 in June 2025, including a \$50,000 increase over the previous quarter¹⁰. Median unit prices in Greater Melbourne have been more stable, declining slightly from \$660,000 in December 2021 to \$605,000 in June 2025¹⁰. In Regional Victoria, median unit prices were \$435,000 in June 2025, with only minor fluctuations since peaking at \$442,375 in June 2022¹¹.

Rental market

The average weekly rent for entry level homes in the shire was \$550 on June 2025, compared to \$500 in Greater Melbourne¹⁰ and \$435 in Regional Victoria¹¹. This represents an average increase of \$15 per week in the previous quarter and a \$25 increase from the previous year.

Rent for upper-level units in the shire averaged \$730 per week in the shire in June 2025, compared to \$680 in Greater Melbourne¹⁰ and \$560 per week in Regional Victoria¹¹. This represents a \$50 increase over the past quarter in the shire and a \$30 since the previous year. In contrast, rent in Greater Melbourne declined by \$10 per week from the previous quarter, and \$20 from the previous year¹⁰.

Median weekly rents were \$530 in the shire, higher than \$570 in Greater Melbourne¹⁰ and \$495 in Regional Victoria¹¹. This was a \$30 increase from the previous quarter in the shire, and \$10 since the previous year¹⁰. In contract median weekly rent in Greater Melbourne decreased by \$10 from the previous year and \$5 from the previous quarter¹⁰.

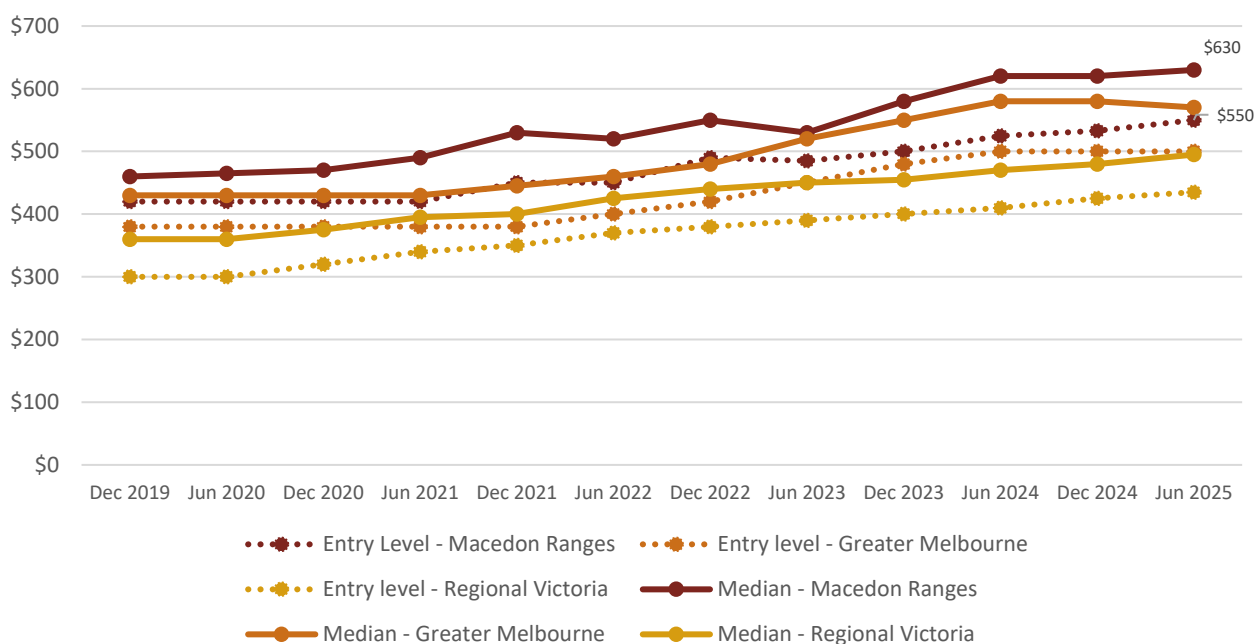


Figure 12: Median and entry level weekly rent for houses, showing change from December 2019 to June 2025 in the Macedon Ranges compared to Greater Melbourne and Regional Victoria^{10, 11}

Between December 2019 and June 2025, entry-level weekly rents for houses increased substantially across all areas. In Macedon Ranges Shire, entry-level rents rose from \$420 to \$550 per week, an increase of \$130¹⁰. Over the same period, rents increased from \$380 to \$500 per week in Greater Melbourne¹⁰ and from \$260 to \$435 per week in Regional Victoria¹¹. When averaged over the five years to June 2025, this equates to annual growth of around 5.5 per cent in Macedon Ranges, broadly in line with Greater Melbourne at 5.6 per cent per annum¹⁰, but lower than the much stronger growth recorded in Regional Victoria at 7.7 per cent per annum¹¹.

Looking at median weekly rents for houses, the data shows a marked increase across all regions between December 2019 and June 2025. In Macedon Ranges Shire, median rents rose from \$460 to \$630 per week, an increase of \$170¹⁰. Over the same period, median house rents increased from \$430 to \$570 per week in Greater Melbourne¹⁰ and from \$300 to \$495 per week in Regional Victoria¹¹. Over the five years to June 2025, this represents average annual growth of around 6.3 per cent in Macedon Ranges, higher than Greater Melbourne at 5.8 per cent per annum¹⁰, but slightly below the 6.6 per cent per annum recorded across Regional Victoria¹¹.

At the lower end of the rental market, entry-level weekly rents for units increased across all regions between December 2019 and June 2025. In Macedon Ranges Shire, entry-level unit rents rose from \$365 to \$460 per week, an increase of \$95¹⁰. Over the same period, rents increased more sharply in Greater Melbourne¹⁰, from \$350 to \$485 per week¹⁰, and in Regional Victoria, from \$265 to \$350 per week¹¹. Over the five years to June 2025, this equates to average annual growth of 5.2

per cent in Macedon Ranges, compared with faster growth of 6.7 per cent per annum in Greater Melbourne¹⁰ and 7.4 per cent per annum in Regional Victoria¹¹.

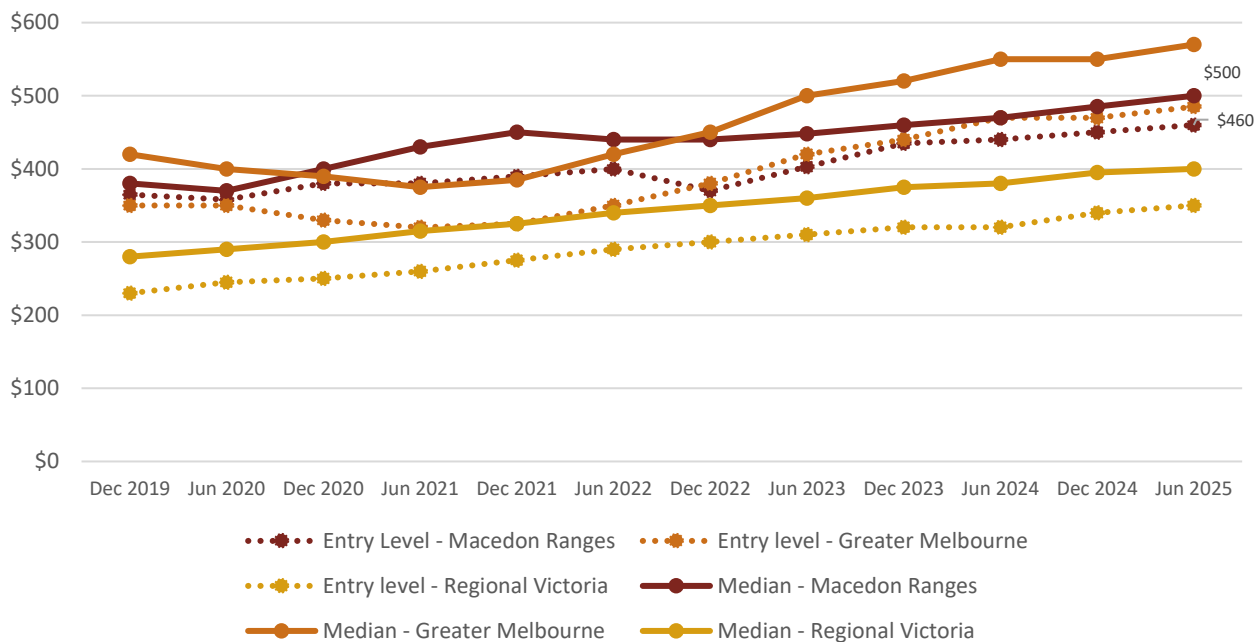


Figure 13: Median and entry level weekly rent for units, showing change from December 2019 to June 2025 in the Macedon Ranges compared to Greater Melbourne and Regional Victoria^{10, 11}

By contrast, median weekly rents for units show stronger overall growth, particularly in Macedon Ranges Shire. Median unit rents in the shire increased from \$460 per week in December 2019 to \$630 per week in June 2025, a rise of \$170¹⁰. Over the same period, median rents increased from \$430 to \$570 per week in Greater Melbourne¹⁰ and from \$250 to \$400 per week in Regional Victoria¹¹. Averaged over the five years to June 2025, median unit rents increased by 6.2 per cent per annum in Macedon Ranges, slightly below Greater Melbourne at 7.3 per cent per annum¹⁰, but broadly comparable with Regional Victoria at 6.6 per cent per annum¹¹.

In December 2019, total rental vacancy in the shire was 2.52 per cent, higher than both Greater Melbourne (1.92 per cent)¹⁰ and Regional Victoria (1.53 per cent)¹¹. By June 2025, this had fallen to 1.19 per cent, below the Greater Melbourne rate of 1.62 per cent¹⁰ and broadly in line with Regional Victoria at 1.33 per cent¹¹. The most pronounced shift occurred between mid-2020 and 2021, when vacancy rates in the shire dropped sharply to a low of 0.56 per cent in the shire, while Greater Melbourne experienced a temporary surge in vacancies, peaking at 4.7 per cent¹⁰. This divergence reflects the uneven impacts of the pandemic across metropolitan and regional markets.

Breaking this down, house rental vacancies in the Macedon Ranges declined from 2.46 per cent in December 2019 to 1.2 per cent in June 2025, compared with 1.86 per cent in Greater Melbourne¹⁰ and 1.4 per cent in Regional Victoria¹¹. Unit vacancies show an even sharper drop locally, falling

from 2.77 per cent in December 2019 to 1.16 per cent in June 2025¹⁰. Over the same period, unit vacancy rates declined to 1.36 per cent in Greater Melbourne¹⁰ and 1.1 per cent in Regional Victoria¹¹.

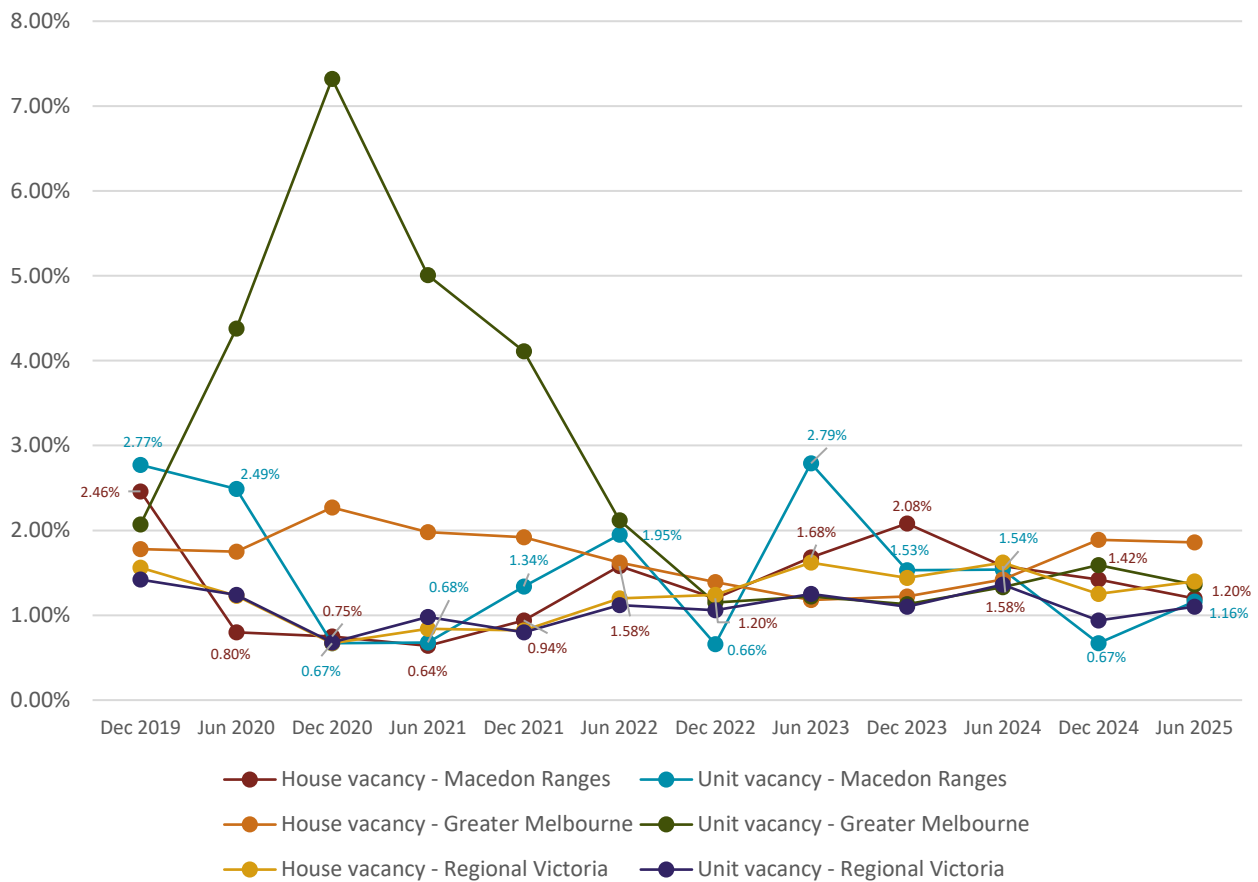


Figure 14: House and unit rental vacancies from December 2019 to June 2025 in the Macedon Ranges compared to Greater Melbourne and Regional Victoria^{10, 11}

Rental vacancy rates in June 2025 varied noticeably within the shire. Romsey and Lancefield recorded the highest rental vacancy rate at 2.31 per cent¹⁰. Woodend (1.38 per cent) and Riddells Creek (1.18 per cent) sat closer to the shire average, while Kyneton (0.77 per cent), Gisborne (0.88 per cent) and Macedon (0.97 per cent) recorded vacancy rates below one per cent¹⁰.

Affordability

In this section, housing affordability is assessed using the standard benchmark that housing costs should not exceed 30 per cent of gross household or individual income. Affordability thresholds are used to estimate the maximum purchase price or weekly rent that different income groups can reasonably sustain without experiencing housing stress (refer to the next section regarding Housing Stress). This approach provides a consistent way to compare purchasing and rental affordability across income levels, dwelling types and locations. The following analysis focuses on

whether housing falls within these thresholds, while recognising that housing stress and lived affordability pressures are examined separately in the next section.

Purchasing affordability

Overall purchase affordability across income groups

The 2025 data shows that home ownership in the Macedon Ranges Shire remains out of reach for very low- and low-income households, and only marginally accessible for moderate-income households. In June 2025, the affordability threshold for very low-income households was \$311,949, less than half the entry-level house price of \$724,375 and well below the median house price of \$880,000¹². This gap has widened since June 2024, when the very low-income threshold was higher at \$396,006, reflecting declining purchasing capacity relative to housing costs¹². For low-income households, the 2025 affordability threshold of \$499,116 also sits substantially below entry-level prices, indicating that home ownership remains largely unattainable without significant subsidy or assistance¹².

Moderate-income households are closer to the market but still face affordability constraints. In June 2025, the moderate-income affordability threshold was \$748,680, slightly above the entry-level house price but still well below the median house price¹². While this represents an improvement from December 2020, when the moderate-income threshold (\$950,417) exceeded both entry-level and median prices, it reflects a longer-term erosion of affordability following sharp house price growth during 2021–2022¹².

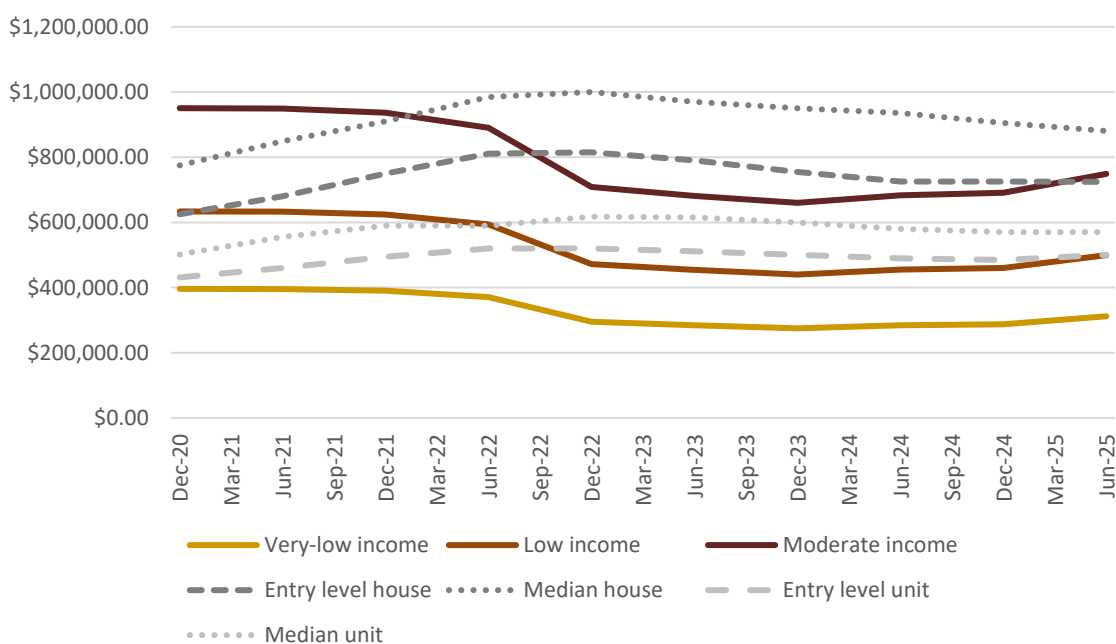


Figure 15: Affordability thresholds of very low-, low- and moderate-income households in the shire, compared to the entry level average and median house and unit price from December 2020 to June 2025. ¹²

A similar affordability pattern is evident for units, although price points are lower than for houses. In June 2025, the affordability threshold for very low-income households was \$311,949, well below both the entry-level unit price of \$500,000 and the median unit price of \$570,000, indicating that unit ownership remains out of reach for this group¹². This gap has widened compared to June 2024, when the very low-income threshold was higher at \$284,704, despite relatively modest movements in unit prices over the same period¹². Low-income households face comparable constraints, with a June 2025 affordability threshold of \$499,116 sitting just below the entry-level unit price and well under the median price, suggesting ownership remains largely unattainable without assistance¹².

Moderate-income households are better positioned in the unit market but still face limitations. In June 2025, the moderate-income affordability threshold of \$748,680 exceeded both the entry-level and median unit prices, indicating that units are broadly affordable for this group in price terms¹². However, this represents a marked decline from December 2020, when the moderate-income threshold was \$950,417 and unit prices were substantially lower¹². It is important to note that these affordability thresholds are averages across all household types and mask significant variation in purchasing capacity between different household structures – refer to the affordable housing need section of this data review for a more detailed breakdown.

It's also important to point out that while affordability thresholds provide a useful indication of relative purchasing capacity, they do not capture the full set of barriers households face in accessing home ownership. Deposit requirements, lending criteria, interest rate sensitivity, and exposure to financial risk can significantly constrain access, even where purchase prices fall within nominal affordability thresholds. As a result, price-based affordability should be interpreted as a minimum condition for access, rather than a guarantee of achievable home ownership.

Market access, dwelling size and spatial variation

The 2024-2025 financial year data also shows that opportunities to purchase a home in the Macedon Ranges Shire are extremely limited for very low- and low-income households, particularly due to the small supply of smaller dwellings. For very low-income households, affordability is effectively absent¹². None of the 14 one-bedroom dwellings sold in the financial year were considered affordable, and only 1 of 98 two-bedroom dwellings (1 per cent) and 6 of 691 dwellings with three or more bedrooms (0.9 per cent) were affordable¹². These figures indicate that home ownership for very low-income households is largely out of reach across all dwelling sizes, with only isolated, exceptional sales falling within affordability thresholds.

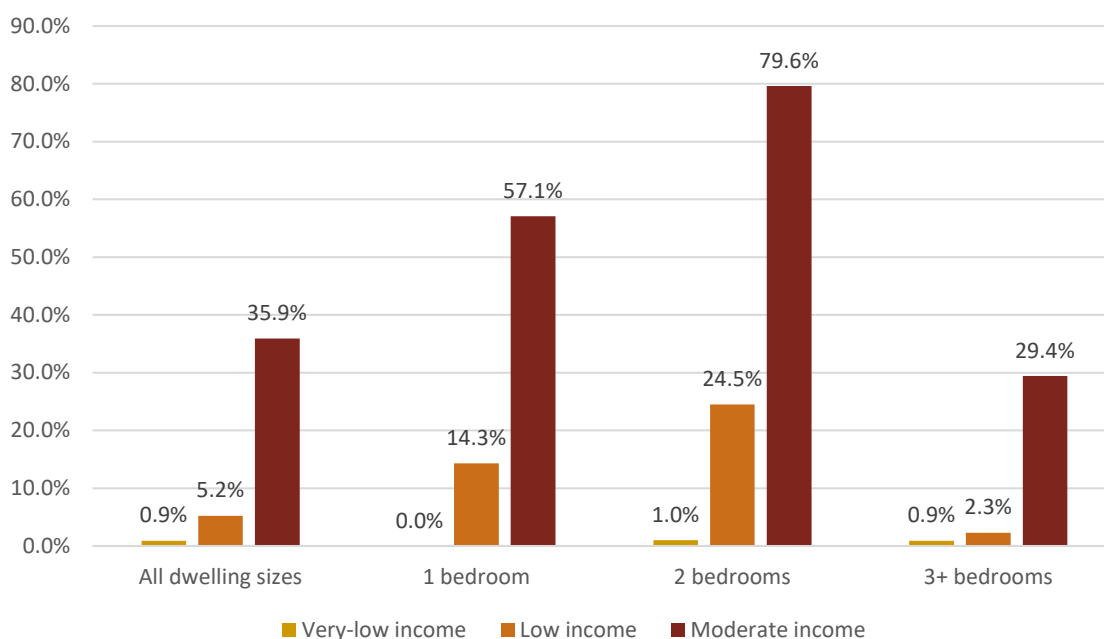


Figure 16 Proportion of affordable sales of different dwelling sizes from January to June 2025 for very low, low and moderate income households¹²

For low-income households, affordability improves slightly but remains constrained and highly dependent on smaller dwellings. In the 2024-2025 financial year, 14.3 per cent of one-bedroom dwellings sold and 24.5 per cent of 98 two-bedroom dwellings were affordable, compared with just 2.3 per cent of larger dwellings¹². Moderate-income households have far greater access to the market, particularly for smaller homes, with 57.1 per cent of one-bedroom and 79.6 per cent of two-bedroom sales affordable, although affordability drops to 29.4 per cent for dwellings with three or more bedrooms¹². The data highlights a misalignment between affordability and supply. Smaller dwellings are more affordable across all income groups, but very low sales volumes mean that practical access to home ownership remains extremely limited for lower-income households.

The limited availability of smaller, lower-priced dwellings reflects a broader structural mismatch between housing supply and household needs, rather than a short-term market fluctuation. Planning controls, development feasibility, and prevailing market preferences have historically favoured larger dwellings, constraining the delivery of housing types that are more affordable to lower-income and smaller households. Addressing affordability therefore requires sustained interventions that influence dwelling mix, not just overall supply levels.

Purchase affordability varies across the Macedon Ranges Shire, but remains extremely limited for very low-income households in all districts once sales volumes and price levels are taken into account. Over the 2024-2025 financial year, only 0.9 per cent of all sales across the shire were affordable to very low-income households¹². At a district level, affordable purchases at this income level were confined to a small number of isolated transactions. Lancefield recorded the highest

proportion, with 1 affordable sale (1.8 per cent), followed by Gisborne with 3 affordable sales (1.2 per cent) and Woodend with 1 affordable sale (0.8 per cent). No affordable purchases occurred in Kyneton, Riddells Creek, or the Macedon and Mount Macedon district¹². These outcomes reflect both high house prices and the very limited number of sales that fall within very low-income affordability thresholds, rather than the presence of genuinely affordable local markets.

