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Affordable Housing in Echuca Moama: An Intergenerational Vision

Executive report October 2022



Project team

Professor Jennifer Weller-Newton (University of Canberra, University of Melbourne)

Professor Rebecca Bentley (University of Melbourne)

Associate Professor Danny Hills (Federation University)

Dr Catherine Lees (Murray Primary Health Network)

Research Assistant - Adelle Mansour (University of Melbourne)

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Ethics

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Executive Summary

This report is a summary of the three phases of the project An Intergenerational Visioning of Affordable Housing in a Regional Context, which explored housing affordability in Regional Victoria. It draws on the neighbouring regional townships of Echuca and Moama situated on the lands of the Yorta Yorta Traditional Owners on the Victorian/ New South Wales border, with a combined population of over 20,000 permanent residents. The report marks the first steps in a community partnership to develop a long-term strategy for affordable housing in Echuca Moama which reflects the values and needs of the region.

Recommendations:

- Prioritising medium density development to offer rental accommodation for workers in the region.
- Repurposing unused buildings for development into low-cost rental accommodation.
- Development of housing affordability initiatives in consultation with community.



Background information

Housing affordability has been identified as a priority issues within the Echuca Moama region of Victoria. Among other factors, the relocation of city dwellers to regional communities in response to the COVID-19 pandemic has generated population growth and a housing shortage. Workers cannot find affordable homes in their communities and social support services are overstretched. This negatively impacts health and well-being in the community.

Using a mixed methods design that incorporated a 'modified' citizen science approach, the project collected data over three phases to provide insights into:

- i. The current housing stock.
- ii. The socio-demographic profile of the region, including a description of their housing and health needs with respect to aging, mental health and wellbeing.
- iii. The experiences of three priority community groups:
 - Older adults
 - People experiencing homelessness
 - School leavers



Findings

Phase 1: Socio Demographic and Housing Profile of Echuca Moama region

Data was sourced from the ABS census (2011, 2016 and 2021) along with other relevant public datasets (e.g., Homes Victoria, AIHW).

Social determinants of health

The Echuca community experiences greater socio-economic disadvantage than Moama, with an Index of Relative Socio-Economic Disadvantage (IRSD) score of 972 (26th SEIFA percentile) compared with Moama's score of 1012 (57th percentile).

Aboriginal residents in Echuca Moama generally faced higher levels of disadvantage than the wider population, with higher rates of unemployment and lower levels of weekly personal income. Gaps between Aboriginal and Torres Strait Islander residents and the wider Echuca Moama population was larger in Echuca than in Moama with regards to household income and educational attainment.

Health risk factors, community health status

One fifth of Echuca residents and nearly one quarter of Moama residents live with a disability. An estimated 14% of Echuca residents and 11% of Moama residents have three or more chronic conditions. This is higher than the Victorian average of 9%.

Echuca Moama residents had higher rates of obesity, smoking and alcohol consumption than inner Regional Victorian averages, with higher rates of these risk factors for poor health amongst men than women. Fruit intake, food security and physical activity were highlighted as areas for concern in the region.

Housing and homelessness

Thirty-five percent of dwellings in Echuca and 41% of dwellings in Moama were owned outright, 31-32% owned with mortgages. Twenty-nine percent and 23% of occupied dwellings in Echuca and Moama were rented. Echuca reported a markedly higher proportion of social housing (22.0%) than Regional Victoria (11.9%), while the share in Moama was strikingly low at 1.6%.

Between 2011 and 2016, homelessness rates were estimated to have more than doubled in Echuca (totalling 69 in 2016) and have fallen slightly in Moama (from 8 to 6). Concerningly, 9% and 7% of residents in Echuca and Moama respectively (aged 15 years or older) are estimated to be at risk of homelessness.

There is a potential misalignment between housing stock and resident requirements, which has repercussions for housing and energy costs. There are few apartments or flats in the Echuca Moama region (<1% and 8% respectively). Across the region 1% to 3% of dwellings contain one bedroom, 75% containing three or more bedrooms, and 83-89% have a spare bedroom.

Housing costs and affordability

General trends point towards decreasing affordability in the region, with the cost of purchasing and renting a home rising significantly from 2017-2020. The median house price increased by 24% in Echuca and 16% in Moama. The cost of renting also increased by 20% in Echuca and 6% in Moama.

