

Affordable Housing

ACTION PLAN 2026-2028

CITY OF GREATER BENDIGO

Acknowledgement of Country

We would like to acknowledge and extend our appreciation for the Dja Dja Wurrung and Taungurung Peoples, the Traditional Owners of the land that the City of Greater Bendigo is on.

We pay our respects to leaders and Elders past, present and future – for they hold the memories, the traditions, the culture and the hopes of all Dja Dja Wurrung and Taungurung Peoples.

We express our gratitude in the sharing of this land, our sorrow for the personal, spiritual, and cultural costs of that sharing, and our hope that we may walk forward together in harmony and in the spirit of healing.

In an Acknowledgment of Country, we say the name of the First Nations people whose land we are on. This is to respect the First Nations people who were here in the past and are still here today.

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Do you, or someone you know, need help with housing?

For help with housing, call the Victorian Statewide Homelessness Line on 1800 825 955. They will connect you with local support services. It's free to call and open 24 hours every day.

If you need help because of domestic or family violence, you can call 1800RESPECT on 1800 737 732. They can help you with confidential information and support. It's free to call and open 24 hours every day.

Plan on a page

Our Community Vision: Greater Bendigo celebrates and respects our diverse and growing community. We aim to be welcoming, sustainable and flourishing. Walking hand-in-hand with our First Nations communities. Building on our heritage for a safe and happy future.

Greater Bendigo experiences some of the highest levels of homelessness and housing stress in Central Victoria. The City of Greater Bendigo's Council Plan ***Mir wimbul*** 2025-2029 sets the following goals and priorities:

Our housing meets different needs (Goal 3.3): We strive for housing that is affordable, resource efficient and varied to suit different people. Our priorities are:

- Lead the shift to 70% of urban development being in infill areas
- Plan and build key infrastructure for residential growth through existing partnerships
- Increase advocacy to the Victorian and Australian governments for more affordable, crisis, and social housing

Our community cares (Goal 4.2): We support each other even when times are tough. Our community is welcoming, accessible, creative, fun, and everyone belongs. Our priorities are:

- Strengthen our partnerships to make our community safer, both in-person and online
- Extend our partnerships to support people experiencing homelessness

The City of Greater Bendigo's ***Managed Growth Strategy*** recommends that the City aim to:

- Increase the amount of social and affordable housing
- Increase the proportion of medium-density housing (e.g. units, townhouses and duplexes)

This Affordable Housing Action Plan sets the next two years of actions over three areas

Housing demand	Regulation	Homelessness
Partner in a Housing Australia Future Fund bid The City will investigate applying for a Housing Australia Future Fund grant, including seeking a Registered Housing Provider partner to support social and affordable housing on underutilised Council land.	**Making building secondary homes easier** To encourage the construction of secondary dwellings on existing house blocks, the City will offer advice for people considering building small second homes, reduced permit conditions for caravans and tiny homes, and waive planning permit fees for secondary dwellings not already exempted.	**Reduce stigma in our community** To assist people experiencing housing insecurity or homelessness the City will publish clear community information on how homelessness occurs in our community, referral information and information for services and supports, and safety formation, including managing natural hazards.

Affordable Housing in Greater Bendigo

What is...

- Affordable housing is privately-owned homes where the rent or mortgage payments are less than one-third of average income for the area.
- Social housing is owned and managed by governments or non-profits and is rented out long-term to low-income tenants.
- Crisis housing is owned and managed by governments or non-profits and is short-term housing for people in urgent need.
- Key worker housing is not formally defined but generally refers to homes for lower income workers who need to attend their place of work in person.

Greater Bendigo experiences the highest levels of homelessness and housing stress in Central Victoria, with 808 people recorded as homeless or marginally housed and more than 2,400 residents accessing Specialist Homelessness Services, highlighting the urgent need for action.[i]

Who does what?

		Councils (Local Government)	Victorian Government	Australian Government	Developers and builders	Landlords and real estate agents	Non-profits	Individuals
Social housing	Advocate for and facilitate local development of social housing	✓	✓				✓	✓
	Rent out and manage social housing		✓			✓	✓	
	Make surplus government land available for social housing	✓	✓	✓				
Homelessness	Fund or partner with homelessness and crisis services	✓	✓	✓			✓	✓
	Provide frontline homelessness and crisis services		✓				✓	
Affordable housing	Set housing targets for Greater Bendigo		✓					
	Work to meet housing targets for Greater Bendigo	✓			✓			✓
	Provide low-interest loans through the Affordable Housing Investment Partnerships		✓					
	Provide funding through Housing Australia			✓				
	Make surplus government land available for affordable housing		✓	✓				
	Encourage local development of affordable housing	✓	✓		✓			✓
	Plan and build affordable housing				✓		✓	✓
	Regulate Planning Scheme and planning permits	✓	✓					

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What do we know?

