



Committee of the Whole Report

For the Meeting of July 11, 2019

To: Committee of the Whole **Date:** June 26, 2019
From: Andrea Hudson, Acting Director, Sustainable Planning and Community Development
Subject: Victoria Housing Strategy Phase Two: 2019-2022

RECOMMENDATION

That Council approve the Victoria Housing Strategy Phase Two: 2019-2022.

EXECUTIVE SUMMARY

This report introduces an update to the Victoria Housing Strategy 2016-2025, following substantial completion of the Strategy's initial suite of actions. Phase Two incorporates key changes to the Victoria Housing Context since the first phase of the Strategy was approved in June 2016, including the introduction of a new Strategic Plan, updated census data, and new and unprecedented levels of investment in housing from provincial and federal governments. The update was informed through public and stakeholder input during the implementation of the initial actions, as well as extensive public consultation throughout the first half of 2019. In total, Phase Two outlines 44 new housing actions, including those identified in the 2019-2022 Strategic Plan. This report provides recommendations for action prioritization based on a scoring of actions for their potential positive impacts. Phase Two also includes updates to the city's affordability and unit targets to ensure there is adequate and affordable housing to meet the current and future needs of residents. Final graphic design will be completed following adoption of the Strategy contents.

PURPOSE

The purpose of this report is to provide Council with an update to the Victoria Housing Strategy 2016-2025.

BACKGROUND

In Fall 2015, the Mayor's Task Force on Housing Affordability was assembled to consider ways to improve housing affordability in the City of Victoria. The Task Force, which was comprised of a range of housing stakeholders, including non-profit housing providers, tenant advocates, and members of the development community, created a series of recommendations that were considered the most immediate actions that could be taken to reduce barriers to affordable housing in Victoria. These recommendations served as the basis for the 25 actions in Phase One of the Victoria Housing Strategy 2016-2025, which was adopted by Council in June 2016.

Throughout 2016-2019, staff brought forward the Housing Strategy actions on a priority basis,

providing analysis and recommendations for each for Council consideration. The status of each of the actions are presented in **Figure 1: Phase One Actions**.

Key achievements in Phase One include:

- A Density Bonus policy was adopted in 2016 and later replaced with the Inclusionary Housing and Community Amenity Policy in June 2019. The 2019 policy requests 20% of units in new strata development seeking bonus density to be affordable rental, or in smaller buildings, to provide cash in lieu.
- Several changes were made to the Victoria Housing Reserve fund including shifting from a 'per door' to a 'per bedroom' tiered model to encourage more family oriented housing, increasing the flexibility of the fund, setting different funding allocations for affordable homeownership and moderate income units, and aligning the fund with housing targets in 2019.
- Permit fees were removed for 100% non-market housing projects, and planning staff have continued to prioritize applications for non-market housing, resulting in several non-market applications achieving approval ahead of normal approval schedules. 100% purpose-built rental applications are also prioritized.
- The first phase of the Market Rental Revitalization Study was completed, resulting in a market rental inventory, the development of a Tenant Assistance Policy to ensure tenants are adequately compensated if they are forced to relocate due to redevelopment, as well as Council direction to develop a Standards of Maintenance Bylaw to require landlords to maintain rental units to an adequate state of repair.
- The rezoning requirement for garden suites was removed, and approval shifted to a delegated development permit to make it easier for homeowners to develop a garden suite, and zoning restrictions for secondary suites were removed to make it easier to develop legal secondary suites.
- A dedicated webpage to keep the public informed of Housing Strategy progress, with links to City policies (www.victoria.ca/housing), has been implemented.

2019-2022 Strategic Plan

In January 2019, Council adopted a new Strategic Plan, created in partnership with residents of Victoria. A key strategic directive in the plan is affordable housing, and 25 new housing actions are outlined to be completed through 2022. Council also approved a significant number of financial and human resources to allow staff to complete this work.

The substantial completion of the actions in the first phase of the Victoria Housing Strategy 2016-2025, identification and resourcing of new actions in the Strategic Plan, and several external contextual changes combined warrant a comprehensive update to the Housing Strategy.

