

4 March 2025

Legislative Assembly Environment and Planning Committee  
Inquiry into the Supply of Homes in Regional Victoria  
Parliament House,  
EAST MELBOURNE VIC 3002  
**By Email**

Benalla Sustainable Future Group  
bsfginc@gmail.com

Dear Sir/Madam

The Benalla Sustainable Future Group takes pleasure in responding to the terms of reference provided.

*“That the Committee conducts an inquiry into the supply of homes in regional Victoria including the methods of building them and the mix of housing forms and types and report no later than 15 December 2025.”*

The supply of houses has traditionally been shaped by building and subdivision regulations which have evolved over time. Lot sizes and building setbacks were determined in the 1962 Victorian Uniform Building Regulations. Today Councils apply Victorian Planning Provisions (VPP); Clauses 54 (single houses), 55 (two or more dwellings on a lot), 56 (subdivisions) and 57 (apartments) and enable management of development by objectives. Clause 56 encourages innovative siting design by approval of building envelopes to be registered on new titles.

- The traditional OWNER > DESIGNER > BUILDER relationships are being challenged.
- Increasing costs (design, permits, labor, materials and delays) forces some potential owners and renters out of the market.
- Big Builders and Developers work together to facilitate presale of land and increase the volume of builds for each plan on offer.
- The new supply chain places the Owner last (BUILDER > DESIGNER > OWNER)
- The Housing Statement suggests targets for new houses of 70% in established areas and 30% on the fringe. (Victoria's Housing Statement Page 41)

For the period 2016 to 2021 the census shows that for Benalla:

- 522 new houses built, 354 had 3 or 4 Bedrooms
- 424 new households moved in and 394 were single or a couple with no children

The new policy would require 365 new homes in established areas in Benalla using the above 70/30 ratio.

#### **Take Home Message.**

The Benalla town center with viable shops, offices, health, education, recreation and civic facilities is the town's most valuable single asset. An increased population is necessary to underwrite its future economic, social and cultural viability. Like other regional towns Benalla sits in a floodplain. There is an opportunity to improve the open space / urban interface with building design guidelines for the owners to give priority to windows and balconies facing parkland and water.

Lot sizes beyond the extent of the LSIO are relatively large (>500m<sup>2</sup>): a Small Secondary Dwelling is smaller than 60m<sup>2</sup>.

A new housing supply chain for existing owners within walking distance of town is recommended. It would empower the local housing industry trades, builders, designers, and suppliers to partner with owners to imagine, fund and build a sustainable future made in Benalla.

The extra cost per m<sup>2</sup> of designing and building a small house to meet budget and lifestyle choices can be offset by savings in the land cost. A new toolkit for the design and approval of houses devised by groups of owners is possible.

- They hate the thought of moving to a new affordable home elsewhere.
- They hate the thought of a new neighbor moving in next door with plans to demolish and rebuild.
- They hate the thought of being ignored by the planners who have no power to intervene.

What is missing is a supply of well-located vacant lots to suit a small house for one and two person households. VPP Clause 56 (Subdivisions) with approved Building Envelopes is a suitable mechanism to achieve this objective. The information following demonstrates how this has been achieved elsewhere.

Yours Sincerely

Howard Bartlett

On behalf of

Benalla Sustainable Future Group

## Executive Summary

Various media comment daily on the need for more sustainable lifestyles.

Economic, Social, and Environmental sustainability is such a broad topic. It is CRITICAL to focus on measurable, achievable environmental goals.

Census data proves that separate land and building industries have failed to meet the needs and wants of a large section of our community, particularly singles and couples with no children.

Benalla Council can respond to Stakeholders and Ratepayers to improve the sustainability of our housing stock and rate revenue. Dwellings per hectare and Capital Improved Values are related.

Three examples of completed metro Melbourne projects have used design and regulatory changes to reduce risk for the subdivider, participating builders and engage buyers (owner occupiers, builders and investors) in a new market.

The Benalla Planning Scheme can also be used to facilitate better market operation.

