



## Affordable Living and Housing Affordability

### What is Affordable Living and Housing Affordability?

Affordable living is about providing a diverse range of housing options to suit all income levels and household types. These housing options should be appropriately located within more self-contained neighbourhoods with convenient walk, cycle and public transport access to services and employment. It also covers sustainable design features which help reduce everyday living expenses, such as energy costs.

Housing affordability relates to the ability of residents to be able to afford the cost of housing, whether through ownership or the rental market. A general rule of thumb is that housing is considered affordable when low to moderate income earning households pay no more than 30% of their income of their cost of house (e.g. rent or mortgage repayments).

### Current planning scheme requirements

The current planning scheme (*Sunshine Coast Planning Scheme 2014*) incorporates the key directions of the former *Sunshine Coast Affordable Living Strategy 2010-2020*. Council's *Environment and Liveability Strategy 2017* is now the key document that sets the policy direction for more affordable and sustainable living options on the Sunshine Coast.

The *Sunshine Coast Community Strategy 2019-2041* also addresses housing affordability, social housing, indigenous housing and homelessness with a key policy objective that "Our community

has housing opportunities that match community need."

Housing affordability is a complex issue, and the planning scheme is one of many tools that can assist.

In accordance with the State Planning Policy, Council is preparing a Housing Needs Assessment which will provide important data to inform the new planning scheme.

### Issues already identified

1. Need for a greater diversity of housing choice (e.g. size, type and tenure) that matches the different household needs. For example, tiny houses, secondary dwellings, duplexes, multiple dwellings, retirement and aged care living and dwellings on a range of lot sizes.
2. Housing stress and affordability continue to be a challenge, with increasing household running costs, low levels of social housing, limited rent availability and competing demands for tourist accommodation.

### What we propose to do

Review provisions in the new planning scheme to:

1. Incorporate the key directions of the *Environment and Liveability Strategy 2017* and the *Sunshine Coast Community Strategy 2019-2041*.
2. Consider and respond to the findings of a Housing Needs Assessment.
3. Ensure a sufficient supply of land is zoned and allocated for different types of residential development having regard to population projections, housing needs assessment and land constraints analysis.

4. Support/encourage a variety of housing types and affordable living options throughout the Sunshine Coast that meet the varied and changing needs and lifestyle of the community. Such housing should particularly be focused in areas with convenient access to centres, public transport, employment, community facilities and open space.
5. Consider introducing a new zone, the Low-medium density residential zone, to promote more housing diversity in suitable locations previously reserved for single detached housing.
6. Investigate potential for key Council-owned sites to accommodate affordable/community housing projects.
7. Investigate ways of directly incentivising development of affordable/community housing projects.

While the planning scheme can encourage and support housing diversity, it is limited in its ability to deliver affordable housing options and housing affordability outcomes (which are more directly influenced by other factors such as demographics and migration trends, investment preferences, economic conditions and government policy).

Current as at 9 February 2022

### **Tell us what you think**

- Do you have any comments on this topic?
- Do you agree with what we propose to do in response to this topic as part of the new planning scheme?

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