THE VICTORIA HOUSING STRATEGY 2016-2025: 2016-2018 ACTIONS

	Action	Supporting Action	Status
Strategic Direction 1: Increase Supply	Zoning Changes	Reduce parking requirements/ innovations	Completed
		Minimum unit sizes	Completed
		Garden suites	Completed
		Secondary suites	Completed
		Zoning updates for new housing forms following local area planning (LAP)	Ongoing
	New policies/ initiatives: supply	Housing Reserve Fund update	Completed
		Motel conversion policy update as part of LAP	Completed (Burnside)
		City property as opportunities for affordable housing	Completed
	Streamline development application processes	Prioritize non-market applications	Ongoing
		Expand prioritization to private sector	Carry forward to Phase 2
		Additional delegated authority	Ongoing
	Examine opportunities to create further incentives	Fiscal strategy: DCCs, fees, tax exemptions	Completed (Revisit in Phase 2)
Secondary suite grants – accessible suites		Carry forward to Phase 2	
Align VHRF contributions to housing targets		Completed	
Strategic Direction 2: Encourage Diversity	New policies/ initiatives: diversity	Density Bonus Policy Inclusionary Housing and Community Amenity Policy (to replace Density Bonus Policy)	Completed 2016; Completed 2019
		Set housing targets for negotiations	Completed
		Adaptable housing guidelines	Carry forward to Phase 2
	Protect existing rental stock (MARRS)	Rental inventory	Completed
		Rental retention study	Completed
		Property Maintenance Bylaw	In progress
Legislative authority to improve tenant stability		Completed	
Strategic Direction 3: Build Awareness	Build awareness and support for affordable housing	Update housing webpage	Completed
		Workshops (Affordable Home Ownership, preserving existing rental, faith based housing)	Completed
		Development summit to support affordable housing	Completed
		Support Regional Housing First Strategy	Ongoing

Figure 1 Phase One Actions

ISSUES & ANALYSIS

Phase One of the Victoria Housing Strategy's stated goal was to increase the supply and diversity of non-market and market housing across the housing spectrum and throughout Victoria that meets the current and future needs of low and moderate income households. Phase Two: 2019-2022 expands upon this overarching goal by establishing five key themes, which provide strategic direction to the Housing Strategy:

- Increase the supply of housing for low to moderate income households in Victoria
- Increase housing choice for all Victorians
- Prioritize renters and renter households
- Optimize existing policies and processes
- Try new and bold approaches

This approach is supported by what the City heard, both in the implementation stage of Phase One as well as in the development of the update, and by evidence provided through population, income, and housing data that has been updated since the first phase of the Strategy was approved.

Actions and Engagement

During the implementation of the first phase of the Victoria Housing Strategy, evidence began emerging on what policies, guidelines, and regulations at the City have been working well, and where challenges remain. Housing stakeholders and concerned community members have also shared ideas, suggestions, and opinions on what can be done to improve the housing situation in Victoria. In January 2019, Council added twenty-five housing actions for the City to explore through the Strategic Plan, several of which were already under consideration for the Housing Strategy or align well with existing actions, while some were not yet contemplated. Through these inputs, and in observing what is being explored at the senior levels of government and in neighbouring municipalities, the City accrued a long list of ideas to try by January 2019. In the six months leading up to the development of this updated strategy, staff brought these ideas to the public through a comprehensive engagement process, and heard even more new ideas in the process.

Focused engagement consisted of events, including the Victoria Housing Summit, a daylong event designed for housing stakeholders; and two public open houses, one in the evening and one over the lunch hour, designed to gather input from residents. The City also created a Housing Survey, available online and distributed widely to ensure we heard from the most people we could on what was important to them.

The City also convened an academic roundtable, consisting of eight academic experts on housing policy, including representatives from the University of Victoria, the University of British Columbia, and Simon Fraser University, who provided feedback on the actions under consideration. Finally, the City's newly formed Renters Advisory Committee also provided input into the strategy through the development of their workplan, attendance at the Open Houses, and a special Renters Advisory Committee survey process. (The Renters Advisory Committee will continue to collaborate with the City to provide input into the Strategy during the implementation phase.)

In all, the City heard from over 2000 people, and considered all input in the development of this update, which contains a total of 44 housing actions.

