

Affordable Housing Action Taskforce

Meeting Date: Monday, 08 December, 2025
Location: Jervis Bay Room, City Administrative Centre, Bridge Road, Nowra
Time: 4.00pm

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Agenda

1. **Meeting Conduct Statement**
2. **Acknowledgement of Country**
3. **Apologies**
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Membership

Voting

Mayor White - Chairperson

Clr Casmiri

Clr Tribe

Clr Dunn

Ron Silberberg – Community Representative

Peter Wells – Community Representative

Paul Mitchell – Community Representative

Craig Hadfield – Community Representative

Graham Sweet – Community Representative

Jenayah Gunson - Youth Representative

Kahlia Miller – Aboriginal Representative

Alex Pontello - Southern Cross Housing

Rachel Foster - The Housing Trust

Sue Brown - Homes NSW

Nathan Boulous - Urban Development Institute of Australia

Jennifer Macquarie - Property Council of Australia

Peter Dover - Salt Care

Renee Knight - Care South

Sarah Date - Safe Waters

Non-voting

All other Councillors

CEO (or Nominee)

State and Federal Members

Additional representatives of relevant Government Agencies, Community Organisations, Community Housing Providers, Service Providers, and the development industry.

Relevant Shoalhaven City Council staff required to support or inform the Taskforce's considerations, for example representatives of Strategic Planning, Development Assessment, Strategic Property, and Community Connections.

Quorum - Seven (7) provided that a minimum of one (1) Councillor, two (2) community representatives, and two (2) voting agency representatives are in attendance.

Purpose

The purpose of the Affordable Housing Action Taskforce (the Taskforce) is to support Shoalhaven City Council's implementation of its *Affordable Housing Strategy 2024*. Council recognises the benefits of working with others to implement its Strategy. The Taskforce will lead work to execute the actions set in the Strategy by leveraging the knowledge, skills, and connections of its members in the planning and delivery of affordable housing (for rent or purchase) and related industries.

The purpose of the Taskforce aligns with Council's:

- Community Strategic Plan, supporting *Key Priority 1.1 Support inclusive, safe, and connected communities*
- Local Strategic Planning Statement, supporting *Planning Priority 1 Providing homes to meet all needs and lifestyles*

Role

- Provide Council with advice on the implementation of the Strategy, guided by its members skills, expertise, and experience.
- Use network, government, and industry connections to inform and drive the implementation of actions set in the Strategy.
- Utilise networks and connections to promote the Taskforces awareness raising, education, and advocacy campaigns.
- Advise on the development, review and implementation of the Strategy.
- Monitoring and evaluation of the effectiveness of the Strategy.

Delegations

The Taskforce may make recommendations to Council on all matters within the role outlined above. These recommendations may be submitted via the minutes of each meeting to Council for consideration. This does not include substantial issues and recommendations (possibly including expenditure) which will be reported to Council by a separate report prepared by Manager – Strategic Planning. The Committee does not have the power to incur expenditure (directly or indirectly), or the power to bind Council.

MINUTES OF THE AFFORDABLE HOUSING ACTION TASKFORCE

Meeting Date: Monday, 22 September 2025
Location: Jervis Bay Room, City Administrative Centre, Bridge Road, Nowra
Time: 4.00pm

The following members were present:

Mayor Patricia White - Chairperson
Clr Luciano Casmiri
Clr Jemma Tribe
Clr Karlee Dunn (Remotely)
Clr Ben Krikstolaitis (Remotely) – Left at 5:34pm
Clr Selena Clancy (Remotely)
Mr Ron Silberberg
Mr Peter Wells
Mr Paul Mitchell
Mr Craig Hadfield
Mr Graham Sweet
Ms Kahlia Miller
Ms Rachel Foster – The Housing Trust
Ms Sue Brown – Homes NSW
Ms Jennifer Macquarie - Property Council of Australia
Mr Eric Coulter – Southern Cross Housing
Mr Nathan Boulous - Urban Development Institute of Australia (Remotely) – Left at 6:00pm
Ms Renee Knight - Care South (Remotely)
Ms Sarah Date – Safe Waters (Remotely) – Left at 5:53pm
Ms Liza Butler – MP South Coast (Remotely) – Left at 5:43pm
Mr Ben Folkard – Member for Gilmore Representative

Others present:

Mr Marcus Devenish – Homes NSW (Remotely) – Left at 6:00pm
Mr Michael Oelfse - Homes NSW (Remotely)
Mr Gordon Clark – Acting Director City Development
Mr Matthew Rose – Acting Section Manager – Strategic Planning
Ms Kristy O’Sullivan - Strategic Planner
Ms Grace Walker – Strategic Planner

Apologies / Leave of Absence

Apologies were received from Jenayah Gunson, Alex Pontello, Peter Dover and Fiona Phillips.

