



COMMUNITY HOUSING
Industry Association Victoria

Framework

Developing a key worker housing model



February 2026

Acknowledgements

Acknowledgment of Country

CHIA Vic acknowledges the First Peoples of Victoria and their ongoing strength in practising the world's oldest living culture. We acknowledge the Traditional Owners of the lands and waters on which we live and work and pay our respects to their Elders past and present.

Victoria has been home to First Nations peoples for thousands of years but today too many Aboriginal Victorians don't have the homes they need to thrive. As the peak body for community housing in Victoria, CHIA Vic is committed to housing justice and self-determination for all First Nations Victorians.

Thank you

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- Launch Housing
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- MCM Housing
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- Meli
- Merri-bek City Council
- Murrindindi Shire Council
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- Salvation Army Housing
- Surf Coast Shire Council
- Unison Housing
- Women's Housing Ltd
- Women's Property Initiatives
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Introduction

Key workers are vital to making local communities function. They do in-person work that provides essential services for the rest of society, which not only improves everyone's quality of life but also lifts overall productivity. However, many key workers are unable to afford adequate rental housing in the community where they work.

Recent AHURI research explored the degree to which key workers could afford to rent or buy at a Local Government Area (LGA) level. It found that:

- In Melbourne, key workers have been pushed to outer suburbs and satellite regions, and most would struggle to find a home in inner and middle ring suburbs.
- Over 37,000 key workers commute 30kms or more in Melbourne, and over 10,000 commute 50kms or more.
- Many key workers live in overcrowded homes, sacrificing suitable housing so that they can live closer to work.¹

Key worker housing challenges aren't limited to metropolitan Melbourne. Most LGAs in regional Victoria have significant issues with housing for key workers. For example, anecdotal evidence indicates some local businesses limit their trading days due to insufficient workers, and hospital staff are unable to find housing even when earning high salaries as doctors. In some areas this is due to housing affordability issues, while in other areas it is caused by a shortage of suitable homes.

This doesn't just impact those workers; it means the whole community suffers. The people living in these communities lose out on the goods and services that we all want and need in our daily lives. This significantly impacts an area's ability to function and economically prosper.

What is a key worker?

This framework adopts the definition that a key worker is **someone who must be physically present for work and cannot perform their job remotely**. This includes, but is not limited to, people working in:

- Healthcare
- Childcare
- Aged care
- Hospitality, such as cafes and restaurants
- Retail
- Cleaning

¹ Gilbert, C., Nasreen, Z. and Gurran, N. (2021) Housing key workers: scoping challenges, aspirations, and policy responses for Australian cities, AHURI Final Report No. 355, <https://www.ahuri.edu.au/research/final-reports/355>.

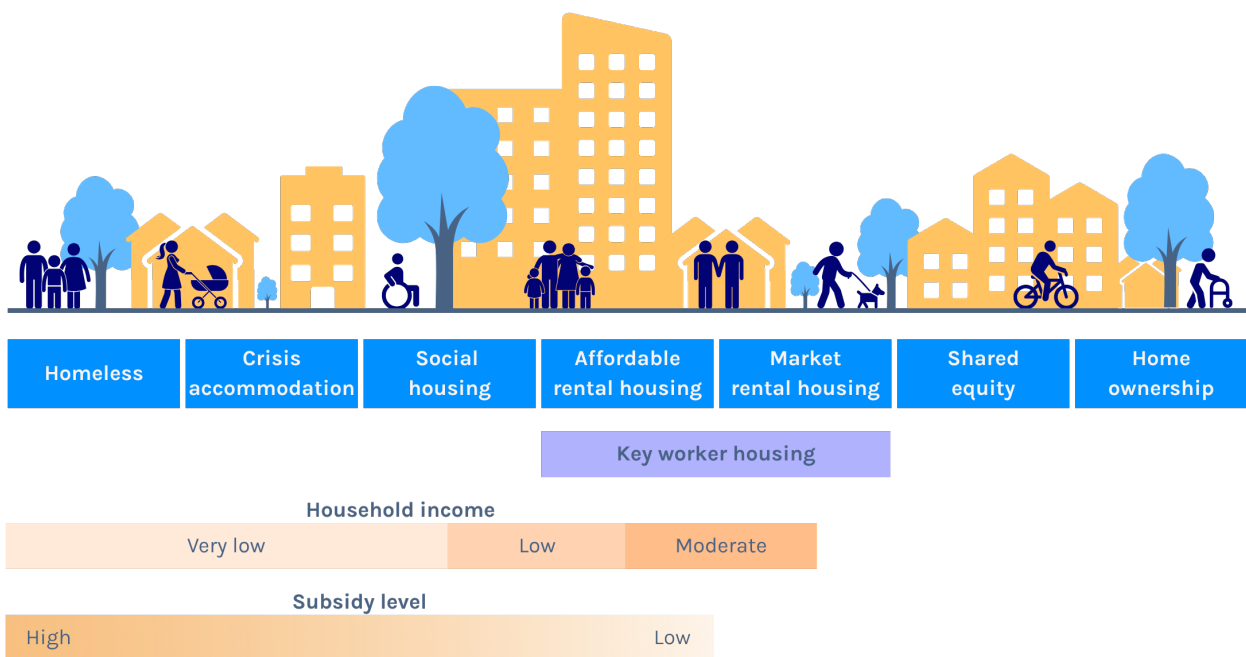
The housing spectrum

All around Victoria there is an urgent need for more housing across the housing spectrum.

- In 2024 only 1.4% of private rentals were suitable for households living on income support payments and only 21.6% were suitable for households living on a minimum wage.²
- Approximately 6% of Victorian households did not have appropriate housing on Census night in 2021.³ These households were either experiencing homelessness, living in overcrowded housing, or were on low incomes and spending more than 30 per cent of their income on rent in the private rental market.
- 56,234 households were on the Victorian Housing Register⁴ (VHR, Victoria’s waiting list for social housing) in June 2025.
- Households that receive social housing wait on average approximately 17 months to be allocated a home⁵.

Key worker housing programs will either be affordable rental housing or market rental housing. They won’t be social housing.