Organization of the Strategy

Phase Two organizes its 44 proposed actions into five categories: Focus on Renters, Increase supply, More Housing Choice, Track & Improve, and New Ideas.

Focus on Renters

Renters are the majority population in the City of Victoria. Renters also have lower incomes overall than homeowners, lack the security of tenure and do not have the financial security of housing equity that homeowners have. From the evidence, as well as from what the City heard during

engagement, a specific focus on renters – including the different types of renters in the City (families, seniors, renters with disabilities, and others) was needed. While the Focus on Renters category contains seven key actions, a multitude of other actions in the strategy are also designed to improve the quality of life for Victoria's tenant population.

Increase Supply

Supply and demand are both part of the equation in a high pressure housing market. The province has introduced measures to mitigate speculative investment that has impacted the cost and supply of housing in the City, and the City will monitor the impacts of this work over the course of Phase Two, but the Victoria Housing Strategy's actions are focused on Supply because this is where municipalities have a multitude of tools at hand to make a significant impact. And the importance of supply is well evidenced in Victoria. In 2018, there were more rental housing starts in Victoria than strata, which is a trend that a jurisdictional scan shows to be unique to Victoria. This has had a positive impact on vacancy rates, which have begun inching up in correlation to this. However, prices have also gone up, and at a much faster rate. An additional seven actions have been proposed under this category, actions which may have a proportionally high direct impact on the number of units, especially affordable units, created in the City. This is another area where the city has a broad range of tools at its disposal to influence the types of housing being developed.

Housing Choice

A mix of housing types and densities means a more diverse range of residents, in all ages and stages of life, can live in the City and support a broader range of services in easy travel distance, including by transit, biking, or walking. Housing diversity is important so residents can stay connected to their community as we move through life's stages – from young students or workers, to family formation, through to retirement and aging well. Research also shows that cities with more diversity in housing types are more stable and are better equipped to manage housing crises. In total there are nine actions in this category.

Track and Improve

Through the implementation of Phase One, and actions taken before the implementation of the Housing Strategy, the City has done a significant amount of work in creating guidelines, policies, and programs to improve housing affordability and choice in Victoria. When action is completed at a rapid pace, implementing systems for tracking, monitoring, and improving these programs is sometimes not prioritized as highly as the actions themselves. But tracking and monitoring is critical for understanding impacts, monitoring results, and making improvements. The City has a considerable opportunity to capitalize on work already done to make significant strides in improving the housing situation in Victoria. Further, the City will be more effective at its work when we are able to collect and analyze evidence to inform future actions, and build trust through transparency with the community we are working together with to improve housing in the City. In all there are 13 actions under this category.

New Ideas

In the first iteration of the Victoria Housing Strategy, we worked on the 'low-hanging fruit'; that is, actions the City could achieve relatively quickly to make improvements to the City's housing outcomes sooner. However, given the overall continuation of housing challenges in the City, it is important to continue to try new ideas to achieve different results. There are eight actions in this category.

Prioritization of Actions

There are significantly more actions contemplated in this phase of the Victoria Housing Strategy than in Phase One. While additional resources have been allocated for housing work, several factors have contributed to a delay in accessing these resources and beginning work on new actions. Housing Policy staff have been dedicated to urgent, time-intensive priorities, including a comprehensive update to the Inclusionary Housing and Community Amenity Policy, supporting the development community in navigating the practical implications of new definitions and negotiations for affordable housing instream and proposed development projects, overseeing the operation of the tenant assistance policy, supporting the Strategic Real Estate team in considering affordable housing development on City owned land, developing this update to the Housing Strategy, and several other active priorities. Due to these pressures, and a desire to produce policies that are well-evidenced, researched, informed that work in the Victoria context, Phase Two contemplates work being done on a priority, rather than date-targeted basis.