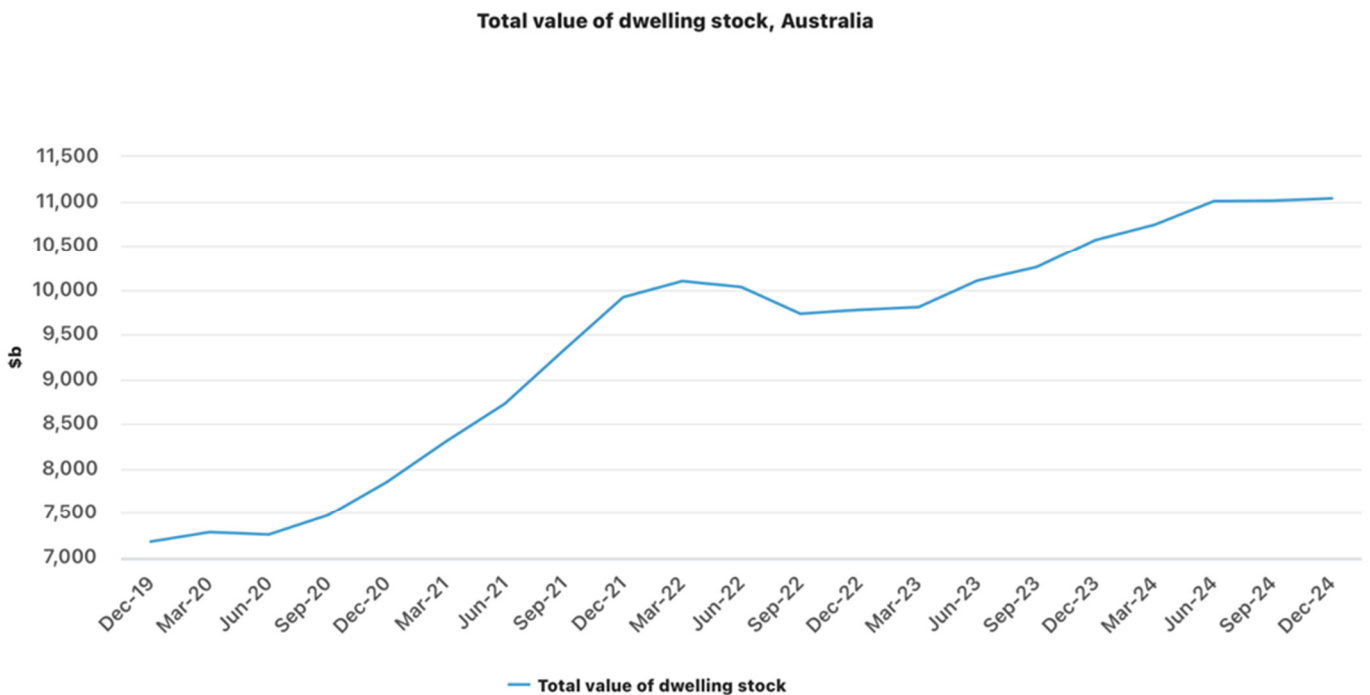
Measurable goals are recommended to:

- give all buyers more housing choices in price, location and design.
- help first homebuyers and pensioners who rent achieve home ownership.
- apply simple design and regulatory changes to Benalla’s subdivisions.

## The equity issue

Owners who purchased before 2019 have benefited from a massive increase in house prices documented here.

\$1 Billion = \$1000,000,000



Source: Australian Bureau of Statistics, Total Value of Dwellings December Quarter 2024

Federal policies continue to announce headline grabbing assistance to buyers which further inflates all prices in the absence of local supply side initiatives.

They justify this by blaming others “It’s the States that control land supply and regulates subdivisions”.

## **Environmental Goals**

Each new subdivision can make a measurable difference to:

- orientation of lots and roads.
- orientation of houses.
- locations of windows and secluded private open spaces in relation to winter sun.
- price range of lots.

## **Implementation**

Councils cannot bring unwilling subdividers and builders to the table to explore options.

Subdividing surplus government land in Benalla could catalyze change by demonstration.

Owners of infill sites would be assisted with revised approvals processes.

Subdividers may be encouraged into conversation if a rate holiday for specific lots and buyers was a policy option.

Section 173 of the Planning Act provides for voluntary agreements.

Agreements could define, among other things:

- Building Envelope Approval and Registration.
- approval of building plans by the Subdividers Design Review Panel.
- road reserve widths to make room for canopy trees and water sensitive urban design.
- private landscape funding.
- public landscapes timing.
- contributions in cash or kind to new community facilities.
- rate holidays for qualifying lot buyers

Council resources are stretched due to Rate Cap Legislation and management of a demonstration subdivision is not likely to be a priority now.

A conversation with a group of Regional Councils with a view to outsourcing project management to an expert agency like Development Victoria is suggested.

This submission is the start of a conversation.

Failure to act is not an option when the viability of its towns and the welfare of parts of the community is at risk.

We need to find willing partners to join with the Benalla Sustainable Future Group to refine the opportunities presented here and apply them now.

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# 1 Submission Context

A major part of household budget is rent and loan repayments.

Individuals are now more educated about benefits of appropriate, well designed and built housing in locations accessible to facilities and employment opportunities.

State and Federal Governments promote good design ( Ref 1).

Many existing houses don't meet modern standards and are expensive to heat and cool.

Benalla could give owner occupiers and renters (through landlords) more choice in more locations.

Surplus public land provides an opportunity to focus consultants, councils and purchasers on new housing possibilities.

Profits would accrue to the public purse for urgently needed infrastructure.

Victoria's Housing Statement Page 41 requires the provision of 70% of new home in established areas and 30% in fringe development.

Amendment VC267 to all Victorian Planning Schemes came into effect on 31 March 2025.

The objective of the amendment is to stimulate higher density housing by removing the right of objectors to appeal planning permit decisions.

Large residential projects can cost \$10,000 /m2 with 2-bedroom apartments priced at over \$1.0mill.

This is not a viable proposition in most regional towns (See Section 2, Profit and Risk for elaboration).

This submission suggests more choices in more locations can be provided by working with existing house designers, builders and potential subdividers to:

1. focus on improving subdivision and building design
2. reducing risk for subdividers and builders
3. enable relatively low interest investor & home loans to finance settlement of land sales and builders progress payments.

In other words, find ways to create bankable, high quality, vacant, residential lots.

Ref1

Your Home

<https://www.yourhome.gov.au/>

Energy Smart Housing Manual

<https://assets.sustainability.vic.gov.au/susvic/Guide-Energy-Smart-Housing-Manual.pdf>

## 2 Profit and Risk

Profit and Risk is a significant cost item in feasibility studies prior to land purchase by subdividers and developers. Projects require presales before construction can be financed.

There is a distinction made here between Developers and Subdividers.