Figure 1 – Key worker housing and the housing spectrum



² Anglicare Rental Affordability Snapshot 2024: <https://www.anglicare.asn.au/wp-content/uploads/2024/04/Rental-Affordability-Snapshot-Regional-Reports.pdf>

³ University of New South Wales (UNSW), Quantifying Australia’s unmet housing need: regional snapshot <https://www.unsw.edu.au/content/dam/pdfs/ada/city-futures/CHIA-housing-need-regional-snapshots-v1.3.pdf>

⁴ Homes Victoria VHR data <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>

⁵ Victorian Government budget 2025-26 paper: Department Performance Statement, <https://www.budget.vic.gov.au/budget-papers#department-performance-statement>

About community housing

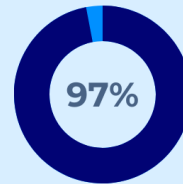
Community housing is a safe and stable home provided by a not-for-profit organisation with expertise in giving a helping hand to those in need.

There are more than 50 registered community housing organisations (CHOs) in Victoria offering renters long-term housing at a price they can afford. These homes create a foundation for people to live life to the fullest and reconnect with community, work, education and supports.

Victoria has more than 26,000 community housing homes, most of which are social housing. Some CHOs also provide crisis accommodation or affordable rental housing. As the community housing sector grows, more CHOs are providing affordable rental housing, and some are exploring the possibility of also providing market rental housing.

Did you know?

97% of suburbs in Victoria already have community housing



Why partner with community housing?

Partnerships are essential to bring together the resources, expertise and community support needed to build more key worker housing. Community housing organisations (CHOs) can play a critical role in delivering more homes for key workers. CHOs are:

- **Not-for-profit registered charities.** This means every dollar collected in rent goes back to providing homes and services for people in need. Additionally, they are eligible for a refund for the GST on costs, including GST on the cost of constructing new homes.
- **Mission driven** to provide safe, secure and affordable homes for low-income renters who can't afford another place to live.
- **Highly regulated** and required to report annually to the Housing Registrar on a wide range of performance measures.

CHOs have a proven track record and are experienced in property management, tenancy management and community development. They are deeply committed to the communities in which they work.



To learn more about how to partner with the community housing sector, check out our [Guide for local councils and developers: Understanding Community Housing](#).

About the framework

Purpose

The framework has been developed to:

- Guide development of a key worker housing model via partnerships between community housing organisations, local councils and local employers.
- Enable a strategic approach to key worker housing delivery.

Scope

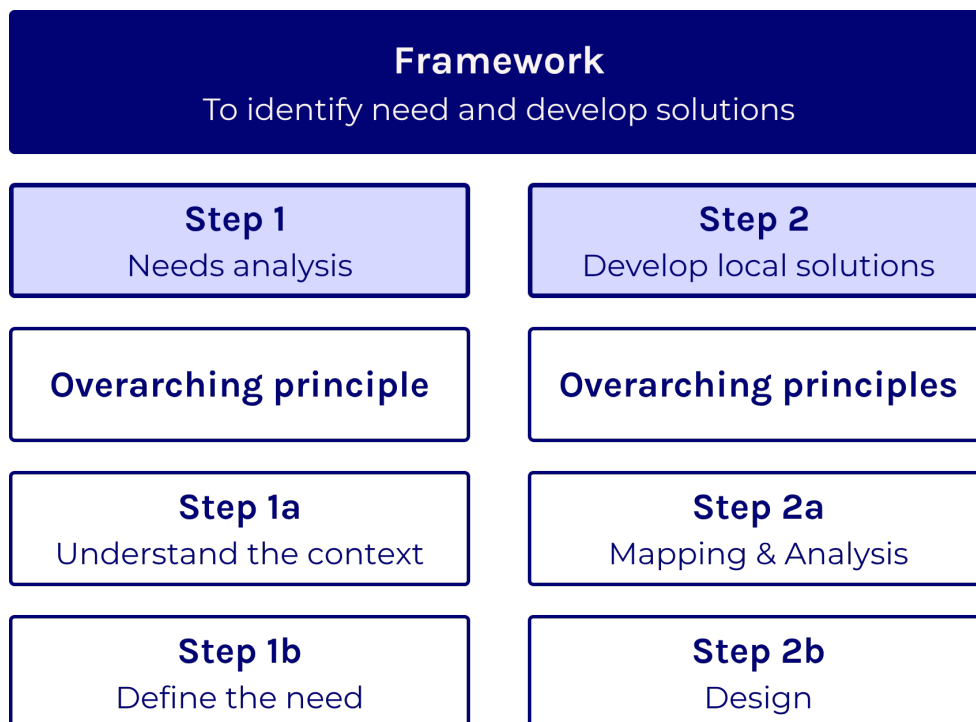
The framework focuses on:

- Solutions which involve a community housing partner
- Locally led solutions (rather than systemic solutions)
- Rental housing solutions (rather than home ownership or shared equity)

Overview

This framework provides guidance to help you understand the key worker housing need in your area and develop local solutions.

