

Affordable Housing Action Taskforce

Meeting Date: Monday, 22 September, 2025

Location: Jervis Bay Room, City Administrative Centre, Bridge Road, Nowra

Minutes Attachments

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Shoalhaven Affordable Housing Strategy



Affordable Rental Housing & Affordability



Affordable Housing or Affordable Rental Housing:

- Defined by planning legislation
- Available to very low, low, and moderate income-households
- Generally rental properties with rents less than 30% of income
- Often provided and managed by Community Housing Providers (CHPs)

(Market provided) Low-Cost Housing

- Homes available for rent or purchase
- Affordable because of location, size, or finish
- Often smaller homes – including granny flats, secondary dwellings, tiny homes, manufactured homes/estates

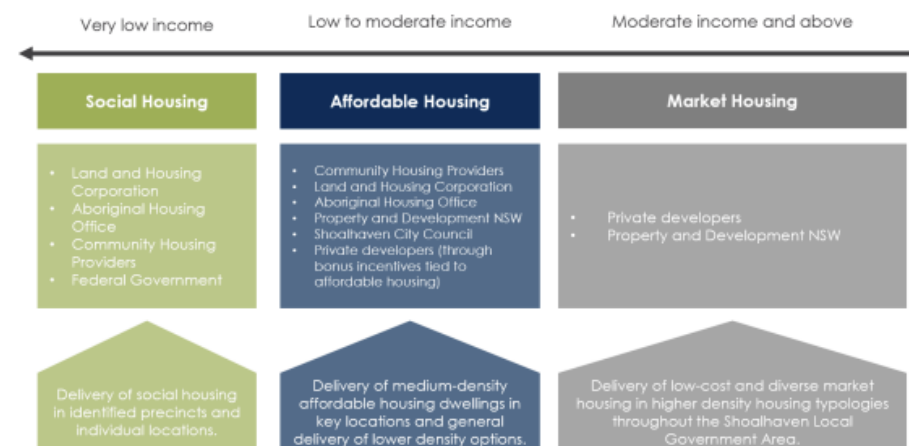
Social Housing

- Secure and affordable rental housing provided by the NSW Government.

Defining Affordable Housing

- NSW Government Planning Policy defines it as housing for households with very low, low or moderate incomes.
- Mortgage repayments and rents are priced so households can still afford other essential living costs.
- To be considered affordable housing, households should not spend more than 30% gross household income on rent.

Household type	Household gross income
<i>Very Low Income Household</i>	Lower than 50% of median household income for Greater Sydney or Rest of NSW
<i>Low Income Household</i>	Between 50% and 80% of median household income for Greater Sydney or Rest of NSW
<i>Moderate Income Household</i>	Between 80% and 120% of median household income for Greater Sydney or Rest of NSW



Source: HillPDA 2023



Housing Income and Cost Benchmarks



Measure	Very low income household	Low income household	Moderate income household	Rest of New South Wales Median Household
Income criteria	Less than 50% of the gross median Rest of NSW household income	50% – 80% of the gross median Rest of NSW household income	80% – 120% of the gross median Rest of NSW household income	N/a
Rent criteria	30% of gross income on rent	30% of gross income on rent	30% of gross income on rent	N/a
Income benchmark (weekly)*	\$0 – \$716	\$717 – \$1,146	\$1,147 – \$1,720	\$1,434
Rent benchmark (weekly)	\$0 – \$214	\$215 – \$343	\$344 – \$515	\$430
Affordable purchase benchmark**	\$202,740	\$324,384	\$486,576	N/a

Source: HillPDA 2023 and .id Informed Decisions 2023

* Based off data from 2021 ABS Census

** Based off data from June 2022 to June 2023 for households in the Shoalhaven LGA under relevant income bands



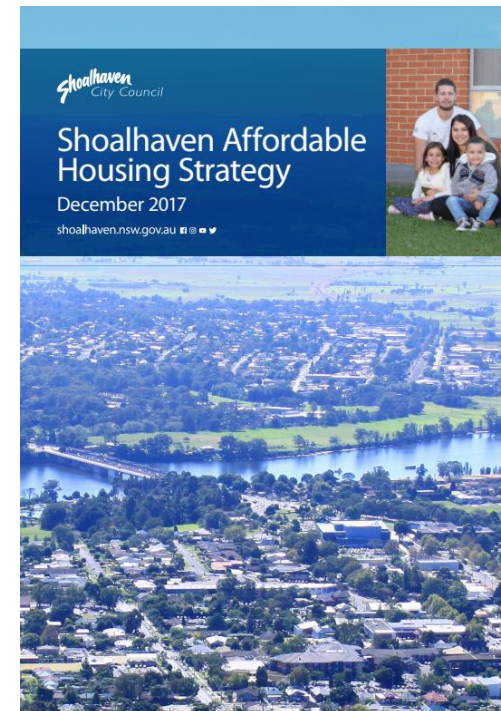
AHS Background

Affordable Housing Strategy (Adopted December 2017)