Declaration of Interests

Nil

REPORTS

AH25.1 Overview - Shoalhaven Affordable Housing Strategy (2024)

**HPERM Ref:
D25/400736**

Staff presented to the Taskforce on the current Shoalhaven Affordable Housing Strategy that was adopted by Council in late 2024. The information presented to this Taskforce will be made available on Council's website as an attachment to these minutes.

Discussions focussed on utilising surplus government owned land and land owned by other institutions, the need to increase the supply of all forms of housing, the interactions of the proposed audit of Council land with Council's current land sales program, and the opportunities provided by manufactured home estates (MHEs).

Mr Ron Silberberg offered to draft a discussion paper about the opportunities presented by MHEs, with Council staff noting the NSW Government is reviewing and updating its policies and guidance for MHEs. Mr Silberberg was invited to use the "External Member Report Template" to request the opportunity to present his proposed paper.

In relation to the action in the Strategy regarding a possible Affordable Housing Contributions Scheme Action, Mr Paul Mitchell queried whether there are any estimates of the volume of funds and or assets that may be generated within a reasonable period, and what the potential is for creating social, and or, affordable housing in concert with a Community Housing Provider (CHP).

Staff advised that this question would be taken on notice and an estimate of potential fundings that could be generated under an Affordable Housing Contributions Scheme will be part of future reports on this action.

Ms Jennifer Macquarie raised the opportunity for a group of councils (Illawarra-Shoalhaven councils or similar, neighbouring councils) to develop a joint scheme to provide an offering of sufficient scale to attract market investment. This opportunity can be considered when the Taskforce examines the potential work to implement the action requiring the preparation of an affordable housing contributions scheme.

The Taskforce discussed the Short-term actions in the Shoalhaven Affordable Housing Strategy, and members were asked to review the actions following the meeting and respond to the Manager – Strategic Planning with the actions they see as priorities.

The Taskforce noted that the Housing Monitor statistics provided were very helpful and that they would like to receive an update on these statistics as an ongoing agenda item as updates to the data become available. It was also requested that the following link to the housing monitor be provided in the minutes: [Shoalhaven City Council | Housing Monitor](#)

A copy of the Community Infrastructure Strategic Plan 2017-2036 (CISP) will be distributed with these minutes, as requested by the Taskforce. The current CISP 2017-2036 can also be found on Council's website here: [Community Infrastructure Strategic Plan](#). It was also noted that the CISP 2017-2036 is currently under review, with detailed information on project milestones available on the project webpage at: [Community Infrastructure Strategic Plan \(CISP\) Review | Get Involved Shoalhaven](#)

Recommendation (Item to be determined under delegated authority)

That the Taskforce accept this overview report on the current Shoalhaven Affordable Housing Strategy (2024) and the associated presentations for information.

RESOLVED (By Consent)

That the Taskforce:

1. Accept this overview report on the current Shoalhaven Affordable Housing Strategy (2024) and the associated presentations for information.
2. Receive an update in regard to the Housing Monitor statistics and an ongoing agenda item, as

updates to the data become available.

3. Review the Short-term Actions in the Shoalhaven Affordable Housing Strategy and provide any feedback/thoughts on priority Actions to the Manager – Strategic Planning.

CARRIED

AH25.2	Delivering Affordable Housing - Roles and Responsibilities of Agencies, Organisations, and other Stakeholders	HPERM Ref: D25/397504
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Mr Eric Coulter - Southern Cross Housing provided a presentation to the Taskforce about their organisation and the services they provide in relation to social and affordable housing. The information presented to the Taskforce will be made available on Councils website as an attachment to these minutes.