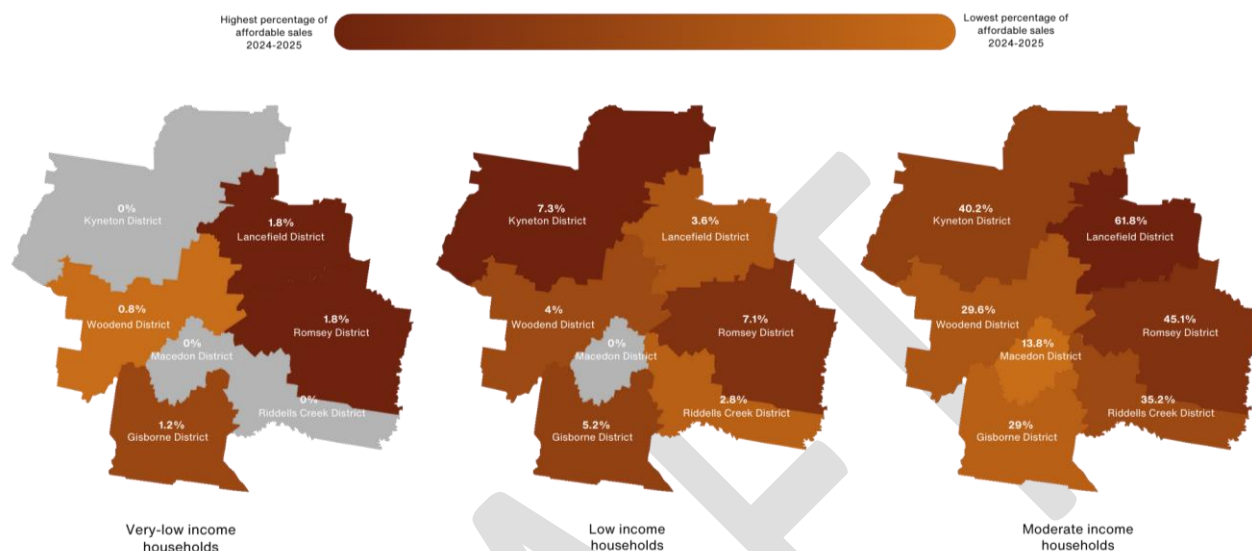


Figure 17: Percentage of affordable sales per district for very-low-, low- and moderate-income households, 2024-2025¹²

For low-income households, affordability improves slightly but remains constrained across all districts. Shire-wide, 5.2 per cent of sales were affordable at this income level¹². Kyneton recorded the highest proportion at 7.3 per cent, followed by Romsey at 7.1 per cent and Gisborne at 5.2 per cent¹². Woodend (4.0 per cent), Lancefield (3.6 per cent) and Riddells Creek (2.8 per cent) offered fewer affordable opportunities, while the Macedon and Mount Macedon district again recorded none¹². While some districts appear relatively more affordable in percentage terms, these results are strongly influenced by small sales volumes and lower median prices rather than a sustained supply of lower-cost housing.

For moderate-income households, the market is substantially more accessible, with 35.9 per cent of all sales across the shire affordable in 2024–2025¹². Lancefield stands out with the highest proportion of affordable sales at 61.8 per cent, followed by Kyneton (40.2 per cent), Romsey (45.1 per cent), Riddells Creek (35.2 per cent), Woodend (29.6 per cent) and Gisborne (29.0 per cent)¹². In contrast, the Macedon and Mount Macedon district remains the least affordable for moderate-income households, with only 13.8 per cent of sales affordable, reflecting consistently higher house prices and a small, high-value market¹².

Overall, while affordability outcomes vary between districts, these differences are largely driven by market size, sales volumes and prevailing price levels, rather than fundamentally different

affordability conditions. Districts that appear more affordable in relative terms often have very small numbers of qualifying transactions, meaning absolute access to home ownership for very low- and low-income households remains minimal across the shire. These patterns highlight spatial variation in affordability but do not identify locations where affordability challenges are meaningfully resolved.

Rental affordability

Overall rental affordability across income groups

Rental affordability in the Macedon Ranges Shire remains highly constrained for very low- and low-income households, with market rents substantially exceeding what these households can reasonably afford. In June 2025, the affordability threshold for very low-income households was \$338 per week, well below the entry-level house rent of \$550 per week and the median rent of \$620 per week¹². This gap has widened over the past year, with entry-level rents increasing by \$55 per week since June 2024, compared to a \$13 increase in the very low-income affordability threshold¹². These trends indicate that private rental housing is largely unaffordable for very low-income households without subsidy or access to non-market housing options.

Low-income households are closer to the rental market but continue to face affordability pressures. In June 2025, the affordability threshold for low-income households was \$550 per week, aligning with the entry-level house rent of \$550 per week but well below the median rent of \$620 per week¹². While this suggests that a small proportion of entry-level rental housing may fall within reach in price terms, the narrow margin leaves households highly exposed to rent increases, competition, and limited choice. Over time, rental costs have grown more quickly than affordability thresholds, eroding access and increasing the risk of rental stress¹².

Moderate-income households are better positioned within the rental market, but affordability has also deteriorated over time. In June 2025, the moderate-income affordability threshold was \$811 per week, comfortably above both entry-level and median house rents¹². However, this represents a decline in relative affordability compared to earlier periods, as rental prices have increased steadily while affordability thresholds have grown more slowly¹². This indicates that while moderate-income households retain access to the market, the buffer between income and housing costs has narrowed, reducing resilience to future rent increases.

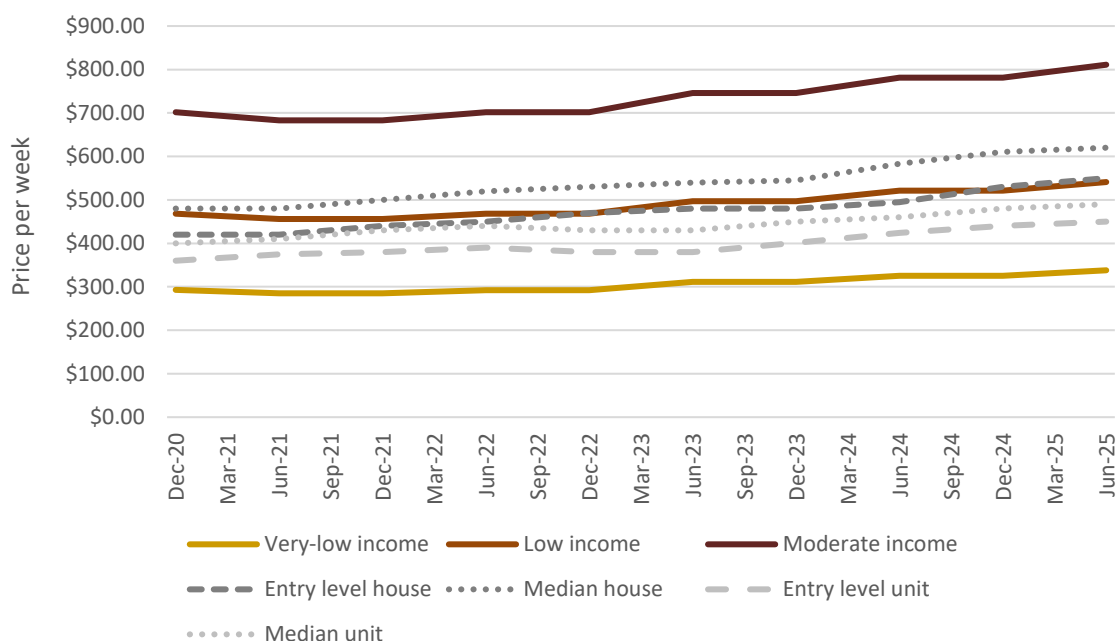


Figure 18: Affordability thresholds of very low-, low- and moderate-income households in the shire, compared to the entry level average and median house and unit rental costs from December 2020 to June 2025. ¹²

Rental affordability for units in the Macedon Ranges Shire also remains constrained for very low-income households, despite lower price points than houses. In June 2025, the affordability threshold for very low-income households who were renting was \$338 per week, well below both the entry-level unit rent of \$450 per week and the median unit rent of \$490 per week¹². This gap has widened over time, with unit rents increasing more quickly than affordability thresholds. As a result, private rental units remain largely unaffordable for very low-income households without access to housing assistance or non-market rental options¹².

Low-income households are better positioned in the unit rental market but continue to face affordability pressures. In June 2025, the low-income affordability threshold was \$541 per week, exceeding both entry-level (\$450 per week) and median unit rents (\$490 per week)¹². While this suggests that units are broadly affordable for low-income households in price terms, the margin between affordability thresholds and market rents has narrowed over time¹². Continued rent growth reduces household resilience and increases exposure to rental stress, particularly in a competitive market with limited choice.

Moderate-income households have the strongest access to the unit rental market. In June 2025, the moderate-income affordability threshold was \$811 per week, well above both entry-level (450 per week) and median unit rents (\$490 per week)¹². However, affordability has declined relative to earlier periods, reflecting steady increases in unit rents since 2020 alongside more modest growth in affordability thresholds¹². While units remain affordable for this group overall, the long-term trend indicates a gradual erosion of affordability and reduced buffering against future rent increases¹².

Like for purchase affordability, it is important to note that rental affordability thresholds are averages across all household types and mask significant variation in capacity between different household structures. Furthermore, as with purchase affordability, rental affordability thresholds provide a useful indicator of relative capacity but do not fully capture real-world access to housing. These thresholds assume stable tenancies and do not account for competition in a low-vacancy market, upfront costs such as bonds and advance rent, or the impact of frequent rent increases over time. They also do not reflect non-rent housing costs, including utilities, transport, childcare, or the higher costs often borne by households with caring responsibilities or limited ability to share housing. As a result, even where rents fall within nominal affordability thresholds, many households may still experience rental stress or insecurity, particularly those on lower or fixed incomes. Rental affordability should therefore be interpreted as a baseline measure, rather than an indication of secure or sustainable access to housing.

Market access, dwelling size and spatial variation

Rental market access for very low-income households in the Macedon Ranges Shire is extremely limited and highly dependent on dwelling size. In June 2025, only 3 of 19 one-bedroom rental listings (15.8 per cent) were affordable to very low-income households¹². No affordable listings were available among two-bedroom or three-bedroom-plus dwellings, despite 67 two-bedroom listings and 430 listings with three or more bedrooms being advertised¹². This indicates that rental affordability for very low-income households is effectively confined to a very small number of one-bedroom properties, with no practical access to larger dwellings.

Low-income households experience improved but still uneven access to the rental market, with affordability strongly concentrated in smaller dwellings. In June 2025, 78.9 per cent of one-bedroom listings and 83.6 per cent of two-bedroom listings were affordable to low-income households¹². In contrast, affordability drops sharply for larger dwellings, with only 24.2 per cent of three-bedroom-plus rental listings considered affordable¹². This pattern highlights a clear mismatch between dwelling size and affordability, with larger homes remaining out of reach for many low-income households despite forming the bulk of available rental stock.

Moderate-income households have broad access across all dwelling sizes, reflecting higher affordability thresholds rather than greater market diversity. In June 2025, all one-bedroom listings were affordable to moderate-income households, as were 98.5 per cent of two-bedroom listings and 90.9 per cent of three-bedroom-plus listings¹². While this indicates strong access in price terms, it also indicates that rental affordability challenges are highly stratified by income, with very low- and low-income households facing far more constrained options within the same market.

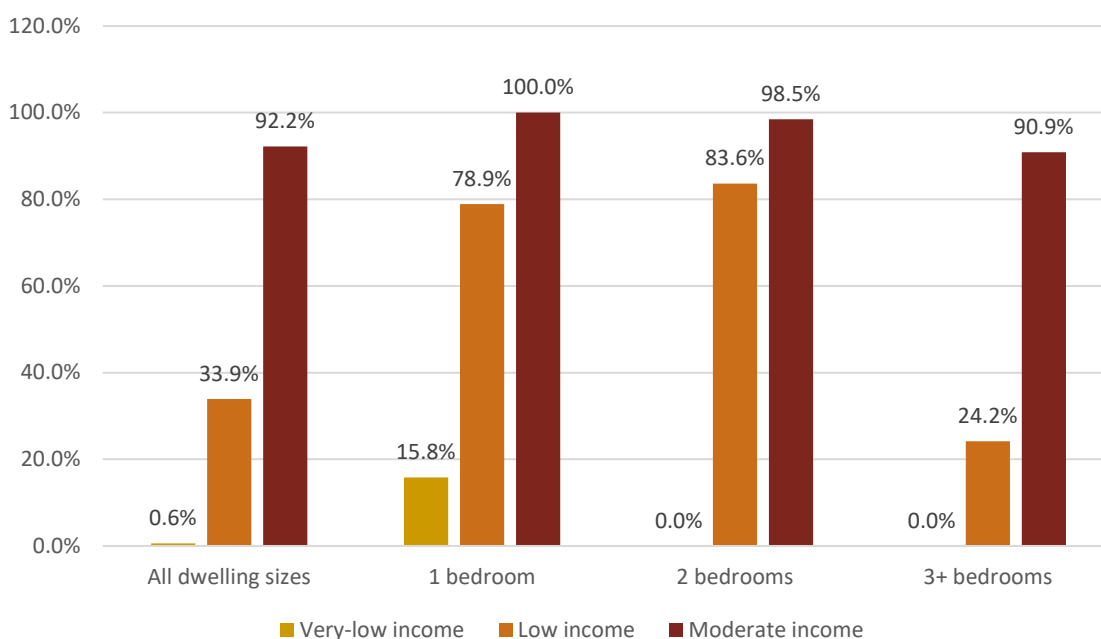


Figure 19 Proportion of affordable rental properties of different dwelling sizes from January to June 2025 for very low, low and moderate income households¹²

Over time, the share of rental listings affordable to very low-income households have declined. Between December 2020 and June 2025, the proportion of affordable listings fluctuated at or below 2 per cent and fell to just 0.6 per cent by June 2025, reflecting the combined effects of rising rents and limited supply of lower-priced dwellings¹². For low-income households, affordability has also deteriorated over time¹². The share of affordable rental listings declined from 54.3 per cent in December 2020 to 33.9 per cent by June 2025, with the steepest reductions occurring in larger dwellings¹². Moderate-income households continue to have broad access to the rental market, with more than 90 per cent of listings remaining affordable across the period¹². However, even for this group, affordability has edged down over time, indicating a gradual erosion of rental affordability across all income levels, with impacts most severe for very low- and low-income households¹².

Again, it's important to highlight the variation by household type. For example, lone person and one parent households experience far poorer outcomes than shire-wide averages suggest, particularly at lower incomes and for smaller dwellings. In June 2025, very low- and low-income lone person households had no affordable rental listings across any dwelling size, despite 516 rental listings being available overall¹². Even at moderate income, only 8 listings (1.6 per cent) were affordable to lone persons, reflecting a sustained decline over time and indicating near exclusion from the private rental market¹². One parent households show a similar pattern at lower incomes. Very low-income one parent households also had no affordable rental listings across one-, two- or three-bedroom dwellings, while low-income one parent households had access to just 16 affordable listings (3.1 per cent of the market) across all dwelling sizes¹². Moderate-income one parent

households are comparatively better positioned, with 288 affordable listings (55.8 per cent), largely concentrated in larger dwellings, although affordability has declined from earlier years¹². Together, these examples demonstrate that rental affordability pressures are most acute for smaller and single-income households, particularly in the one- and two-bedroom market, where affordability is effectively absent for very low- and low-income renters.

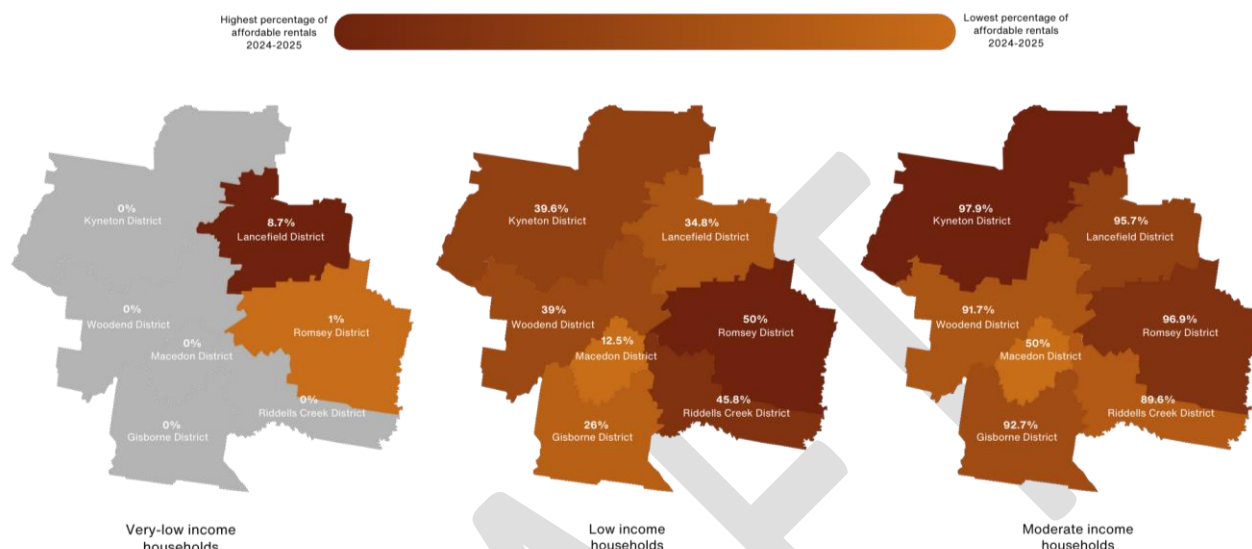


Figure 20: Percentage of affordable rentals per district for very-low-, low- and moderate-income households, 2024-2025¹²

Rental affordability varies across districts in the Macedon Ranges Shire, but patterns differ markedly by income level and are strongly influenced by the volume of available rental listings in each area. In 2024–2025, just 3 rental listings across the entire shire were affordable to very low-income households, representing 0.6 per cent of all rentals¹². The Lancefield district recorded the highest proportional outcome at 8.7 per cent, but this equated to only 2 affordable rentals from a total of 23 listings¹². The Kyneton district recorded a single affordable rental (1 per cent), while all other districts, including Gisborne, Woodend, Romsey and Riddells Creek, recorded no affordable rental listings at all for this income group¹².

Affordability for low-income households is better and varies more clearly by district. Shire-wide, only 33.9 per cent of rental listings were affordable in 2024–2025¹². The district of Romsey recorded the highest proportion of affordable rentals at 50 per cent, followed by Riddells Creek (45.8 per cent), Kyneton (39.6 per cent) and Woodend (39.0 per cent) districts¹². However, these proportions need to be interpreted alongside total rental supply. For example, the Romsey district had just 32 listings and the Riddells Creek district 48, compared to 219 listings in the Gisborne district, where affordability was much lower at 26 per cent¹². The Macedon and Mount Macedon district again recorded the weakest outcomes, with only 12.5 per cent of rentals affordable, reflecting both high rents and a very small rental market¹².

For moderate-income households in 2024–2025, rental housing was broadly affordable across most of the shire, with 92.2 per cent of all rentals affordable overall¹². Districts such as Kyneton (97.9 per cent), Romsey (96.9 per cent) and Lancefield (95.7 per cent) recorded the highest proportions of affordable rentals, although these areas had relatively small rental markets, with between 23 and 96 total listings¹². Larger markets such as the Gisborne (219 listings) and Woodend (82 listings) districts also remained largely affordable for moderate-income households, with affordability rates above 90 per cent, while the Macedon and Mount Macedon district stood out as a clear outlier, with only 50 per cent of rentals affordable and a median house rent of \$800 per week¹².

Housing stress

Housing stress describes a situation where households experience difficulty meeting their ongoing housing costs, either through rent or mortgage repayments¹³. It is commonly measured using a benchmark applied across Australia, where households on very low, low or moderate incomes spend more than 30 per cent of their gross household income on housing¹³. A household that spends more than 50 per cent of their income on housing is considered to be in severe housing stress. When households have low or moderate incomes and experience housing stress, they are considered to need affordable housing. Households with higher incomes are typically not seen to be in need of affordable housing, because they often have other options to reduce their housing expenditure while lower-income households typically do not.

This measure focuses on households with limited financial capacity, recognising that higher-income households may choose to spend a larger share of income on housing without experiencing financial hardship¹³. As a result, housing stress provides a practical indicator of affordability pressures within a community, while acknowledging that it does not capture households who have already been priced out of an area or chosen not to live there due to cost¹³.

As established in the community profile section of this paper, the Macedon Ranges Shire has a higher concentration of higher-income households than the Victorian average. This higher overall income profile can mask affordability pressures for lower-income households living in a comparatively high-cost housing market. Reflecting this, of the 18,960 households in the shire that responded to the housing costs question in the 2021 Census, 1,332 households, or 7 per cent, were classified as being in housing stress¹³. Again, it is important to note that these figures reflect conditions at the time of the 2021 Census, when interest rates were at record lows in Australia. The Reserve Bank of Australia commenced an upward interest rate cycle from May 2022, meaning current mortgage repayment pressures are likely to be significantly higher than those captured in this data. Conversely, some households identified as being in housing stress at the time of the 2021 Census may also have been experiencing temporary financial pressure or may have chosen

to spend a higher share of income on housing in exchange for other benefits. Lastly, it's important to note that housing stress measures do not capture households who have already been priced out of the market, including young people or students unable to form independent households due to high housing costs.

Mortgage stress

During the 2021 Census, mortgage stress in the Macedon Ranges Shire was below Greater Melbourne but above the regional Victorian average. The data showed that 8.5 per cent of households with a mortgage in the shire were experiencing mortgage stress, compared with 12.7 per cent in Greater Melbourne¹³ and 7.3 per cent in Regional Victoria¹⁴.

Mortgage stress in the Macedon Ranges Shire was heavily concentrated among lower-income households (see Figure 21). In 2021, more than half of very low-income households with a mortgage (52.7 per cent) were experiencing mortgage stress, highlighting the limited financial capacity of this group to absorb housing costs¹³. A further 24.2 per cent of low-income mortgage households were also in housing stress¹³. While mortgage stress is less prevalent among moderate-income households, it still affected 9.7 per cent of this group, indicating that affordability pressures extend beyond the lowest income bands, particularly in a higher-cost housing market¹³.

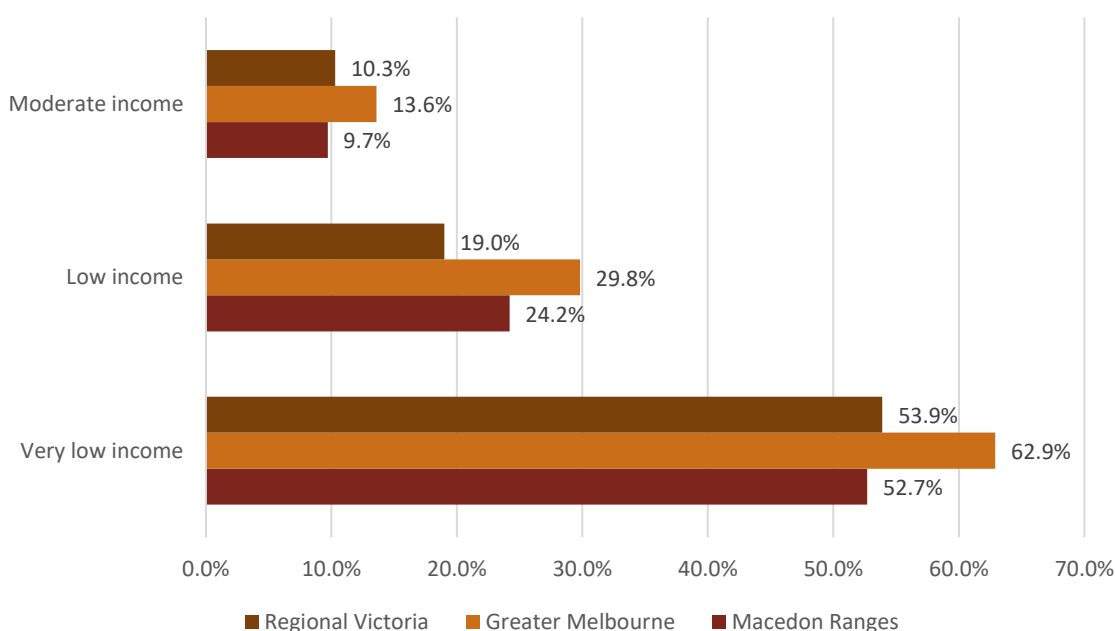


Figure 21: Rates of mortgage stress by income in Macedon Ranges Shire compared to Regional Victoria and Greater Melbourne, 2021¹³

Rates of mortgage stress vary across the shire, with the Riddells Creek district recording the highest proportion of households experiencing mortgage stress at 10.9 per cent¹³. This was followed by the Romsey–Lancefield district at 9.8 per cent¹³. The Gisborne district recorded 7.8 per

cent of households in mortgage stress, while the Kyneton district reported a similar level at 7.5 per cent¹³. Lower proportions were observed in the Macedon–Mount Macedon district (6.8 per cent) and the Woodend district, which recorded the lowest level of mortgage stress at 4.8 per cent¹³.

Rental stress

Rental stress in the Macedon Ranges Shire is higher than both Greater Melbourne and Regional Victoria. In 2021, 28.7 per cent of renting households in the shire were experiencing rental stress, compared with 26.8 per cent in Greater Melbourne¹³ and 26.2 per cent across Regional Victoria¹⁴.

Rental stress in the shire is strongly concentrated among lower-income households (see [Figure 22](#)). In 2021, 81.4 per cent of very low-income renter households were in rental stress, indicating extremely limited capacity to meet housing costs¹³. A further 54.2 per cent of low-income renter households were also experiencing rental stress¹³. While the incidence is lower among moderate-income renters, more than one in five households in this group (22.4 per cent) were still classified as being in rental stress¹³.