Developers fund land, utilities and buildings and settle sales after completion of all works.

Some have common property (car parking, entry lobby, stairs, lifts and landscaping).

Subdividers fund land and utilities and settle sales on completion of civil works.

Sales settle on completion of civil works with new owners contracting separately with a selected builder.

Usually no common property.

In effect the Owner and the Builder are sharing the risk.

Examples are:

Synergies	Project Type	Description		Risk
A B	Small Land Subdivision	Create lots in existing urban areas with existing road access and utilities.	Land sale only. House constructed by land purchasers	Low Risk
A B	Custom Builder	Owner signs two contracts.	Land purchase by the new Owner House construction by the appointed Builder	Low Risk
A	Spec Builder	Owner buys a finished home from the builder at a fixed price	Builder funds land and buildings. Sales to the new owner settles after completion	Low Risk
A	Large land Subdivision	Multiple lots with little existing road frontage and no utilities.	Land sale only. House constructed for land purchasers by the appointed builder.	Medium Risk
	Units	Developer instructs the Designer and invites quotes from builders.	Developer sells off the plan. Fixed price. Design and specification not negotiable.	High Risk
	Apartments	Developer instructs the Designer and invites quotes from Builders.	Developer sells off-the-plan. Fixed price. Design and specification not negotiable	Very High Risk

With the Benalla median house price of \$475,500 very few apartment projects will be feasible.

Units still sell at the top end of the price range.

The missing links are:

In fringe areas (Synergy A) where no lots < 300m<sup>2</sup> are available.

In existing urban areas (Synergy B) where the subdivider sells lots to builders and owners.

### 3 Proposal

This submission now focusses on low-risk land subdivisions where minor changes to the approvals process can have a major impact on supply of better housing for buyers and renters.

The snapshot of the Benalla Housing Market (Attachment 1) proves that many market segments have never been served by conventional subdividers and builders.

Census data between 2016 and 2021 shows that Most Households moving into Benalla were:

- Couples without Children (+203) Lone Person (+191) = total 394.
- Most New Dwellings have 4 Bedrooms (+272) 3 Bedrooms (+82) = total of 354.

Possible scenarios

- Some small households are priced out of the purchase and rental markets.
- Some occupy family homes as more appropriate housing is not available.
- Some households with children miss out.

Subdivision costs per lot vary in proportion to:

- Lot yield per net residential area.
- Road length per lot.

The Subdivision Designer can provide alternative lot layouts to compare estimated costs and gross revenues.

These comparisons are often subjective when there are no comparable sales (eg lots<300m2). They must be sold of the plan, before construction of civil works to mitigate risk. The long settlement time can be used by buyers to explore builders service scope, finalize plans, invite quoted from builders and apply for a building permit.

The management of sales risk requires:

- grouping of smaller lots in pairs and fours so consolidation into larger lots is a fall-back position.
- a sales and marketing strategy promotes a range of lots and prices (see Section 7 Sample Price Schedule).

Promotion of sales will take time and should commence as soon as:

- plan of subdivision has been Certified by council under the Subdivisions Act
- building envelopes have been endorsed to form part of the subdivision permit
- the planning agreement including building envelopes has been executed.

Some buyers will prefer alternative builder's scope. The possibilities include:

- Homes built by Custom Builders to the Owner's design brief and budget.
- Homes built by Project Builders to its plan and a price.
- Spec homes and units by builders and developers.

Owners would choose the supply chain and builder that best matches their risk tolerance.

Commencement of Subdivision Construction would be subject to adequate presales.

## 4 Historic Context

Councils regulated lot sizes by adopting bye-laws prescribing lot area and dimensions set out in the Uniform Building Regulations 1962.

Some Councils prepared planning schemes adopting these standards.

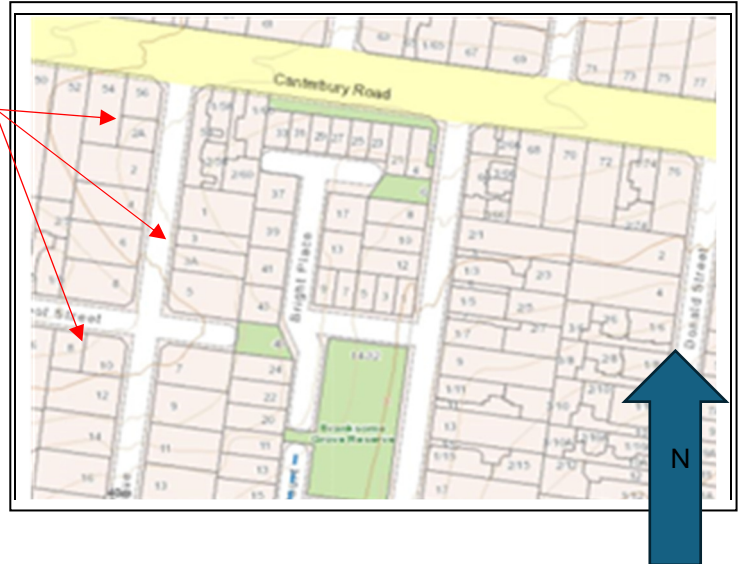
In time some houses were demolished and replaced with one or multiple new dwellings.

Owners rebuilt, and developers constructed two or more dwellings with common property access strips. Only three subdivisions without access strips can be seen here.

Subdivision after building design is characterized by many common property access strips with little room for canopy trees or water sensitive drainage infrastructure.