Ms Rachel Foster – Housing Trust provided a verbal presentation to the Taskforce about their organisation and the services they provide in relation to social and affordable housing. The following are some of the key points provided:

- Housing Trust are a CHP in the Illawarra and Shoalhaven who operate in a similar manner to Southern Cross Housing.
- The Housing Trust has received funding from the Housing Australia Future Fund for certain projects.
- As a CHP, the Housing Trust builds with the intent to retain stock, which makes it more expensive to build, but can pay off in future maintenance costs.

Mr Marcus Devenish – Homes NSW provided a presentation to the Taskforce about their organisation and the services and assistance they provide in relation to social and affordable housing. The information presented to the Taskforce will be made available on Councils website as an attachment to these minutes.

Recommendation (Item to be determined under delegated authority)

That the Taskforce accept this report and the associated presentations for information.

RESOLVED (By consent)

That the Taskforce accept this report and the associated presentations for information.

CARRIED

AH25.3	Consideration of Affordable Housing Action Taskforce Terms of Reference	HPERM Ref: D25/399423
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Members were asked to review the Terms of Reference following this meeting and submit any feedback or suggestions to the Manager – Strategic Planning.

Recommendation (Item to be determined under delegated authority)

That the Affordable Housing Action Taskforce receive for information the Council endorsed Terms of Reference provided as **Attachment 1** to this report.

RESOLVED (By consent)

That the Affordable Housing Action Taskforce

1. Receive for information the Council endorsed Terms of Reference provided as **Attachment 1** to this report.
2. Review the Terms of Reference and submit feedback or suggestions to the Manager – Strategic Planning.

CARRIED

GENERAL BUSINESS

AH25.4 Additional Item - Housing Type Statistics for Affordable Housing - Report Back

Ms Jennifer Macquarie - Property Council of Australia queried whether there is any more detailed information on the type of housing that is most required for affordable housing, noting that it might influence which strategies the Taskforce is prioritising.

Staff advised that some information may be available on the Housing Monitor; however, they would take this on notice and report back to the Taskforce at a future meeting.

Short Term Rental Accommodation & Longer Term Lease

Mr Ron Silberberg queried whether there is Information on the interplay between short term rental accommodation (STRA) and longer term lease?

Staff noted that information on this can be found in the [Short-Term Rental Accommodation Research paper](#).

The Taskforce continued to have a discussion around the complexities that exist in the interplay of STRA , long term lease and affordable housing.

There being no further business, the meeting concluded, the time being 6:01pm.

Mayor Patricia White
CHAIRPERSON

AH25.5 Delivering Affordable Housing - Roles and Responsibilities

HPERM Ref: D25/478822

Department: Strategic Planning

Approver: Judy Clark, Acting Director City Development

Purpose

The purpose of this report is to provide information and clarification on the roles, responsibilities and work of various agencies, organisations and other stakeholders regarding the provision and management of Affordable Housing, Social or Community Housing, and other forms of crisis or transitional accommodation.

Recommendation (Item to be determined under delegated authority)

That the Taskforce accept this report and the associated presentations for information.

Background and Supplementary Information

Presentations will be provided at the meeting by representatives of Care South, Salt Care, and Safe Waters. These presentations will cover their roles, responsibilities, and current or planned work to deliver new Affordable, Social or Community Housing and other forms of crisis or transitional accommodation in Shoalhaven.

As a specific housing product, the definition of “Affordable Housing” relates to housing developed under legal land use planning documents (also known as environmental planning instruments) for households with very low, low, or moderate incomes. For this housing type, mortgage repayments and rents are set at a price so that households can still afford other essential living costs, such as food, clothing, transportation, medical care, and education.

There is a common misconception that Affordable Housing is the same as social housing, also referred to as Public Housing or Community Housing, however this is not the case. Many residents in need of Affordable Housing in Shoalhaven are those who earn a steady income but are still unable to meet their housing needs. This includes younger residents looking to move out of home, key workers, people with disability, single parents, and elderly residents looking to downsize.

Another area of confusion is between “Affordable Housing” and “housing affordability”. While Affordable Housing is a specific type of housing, housing affordability is a general term for how affordable it is to rent or purchase a house is. A commonly used metric is whether households spend over 30% of their gross income on rent or mortgage payments, signifying rental or mortgage stress.

As shown in Figure 1 below, Affordable Housing is part of a wider “housing continuum” ranging from subsidised social housing at one end, to completely unsubsidised market housing/home ownership on the other. People may move back and forth along the spectrum throughout their lifetime, depending on circumstances, aspirations, and/or market capacity. For some people, affordable housing provides a stepping-stone to market housing, while for others it provides an essential safety net during challenging times.