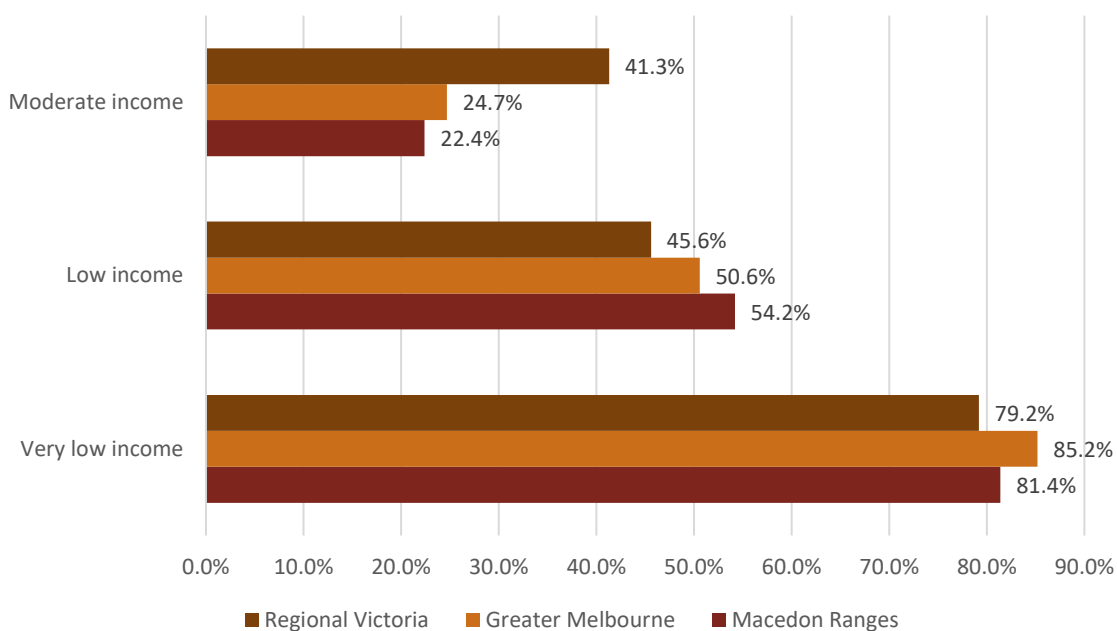


*Figure 22:
Rates of
rental
stress by
income in
Macedon
Ranges
Shire
compared
to
Regional
Victoria
and*

Greater Melbourne, 2021¹³

Rates of rental stress also vary across the shire. The Riddells Creek district recorded the highest proportion of renter households in rental stress at 31.6 per cent¹³. This was followed by the Woodend district at 30 per cent, the Romsey-Lancefield district at 27 per cent and the Gisborne district at 26.6 per cent¹³. The Kyneton district recorded a similar level at 25.4 per cent, while lower proportions were observed in the Macedon district, which recorded the lowest rate of rental stress at 21.4 per cent¹³.

Affordable housing need

This section outlines the scale and nature of affordable housing need in the Macedon Ranges Shire. Affordable housing need reflects the number of households who cannot access housing through the private market without experiencing ongoing rental stress, or who require housing assistance to avoid housing insecurity over the longer term¹⁵. It includes people who are homeless or marginally housed, as well as very low-, low- and moderate-income households experiencing persistent rental stress¹⁵. The analysis recognises that not all housing stress is permanent and applies an evidence-based adjustment to distinguish temporary pressures from longer-term need. Together, these measures provide a grounded estimate of unmet affordable housing need and set the context for understanding who is affected, how needs are changing, and where affordability pressures are most acute.

An estimated 449 households in the Macedon Ranges Shire were assessed as having an unmet need for affordable housing in 2021, representing 2.5 per cent of all households¹⁵. This proportion is below both Greater Melbourne and Regional Victoria, where 6.1 per cent¹⁵ and 4.5 per cent¹⁶ of households were estimated to be in need respectively.

Rental stress among lower-income households accounted for most unmet affordable housing need in the Macedon Ranges¹⁵. In 2021, 0.8 per cent of households were low-income households in rental stress and a further 0.7 per cent were very low-income households in rental stress, while 0.3 per cent of households were moderate-income households experiencing rental stress¹⁵. Homeless households accounted for 0.5 per cent of households, and a further 0.3 per cent were marginally housed¹⁵. Lone person households represent the largest share, with 133 households affected, equivalent to 22 per cent of all lone person households in the shire¹⁴. Families are the next largest group, with 126 households in need, representing 12.4 per cent of family households, followed by couples at 49 households, or 11.2 per cent of couple households¹⁵. Group households account for a much smaller number overall, with nine households in need, although this still represents 9.3 per cent of all group households¹⁵.

For families, need is concentrated among very low- and low-income households (5.8 per cent and 5.4 per cent), with a smaller share among moderate-income households (1.2 per cent)¹⁵. Couples show a similar pattern, with most need among very low-income households (6.8 per cent), tapering through low-income (3.4 per cent) and moderate-income households (0.9 per cent)¹⁵. Group households are concentrated among very low- (6.2 per cent) and low-income (3.1 per cent) households, with no identified need among moderate-income households¹⁵.

While the overall level of unmet need provides an important baseline, it is not evenly distributed across the community. The evidence shows that need is disproportionately concentrated among smaller household types and specific household types or demographics, reflecting structural barriers that make access to suitable and affordable housing particularly difficult for these groups.

Homelessness

Homelessness refers to a range of housing situations where people do not have safe, secure and suitable accommodation, and includes far more than people sleeping rough¹⁵. It captures people living in severely overcrowded or inadequate dwellings, those staying in temporary or supported accommodation, and people with no secure tenure or control over their living space¹⁵. As such, homelessness represents the most immediate and visible form of affordable housing need, but also reflects broader housing system pressures beyond rough sleeping¹⁵.

In the Macedon Ranges Shire, homelessness in 2021 was most commonly experienced through forms of temporary and supported accommodation rather than rough sleeping¹⁵. Just over half of people experiencing homelessness (50.6 per cent, or 42 people) were living in supported accommodation for people who are homeless, a much higher share than in Greater Melbourne (23.6 per cent)¹⁵ and Regional Victoria (32.8 per cent)¹⁶. A further 32.5 per cent (27 people) were staying temporarily with other households, compared to 6.4 per cent in Greater Melbourne¹⁵ and 15.1 per cent in Regional Victoria¹⁶. Nearly one in five people experiencing homelessness in the shire (19.3 per cent, or 16 people) were living in severely crowded dwellings, which is lower than both Greater Melbourne (31.9 per cent)¹⁵ and Regional Victoria (21.3 per cent)¹⁶. No people were recorded as living in improvised dwellings, boarding houses or other temporary lodgings on Census night, in contrast to both Greater Melbourne¹⁵ and Regional Victoria¹⁶ where these forms of homelessness were present. It is important to note that homelessness data has limitations, particularly in capturing people sleeping rough due to barriers to identification and participation during the Census. Anecdotally, officers and service providers report that rough sleeping is increasing in the Macedon Ranges, suggesting that the scale and nature of homelessness is likely understated in the available data.

Between 2016 and 2021, the recorded pattern of homelessness in the Macedon Ranges shifted toward greater use of supported and temporary accommodation. The number of people living in supported accommodation for people who are homeless increased by 20 over the period, alongside smaller increases in people staying temporarily with other households (+1) and those living in severely crowded dwellings (+2)¹⁵. In contrast, the number of people recorded as living in improvised dwellings, tents or sleeping out declined by three people¹⁵. This apparent reduction should be interpreted with caution, as it likely reflects limitations in Census-based data collection rather than a genuine decline in rough sleeping. It's also important to recognise that the 2021 Census was conducted during the COVID-19 pandemic, when additional state-funded temporary accommodation was provided to enable people experiencing homelessness to isolate safely and remain indoors. While this emergency response reduced visible rough sleeping on Census night, it does not indicate a resolution of underlying housing need.

Forty-eight people in the Macedon Ranges Shire were recorded as marginally housed but not classified as homeless under the ABS definition in 2021¹⁵. Most were living in other crowded dwellings, accounting for 40 people or 83.3 per cent of the marginally housed population. A smaller number were living in caravan parks (five people, or 10.4 per cent) or in other improvised dwellings (three people, or 6.3 per cent)¹⁵. Compared to Greater Melbourne, where marginal housing is more heavily concentrated in crowded dwellings (95.8 per cent), the Macedon Ranges shows a more mixed profile, with a higher relative share of people in caravan parks and improvised dwellings¹⁵. In contrast to Regional Victoria, where nearly one quarter of marginally housed people live in caravan parks (24.7 per cent)¹⁶, marginal housing in the Macedon Ranges is more strongly characterised by overcrowding, reflecting different housing pressures and accommodation patterns across regional and metropolitan contexts¹⁵.

Worker affordability

Worker affordability considers whether people employed in essential and commonly held local occupations can afford to live in the area in which they work, without experiencing housing stress¹⁷. It is assessed by comparing the median household income of workers in key local occupations with local housing costs, using the widely accepted benchmark that housing is affordable when it consumes no more than 30 per cent of gross household income¹⁷. For each occupation, this income threshold is tested against local rental prices and indicative first-home-buyer mortgage costs to identify whether households can reasonably access housing in the local market¹⁷. This analysis provides insight into whether the Macedon Ranges housing market supports its local workforce, or whether workers are increasingly required to live elsewhere and commute, with implications for workforce attraction, service delivery, economic resilience and long-term community sustainability.

It is important to note that the affordability figures presented in this section are indicative only and should be interpreted with caution. The analysis applies standardised assumptions to provide a consistent comparison across occupations. It does not account for a range of factors that can further reduce real-world affordability, such as household composition, existing debt, deposit constraints, casual or insecure employment, childcare and transport costs, rising interest rates, or competition in the housing market. As a result, actual affordability outcomes for many workers may be lower than suggested by these figures.

Purchasing affordability

Housing purchase affordability for local workers in the Macedon Ranges varies markedly by occupation and income. Based on the 30 per cent affordability benchmark and first-home-buyer assumptions, affordable purchase prices for the top local occupations range from around \$376,000 for livestock farmers to just over \$960,000 for primary school teachers¹⁷. This compares with entry-

level prices of around \$724,000 for houses and \$500,000 for units, and median prices of approximately \$880,000 for houses and \$570,000 for units¹⁷. As a result, only a small number of occupations can afford prices that align with the lower end of the local market. Primary school teachers, with an affordable purchase price of about \$961,000, and secondary school teachers at around \$823,000, are among the few groups whose purchasing capacity approaches median house prices¹⁷. In contrast, salaries for aged and disabled carers (\$583,000), child carers (\$629,000), sales assistants (\$666,000) and livestock farmers (\$376,000) typically fall well below entry-level house prices, significantly constraining home ownership options within the shire¹⁷.

Actual sales outcomes over the 12 months to June 2025 reinforce this pattern. Around 63.2 per cent of all completed dwelling sales were affordable to primary school teachers, and just over half (51.2 per cent) were affordable to welfare support workers¹⁷. Affordability drops substantially for lower-income occupations, with only 23.1 per cent of sales affordable to sales assistants, 17.8 per cent to child carers and 11.7 per cent to aged and disabled carers¹⁷. For livestock farmers, just 1.6 per cent of sales were affordable over the same period¹⁷. Where affordable opportunities do exist for these groups, they are largely concentrated in smaller dwellings, particularly one- and two-bedroom homes¹⁷. The data shows that while higher-income local workers retain some access to home ownership in the Macedon Ranges, many essential workers face limited purchase options and are increasingly reliant on renting or commuting from outside the shire.

Rental affordability

Rental affordability for local workers in the Macedon Ranges is generally stronger than purchase affordability, although it still varies by occupation and dwelling type. Based on the 30 per cent affordability benchmark, affordable weekly rents range from around \$408 for livestock farmers to just over \$1,040 for primary school teachers¹⁷. This compares with entry-level weekly rents of approximately \$450 for units and \$550 for houses, and median rents of around \$490 for units and \$620 for houses¹⁷. Higher-income occupations, including primary and secondary school teachers (\$1,041 and \$892 per week respectively), welfare support workers (\$927) and general clerks (\$799), can comfortably afford median rents for both houses and units¹⁷. By contrast, lower-paid occupations such as livestock farmers (\$408), aged and disabled carers (\$632) and carpenters and joiners (\$664) are more constrained, particularly when renting detached houses at median prices¹⁷.

This pattern is reflected in advertised rental listings over the 2024-2025 financial year. The vast majority of advertised rentals were affordable to primary school teachers (96.1 per cent), welfare support workers (95.5 per cent) and secondary school teachers (94.4 per cent)¹⁷. Affordability remains relatively high for sales assistants (83.3 per cent), retail managers (84.9 per cent) and child carers (77.3 per cent)¹⁷. However, affordability drops for aged and disabled carers, with 63.2

per cent of rentals affordable, and is extremely limited for livestock farmers, for whom only 2.7 per cent of advertised rentals were affordable¹⁷. Where rental options are affordable for lower-income occupations, they are largely concentrated in smaller dwellings, particularly one- and two-bedroom properties¹⁷. The data shows that renting remains more accessible than home ownership for most local workers, but affordability pressures persist for lower-paid essential workers, especially in a tight rental market with limited supply and rising rents.

Lone person households,

Affordability pressures are particularly acute for people living alone, and average affordability thresholds mask the scale of constraint faced by this group. In June 2025, very low-income lone person households could afford to purchase a dwelling priced at around \$144,300, rising to \$230,880 for low-income households and approximately \$346,000 for moderate-income households¹². At these price points, home ownership is effectively out of reach for most lone person households in the Macedon Ranges, including within the lower-priced unit market.

Sales data from 2024-2025 reinforces this constraint. Very low-income lone persons had no affordable purchase options in either the one- or two-bedroom market, despite 14 one-bedroom and 98 two-bedroom dwellings being sold during the year¹². Only 0.3 per cent of dwellings with three or more bedrooms were affordable to this group¹². Low-income lone persons experienced similarly limited outcomes, with no affordable one- or two-bedroom purchases and just four affordable dwellings with three or more bedrooms, representing 0.6 per cent of sales¹². Even among moderate-income lone persons, affordability remains constrained, with only one affordable one-bedroom dwelling (7.1 per cent), two affordable two-bedroom dwellings (2 per cent), and seven affordable larger dwellings (1 per cent)¹².

Lone person households also face significant pressure in the rental market. In June 2025, very low-income lone persons could afford rent of around \$156 per week, increasing to \$250 per week for low-income households and approximately \$375 per week for moderate-income households¹². These affordability thresholds sit well below prevailing market rents across much of the Shire, limiting access to secure and appropriate rental housing.

As a result, housing need among lone person households is evident across all income bands. The highest level of need is observed among low-income lone person households, where 10.3 per cent experience housing need, with additional pressure also evident among very low- and moderate-income lone persons at 5.3 per cent and 6.5 per cent respectively¹⁵. Together, these findings highlight lone person households as a priority cohort within the Shire's affordable housing response.

Single-parent households

Single parent households show higher nominal affordability thresholds than lone person households, but this does not translate into secure access to housing. In June 2025, very low-income single parent households could afford to purchase a dwelling priced at around \$236,898, rising to \$379,000 for low-income households and \$568,554 for moderate-income households¹². While these thresholds appear higher, single parent households often face additional ongoing costs linked to caring responsibilities, which can reduce their practical capacity to purchase and sustain housing.

Purchase affordability outcomes for single parent families are often worse than Shire-wide averages. In 2024–2025, very low-income one parent households had no affordable purchase options in either the one- or two-bedroom market, despite 14 one-bedroom and 98 two-bedroom dwellings being sold during the year¹². Only 0.6 per cent of dwellings with three or more bedrooms were affordable to this group¹². Low-income one parent families experienced slightly better but still limited access, with 14.3 per cent of one-bedroom dwellings and 4.1 per cent of two-bedroom dwellings affordable, and just seven larger dwellings, representing 1 per cent of sales, within reach¹². Moderate-income one parent families showed improved access, particularly to smaller homes, with 28.6 per cent of one-bedroom and 40.8 per cent of two-bedroom sales affordable, although affordability dropped sharply for larger dwellings to 5.4 per cent¹².

Rental affordability pressures remain significant for single parent households despite higher thresholds. In June 2025, very low-income single parent households could afford rent of around \$257 per week, increasing to \$411 per week for low-income households and \$616 per week for moderate-income households¹². While moderate-income single parent households may approach median rents in parts of the market, very low- and low-income single parent households remain priced out of most private rental options, reinforcing ongoing housing insecurity for this cohort.

Vulnerable demographics

While income and household type are key drivers of affordable housing need, some groups face additional structural barriers that further limit access to safe, secure and appropriate housing. These barriers are often linked to life stage, discrimination, caring responsibilities, health or safety risks, and are not fully captured through income-based affordability measures alone.

Older people and people on fixed incomes

Older people and people on fixed incomes represent a growing and increasingly vulnerable cohort within the Macedon Ranges housing system. Population forecasts show that older age groups are among the fastest growing in the Shire. Between 2021 and 2046, the number of residents aged 55 years and over is projected to increase substantially, with particularly strong growth in the 55–59 (+2,095), 60–64 (+1,463), 75–79 (+1,281), 80–84 (+1,514) and 85 years and over (+2,158) age

groups⁴. By 2046, people aged 85 years and over are expected to account for around 4 per cent of the total population, more than doubling their share since 2021⁴. This demographic shift will significantly increase demand for housing that is affordable, stable and suitable for ageing in place.

Evidence has found that older Australians on fixed or limited incomes are particularly exposed to housing insecurity as housing costs rise faster than incomes. Nationally, almost half of people aged 55 years and over live in the lowest 40 per cent of the income distribution, with financial vulnerability increasing with age¹⁸. Among those aged 85 years and over, around 70 per cent live in the lowest two income quintiles, reflecting heavy reliance on the Age Pension and other fixed incomes¹⁸. Private renting among people aged 55 years and over has increased sharply over the past decade, rising to 11 per cent in 2021, a 73 per cent increase in absolute numbers since 2011¹⁸. For older people who do not own their home outright, rising rents represent risk rather than security, as limited income-earning capacity makes it difficult to absorb rent increases or respond to housing shocks¹⁸.

Older renters on low and very low incomes are also more likely to experience rental stress and insecure tenure. Evidence shows that a growing share of older private renters are paying 30 per cent or more of their income on rent, with many paying well above this threshold¹⁸. National rental affordability data cited in the report shows that only a very small proportion of advertised rental properties are affordable for people reliant on the Age Pension¹⁸. These pressures are compounded by declining access to social housing, which has historically provided a critical safety net for older low-income households, and by barriers to modifying or adapting private rental dwellings to meet changing mobility and health needs¹⁸.

In the Macedon Ranges context, these national trends intersect with a rapidly ageing population and a housing market characterised by high costs and limited affordable supply. As the number of older residents grows, particularly among those most likely to be on fixed incomes, the risk of housing stress, forced moves and homelessness is expected to increase without targeted affordable housing responses. This evidence highlights older people and people on fixed incomes as a priority group for affordable housing policy and delivery, particularly housing that offers long-term affordability, security of tenure and supports ageing in place.

Young people

Young people in the Macedon Ranges Shire face growing barriers to accessing safe, secure and affordable housing, shaped by both local population change and broader housing market pressures. While the Shire is often characterised by an ageing population, population forecasts show that younger age groups will also grow substantially over coming decades, increasing demand for housing that is affordable, smaller in size and suited to early adulthood.

Between 2021 and 2046, the number of young people aged 15–24 in the Macedon Ranges is forecast to increase by more than 4,000 people⁴. The 20–24 age group alone is projected to almost double, increasing from around 2,150 people in 2021 to more than 4,250 by 2046⁴. Growth is also expected among those aged 25–29 and 30–34, adding pressure to a housing market already characterised by high prices and limited rental supply⁴.

National evidence shows that young people are disproportionately affected by housing stress and homelessness. The 2021 Census found that young adults aged 19–24 experience the highest rate of homelessness of any age group, at 91 people per 10,000, with nearly one in four people experiencing homelessness aged between 12 and 24¹⁹. A large share of this homelessness takes the form of severe overcrowding, highlighting the role of insufficient affordable housing rather than individual risk factors¹⁹. Victorian youth homelessness data shows that family violence is the leading driver of youth homelessness, with more than 80 per cent of young people in homelessness services reporting it as the reason they lost their housing²⁰. In regional and peri-urban areas like the Macedon Ranges, limited access to affordable rentals, youth-specific housing and support services can leave young people with few safe alternatives.

Rising housing costs have also changed how young people form households. Nationally, 69 per cent of people aged 15–24 were living in the family home in 2021, up from 64 per cent in 2011, reflecting delayed independence linked to affordability pressures¹⁹. While living at home may reduce immediate housing costs, research shows it can come at the expense of wellbeing, autonomy and life planning²¹. For those unable to remain at home, options are often insecure, overcrowded or unaffordable²¹. Cost of living pressures compound these housing challenges. Mission Australia's 2024 Youth Survey found that cost of living was the number one concern for young people nationally, identified by 56 per cent of respondents, more than doubling in two years²². Housing costs play a central role in this pressure, limiting young people's ability to save, pursue education or establish stable employment²². Other research shows that fewer than half of young Australians believe they will ever own a home, and many expect to be worse off than previous generations²³.

Women and people escaping family violence

Women and people escaping family violence represent a priority cohort within the affordable housing system, with evidence showing that gendered income inequality, caring responsibilities and exposure to violence significantly increase housing risk. These pressures are visible nationally and at the state level and are reflected in local data for the Macedon Ranges Shire.

Structural gender inequality over the life course places many women at higher risk of housing stress, particularly later in life. Women are more likely than men to have lower lifetime earnings, smaller superannuation balances and interrupted work histories due to unpaid caring roles and

part-time employment²⁴. Evidence shows that women are more likely to have worked fewer hours, taken time out of the workforce for caring, and been employed in lower-paid roles, leaving them with limited financial buffers in retirement²⁴. As a result, unexpected events such as illness, bereavement, relationship breakdown or large expenses can quickly exhaust savings and push women into housing stress or homelessness²⁴. The 2016 Census recorded 6,866 older women homeless nationally, with a further 5,820 living in marginal housing²⁴. Women aged 55 years and over are the fastest-growing group seeking homelessness assistance, with homelessness among women in Victoria increasing by 48.3 per cent between 2013 and 2018²⁴. Older women are also more likely to experience 'hidden homelessness', including couch surfing or sleeping in cars, which reduces visibility and leads to under-identification of need²⁴.

Local Census data highlights how these national patterns play out in the Macedon Ranges Shire. In 2021, 24.8 per cent of women aged 15 years and over were in the lowest income quartile, compared with 22.6 per cent of men, while women were less represented in the highest income quartile (27.6 per cent compared with 32.2 per cent of men)¹. Women are also more likely to carry unpaid caring responsibilities that limit workforce participation and income security. In 2021, 33.8 per cent of women in the Shire provided unpaid childcare, compared with 27.1 per cent of men, and the number of women providing unpaid childcare increased by 539 between 2016 and 2021¹. Women were also significantly more likely to provide unpaid care to people with disability, long-term illness or older age, with 17.1 per cent of women providing unpaid care compared with 11.3 per cent of men¹. The number of female unpaid carers increased by 780 over the same period¹. These factors directly reduce income, increase reliance on part-time work and heighten vulnerability to housing stress, particularly following relationship breakdown or family violence.

Family and domestic violence is a critical driver of housing need for women. Crime data shows that women in the Macedon Ranges Shire experience significantly higher rates of family violence victimisation than men²⁵. Reported incidents involving female victim-survivors are substantially higher, particularly for intimate partner violence. Local data records 274 incidents of intimate partner violence against women and a further 143 non-IPV family violence incidents, compared with 46 IPV incidents and 81 non-IPV incidents involving male victims²⁵. This indicates that women face a disproportionate risk of violence in Macedon Ranges, increasing their need for safe, secure and affordable housing at points of crisis and separation.

System capacity constraints further exacerbate housing risk for women and children leaving violence. Evidence shows that one in five women and children leaving family violence receive multiple referrals but no crisis accommodation, leaving them without a safe place to stay²⁶. A lack of social housing, driven by long-term underinvestment, has created a bottleneck in crisis accommodation, with women often 'ping-ponged' between family violence and homelessness

services²⁶. In 2022–23, more than half of all women, young people and children accessing Specialist Homelessness Services reported they were also experiencing family violence²⁶. The data recorded that 102,000 people sought homelessness assistance in Victoria, with 58 per cent being women, and 13,000 being working Victorians, demonstrating that employment alone does not protect against housing insecurity²⁶. Despite this level of need, Victoria has the lowest proportion of social housing in Australia at 2.9 per cent, while accounting for around one third of people seeking homelessness assistance nationally²⁶.

As outlined earlier in this report, housing affordability in the Macedon Ranges is particularly constrained for single parent households and for key workers in lower- and mid-income service sectors, with limited purchase options and increasing pressure in the rental market. These affordability pressures intersect strongly with gender. At the time of the 2021 Census, 11 per cent of women in the Shire were parenting alone, compared with 8.1 per cent of men¹. Additionally, 8.4 per cent of women lived alone, compared to 6.8 per cent of men, consistent with statewide trends¹. Women are also disproportionately represented in employment sectors that, as established in the worker affordability analysis, face greater difficulty accessing local housing. This includes health care and social assistance, where 20.2 per cent of employed women worked compared with 3.5 per cent of men, education and training (15.5 per cent of women and 5 per cent of men), and retail trade (9.2 per cent of women and 5.9 per cent of men)¹. As a result, women are more likely to experience the affordability constraints identified elsewhere in this paper, particularly when combined with caring responsibilities, relationship breakdown or family violence.