In 2016, 5-6% of households experienced unaffordable mortgages in Echuca Moama, which was similar to the Regional Victorian benchmark. Unaffordable mortgages in Echuca Moama were more common amongst low income households, accounting for 9-10% 9.5%.

7.3% of households in Echuca and Moama were experiencing rental stress in 2016, but amongst low-income households in Echuca/ Lockington – Gunbower and Denilquin Region/ Moama these figures were 26.3% and 21.5% respectively.

Rentals are being lost to the short-term accommodation market. The region has seen an increase in the use of non-traditional accommodation booking sources such as Airbnb, potentially reducing the availability of houses for locals and those working in the local economy. This loss of properties to house locals has been worsened by a surge in relocations of households from major cities during and in the wake of the COVID-19 pandemic. (See Appendix A. Snapshot: Housing Affordability in Echuca Moama Region for summary of key data from 2016 census).

First Nations housing

The share of mortgaged or outright ownership amongst Aboriginal and Torres Strait Islander residents in Echuca (31%) and Moama (43%) is considerably lower than the regional average (~65%). Fifty-five percent to 66% of Aboriginal and Torres Strait Islander residents live in rented accommodation, compared to an average of 23-29% across the regions. A significantly larger share of these properties were rented from social housing authorities compared to the local averages in both Echuca (50% compared to 22%) and Moama (22% compared to 1.6%).

Mortgage repayments amongst Aboriginal residents in Echuca Moama were \$200-400 greater than the Regional Victorian average, with a 72% increase in mortgage repayments in Echuca compared to a slight decrease in Moama between 2011 and 2016. In the same timeframe, rental costs amongst Aboriginal residents increased by 36% in Echuca and 47% in Moama compared to 29% in Regional Victoria.

Sixteen percent and 5% of Aboriginal residents in Echuca and Moama respectively require one or more additional bedrooms, compared to a 1-2% regional average.

2021 Profile from ABS census

Given the unprecedented context in which the 2021 Census data were collected (e.g., certain jurisdictions were under strict stay-at-home orders), changes observed between 2016 and 2021 may not reflect a linear trend over this 5-year period.

The number and proportion of flats or apartments in Echuca Moama decreased over the 2016-2021 period, which appears to be misaligned to an increasing trend towards lone person households.

In 2021, 9-13% of dwellings contained the appropriate number of bedrooms (see Table 1). One to two percent of dwellings required extra bedrooms, whereas 80-85% of dwellings had spare bedrooms. Whilst indicating that overcrowding is not a concern at the population-level, these results highlight the longstanding lack of housing diversity in the region. This has led to a potential misalignment between dwelling size and the needs of its residents.

The contribution of one parent families among Aboriginal households is two times greater in Echuca compared to Moama (34% and 16% respectively). These figures are greater than what is observed across the wider population (7-12%). In Moama the proportion of couples with children increased from 26% to 41% over the 5-year period.

Table 1: Housing suitability in Echuca, Moama and Regional Victoria, 2021, No. (%)

Description	Echuca	Moama	Regional Vic
Dwellings with extra bedrooms needed	121 (2.0)	25 (1.0)	(2.0)
Dwellings with bedrooms spare	4917 (80.0)	2238 (85.3)	(80.7)
Dwellings without bedrooms needed or spare	806 (13.1)	231 (8.8)	(12.9)
Total	6147	2623	

Source: ABS, n.d.c



Phase 2: Community perspectives on affordable housing

Twenty community members participated in small audiorecorded group interviews, and one individual participated in a one-on-one interview. Participants ranged from 18-66 years old. Six participants indicated they had had experience of homelessness; 9 participants identified as male and 12 as female. Four were year 12 students from a local grammar school. One participant identified as First Nations. Participants either self selected a pseudonym or were assigned a code. Interviews were transcribed and thematically analysed (Braun & Clark, 2019). They revealed six major themes with several sub- themes as follows:

The Region – captures participants' views on what they enjoy/like about living in the region and centres around four sub-themes: 'a country feel', the sense of a community, the river and the value of living in Echuca Moama.