- Identified affordable housing needs in LGA through:
 - Incomes
 - Supply of affordable homes
 - Number of homes required to meet community needs
- Set a range of Actions to deliver affordable housing
- Reached 5-year review period, many actions were completed

Current Affordable Housing Strategy (Adopted August 2024)

- Review of today's housing need
- Proposed short-, medium- and long-term Actions to implement



Public Exhibition of New Strategy

- Publicly exhibited throughout June-July 2024
- Engagement included:
 - Physical copies for viewing
 - Online presence through Get Involved and Council website
 - Social Media posts
 - Online survey
 - Written submissions
- Supporting Background Papers
 - Tiny Homes
 - Short-Term Rental Accommodation (STRA)
 - Dwelling Diversity
 - Feasibility and Contributions Testing

Exhibition Outcomes and Finalisation

- Submissions received: 38
- Submissions submitted by:
 - Community members and representatives
 - Industry representatives
 - State Government Agencies
- Outcomes reported to Council in August and subsequently endorsed
- Final document was published online in September 2024
- Submission summary report also published online



Need for Affordable Housing



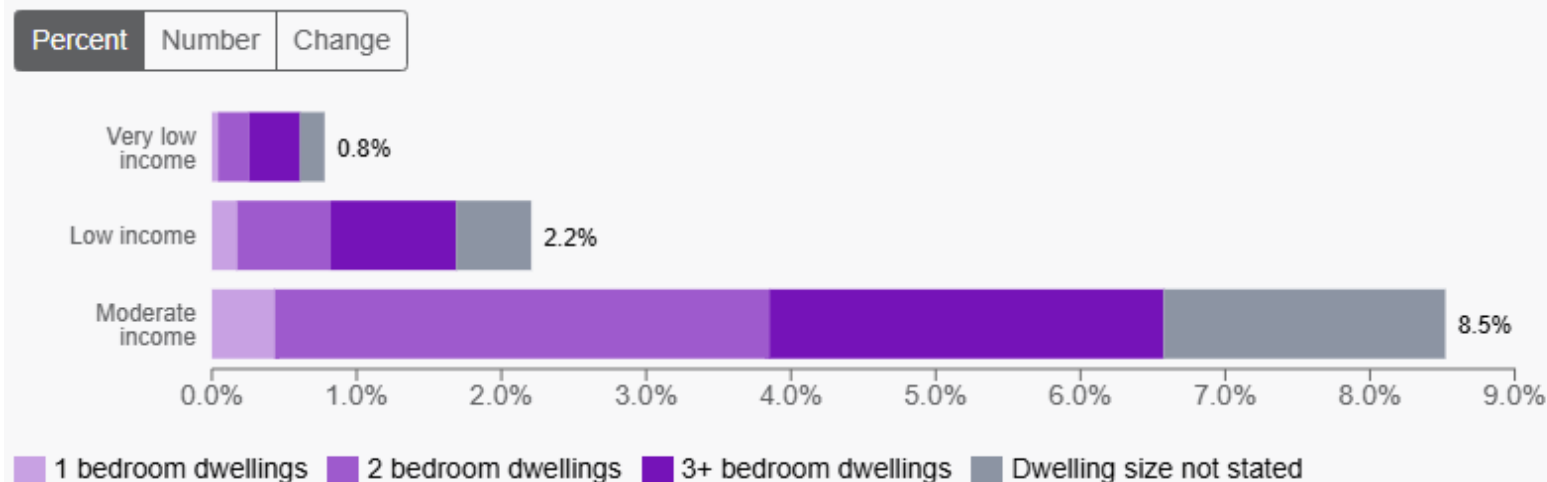
- Data, including from 2021 Census identifies the following challenges:
 - 4,138 (9%) of all households (45,896) in housing stress
 - 1,250 of households with a mortgage are in stress (10.6% of 11,836 households)
 - 2,888 of households in private rentals are in stress (32.3% of 8,950 households)
 - 2,148 households have an unmet need for affordable housing (5% of all households)
- The Strategy included a more in-depth analysis:
 - Estimated shortfall of 3,300 affordable dwellings



Need for Affordable Housing

How much affordable housing is available to purchase in Shoalhaven?