Aboriginal and Torres Strait Islander communities

Recent Victorian reporting highlights the scale of homelessness and housing insecurity for Aboriginal Victorians. In 2022–23, Aboriginal Victorians were 10.1 times more likely to access homelessness services than non-Indigenous Victorians (13.1 per cent compared with 1.7 per cent)²⁷. Aboriginal Victorians were also reported as five times more likely to live in social housing, reflecting the essential role social housing plays in providing stability where private rental is unaffordable or insecure²⁷. Housing system pressure is also visible through demand indicators, with 10.8 per cent of new Victorian Housing Register applications in 2024 coming from First Peoples²⁷. More than half of Aboriginal Victorians rent (51.3 per cent), and recent reporting also notes an increase in Aboriginal people living in 'other tenure types', such as informal or non-standard housing arrangements, which is commonly associated with greater housing insecurity and limited access to stable housing²⁷.

These patterns are also reflected among Aboriginal and Torres Strait Islander households in the shire, with much lower outright ownership (18.5 per cent compared with 38.5 per cent for the total population) and much higher reliance on mortgages (53.6 per cent compared with 45.3 per cent)

compared with the wider population of Macedon Ranges¹. Renting is also significantly higher (26.6 per cent compared with 13.5 per cent), and Aboriginal households are far more likely to live in social housing (6.8 per cent compared with 1.4 per cent)¹.

Local education, employment, income and household composition data suggests that housing vulnerability for Aboriginal and Torres Strait Islander households in the Macedon Ranges is not driven by low income alone. While Aboriginal households in the shire are not over-represented in the lowest household income quintile (17.4 per cent compared with 20.8 per cent of the total population) and a higher share sit in the highest income quintile (35.2 per cent compared with 32.2 per cent), other structural factors shape housing risk¹. In 2021, a lower share of Aboriginal people aged 15 and over had completed Year 12 or equivalent (45 per cent compared with 56.3 per cent of the total population), and far fewer held a bachelor degree or higher (13.6 per cent compared with 26.7 per cent), alongside higher unemployment (5.5 per cent compared with 3.2 per cent)¹. These factors can limit employment stability, constrain borrowing capacity and reduce resilience to rent increases or housing shocks over time. Household composition further increases pressure, with Aboriginal households more likely to include children. In the Macedon Ranges, 46 per cent of Aboriginal households are couples with children, compared with 37 per cent of all households, reinforcing the need for secure, family-sized and affordable housing options that support stability and avoid overcrowding or repeated moves¹.

Rental stress and overcrowding are key drivers of unmet need for First Nations communities. AHURI's 2025 analysis found that one in eight Aboriginal and Torres Strait Islander households (13 per cent) had unmet housing needs in 2021, representing 45,700 low-income households, almost double the rate for all Australian households (just under 7 per cent)²⁸. Most unmet need is linked to the rental market, with 81 per cent of unmet need attributed to unaffordable rental housing, and a further 14 per cent linked to severe overcrowding, mostly in social housing²⁸. The private rental market is particularly unaffordable for very low-income households, with 79 per cent of very low-income First Nations households in private rental experiencing rental stress²⁸.

More broadly, analysis shows that homelessness service contact for First Nations peoples is not proportionate to population share. In Victoria, First Nations people make up less than one per cent of the total population, yet 9.8 per cent of people seeking Specialist Homelessness Services identify as Aboriginal or Torres Strait Islander²⁹. Demand is also increasing faster for Aboriginal clients than for non-Indigenous clients. Over a five-year period, the number of Aboriginal clients increased by 34 per cent, compared with 15 per cent for non-Indigenous Victorians²⁹. This widening gap suggests that without targeted action, the scale of unmet need will continue to grow.

Family violence is a major pathway into homelessness for Aboriginal women and families. Council to Homeless Persons identifies family violence as the leading cause of homelessness for

Indigenous women, noting that Indigenous women are six times more likely to experience domestic violence and 35 times more likely to be hospitalised due to violent assault than non-Indigenous women²⁹. This intersects with the high proportion of children and families in the homelessness system. In 2019–20, 37 per cent of Indigenous Specialist Homelessness Services clients were under 18, and 29.9 per cent were under 15²⁹. The same data indicates significant pressure on single-parent households, with 34 per cent (over 24,000 clients) presenting as single parents with children²⁹. These figures point to a strong need for safe, secure housing pathways that support families to stabilise, alongside culturally safe responses and supports.

People with disability

People with disability experience a heightened risk of housing stress and homelessness, with a key driver being low and insecure incomes. Many people with disability rely on income support payments or part-time work that does not keep pace with rising rents, limiting access to the private rental market³⁰. People with profound or severe disability have particularly low labour force participation, at around 27 per cent, and high unemployment, at around 12 per cent, increasing reliance on fixed incomes and reducing resilience to rent increases or housing shocks³⁰. These financial constraints are compounded by additional housing-related costs, such as the need for home modifications or ongoing living support³⁰.

Accessibility barriers further restrict housing options. Many private rental properties do not meet accessibility needs, and landlords are often unwilling to allow modifications, even where funding may be available³¹. As a result, people with disability are disproportionately excluded from the private rental market and face higher risks of housing instability³¹. Social and community housing provides the most affordable and secure option, but demand far exceeds supply, with waiting times often extending for several years³¹.

While the NDIS can support housing stability through funding for supports, coordination and, in limited cases, Specialist Disability Accommodation (SDA), it does not provide housing directly and cannot fund rent or crisis accommodation³⁰. Only around 6 per cent of NDIS participants are eligible for SDA, leaving the majority reliant on mainstream housing systems where affordability and accessibility constraints persist³⁰. In 2022–23, only around 6 per cent of people with disability seeking long-term housing through Specialist Homelessness Services were successful, highlighting the depth of unmet need³⁰. People with psychosocial disability face particularly acute risks, with more than 31,000 Australians nationally at risk of homelessness and unmet long-term housing need, and many cycling between homelessness, hospitals and institutional settings due to the lack of stable housing with support³⁰.

Social housing

Social housing is one form of affordable housing and refers to long-term, subsidised rental housing for people who cannot afford the private rental market³². It is allocated based on need rather than market competition, with rents generally capped at around 25 to 30 per cent of household income³². Social housing includes public housing, which is owned and managed by state government, and community housing, which is owned or managed by not-for-profit community housing organisations³². Community housing providers often support specific groups, such as older people, people with disability, or women escaping family violence³². In Victoria, applications for both types are managed through a single system, the Victorian Housing Register³².

Social housing supply

State Government data indicated that as of 30 June 2023 social housing accounted for around 1.7 per cent of all dwellings in the Shire, compared to a state average of approximately 3 per cent³³. The data identified a total of 345 social housing dwellings in the Shire. This includes 209 dwellings owned by the State Government, comprising 123 houses, 59 medium-density attached dwellings, 12 medium-density detached dwellings, 14 moveable units and one other dwelling. In addition, there were 136 dwellings owned by community housing providers. Of the 345 dwellings, 34 per cent were one-bedroom, 19 per cent were two-bedroom, 37 per cent were three-bedroom and 10 per cent had four or more bedrooms. Data on dwelling type by locality is not available and has therefore not been used in subsequent analysis.

Council's own research has identified the location of these public and community housing dwellings across the Shire, including 78 Council-owned social housing dwellings.

Locality	Registered ratepayer/owner	Number	Total
Woodend	Common Equity Housing Ltd	20	
	Department of Families Fairness & Housing	41	
	Community Housing (Vic) Ltd	11	
	Macedon Ranges Shire Council	7	
	TOTAL		79
Tylden	Department of Families Fairness & Housing	1	
	TOTAL		1
Romsey	Community Housing (Vic) Ltd	5	
	Department of Families Fairness & Housing	5	

	Macedon Ranges Shire Council	20	
	TOTAL		30
Riddells Creek	Community Housing (Vic) Ltd	1	
	TOTAL		1
Gisborne	Common Equity Housing Ltd	2	
	Department of Families Fairness & Housing	15	
	Homes Victoria	8	
	Community Housing (Vic) Ltd	3	
	Macedon Ranges Shire Council	39	
	TOTAL		67
New Gisborne	Common Equity Housing Ltd	1	
	Department of Families Fairness & Housing	2	
	TOTAL		3
Mount Macedon	Common Equity Housing Ltd	2	
	Department of Families Fairness & Housing	1	
	TOTAL		3
Macedon	Department of Families Fairness & Housing	7	
	Community Housing (Vic) Ltd	1	
	TOTAL		8
Lancefield	Department of Families Fairness & Housing	1	-
	Macedon Ranges Shire Council	12	-
	TOTAL		13
Kyneton	Loddon Mallee Housing Services Ltd	7	-
	Community Housing (Vic) Ltd	14	-
	Department of Families Fairness & Housing	108	-

Disability Homes Victoria	1	-
TOTAL		130
TOTAL	-	335

An assessment of social housing supply across the Shire shows that current provision falls well below the State Government benchmark of 3 per cent and will decline further without additional investment. Based on 2021 Census dwelling numbers, an additional 295 social housing dwellings would be required across the Shire to lift the overall proportion from around 1.6 per cent to the state average of 3 per cent. This reflects a consistent shortfall across most districts, with only one locality approaching the benchmark. When future population growth is taken into account, the scale of the challenge increases. Using forecast dwelling numbers to 2046, maintaining a 3 per cent level of social housing would require a further 534 dwellings beyond current supplyⁱ. This demonstrates that, without ongoing development, the proportion of social housing will continue to decline as the Shire grows. This challenge is amplified by sector-wide advocacy from the Community Housing Industry Association (CHIA), which is calling for a sustained increase in social housing delivery to lift Victoria's social housing share to the national average of 4.5 per cent³⁴.

Furthermore, a condition and suitability assessment of Council-owned units undertaken in 2019 by Greenway Hirst Page Pty Ltd³⁵ highlighted several systemic issues linked to age, design and performanceⁱⁱ. Around two-thirds of Council's units were identified as being close to 40 years old, indicating a growing need for ongoing renewal and maintenance to ensure they remain safe, functional and fit for purpose.

The assessment also found that none of the Council-owned units meet contemporary expectations for seniors housing design. In particular, the units do not comply with AS1428 accessibility standards, with key issues relating to bathroom layouts and door clearances. While there is no current legislative requirement for existing dwellings to meet these standards, this nevertheless points to limited suitability for older residents, especially those with mobility or accessibility needs. In addition, Council asset data suggests the units were not designed with energy efficiency in mind, with limited heating, cooling, glazing and weather sealing. This leaves residents more exposed to extreme weather events, including heatwaves and cold conditions, and has implications for both health outcomes and ongoing living costs.

ⁱ Note that forecast dwelling data is not available for Tylden and has therefore been excluded from this analysis.

ⁱⁱ The suitability of social housing dwellings owned by the State Government and community housing providers within the Shire is not currently available.

Social housing demand

Victorian Housing Register

In Victoria, households seeking social housing assistance apply through the Victorian Housing Register (VHR), which is administered by the Department of Families, Fairness and Housing (DFFH). The VHR is the primary statewide system for managing access to both public and community housing. It includes two categories: a priority access register for households with the most urgent needs, such as people experiencing homelessness, family violence, disability or other significant support needs; and a register of interest for other eligible households. Applicants can nominate whether they are seeking public housing or community housing assistance and can indicate between one and five preferred geographic locations. While the register reflects expressed demand rather than confirmed local residency or final allocation outcomes, it provides a consistent and well-established indicator of relative housing need and pressure across locations.

Data from the VHR shows sustained and uneven demand for social housing across the Shire, with particularly strong pressure in the larger townships. As of 31 March 2024, the Gisborne district recorded the highest level of demand, with 468 total applicant location preferences, including 274 priority access preferences. The Kyneton district followed with 278 total preferences, including 185 priority access applicants, while the Woodend district recorded 218 total preferences and 138 priority access applicants³⁶. Smaller townships also show clear demand relative to their size, with the Romsey district recording 90 total preferences and Lancefield and Macedon accounting for a further 37 and 25 respectively³⁶.

While applicants can nominate multiple locations and may live outside the Shire, the data indicates a consistently high level of unmet need, concentrated in Gisborne, Kyneton and Woodend, and confirms that demand for social housing extends across all districts rather than being confined to a single locality.

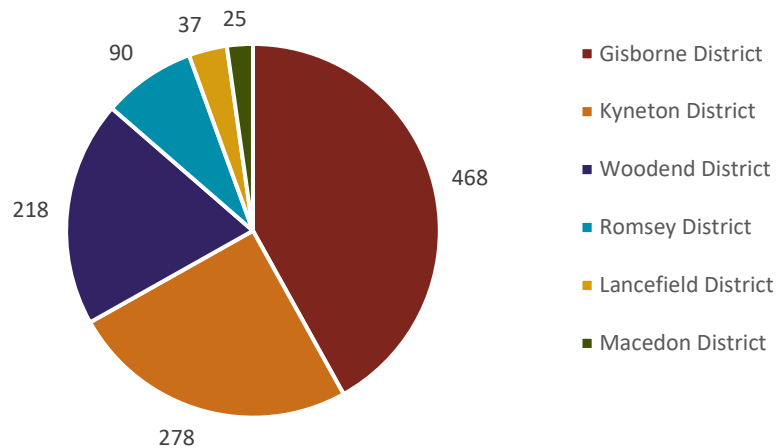


Figure 23: Victorian Housing Register (VHR) applications for local preferences on 31 March 2024. Note that applicants can choose up to five location preferences, so a single applicant can be counted to five times with this data set. Applicants can also be from outside the Shire³⁶.

The VHR data also indicates that demand for social housing in the Shire is strongly weighted towards smaller dwellings. In the Gisborne district, 59 per cent of priority access applicants who nominated the township as a preferred location were seeking one-bedroom dwellings³⁶. This trend is even more pronounced in the Kyneton district, where 68.6 per cent of priority applications identified a need for one-bedroom housing³⁶. The Woodend district shows a similar pattern, with 63.8 per cent of priority applicants seeking one-bedroom dwellings³⁶. Collectively, this highlights a consistent and significant demand for smaller, one-bedroom social housing across the Shire.

Victorian data shows that demand for social housing is increasing at a statewide level. Applications to the Victorian Housing Register have continued to rise between June 2024 and June 2025, with growth evident in both priority access applications and the register of interest³⁷. Priority access applications, which reflect households with the most urgent housing needs, increased steadily over this period, indicating a growing number of people experiencing homelessness, family violence, disability or other significant hardship³⁷. At the same time, the register of interest has remained consistently high, demonstrating broader and ongoing housing stress among low-income households who are unable to secure suitable housing in the private market³⁷.

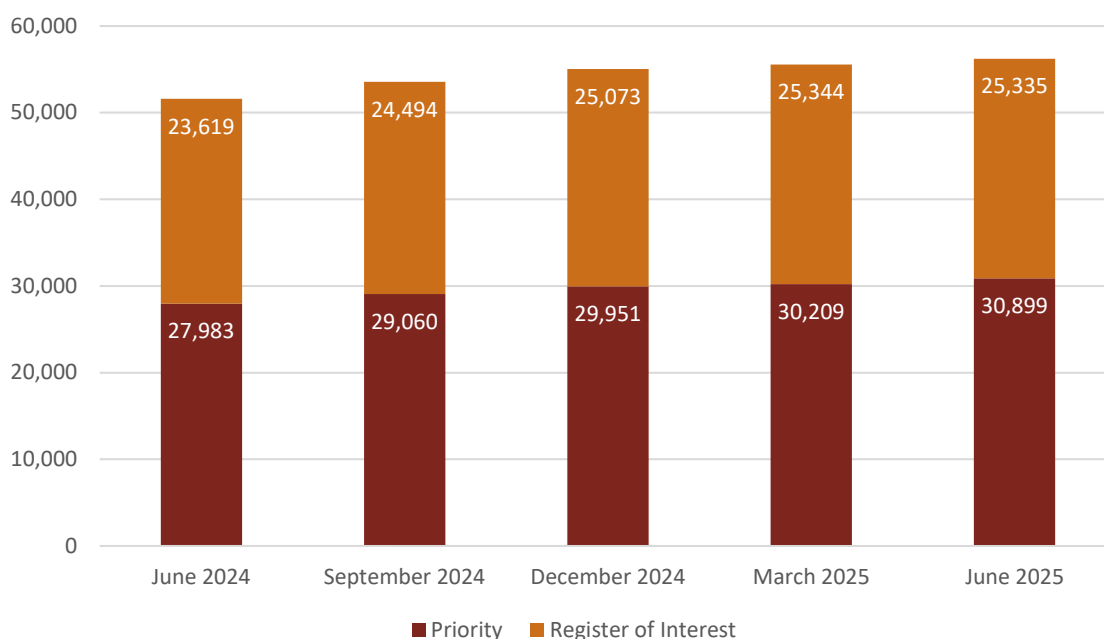


Figure 24: Social housing applications in Victoria June 2024-June 2025³⁷

Local insights

Local service data and practitioner insights reinforce the scale and complexity of social housing demand identified through the Victorian Housing Register. Information provided by Omnia Community Health (formerly Sunbury Cobaw Community Health) for the 2023–2024 financial year showed the service supported 191 adults and their children, comprising 81 men, 108 women and two people identifying as other. Most adult clients presenting to the service were aged between 26 and 55, aligning with the strong demand for one-bedroom dwellings identified in the VHR data across Gisborne, Kyneton and Woodend.

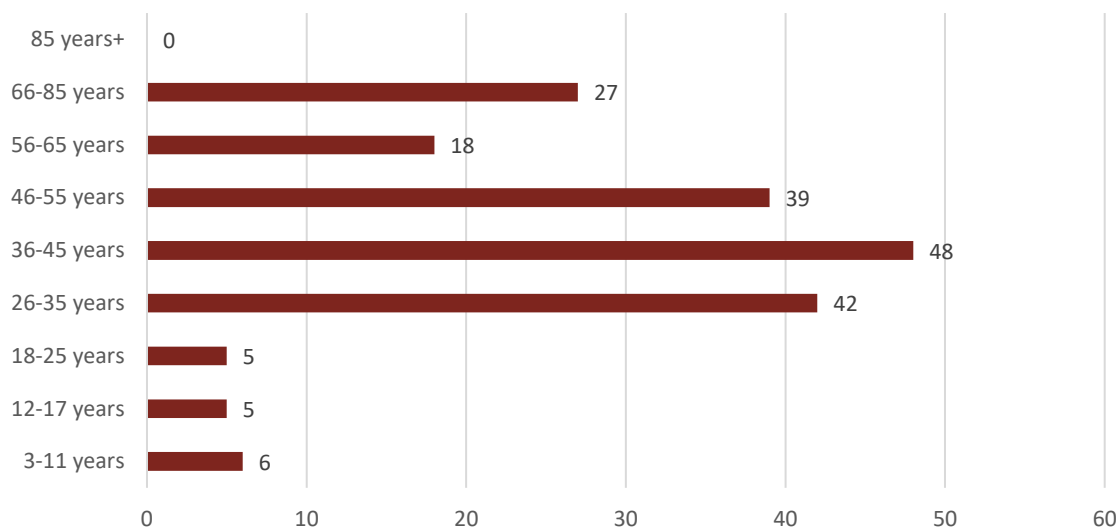


Figure 25: Age range of applicants and their families presenting at Omnia Community Health (formerly Sunbury Cobaw Community Health) 2023-2024

The service also supported 25 young people during the same period, including nine men, 14 women and two people identifying as other, aged between 15 and 35, with the majority aged 18 to 25. Among youth clients, Kyneton was the most commonly identified preferred location, nominated by 40 per cent, followed by Gisborne at 12 per cent. Omnia advised that access to youth-appropriate housing within the Shire is extremely limited, with the closest suitable options often located in Melton or Bendigo, making it increasingly difficult to place young people locally.

Across all cohorts, applicants most frequently identified Kyneton as their preferred place of residence, accounting for 23.5 per cent of preferences, followed by Gisborne at 9.4 per cent, Romsey at 8.9 per cent, Woodend at 8.3 per cent and Lancefield at 6.3 per cent. Remaining preferences were dispersed across other locations, including areas outside the Shire such as Sunbury. While this data may be skewed towards Kyneton due to the location of Omnia's office, it aligns with broader datasets showing strong demand in Gisborne and other larger townships. Anecdotal evidence from the service further highlights a mismatch between demand and supply, particularly for women escaping family violence with children who require two-bedroom dwellings or small houses, alongside a large cohort of working-age single adults seeking one-bedroom or studio-style social housing.

Service gaps

While detailed data on the type and suitability of social housing by cohort is limited, the current service landscape within the Shire points to clear gaps in specialist housing provision. In particular, the remit and presence of housing agencies operating locally suggest there is limited access to dedicated social housing for people with disability and for Aboriginal and Torres Strait Islander peoples. This indicates that existing supply may not adequately meet the needs of these groups,

who often require culturally safe, accessible and appropriately designed housing, as well as links to tailored support services.

Conclusions from housing affordability data

The evidence shows that the housing system in Macedon Ranges Shire is becoming increasingly constrained over time. The impacts are not shared evenly. Very low- and low-income households, smaller households, and people who need stable or accessible housing face the greatest pressure. This is not only a matter of high housing prices. It reflects a set of structural issues that interact and reinforce each other, limiting choice, increasing risk, and reducing the capacity of the market to respond to local need without deliberate intervention.

Population growth to 2046 will increase overall demand for housing, but the most significant change is in the type of housing required. Strong growth is projected among older residents, including a substantial increase in people aged 85 years and over. This will increase demand for smaller, accessible, well-located homes that support ageing in place. At the same time, growth among children, young people and working-age adults in townships such as Riddells Creek, Romsey and Lancefield will increase demand for entry-level rentals, shared housing options and family-sized rental homes. Together, these trends point to a need not just for more housing, but for a broader and more appropriate mix of housing types.

The current housing supply does not align well with this changing demand. Separate houses continue to dominate the housing stock, while medium-density housing remains limited and concentrated in larger townships. Larger dwellings, particularly those with four or more bedrooms, make up a significant share of existing stock. Smaller dwellings are where affordability is most likely to exist, yet sales of one- and two-bedroom homes remain low, and residential building approvals have declined sharply since 2021–22. As a result, the types of homes that lower-income households are most able to afford are also the least likely to be delivered, at a time when overall housing delivery is slowing.

The private market is not providing affordable options for the households Council most needs to consider. By mid-2025, very low-income households have been effectively excluded from both home ownership and most of the private rental market. Low-income

households face highly constrained rental choices, with entry-level rents sitting close to affordability thresholds and median rents exceeding them. In a tight rental market, this does not provide secure access to housing. Moderate-income households retain greater access, but affordability has declined over time and financial buffers have narrowed. Falling vacancy rates reinforce this pressure, increasing competition for available homes and reducing choice and bargaining power, even where rents or prices appear marginally affordable on paper.

Headline measures of housing stress mask these underlying patterns. While a relatively small share of all households were recorded as being in housing stress at the 2021 Census, this reflects higher average incomes in the Shire and the low-interest rate environment at the time. When examined by income group and tenure, the picture is more concerning. Rental stress is very high among very low- and low-income renters, and mortgage stress is concentrated among very low-income households with loans. Interest rate rises since 2022 are likely to have further worsened conditions. Unmet affordable housing need appears modest when viewed as a percentage of all households, but local data shows that risk is concentrated among specific groups, particularly lone person households and people experiencing housing instability or crisis.

Social housing plays a critical role as the safety net within this system, yet supply remains limited and below state benchmarks. The proportion of social housing in the shire is low and demand is increasing, particularly for one-bedroom dwellings in larger townships. This aligns with ageing trends and the high level of need among lone person households. At the same time, Council-owned housing stock is ageing and faces challenges related to accessibility, energy performance and long-term condition. This creates a dual challenge: the safety net is both undersized and in need of renewal to remain fit for purpose.

The greatest risks emerge where multiple pressures intersect. For instance low vacancy rates and limited social housing supply make it difficult for people experiencing family violence or other crises to move into stable housing, increasing the likelihood of repeat homelessness. Older people on fixed incomes face rising stress where housing is poorly suited to changing mobility or energy needs and people with disability encounter affordability and accessibility barriers simultaneously, narrowing their housing options. Lower-paid essential workers face a growing mismatch between local housing costs and

the incomes needed to support key services in the Shire. These overlapping pressures reflect a local market that does not self-correct for households with the least capacity to absorb risk.

For Council, this evidence confirms that affordable housing is not a single issue with a simple solution. It is a set of connected system challenges that sit across land use, housing supply, social infrastructure, partnerships and advocacy. While Council does not control prices or incomes, it can influence outcomes through planning decisions, land and asset use, partnerships with housing providers and government, and sustained advocacy. Focusing solely on increasing housing supply is likely to reinforce existing patterns. A strategic approach is needed to shift the mix of housing being delivered, increase the share of homes that remain affordable over time, and strengthen and renew the non-market housing safety net to meet current and future community needs.