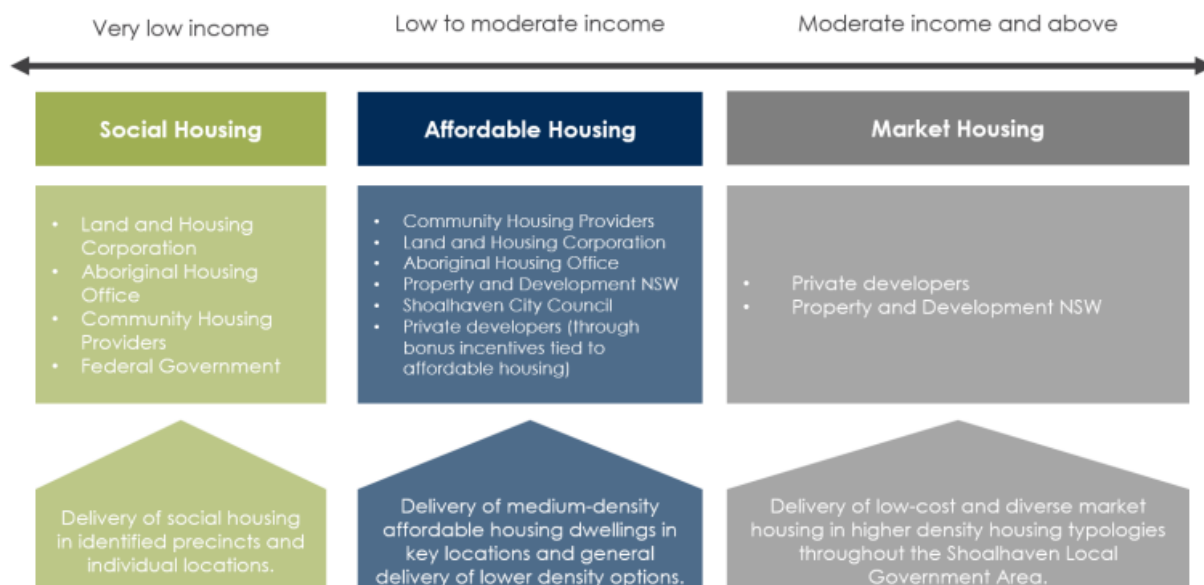


Figure 1: The Housing Continuum

Council's role in helping deliver Affordable Housing and the work proposed to be undertaken to increase the supply of Affordable Housing and low-cost market housing is outlined in the *Shoalhaven Affordable Housing Strategy 2024*. This work includes:

- Identifying housing need and ways to meet this need.
- Protecting existing Affordable Housing within Shoalhaven, and
- Advocating for improved housing affordability.

Providing social housing and direct homelessness responses are generally outside the remit of Council but are intrinsically linked to Affordable Housing and housing affordability. Thus, Council collaborates with Homes NSW and community housing providers to address social housing matters in Shoalhaven. Council also contributes to efforts to address homelessness assisting local services and organisations in line with the *Shoalhaven Community Led Plan for Homelessness* (published in 2022).

Risk Implications

There are no risks generated by this report.

Internal Consultations

Nil

External Consultations

Nil

Community Consultations

No community consultations were required or undertaken to prepare this report. Community consultation was undertaken to inform Council's Affordable Housing Strategy. The Shoalhaven Affordable Housing Strategy was prepared with broader community input.

Policy and Statutory Implications

The Taskforce has been established to assist Council in achieving its long-standing commitment to working to provide adequate housing for Shoalhaven's communities.

Council's Shoalhaven Affordable Housing Strategy 2024 aligns with Council's vision and proposed work in its Community Strategic Plan and Local Strategic Planning Statement.

Financial Implications

There are no direct financial implications related to this report.

AH25.6 Prioritising Implementation - Short-term Actions - Shoalhaven Affordable Housing Strategy

HPERM Ref: D25/524332

Department: Strategic Planning

Approver: Judy Clark, Acting Director City Development

Purpose:

The purpose of this report is to confirm the prioritisation of the short-term actions in Council's adopted Affordable Housing Strategy to allow work to commence on implementing selected actions ([link to Strategy](#)).