'You've got no chance' – reflects individuals' circumstances on their capacity to rent to secure the region such as unemployment, disability, single parent, part-time employment, and the waiting lists that make it so difficult in securing accommodation. On participant shared *if I didn't have [a 'Room for u'] I'd be still out on the river in my swag, you know. You can only go so long without a shower...* (M2, Motel resident). Another participant, in their late twenties shared:

'I've tried to get rentals, but I've never been able to ... I don't have a full-time job; I think that's sort of affected it'... never had a rental before ... I don't have any referees either, so I'm finding it sort of impossible to get any kind of housing around here, I just sort of get rejected straight away (K6, community).

Changing landscape – this theme describes the impact of increasing house prices, lack of rentals and concerns about the growth of the region. The lack of rental is a challenge for people wanting to relocate to the region, as a community participant (K4) shared:

'difficulty young professionals coming in to do rotations at the regional health service have, cannot actually find housing'.

Concerns were voiced if Echuca Moama gets too big, it will lose the 'old country feel'. As one Year 12 participant noted, *'in terms of the housing market it's not a good thing, because we're having people who have lived in our town for years and have grown up here who need rental properties or who need houses and they're unable to get that at the moment'* (Legs). Despite a current housing boom in Moama, youth participants shared that these houses are not really geared to the younger generation.

What we need – describes the aspects of housing, being a renter, lack of rentals and visions that participants shared as being needed or support required in the region to enable housing to be affordable. Participants discussed the need for *'more sort of units'* to accommodate one-two people and housing that reflected needs of lower income earners with good rental allowances.

As one youth participant stated, *'... more affordable housing, cheaper housing – small units would do a lot of people – just get them off the street, there's a lot of people rough night sleeping because they haven't got enough money'* (Le Bron). The need for more affordable rentals in the region was raised across the intergeneration's particularly with the younger participants, who are struggling to find appropriate accommodation. Another shared:

'Like we don't have like small apartment houses, like a complex, which has its own little community and has all the essentials that you need in a little community for young people at a cheaper price. I think we need an area which is like a complex of apartments and you know young people can stay there, the rent is cheaper, and they have all the necessities they need in that area, and it's also got this amazing sense of community...' (Legs).

The big and wild idea – theme centres on participants' ideas around what could be done in designing affordable housing for the region, including the cutting of bureaucracy red tape that can hinder development. Ideas varied from looking at existing buildings e.g., converting old stone buildings around the town into apartment complexes, redeveloping government land (Echuca South Primary school), to developing community rental places...

'...get people that are living in that little community to participate in partnership sort of thing, where you could have like a communal garden and everybody shares the produce if they work on it, or if there's maintenance that needs to be done and there's maybe a cabinet maker that works there (K1, motel liver).

Creating 'village greens', *'that are made up of multiple people that, multiple types of people who need affordable houses, not just for disability or not just for young people, or not just for people that are older'* (M3, community), that have open spaces where there is the green, managed by a body corporate.

Five-year hopes – describes participants' aspirations of where they would like to be living, along with infrastructure that the region needs. This latter aspect ranged from having a homeless shelter, more preschools, more mental health places, and as K7 noted:

'more infrastructure given we're on the Moama side, the infrastructure I think is going to struggle with the amount of development around all the new estates, you know water even, whether that can sustain the people – you know supermarkets and other necessary sort of supplies.'

Despite participants reflecting on the rising housing costs, those currently not homeowners indicated that in five years they would like to own their own house, acknowledging that a major barrier would be saving the money.

Phase 3: Affordable housing designs and exhibition

Twenty-two Year-10 visual communication design students submitted a design, diagram, drawing, or 3D model of what affordable housing should be (See Appendix B for examples of models).

The designs and models demonstrated aspects of sustainability (e.g., solar panels, green roofs, water tanks) which students wrote in their descriptions would assist in affordability.

Several students designed models that considered flexibility of accommodation, i.e., having a communal living area, though separate kitchen spaces, so that either a group of friends could rent or intergenerational families. Some proposed models included 'green space' to enable outside place for activities/exercise.

Students' reflections on their experiences revealed that participation in the project had been a 'new realisation'. Many expressed that they had not been aware of the need in the region or that homelessness was intergenerational.