To best allocate limited resources, staff have completed a scoring exercise on all actions that will have a direct impact on creating new housing units, or preserving existing housing units. While all actions in the Victoria Housing Strategy are designed to alleviate the housing crisis in Victoria, 18 of the 44 actions have a direct relationship with the supply and preservation of housing units:

- | | | |
|---|---|---|
| 1. Acquire land for affordable housing | 8. Rental housing grants | 15. Garden Suite program improvements |
| 2. Allow tiny homes on wheels | 9. Secured market rental policy | 16. Intergenerational housing opportunities |
| 3. Temporary modular housing | 10. Facilitate more legal secondary suites | 17. Support faith-based organizations in repurposing lands for affordable housing |
| 4. Missing Middle zoning amendments | 11. Pre-zone areas of the city for bonus density and purpose built rental | 18. Create a Municipal Housing Authority |
| 5. Small scale housing ambassador | 12. Create a renoviction bylaw | |
| 6. Victoria Housing Reserve Fund improvements | 13. Facilitate Co-ops, co-housing, and community land trusts | |
| 7. Expanded house conversion opportunities | 14. Apply Residential Rental Tenure Zoning | |

The following 11 criteria were then applied to these eighteen actions to determine which of these will have the most impact with the least amount of time and resources:

- | | |
|---|--|
| 1. Overall quantity of units created or preserved | 7. City cost to operate (ongoing) |
| 2. Leverage value (city investment vs. units created) | 8. City time to operate (ongoing) |
| 3. Affordability of units to end user | 9. Speed to create units |
| 4. Project complexity | 10. Security of tenure for city (likelihood of producing long-term, secured housing) |
| 5. City cost for project development | 11. Certainty units will be created if policy/project completed |
| 6. City time for project development | |

Criteria 1 and 2 were given a higher weighting. Criteria 3 (affordability), while critically important, will be prioritized through the City's unit targets (See Housing Targets below) so was not given additional weighting. The results of this exercise, included below in Figure 1, and outlined below in **Figure 2: Housing Strategy Action Impacts**, show that the actions with the highest potential value in terms of units created include the application/implementation of Residential Rental Tenure Zoning; further addressing rental insecurity with a 'renoviction bylaw'; considering pre-zoning for bonus density and purpose-built rental; expanding the secondary suite program; and developing a secured market rental strategy. It is recommended that Council consider directing staff to prioritize these actions and allocate resources accordingly.