Recommendation (Item to be determined under delegated authority)

That the Taskforce prioritise the implementation of the short-term actions in the Council's adopted Affordable Housing Strategy in the following order:

1. Action 1.1 Complete a desktop audit of Council-owned land to identify opportunities for future affordable housing utilisation.
2. Action 1.4 Develop strategic principles for affordable housing.
3. Action 1.3 Consider planning and development controls to facilitate manufactured homes closer to urban centres.
4. Action 1.5 Provide dwelling assessment support to affordable and high-density housing development applications.
5. Action 1.7 Continue advocacy to the NSW Government and federal Government on affordable housing issues.
6. Action 1.6 Create a collaboration agreement with preferred Community Housing Providers.
7. Action 1.2 Implement an affordable housing contributions scheme.
8. Action 1.8 Run an education campaign about the benefits of affordable and diverse low-cost market housing.

Background and Supplementary information

The Strategy sets eight short-term actions for completion by September 2026. To help Council program and resource the implementation of these actions, the Taskforce is invited to help set the priority of the actions. Several Taskforce members provided feedback on the actions following the Taskforce's 22 September 2025 meeting. This report summarises that feedback and recommends an order in which the actions should be undertaken/completed.

The adopted Strategy sets the following eight short-term actions:

- 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 homes 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 Community Housing Providers.*
- 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.*

The ability to commence work on Actions 1.2 (Affordable Housing Contribution Scheme) and 1.3 (Controls for Manufactured Home Estates) is subject to the NSW Government's current policy and guidance framework and the proposed reform of that framework. The evolving framework and the opportunities provided for the implementation of these actions are important considerations.

The NSW Department of Planning, Housing, and Infrastructure's (DPHI) guidance for the preparation of affordable housing contribution schemes limits such schemes to rezoning proposals and similar providing new or increased residential outcomes ([link to guidance](#)). The guidance restricts the application of schemes to broader areas. Despite this, several councils are advancing broader schemes and the progress/success of these are being monitored. DPHI is also reviewing its guidance.

DPHI is also working to improve the planning and approval framework for manufactured home estates and moveable dwellings ([link to project page](#)). The exhibition of a discussion paper dealing with this matter was proposed for late 2024 but has not yet occurred.

Several Taskforce members provided feedback on the actions, suggesting priorities and supplying more detailed comments on the work and outcomes of each of the actions. Some feedback was also provided on medium- and long-term actions, but the focus of this report is on prioritising work on the short-term actions.

The following table presents the suggested ranking or order of the Actions provided in the feedback, noting that some feedback did not address or rank every action and instead identified just the action or actions recommended for priority work. Other feedback did not rank the actions, instead addressing the urgency of the related work. These suggestions have been interpreted and a ranking applied.

Action	Member's Recommended Priorities				
	Member 1	Member 2	Member 3	Member 4	Member 5
1.1	1	4	1	1	-
1.2	-	8	-	2	-
1.3	2	5	-	-	-
1.4	-	1	-	-	-
1.5	-	3	-	4	-
1.6	8	2	-	3	-
1.7	-	6	-	-	1
1.8	-	7	-	-	-

Action 1.1 (Desktop Audit of Council land) is identified as a clear priority and a report outlining and commencing the work to implement this action will be presented for the Taskforce's consideration at its 8 December 2025 meeting. Of the remaining Actions, the following have been identified for prioritisation:

- 1.4 (Strategic Principles)
- 1.3 (Controls for Manufactured Home Estates)

- 1.5 (Dwelling Assessment Support), and
- 1.7 (Advocacy).

The feedback suggests less focus be placed on implementing actions 1.6 (Collaboration Agreements) and 1.8 (Community Education). Other feedback:

- Requested Action 1.1 be completed in a short as timeframe as possible, indicating 1 month. **Note:** *this is considered unrealistic given likely scope, other commitments etc.*
- Highlighted the risk of implementing an affordable housing contribution scheme in a highly constrained market potentially slowing housing supply.
- Outlined potential advocacy matters for work on Action 1.7 (Advocacy), including:
 - Requesting the NSW Government, other public authorities, and churches to undertake land audits to identify opportunities for affordable housing.
 - Increased State and Federal government funding for the delivery of social and affordable housing. **Note:** *Representatives of Homes NSW have been invited to brief the Taskforce about its Homes for NSW Strategy 2025-2035 and potential outcomes for Shoalhaven.*
 - Recommending advocacy activity is informed by contemporary evidence.
 - Querying agenda and timeframes for advocacy activities.
- Recommended community education should be an ongoing activity but not until implementation of the Strategy is underway.