Figure 2 – Overview of framework



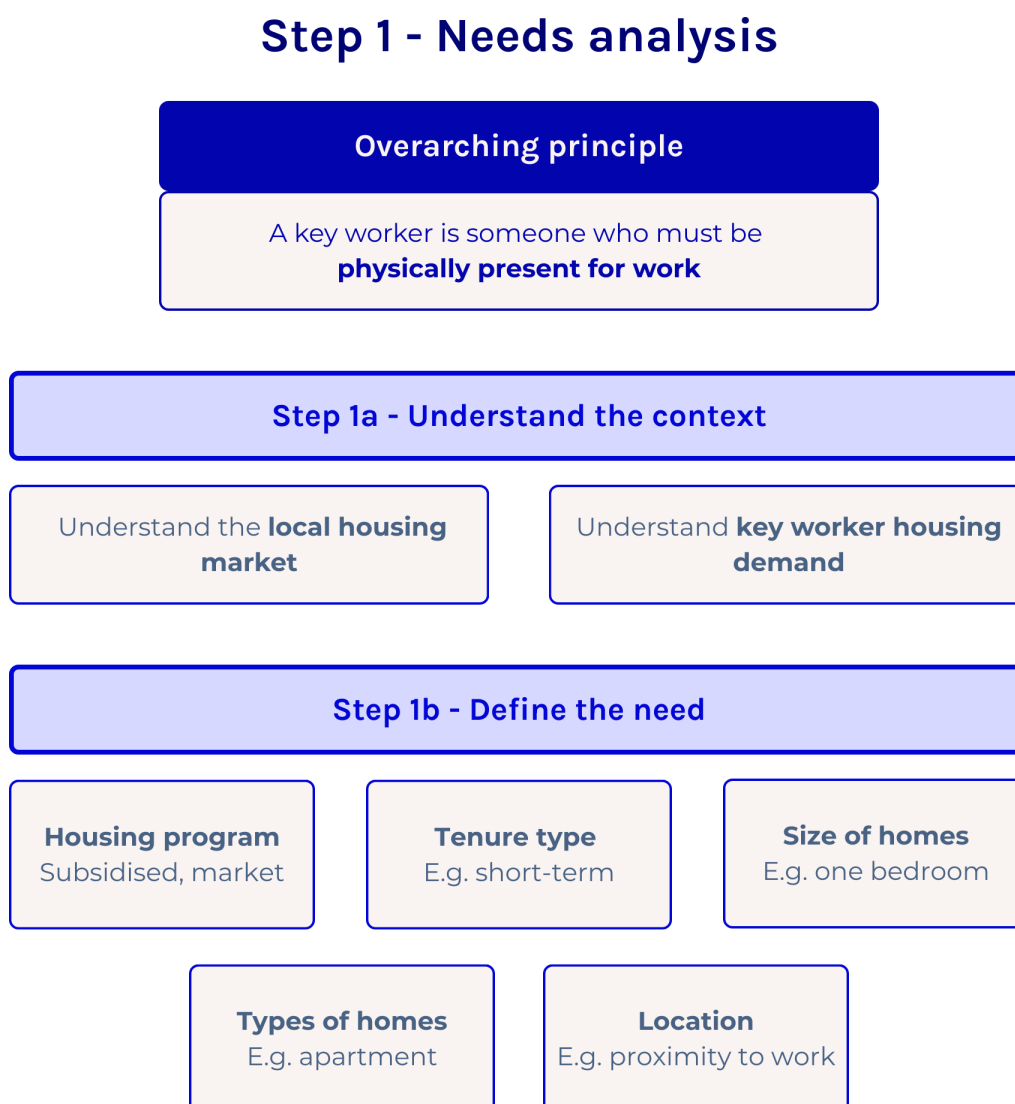
Step 1 – Needs analysis

Most local councils are aware that there is a key worker housing shortage in their area, but it is important that the issue is well understood and defined so that the right solutions can be developed.

The needs analysis is informed by the overarching principle that **a key worker is someone who must be physically present for work** and cannot perform their job remotely. While it may be useful at a later stage to be more specific - for example identifying specific key worker industries - in this initial phase our definition of key workers can be generalised.

The first step in the needs analysis is to understand the context, and the second step is to define the need. Councils may already have some data to understand the need, in which case the full analysis outlined in this document won't be needed.

Figure 3 – Overview of needs analysis



Step 1a – Understand the context

The first step in the needs analysis is to understand the context. This is comprised of two interrelated stages:

Understand the local housing market

Understand key worker housing demand

This section of the framework outlines:

- Questions that need to be answered to understand the context; and
- Publicly available data sources to help answer those questions.

The publicly available data sources should be supplemented by:

- Local knowledge
- Desktop research
- Locally specific data

Sources of local knowledge and locally specific data could include:

- **Real estate agents** can provide additional insights into what's happening on the ground in the local rental market.
- Local **Chambers of Commerce** can provide insights into features of the local rental market which impact local businesses and key workers. This could be in the form of qualitative or quantitative data.
- **Local employers** can provide insights into features of the local rental market which impact their business, and what this impact is. This could include both qualitative data and quantitative data such as how long job vacancies are advertised; how many roles haven't been filled because of lack of housing; financial costs to the business such as forced shut-down periods, cost of re-training staff.
- **Key workers** can provide insights into challenges they faced in getting housing and challenges they have with their current housing situation.
- **Local residents** can provide insights into the impact on their lives of key workers not having housing. These could range from their favourite café not being open every day to serious issues such as needing to travel long distances to receive health care.

Methods to obtain local knowledge and local data include:

- Informal discussions
- Semi-structured interviews
- Workshops
- Surveys

Understand the local housing market

Questions to answer

Rental availability

- How many rental homes are available in your area?
- What kind of rental homes are available? (e.g. houses, units/apartments, number of bedrooms)
- Where are the available rental homes located? Where are the gaps?
- What is the vacancy rate?
- What does the short-term rental market look like? (e.g. how many homes, types of homes, occupancy)

Rental costs

- What is the cost of rental housing overall?
- What is the cost of rental housing for each property type (e.g. houses, units, number of bedrooms)

Rental affordability

- How affordable are the rental homes that are available? (e.g. for specific professions or within an income range) KWH understand market



Data sources to help you answer the questions

Additional detail about each data source is outlined in [Appendix 1 – data source details for step 1a: understand the local housing market](#), as well as an overview of [how to analyse rental affordability](#).

	Rental availability	Rental costs	Rental affordability
ABS data – Employee earnings			✓
AirDNA	✓		
Australian Urban Observatory	✓	✓	✓
Fair Work Ombudsman award rates			✓
Homes Victoria rental report data	✓	✓	
Housing.id housing monitor	✓	✓	✓
Inside Airbnb	✓		
P&E Act income ranges			✓
Relestate.com.au suburb profiles	✓	✓	
SQM research	✓		
UNSW Housing Needs Dashboard			✓

Understand key worker housing demand

Where possible, data should be disaggregated by gender to support development of effective solutions. Women, especially in feminised professions like nursing, teaching and aged care, often earn less and face greater housing affordability challenges. Gendered data helps identify these disparities, ensuring housing policies support the real needs of key workers.

Questions to answer

Who employs key workers (current)

- What are the main industries of employment in the area for key workers?
- Are these industries comprised of a few large employers? Or many small employers?
- Who are the major employers of key workers?
- Are there employers who are unable to get workers due to a lack of housing? If so, what is the scale and what is the impact to the employer and the broader community?