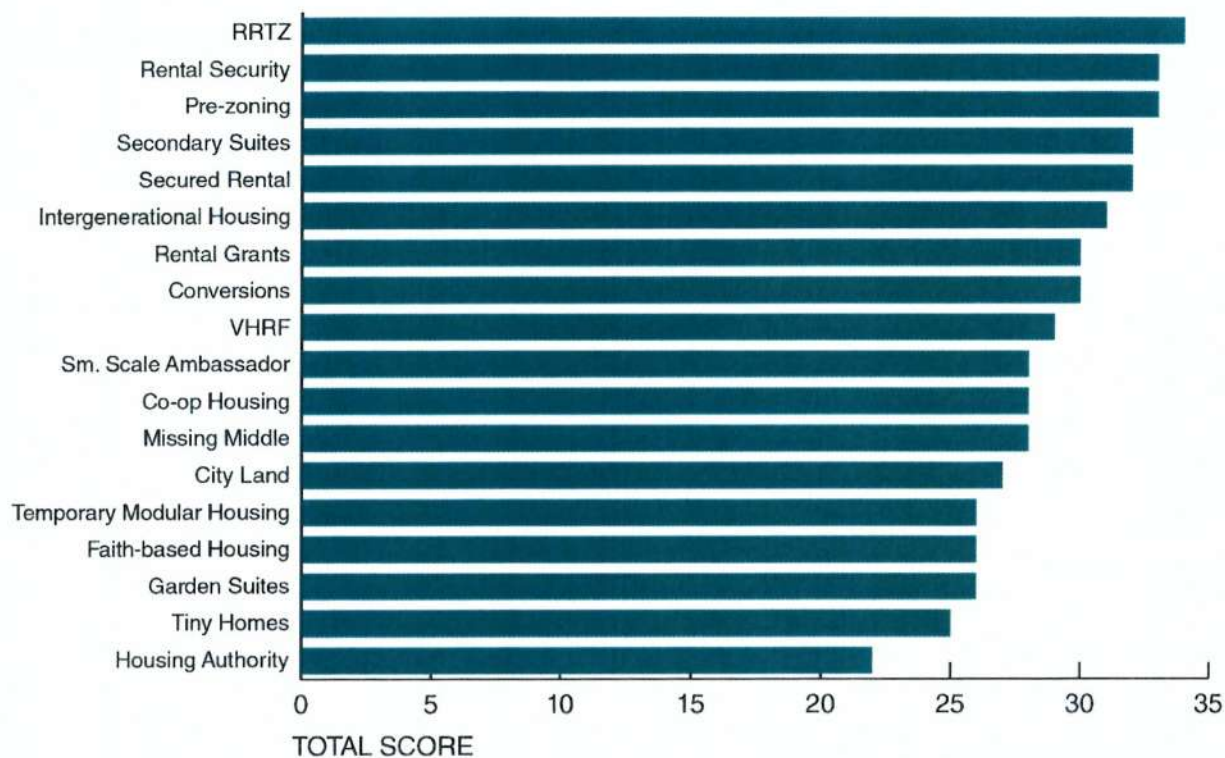


Figure 2 Housing Strategy Action Impacts

Housing Targets

The Victoria Housing Strategy outlines two types of housing targets: 1) **housing affordability targets**, which establish the appropriate household income thresholds and rents for affordable housing units, and 2) **housing unit targets**, which are the number of units required on an annual basis to meet the current and future housing needs of Victoria residents. The City engaged the Social Planning and Research Council of BC (SPARC BC) and McClanaghan & Associates, who supported both the Capital Regional District and Metro Vancouver Regional District in establishing their housing targets, to analyze and validate the City's updated targets.

The first phase of the Housing Strategy established housing targets for the 10 year period covered by the Strategy. The targets were designed to be a high level measure of expected future affordable housing demand, and were based on the projected future number of households (and of those households, the estimated number needed for families), based on Statistic Canada's middle two income quartile ranges for the region. Since the setting of the first targets, changes in data and context necessitate the creation of updated targets. New census data and growth projections have been released that provide an updated picture of housing need and demand in Victoria. Shifting priorities at all levels of government have also meant more policies and financial investment is being made for housing that meets the needs of renters, and low income Canadians. While it is the responsibility of the City to target the creation of new housing supply for all residents, the City can position itself to make best use of these new policies and funding by also prioritizing actions that facilitate housing suitable to these specific population groups.

Local Incomes

The Mayor's Task Force on Housing Affordability provided the recommendations that informed the first phase of the Housing Strategy. These recommendations focused on housing actions that meet

the affordability needs of households that fall within Statistics Canada's middle two income quartiles for the region to limit the scope of the Housing Strategy to areas of most practical municipal impact. Using the regional income is normal practice in urban centres given that housing is a regional issue, and that people in areas like the Capital Regional District move fluidly between municipalities and often cross municipal boundaries to find housing that meets the needs of their household. However, a focus on achieving lower income units has increasingly been a priority at the Council table, despite housing targeted for households with the lowest incomes being the traditional and continued purview of the province, through BC Housing. One of the reasons for this focus on low income housing need is because there are proportionally more low income households in the City of Victoria compared to the Capital Region as a whole, even though rents are comparable or in some cases higher than other municipalities in the region. Several factors may contribute to this, including a large proportion of single person households (household income can include two or more incomes of people living together, so when there are more single households, there are more single income earners and a lower overall average household income). There are also a significant number of senior households on fixed incomes, and a healthy stock of affordable market and non-market rental buildings where households with lower incomes live. In fact, one in ten Victoria households receive some level of financial support from BC Housing, whether this is a subsidized unit or a portable rental supplement to reduce rents in the private market. All of these factors depress the median income in the City compared to the region. This income distribution spread (lower incomes at the core) is not unique to Victoria, and follows large scale trends for regional centres.

While housing in regional centres is not constrained to municipal boundaries, given the acute affordability challenges in Victoria, the focus on this Strategy on renters, and a desire by the City to target action to those most in need, Phase Two of the Victoria Housing Strategy sets the Median Renter Income for the City of Victoria as its affordability metric for its rental housing affordability targets. The Median Renter Income in the City of Victoria is \$44,165, compared to the median household income of all tenures in the region, or Area Median Income, which is \$70,283. The City of Victoria defines affordable housing as *"housing where the price does not exceed 30% of the gross annual household income for very-low income to moderate income households."* Applying the City of Victoria's median renter income to quantify this definition results in income and rent targets that are defensibly affordable to renters in the City of Victoria.