"Not only are the costs becoming more expensive, but so are simple living needs, for example food and water. The zoom meeting with Jenny Weller-Newton from the University of Melbourne also opened my eyes to the fact that the people who need this affordable housing aren't all homeless, but are young adults, the retired, elderly, and the list goes on." (Student Model 5)

The public exhibition hosted by C4EM at the Moama Golf Club saw community members (n=246) vote on their preferred housing models/design. The exhibition and project generated media attention with students and project team members being interviewed by ABC Media. See Appendix C for media coverage (including a report on ABC News).

Overall Summary

This project has enabled community members to express their views on affordable housing. Currently, in the Echuca Moama region there is a misalignment between community aspirations and availability of properties for ownership and rentals. Medium density developments, affordable housing initiatives and repurposing buildings for residential use are potential solutions.

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Appendices

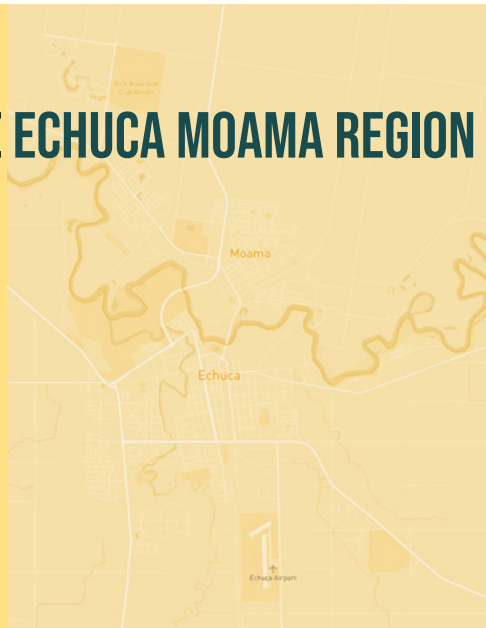
A: A Snapshot: Housing Affordability in Echuca Moama Region

A SNAPSHOT:

HOUSING AFFORDABILITY IN THE ECHUCA MOAMA REGION

WHERE

The neighbouring regional townships of Echuca and Moama (Yorta Yorta Country) lie approximately 200km north of Melbourne, along the Victoria/New South Wales border. The townships have a combined population over 20,000 permanent residents and are visited by almost 1.5 million people annually.



WHAT

Rising house prices in Australia's capital cities, coupled with an increase in remote working and 'sea and tree changes' because of the COVID-19 pandemic, have seen more people relocating to regional urban centres. As a result, housing in some regional areas is becoming increasingly unaffordable and locals are being priced out.

In the Echuca Moama region, both the cost of purchasing and renting a home has risen significantly in recent years. This dramatic rise is reshaping the community, causing financial hardship, and forcing many people in the region to live long distances from where they work or study.

The region needs to develop a fit for purpose housing strategy that meets specific community needs. This should be done in partnership with residents and reflect the values and needs of the region.



Median house price increase in Echuca 2017 - 2020¹



Median house price increase in Moama 2017 - 2020¹



Mean rental price increase in Echuca 2017 - 2021²



Mean rental price increase in Moama 2017 - 2021³

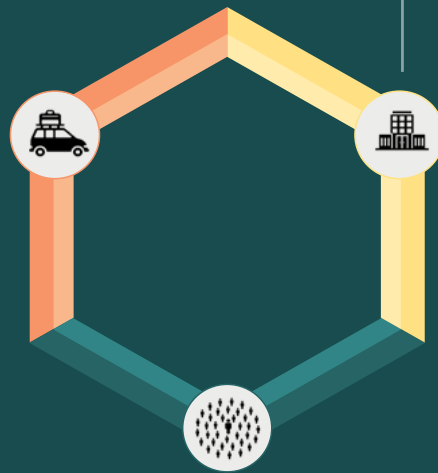
WHY

MISALIGNMENT BETWEEN AVAILABLE HOUSES AND RESIDENT REQUIREMENTS

In 2016, approximately 75% of properties across Echuca Moama contained three bedrooms or more.⁵ By contrast, only 1-3% of all homes contain one bedroom.⁵ However, lone households make up 27-29% of Echuca Moama's population, suggesting there are many underutilised properties that could otherwise help meet the needs of households requiring additional space.⁵

RENTALS ARE BEING LOST TO THE SHORT-TERM ACCOMMODATION MARKET

The region has seen an increase in the use of non-traditional accommodation booking sources such as Airbnb, potentially reducing the availability of local houses and driving up the cost of housing. This reduction of properties available for purchase or rent has been worsened by a surge in relocations of households from major cities during and in the wake of the COVID-19 pandemic.