Who might employ key workers (future)

What are the future expected changes in relation to employers of key workers? For example:

- Is growth expected for current large employers?
- Are there any major projects planned for the region? For example renewable energy.
- Are the major industries expected to grow, contract or remain the same?
- Are there any new industries expected, or significant growth expected in smaller industries?

Key worker attributes

Looking at both current and future major industries and employers:

- What is the nature of employment for key workers? For example, is it:
 - Seasonal – if so, what does this look like across the year?
 - Short-term (e.g. project-based work for a few weeks or months)
 - Drive-in-drive-out (or fly-in-fly-out)
 - Long-term permanent
- What are the salaries of key workers?
- What can key workers afford to spend on housing?
- What is the household size and type for key workers? E.g. single, couple
- What distance do key workers travel to work?
- How long does it take key workers to travel to work?

Data sources to help you answer the questions

Additional detail about each data source is outlined in **Appendix 2 – data source details:**
understand key worker housing demand.

	Who employs key workers	Key worker attributes
ABS data – Employee earnings May 2023		✓
ABS data by region	✓	
Fair Work Ombudsman		✓
Internet Vacancy Index (IVI)	✓	
Jobs and Skills Atlas	✓	
Victorian Integrated Survey of Travel and Activity (VISTA)		✓



Step 1b – Define the need

Once the local housing market and key worker housing demand are understood, the next step is to take this information and clearly define the key worker housing need in terms of housing program, tenure type, location, size of homes and types of homes.

For each of these categories, the need should be clearly described and quantified.

The table below outlines some of the ways that each need category could be described. It is likely that more than one type in each category will be required – for example, some areas may need both subsidised and market housing programs.

Category	Type
Housing program	Subsidised rent
	Market rent
Tenure type	Very short-term (e.g. for drive-in-drive-out workers)
	Short-term (e.g. up to three months for workers on a short contract)
	Medium term (e.g. for up to 12 months as an interim home for workers permanently relocating)
	Long-term home for people permanently relocating
Location	Requirement 1 – e.g. located within x km of a specific employer
	Requirement 2 – e.g. located in a specific town
Size of homes	Studio
	One bedroom
	Two bedroom
	Three bedroom
	More than three bedrooms
Types of homes	Apartments
	Units
	Townhouses
	Free-standing houses

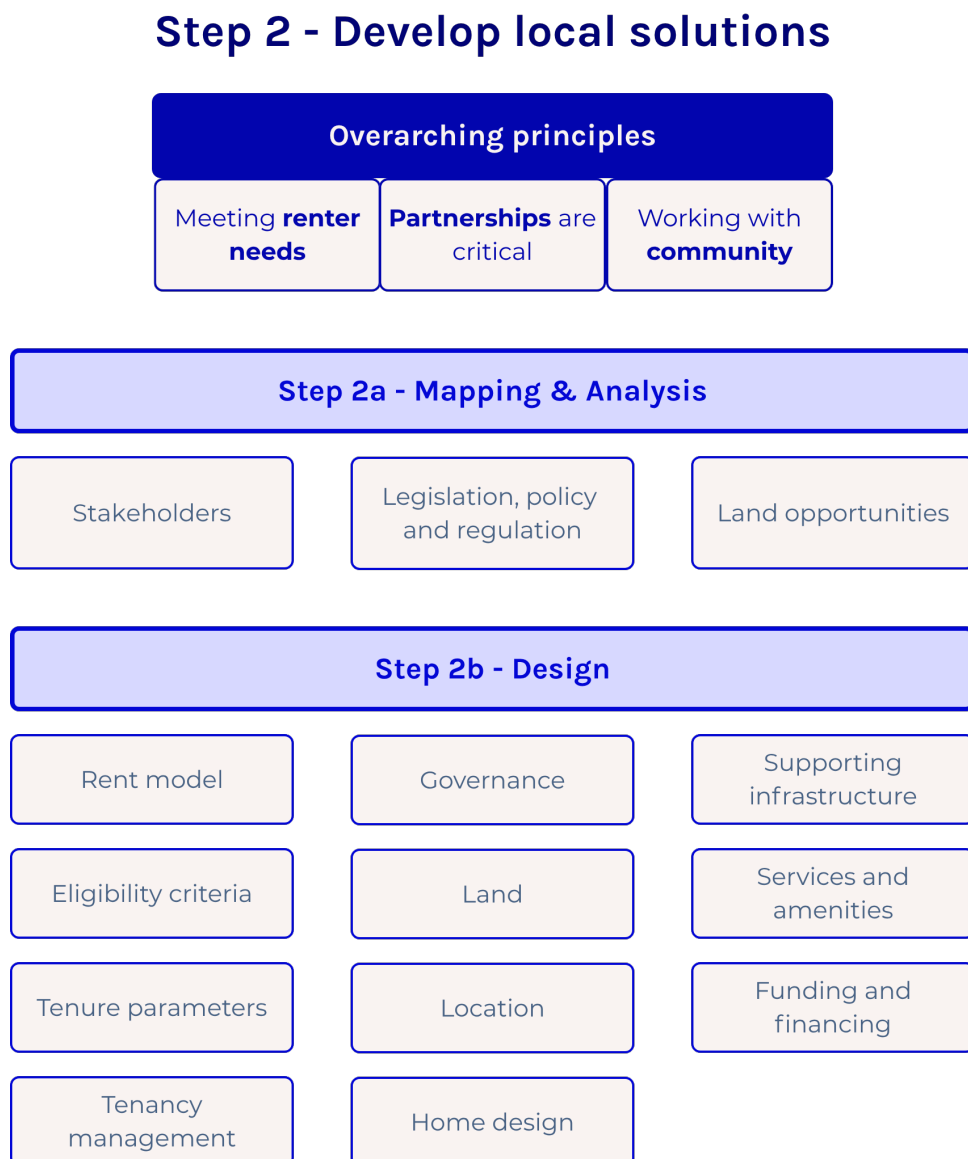
Step 2 – Develop local solutions

The process of developing local solutions is guided by three overarching principles:

- Meeting renter needs
- Partnerships are critical
- Working with community

The first step of developing local solutions is mapping & analysis, and the second step is design.