The use of the City's Renter Median Household Income allows for units to be better targeted to the specific needs of Victoria residents. At the same time, staff will continue to compare the results with the Area Median income (AMI) for the region in order to continue to look at ways to ensure that the City's directions remain aligned with broader regional efforts. The use of the AMI and Median Renter Income for the City will allow the City to monitor, report on outcomes, and update targets as new household and income data becomes available through the Census. The AMI also remains in use to establish target income ranges for affordable home ownership programs. This is because these programs are designed to assist *moderate* income earners unable to bridge the gap between rental and ownership (see Affordable Home Ownership below).

Unit Sizes

The targets identified in the first phase of the Strategy made a distinction between single and family units, but did not extrapolate target rents out to bedroom sizes. In the updated targets, the City has created specific rent targets for units of different sizes, using the differences in rents identified in the Canada Mortgage and Housing Corporation's Rental Market Report as its metric (price change per bedroom size). Creating affordable rent targets based on local renter incomes as well as bedroom size helps set a target rent for each unit size that is affordable to Victoria renters from no/low income to moderate income households. This level of specificity is of particular importance as the City seeks to encourage specific types of housing such as family oriented units, and as the

City requests affordability at different household compositions from market developers. Applying renter incomes to the different income brackets, and extrapolating for bedroom size results in the rent targets outlined below in **Figure 3: Affordable Housing Targets** establishes clear affordable rent targets for the City of Victoria that will be used through the duration of Phase Two to provide clarity in the City's expectations of affordability.

Affordable Home Ownership

Affordable home ownership programs vary in design and operation, but generally involve housing units that are sold to qualified buyers at below-market rates, with some type of equity cap established at resale that recognizes the initial reduced purchase price. The administration of units, including income testing and other eligibility requirements, and handling of resale would be overseen by a third party such as a government agency to ensure homes are bought and sold per the terms of the program. Affordable home ownership units are important in markets where ownership is out of reach for the average income earner, and are designed to bridge the gap between rental and ownership. These units are most often targeted to first time homebuyers who require assistance to enter the home ownership market. The Victoria Housing Strategy envisions affordable home ownership units as a positive solution in helping Victoria residents move along the housing continuum and freeing up rental units for those who need them, and as such, has created targets for affordable home ownership units to be used as a basis of negotiation for developers of such units. Because the income required to purchase a home is so out of sync with local incomes that even those earning above moderate incomes need support to enter into the housing market, the target incomes for affordable home ownership units have been set at a level to optimize alignment with affordable home ownership programs established by senior levels of government, while supporting local residents who require assistance to leave the rental market for ownership.

Affordable Target Rent Range by Bedroom Size:			
Bachelor	1 Bed	2 Bed	3 Bed
\$375-\$875	\$425-\$1050	\$575-\$1300	\$700-\$1750

Affordable Home Ownership Target		
Income Bracket	Annual Income	Affordable Monthly Housing Cost
Moderate	\$55,000-\$84,999	<i>Determined by AHO Program and Mortgage Lender</i>

Figure 3 Affordable Housing Targets

Housing Unit Targets

Housing unit targets are an estimate of the number of new housing units required to accommodate housing need and demand projected over the next five years. Housing unit targets are created by examining population and household growth projections for the City of Victoria, considering the recently updated Regional Growth Strategy population forecasts developed by the Capital Regional District, and analyzing population growth patterns within the City of Victoria. Unlike the City's affordability targets, which are based on the City of Victoria Renter Median Income to ensure rents are affordable to local income earners, the **housing unit targets** are based on the City's median household income of both renters and owners in order to ensure target units are established for all income brackets. Between 2011-2016, the total number of households in the City of Victoria grew by approximately 560 per year. Renter households grew at a faster rate, accounting for 80% of the total household growth. Assuming that growth remains consistent with the pattern observed in the past five years in terms of household size, type and tenure, it is anticipated that the City will need a minimum of 560 housing units to accommodate this growth. Of these, 342 units should be rental.

The analysis shows an increased expected need in the overall number of units across the housing continuum, with more units needed for very low, low and low to moderate incomes, and fewer units needed targeting moderate incomes and above, compared to the City's previous targets.