Affordable sales of for the 12 months to for



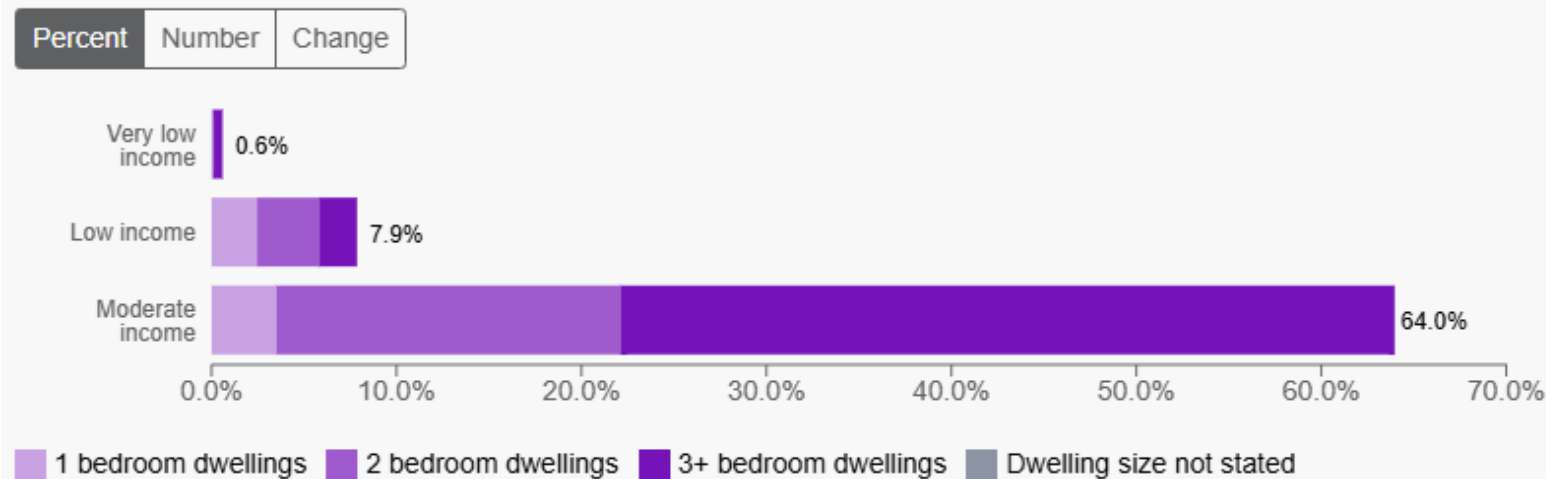
Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually. [Disclaimer](#) [Data notes](#)



Need for Affordable Housing

How much affordable housing is available to rent in Shoalhaven?

Affordable rental listings of All dwelling sizes for the 12 months to Dec 2024 for Average all households



Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually. [Disclaimer](#) [Data notes](#)



Key Actions and Timeframes

- Established 17 Actions for implementation between 2024 to 2030
- Actions focused around the following four strategic directions:

Direct Government Delivery	Indirect Market Delivery
• Encompass actions undertaken by Council to directly or indirectly deliver housing through: • Grants & loans • Use of Council owned land • Leaseback and build-own-operate-transfer (BOOT) schemes • Actions can be undertaken solely by: • Council • Partnership with key stakeholders	• Encompass actions undertaken by Council to facilitate the delivery of housing through private development industry. • To be undertaken through amendments to Council's regulatory framework (<i>Shoalhaven Local Environmental Plan 2014 & Shoalhaven Development Control Plan 2014</i>).
Supportive and Innovative Framework	Advocating and Raising Awareness
Encompass actions undertaken by Council to deliver housing is responsive to the needs of the LGA as required.	Opportunities for Council to support the delivery of housing through removal of stigmas by influencing: • State Government • Commonwealth Government • Other key stakeholders

Short-term Actions

Short-term Actions (2 years)	
1.1	Complete a desktop audit of Council-owned land to identify opportunities for future affordable housing utilisation.
1.2	Implement an affordable housing contributions scheme
1.3	Consider planning and development controls to facilitate manufactured home estates closer to urban centres.
1.4	Develop strategic principles for affordable housing.
1.5	Provide dwelling assessment support to affordable and high-density housing development applications.
1.6	Create a collaboration agreement with preferred CHPs.
1.7	Continue advocacy to the NSW Government and Federal Government on affordable housing issues.
1.8	Run an education campaign about the benefits of affordable and diverse low-cost market housing.



Medium- & Long-term Actions

Medium-term actions (2-4 years)	
2.1	Investigate a shared equity or joint venture development model with a CHP
2.2	Investigate meanwhile uses on identified Council land
2.3	Consider targeted bonuses in planning controls to encourage the supply of affordable or higher density housing and the preparation of development controls that support and supplement these bonuses.
2.4	Consider adjusting planning controls to increase densities in strategic centres, new release areas and existing residential areas.
2.5	Investigate the potential for co-living housing near town and village centres.
2.6	Facilitate opportunities for home owners and manufactured home estate operators to deliver tiny homes.

Long-term actions (4-6 years)	
3.1	Dedicate Council-owned land to innovative affordable housing developments.
3.2	Investigate pilot projects of exemplary diverse and affordable housing types to increase market confidence.
3.3	Introduce guidelines to increase dwelling diversity in greenfield developments.