Figure 4 – Overview of process to develop local solutions



Overarching principles

Meeting renter needs

Developing a key worker housing model requires a deep understanding of renter needs and ensuring that these are prioritised. The housing needs to align with the financial, social and practical requirements of renters. This requires consideration of factors such as:

- **Affordability** – ensuring the rent doesn't put the household into housing stress. It is generally accepted that if housing costs exceed 30% of a low-income household's (households with the lowest 40% of income) gross income, then that household is experiencing housing stress.⁶
- **Safety and security** – through home design and location. For example, dorm style accommodation and/or housing located on a work site in a remote location can pose safety risks for renters. Where this is the case, additional measures will be needed to manage these risks, or the option avoided.
- **Cultural safety** – ensuring the program and homes are culturally safe for First Nations people and culturally and linguistically diverse (CALD) communities.
- **Location** – ensuring the housing is located close to workplaces, reliable transport links, amenities such as supermarkets, essential services such as health care, and community facilities such as sporting grounds.
- **Accessibility** – ensuring that the design of the homes meets accessibility requirements of the workers who will live there. This could include step-free entrances, wider doorways, or adaptable living spaces.
- **Community and amenities** – access to shared spaces, recreational facilities, and a welcoming environment fosters a sense of belonging. These could be existing in the surrounding area, or a feature of the development design.
- **Quality** – thoughtfully designed homes that are appropriately sized, feature essential amenities, and uphold high-quality standards.
- **Maintenance** – responsive property management.

A housing model that prioritises renter needs fosters a supportive environment that enhances renter well-being and encourages positive social and economic contributions. This not only serves key workers but strengthens the wider community.

⁶ SGS Economics and Planning <https://sgsep.com.au/maps/thirdspace/australia-rental-affordability-index/>

Partnerships are critical

Partnerships are critical to bring together resources, expertise and community support. Essential elements for strong and productive partnerships include:

- Trust
- Clear communication
- Accountability
- Commitment
- Early and active engagement
- Shared objectives
- Clearly articulated roles, strengths and knowledge gaps

Each partnership will be different depending on the project and context. Potential roles for local councils, CHOs and local employers are outlined below.

Local councils

- Provide land for key worker housing
- Connect stakeholders to facilitate partnerships
- Provide community amenities such as open spaces to support key workers and additional homes

CHOs

- Develop the site
- Allocate tenancies
- Manage tenancies

Local employers

- Provide land for key worker housing
- Connect CHO tenancy manager with potential renters
- Lease homes from CHO then sub-lease to key workers

Working with community

Working with the community is essential for a project's success.

- Communities are an excellent source of **knowledge** and **ideas**.
- Communities can help forge the **partnerships** needed to make projects possible.
- Communities can **advocate** for a project and help build support for it (or reduce opposition) with others in the community.

On the flip side, if a community is not on board with a project, a project can be derailed.



Sharing profiles of local key workers can help build community support.

CHIA Vic's *Community Engagement Framework* outlines four principles for best practice community engagement when building new community housing.

Principle 1: Wisdom lies in the community

The people we engage all have a unique and valid point of view that should be respected and valued. We can uphold this principle through deep listening, respect, inclusion, collaboration and power with - not over - the community. It takes many hands to make a great place, and embracing community wisdom, including renters and those with lived experience, should underpin meaningful engagement.

Principle 2: Authentic and transparent

This principle draws on the importance of authentic and genuine approaches in community engagement. While no one is perfect, we can yield positive engagement outcomes by embracing honesty and empathy. We can demonstrate authenticity and transparency through clarity, respect, and meaningful processes.

Principle 3: Educate, inspire and empower

This principle highlights engagement as a tool for educating, inspiring and empowering people. It can be achieved through encouragement, motivation, celebrating people and achievements, aiming to enlighten, and helping people on a journey to improvement.

Principle 4: Commitment

This principle acknowledges that great engagement takes commitment and time. During engagement processes, staying realistic, flexible, and dedicated is essential. Great engagement should be a collective responsibility, requiring proper resourcing and prioritisation from both organisations and individuals.

Step 2a – Mapping & Analysis

The first step in developing local solutions is to map the context in terms of:

- Stakeholders
- Legislation, policy and regulation
- Land opportunities

The initial analysis doesn't need to be exhaustive; treat it as a foundation to build on. This is an **ongoing process**, and **information should be updated as new information becomes available**.

Stakeholder analysis

Identify stakeholders for the project and for each of them analyse:

- **Impact** – how much does the project impact them?
- **Influence** – how much influence do they have over the project?
- **Motivation / drivers** – what is important to them?
- **Potential role** – how could they contribute to the project? how could they block the project?
- **Strategy for engagement** – how can they be engaged? What is the best approach?

A list of potential stakeholders is outlined on the next page – the list should be adapted for each specific context.



Key worker sectors

- Key workers
- Employers
- Peak bodies
- Unions

Local government

- Councillors
- Economic development officers
- Strategic planning officers
- Statutory planning officers
- Municipal Association of Victoria

State government

- Department of Transport and Planning
- Department of Jobs, Skills, Industries and Regions
- Department of Families, Fairness and Housing
- Local MPs

Federal government

- Regional Development Australia

Public services

- Education - schools, universities, TAFE
- Healthcare - hospitals, clinics
- Aged care

CHO staff

- Executives
- Development team
- Client-facing team

Indigenous groups

- Traditional owners
- Local Elders
- Aboriginal Community Controlled Organisations

Local businesses

- Hardware store
- Bakery
- Grocer
- Cafes and restaurants
- Chamber of Commerce

Community groups

- Advocacy groups
- Cultural groups
- Sporting groups
- Community groups

Property and construction sector

- Developers
- Architects/designers
- Industry body
- Local real estate agents

Infrastructure providers and services

- Water
- Power
- Telecommunications



Engaging Traditional Owners

It is important to engage Traditional Owners as early as possible. This helps ensure the program design is inclusive of the needs of First Nations peoples, and is respectful to the land.

The Victorian Government has developed [Guidance on Engaging Traditional Owners](#).