This snapshot of a neighborhood in Blackburn South shows a mix of existing lots, units and a redeveloped school site (Blackburn South Primary).

The school site marketed as Banksia Estate has lots ranging in size from 160m<sup>2</sup> to 530m<sup>2</sup>.



It has no common property.

The houses are designed by owners, designers and builders with open space providing a leafy outlook for the residents.

The open space is available to the whole community and is maintained by the Council.



Banksia Estate Blackburn South

## 5 The Victorian Planning Provisions

The Victorian Planning Provisions (VPP) is a template applied by all Victorian Councils.

It does not specify a minimum lots size in most residential zones.

A Planning Permit is required to erect a dwelling on lots <300m<sup>2</sup>.

Clause 56 gives discretion for councils to consider lots smaller than 300m<sup>2</sup> where a building envelope is approved as a condition of the permit to subdivide.

A Small Secondary Dwelling is now defined in the VPP. It enables a dwelling smaller than 60m<sup>2</sup> to be constructed without a Planning Permit. Only a Building Permit is required. Subdivision of the Small Secondary Dwelling is prohibited.

Amendment VC267 to all Victorian Planning Schemes came into effect on 31 March 2025 to facilitate the construction of 3 and 4 story residential buildings including row houses and apartments.

- Deemed to Comply Standards are set out in VPP Clauses 55 and 57.
- Objectors have no right to appeal councils' decisions.
- The reduced risk of planning delay will provide a benefit to developers of units.

The result on the ground relates to the question “who pays”.

If the Developers pays, Profit and Risk is included in the building cost and required sale price.

Construction finance approval will require pre-sales.

If the lot Owner pays for land and buildings and has finance (existing or borrowed) the builder's margin is covered, building is viable and will proceed.

Project Type	Description		Risk	VPP Clause
Small land subdivision	Create lots in existing urban areas with existing road access and utilities.	Land sale only. House constructed by land purchasers	Low Risk	Clause 56
Custom Builder	Can be located anywhere lots are available	Owner funds land. Builder receives progress payments	Low Risk	Clause 54
Spec Builder	Owner buys a finished home from the builder at a fixed price	Builder funds land and buildings	Low Risk	Clause 54
Large land subdivision	Multiple lots with little existing road frontage and no utilities.	Land sale only. House constructed by land purchasers	Medium Risk	Clause 56
Units	Developer instructs the Designer and invites quotes from builders.	Developer sells of the plan. Fixed price. Design and specification is not negotiable.	High Risk	Clause 55
Apartments	Developer instructs the Designer and invites quotes from builders.	Developer sells of the plan. Fixed price. Design and specification is not negotiable	Very High Risk	Clause 57

Benalla has raw land, builders and designers. It has a dearth of small vacant lots ready to build on.

## 5 VPP Clause 56 (Subdivisions) and Clause 54 (Single Dwellings)

A natural synergy exists between subdividers, builders and building designers.

New house designs for new markets will require agreed variations to Clause 54 Standards to achieve a significant improvement in house design and also to scale production.

The cost of redesign can be spread over multiple sites

VPP Clause 56 provides for building envelopes as follows. (Clause 56.04-1 Attachment 1)

*A building envelope may specify or incorporate any relevant siting and design requirement.*

*Any requirement should meet the relevant standards of Clause 54, unless:*

- *The objectives of the relevant standards are met, and*
- *The building envelope is shown as a restriction on a plan of subdivision registered under the Subdivision Act 1988 or is specified as a covenant in an agreement under Section 173 of the Act.*

### The Case for Variations

Clause 54 Standards A10, A13 and A14 can be varied to improve siting and orientation of houses.

Clause 54.04-1 Side and rear setback objective.

“To ensure that the height and setback of a building from a boundary respects the existing or preferred neighbourhood character and limits the impact on the amenity of existing dwellings or small second dwellings.”

Standard A10 is described in Diagram A1 Side and rear setbacks.

(Attachment 2 provides the full text)

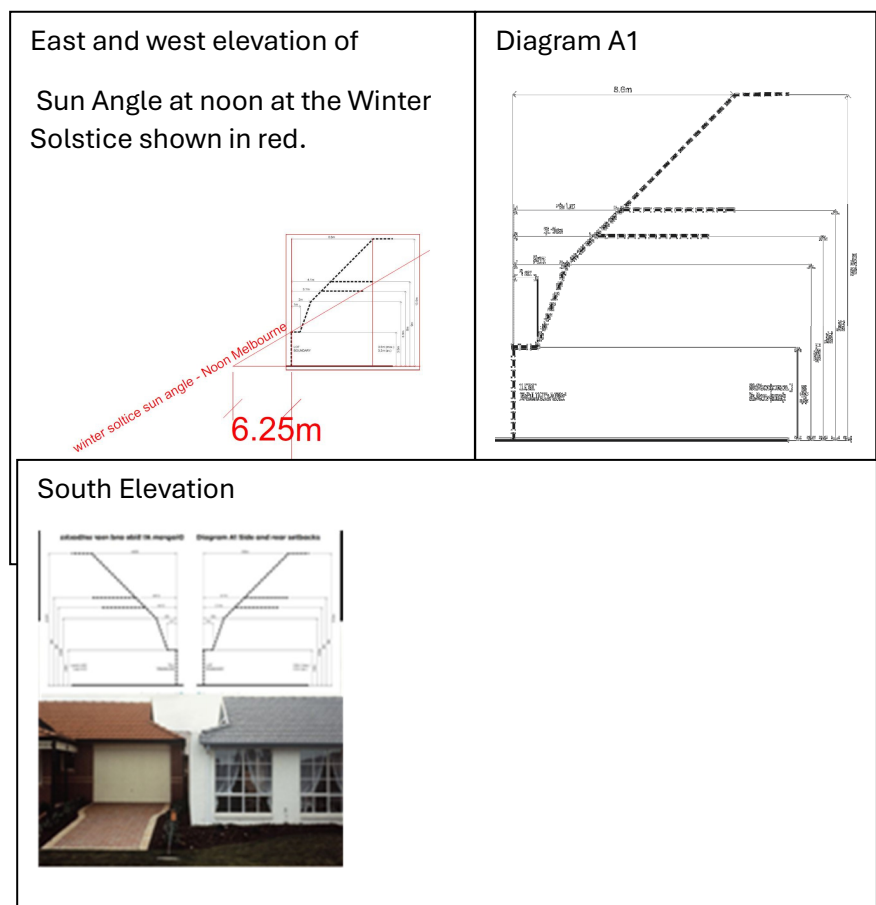
The standard provides side and rear setbacks for part of a building based on building height.