Next Steps & Taskforce's Role



- Strategic Oversight or Active Implementation:
 - Oversight: Council officers implement the actions and provide status updates and progress reports
 - Implementation: Taskforce workshops each action to identify work/outcomes.
- Some Actions require active assistance, e.g. joint advocacy and community education efforts.
- Background work: DA Concierge, Contributions Scheme, Education Campaign, Land Use Audit
- Prioritisation of short-term actions:
 - Allows us to program work, allocate resources, and identify opportunities to assist
 - Council resolution relating DA concierge service





Redevelopment Opportunities for Nowra

- Jan 2025: \$5mill Federal Government Funding
- March 2025: State Government Announcement
- Up to 650 new homes in total
- Rezoning to enable 270 additional homes
- Homes NSW redevelopment (incl. rezoning) for up to 380 homes
- <https://getinvolved.shoalhaven.nsw.gov.au/nowra-riverfront>





**Southern Cross
Housing**
BUILDING COMMUNITY FUTURES

Who We Are

Established in 1983. Southern Cross Housing (SCH) has grown to be in the top 20 largest Community Housing Providers in Australia with over \$1.2 billion of assets under management.

We are highly regulated under the National Registration System for Community Housing Providers (NRSCH) and recognised having Tier 1 status.

We are a not-for-profit, Public Benevolent Institution, and a registered Charity specialising in the provision of social and affordable housing across New South Wales.

We have 8 offices, 75 staff and currently have under management and ownership, approximately 2,300 properties housing about 4,500 residents.

Vision

A home for everyone as a foundation to a fulfilling life

Mission

Provide and grow affordable housing and appropriate support for people in need

Values

Respectful | Ethical
Empathetic
Innovative | Professional
Accountable





What we do

Our focus is in managing Social and Affordable Housing ensuring tenants are allocated appropriately and managed sustainably. Complex tenancy management and property care is a priority via early intervention strategies.

We do not consider ourselves as developers. We are committed long-term social landlords and develop because there is not enough appropriate accommodation across our service delivery areas and because it's the most economical way for us to provide more housing.

We invest heavily in community development initiatives and scholarship programs as well as promoting employment opportunities through our builders and contractors and employment support partners.

We believe the housing continuum is essential to creating housing opportunities for the future.

What we do



Our Core Business



Social & Affordable Housing

SHMT PRA



Homelessness & Diversional Services

Diversification



Areas outside not-for-profit
To provide an ongoing income stream

Why we do it



**Southern Cross
Housing**
BUILDING COMMUNITY FUTURES

Our Mission & Vision



Vision

A home for everyone
as a foundation for a
fulfilling life



Mission

Provide and grow
affordable housing and
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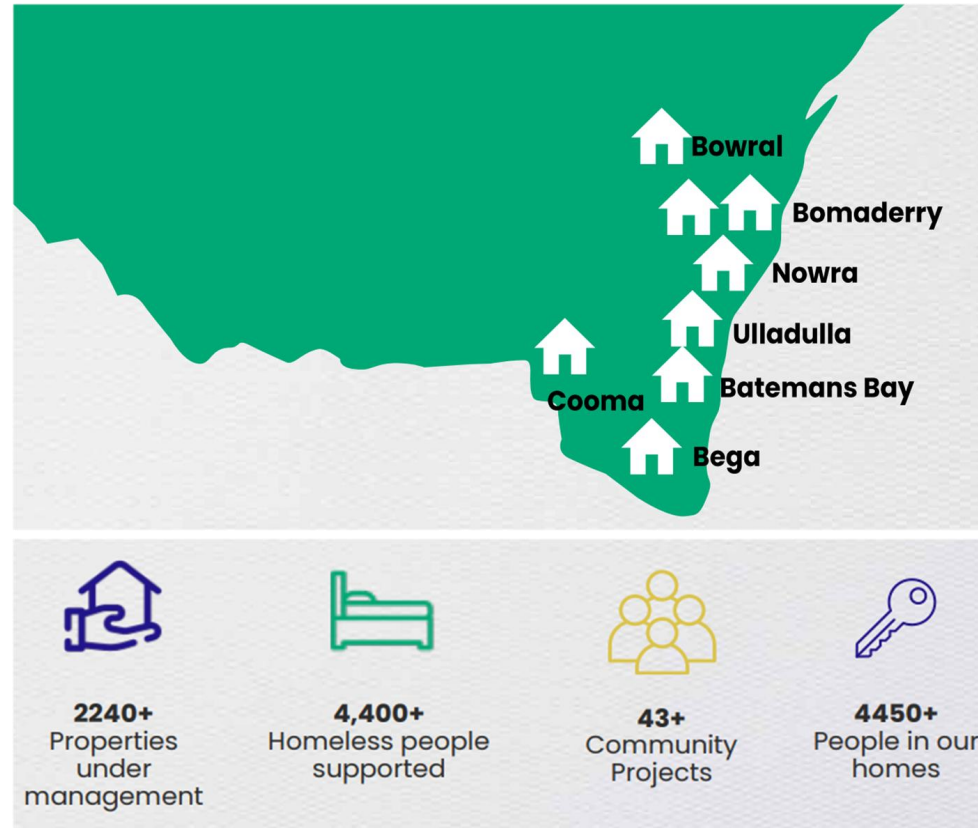
Values