Government policies and programs

Identify the relevant policies and programs at a national, state and local level that support key worker housing. These could include:

- Local Government – local council policies and plans such as a Housing Strategy, Affordable Housing Policy, or Key Worker Housing Plan.
- State Government – Regional Development Victoria's [Regional Worker Accommodation Fund](#)
- Federal Government – Housing Australia's [National Housing Infrastructure Facility Critical Infrastructure](#)

Land opportunities

Identify vacant or underutilised parcels of land that could potentially be used. Examples include:

- Local government land
- State government land
- Land owned by a charitable organisation
- Land owned by a church
- Privately owned land
- 'Odd' parcels of land that could be creatively used

For each land opportunity, consider:

- Infrastructure requirements for housing development:
 - Is new infrastructure required?
 - Are infrastructure upgrades required?
- Planning controls for the site

Step 2b – Design

Once the initial mapping and analysis is complete, the next step is to **workshop the design with potential project partners, subject matter experts and other stakeholders**. Some locations may need several different solutions, with each having different features.

In developing the design, it is essential that the following elements are included:

- Rent model
- Eligibility criteria
- Tenure parameters
- Tenancy management
- Governance
- Land
- Location
- Home design
- Supporting infrastructure
- Services and amenities
- Funding and financing

With subject matter experts and your project partners, identify the relevant legislative and regulatory requirements for each element, and how they apply to the proposed design. For example, how does the Residential Tenancies Act (1997) apply to the proposed rent model, eligibility criteria and tenure parameters?

Rent model

- Did the needs analysis identify a need for an affordable rental model, market rental model, or a combination?
- If an affordable rental model is needed, how is the rent calculated? For example, is it a discount to market rent, or is it calculated as a percentage of the household's income?

CHOs can participate in both affordable rental and market rental programs. However, it's worth being aware of the following impacts of different rent models on CHOs.

- If the rent is **greater than 75% of market rent**, to remain eligible for the GST refund, they need a governance structure which enables separation of these operations from their charitable operations. This could involve a separate entity such as a Special Purpose Vehicle (SPV) to manage programs with rent greater than 75% of market rent. The surplus from this separate entity could then be directed to the charitable part of the organisation. Some CHOs already have the required governance structures in place.
- If the rent is **less than 75% of market rent**, there are no additional requirements to remain eligible for the GST refund.

Eligibility criteria

Based on the needs analysis, what kind of eligibility criteria would be suitable to address the need?

- Broad criteria – all key workers in the area are eligible.
- Specific criteria
 - Income based – key workers who earn below a certain amount are eligible.
 - Sector based – key workers who work in a specific sector are eligible.

If specific criteria are suitable from a needs perspective, it is important to also consider the practical implications of specific criteria such as:

- What happens if there aren't enough applicants who meet all the criteria? Is there a possibility to have a 'fallback' clause in the program which enables relaxing of eligibility criteria for this scenario?
- If criteria is income based, what happens if the worker starts earning more than the income threshold?
- If criteria is sector based, what happens if the worker remains a key worker in the geographic area, but changes jobs?

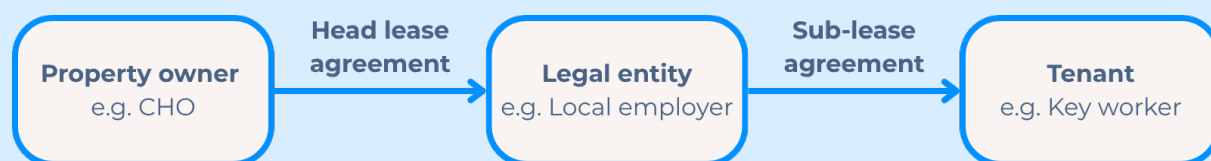
Tenure parameters

Tenure parameters to consider include:

- Duration
- What happens when a renter's eligibility changes? For example, if eligibility is based on working in a specific sector, what happens if the renter changes the sector they work in?
- Would a head lease be suitable?

A **head lease** is where a rental property is leased from the landlord/owner to a legal entity who then sub-leases the property to the tenant.

Figure 5 – example head lease arrangement



Tenancy management

- Who is best placed to manage the tenancies?
- Who is best placed to allocate the tenancies?
- What should the arrangement look like? For example, would a head lease be the best option?

Governance

- Program policies – it is important to have clearly documented and concise policies for the program. Programs with vague policies are confusing for renters and prospective renters, and challenging to consistently apply eligibility across the program.
- Reporting requirements – how will outcomes be reported? Who do the outcomes need to be reported to? How can the reporting requirements be designed efficiently? For example, leveraging existing reporting requirements.

Land

Building on the land opportunities analysis, what vacant or underutilised parcels of land could potentially be used? How could they be used? What is needed to unlock the land for housing? Are there any potential challenges with using the land for housing (e.g. soil contamination)?

If council land could be used, what model would be suitable? For example, gifting land, selling land at a discount, leasing land. The report [Options for delivering Affordable Housing on council land](#) explores the different land disposal options to help councils determine which one is best.

Location

A top priority for key workers is finding housing that is close to their workplace. Other locational factors to consider include proximity to shops, services, community spaces and public transport.

For a CHO to participate in a project, they would either need to already be operating in the area, or the project would need to be above a certain size, or strategically located close to other areas of operation.

Home design

Design aspects to consider include:

- Is there opportunity to use existing housing stock?
- Are there opportunities to repurpose existing buildings? Is it cost effective to repurpose existing buildings?
- Are there sites where non-conventional construction methods could be an appropriate solution? For example, modular homes or 3D printing.
- Are there sustainable design opportunities or requirements?
- Are there opportunities to increase energy efficiency and minimise operating costs?
- How can the homes be made accessible?
- What design features can be included to provide flexibility for changing needs of households over time?
- Should community spaces be included? If so, it is important to factor in the costs – both to construct and to maintain.

Supporting infrastructure

Supporting infrastructure includes roads, telecommunications, power and water. It is important to consider if new supporting infrastructure is needed, or if upgrades to existing infrastructure is needed.

Services and amenities

Are the required services and amenities such as shops, healthcare and public transport located near the proposed homes? Are new services and amenities required? Does the capacity of existing services and amenities need to be increased?