THERE IS A SHORTAGE OF HOUSING RELATIVE TO THE GROWING POPULATION SIZE

From 2011-2031, an estimated 4,645 additional residential homes are required across Echuca Moama to keep up with population growth, meaning an increase of 186 homes annually.⁴ However, between 2011 and 2016 the number of homes in Echuca Moama increased by 416 suggesting that construction of new properties is falling short of the annual amount required to meet forecasted population growth.⁵

WHO



~ 1 in 4 low-income households in Echuca/Lockington-Gunbower experienced rental stress.⁷



~ 1 in 5 low-income households in Deniliquin Region/Moama experienced rental stress.⁷

LOW INCOME HOUSEHOLDS

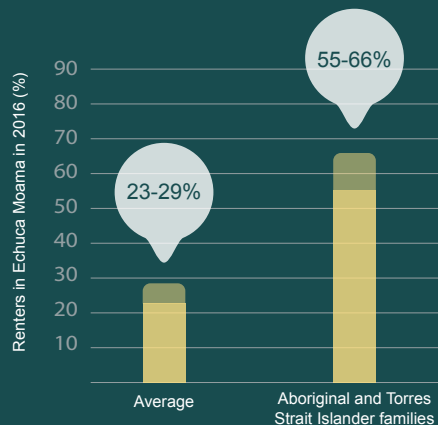
Mortgage stress or rental stress refers to households in the bottom 40% of the income distribution who spend >30% of their income on mortgage or rent payments.

In 2016, 9% of low-income households in the Echuca area (including Lockington-Gunbower) and 10.7% of low-income households in greater Moama (including Deniliquin Region) experienced mortgage stress.⁷

ABORIGINAL AND TORRES STRAIT ISLANDER PEOPLE

The share of Aboriginal and Torres Strait Islander families living in Echuca Moama who rent is more than double the proportion of renters among the wider population, according to 2016 data.¹ This suggests that rental instability and high rental prices disproportionately impact Aboriginal and Torres Strait Islander households.

Moama ■ Echuca ■



PEOPLE EXPERIENCING OR AT RISK OF HOMELESSNESS

9.1%

Share of Echuca's population at risk of homelessness⁶

Share of Moama's population at risk of homelessness⁶

6.6%

In 2016, approximately 48 in every 10,000 people in Echuca and 10 in every 10,000 people in Moama experienced homelessness. In Echuca, this rate has more than doubled since 2011.¹ Factors such as available resources and the housing market context put more people at risk of homelessness.