### Result

Conventional roof structures have ridge lines parallel to side boundaries.

Buildings on the east and west side of roads overshadow neighbour's land to the south in the winter.

Where buildings share a common boundary the setback forces roof drainage towards that boundary, resulting in unsafe gutters which are difficult to clean and repair.



Clause 54.04-4 North-facing windows objective

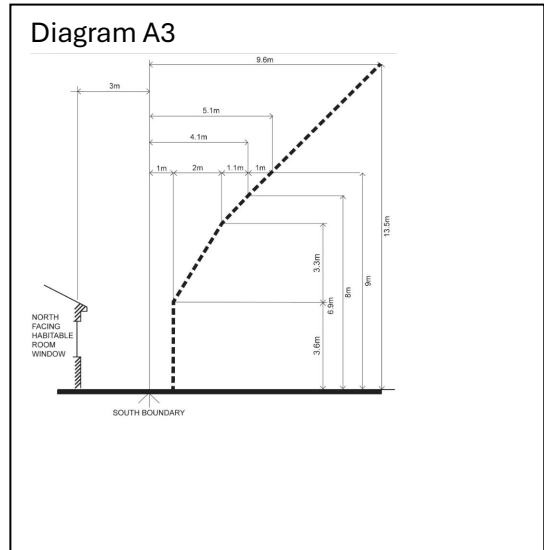
“To allow adequate solar access to existing north-facing habitable room windows.”

Standard A13 is described in Diagram A3 North-facing windows. (Attachment 3 provides the full text)

The standard provides setback distances opposite an existing window.

Result

Conventional roof structures have ridge lines parallel to the relevant boundary. This could unreasonably overshadow the neighbour’s land in winter.

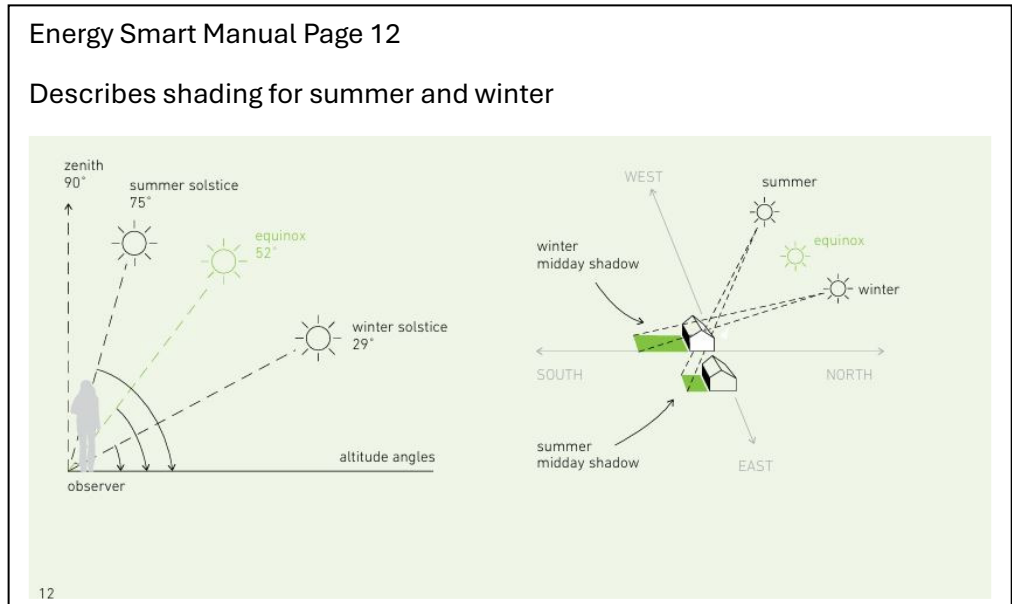


Clause 54.04-5 Overshadowing open space objective

“To ensure buildings do not unreasonably overshadow existing secluded private open space of dwellings or small second dwellings.”

Standard A14

“Where sunlight to the secluded private open space of an existing dwelling or small second dwelling is reduced, at least 75 per cent, or 40 square metres with minimum dimension of 3 metres, whichever is the lesser area, of the secluded private open space should receive a minimum of five hours of sunlight between 9 am and 3 pm on 22 September.”