Respectful
Empathetic
Professional
Ethical
Innovative
Accountable

Our Communities

SCH footprint covers:

- ✓ 5 Local Govt. Areas
- ✓ 8 offices
- ✓ 6 client facing offices



Our Partners – You



How we do it



Our Tenants



Our Funding



Our Staff



Our Partnerships



Our Developments

Projects



Bomaderry

- 39 apartments
- 10 x Studios
- 17 x 1 bed
- 8 x 2 bed
- 4 x 3 bed



Projects

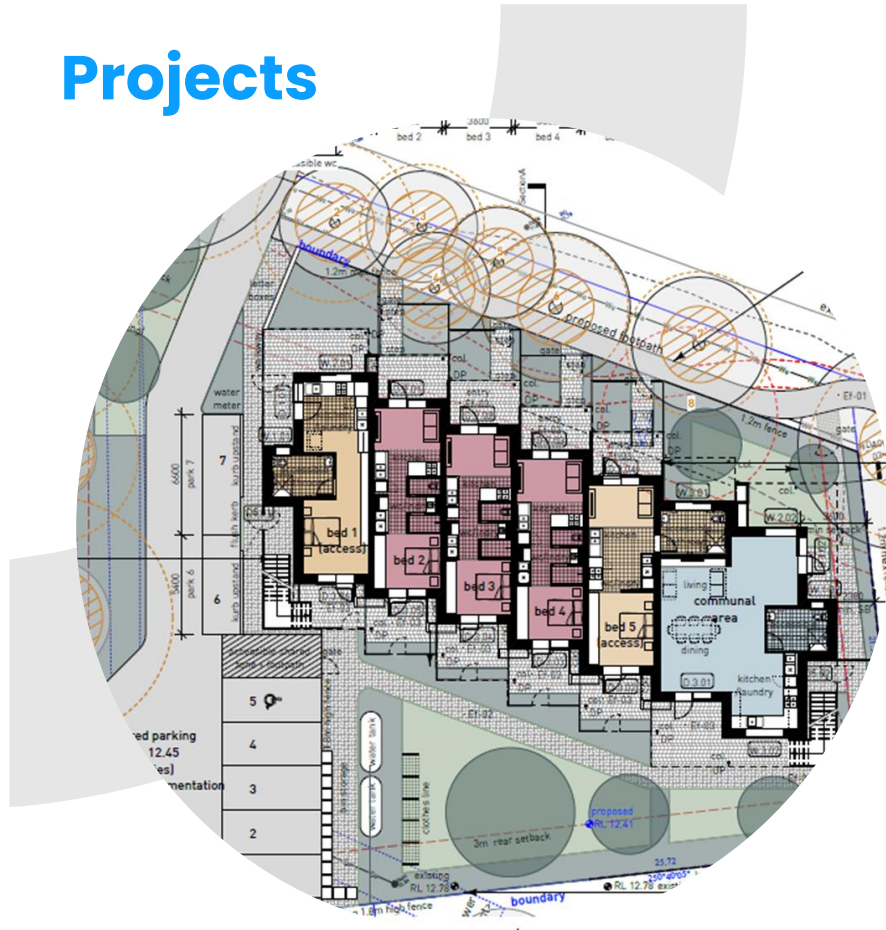


Ulladulla

- 26 apartments
- 5 x 1 bed + Studio (Dual key)
- 3 x 2 bed + Studio (Dual key)
- 1 x studio
- 5 x 1 bed
- 4 x 2 bed



Projects



Nowra

- **Proposed Transition to Home for Young People at risk of homelessness DA approved**
- **12 x 1 bed units**
- **Community Room**
- **Outdoor Common Facilities**

Projects



Bomaderry



- Approximately 250 dwellings
- Mixed tenure community (Social, Affordable, Seniors, Private)
- Medical, pharmacy and convenience retail
- Outdoor Dining Precinct as part of the Village Square
- Childcare Facilities
- Childcare Play Space integrated with aged care for intergenerational activities
- Community Rooms
- Playground & outdoor exercise

Projects



St Georges Basin

- **110 Dwellings**
- **Mixed Tenure**
- **Social, Affordable, Disability, Seniors**
- **Shared Equity Home Ownership**
- **Consulting Rooms**



108 & 114 Rawlinson Street, Bega



VIEW FROM MAIN COMMUNAL OPEN SPACE

- **62 Dwellings**
- **Mixed Tenure**
- **Social, Affordable, Disability, Seniors**



VIEW OF RESIDENTIAL FLAT BUILDING



VIEW OF TYPICAL VILLA APARTMENTS

Successes

- ✓ Empowering our tenants
- ✓ Equipping our tenants
- ✓ Providing a development pipeline
- ✓ Our Innovation



- Vacancy management
- Tenancy engagement
& community projects
- Capacity building
- Creative development & partnerships



Challenges

- ❑ Demands
- ❑ Growing Complexity
- ❑ Expectations
- ❑ Competing Priorities
- ❑ Escalation Process
- ❑ Building Robust Partnerships





Questions?