AH25.6

Risk Implications

There are no immediate risks generated by this report.

Internal Consultations

No internal consultations were required or undertaken to prepare this report. The Shoalhaven Affordable Housing Strategy was prepared with detailed internal consultation

External Consultations

No external consultations were required or undertaken to prepare this report. External agencies, organisations, and stakeholders have been invited to provide presentations.

Community Consultations

No community consultations were required or undertaken to prepare this report. Community consultation was undertaken to inform Council's Affordable Housing Strategy. The Shoalhaven Affordable Housing Strategy was prepared with broader community input.

Policy and Statutory Implications

The Taskforce has been established to assist Council in achieving its long-standing commitment to providing adequate housing for Shoalhaven's communities. Council's Shoalhaven Affordable Housing Strategy 2024 aligns with Council's vision and proposed work in its Community Strategic Plan and Local Strategic Planning Statement.

Financial Implications

There are no financial implications related to this report.

AH25.7 Implementing Strategy Action 1.1 - Audit of Council-owned Land

HPERM Ref: D25/514711

Department: Strategic Planning

Approver: Judy Clark, Acting Director City Development

Purpose

This report provides an overview of Action 1.1 of Council's adopted Affordable Housing Strategy, which requires an audit of Council-owned land to identify opportunities to facilitate the delivery of affordable housing, including the implementation of other medium and long-term actions in the Strategy.

Recommendation (Item to be determined under delegated authority)

That the Affordable Housing Action Taskforce:

1. Acknowledge the work required to implement Action 1.1 of the Affordable Housing Strategy to *Complete a desktop audit of Council-owned land to identify opportunities for future affordable housing utilisation.*
2. Endorse Council staff working directly with Community Housing Providers to identify criteria to inform suitable site selection and commence the audit.
3. Receive a further report on the status and/or outcomes of the audit by mid-2026.

Key Points for Consideration

The first step in the audit is to set criteria to guide the audit and site selection, for example, site size, location and proximity to shops and services. This will assist in narrowing the task.

The report recommends work start on implementing this action and seeks the Taskforce's endorsement on early activity, namely the setting of criteria for the audit in collaboration with Community Housing Providers (CHPs) operating in Shoalhaven.

The setting of criteria is proposed to be undertaken in collaboration with CHPs (who are members of the Taskforce). This ensures the criteria will reflect contemporary industry needs. The audit may also draw on the experiences of NSW Government Agencies as they undertake a similar exercise and identify advocacy opportunities for other organisations and owners to undertake similar activities.

The implementation of this action is separate from Council's current [Property Sales Program](#), which is identifying land which could be sold to assist with Council's current financial situation. However, the recommendations of the audit will need to be considered alongside the broader Property Sales Program that is to identify land to be sold, retained, or potential development outcomes.

Supplementary information

The audit will identify land that is potentially surplus to Council's requirements and potentially suitable for affordable housing developments, whether through dedication to CHPs to deliver affordable housing (in a similar manner to the recent collaboration between Council and Southern Cross Housing to deliver homes at [Coomea Street, Bomaderry](#)), or other similar joint venture models.

The initial work on the audit requires collaboration with CHPs to set criteria to inform and narrow site selection, for example:

- Land size, zone, and location.
- Proximity to services and centres (shops, medical and support services, social services, and the like).
- Accessibility and proximity to transport networks (including reliable public transport services).
- Absence of significant environmental hazards/constraints.

Once criteria are agreed and set, Council staff will draw on internal mapping data and site attributes to identify sites which:

1. Meet the criteria under existing planning controls, or
2. Have the potential to meet the criteria subject to potential rezoning (including minor adjustment of planning controls) or reclassification.

The audit will also indicate “site readiness” to distinguish between sites which may be immediately available and those requiring additional work before they can be considered for affordable housing outcomes.

Feedback from Taskforce Members

As identified in the report recommending priorities for the implementation of the short-term actions of the Strategy, the Taskforce has identified the audit as a **priority**. Discussions at the Taskforce’s 22 September 2025 meeting also highlighted opportunities for:

- The audit to align with Council’s broader [Property Sales Program](#) and consider any cross over, and
- Advocacy with the NSW Government and other significant landholders (for example, churches) to identify opportunities to utilise their surplus land for affordable housing.