The standard is inappropriate for subdivisions with no existing buildings. The first house to commence has no obligation to prevent overshadowing of a vacant lot. The later build may be required to increase its setback to comply.

No justification for the arbitrary adoption of shading at noon on the equinox can be found.

Winter sun is needed in north facing widows, secluded courtyards and north facing solar cells as required in the Energy Smart Manual.

Particularly appropriate in Benalla with many frosty winter nights and glorious blue skies at lunch time.

## **ACTION REQUIRED**

Standard A10, A13 and A14 can be varied by approval of Building Envelopes. (See attachment 4 for an example)

Building Envelopes can improve the design and siting of houses:

1. the long axis of the building rectangle can run east-west
2. windows face north
3. ridge lines can run east west and touch side boundaries
4. walls sharing a common boundary can use gable ends for better, safer roof drainage
5. height limits can protect neighbors from mid-winter overshadowing
6. less restrictive height limits can be applied when road reserves or public open spaces are shaded.
7. private open spaces can be located on the north side of buildings

Early concept plans can consider a wide range of lots in feasibility studies. No extra road length is required.

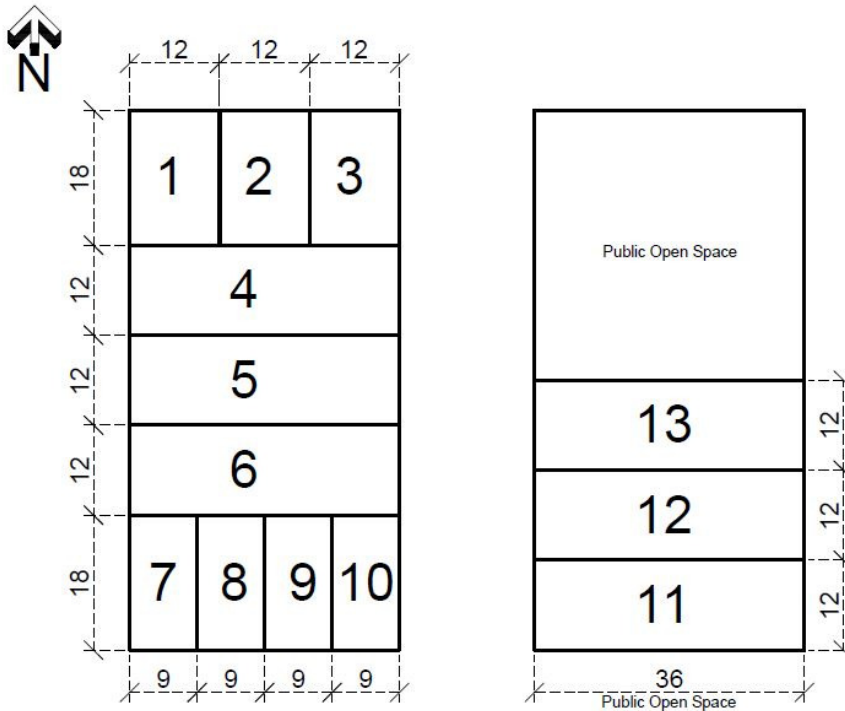
Some 160m<sup>2</sup> lots can be planned in pairs opposite public open space.

9m frontages work best on the north side roads with sunny back yards and paired driveways.

## 6 Sample Building Envelopes

Building Envelopes can help new owners to brief a designer for any lot irrespective of size.

In future the existence of a council approved building envelope should become the first question asked by a land buyer. This alone will drive subdividers to compete on quality, not just price.



EG for lot 12 the south wall of a house located on the south boundary can significantly increase the land available for the north facing courtyard.

EG for lot 11 north facing windows would have a view of a blank wall.

No windows in that wall provide privacy.

EG when the driveway is on the north side of lot 12, direct access to the courtyard to remove garbage and gardening is through the garage or car port. Not through the house

EG for lots 7-10 and 1-3 ridge lines running east - west can terminate at gable ends on the boundary to provide safe roof drainage with no box gutters.

## STANDARD LOT SIZES

Efficient building at scale requires uniform lot widths (9,12,15 and 18m)

A House Siting Policy can be tailored to any subdivision.

It would be implemented by a Registered Agreement on each title required by Planning Permit Condition.

The agreement could include a requirement for approval of plan by the subdividers Design Review Panel.

The Urban Land Authority Section 173 Agreement with the City of Nunawading is **Attachment 6**

See Sample House Siting Policy, Building Height Provisions and Building Setback Provisions

(Large Size) Pages 13-15).

# HOUSE SITING POLICY

EXCEPT WITH THE CONSENT OF INSERT HERE COUNCIL

NO BUILDING SHALL BE ERECTED OTHER THAN IN ACCORDANCE WITH THIS POLICY

THIS POLICY IS IN FOUR PARTS

1. AGREEMENT PURSUANT TO SECTION 173 OF THE PLANNING AND ENVIRONMENT ACT 1978
2. PLAN OF SUBDIVISION (ps12345g)
3. BUILDING SITING PROVISIONS
4. BUILDING HEIGHT PROVISIONS

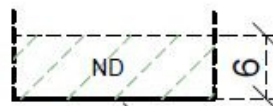
## DEFINITIONS

**BUILDING** ANY STRUCTURE INCLUDING A FENCE

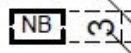
**DWELLING** ANY BUILDING OR GROUP OF BUILDINGS  
WHEN USED TOGETHER PROVIDE SELF CONTAINED ACCOMODATION

## BUILDING SITING PROVISIONS

No dwelling shall be constructed in the area hatched like this  
and dimensioned as shown



No building shall be constructed in the area identified like this  
and dimensioned as shown



No building shall be constructed closer to a boundary than the the distance shown like this 0 or 1, 0 or 2  
This means buildings not located on the boundary shall be setback a minimum of 1m or 2m as specified.