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Community and stakeholder perspectives

In addition to analysing data on housing affordability, Council's position is informed by a combination of internal and external engagement, designed to capture a broad range of perspectives on affordable housing in the Macedon Ranges Shire. This was to ensure that the policy review reflects both operational experience within Council and the views of the community and key stakeholders.

Internal engagement

Internal engagement focused on Council teams involved in planning, community services, advocacy and delivery, drawing on their experience implementing the current Affordable Housing Policy and working with housing providers, developers and community members. Engagement was undertaken between 14 March and 4 April 2025 and involved inviting officers from across Council to complete a survey, or provide feedback by email, on their experience with the policy, which was due for review in 2025 following its endorsement two years earlier. In total, 17 officers participated. This process helped identify strengths, gaps and practical challenges in the existing policy settings, as well as opportunities to strengthen Council's role through clearer direction and better alignment across teams.

Key findings from the internal engagement

Internal engagement found that the current Affordable Housing Policy provides a useful high-level framework, particularly in supporting Council's advocacy role and helping staff articulate Council's position on affordable housing. Many officers noted that the policy has helped lift internal focus on affordable housing and has supported specific projects, particularly those involving Council-owned land. However, views were mixed on its overall effectiveness, with a higher proportion of respondents indicating that the policy had been only partly effective in guiding Council decisions and actions.

A consistent theme was the policy's limited impact on actual housing delivery. Staff reported little evidence of an increase in affordable housing supply attributable to the policy, noting that Council has limited ability to influence outcomes without stronger planning controls or changes to the Planning Scheme. Structure plans and rezoning processes were seen as difficult to align with affordable housing objectives, and there were no clear incentives to encourage private sector delivery of affordable or social housing. Several respondents also highlighted that outcomes remain heavily dependent on State Government funding, policy settings and investment decisions.

Awareness and visibility of the policy varied across the organisation. Some officers reported limited familiarity with the policy or minimal engagement with it since adoption, while others were unsure

what advocacy activity had occurred or what outcomes had been achieved. There was a shared view that the policy could more clearly articulate Council's practical levers, limits and expectations, particularly in relation to social housing, planning decision-making and collaboration with other levels of government.

In terms of Council's roles, staff generally considered Council to be strongest as a facilitator and investor, particularly through maintaining existing Council-owned housing, supporting redevelopment projects and participating in regional initiatives. Perceptions of Council's advocacy and decision-making roles were more mixed, with calls for clearer internal communication, stronger evidence to support planning decisions, and improved internal feedback loops. Officers also emphasised the need for clearer links between policy intent and implementation, including measurable actions, clearer accountability and better alignment with strategic planning tools.

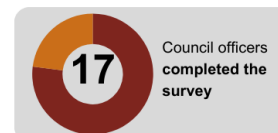
Following the initial analysis, the internal engagement data was summarised and circulated back to participating staff to close the loop and provide an opportunity for further comment and clarification before informing the policy review. These have been provided below as [Figure 26](#) and [Figure 27](#).

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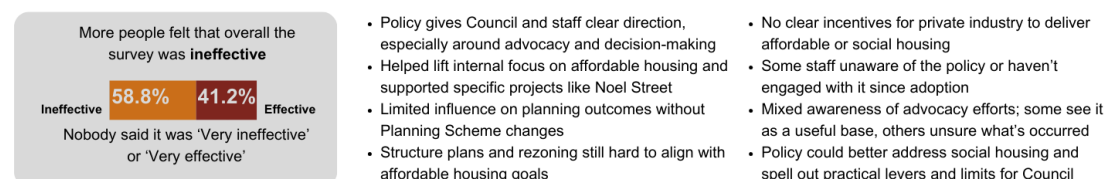
Affordable Housing Policy Review

Closing the loop on internal consultation

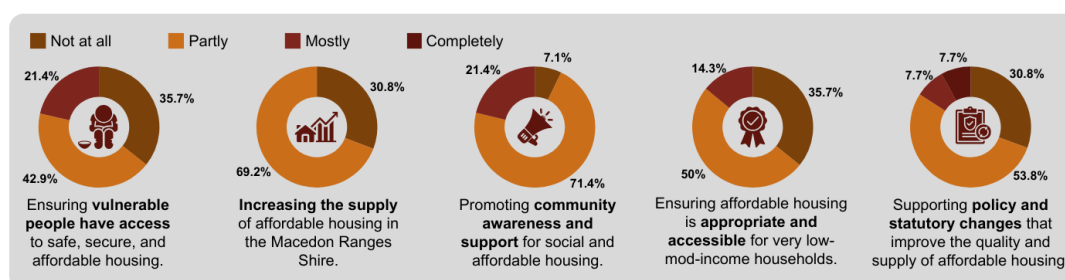
Thank you to all the staff who completed the Affordable Housing Policy Review survey to provide feedback on your experience and observations with the current policy. Here's a summary of what you told us:



How effective has the policy been in guiding Council decisions and actions related to affordable housing in the Macedon Ranges?



To what extent has the Affordable Housing Policy contributed to achieving the following objectives?



- No clear evidence of increased affordable housing supply in recent years
- Policy useful for advocacy and exploration but hasn't overcome delivery barriers
- Good engagement during policy development but limited follow-through or visibility since
- Council's role not clearly defined; many outcomes depend on other levels of government



- Some positive advocacy efforts (e.g. Amess Road 10% ask) but outcomes unclear
- State government seen as holding key levers; Council has limited tools and resourcing
- Still early days; progress slow and largely focused on existing Council-owned housing
- Calls for better internal feedback loops and attention to affordability and sustainability outcomes

Are there any additional roles you believe Council should take on to better support affordable housing in the Macedon Ranges Shire? If so, what would they be and why?



The general sentiment was that Council **should not** have any additional roles

- Some suggested clarifying how far Council can go in each role, and aligning with community expectations
- A few people called for a stronger focus on decision-making and future supply
- Suggestions included becoming more of a relationship builder and enabler (e.g. supporting low-income households through design, ESD)
- Some emphasised increasing supply and ensuring affordable housing meets diverse needs, including for people with pets



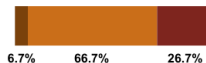
Figure 26: Closing the Loop on Internal Engagement, Page 1 of 2

To what extent has Council full-filled its role as

■ Not at all ■ Partly ■ Mostly ■ Completely



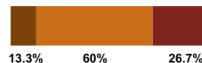
Advocate



- Some staff see Council as active and effective in advocacy, especially in engaging with State Government
- Others felt advocacy efforts have lacked traction or visibility, both internally and in the community
- Limited organisational capacity and resourcing have constrained Council's ability to fully deliver on advocacy roles
- There's recognition that Council's advocacy is often limited by State-level planning mechanisms and funding decisions
- A few staff weren't aware of any advocacy activity or didn't feel informed enough to comment



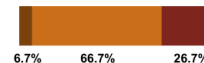
Decision Maker



- Participants noted Council has built housing diversity into plans, but this hasn't always resulted in affordable housing delivery.
- Several highlighted that current planning tools don't allow Council to mandate affordable housing outcomes.
- Some felt community concerns about township character continue to outweigh affordability goals in decision-making.
- A few suggested clarifying the types of affordable housing and Council's role in influencing each.
- Participants called for stronger planning controls, better evidence, and staff upskilling to improve outcomes.



Facilitator and Investor



- Many felt Council is strongest in this role, with positive examples like maintaining senior housing and supporting the Lancefield redevelopment.
- Participants saw the Regional Housing Coordinator and involvement in the Loddon Mallee Housing Action Plan as key contributions.
- Some noted that while good engagement has occurred, actual delivery remains limited due to broader barriers.
- Limited state investment and Council resourcing were highlighted as ongoing challenges.
- A few were unsure or not aware of specific actions in this space.

Is there anything you think we need to consider in the development of the new policy?

- Several suggested the policy needs clearer links to implementation, including measurable actions and success indicators.
- Participants called for a focus on diverse housing types, including market-affordable options and homes for key workers.
- Some emphasised aligning the policy with strategic planning tools, such as planning scheme amendments and structure plans.
- A few raised the importance of realistic scope, decision-making guidance, and internal collaboration.
- There was interest in reviewing what's working in other councils and giving officers flexibility to apply similar tools locally.

Further consultation will be undertaken as part of the policy and strategy development process. There will be additional opportunities for staff and stakeholders to contribute ideas, test directions, and help shape the final approach.

Are there any specific groups or cohorts you think we should engage with?



People with lived experience



Younger people



Single people



Single parents



Older people



Low-income households



Developers and investors



Housing providers



State Government

Do you have contacts in these cohorts you'd be happy and able to share? Or do you have any ideas for how we could engage with them?

Please send them through or let us know via the email address below.

If you think there's something we missed, you can email ejohnston@mrsc.vic.gov.au.

Figure 27: Closing the Loop on Internal Engagement, Page 2 of 2

External engagement

External engagement included a public survey and the opportunity for organisations in the housing and homelessness sector to make written submissions. Engagement was undertaken between 8 October and 5 November 2025 and was promoted through Council communication channels, the YourSay platform and local media. To support informed participation, a fact sheet was published on the YourSay project page outlining key concepts and local data on housing affordability, including what is meant by affordable housing and which households it is intended to support. The engagement was also featured in the *Star Weekly*, helping to raise awareness of housing affordability pressures across the shire and encouraging broader community participation (Figure 28).

House prices soar to \$1 million

By Georgia Tacey

Median house prices across the Macedon Ranges have soared to over a million in some suburbs in the third quarter of this year.

Real Estate Institute of Victoria (REIV) he quarterly median housing prices for July to September have revealed a sharp price increases for Mount Macedon and Riddells Creek.

Mount Macedon recorded a median house price of \$1.4 million, with a massive increase of 24.4 per cent, while Riddells Creek's median house prices jumped to \$1.1 million, with a 10.2 per cent increase.

Malmsbury also saw a big increase in its median house prices which rose to \$790,000, an increase of 8.2 per cent.

Across the Ranges, three suburbs rose on average by 1 per cent, including Gisborne, which recorded a median price of \$1 million, Lancefield where the median price is \$728,000 and Romsey (\$811,000).

In Macedon, the median house price fell by 11 per cent to \$975,000.

Kyneton and Woodend also recorded slight decreases, down to \$820,000 and \$935,000 respectively.

The data comes as Macedon Ranges council is looking to refresh its Affordable

Housing Policy.

Council is seeking to develop a long-term strategy to help address growing housing affordability challenges across the shire.

This would include housing that's suitable for very low, low or moderate-income households, where housing costs take up no more than 30 per cent of household income.

Council said the review would help it understand local housing needs and priorities, explore ways it can better support affordable housing, and identify opportunities for partnerships and advocacy.

Feedback on council's policy is currently open, with the community asked to share

their experiences, ideas and views to help shape the new policy.

Through the feedback, council will be able to advocate for funding and policy reform, plan for housing through the local planning scheme which would include policies that support affordable housing contributions in developments, and facilitate and partner with housing providers and developers, including making council land available for social housing.

Feedback is open now until Wednesday 5 November.

Details: <https://yoursay.mrsc.vic.gov.au/affordable-housing>

Figure 28: *Star Weekly* article, published 14 October 2025

During the engagement period, the YourSay project page received 233 views across 201 visits, with 147 unique visitors. Thirty-six community members completed the survey, three organisations provided written submissions, and seven people chose to follow the project for updates. Most traffic to the project page came via direct links, followed by referrals from external websites and social media, indicating a mix of targeted and broader community reach. While participation numbers were modest, the engagement generated a range of perspectives from residents and sector stakeholders and provided qualitative insights into lived experiences of housing stress, perceptions of affordability challenges and expectations of Council's role. The following section summarises the key themes emerging from this external engagement and considers their implications for Council's strategic position on affordable housing.

Key findings from the external engagement survey

The community survey highlighted widespread experiences of housing affordability stress across the Macedon Ranges Shire. Nearly two-thirds of survey participants reported having difficulty finding affordable housing in the shire, and a large majority indicated that they or someone they know has struggled to afford housing costs at some point. Experiences of housing stress ranged

from managing costs with support from family or housing organisations, through to periods of going without essentials or living in insecure or temporary arrangements.

A strong and consistent theme was the limited supply and high cost of housing. Participants identified a lack of affordable rental properties, high rents, and purchase prices that are out of reach for many households. Smaller homes were seen as particularly scarce, making it difficult for single people, older residents and smaller households to find suitable options. Long wait times for social housing, limited accessible housing and the impact of short-term rentals on the private rental market were also raised as contributing factors.

Many respondents described how housing affordability pressures affect daily life and wellbeing. Housing insecurity was reported to disrupt employment, education and community connection, with some participants noting they had moved away from the shire, or expected to do so, despite wanting to stay. Others described relying on personal networks to secure housing, moving frequently, or spending a high proportion of their income on rent. Rising living costs, including energy bills, rates and transport expenses, were frequently cited as compounding housing stress, particularly in towns with limited public transport where car ownership is essential.

The survey highlighted challenges for specific groups. Single parents, single-income households, young people, older people, carers and people with disability were commonly identified as facing heightened barriers due to limited incomes, lack of suitable housing types, accessibility issues and proximity to services and support networks. Some participants also shared past experiences of homelessness or housing insecurity, reinforcing the link between affordability, stability and long-term wellbeing.

Participants consistently emphasised the importance of affordable housing to the broader community. Housing was described as a foundation for health, security and opportunity, and as essential to maintaining strong, connected and diverse communities. Respondents noted the importance of affordable housing in supporting key workers, families and future generations, and in sustaining the local economy and essential services. At the same time, the survey captured mixed community views about change, with a minority expressing concern about neighbourhood character, density and perceived impacts of social housing.

In considering how new housing should be delivered, participants placed strong emphasis on design quality and neighbourhood fit. Retaining trees and landscaping, protecting the natural environment, and ensuring high-quality, sustainable and energy-efficient housing were identified as critical. Many supported a mix of housing types and sizes, small-scale development, and housing located close to shops, schools, transport and services. There was also interest in well-designed

infill and higher-density housing in appropriate locations, particularly near town centres and train stations.

When asked what Council should focus on, respondents supported a combination of roles. These included promoting well-designed housing, using planning tools to support or require affordable housing, partnering with government and housing providers, advocating for funding, and using Council-owned land to support affordable housing outcomes. Participants also highlighted the importance of building community understanding, with strong support for early engagement, clear and accessible information about what affordable housing is, examples of good local design, and sharing stories from people with lived experience to reduce stigma.

Some survey respondents expressed concerns about new housing, often focusing specifically on social housing. These views were a minority and were commonly framed around perceived impacts on neighbourhood character, density or local amenity. While not widely held, these perspectives reflect ongoing sensitivities and highlight the need for clear communication, good design and early engagement as part of future housing initiatives.

To close the loop with participants, a summary of the survey findings was published on Council's YourSay project page (see [Figure 29](#), [Figure 30](#) and [Figure 31](#)). The summary was also shared directly with community members and organisations who chose to follow the project or requested to be kept informed. Councillors were informed of the outcome from the survey through a Councillor bulletin article in December 2025.

Affordable Housing Policy Review

Closing the loop with the community

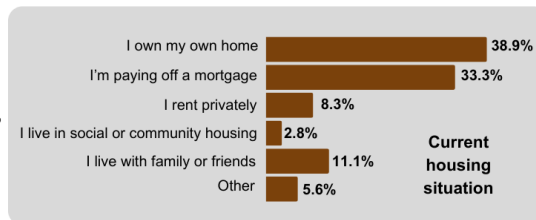
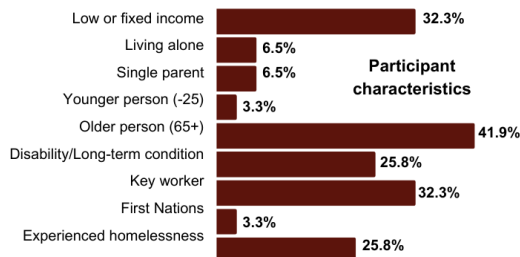
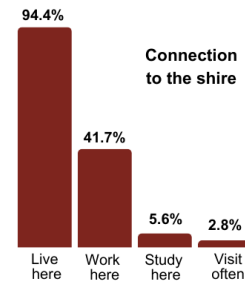
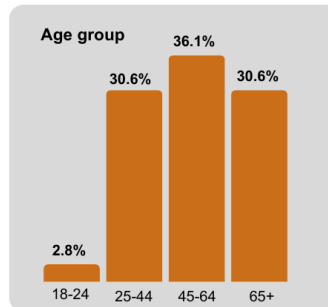
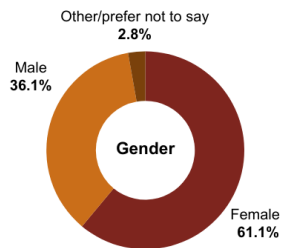


Thank you to everyone who completed survey or made a submission to inform the review of Council's Affordable Housing Policy. Here's a summary of what you told us in the survey.

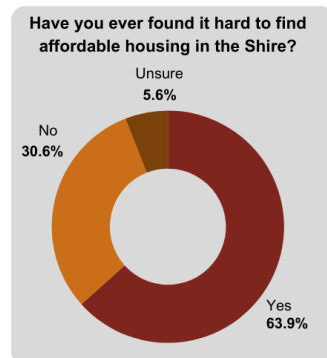
36

People completed the survey

Participants of the survey



Difficulty finding affordable housing



Key themes from shared experiences



Limited housing supply and high costs

Scarcity of affordable rentals, high rents and purchase prices, smaller homes are particularly difficult to find, households relying on personal connections to secure a home, some spending more than half their income on rent or moving frequently.



Barriers for specific groups

Single parents, single-income households, young people and people with disability face limited suitable options, high costs and difficulty finding safe, accessible homes close to support networks.



Impact on stability and wellbeing

Housing insecurity affects work, schooling and community connection, with some residents needing to move away despite wanting to stay, and some experiencing unsafe or temporary accommodation.



Suitability and quality of available homes

Some homes are poorly insulated or in need of repair, limited options near schools and services, few choices for families or people needing accessible layouts, and temporary accommodation is hard to secure.



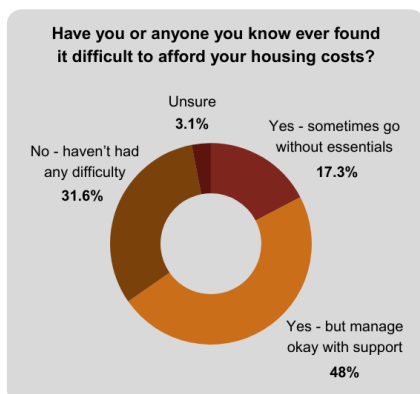
Transport and location-related costs

Many towns require a car to access services, adding to living costs, and limited public transport makes some areas less viable for lower-income households.

Page 1 of 4

Figure 29: Closing the Loop on External Engagement, Page 1 of 4

Experiences finding suitable housing



Key themes from shared experiences



Rising living costs affecting household budgets

Power bills, rates and everyday expenses place pressure on households, with many relying on strict budgeting, additional work or family help to manage costs.



Housing stress and past experiences of insecurity

Some respondents described going without essentials, borrowing money or working multiple jobs to stay housed, and a few shared past experiences of homelessness.



Support networks helping people stay in the shire

Family assistance, volunteering for cost savings, shared living and support from housing organisations help some residents manage affordability pressures.



Challenges for single-income households, carers and people with disability

Single parents, people with disability and carers experience particular strain due to limited income, unexpected expenses and difficulty finding suitable, affordable homes.



Different expectations and experiences of housing affordability

Some residents emphasised working hard or choosing areas they could afford, while others noted generational barriers for their children; a small number expressed concern about how future housing changes may affect their neighbourhood.

Why affordable housing is important to the community



Housing as a basic right and foundation for life

Safe, stable housing supports wellbeing, health, security and opportunity.



Strong, connected and diverse communities

Affordable homes help people stay local and participate fully.



Supporting workers, families and future generations

Essential workers, young people and families need homes they can afford.



Economic stability and local resilience

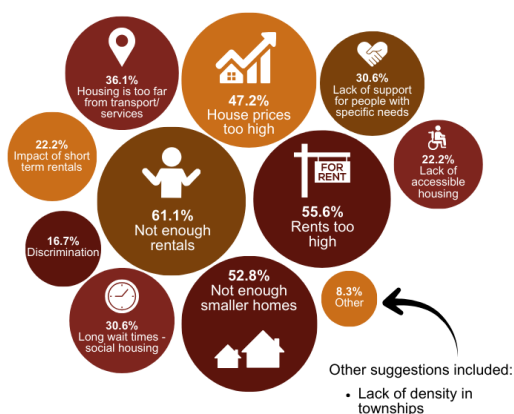
Affordable housing reduces stress, strengthens the economy and supports local services.



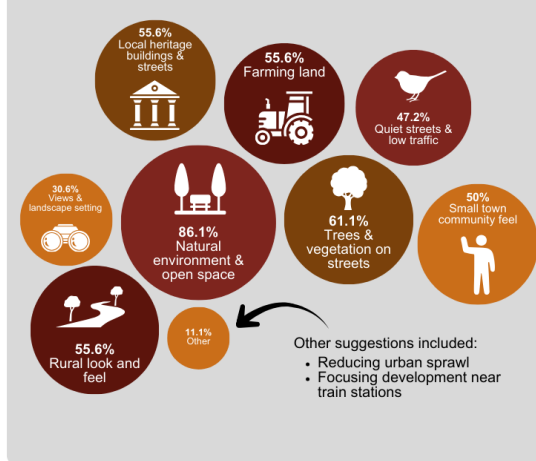
Mixed community views about change

Some residents worry about neighbourhood character, devaluation and rising density.

Biggest challenges in finding affordable housing



Features of Macedon Ranges' character to protect

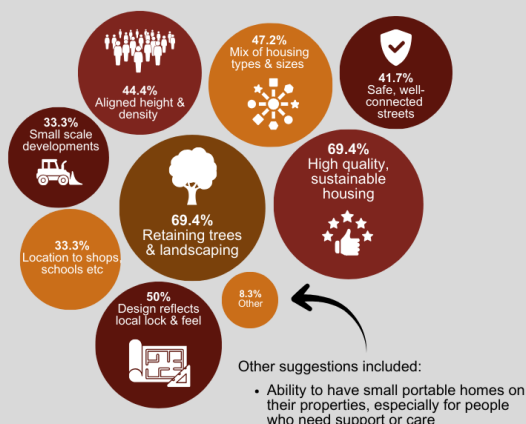


*Note that participants were invited to select more than one issue, so totals in the bubble charts above will not add up to 100%

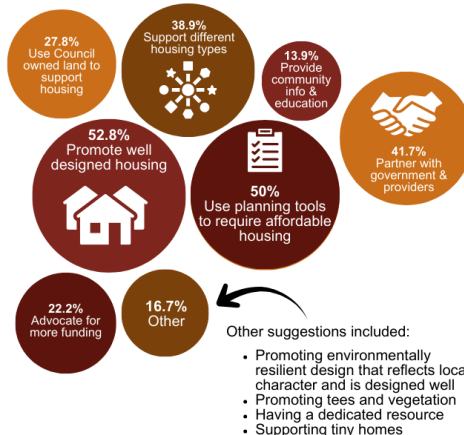
Page 2 of 4

Figure 30: Closing the Loop on External Engagement, Page 2 of 4

What helps new housing fit the neighbourhood

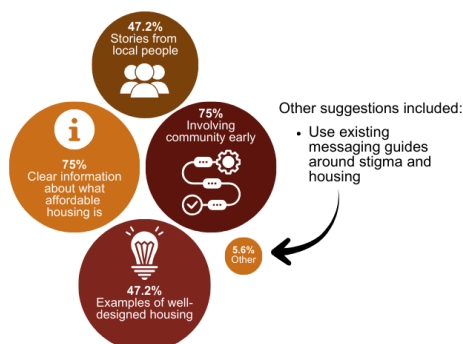


What Council should focus on



*Note that participants were invited to select more than one issue, so totals in the bubble charts above and below will not add up to 100%

Building community understanding and support



Other comments and ideas

- Planning, infrastructure and sustainable growth**
Calls for infrastructure before development; interest in planned, well-serviced, climate-appropriate housing.
- Diverse and well-designed housing options**
Support for small homes, infill, energy-efficient design, mixed housing types and creative approaches.
- Better use of land and existing assets**
Suggestions for subdivision, rezoning, using vacant sites, converting unused buildings and allowing tiny homes.
- Strong partnerships and proactive delivery**
Desire for Council to work actively with housing providers, pursue funding, and lead coordinated projects.
- Community expectations and local character**
Views on maintaining neighbourhood character, avoiding poor-quality design, and balancing change with community values (including some concerns about housing types and density).

What happens next?

Council will now bring together all the feedback from the survey and written submissions, along with the research and data we are gathering on local housing needs. This analysis will help us build a clear picture of the key issues and opportunities across the shire.

These insights will guide the next stage of work, where Council will review its current approach to affordable housing and consider the most appropriate framework for the future. The outcomes of this process will shape Council's direction and priorities for supporting more affordable, well-located and accessible housing in the Macedon Ranges.

Once a draft approach is prepared, it will be shared with the community for further feedback.



Page 3 of 4

If you think there's something we missed, you can email mrsc@mrsc.vic.gov.au.