Thank you



Homes NSW support for Councils to deliver Affordable Housing

Marcus Devenish
Director, Community Housing Supply Grants
Homes NSW
NSW Department of Communities and Justice

September 2025

Acknowledgement of Country

I acknowledge the Traditional Custodians of the lands that we are meeting here today. I pay my respects to Elders past, present and emerging and celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters.

I also acknowledge and pay my respects to our Aboriginal and Torres Strait Islander people/colleagues joining us today.

What this presentation will cover

- 
- Overview of affordable housing
 - The key players and their roles in affordable housing delivery and management
 - Examples of affordable housing projects

Overview of affordable housing



Affordable housing as a discount to market rent product requires a subsidy from various levels of government – local, state and/or commonwealth



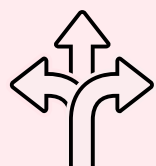
Subsidy can include **direct grant, concessional financier and land contributions**. Also use **planning mechanisms** like Inclusionary Zoning, contribution schemes, density bonuses and Voluntary Planning Agreements



Key delivery partner – registered community housing providers



State government's interest in affordable housing



Diversion
or **exit** from
social housing



Support
regional
economies



Increase supply
to **relieve**
pressure on
private rental
market



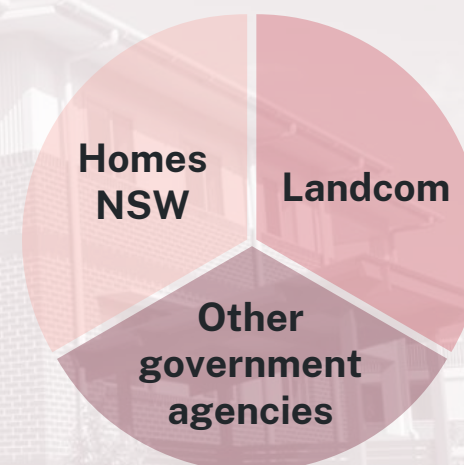
Strengthen
CHP viability
and growth



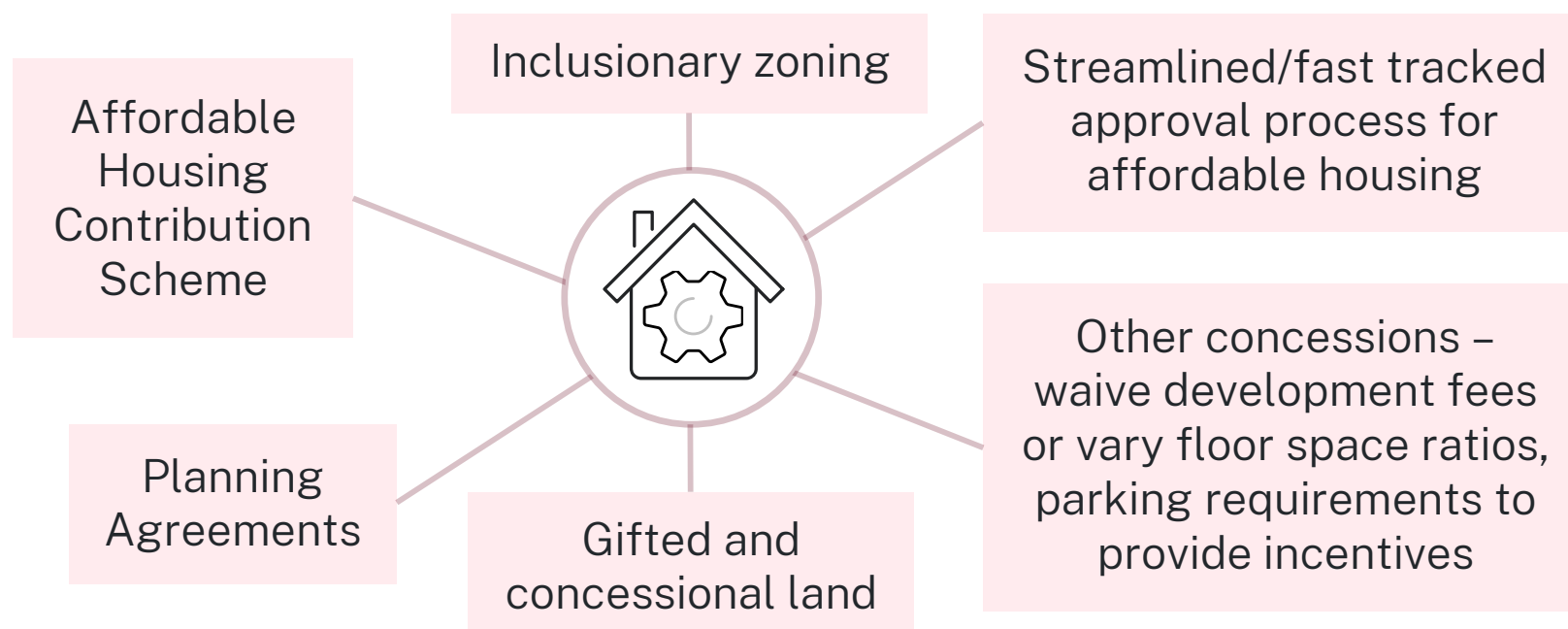
House key
workers
close to work

State government delivery partners

- **Homes NSW (Housing Portfolio)** and **Landcom** partner with CHPs to deliver and manage affordable housing on their sites, based on feasibility
- **Homes NSW** develops policy and guidelines, provides grants and funding, operationalizes AH schemes, provides data and tools, guides ongoing management of AH by CHPs
- Through contracts and reporting requirements **Homes NSW** partners with CHPs and Councils to monitor progress and performance.
- **Other government agencies** – Metro, Bradfield Development Authority, Sydney Olympic Park Authority, Transport for NSW



Local Government – tools to deliver affordable housing



Community Housing Providers (CHPs)

- Mostly not-for-profit organisations that manage and/or own social and affordable rental housing for people with very low to moderate incomes or those with additional needs
- Across NSW there are 231 registered CHPs who oversee more than 72,000 properties (as at June 2024)

Why engage Community Housing Providers ?

By engaging CHPs councils can access the following benefits:

- CHP is responsible for tenant management and asset maintenance costs, including structural maintenance and asset replacement