No fence shall be located on boundaries nominated like this TBA

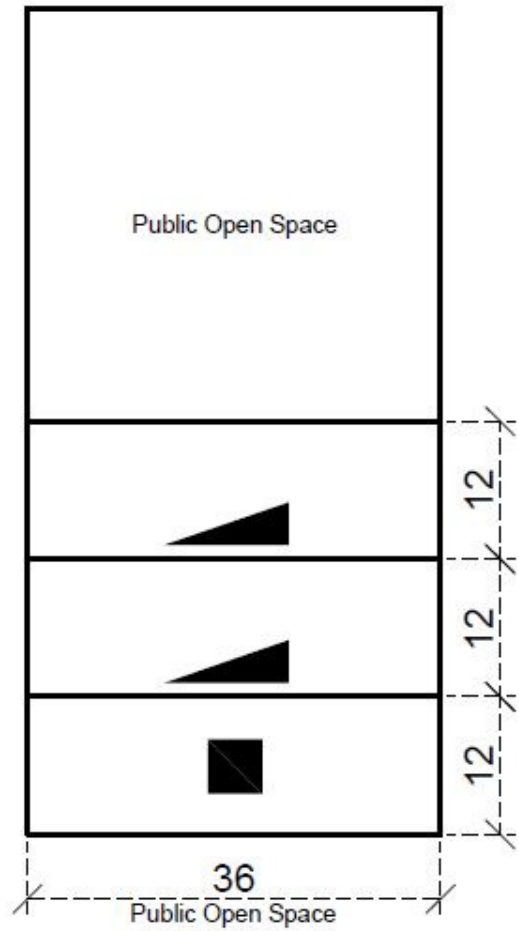
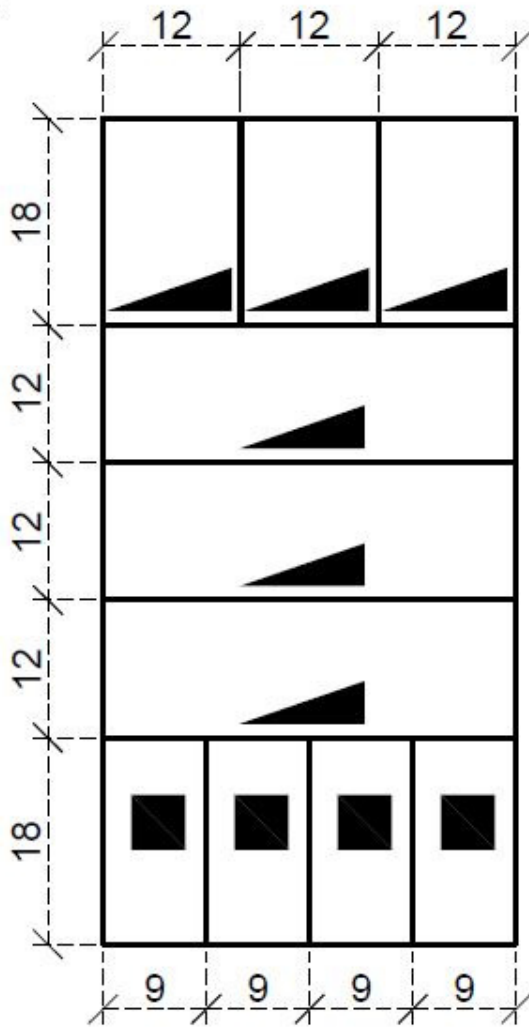
## BUILDING HEIGHT PROVISIONS

Any part of a building exceeding 3.6m in height above ground level shall be setback  
1000mm for every 500mm that the height exceeds 3.6m at the boundary nominated like this



No part of a building including a roof shall be higher than 9.0m on sites nominated thus





# BUILDING HEIGHT PROVISIONS



## 7 Sample Pricing Schedule

The subdividers can explore cost savings resulting from a reduced average frontage with a lot mix including some small lots. Small lots need flat land sloping gently to the road, preferably on the north side of the street (with sunny back yards) opposite parkland with a permanent outlook and in walking distance to the Main Street.

They can be half the price of a conventional lot.

Lot	Width	Depth	Area	Orientation	Title Value	Area Rate m2	Area Value	Asking Price
1	12	18	216	B	\$50,000	\$500	\$108,000	\$158,000
2	12	18	216	B	\$50,000	\$500	\$108,000	\$158,000
3	12	18	216	B	\$50,000	\$500	\$108,000	\$158,000
4	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
5	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
6	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
7	9	18	162	A	\$50,000	\$500	\$81,000	\$131,000
8	9	18	162	A	\$50,000	\$500	\$81,000	\$131,000
9	9	18	162	A	\$50,000	\$500	\$81,000	\$131,000
10	9	18	162	A	\$50,000	\$500	\$81,000	\$131,000
11	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
12	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
13	12	36	432	C	\$50,000	\$500	\$216,000	\$266,000
					<b>\$650,000</b>		<b>\$1,944,000</b>	<b>\$2,594,000</b>
					COVERS FIXED COSTS Consultant Survey, Planning, Engineering, and Landscape, Driveways, Service Connections, Per lot fees and levies		COVERS VARIABLE COSTS Land per lot, Balance of Civil Works, Holding Costs, Private Landscape, Profit and Risk	

Orientation Key		Limited Pallet of Lot Frontages																													
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## 8 Recommendations

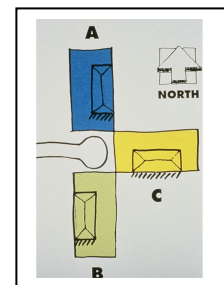
Proposals for a new supply chain for delivering houses for the existing and emerging Benalla Community.