Funding and financing

A combination of different funding and financing options may be needed to get a project over the line. Potential sources include:

- State or federal government funding
 - Regional Development Victoria's [Regional Accommodation Worker Fund](#) for key worker housing projects
 - To support one of the sectors identified in the needs analysis
 - Housing Australia's [National Housing Infrastructure Facility Critical Infrastructure](#) - for supporting infrastructure for housing
- State or federal government low interest loans available for CHOs.
- Capital contributions from local businesses.

Appendices

Appendix 1 – Data source details for step 1a: Understand the context

Understand the local housing market

ABS data – Employee earnings

Helps answer questions about **rental affordability**

- <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/employee-earnings-and-hours-australia/latest-release>
- Data available:
 - Average weekly total cash earnings (spreadsheet tab 'Table 1', column U)
 - 98 professions including childcare workers, receptionists, cleaners and laundry workers, hospitality workers, school teachers; and electricians.
- Data downloads – data cube 14 (Full-time non-managerial employees paid at the adult rate) <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/employee-earnings-and-hours-australia/latest-release#data-downloads>
- The most recent data is May 2025. This data has been updated every two years (except during the Covid-19 pandemic)

AirDNA

Helps answer questions about **rental availability**

- Short-term rental market data by LGA
- Some data is available for free, additional data can be purchased with subscription
- <https://www.airdna.co/vacation-rental-data/app/au/victoria>

Australian Urban Observatory

Helps answer questions about **rental availability, rental costs, rental affordability**

- <https://auo.org.au/>
- Data for Albury-Wodonga, Ballarat, Bendigo, Geelong, Melbourne
- Includes a range of general housing indicators and specialist housing indicators. Info on housing indicators: <https://auo.org.au/portal/metadata/housing/>
- Create a free account to access the data: <https://new.map.auo.org.au/#register>

Fair Work Ombudsman award rates

Helps answer questions about **key worker attributes**

- List of industry and occupation awards <https://www.fairwork.gov.au/employment-conditions/awards/list-of-awards>
- List of enterprise and public sector awards <https://www.fairwork.gov.au/employment-conditions/awards/list-of-awards/enterprise-and-public-sector-awards>

Homes Victoria rental report data

Helps answer questions about rental availability, rental costs

Provides the most accurate information on the private rental market in Victoria.

- The data comes from records kept by the Residential Tenancies Bond Authority (RTBA). The RTBA is responsible for receiving, registering and refunding all bonds associated with private residential leases in Victoria.
- The raw data in the excel spreadsheets is reviewed retrospectively so may differ slightly from the figures in the report document. For more information, see the notes section of the report (Page 39 of the September 2024 report).
- <https://www.dffh.vic.gov.au/publications/rental-report>
It is recommended to use data from the excel spreadsheets (rather than the report document) – to access these, go to the section ‘rental report time series data’. Below are the direct links to December 2024 data:
 - Moving annual rent by suburb - December quarter 2024 (Excel)
 - Quarterly median rents by Local Government Area - December quarter 2024 (Excel)
- Data available:

	Moving annual rents	Quarterly median rents
Availability data ⁷	Number of bonds lodged for new lettings in the past 12 months	Number of bonds lodged for new lettings in the quarter
Cost data	Moving annual median weekly rent	Quarterly median weekly rent
Area	Suburb ⁸	Local government area (LGA)
Property type	• All properties • Flats – one, two and three bedrooms • Houses – two, three and four bedrooms	

⁷ The number of new lettings provides an indicator of the overall availability of rental housing for a specific period. A new letting usually results either from turnover in an existing rental property, or a new addition to the stock of rental housing.

⁸ Suburbs with insufficient data for regular statistical reporting of median rents have been combined with surrounding suburbs. For more information, see the Notes section of the report document (page 40 of the September 2024 report).

Housing.id housing monitor

Helps answer questions about **rental availability, rental costs, rental affordability**

- Some LGAs have a housing monitor dashboard which provides data such as housing demand, housing supply, housing stress and housing affordability.
- <https://housing.id.com.au/>

Inside Airbnb

Helps answer questions about **rental availability**

- Short-term rental market data (some areas only)
- <https://insideairbnb.com/explore/>

P&E Act income ranges

Helps answer questions about **rental affordability**

- Data available:
 - Location – Greater capital city statistical area of Melbourne; and rest of Victoria
 - Income range – very low; low; and moderate
 - Household type – single adult; couple (no dependent); and family (with one or two parents and dependent children)
- Governor in Council Order 11 June 2025 - Planning and Environment Act 1987 - Section 3AB - specification of income ranges:
https://www.planning.vic.gov.au/_data/assets/pdf_file/0024/712590/Governor-in-Council-Order-2025.pdf
- Data updated annually

Relestate.com.au suburb profiles

Helps answer questions about **rental availability, rental costs**

Whilst the Homes Victoria rental report data is more reliable, these suburb profiles may provide useful insights to understand the local housing market. However, these should be used with caution, and in addition to (not instead of) the Homes Victoria rental report data.

- Availability data:
 - Number of properties available for rent on realestate.com.au in past month
 - Number of properties leased on realestate.com.au in the past 12 months
- Cost data: median weekly advertised rent for the past 12 months
- Property type breakdown
 - Houses – all, two bed, three bed, four bed
 - Units/apartments – all, one bed, two bed, three bed
- <https://www.realestate.com.au/vic/>

SQM research

Helps answer questions about **rental availability**

- Vacancy rates by postcode
- https://sqmresearch.com.au/graph_vacancy.php?t=1

University of New South Wales (UNSW) Housing Needs Dashboard

Helps answer questions about **rental affordability**

Drawing on 2021 Census data, the dashboard provides the below data at an **LGA** level:

- Number of households with unmet needs on Census night. Unmet need is defined as households either:
 - Experiencing homelessness
 - Living in an overcrowded home
 - Spending more than 30% of their income on rent
- Origin of the unmet need – specifically, whether they are in the lowest or second lowest household income quintile, or ‘manifest need’ stemming from enumerated homelessness.
- Existing social and affordable housing stock, as a proportion of need
- Projected future need by 2041, based on overall projected household growth for the region.
- Estimate of the growth in social and affordable housing that would be required to meet these needs by 2041, both in terms of relative growth of existing stock, and an average annual net new stock.