Council’s Property Sales Program

Council’s Property Sales Program has different aims to the proposed audit and will remain separate. However, there are opportunities to align the two pieces of work. The Property Sales Program identifies sites for sale, and those to be investigated for potential sale or maintained for future strategic land use.

As the audit progresses, it may identify a broader range of sites than the Property Sales Program and will inform decisions made under the Property Sales Program about which sites should be retained for strategic outcomes, including for the provision of affordable rental housing.

Advocacy Opportunities

The NSW Government is currently undertaking its own property audit for housing to identify land that could potentially be used to address the NSW housing supply shortage. More information is available online on the [project website](#). The focus of the NSW Government’s audit is on Government-owned property that is no longer needed for service delivery or infrastructure in priority housing areas where there is a community need for housing. Any sites that may be identified in the future will be first offered to Homes NSW and Landcom (the NSW Government’s developer).

The NSW Government has not published a formal Register of audit sites. However, several Government issued [Media Releases](#) identify sites across NSW. No sites have been identified in Shoalhaven yet. Given the similarities between the two audits, Council staff will draw upon

the experiences of the NSW Government. Landcom is however delivering a 60-unit build-to-rent development on the corner of Bolong Road and Beinda Street, Bomaderry. This site was previously in private ownership and purchased by Landcom (it was not an outcome of the site audit). Further information on this project is available on Landcom's [website](#).

Advocacy opportunities which align with and support the audit include:

- Requests for the inclusion of known or identified underutilised Government-owned land in the NSW Government's property audit. This would include, for example, continued efforts to see the surplus Transport for NSW surplus rail land in Bomaderry considered/utilised.
- Inviting other owners of underutilised land which meets the audit criteria (for example, surplus land held in freehold), to consider the use of the land to deliver affordable housing.

Next Steps

Council staff will workshop the criteria with member CHPs and then commence the site audit. Member CHP's have already been asked to share initial ideas for the criteria to inform discussions at the Taskforce's meeting. An update on the progress of the audit will be presented to the Taskforce at a future meeting.

Alternatively, the identified criteria could be presented for the Taskforce's endorsement prior to the audit commencing. This would possibly delay this piece of work.

There is also an opportunity to use the [National Regulatory System for Community Housing Register](#) to identify other Tier 1 CHPs operating in Shoalhaven and Regional NSW to seek their input into identifying site criteria.

This can be discussed further at the Taskforce meeting.

Risk Implications

There are no risks generated by this report.

Internal Consultations

Internal consultation will occur, as required, as the land audit progresses. This will include collaboration with Council's Strategic Property Team to identify opportunities to align (or any conflicts) the audit with Council's Property Sales Program.

External Consultations

It is intended to collaborate with CHPs to set appropriate criteria to help inform the land audit.

Community Consultations

Nil

Policy and Statutory Implications

There are no policy or statutory implications directly related to this report.

Financial Implications

There are no direct financial implications related to this report.

Financial implications related to the land audit and any subsequent actions will be a future consideration for the Council.

AH25.8 Affordable Housing Statistics

HPERM Ref: D25/543721

Department: Strategic Planning

Approver: Judy Clark, Acting Director City Development

Purpose:

To provide the Taskforce with key background affordable housing statistics for Shoalhaven, including current supply, demand, and types.

Recommendation (Item to be determined under delegated authority)

That the Taskforce accept the report on affordable housing statistics for Shoalhaven for information.

Background

Council's current online Housing Monitor, provided by demographers *Informed Decisions* or *.id*, provides a broad range of information about housing in Shoalhaven. The Monitor is an online tool providing statistics on housing supply and demand, housing diversity, affordability and availability.

Council staff will provide a short presentation on the range of data available and how to use the Monitor.

The Housing Monitor can be accessed on line at: [Shoalhaven City Council | housing monitor](#)

Affordable Housing Need

At the time of the 2021 Census, it was estimated that 2,148 households had an unmet need for affordable housing in Shoalhaven. This represents 5% of all households and is consistent with or equal to the 5% of households in Regional NSW with an unmet need for affordable housing. Out of those households, 1,444 households have very low, low and moderate income:

- Very low income in rental stress = 479 households
- Low income in rental stress = 442 households
- Moderate income in rental stress = 523 households

A range of households (couple, family, lone person, and group households) need affordable housing. *Figure 1* below identifies that by number, families have the greatest need (647 households).