Figure 31: Closing the Loop on External Engagement, Page 3 of 4

Key findings from written submissions

Council received three written submissions from organisations working across housing advocacy, community housing and urban design. Each submission focused on how Council could strengthen its role in supporting more affordable, well-located and well-designed housing in the Macedon Ranges Shire.

Across the submissions, common themes included calls for a clearer and more active Council role, stronger partnerships with housing providers, better use of Council and government-owned land, a wider mix of housing types, and a focus on locating affordable housing close to services, transport and community infrastructure.

Following the close of submissions, a summary of key themes (Figure 32) was circulated to all organisations that provided input, with respondents expressing appreciation for the follow-up and transparency in how their feedback was being considered.

Grounded

Grounded, a housing advocacy organisation, focused on structural approaches to delivering long-term housing affordability. The submission emphasised the use of Community Land Trusts (CLTs) as a mechanism to retain affordability in perpetuity by separating land ownership from housing ownership. Grounded proposed a stronger Council role in enabling community-led housing models through planning policy recognition, access to land and clearer regulatory frameworks. The submission also raised concerns about land supply practices, suggesting monitoring mechanisms to improve transparency around land release and reduce speculative behaviour. In addition, Grounded recommended regulating short-stay accommodation under existing legislative powers, exploring rural exception sites for community-benefit housing, and introducing tools such as Affordable Housing Impact Statements to assess how major developments respond to local income levels and housing need.

Community Housing Industry Association Victoria (CHIA Vic)

CHIA Vic, the peak body for Victoria's not-for-profit community housing sector, made a submission on behalf of registered Community Housing Organisations (CHOs). The submission highlighted the role of affordable and social housing in supporting economic participation, workforce attraction and community wellbeing in the Macedon Ranges. CHIA Vic encouraged Council to strengthen partnerships with CHOs, noting their experience in delivering, managing and allocating affordable housing and their access to State and Commonwealth funding programs. The submission also emphasised the importance of using Council-owned land to support affordable housing outcomes and building community understanding and support for new housing developments. CHIA Vic highlighted housing challenges faced by Aboriginal and Torres Strait Islander households, older

residents and people on low incomes, and offered ongoing support to Council through sector resources and connections.

Workshop Architecture

Workshop Architecture, an architectural and urban design practice, focused on housing design, urban form and long-term settlement patterns. The submission emphasised the need for smaller, well-designed, accessible and low-maintenance housing, particularly for older residents and women over 60 who are at higher risk of housing insecurity. Workshop Architecture advocated for moving beyond low-density, detached housing models towards higher-density, low-rise developments located in and around town centres and close to services. The submission highlighted the importance of high-quality design, environmental sustainability, climate resilience and integration with existing neighbourhoods. It also suggested the use of design exemplars or pattern-book style approaches to encourage well-designed development and identified underutilised, centrally located sites, including Council-owned land, as opportunities for mixed-use and affordable housing projects.

DRAFT

Key feedback from written submissions

Alongside the community survey, Council received three written submissions from organisations working in housing, design and community development.

These submissions provided detailed ideas about how Council could strengthen its role in supporting more affordable, well-located and well-designed homes in the shire. The suggestions varied in approach, but several common themes emerged.

3

Written submissions were received



A stronger and clearer Council role

Across the submissions there was support for Council taking a more active role in:

- working directly with community housing organisations
- identifying Council-owned or government-owned land that could be suitable for affordable housing
- providing clearer planning guidance for developers
- using engagement and communication to build community understanding and reduce stigma

These organisations encouraged Council to be more deliberate and consistent in how it supports and negotiates affordable housing outcomes.



More housing close to services

All three submissions highlighted the importance of locating affordable and accessible homes near shops, health services, public transport and community facilities. Suggestions included:

- allowing more low-rise, higher-density housing in town centres
- encouraging smaller, low-maintenance homes suited to older residents and people with mobility needs
- designing homes and neighbourhoods that are easier to move around without a car

This aligns with survey feedback about the importance of access to transport and essential services.



Better design and a wider mix of housing types

Submissions highlighted the need for:

- well-designed, energy-efficient and climate-appropriate homes
- more diverse housing types such as townhouses, units, apartments over shops, and mixed-use developments
- design approaches that respect local character while still supporting growth

One submission suggested Council consider developing "pattern book" style design examples to fast-track good-quality housing in the right locations.



Supporting older women, older residents and people with specific needs

There was strong support for housing that meets the needs of:

- women over 60 who are at higher risk of housing insecurity
- older people who need smaller, accessible, low-maintenance homes
- people with disability who need well-designed and affordable housing close to support networks
- Aboriginal households, who face higher rental stress and lower home ownership rates

These suggestions reinforce the survey findings about the different barriers faced by particular groups.



Using Council land and partnerships to deliver more housing

Two submissions encouraged Council to:

- review under-used Council sites that could support affordable or mixed-use housing
- work in partnership with registered community housing organisations that already manage affordable housing across Victoria
- support funding applications to State and Federal programs
- create demonstration projects on strategic sites to show what high-quality, well-integrated affordable housing can look like



Ideas for new policy tools Council could consider

Some organisations suggested new or emerging approaches, including:

- requiring major developments to include an "Affordable Housing Impact Statement" that explains how the proposal responds to local incomes and housing need
- monitoring land release patterns to improve transparency
- regulating short-stay accommodation under new State Government legislation
- exploring Community Land Trusts (CLTs) or similar models that help keep housing affordable long term

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If you think there's something we missed, you can email mrsc@mrsc.vic.gov.au.

Figure 32: Closing the Loop on External Engagement, Page 4 of 4 (written submission overview)

The impact of inaction

This section considers the broader costs and benefits associated with affordable housing, and the consequences of inaction, drawing on national research to show how housing pressures translate into system-wide impacts over time. It provides a high-level framework for understanding the relative costs of responding early, compared with absorbing the longer-term effects of unmet affordable housing need.

Costs and benefits in housing policy

Contemporary housing policy increasingly frames affordable and social housing as a preventative investment rather than a reactive service. A consistent finding across Australian and international research is that secure, affordable housing reduces the likelihood that households will cycle through crisis responses such as homelessness services, emergency health care, justice systems and short-term accommodation³⁸. AHURI's scoping work emphasises that unmet housing need is not cost-neutral³⁸. When housing pressures are not addressed early, costs tend to shift into other parts of the service system, often at a higher unit cost and with poorer outcomes³⁸.

This perspective is consistent with AHURI's housing economic impacts framework, which distinguishes between direct housing costs and the broader, downstream impacts that flow from housing instability³⁹. Direct costs include capital investment, operating subsidies and tenancy management³⁹. Downstream costs, by contrast, emerge over time and across systems, including higher rates of hospitalisation, increased use of mental health and family violence services, greater interaction with the justice system, disrupted education, and reduced labour force participation³⁹. These downstream effects are often borne by different levels of government and different agencies than those responsible for housing provision, which can obscure the full cost of inaction when decisions are assessed within narrow portfolio boundaries³⁹.

Research on the consequences of inaction highlights that these costs are typically dispersed, delayed and difficult to observe in isolation. Social and economic costs are described in relation to affordable housing shortages as 'foregone benefits' that accumulate gradually as housing stress deepens and households move into more acute

forms of disadvantage⁴⁰. Based on Australian data, it's estimated that the national shortage of social and affordable housing already imposes hundreds of millions of dollars in avoidable social and economic costs each year, with these costs projected to grow significantly over time if under-investment persists⁴⁰. Importantly, these estimates capture costs across health, wellbeing, productivity and public service expenditure, rather than housing budgets alone⁴⁰.

The literature also draws a clear distinction between reactive expenditure and preventative investment. Crisis responses such as emergency accommodation, temporary lodging and repeated service interventions are consistently shown to be more expensive over time than providing stable housing with appropriate support³⁸. A review by AHURI found strong evidence that housing interventions for people experiencing homelessness or severe housing stress can lead to measurable reductions in acute health care use, justice system contact and emergency service demand, particularly where housing is sustained over time³⁸. These cost offsets do not necessarily appear immediately in housing portfolios, but they accrue across the broader public system³⁸.

Tools such as the Social and Affordable Housing Investment (SAHI) framework from the Sustainable Build Environment Research Centre Australia reflect this whole-of-government logic by explicitly mapping how housing outcomes interact with other policy domains⁴¹. Rather than treating housing as an isolated input, the SAHI approach recognises housing as enabling infrastructure that supports improved outcomes in health, education, employment and wellbeing, and reduces pressure on downstream services⁴¹. While the SAHI tool is designed for modelling and evaluation, its underlying logic reinforces a central point for policy: the true costs and benefits of affordable housing are distributed across systems and over time and cannot be fully understood by focusing only on upfront delivery costs⁴¹. These dynamics are not abstract. Over time, they shape how pressure builds and moves through housing and service systems in practice.

Building pressure on the housing system

Where affordable housing supply does not keep pace with need, housing stress does not remain static or confined to the housing system. Evidence shows that households experiencing prolonged housing stress are more likely to cycle through homelessness

services, crisis accommodation, health systems and family violence responses, rather than resolving their housing situation independently. AHURI's review found that a significant proportion of people presenting to specialist homelessness services were already housed but at risk, indicating that housing stress often precedes more acute forms of homelessness rather than being a separate issue³⁸. Once households enter crisis systems, pathways back into stable housing become more difficult and resource-intensive, particularly in constrained markets with limited affordable rental options³⁸.

This dynamic is reinforced by service data cited in national research. A 2022 study in Victoria found that almost half of people who were unable to access homelessness assistance initially went on to seek support later in the same year, suggesting that unmet demand often reappears elsewhere in the system rather than dissipating⁴⁰. Over time, this contributes to a cumulative build-up of pressure across homelessness services, emergency accommodation and informal arrangements such as overcrowding or couch surfing⁴⁰. As housing stress escalates into crisis, the intensity and cost of service responses also increase.

Increased public service costs

A consistent finding across Australian studies is that the absence of stable housing is associated with higher public service costs, particularly in health, mental health and justice systems³⁸. AHURI reports that people experiencing homelessness or severe housing instability have substantially higher rates of hospitalisation and emergency department use than the general population³⁸. Evaluations of Housing First-style interventions in Australia have demonstrated that providing secure housing can lead to measurable reductions in acute health care use, including fewer hospital admissions and shorter lengths of stay, with associated cost savings accruing over time³⁸.

Cost-benefit analysis undertaken by SGS Economics and Planning found that providing a single permanent 'last resort' housing bed generated an estimated net benefit of around \$216,000 over 20 years, largely due to reduced health care costs, lower interaction with the justice system and improved participation in employment and education⁴². While this analysis focused on homelessness, it illustrates the broader pattern identified across the literature: crisis responses and repeated short-term interventions are consistently more expensive than sustained housing solutions⁴².

Economic and workforce impacts

Housing affordability pressures also generate broader economic effects that extend beyond direct service costs. Research consistently identifies a link between housing instability and reduced labour force participation, lower productivity and increased workforce turnover, particularly for low- and moderate-income workers⁴⁰. Nygaard's analysis highlights that shortages of affordable housing can constrain local labour markets by limiting the ability of workers to live near employment, increasing commuting costs and reducing workforce retention⁴⁰.

In peri-urban and regional contexts, these impacts can be particularly pronounced. Limited rental supply and higher transport costs mean that housing affordability pressures can directly affect the capacity of local services, businesses and essential workers to operate effectively⁴⁰. Over time, this can undermine regional economic resilience and increase reliance on temporary or non-local labour, with flow-on impacts for service continuity and community stability⁴⁰.

Intergenerational effects

The costs of inaction are not evenly distributed over time. Housing instability has well-documented intergenerational impacts, particularly for children and young people. Evidence from AHURI shows that children growing up in housing stress or insecure accommodation are more likely to experience disrupted education, poorer health outcomes and lower long-term earnings, contributing to the persistence of disadvantage across generations³⁸. For older people and people with disability, prolonged housing insecurity is associated with increased reliance on health and support services, often at a point when opportunities for preventative intervention have already narrowed³⁸.

Nygaard describes these outcomes as cumulative and path-dependent, noting that delayed action allows relatively manageable affordability pressures to escalate into entrenched disadvantage with significantly higher social and fiscal costs over time⁴⁰. From a policy perspective, this reinforces the importance of early intervention and sustained supply, as the costs associated with inaction tend to grow rather than stabilise.

The benefits of affordable housing investment

Cost avoidance across service systems

Evidence consistently shows that investment in affordable and social housing avoids costs that would otherwise arise across health, justice and homelessness systems. Rather than producing immediate ‘savings’ within housing budgets, the primary benefit is reduced demand for high-cost crisis responses over time³⁸. Australian evaluations of housing and homelessness interventions demonstrate that people who move into secure housing use fewer emergency health services, spend less time in hospital, and have fewer interactions with justice and emergency systems³⁸. These effects are strongest where housing is stable and sustained, reducing repeated service contact that often occurs when people cycle through temporary or insecure accommodation³⁸.

Cost-benefit analysis supports this preventative logic. Nygaard and Kollmann’s conservative social cost–benefit modelling estimates that the wider social and economic benefits of additional social and affordable housing can be substantial, even when only a portion of potential benefits are assumed to materialise⁴³. Their analysis shows that avoided public sector costs, including health care and justice expenditure, make up a significant share of the total benefit, reinforcing evidence that housing investment primarily functions as cost avoidance across government rather than as a discrete housing expense⁴³.

Improved individual and community outcomes

Secure and affordable housing is strongly associated with improved outcomes for individuals and households, particularly those experiencing housing stress or instability. Evidence from AHURI found that stable housing supports better physical and mental health, improved educational continuity for children, and greater capacity for people to engage with employment and training³⁸. These outcomes are not limited to people experiencing homelessness, but extend to low- and moderate-income households who would otherwise face persistent housing stress³⁸.

Nygaard’s review of social housing as social infrastructure highlights that housing stability enables other interventions to work more effectively, including health care, family violence responses and education support⁴⁴. In this sense, housing acts as a platform that allows individuals to stabilise their lives and engage more consistently with services, rather than

repeatedly re-entering crisis systems⁴⁴. Over time, these improvements contribute to stronger community connection and reduced social exclusion.

Economic participation and local resilience

Affordable housing also plays an important role in supporting workforce participation and local economic resilience. Evidence indicates that housing affordability constraints can limit people's ability to take up or sustain employment, particularly where long commutes, high transport costs or insecure tenancies are involved⁴⁰. By contrast, access to affordable housing closer to employment enables people to work locally, reduces workforce churn and supports the ongoing operation of essential services⁴⁰.

Nygaard and Kollmann's modelling identifies productivity and employment-related benefits as a material component of the wider economic return from social and affordable housing investment⁴³. These benefits arise through improved labour force participation, reduced absenteeism and stronger attachment to work, particularly for households that would otherwise experience chronic housing stress⁴³. In regional and peri-urban contexts, these effects can be especially important, given tighter labour markets and more limited housing options.

Long-term value over time

A consistent theme across the literature is that the benefits of affordable and social housing accrue over long timeframes. While many of the costs of housing provision are incurred upfront, the associated benefits accumulate gradually through avoided service demand, improved life outcomes and enhanced economic participation⁴³. Nygaard's analysis shows that when assessed over the life of housing assets, the value generated by social and affordable housing can be significant, even under conservative assumptions about who benefits and to what extent⁴³.

This long-term perspective aligns with the framing of affordable housing as enduring social infrastructure rather than a short-term program response. Well-located, well-designed housing continues to deliver benefits for decades, supporting individuals, communities and public systems well beyond the initial investment period⁴⁴.

Why this matters for local government decision-making

While councils are not the primary funders or providers of affordable housing, they are often where the secondary impacts of housing pressure are felt most directly. Evidence shows that unmet housing need increases demand on community services, emergency management, local health partnerships and place-based supports, many of which involve local government coordination or resourcing³⁸. Housing stress can also affect councils' ability to attract and retain staff and essential workers, particularly in peri-urban and regional areas where limited rental supply and long commuting distances constrain local labour markets⁴⁰.

Research consistently indicates that where housing pressures escalate, costs tend to surface through reactive and crisis-driven responses rather than planned investment. AHURI and Nygaard both highlight that delayed action allows relatively manageable affordability pressures to compound, resulting in higher long-term social and fiscal costs that are more difficult to address once entrenched^{38, 40}. These costs are rarely borne by a single portfolio or level of government, reinforcing the importance of early, coordinated intervention^{38, 40}.

Local government plays a critical role in shaping whether these pressures intensify or stabilise within its areas of influence, including through planning decisions, land use, advocacy, partnerships and local coordination. The evidence indicates that earlier, place-based and coordinated action is generally less costly than responding once housing stress has translated into crisis, service overload and workforce disruption⁴³.

Key implications for the Macedon Ranges

The Macedon Ranges' peri-urban and regional context means housing pressures tend to surface quickly and intensify rapidly. Limited rental supply, a high reliance on the private market, and strong exposure to metropolitan housing demand mean that even modest market shifts can have outsized local impacts. Evidence shows that in constrained markets, households have fewer options to adjust when rents rise or vacancies fall, increasing the likelihood that housing stress escalates into homelessness, service demand or workforce disruption rather than being absorbed through mobility or substitution^{38,40}. As a result, the social and economic costs associated with inaction are likely to emerge earlier

and more visibly in places like the Macedon Ranges than in larger metropolitan areas with more diverse housing markets.

These pressures are further amplified by local demographic and workforce dynamics. An ageing population increases demand for smaller, accessible and well-located housing, while also raising the consequences of housing instability for health and care systems³⁸. At the same time, the shire's need for key workers in health, education, care and local services means that housing affordability directly affects workforce attraction and retention. National evidence shows that where affordable housing is limited, workforce shortages, longer commutes and service instability become more pronounced over time^{40,43}. In this context, housing affordability is not a peripheral issue but a structural factor shaping community wellbeing, service capacity and long-term resilience, setting the foundation for the barriers, opportunities and Council role explored in the following sections.

Barriers and drivers

This section summarises the key drivers shaping affordable housing need and delivery in the Macedon Ranges Shire, alongside the main barriers limiting outcomes. Drawing on the data and engagement evidence outlined in this paper, it explains why affordability pressures persist despite population growth and housing activity. The section highlights where demand is strongest, how supply is misaligned with household needs, and why targeted intervention is required to improve access to safe, secure and affordable housing.

Drivers of affordable housing need and delivery

Population growth and demographic change

Strong population growth to 2046 is a primary driver of housing demand across the Shire, particularly in south-eastern townships. This is not just growth in numbers. The most pronounced change is in household composition, with growth among older residents, lone person households, smaller households and working-age adults. These trends increase demand for smaller, accessible and well-located dwellings, including one- and two-bedroom homes and housing that supports ageing in place.

Rising housing costs relative to incomes

House prices and rents in the Shire remain high relative to Regional Victoria and, in some cases, Greater Melbourne. While prices have stabilised since their 2021–22 peak, they remain well above what very low- and low-income households can afford. Rental growth has been sustained, and vacancy rates have tightened significantly since 2020. This cost–income gap is a major driver of both rental stress and unmet affordable housing need.

Labour force and service sustainability pressures

Local worker affordability analysis shows that many essential and commonly held occupations cannot comfortably access home ownership in the Shire and are increasingly reliant on renting. Lower-paid essential workers face limited rental choice in a tight market. This creates a growing tension between housing costs and workforce attraction and retention, particularly in health, care, education and service sectors.

An ageing and vulnerable population

Strong growth among older people, combined with fixed or limited incomes, increases demand for long-term affordable rental housing with security of tenure. Similar pressures apply to people with disability, people escaping family violence, Aboriginal and Torres Strait Islander households, young

people and lone person households. For these groups, affordability issues are compounded by accessibility, safety, cultural safety and support needs.

Community recognition of housing as a shared issue

Both internal and external engagement indicate broad recognition that housing affordability affects community wellbeing, service delivery and social cohesion. While there are mixed views about change and density, there is clear support for well-designed, well-located affordable housing and for Council playing an active role through partnerships, land use and advocacy.

Barriers to affordable housing outcomes

Mismatch between housing supply and household needs

The dominant barrier is the structural mismatch between what is being delivered and what is needed. Housing stock is overwhelmingly low density and skewed towards larger dwellings, while affordability and demand are concentrated in smaller homes. One- and two-bedroom dwellings are where affordability is most likely to exist, yet they make up a small share of supply and sales volumes remain very low.

Limited delivery of medium-density housing

Medium-density housing remains a small proportion of overall stock and is concentrated in a few townships. High-density housing is effectively absent. This limits the ability to deliver smaller, lower-cost homes in locations close to services, transport and town centres, particularly as population growth continues.

Declining construction activity

Residential building approvals have fallen since 2021–22, particularly for non-house dwelling types. Rising construction costs, interest rates and development risk have reduced overall housing delivery at the same time that demand is increasing. This constrains both market supply and opportunities to leverage affordable housing outcomes.

Tight and competitive rental market

Low vacancy rates across most districts significantly limit access to rental housing, particularly for very low- and low-income households. Even where rents appear close to affordability thresholds, competition, limited choice and frequent rent increases undermine real access and security. For some household types, especially lone persons and very low-income renters, practical access to the private rental market is close to non-existent.

Insufficient social housing supply

Social housing supply is well below the state benchmark and will fall further as the population grows unless additional dwellings are delivered. Demand is strongest for one-bedroom dwellings in larger townships, aligning with ageing trends and lone person households. At the same time, Council-owned stock is ageing and not designed to contemporary accessibility or energy standards, creating pressure on both suitability and long-term sustainability.

Limited planning levers under current settings

Internal engagement highlighted that, under existing planning controls, Council has limited ability to require affordable housing outcomes from private development. Affordable housing delivery remains heavily dependent on State and Commonwealth funding, partnerships and discretionary negotiations rather than embedded planning mechanisms.

Financial and non-price barriers to access

Affordability thresholds do not capture the full range of barriers households face. Deposit requirements, lending criteria, insecure employment, caring responsibilities, accessibility needs and exposure to family violence all constrain access, even where housing is nominally affordable. These barriers disproportionately affect smaller households and vulnerable cohorts.

Community sensitivities about change

A minority of residents expressed concern about density, neighbourhood character and social housing. While not dominant, these views represent a real constraint on delivery if not addressed through good design, early engagement and clear communication.

Implications for the Macedon Ranges Shire

The drivers and barriers outlined above indicate that affordable housing outcomes in the Macedon Ranges Shire will not improve without a more deliberate and coordinated response. Population growth and demographic change will continue to increase demand for smaller, well-located and accessible housing, while current market delivery patterns are reinforcing a mismatch between supply and need. Without intervention, affordability pressures will deepen for very low- and low-income households, older residents, people with disability, key workers and lone person households. For Council, this reinforces the need to move beyond a reliance on market-led delivery and advocacy alone. Clear policy direction, supported by an implementation-focused strategy, will be critical to guide land use decisions, strengthen partnerships with housing providers and government, and prioritise opportunities that increase the supply of social and affordable housing in appropriate locations. It also highlights the importance of addressing non-price barriers such as accessibility, security of tenure and proximity to services, alongside affordability itself, to achieve sustainable housing outcomes.

Opportunities and options

This section outlines the opportunities and options available to Council to strengthen its response to affordable housing need, drawing on the evidence and issues identified in this background paper. It recognises that the strongest opportunity lies not in choosing a single mechanism, but in combining levers across Council's different roles. The section considers how advocacy, partnerships, facilitation, land use planning and direct action can work together to support better housing outcomes. The focus is on practical, achievable mechanisms that align with Council's responsibilities and risk appetite, and that can be applied in combination to respond to local housing pressures over time.

Advocacy

Council's role in affordable housing is important but inherently limited. Council does not control housing funding programs or delivery decisions, which largely sit with state and federal governments. However, this background paper demonstrates that Council is well placed to influence those decisions by providing a strong local evidence base that aligns with state priorities. For instance, the analysis of lone person households, key workers, ageing and disability, and the clear mismatch between dwelling supply and demand provides a credible platform for targeted advocacy. This is particularly relevant where local needs intersect with growth areas and service access, as outlined in the housing demand and market sections of the paper.

Council can pursue more targeted advocacy to Homes Victoria and relevant state departments, using Shire-specific data rather than broad sector-wide arguments. This includes advocating for funding and programs that support smaller dwelling typologies, accessible housing and well-located developments, consistent with the needs identified in the affordable housing demand and cohort analysis sections.

There is also an opportunity for joint advocacy with neighbouring councils across the Loddon Mallee. A coordinated regional approach can elevate shared housing pressures, reduce competition between councils for limited funding pools, and reinforce the structural nature of affordability challenges in regional and peri-urban areas.

Advocacy positions can also be more tightly linked to identified growth areas, particularly the Gisborne district, where population growth and dwelling demand are most pronounced. This supports a clearer narrative about where investment is most urgently needed and how it aligns with both local growth planning and state housing objectives.

A key assumption is that advocacy alone will translate into funding or delivery outcomes. The background paper suggests this is unlikely without a clear pipeline of feasible projects, sites or partnerships that government can readily support. There is also an assumption that state housing priorities will remain stable over the medium term, despite changing policy settings and funding programs.

Advocacy remains a necessary but insufficient lever on its own. The evidence suggests it is most effective when paired with other mechanisms, such as partnerships, land availability or planning certainty, that demonstrate Council's readiness to support delivery. Without this, advocacy is unlikely to materially shift affordable housing supply, regardless of the strength of the evidence base.

