

Small homes - Big impact

Help solve hidden homelessness for older women -
right in your backyard



Hepburn Shire's Housing Challenge

Our region is not immune to the housing crisis. The recent Hepburn Shire Housing Strategy documents a current unmet need for 300+ affordable homes. Right now, older women - some living in vans or temporary accommodation - are seeking safe, secure housing.

A Local Solution That Works

Installing a modest second dwelling in your backyard could transform someone's life—and boost your property's value. This pilot project by Safe Place Homes Inc., a local not-for-profit, aims to demonstrate how landowners can make a huge difference for someone needing affordable housing.



Safe Place is a passionate group of community citizens who want to make positive change. We believe that by leveraging the creativity and skills in our community we can make a substantial impact now, toward a safe, more inclusive future. Started by David Hall in 2017, Safe Place brings together locals with lots to contribute to make sure everyone in our area has a home.

What is a small second dwelling?

A second dwelling is a compact, self-contained home - typically around 60m²- suitable for installation on a residential property. Features include:

- Timber cladding and natural finishes
- Double-glazed windows for comfort and efficiency
- Flexible designs to suit different sites and aesthetics

Customisation ensures your privacy and enhances your land's appeal.



Who Will Benefit?

While other candidates will be considered, this pilot focuses on older women

- Between 2011 and 2021, homelessness among women over 55 rose by over 30%
- Many are invisible—living in cars, couch-surfing, or at risk
- Providing a small, secure home restores dignity and stability.

Source: [AIHW: Specialist Homelessness Services](#)

How It Works Financially

- All financial aspects of establishing the dwelling will be managed by Safe Place, and may include initial purchase via mortgage, or land lease arrangements with the owner
- The total cost is likely to be in the order of \$150,000.
- Safe Place's project manager will take responsibility for planning permits and installation.
- A tenancy manager will help identify suitable tenants who may be older women in need of affordable housing or other suitable tenants. You'll have the final say on who moves in.
- The tenant pays rent, covering the mortgage interest and utilities.
- You commit to renting the unit on an affordable basis for 10 years.
- After that, the dwelling is yours to use as you wish—family, guests, or continued rental.

Optional: If you prefer to fund the dwelling privately, Safe Place can still support the design and installation. The same 10-year commitment applies.

Financial Benefits

- Rental income typically ranges from \$200–\$350 per week
- Rental income may exceed monthly interest payments
- Eligible landowners may be able to access:
 - Council fee waivers
 - State or federal housing grants
 - Tax deductions
- You gain a valuable asset with minimal upfront stress or cost.

Planning & Regulations Made Simple

Thanks to recent changes in Victorian planning law, small second dwellings no longer require a planning permit in most of the residential and living zones.

- Allowed in town zones, farming zones, and rural living zones
- Basic siting requirements apply: setbacks, height limits, and avoiding BMO (Bushfire Management Overlay) zones

Our team will ensure compliance and manage approvals for you.

Tailored Design Features

Every site and household is different—so your Hepburn Pilot House can be too.

We'll work with you to ensure your second dwelling suits your needs and complements your home.

- Privacy-first layout: Separate entrances, paths, and outdoor spaces - or shared spaces by choice
- Energy-smart options and design to comply with current energy efficiency standards
- Prefabricated for ease: Homes will be delivered and installed with minimal site disruption
- Neighbourhood-friendly: Attractive, compact designs with natural materials and colour palettes that reflect local aesthetics

Resource for your reference:

https://www.planning.vic.gov.au/__data/assets/pdf_file/0033/708297/DTP0604-Small-Second-Dwellings_Brochure_v5_FA_spread.pdf



Management and Tenancy

Who manages the process?

Safe Place manages the design and construction. We are planning to partner with a community housing provider to oversee tenancy.

How are tenants selected?

Tenants are selected from the provider's housing register. You'll meet candidates and approve the final tenant.

Is rent subsidised?

Yes. Rent is capped at 30% of the tenant's pension, plus Commonwealth Rent Assistance, which typically covers mortgage interest.

What happens after 10 years?

The agreement ends. Depending upon the initial financial arrangements, the dwelling is yours.



Call to Action

Be part of the solution – and
strengthen your future.
You can provide a home and build
equity at the same time.

For a no-obligation chat, contact:
Peter Duncan, peterjbduncan@gmail.com,
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Interested in a free site assessment?
Reach out and we'll organise
a visit with our design advisor.

We acknowledge the assistance of...

Belle Property