Showing the data at an **SA4** level also provides:

- Composition of unmet need – specifically singles, couples (including other adult groups), and families with children, again alongside ‘manifest need’; and
- The change from a comparable estimate from the 2016 Census counts.

Links:

- Dashboard: <https://www.unsw.edu.au/research/city-futures/cityviz/housing-need-dashboard>
- General project information and reports: <https://www.unsw.edu.au/research/city-futures/our-research/projects/social-and-affordable-housing-needs-costs-and-subsidy-gaps-by-region>

How to analyse rental affordability

- Use the benchmark that housing is affordable if it doesn't exceed 30% of a household's income⁹; AND
- Compare rental cost data to:
 - P&E Act income ranges; and/or
 - ABS data – employee earnings; and/or
 - Fair Work Ombudsman award rates; and/or
 - Other locally available data for key worker salaries

Understand key worker housing demand

ABS data – Employee earnings May 2023

Helps answer questions about **key worker attributes**

- <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/employee-earnings-and-hours-australia/latest-release>
- Data available:
 - Average weekly total cash earnings (spreadsheet tab 'Table 1', column U)
 - 98 professions including childcare workers, receptionists, cleaners and laundry workers, hospitality workers, school teachers; and electricians.
- Data downloads – data cube 14 (Full-time non-managerial employees paid at the adult rate) <https://www.abs.gov.au/statistics/labour/earnings-and-working-conditions/employee-earnings-and-hours-australia/latest-release#data-downloads>
- The most recent data is May 2025. This data has been updated every two years (except during the Covid-19 pandemic)

ABS data by region

Helps answer questions about **employers of key workers (current)**

- Data can be selected for an individual LGA
- The most relevant data is in the *economy and industry* section:
 - Table: Industry of employment - Persons aged 15 years and over – Census – provides:
 - % of employees in each industry
 - Total number of employees (last row)
 - Table: number of businesses by industry
- <https://dbr.abs.gov.au/>

⁹ It is generally accepted that if housing costs exceed 30% of a low-income household's (households with the lowest 40% of income) gross income, then that household is experiencing housing stress. SGS Economics and Planning <https://sgsep.com.au/maps/thirdspace/australia-rental-affordability-index/>

Fair Work Ombudsman award rates

Helps answer questions about **key worker attributes**

- List of industry and occupation awards <https://www.fairwork.gov.au/employment-conditions/awards/list-of-awards>
- List of enterprise and public sector awards <https://www.fairwork.gov.au/employment-conditions/awards/list-of-awards/enterprise-and-public-sector-awards>

Internet Vacancy Index (IVI)

Helps answer questions about **employers of key workers**

- A monthly count of online job advertisements compiled by Jobs and Skills Australia. Data is available by occupational groups, skill level groups, state or territory and by regional areas.
- <https://www.jobsandskills.gov.au/data/internet-vacancy-index>

Jobs and Skills Atlas

Helps answer questions about **employers of key workers**

- Provides labour market data at national, state and regional levels.
- <https://www.jobsandskills.gov.au/jobs-and-skills-atlas>

Victorian Integrated Survey of Travel and Activity (VISTA)

Helps answer questions about **key worker attributes**

- An ongoing survey of household travel activity. The survey is conducted throughout the year across greater Melbourne, and periodically in Geelong and other key regional centres.
- Information about the survey: <https://www.vic.gov.au/victorian-integrated-survey-travel-and-activity>
- Data downloads (CSV): <https://opendata.transport.vic.gov.au/dataset/victorian-integrated-survey-of-travel-and-activity-vista>
- Includes an explanatory document and a separate CSV for journey to work data

Appendix 2 – Checklists for step 1a: Understand the context

Understand the local housing market

Data sources to help answer questions

Data source	Checked?	Comments
ABS data – Employee earnings		
AirDNA		
Australian Urban Observatory		
Fair Work Ombudsman award rates		
Homes Victoria rental report data		
Housing.id housing monitor		
Inside Airbnb		
P&E Act income ranges		
Relestate.com.au suburb profiles		
SQM research		
UNSW Housing Needs Dashboard		

Questions to answer

Question	Answer
Rental availability	
How many rental homes are available in your area?	
What kind of rental homes are available? (e.g. houses, units/apartments, how many bedrooms)	
Where are the available rental homes located? Where are the gaps?	
What is the vacancy rate?	
What does the short-term rental market look like? (e.g. how many homes, types of homes, occupancy)	
Rental costs	
What is the cost of rental housing overall?	
What is the cost of rental housing for each property type (e.g. houses, units, how many bedrooms)	
Rental affordability	
How affordable are the rental homes that are available? (e.g. for specific professions or within an income range)	

Understand key worker housing demand

Data sources to help answer questions

Data source	Checked?	Comments
ABS data – Employee earnings May 2025		
ABS data by region		
Fair Work Ombudsman award rates		
Internet Vacancy Index (IVI)		
Jobs and Skills Atlas		
Victorian Integrated Survey of Travel and Activity (VISTA)		

Questions to answer

Question	Answer
Who employs key workers (current)	
What are the main industries of employment in the area for key workers?	
Are these industries comprised of a few large employers? Or many small employers?	
Who are the major employers of key workers?	
Are there employers who are unable to get workers due to a lack of housing? If so, what is the scale and what is the impact to the employer and the broader community?	
Who might employ key workers (future)	
What are the future expected changes in relation to employers of key workers? For example:	
Is growth expected for current large employers?	
Are there any major projects planned for the region? For example renewable energy.	
Are the major industries expected to grow, contract or remain the same?	
Are there any new industries expected, or significant growth expected in smaller industries?	

Question	Answer
Key worker attributes Looking at both current and future major industries and employers:	
What is the nature of employment for key workers? For example, is it: • Seasonal – if so, what does this look like across the year? • Short-term (e.g. project-based work for a few weeks or months) • Drive-in-drive-out (or fly-in-fly-out) • Long-term permanent	
What are the salaries of key workers?	
What can key workers afford to spend on housing?	
What is the household size and type for key workers? E.g. single, couple	
What distance do key workers travel to work?	
How long does it take key workers to travel to work?	