Partnerships

Council cannot meet current and future affordable housing need through its own assets or direct delivery alone. However, Council can materially influence outcomes by shaping who delivers housing, where it is located, and how well it responds to local needs. Partnerships provide a key mechanism for bridging the gap between demonstrated demand and actual delivery, particularly in a context where market-led development has not produced housing that aligns with identified household types, income levels or accessibility needs.

Council can strengthen partnerships with Homes Victoria and registered Community Housing Providers to move from reactive engagement to more deliberate co-design of projects. This would support housing outcomes that reflect the needs highlighted in the background paper, including smaller dwellings for lone person households, accessible housing for people with disability and ageing residents, and well-located housing for key workers.

Arrangements with partners can be used to clarify mutual expectations and roles, including dwelling mix, design quality, accessibility standards and the long-term retention of affordability. While non-binding, these agreements can provide greater certainty for both Council and partners and help align early project thinking with local priorities identified in the housing needs analysis.

There is also an opportunity for earlier engagement with Community Housing Providers during structure planning or precinct planning processes. Testing feasibility and delivery models at this stage can help ensure that affordable housing considerations are embedded before land values, densities and design parameters are finalised, responding directly to the supply–demand mismatch outlined in the background paper.

A key assumption is that Community Housing Providers have the capacity and appetite to expand in a semi-rural and peri-urban context such as Macedon Ranges. There is also an assumption that

partnership alone will resolve viability challenges, when the evidence suggests that additional levers, such as land contributions, planning certainty or facilitation support, may still be required.

Partnerships are a necessary component of Council's affordable housing response, but they are not sufficient on their own. The background paper suggests that partnerships are most effective when Council brings something tangible to the table, such as land, planning support or coordinated facilitation. Without this, partnerships risk remaining aspirational rather than translating into delivered housing outcomes.

Facilitation

Affordable housing outcomes are not only constrained by funding or market viability, but also by complexity, uncertainty and timing within the development and approval process. Even where there is willingness from developers, housing providers or government agencies, unclear processes and late-stage engagement can limit the scope for affordable housing to be meaningfully considered. This suggests an opportunity for Council to use its facilitation role to reduce friction and create clearer pathways for affordable housing proposals, particularly in areas experiencing growth pressure.

Council could establish a clearer internal pathway for affordable housing proposals, including a nominated point of contact and agreed processes across planning, property and community teams. This would support more consistent decision-making and reduce uncertainty for external partners, responding to issues identified in the background paper around fragmented delivery and limited follow-through.

There is also an opportunity for Council to proactively facilitate funding applications by providing local data, letters of support and clear alignment with Council strategies and priorities. The housing needs analysis and cohort-specific evidence in the background paper provide a strong foundation for this type of support, particularly where applications align with identified gaps such as smaller dwellings, accessible housing and well-located development.

More coordinated engagement with developers earlier in the development process, including during concept or pre-application stages, could also help clarify Council's expectations around affordable housing. Early discussions can support better alignment with local needs before design and feasibility parameters are fixed, rather than attempting to negotiate outcomes at permit stage when flexibility is more limited.

A key assumption is that facilitation alone will materially change developer behaviour in the absence of incentives or requirements. There is also an assumption that Council has sufficient

internal capacity to support a more proactive facilitation role, particularly if demand for guidance increases.

Facilitation can improve delivery conditions by reducing uncertainty, improving coordination and strengthening alignment with local priorities. However, the background paper suggests that facilitation on its own is unlikely to guarantee affordable housing outcomes. It is most effective when combined with other levers, such as planning, partnerships or incentives, that create clearer expectations and shared commitment to delivery.

Land use planning

The background paper demonstrates a clear mismatch between demographic demand and the type of housing being delivered, particularly the dominance of larger, detached dwellings compared to growing demand for smaller, accessible and more affordable housing. Land use planning is one of the few levers available to Council that can influence future housing supply at scale and over time. While Council does not control the market, it can shape expectations, signal priorities and influence development outcomes through planning policy and strategic planning processes.

Council can investigate planning scheme mechanisms that support affordable housing outcomes without immediately moving to prescriptive requirements. This could include clearer policy guidance, negotiated outcomes or reporting requirements that encourage consideration of affordable housing earlier in the development process. Such approaches respond directly to the supply and demand issues identified in the background paper, while allowing flexibility to test feasibility in a changing market.

Structure plans and precinct planning processes provide an important opportunity to signal expectations around housing diversity. Embedding clear direction about smaller dwellings in well-serviced locations aligns with the housing demand analysis, particularly for lone person households, older residents and key workers, and helps ensure that future growth areas do not replicate existing supply imbalances.

Council could also require affordable housing statements or feasibility assessments as part of significant rezoning proposals. Making affordability visible earlier in the process supports more informed decision-making and reduces the likelihood that affordable housing is only considered once land values and development parameters are already fixed.

A key assumption is that planning controls can influence housing outcomes without undermining development viability, particularly in a semi-rural context. There is also an assumption that Council has the appetite to adopt stronger planning positions given community sensitivity around growth and change, which is acknowledged elsewhere in the background paper.

Planning mechanisms are among Council's most powerful tools, but they are also politically and technically complex. The evidence suggests that a staged approach is prudent, starting with stronger policy signals, negotiated outcomes and improved transparency, rather than mandatory controls. This allows Council to build confidence, test impacts and adapt over time while progressively strengthening its influence on housing outcomes.

Direct action and land contribution

There are clear limits to market-led delivery of affordable housing, alongside increasing pressure on Council-owned and managed housing assets. Analysis of supply, dwelling mix and affordability shows that, without some form of intervention, the existing system is unlikely to deliver housing that aligns with identified needs, particularly for lone person households, older residents and people with accessibility requirements. While Council's capacity for direct action is constrained, there are targeted circumstances where a more active role could unlock outcomes that would not otherwise occur.

One option is the use of Council land through long-term lease or partnership models to support affordable or social housing delivery without divesting ownership. This approach aligns with findings in the background paper that land availability and cost are key barriers to delivery, and allows Council to retain strategic control while enabling external partners to deliver housing.

Council could also use Expressions of Interest (EOI) processes to test the market for innovative delivery models on identified sites. EOIs can help clarify feasibility, gauge partner capability and explore different housing typologies, tenure models and funding combinations, particularly where Council's objectives extend beyond standard market outcomes.

Targeted land contributions or co-investment may also be considered where this materially improves project viability or unlocks state or philanthropic funding. The background paper suggests that, in some cases, Council's contribution may be the lever that enables external investment to proceed, particularly where projects address clearly evidenced local need.

There is also an opportunity to review and reposition existing Council housing assets to better align with current and future needs. This includes considering accessibility, dwelling size and suitability for changing household structures, as identified in the demographic and housing demand analysis.

A key assumption is that Council has the risk appetite, governance arrangements and internal capacity to take on a more active role in housing delivery, even when partnering with external providers. There is also an assumption that land contributions represent best value compared to other potential uses of Council assets. Importantly, investigations to date have found that suitable Council-owned land is limited, which significantly constrains the scale and frequency of this option.

Direct action and land contribution offer the most tangible pathway to delivered housing outcomes, but they also carry the highest risk, cost and governance complexity. The evidence suggests this role should be selective and strategic, focused on sites or projects where Council intervention clearly adds value and aligns with demonstrated need. Any direct action should be clearly justified, transparently assessed against alternatives, and integrated with other levers such as partnerships, planning support and advocacy to maximise impact while managing risk.

DRAFT

Gender Impact Assessment

Under the *Gender Equality Act 2020*, Council has a duty to consider and promote gender equality in the development of policies, programs and services, and to take necessary and proportionate action towards achieving gender equality. The Act also requires councils to undertake a Gender Impact Assessment when developing or reviewing policies that have a direct and significant impact on the public. The Affordable Housing Policy meets this threshold because local government decisions about housing priorities, mechanisms and partnerships can inherently favour some groups over others if gendered and intersectional impacts are not actively considered. Policy settings around housing type, location, eligibility, tenure and delivery models can unintentionally overlook or disadvantage people whose housing needs are shaped by gender, caring responsibilities, income inequality, safety concerns and workforce participation.

Background

This Gender Impact Assessment has been undertaken as part of the review and update of Macedon Ranges Shire Council's Affordable Housing Policy. Affordable housing has a direct and significant impact on the community, as it shapes how housing is planned, prioritised, and supported for people across different income levels, life stages and circumstances. Given the well-established links between housing, economic security, safety and wellbeing, it is important that the policy is examined through a gender and intersectional lens.

The Gender Impact Assessment is being led by Coordinator Community and Social Planning. It was undertaken in January 2026 and forms part of the broader Affordable Housing Policy review process. Finalisation of the GIA will align with the endorsement of the updated Affordable Housing Policy, ensuring that gender equality considerations are embedded in the final policy position and its implementation.

Defining the issues and challenging assumptions

The Affordable Housing Policy aims to guide Council's role in advocating for, facilitating and supporting the delivery of affordable housing for very low-, low- and moderate-income households across the Macedon Ranges.

The housing affordability data in this background paper shows that high housing costs, limited rental supply and a lack of smaller, more affordable dwellings affect many households, but these pressures are not experienced evenly. Gender and other inequalities influence who is most exposed to housing stress and insecurity.

Women, men and gender-diverse people can experience housing affordability and access differently due to variations in income, safety, discrimination and housing suitability. Women are more likely to experience housing stress due to lower average incomes, insecure work and higher rates of caring responsibilities. For some women, particularly those leaving family violence, access to housing is shaped by urgent safety needs, the availability of secure and confidential locations, and proximity to support services. Gender-diverse people may face additional barriers related to discrimination in the private rental market, limited housing choice, and concerns about social acceptance and personal safety. Across all genders, factors such as physical accessibility, dwelling size, location and transport access affect whether housing is appropriate and sustainable.

People affected by the Affordable Housing Policy do not have the same needs. Household type, income level, disability, age, cultural background and experiences of violence shape what 'affordable' and 'appropriate' housing looks like. A one-size-fits-all approach can create barriers, particularly where housing supply is dominated by larger dwellings or where design and location do not meet the needs of smaller households, people with disability, or those requiring secure or supported housing. Access may also be affected if information and engagement processes are not accessible, culturally appropriate or offered through multiple channels.

Social roles and responsibilities further influence how people experience housing affordability. Caring responsibilities for children, people with disability or ageing parents can restrict housing choice, particularly when affordable options are not located near services, schools, transport or employment. Irregular or part-time work, which is more common among women, can reduce income stability and make it harder to compete in tight housing markets. These factors shape both housing outcomes and people's capacity to engage with planning processes, advocacy opportunities and support pathways, highlighting the need for a policy approach that recognises diverse lived experiences and structural constraints.

Understanding the context

The understanding of gendered and intersectional housing impacts in this Gender Impact Assessment is informed by desktop research and internal and external engagement undertaken as part of this Affordable Housing Policy background paper. This included analysis of housing affordability and demographic data, a review of relevant legislation, policy and research, and engagement with internal Council teams. External engagement with stakeholders and the wider community was also undertaken, with responses analysed using gender-disaggregated data where available. A table below summarises key data and insights identified through this work.

Key findings

Implications for the policy

24.8 per cent of women aged 15+ were in the lowest income quartile, compared with 22.6 per cent of men, and women were less represented in the highest income quartile (27.6 per cent compared with 32.2 per cent) ¹	Housing affordability pressures are more likely to affect households with lower incomes, increasing exposure to housing stress in both rental and purchase markets.
33.8 per cent of women provided unpaid childcare, compared with 27.1 per cent of men, and the number of women providing unpaid childcare increased by 539 between 2016 and 2021 ¹	Caring responsibilities continue to constrain household income and housing choice, particularly where affordable housing is not located near services or employment.
Between 2021 and 2046, residents aged 70 years and over are forecast to increase by 5,542 people, one of the largest increases of any age cohort in the shire ⁴ .	Population ageing will significantly shape future housing demand, increasing pressure for affordable housing that supports long-term stability and suitability as needs change over time.
17.1 per cent of women provided unpaid care to a person with disability, long-term illness or older age, compared with 11.3 per cent of men. The number of female unpaid carers increased by 780 over the same period ¹	Unpaid caring responsibilities affect household income, housing choice and location, increasing reliance on housing that remains affordable and sustainable alongside care demands.
Women are at elevated risk of housing stress later in life due to lower lifetime earnings, smaller superannuation balances and interrupted work histories linked to caring roles and part-time employment ²⁴ .	Housing affordability pressures can accumulate across the life course, increasing the likelihood of housing stress and insecurity in later life.
Nationally, homelessness among women aged 55+ increased by 48.3 per cent in Victoria between 2013 and 2018, making older women the fastest-growing cohort seeking homelessness assistance ²⁴ .	Older age does not protect against housing insecurity, highlighting the role of long-term affordability and tenure stability in preventing homelessness.
Women are disproportionately represented in employment sectors with lower housing affordability locally, including Health Care and Social Assistance (20.2 per cent of employed women), Education and Training (15.5 per cent) and Retail Trade (9.2 per cent), sectors shown to face significant purchase and rental affordability constraint ^{1, 17}	Local housing access will influence the employment market, with lower-paid sectors facing a growing mismatch between wages and local housing costs.
Males are more likely to work in the agriculture, forestry and fishing sector in the shire (3.3 per cent) compared to women (2 per cent) a sector shown to face significant purchase and rental affordability constraint ^{1, 17}	Local housing access will influence the employment market, with lower-paid sectors facing a growing mismatch between wages and local housing costs.
Males are more likely to be employed in higher-paid occupations than women. In 2021, 19.8 per cent of employed men worked as managers (compared to 12.4 per cent of women) ¹ .	Differences in income distribution shape overall housing access but can obscure affordability pressures experienced by lower-income households.

9 per cent of households in the Shire were single parent households compared to 10.2 per cent in Victoria ¹ .	Single-income households are more exposed to housing affordability pressures in higher-cost housing markets.
Single parent households are predominantly female led. At the 2021 Census, 11 per cent of adult women in the Shire were parenting alone, compared with 8.1 per cent of men ¹ .	Household structure and gender intersect to influence exposure to housing stress and housing insecurity.
19 per cent of all households in the shire were lone persons, compared to 24.7 per cent in Victoria ¹ .	A substantial proportion of households rely on a single income, increasing sensitivity to housing costs and market fluctuations.
Women in the shire are more likely to live alone, at 8.4 per cent for women compared to 6.8 per cent for men ¹ .	Living alone can heighten affordability pressures where housing supply is dominated by larger and higher-cost dwellings.
Women experience significantly higher rates of family violence victimisation in the Macedon Ranges Shire. Local data records 274 intimate partner violence incidents against women, compared with 46 against men, alongside higher non-IPV family violence incidents involving women ²⁵ .	Safety and housing affordability are closely linked, with experiences of family violence increasing demand for crisis and short-term accommodation alongside longer-term affordable housing options.
Family violence is a major pathway into homelessness for women. In Victoria, 58 per cent of people accessing Specialist Homelessness Services are women, and more than half report experiencing family violence ²⁶ .	Housing insecurity linked to family violence highlights the role of crisis accommodation as a critical entry point into the housing system, with implications for pathways into stable, affordable housing.
Between 2021 and 2046, the number of young people aged 15–24 in the Macedon Ranges Shire is forecast to increase by more than 4,000 people ⁴ .	This growth will increase demand for affordable, smaller dwellings and rental options suited to early adulthood.
The 20–24 age group is projected to almost double, increasing from around 2,150 people in 2021 to more than 4,250 by 2046 ⁴ .	Rapid growth in this age group will place additional pressure on an already constrained rental market, particularly for entry-level and shared housing.
Young adults aged 19–24 experience the highest rate of homelessness of any age group nationally, at 91 people per 10,000 ¹⁹ .	Young people face heightened housing insecurity, indicating that affordability and access issues can escalate quickly without stable housing pathways.
In 2021, 69 per cent of people aged 15–24 were living in the family home, up from 64 per cent in 2011, reflecting	Delayed household formation reflects affordability constraints and limits young people's ability to

delayed independence linked to housing affordability pressures¹⁹. 53.5 per cent of Aboriginal and Torres Strait Islander peoples in the shire have a mortgage, compared to 45.3 per cent of the wider population of the shire¹.	access independent, secure housing. Housing affordability pressures for Aboriginal and Torres Strait Islander households extend beyond rental stress to include mortgage vulnerability, increasing exposure to financial and housing insecurity.
6.8 per cent of Aboriginal and Torres Strait Islander peoples in the shire live in social housing, compared to 1.4 per cent of the wider population of the shire¹	Higher reliance on social housing reflects structural barriers in the private housing market and sustained demand for secure, non-market housing options.
LGBTIQ+ Victorians are almost three times more likely to experience homelessness than the general population and are often dealing with complex challenges such as childhood trauma, abuse, and poor mental health⁴⁵.	Housing insecurity for LGBTIQ+ people is influenced by factors beyond affordability alone, including safety, discrimination and access to appropriate housing pathways.
62.5 per cent of LGBTIQ+ respondents said they had faced discrimination in housing and/or access (including being refused a home or evicted) because of their sexual orientation, gender identity or intersex status⁴⁶.	Discrimination in housing access limits effective housing choice and contributes to exclusion from both private and rental markets.
14.1 per cent of people who need assistance in their day to day lives are unemployed, compared to 3.2 per cent across the wider population of the shire¹.	Lower employment participation increases reliance on affordable and non-market housing and heightens vulnerability to housing stress.
15 per cent of people who need assistance in their day to day lives live alone, compared to 7.7 per cent across the wider population of the shire¹.	Living alone alongside support needs increases exposure to housing insecurity where affordable, suitable housing options are limited.
17.7 per cent of low-income households are renting, compared to 13.5 of the wider population of the shire¹.	Low-income households are more exposed to rental market pressures, increasing the risk of housing stress, forced moves and loss of tenure.
5.2 per cent of low-income households live in social housing, compared to 1.4 per cent of the wider population of the shire¹.	Higher reliance on social housing among low-income households reflects limited alternatives in the private market and ongoing pressure on non-market housing supply.

51 per cent of people living in a low-income household have at least one long term health condition, compared to 34.6 per cent of the wider population of the shire¹.

The intersection of low income and poor health compounds housing vulnerability, increasing the importance of housing stability and suitability for wellbeing.

Feedback from the external engagement

The engagement survey captured responses from a very small, self-selected sample including 23 women and 13 men. These results are indicative only and do not represent the views or experiences of all people of all genders across the Macedon Ranges. Even so, the differences between female and male respondents were consistent enough to highlight as a useful signal for policy development.

Female respondents were much more likely than men to report direct difficulty accessing affordable housing. Most women (18 of 22, 82 per cent) said they have found it hard to find affordable housing in the Shire, compared with 4 of 13 men (31 per cent). men were more likely to say they had not found it hard (7 of 13, 54 per cent) than women (4 of 22, 18 per cent). A similar pattern appeared for affordability pressures: women were more likely to say they could manage housing costs only with support (14 of 22, 64 per cent), while men were more likely to report no difficulty (7 of 13, 54 per cent, compared with 4 of 22 women, 18 per cent). This suggests women in the sample reported greater exposure to affordability constraints, including in circumstances where they were “coping” day to day.

When asked about the biggest challenges, both genders commonly identified limited supply and the lack of smaller homes, but women more often selected cost and access barriers. Women were more likely to identify high rents (15 of 22, 68 per cent compared with 4 of 13 men, 31 per cent), long wait times for social or community housing (8 of 22, 36 per cent compared with 2 of 13 men, 15 per cent), and discrimination when applying for housing (5 of 22, 23 per cent compared with 1 of 13 men, 8 per cent). men were somewhat more likely to identify location barriers, such as housing being too far from public transport or services (6 of 13, 46 per cent compared with 7 of 22 women, 32 per cent).

Views also differed in what respondents wanted Council to prioritise. men strongly emphasised the importance of ensuring new housing is well-designed and fits the local area (11 of 13, 85 per cent compared with 7 of 22 women, 32 per cent). Women were more likely to select delivery and resourcing levers, including advocating for more funding from other levels of government (8 of 22 women, 36 per cent, compared with 0 of 13 men), and using Council-owned land to support housing (8 of 22 women, 36 per cent, compared

with 2 of 13 men, 15 per cent). For building community understanding, women were more likely to support using stories from local people and families (13 of 22, 59 per cent compared with 3 of 13 men, 23 per cent), while both genders strongly supported clear information about what affordable housing is and involving the community early in planning.

These differences have practical implications for the policy and strategy. The results suggest that communication and engagement should speak to both lived experience and perceived risk: clearly explain what affordable housing is and who it is for, share local examples and stories to reduce stigma, and provide visible reassurance about design quality and neighbourhood fit. The results also indicate the value of continuing to embed a gender and equity lens in Council's approach, given women respondents in this sample reported higher levels of housing access difficulty and cost pressure.

Discussion

These findings show that housing affordability in the Macedon Ranges is shaped by the interaction of income, household structure, caring roles, safety, health and life stage, rather than by housing costs alone. Lower and less stable incomes, reliance on a single income, unpaid caring responsibilities and limited housing diversity increase exposure to housing stress across both rental and purchase markets. Forecast population ageing and growth among young people will intensify demand for affordable, smaller and secure housing, while high rates of family violence and homelessness among women and young people highlight the ongoing need for crisis, transitional and long-term housing pathways. Housing insecurity is further compounded by discrimination, disability, health conditions and limited tenure options, reinforcing that affordability is a structural and intersectional issue that extends beyond price to include stability, suitability and access.

Gender strongly shapes how these pressures are experienced. Differences in income distribution, employment patterns, caring responsibilities, safety and lifetime economic security mean that women are more likely to experience housing stress across the life course. This is reflected in the engagement survey, where female respondents were much more likely than men to report difficulty finding affordable housing and managing housing costs without support. While the survey sample was small and self-selected, the consistency of these responses aligns with broader evidence on gendered income inequality, unpaid care and disrupted work histories. Together, the data indicates that housing affordability is not gender neutral, and that women are more likely to experience affordability pressures as an ongoing condition rather than a temporary disruption.

The survey also highlights gendered differences in perceived risk and priority. Female respondents were more likely to identify high rents, long wait times for social or community housing and discrimination when applying for housing, pointing to greater exposure to systemic barriers. Male respondents more often emphasised design quality and neighbourhood fit, suggesting that place-based concerns may carry greater weight where direct affordability pressure is less acute. These differences do not indicate competing priorities, but they do underscore the need for a policy approach that addresses both lived experience and community confidence by delivering affordable housing that is well-designed and well-located, while also addressing cost, access, tenure security and fairness.

Age intersects with gender to further shape housing risk. Older women face heightened exposure to housing stress due to lower lifetime earnings, smaller superannuation balances and a higher likelihood of living alone, while younger women are disproportionately affected by family violence and youth homelessness. Rapid growth in younger age cohorts will place additional pressure on an already constrained rental market, increasing the risk that affordability challenges escalate without stable pathways into independent housing. These patterns highlight the importance of affordable housing that supports long-term stability across life stages, including ageing in place and secure transitions for young people.

Other intersecting factors compound these gendered impacts. Aboriginal and Torres Strait Islander households face higher exposure to housing stress and greater reliance on rental and social housing, with gender influencing how safety, cultural connection and financial vulnerability are experienced. Disability intersects with gender through lower workforce participation, higher rates of living alone and increased exposure to violence, increasing reliance on affordable, accessible and secure housing. Sexuality and gender identity intersect with housing affordability through discrimination and safety concerns, contributing to elevated homelessness risk for LGBTIQ+ people. Cultural background can further affect housing access where discrimination, insecure employment or language barriers intersect with gendered caring roles.

Overall, housing affordability in the Macedon Ranges is driven by overlapping structural inequalities rather than single causes. The Affordable Housing Policy is therefore likely to have uneven impacts across the community, depending on people's starting positions, risks and supports. People on lower or less stable incomes, those relying on a single income and those with caring responsibilities are more exposed to housing stress and are likely to benefit most from policy settings that support affordability, tenure security and access to services. For others, particularly people experiencing family violence, disability, discrimination or health challenges, policy impacts will be closely tied to the availability of crisis, transitional and long-term housing pathways rather than market affordability alone. Embedding a gender and intersectional lens in

both the policy and strategy is essential to ensure responses address not only supply, but also access, safety, stability and equity across the housing system.

Options analysis

This options analysis identifies a range of actions Council could pursue to reduce gendered and intersectional impacts associated with housing affordability. The options reflect different Council roles, including advocacy, partnerships, facilitation, planning influence and use of assets. For each option, the analysis outlines potential benefits alongside practical limitations, recognising Council's level of control, reliance on other governments and partners, funding constraints and timeframes. This approach supports transparent decision-making and helps clarify where Council effort is likely to have the greatest impact.