Cost of living and housing affordability were the most important issues for community members in the 2025 Council Plan consultations[ii]		Between 2023 and 2024 the number of people at risk of homelessness rose from 1,416 to 1,995[iii]
	Over half of people who responded to a 2023 survey supported more development in urban areas[iv]	Almost two-thirds of people who responded to a 2023 survey supported building more smaller homes over the next 15 years[v]
There are 3,300 applicants on the social housing waiting list[vi]		Estimates of homelessness in Greater Bendigo almost doubled between 2016 and 2021 from around 450 to an estimated 800[vii]
Around a third of Greater Bendigo households spend more than 30% of their income on housing[viii]	$85M is allocated to Greater Bendigo under the Victorian Government's *Big Housing Build [2021-2027[ix]]*	

What are the issues?

Housing demand	• **Population growth:** Between 2024 and 2046, Greater Bendigo is expected to add more than 40,000 new residents by 2046.[x] • **Housing preferences:** In Greater Bendigo, less than 1 in 5 homes have one or two bedrooms, but around two-thirds of households have one or two people.[xi] • **Skills and materials costs and availability:** Between 2021 and 2024, construction costs rose across Australia by around 40%.[xii] In areas that lack housing, it can be hard to attract building and construction workers. • **Land availability:** In Greater Bendigo hazards like bushfire, flood risk and mining-era legacies affect the amount of land available for housing (see Planning Scheme requirements below). • **Funding, interest rates, and lending criteria:** Between 2021 and 2023, there were 13 interest rate rises, increasing the cash rate by a total of 4.25 percentage points.[xiii]
Regulation	• **Community views:** While most people support more housing, there can be concerns about how new developments affect current neighbourhoods. • **Planning Scheme requirements:** The Planning Scheme is the mechanism for regulating land use and development. Zoning, overlays and particular provisions dictate which projects need a planning permit and these are often assessed by the City, and sometimes by the Victorian Government. Rezoning land for housing is a process that can take several years as hazards and local impacts need to be carefully considered by many parts of state and local government.
Homelessness	• **Changing face of homelessness:** As homelessness and housing insecurity increase,[xiv] many different types of people are having trouble finding homes, often for the first time. For example, older women are one of the fastest growing groups experiencing homelessness. • **Need for support:** As homelessness and risk of homelessness are increasing, current services are stretched and demand for existing social housing is much higher than the number of available homes. • **Barriers to housing:** Some people have better access to housing than others. People with a disability, people who identify as LGBTQIA+, and First Nations people can experience more difficulty finding rentals and buying homes than others.

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What did the AHAP 2021-2025 do?

The City evaluated the *Affordable Housing Action Plan 2021-2025*, finding that while public awareness of housing issues has increased, the proportion of social housing homes did not increase over 2021-2025. Overall, there was no increase in affordable properties. Key actions of the previous plan are shown below:

Affordable housing included in the *Managed Growth Strategy*	Advocacy to government on *Big Housing Build*, rooming house regulation, and the National Housing Accord	Planning permit fees waived for registered housing agencies	Facilitated remediation works for land for social housing	Small second dwellings planning pilot held in Bendigo	Developed protocol for responding to homelessness

Community engagement

This plan is informed by community engagement and feedback collected between 2023 and 2025, as part of developing the *Managed Growth Strategy*, Community Insights project and Council Plan *Mir wimbul* 2025-2029.

Key feedback is shown below:

What you said...	The City of Greater Bendigo is...
The cost of living is hurting	We're working to keep municipal rates as low as possible. We worked with the 2025 community panel to create guidance for Council when making decisions around changes in services.
Housing is too expensive and hard to find	We cannot afford to build housing. But we are supporting homelessness services, including outreach to people sleeping rough. We campaign to the Victorian and Australian governments for more housing in Greater Bendigo.
Violence in our homes is increasing and it's hard to find safe places to stay	We tackle family violence as an employer, a partner agency, a community connector and a leader. The City raises awareness through community events, partnerships and with Councillors as advocates against family violence. We work closely with Victoria Police to increase community safety. Our staff working in the community have ways to report concerns. We continue to campaign to the Victorian and Australian governments for more crisis housing in Greater Bendigo.