- CHPs can combine council contributions with other funding sources and tax incentives not available to councils and, if they own the assets, deliver 21-27% more affordable housing dwellings through leverage (*Paxon Group, 2022 “Local Council Partnerships for the Provision of Affordable Housing”*)

How Homes NSW commissioning infrastructure can help council

- Councils can use Homes NSW existing commissioning infrastructure, so they do not need to create and staff their own.
- Homes NSW can enter into **Delivery Agreements** with councils to ensure council contributions are used in accordance with the approved purpose, and any change in use requires council approval.
- The Agreement includes security provided through the *Community Housing Providers (Adoption of National Law) Act 2012* including:
 - The registration of DCJ Statutory Interest on title ensuring the property is used for affordable housing in perpetuity.
 - Protection provided through a **Community Housing Assistance Agreement (CHAA)** with the CHP.

Housing NSW Delivery Agreement Template
with councils when providing land to outline
roles and responsibilities

Community Housing Assistance Agreement
Template between Homes NSW and CHPs

Overview of how Homes NSW can support the delivery process end-to-end for councils



Ongoing discussions with council on affordable housing plans, site feasibility, leveraging targets, design, cost, site yield, contingency plans, unit mix, target groups, support services.



Sign **Delivery Agreement** with council, setting out terms and conditions, roles and responsibilities, milestones and reporting requirements.



Tender Management, selection and engagement of a local CHP to undertake development, and or asset and tenancy management.



Sign **Community Housing Assistance Agreement (CHAA)** with CHP, listing Homes NSW financial (and other) assistance and outlining project specifications

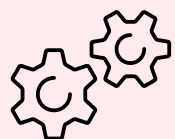


Monitor compliance of CHP (Registrar) and **performance of CHP against CHAA and report to council**



Register state interest on property title to ensure affordable housing in perpetuity if council or state contributes land or funds toward project

Planning Agreement – St Marys Affordable Housing



Mechanism: Voluntary Agreement requires developer (Lendlease) to transfer **120 lots** for AH



State government partner: DCJ tendered for CHP partner and contributed grant funds



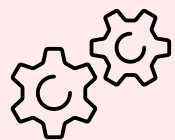
CHP partner: ownership of lots transferred to BlueCHP, which leverage the land and contribute funds



Outcome: **168 affordable housing properties** being delivered



Planning Agreement – Rouse Hill Affordable Housing



Mechanism: Voluntary Agreement required developer to transfer **3%** of lots for AH



CHP partner: ownership of lots transferred to Link Wentworth Community Housing



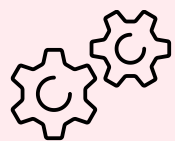
State government partner: DCJ tendered for CHP partner and contributed funds