Option	Benefits	Limitations
Strengthen Council advocacy to State Government for increased supply of social and affordable housing targeted to women, single parents, older people, people with disability, and Aboriginal and Torres Strait Islander households.	- Aligns with Council's established advocacy role and policy mandate - Targets groups with clear evidence of disproportionate housing stress - Can leverage regional alliances and peak bodies to amplify impact - Supports long-term systemic change beyond individual projects - Low direct financial cost to Council	- Outcomes dependent on State Government priorities and funding cycles - Advocacy may not translate into local delivery in the short term - Difficult to attribute housing outcomes directly to Council action - Requires sustained effort over time to be effective - Risk of community expectations exceeding Council's delivery role
Advocate for income-based or shared equity home ownership models that support single-income households, recognising these are primarily delivered by State Government and housing providers.	- Addresses structural disadvantage faced by single-income households, particularly women - Expands pathways beyond rental housing - Aligns with affordability across the life course - Can be supported through evidence-based submissions and partnerships - Low implementation cost for Council	- Design, funding and delivery sit largely with State Government and housing providers - Limited local control over eligibility, scale or location - Models may not suit households with very low or unstable incomes - Longer-term outcomes, not immediate relief - Requires strong State policy alignment to progress
Advocate for stronger renter protections and longer-term lease options, particularly	Directly supports housing security for vulnerable renters	Legislative responsibility rests with State Government

for households experiencing compounding vulnerability.	• Strong gender and equity benefits, particularly for women, families and older renters • Complements Council's health, wellbeing and community safety objectives • Advocacy-based role fits within Council's remit • No capital investment required	• Potential resistance from property and investor sectors • Limited ability to tailor protections to local conditions • Impact may be uneven across different rental markets • Council influence is indirect and long-term
Advocate for targeted funding and planning reforms that better enable Aboriginal-led housing solutions, acknowledging delivery and governance sit outside Council's direct role.	• Supports self-determination and culturally appropriate housing outcomes • Addresses compounding disadvantage for Aboriginal households • Aligns with Closing the Gap commitments and Council's reconciliation objectives • Strong equity and social justice outcomes • Council role can focus on relationship-building and advocacy	• Governance, funding and delivery sit outside Council control • Requires careful, culturally informed engagement and time • Risk of tokenism if not genuine or led by Aboriginal organisations • Outcomes depend on State and Commonwealth investment decisions • Council must be clear about limits of its role to manage expectations
Formalise partnerships with registered housing agencies and specialist providers that support gender-specific or cohort-specific housing needs, including women escaping family violence, older women, and people with disability.	• Aligns strongly with Council's facilitation and partnership role • Leverages specialist expertise and existing service systems • Improves housing suitability for groups with distinct needs • Can increase access to external funding and programs • Supports more coordinated, place-based responses	• Reliant on partner capacity, priorities and funding security • Requires ongoing relationship management and staff time • Outcomes may be uneven across cohorts or locations • Council has limited control over delivery timelines and scale • Risk of duplication if roles and responsibilities are unclear
Support the expansion of specialist housing responses, such as family violence crisis and transitional housing, through advocacy, referrals and partnership support rather than direct delivery.	• Targets groups at highest risk of homelessness and harm • Strong alignment with community safety and wellbeing objectives • Avoids Council taking on direct service delivery risk • Can build on existing referral networks and local knowledge	• Service availability often constrained by funding and workforce shortages • Limited local supply may reduce effectiveness • Council influence is indirect and dependent on partner decisions • Outcomes may be difficult to measure at a local level

	Enables a flexible response to changing needs	Requires careful coordination to avoid gaps or overlaps
Encourage State Government and housing providers to increase funding for support-linked housing models that combine secure housing with access to care, family violence, mental health or disability supports.	- Addresses complex needs through integrated housing and support - Strong evidence base for improved long-term outcomes - Reduces pressure on crisis services and emergency systems - Supports stability for people with intersecting vulnerabilities - Aligns with preventative and early intervention approaches	- Funding decisions sit primarily with State Government - Models are resource-intensive and costly to scale - Requires coordination across housing, health and social services - Delivery timeframes are often long - Council role limited to advocacy and facilitation
Support exploration of alternative housing models, such as community land trusts, cooperative housing or long-term build-to-rent, through partnership and facilitation rather than direct provision.	- Diversifies housing options beyond traditional market models - Can offer long-term affordability and tenure security - Encourages innovation and community-led solutions - Positions Council as an enabler rather than provider - Potential to align with land use planning and local assets	- Models may be unfamiliar to community and stakeholders - Legal, financial and governance complexity - Limited local examples to draw from - Often slow to establish and scale - Requires strong partners and sustained support to succeed
Improve access to clear, accessible housing information for residents, including plain-language guidance on housing options, supports and referral pathways, recognising digital exclusion and language barriers.	- Low-cost, high-impact action within Council's control - Supports people facing digital exclusion or low literacy - Improves navigation of complex housing and support systems - Aligns with inclusion, customer service and wellbeing objectives - Can be delivered incrementally and updated over time	- Information alone does not increase housing supply - Requires regular maintenance to remain accurate - Risk of raising expectations where options are limited - Translation and accessibility require resourcing - Effectiveness depends on referral pathways being available
Strengthen data collection and use where possible, including disaggregated data and lived-experience insights, to better understand who is affected	- Improves evidence base for decision-making and advocacy - Enables clearer identification of gendered and intersectional impacts	- Local data gaps and small sample sizes limit precision - Data collection can be resource-intensive, especially to be kept current

by housing stress and how policy responses are working.

- Supports more targeted and defensible policy responses
- Can draw on existing datasets and partnerships
- Strengthens monitoring and evaluation over time

- Privacy and ethical considerations must be managed
- Lived-experience engagement requires time and trust
- Data does not guarantee policy change without action

Commit to monitoring and reviewing the gender and equity impacts of the Affordable Housing Policy over time, allowing Council to adjust its approach as needs, markets and policy settings change.

- Embeds accountability into policy implementation
- Allows Council to respond to changing conditions and needs
- Supports continuous improvement rather than one-off assessment
- Aligns with best-practice governance and GIA principles
- Strengthens transparency and reporting

- Requires ongoing staff time and resourcing
- Outcomes may be influenced by external market factors
- Attribution of change to policy can be difficult
- Risk of review fatigue without clear triggers or measures
- Must be supported by accessible and relevant data

Prioritise housing types that better meet the needs of groups more likely to experience housing stress, including smaller dwellings, accessible homes, adaptable housing and secure long-term rental options.

- Aligns housing supply with demonstrated local need
- Strong equity benefits for lone households and people with disability
- Supports ageing in place and housing adaptability
- Reinforces Council's strategic planning role
- Can influence outcomes through advocacy and negotiation

- Delivery dependent on market response and developer interest
- Smaller dwellings may face community resistance
- Planning influence may be constrained by State settings
- Outcomes realised over the medium to long term
- Limited direct control over tenure and pricing

Encourage tenure-blind and well-designed housing outcomes through planning advocacy and negotiation, to reduce stigma and improve safety and inclusion for residents.

- Reduces stigma associated with social and affordable housing
- Improves safety, inclusion and community acceptance
- Supports long-term neighbourhood cohesion
- Aligns with good urban design principles
- Can be integrated into planning discussions and guidelines

- Design quality can affect feasibility and costs
- Council influence limited without statutory controls
- Negotiation outcomes vary by project
- Requires consistent application across teams
- Design alone does not address affordability

Embed universal design principles as a minimum expectation in planning advocacy and negotiations, to support ageing in place, disability access and

- Supports ageing in place and disability inclusion
- Reduces future retrofit and adaptation costs
- Benefits a wide range of households over time

- Council influence limited without statutory requirements
- May increase upfront construction costs
- Developer uptake can vary

changing household needs over time.	- Aligns with accessibility, inclusion and wellbeing objectives - Can be promoted consistently through advocacy and negotiation	- Requires clear guidance and shared understanding - Outcomes depend on quality of implementation
Include safety, accessibility and location as core considerations in any Council-led or Council-supported affordable housing project, including proximity to transport, services, employment and support networks.	- Directly addresses gendered safety and access concerns - Improves day-to-day liveability and service access - Reduces reliance on private vehicles - Aligns with health, wellbeing and inclusion priorities - Strong demonstration of Council leadership	- Well-located sites are limited and often costly - Trade-offs may be required between location and scale - May constrain development options on some sites - Not all safety factors can be designed out
Use existing Council strategies and plans to support affordable housing outcomes for priority groups, ensuring consistent recognition of gendered and intersectional impacts across planning, health, wellbeing and community safety work.	- Low-cost way to reinforce consistent policy direction - Embeds housing considerations across multiple systems - Reduces siloed decision-making - Strengthens accountability and alignment - Supports integrated responses to complex needs	- Competing priorities across plans - Risk of dilution without clear actions - Requires strong internal coordination - Outcomes may be indirect or long-term - Relies on implementation through other levers
Use Council-owned land and assets, where appropriate, to support affordable housing outcomes that respond to identified gendered and intersectional needs, including through ground leases, co-location or partnership models.	- Can enable long-term affordability and security - Supports tailored responses to local need - Leverages external funding and partnerships - Demonstrates tangible Council commitment	- Limited supply of suitable Council land - Competing demands for community use - Requires complex legal and governance arrangements - Long lead times and high reputational risk - Ongoing asset and partnership management required

GIA Recommendations

Based on the options analysis, the recommended approach is to strengthen gender and intersectional outcomes by focusing Council effort on actions where it has the greatest influence and ability to deliver change. This includes embedding a clear gender and intersectional lens across advocacy, partnerships, planning influence, information provision and use of Council

assets, while being realistic about the limits of Council control over housing supply, funding and legislative reform.

It is recommended that Council prioritise actions that reinforce existing roles and levers, rather than relying on options that sit largely with State Government or the private market. In practice, this means strengthening advocacy for targeted social and affordable housing supply, formalising partnerships with housing and specialist providers, and using planning influence and Council-led projects to improve housing suitability, safety, accessibility and inclusion. These actions offer the most consistent and defensible way to reduce gendered and intersectional impacts within Council's remit.

At the same time, advocacy-based options such as shared equity models, renter protections, support-linked housing and Aboriginal-led housing reforms should be retained as longer-term system-shaping positions. While these are unlikely to deliver immediate local outcomes, maintaining a clear and evidence-based advocacy stance ensures Council continues to contribute to structural change without overcommitting beyond its role.

To support implementation, it is recommended that Council:

- embed gender and intersectional considerations explicitly within the Affordable Housing Policy and any supporting documents, rather than treating them as standalone actions;
- prioritise low-cost, high-impact enablers, including accessible housing information, consistent use of data, and regular monitoring of equity impacts;
- use Council-owned land and Council-supported projects strategically, recognising their potential impact for groups experiencing compounded disadvantage.

This balanced approach strengthens Council's contribution to more equitable housing outcomes while remaining grounded in its legislative role, capacity and resources.

Risk Assessment

A clear understanding of risk is essential to the effective development of an Affordable Housing Policy, particularly in a context where Council's role relies on influence, partnerships and advocacy rather than direct delivery. This risk assessment identifies the key risks associated with inaction, weak implementation, and external factors beyond Council's control, and highlights how these risks could undermine housing outcomes if not actively managed. Identifying these risks at this stage helps ensure the policy is realistic, targeted and supported by appropriate mitigation strategies, and informs the case for a complementary strategy to translate policy intent into measurable outcomes.

Risk	Impact	Likelihood	Mitigation strategy
Council does not materially influence affordable housing outcomes despite having a policy in place.	Medium	High	Develop an accompanying action plan or strategy for the Affordable Housing Policy with clear priorities, actions and monitoring. Regular reporting to ELT and Council on outcomes.
Affordable housing supply does not keep pace with demand, particularly for very low and low-income households.	High	High	Strengthen partnerships with housing providers, proactively identify land opportunities and align advocacy with funding cycles.
Priority groups experience increased housing insecurity and homelessness.	High	High	Embed cohort-specific priorities in the policy and strategy, informed by needs analysis.
Housing insecurity contributes to poorer health, safety and social outcomes, increasing service demand.	Medium	High	Explicitly link housing actions to health and wellbeing objectives and prioritise prevention-focused interventions.
Key workers are unable to live locally, affecting service delivery and the local economy.	Medium	Medium	Include key worker housing as a defined focus area and align with economic development and service planning.
Rising housing costs reduce socio-economic diversity across the Shire.	Medium	High	Promote mixed-tenure, well-located affordable housing and embed inclusion principles in planning decisions.
Council misses opportunities to leverage external funding or	Medium	Medium	Maintain an up-to-date pipeline of opportunities and strengthen

land due to lack of clarity or readiness.			relationships with Homes Victoria and housing providers.
Council is seen as prioritising affordable housing rhetorically without delivering outcomes.	Medium	Medium	Be transparent about Council's role and limitations, and report clearly on progress and constraints.
No clear responsibility for implementation leads to fragmented or stalled action.	Medium	Medium	Assign clear governance, lead areas and reporting responsibilities within the strategy.
Affordable housing considerations are applied unevenly across planning, property and investment decisions.	Medium	Medium	Embed policy principles into internal decision-making frameworks and officer guidance.
Vague or inconsistently applied policy exposes Council to challenge in negotiations or land decisions.	Low	Medium	Ensure policy language is clear, evidence-based and aligned with planning legislation and probity requirements. Consistent application of the policy.
Council's approach becomes outdated or misaligned with higher-level reforms or targets.	Medium	Medium	Build flexibility into the strategy and regularly review alignment with state and federal directions.
Developers, providers or community stakeholders disengage or oppose affordable housing initiatives.	Medium	High	Early engagement, clear communication of benefits and realistic expectations.
Affordable housing proposals face local opposition, delaying or preventing delivery.	Medium	High	Invest in education, location-sensitive design and early community engagement.
Limited staff time or expertise restricts Council's ability to lead or coordinate action.	Medium	Medium	Use cross-team collaboration, external expertise and prioritise achievable actions.
Housing providers or developers lack capacity or interest in delivering locally.	Medium	Medium	Engage early with developers, understand feasibility constraints and tailor expectations to a regional context.
Housing actions benefit some groups while excluding others or reinforcing disadvantage.	Medium	Medium	Apply intersectional analysis and monitor who benefits from housing initiatives.

Delays or gaps in data weaken evidence-based planning.	Medium	Medium	Use interim data, regional proxies and qualitative insights from service providers.
Construction costs, interest rates or market shifts undermine feasibility.	High	Medium	Maintain flexible approaches, scenario planning and diverse delivery models.
Time and effort are spent maintaining a policy that does not lead to delivery.	Medium	Medium	Focus effort on actions with the greatest potential impact and regularly reassess value.

DRAFT

Conclusion

Housing affordability is a growing and complex challenge in the Macedon Ranges Shire. Rising housing costs, limited rental availability, and a mismatch between housing supply and community needs are placing sustained pressure on very low-, low- and moderate-income households. These pressures are being intensified by population growth, constrained land supply, and broader market conditions that sit largely outside Council's direct control. The impacts are not experienced evenly, with particular risks for people on lower incomes, women, lone person households, people with disability, Aboriginal and Torres Strait Islander communities, older residents and essential workers.

While Council is not a housing provider, it has an important role to play through advocacy, planning, facilitation and partnership-building. The evidence in this paper demonstrates the need for a clear, coordinated and realistic approach that focuses on increasing housing diversity, supporting well-located affordable housing, leveraging Council and government-owned land where appropriate, and strengthening relationships with housing agencies and other levels of government. It also highlights the importance of embedding equity considerations and responding to the gendered and intersectional drivers of housing stress.

This background paper provides the evidence base to support the review of Council's Affordable Housing Policy and inform the general strategic position. Together, these will guide Council's actions over time, support consistent decision-making, and strengthen advocacy for systemic change, while remaining responsive to local conditions and community need.

Summary of Issues and Implications

This background paper has identified the following issues relating to affordable housing in the Macedon Ranges Shire:

- Housing costs have increased faster than incomes, reducing access to both rental and home ownership options for very low-, low- and moderate-income households.
- The private market is delivering a declining share of housing that is affordable without subsidy, particularly for renters.
- Population growth, especially in Gisborne and other key townships, is increasing demand and placing further pressure on housing availability and prices.
- The housing stock is poorly matched to need, with limited supply of smaller, accessible and lower-cost dwellings.

- Social housing supply is very low relative to need, and demand significantly exceeds available stock.
- Construction costs, infrastructure constraints and limited serviced land reduce feasibility for affordable housing delivery.
- Many groups experience heightened housing vulnerability, including lone person households, single parents, older people, people with disability, Aboriginal and Torres Strait Islander people, women (particularly older women and those experiencing violence), and lower-paid essential workers.
- Gendered economic inequality, caring responsibilities and safety concerns shape how housing stress is experienced, particularly for women.
- Council has limited direct delivery powers and relies on advocacy, planning mechanisms and partnerships to influence outcomes.
- Community concern and misunderstanding about social and affordable housing can act as a barrier to deliver

The implications of these issues for Council's affordable housing approach are that Council must continue to play a clear and realistic role focused on advocacy, facilitation and the use of planning mechanisms, rather than direct housing delivery. Policy settings need to consistently prioritise increasing the supply of affordable housing in well-located areas close to services, transport and employment to support access, wellbeing and participation. This includes placing a stronger emphasis on housing diversity, particularly smaller and more accessible dwellings and tenure options that respond to changing household types and life stages.

Partnerships with registered housing agencies and other levels of government are critical to unlocking funding, expertise and delivery opportunities, particularly in a constrained market. Council-owned and government-owned land represents a key opportunity and should be strategically assessed and leveraged where it can deliver long-term affordable housing outcomes. Planning tools and negotiated outcomes also need to be applied consistently and transparently where legislative pathways exist, to maximise Council's influence within its statutory role.

Equity considerations, including gendered and intersectional impacts, must be embedded in policy direction to ensure affordable housing responses do not unintentionally advantage some groups over others. Clear communication and community education are also important to address stigma and build understanding of the local benefits of affordable housing. Ongoing monitoring, evidence

and reporting will be necessary to track progress, strengthen advocacy, and ensure Council's approach remains responsive to changing conditions over time.

Recommendations

It's recommended that Macedon Ranges Shire Council continue to strengthen its role in responding to housing affordability pressures through a clear, evidence-informed Affordable Housing Policy supported by a practical implementation framework. In particular the policy should:

- Clearly state the housing outcomes the policy seeks to support, based on local evidence of need, including a greater mix of smaller dwellings, accessible housing and affordable rental options in well-served locations where current supply does not match household demand.
- Explicitly prioritise cohorts facing the greatest affordability and access barriers, including very low, low and moderate-income households, older people, single-person and single-parent households, people with disability, Aboriginal and Torres Strait Islander communities, and key workers.

Advocacy

- Set clear policy direction for Council's advocacy role, specifying that advocacy will be targeted, evidence-based and supported by a clear understanding of feasible delivery pathways. It should be focused on influencing state investment toward the locations and housing types where the Shire's need is most acute, including through coordinated regional advocacy where issues are shared.

Partnerships

- Strengthen policy direction on partnerships to clarify expectations for early engagement with registered housing agencies and alignment on dwelling mix, accessibility and long-term affordability, recognising that partnerships are most effective where Council can provide planning certainty, facilitation or access to land.

Facilitation

- Clarify the policy's facilitation role to support coordinated internal processes, early engagement with proponents and consistent decision-making on affordable housing proposals. This includes supporting funding applications that clearly address demonstrated local housing need.

Land use planning

- Include clearer planning policy guidance that supports the use of planning mechanisms to encourage social and affordable housing outcomes, particularly through strategic and structure planning that responds to local need, feasibility and community context.

Direct action and land contribution

- Apply a selective and risk-aware approach to direct action and use of Council land through the policy, focusing on circumstances where Council involvement enables affordable housing outcomes that would not otherwise occur, supports long-term lease or partnership models that retain Council ownership, and requires transparent assessment of land use, including how existing Council-owned housing assets align with current and future housing need.

Integration across Council decision making

- Strengthen the policy to require affordable housing considerations to be consistently applied across relevant Council decisions, including planning, asset management, community infrastructure and wellbeing, to support coordinated and consistent outcomes rather than isolated or ad hoc responses.
- Include policy direction to support a coordinated Council approach to affordable housing, including a clear internal point of responsibility and a consistent interface for housing partners and the community, to improve clarity, manage expectations and support effective engagement and follow-through over time.

Implementation, monitoring and review

- Include policy direction to support an implementation framework that advances evidence-based housing priorities and provides clarity on how the policy will be applied over time.
- Commit to monitoring and review that is proportionate and practical, using available data to track whether policy directions are improving alignment between housing supply, affordability and community need.

These recommendations position the Affordable Housing Policy as a clear statement of Council's role and intent, supported by a strategy that enables practical, flexible and partnership-driven responses to housing affordability challenges over time.

Glossary

Word/Phrase	Definition
Affordable housing	Housing (including social housing) that is appropriate for the housing needs of very low, low, and moderate-income households
Affordable private rental	Rental housing provided in the private market at below-market rent, typically through incentives or agreements, and targeted to low or moderate-income households.
Ageing in place	Being able to remain living safely and independently in one's own home and community as one gets older, with appropriate housing, supports and services as needs change over time.
Community housing	A type of social housing. Housing owned or managed by not-for-profit registered housing agencies and rented to eligible households at below-market rents.
Crisis accommodation	Short-term housing that provides immediate shelter for people experiencing homelessness or a housing emergency.
Director of Housing	The statutory body established under the <i>Housing Act 1983</i> , within the Victorian Government Department of Families, Fairness and Housing (DFFH), and is responsible for owning and managing Victoria's public housing, with powers to purchase, develop, lease and sell property.
Emergency housing	Very short-term accommodation, often provided at short notice, to ensure people have a safe place to stay during an immediate crisis.
Equity	Ensuring people have fair access to opportunities, resources and supports based on their individual circumstances, needs and barriers, rather than treating everyone the same.
Ground lease	A long-term lease arrangement where land is leased to another party while ownership of the land remains with the original owner.
Homelessness	A situation where a person does not have access to safe, secure and appropriate housing, including rough sleeping, temporary accommodation or unstable living arrangements.
Household	A household is one or more people, at least one aged 15 years or over, who usually live together in the same private dwelling, whether related or not.

Housing affordability	Describes the relationship between housing costs, such as rent, mortgage payments or purchase prices, and household incomes across the housing system.
Housing provider	An organisation that owns, manages or delivers housing, including public, community or affordable housing.
Housing stress	A condition where a household spends more than 30 per cent of its gross income on housing costs, reducing capacity to meet other essential needs. Includes mortgage and rental stress. Households spending more than 50 per cent of its income is considered to be in severe housing stress.
Inclusionary zoning	A planning approach that requires or encourages a proportion of new land or housing developments to be provided as affordable housing.
Key worker	A worker employed in an essential service or occupation, such as health, education, emergency services or care roles, who is critical to community functioning.
Long term housing	Housing intended to provide stable, ongoing accommodation rather than short-term or transitional shelter.
Marginal housing	Housing that is inadequate, insecure or below minimum standards, placing occupants at risk of homelessness.
Market failure	A situation where the private market does not supply enough housing that is affordable, suitable or accessible for certain households without government intervention.
Mixed-tenure development	A housing development that includes a combination of different housing tenures, such as social, affordable and market housing, within the same project.
Mortgage stress	A type of housing stress. A condition where a household spends more than 30 per cent of its gross income on mortgage repayments.
Not-for-profit sector	Comprises community organisations that deliver social services for public benefit (rather than profit), including services related to housing, homelessness, health, education and community wellbeing.
Overlay	A planning control applied to land that imposes additional requirements to protect specific values or manage risks, such as heritage, environment or bushfire.
Planning permit	A formal approval required under a planning scheme to allow certain land uses or developments to proceed.

Planning scheme	The statutory document that sets out land use policies, zones and overlays that guide development and planning decisions within a municipality.
Public housing	A type of social housing. Housing owned and managed by the Victorian Government and allocated to eligible households based on assessed need.
Private rental market	Housing rented from private landlords, where rents are generally set by market conditions.
Registered Housing Agency	A not-for-profit organisation registered under the <i>Housing Act 1983</i> that provides, manages and sometimes develops affordable rental housing for low-income households, and is regulated by the Victorian Housing Registrar.
Registered Housing Association	A larger not-for-profit housing agency with the capacity to own, develop and grow social housing at scale, using a mix of government funding and private finance.
Registered Housing Provider	A not-for-profit housing agency that primarily manages rental housing, often on behalf of government, and may specialise in housing for particular groups such as older people, young people or people with disability.
Renewal	Renewal refers to the redevelopment of ageing assets or buildings to improve housing quality for tenants and enhance neighbourhood amenity.
Rental affordability	A measure of whether rent levels are reasonable relative to household income and do not place the household in housing stress.
Rental stress	A type of housing stress. A situation where a household spends more than 30 per cent of its gross income on rent.
Section 173 Agreement	A legally binding agreement under the <i>Planning and Environment Act 1987</i> that places conditions or restrictions on the use or development of land as part of the planning approval process.
Settlement boundary	A defined planning line that limits the outward growth of a town or settlement to protect surrounding land and direct development to appropriate locations.
Social housing	Housing provided by the state or registered housing agencies for people with the highest housing need, rented at below-market rates.
Tenure	The legal arrangement under which a household occupies housing, such as renting, owning or living in social housing.

Tenure-blind development	housing where affordable and market dwellings are indistinguishable in design and quality and share equal access to facilities and communal spaces.
Transitional housing	Time-limited housing that supports people moving from homelessness or crisis accommodation into longer-term housing.
Universal design	The creation of buildings, products, environments, and services to be usable by all people to the greatest extent possible, without needing special adaptation or tailored design, benefiting everyone from the start
Victorian Housing Register	The single-entry point for applying for long-term social housing in Victoria, covering both public and community housing.
Zoning	A planning control that determines how land can be used and developed, such as residential, commercial or rural purposes.

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