Actions proposed by community members were collected and included for consideration in this plan.

As part of the Council Plan engagement, a representative group of local people created six criteria for Council decision making. All actions in this plan align with the community guidance (shown in the action table below). You can read more about the Community Guidance in **Council Plan *Mir wimbul* 2025-2029.**

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Action Plan

Housing Demand Flagship (1.1): Partner in a Housing Australia Future Fund bid

The City will investigate applying for a Housing Australia Future Fund grant, including seeking a Registered Housing Provider partner to support social and affordable housing on underutilised Council land.

Supporting actions

Code	Action	Key community guidance criteria	Time/Cost	Monitoring
1.2	Implement a communication plan to: • Assist to community to understand planning requirements, including promotion of secondary homes; • Assist developers to understand new planning pathways; • Support and grow demand for smaller, easier to run homes; • Promote awareness of environmentally sustainable development building practices to reduce home running costs • Hold YO Bendigo information sessions on saving a deposit, understanding interest rates and applying for rental properties. • increase understanding of well run and designed social housing.	Environmental, social and economic sustainability must be prioritised to make lasting impacts. Decisions must be inclusive, accessible and considerate of diverse needs, ensuring no one is unfairly disadvantaged. Communication and engagement is open, clear and accessible to ensure decisions reflect community needs and expectations.	2026-28 $	Number of communications activities and web traffic or attendees.
1.3	Understand specific barriers for people in accessing housing, including specific groups such as First Nations people, recent migrants and people from the LGBTQIA+ community.	Environmental, social and economic sustainability must be prioritised to make lasting impacts.	2026 $	Research and consultation conducted.
1.4	Investigate value for money of bespoke housing data platform to inform policy and practice.	Environmental, social and economic sustainability must be prioritised to make lasting impacts.	2026-28 $$	Value assessed and market options established.
1.5	Advocate for the Energy Efficiency Rating of homes to be included in real estate advertising.	Environmental, social and economic sustainability must be prioritised to make lasting impacts.	2026-28 $	Number of advocacy activities.

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Regulation Flagship (2.1): Making building secondary homes easier

To encourage the construction of secondary dwellings on existing house blocks, the City will offer advice for people considering building small second homes, reduced permit conditions for caravans and tiny homes and will waive planning permit fees for secondary dwellings not already exempted.

Supporting actions

Code	Action	Key community guidance criteria	Time/Cost	Monitoring
2.2	Form an internal project control group for affordable housing to ensure consistent advocacy and response to affordable housing projects.	Decisions must be made in good faith and lead to meaningful improvements and benefits for the community.	2026-28 $	Number of meetings and demonstrated coordination.
2.3	Develop options within the Planning Scheme to encourage affordable and accessible housing inclusion in private development for consideration by Council, including response to Planning and Environment Act amendments.	Decisions must be inclusive, accessible and considerate of diverse needs, ensuring no one is unfairly disadvantaged. Decisions must be made in good faith and lead to meaningful improvements and benefits for the community.	2027 $	Report and recommendations presented to Council.

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Homelessness Flagship (3.1): Reduce stigma and connect to help

The City will be one of only eight Victorian council's participating in *STAND*, an international initiative led in Australia by the Municipal Association of Victoria with support from the Instituto Cooperazione Economia Internazionale.

STAND is a 12-month initiative designed to build the foundations for lasting shifts in harmful and divisive community narratives, supporting long-term improvements in social cohesion. The City's project works to challenge harmful narratives around homelessness, rough sleeping and housing stress.