Outcome: **38 affordable housing properties** developed



Contribution scheme – Southern Employment Lands (City of Sydney)



Mechanism: rezoning of land and resulting contribution scheme raised almost **\$8m** for affordable housing



State government partner: DCJ held the funds and jointly conducted tender with Council to select CHP partner



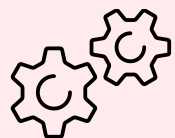
CHP partner: contributions transferred to Bridge Housing, which contributed **\$4.5m** of its own funds to purchase and renovate 20 units



Outcome: **20 affordable housing units** for working Aboriginal women on very low to moderate incomes



Gifted land – Bomaderry Affordable Housing



Mechanism: Shoalhaven City Council gifted land to CHP partner Southern Cross Community Housing (SCCH). SCCH must use value of land for affordable housing long-term. Land value estimated at **10%** of total cost.



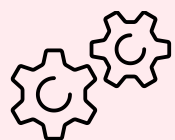
CHP and state government partner: SCCH contributing **69%** of costs, while DCJ is contributing **21%**



Outcome: **39** affordable housing properties proposed



City West Contribution Scheme



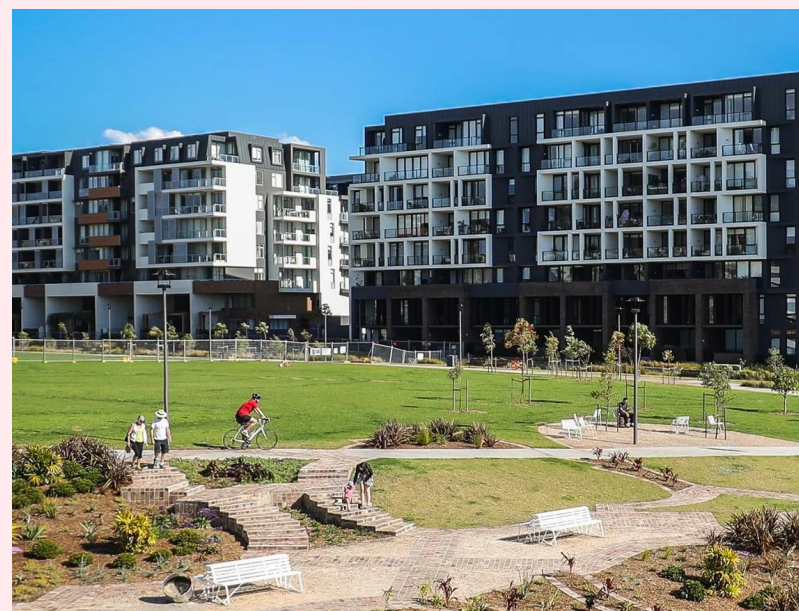
Mechanism: Developers contribute **.8%** of residential and **1.1%** of non-residential floor space, or monetary equivalent, to City of Sydney Council. Scheme also expanded to other locations in the LGA



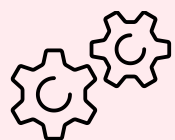
CHP partner: contributions transferred to City West Housing, which owns and manages the properties



Outcome: **900 affordable housing units** for key workers and low income households



Planning Agreement – Affordable Housing – Leichardt Project



Mechanism: Voluntary Agreement required developer to provide **7 units**



State government partner: Homes NSW tendered for CHP partner



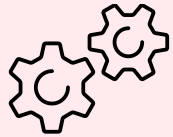
CHP partner: Units transferred to Bridge Housing, which leveraged ownership to develop **4 additional units**



Outcome: **11 affordable housing properties** developed



Gifted land – Lismore Affordable Housing



Mechanism: Lismore City Council to gift land at no cost



State government partner: Homes NSW to contribute \$5m. Landcom to develop site and tender for CHP partner



CHP partner: To be confirmed once tender is complete



Outcome: more than **40 affordable housing properties** to be delivered



Land at discount to market – City of Sydney

- ✓ Green Square land sold at discount to City West to develop **200 AH units**
- ✓ Adjacent lots sold at discount to SGCH to develop **80 AH units**
- ✓ Combined, these sales are a discount to market value of **\$5m**
- ✓ Overall, council has provided more than **\$20m** in discounts to CHPs through subsidised land sales



Land at discount to market – City of Sydney and SCGH

- ✓ Landmark urban renewal in inner city Redfern
- ✓ City of Sydney sold land to SGCH at discount
- ✓ SGCH debt and Homes NSW SAHF payments and grant funds supported the build
- ✓ Completed June 2021. Total of **162 units** – **40 social** and **120 affordable housing** units, including **27 units** for people with disabilities
- ✓ **45%** of units **allocated to Aboriginal households**





Thank you

If you have any questions about developing affordable housing or about this presentation, please contact:

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Director – Community Housing Supply Grants

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