1. Respond to identified demographic and cost of living imperatives with.
  - a. Small Secondary dwellings,
  - b. Subdivisions for small, medium and large dwellings in any location.
2. Identify development opportunities for surplus Local, State and Federal government land.
  - a. The sale of land as developed lots will provide an urgently needed supply in the short term.
  - b. Enable designers and builders to be engaged by owners before the civil works are complete,
  - c. Upskill consultants to document subdivisions with building envelopes to be assessed together.
3. Open discussions with the Federal, State and Local Governments to jointly contribute skills and resources to delivery of titled lots in the shortest possible time.
  - a. The land will remain in public ownership until individual lots are sold and settled.
  - b. Costs including Planning and Development Consultants, Selling Costs, Civil Works and Landscaping shall be repaid to the Federal Fund on a per-lot basis at the settlement of a sale.
  - c. The Federal Fund will recover a management fee per lot in lieu of interest at settlement.
4. Establish and reinforce Owner, Designer, Builder relationships for mutual benefit.
  - a. Clause 56 provides for building envelopes to be approved as part of new subdivisions.
  - b. Side and Rear Setback Standard provided in Clause 54 Standard A10 and A13 can be varied to protect north facing windows, courtyards and solar panels from overshadowing at the winter solstice.
5. Enable environmentally responsive building design.
  - a. Blank walls on east, west and south boundaries,
  - b. Rectangular buildings to run east west with windows facing north,
  - c. Ridge lines to run east west with gable ends on a boundary.
6. Drive scale with uniform building envelopes in all new subdivisions.
  - a. Recognize three orientations of lots.

**A** North to the rear with fixed width 9, 12, 15, 18m

**B** North to the front with fixed width 12,15,18m

**C** North to the side with fixed width 12,15,18m



7. Help owners in established urban areas.
  - a. Identify precincts of existing houses not impacted by potential floods and bush fires.
  - b. Provide advice to owners of the potential sites for a small secondary dwelling or subdivision.
  - c. Provide training for owners and designers in environmentally responsive house design.

## 9 Next Steps in Benalla

1. Identify Candidate Surplus Government Land (Sites).
2. Appoint Consultant Teams.
3. Feasibility of developments approved.
4. Determine sample lot sizes and building envelopes.
5. Provide indicative prices based on lot sizes.
6. Invite early expressions of interest with indicative prices.
  - Workshop builders, house designers and building certifiers on the use of building envelopes.
  - Workshop subdividers, land surveyors and civil engineers on small lot design.
7. Development budget approved for project(s).
8. Subdivision Certified and Building Envelopes approved by the Council.
9. Commence sales with appointed Real Estate Agent and in-house marketing team.
10. Commence Construction when sales target is reached.
11. Settle Sales with appointed conveyancer.
12. Commence public landscape when most houses are completed.

Recommending an Agency with resources and skill to manage a groundbreaking exemplar subdivision for the Council is beyond the scope of this submission.

# 10 Conclusion

Census data proves that some owner occupiers and renters cannot find appropriate accommodation in the exiting stock of dwellings in Benalla.

Those missing out go into long waiting lists, emergency accommodation or substandard housing. Others choose a vacant lot in a new subdivision and build a home that suit them.

This is a social and economic emergency with regional businesses failing to attract and keep key workers and pensioner renters living below the poverty line.

In Benalla, the Owner>Designer>Builder relationship can be reinforced to serve a wider market without limiting established building businesses.

Simple Conditions on Planning Permits to Subdivide can be made with the cooperation of the separate land subdivision and house building industries.

VPP Clause 56 of the Benalla Planning Scheme makes specific reference to this (See Section 5 and Attachment 2)

Three built out examples are provided as proof of concept.

Example 1 (Timbarra), Example 2 (Banksia Estate) and Example 3 (Oakwood Rise)

The projects developed by the Urban Land Authority in 1990 to 2000 range in size from 50 – 2000 lots.

The initiative enabled economies of scale with:

1. A limited range of lot frontages 9,12,15 and 18m.
2. Lot areas 162-600m<sup>2</sup>.
3. Primary focus on orientation with north facing courtyards to the side or rear of small lots.
4. Small lots were located on flat land with views and opposite open space.
5. Engineering design of utilities and driveways were instructed after building envelope were known.
6. Designers, Builders and Owners were invited to participate by expressions of interest.
7. Housing Industry Association coordinated a display village at Timbarra.

The Benalla Housing Market is unique.

Councils and Governments have limited capacity to influence change without industry cooperation.

An understanding of the sample house siting policy on Pages 13-15 can direct next steps.

It empowers the local housing industry, trades, builders, designers, and suppliers to partner with owners to imagine, fund and build a sustainable future made in Benalla.