Supporting actions

Code	Action	Key community guidance criteria	Time/Cost	Monitoring
3.2	Through the City's Heat Action Plan, provide guidance on safe refuge areas for people experiencing homelessness during extreme heat.	Decisions must be inclusive, accessible and considerate of diverse needs, ensuring no one is unfairly disadvantaged.	2026 $	Information included in the City's Heat Action Plan.
3.3	Advocate to Victorian and Australian governments for adequate levels of social housing in Greater Bendigo.	Decisions must be inclusive, accessible and considerate of diverse needs, ensuring no one is unfairly disadvantaged.	2026-28 $	Number of advocacy activities.
3.4	Publish clear community information on: • Homelessness in our community. • Referral information and information for services and supports. • Information, including and VicEmergency app.	Communication and engagement is open, clear and accessible to ensure decisions reflect community needs and expectations.	2026-28 $$	Number of communications activities and web traffic.
3.5	Advocate for ongoing funding for Community Connector program.	Resources must balance immediate costs with long-term sustainability and value for money.	2026 $	Application for ongoing funding.
3.6	Partner with homelessness service providers to investigate the scope and feasibility of providing showering and laundry facilities access in townships and rural communities.	Decisions must be inclusive, accessible and considerate of diverse needs, ensuring no one is unfairly disadvantaged.	2026 $	Need and practicality assessed and recommendation made.

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More information on current programs

For direct assistance, call the Victorian Statewide Homelessness Line on 1800 825 955.

Affordable Housing Investment Partnerships

Big Housing Build

Energy Efficiency in Social Housing Program

Future Homes initiative

Housing Australia funding

Links to partner organisations

Aboriginal Housing Victoria

Anglicare

Bendigo Community Health Services

Bendigo Health

Centre Against Sexual Assault Central Victoria

Centre for Non-violence

Community Housing Industry Association Victoria (CHIA Vic)

Department of Families, Fairness and Housing

Department of Planning and Transport

Department of Human Services

Development Victoria

DJAARA (Dja Dja Wurrung Clans Aboriginal Corperation)

Goldfields Library Corporation

Greater Bendigo Against Family Violence

Haven Homesafe

Housing Industry Association

Housing Victoria

MADCOW

Neighbourhood houses

Orange Sky

Salvation Army

St Vincents

Taungurung Land and Waters Council

The Orange Door

Urban Development Industry Association of Victoria

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Contact us

In person

- Galkangu - Bendigo GovHub 189-229 Lyttleton Terrace, Bendigo
- Heathcote Service Centre - 106 High Street, Heathcote

Phone us on 1300 002 642

- Telephone Interpreting Service users phone 13 14 50 then ask for 1300 002 642
- Speak and Listen users phone 1300 555 727 then ask for 1300 002 642
- TTY (teletypewriter) users phone 133 677 then ask for 1300 002 642
- Internet relay users connect to the National Relay Service then ask for 1300 002 642

Opening hours

- Monday 9am - 4:30pm
- Tuesday 9am – 4pm
- Wednesday 9am - 4:30pm (Heathcote closed)
- Thursday 9am - 4:30pm
- Friday 9am - 4:30pm

Call centres and in-person centres are closed for all public holidays and weekends.

Mail

City of Greater Bendigo, PO Box 733, Bendigo VIC 3552

Online

requests@bendigo.vic.gov.au

www.bendigo.vic.gov.au/requests-andpayments

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[i] Commonwealth of Australia (2024) Population Health Series: Homelessness Central Victoria sub-regional profile. PHN Murray.
[ii] City of Greater Bendigo (2025) Council Plan community consultation survey and interview data.
[iii] Australian Institute of Health and Welfare (2025) *Specialist Homelessness Services* Data Cube.
[iv] City of Greater Bendigo (2023) Managed Growth Strategy community consultation survey.
[v] City of Greater Bendigo (2023) Managed Growth Strategy community consultation survey.
[vi] TBC
[vii] Australian Bureau of Statistics, Census of Population and Housing 2021 and 2016.
[viii] REMPLAN Housing Affordability Explorer Housing Affordability Explorer | REMPLAN
[ix] Premier of Victoria (2021) Building More Homes For Bendigo | Premier
[x] Population and household forecasts, 2021 to 2046, National Forecasting Program, .id (informed decisions), September 2024.
[xi] Australian Bureau of Statistics (2021) Census of Population and Housing 2016 and 2021. Compiled and presented by .id (informed decisions).
[xii] Australian Bureau of Statistics (2024) Insights into Output of Building construction prices. Accessed 14/1/2026. Insights into Output of Building construction prices | Australian Bureau of Statistics
[xiii] Reserve Bank of Australia (2025) Cash rate target Accessed 14/1/2026. Cash Rate Target | RBA
[xiv] DFFH website (DHHS hosted) (https://www.dhhs.vic.gov.au/publications/rental-report)