Household Income Brackets	Unit Target Totals		Bach		1 Bedroom		2 Bedroom		3 Bedroom	
	Annual	5 year	Annual	5 year	Annual	5 year	Annual	5 year	Annual	5 year
very low	88	442	35	177	22	111	18	88	13	66
low	90	448	36	179	22	112	18	90	13	67
low-moderate	105	527	42	211	26	132	21	105	16	79
moderate	123	615	49	246	31	154	25	123	18	92
above moderate	154	768	61	307	38	192	31	154	23	115
TOTALS	560	2800	224	1120	140	700	112	560	84	420

Figure 4: Unit Targets.

Implementation and Reporting

Should Council choose to adopt the Housing Strategy content in the attached draft, Staff will finalize graphic design work, publish the strategy, and commence implementation, which will involve bringing forward each action item to Council on a project-by-project basis for approval. In some cases, staff will be able to complete some actions concurrently, and may return seeking approval for multiple actions. Staff will also return to Council on an annual basis to provide a review of achievements, challenges, and outcomes over the preceding year.

OPTIONS & IMPACTS

Option 1: Approve the Victoria Housing Strategy Phase Two: 2019-2022 (recommended)

The Victoria Housing Strategy Phase Two: 2019-2022 was informed by new information and extensive engagement, and builds upon the work of the first phase of the Housing Strategy. Adopting this Strategy will provide a clear plan for the City's housing work to the end of 2022.

Option 2: Refer Phase Two back to staff for adjustments, with further direction

If Council would like to make amendments to Phase Two, it could consider referring the Strategy back to staff with additional direction. However, it should be noted that any delay in adoption will likely necessitate a delay in commencing the actions identified in the plan.

Accessibility Impact Statement

The adoption of Phase Two has no accessibility impacts. Some actions proposed are anticipated to have positive impacts to accessibility, however these will be outlined as each action is explored and brought forward to Council for approval.

2019 – 2022 Strategic Plan

The *Victoria Housing Strategy Phase Two: 2019-2022* was fundamentally informed by the 2019-2022 Strategic Plan and acts as the mechanism by which the Strategic Plan's Affordable Housing actions will be implemented.

Impacts to Financial Plan

Several action items on the *Victoria Housing Strategy Phase Two: 2019-2022* will have financial impacts; however, budget has been secured for all actions included in the Strategy that are also Strategic Plan 2019-2022 actions. Each item in this Strategy will be brought forward to Council as a discrete project for consideration of adoption, at which time specific and informed resource requirements will be clearly identified.

Official Community Plan Consistency Statement

This project supports OCP policies related to working with coordinated community and regional efforts to end homelessness and enable stable affordable housing with support services.

CONCLUSIONS

The Victoria Housing Strategy Phase Two: 2019-2022, developed through extensive engagement and community input, builds upon the achievements of the first iteration of the Victoria Housing Strategy. Phase Two outlines 44 new housing actions, and incorporates all housing actions identified in the 2019-2022 Strategic Plan. Phase Two puts a special focus on renters, establishes housing targets consistent with the City's current and future needs and demands, and prioritizes actions that are of highest value to the City that yield the most supply of new or preserved units. With the adoption of this update, the City will have a clear plan to guide its work in improving housing affordability and choice in Victoria.

Respectfully submitted,



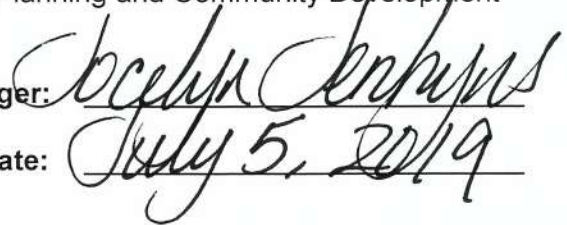
Lindsay Milburn
Senior Planner, Housing Policy



Andrea Hudson, Acting Director
Sustainable Planning and Community Development

Report accepted and recommended by the City Manager:

Date:


Jocelyn Enkayus
July 5, 2019

List of Attachments:

- **Attachment 1:** Victoria Housing Strategy Phase Two: 2019-2022
- **Attachment 2:** Engagement Summaries