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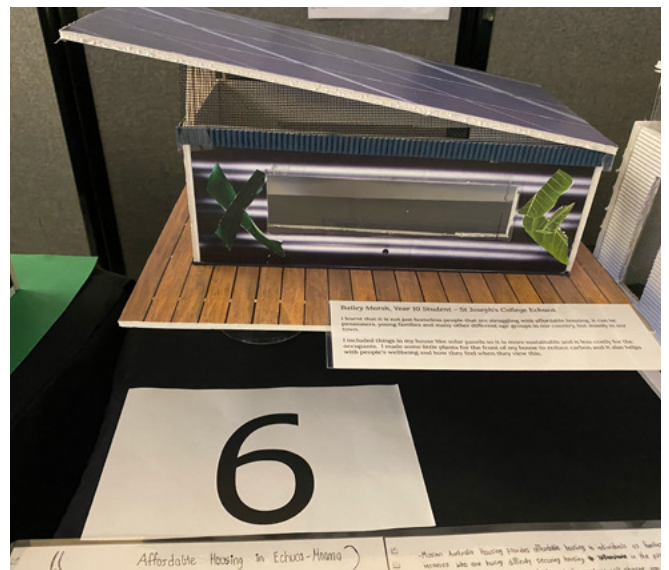
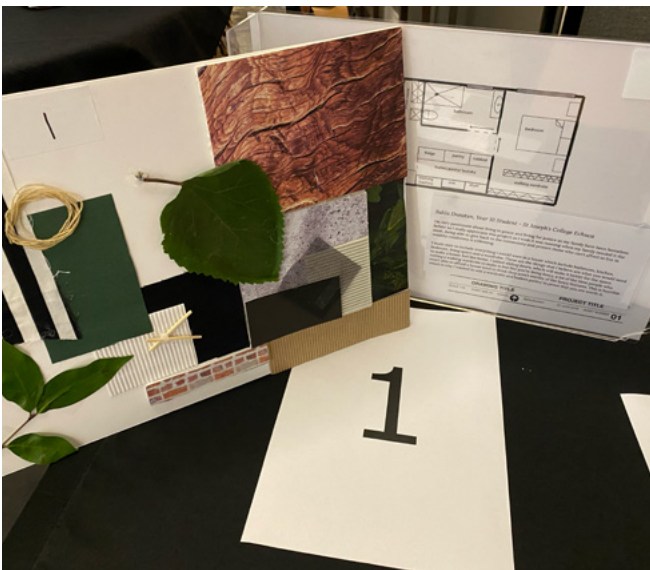
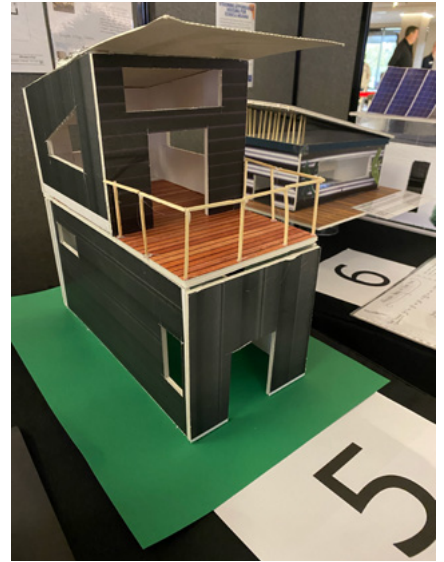
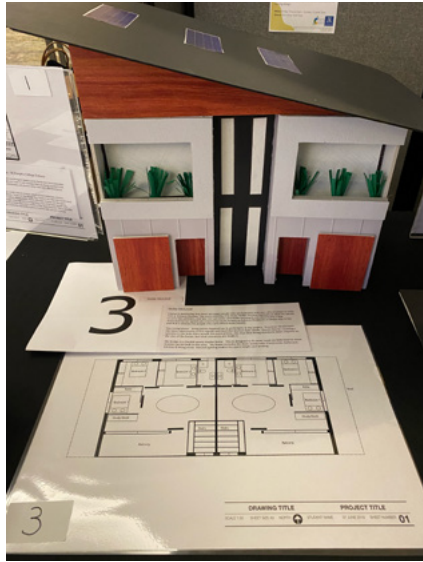
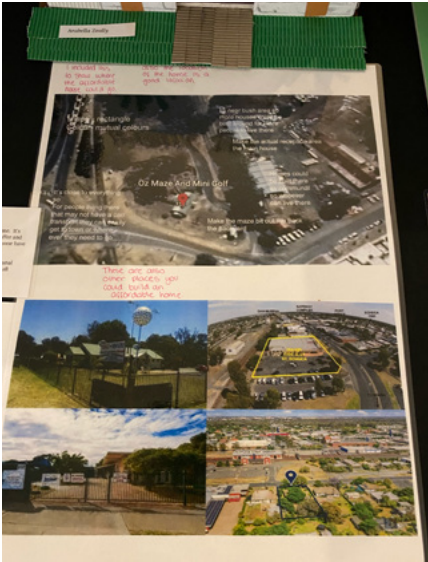
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B: Students' Models and Designs of Affordable Housing





C: Project Media Coverage

Georgia Rossiter: *Students join in talks on future of affordable housing, Wednesday June 8, 2022, Riverine Herald*

Kimberly Price: ABC radio and television

Online article: <https://www.abc.net.au/news/2022-06-17/echuca-moama-regional-housing-affordability-crisis/101159538>

Radio package and Q&A on ABC Central Victoria <https://www.abc.net.au/centralvic/programs/breakfast/breakfast/13925068> (skip to 2.00.27)

The World Today: <https://www.abc.net.au/radio/programs/worldtoday/winter-childhood-illnesses-spreading-fast/13924980> (second to last story)

Australia Wide: <https://www.abc.net.au/radio/programs/australia-wide/australia-wide/13924992> (second story)

ABC 7.00pm News (Victoria) 17th June, 2022



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