Households currently in social housing are not included in the above statistics as social housing is considered a "met" need. Approximately 430 people were recorded as experiencing homelessness.

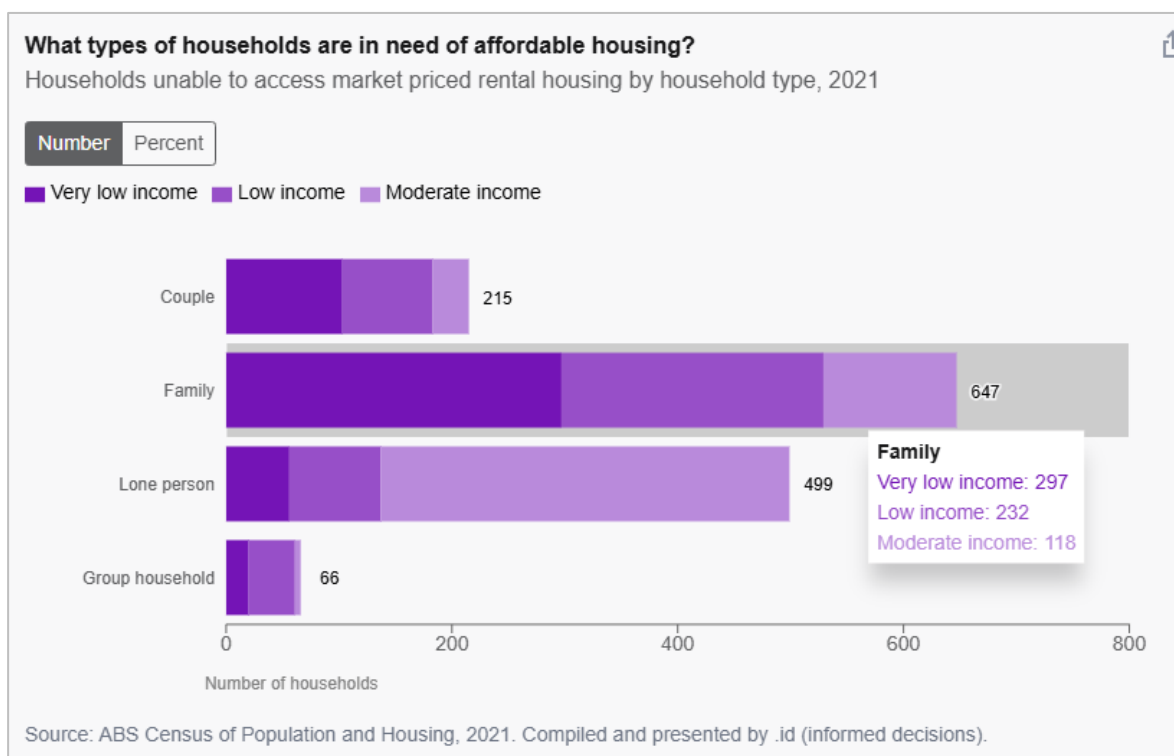


Figure 1 – What type of Shoalhaven households are in need of affordable housing

Housing Stress

‘Housing stress’ is a specific term which refers to households that are having trouble meeting their financial housing obligations – rent or mortgage payments. The monitor uses the State governments definition of housing stress, which is “households in prescribed income brackets, spending more than 30% of their gross household income on either rent or mortgage repayments”.

Housing stress is considered to be the most tangible measure of how many households in an area may be in or experiencing financial difficulties, and directly correlates to affordability – if many households are in housing stress, it directly indicates that housing is unaffordable, but many people may have a necessity to live in the area, and as a result are paying this anyway. It is another set of information that helps with an understanding of affordable housing need.

Of the 45,896 households living in Shoalhaven in 2021, 4,138 or 9% of them were in housing stress. The dominant type of housing stress in Shoalhaven region is in the rental market, where 2,888 of 8,950 households in private rentals (32.3%) are in rental stress. This is higher than the Regional NSW average that sits at 28.1%. Of the 11,836 households with a mortgage, 1,250 (10.6%) are in mortgage stress. This is also higher than the Regional NSW average of 8.4%.

The Monitor breaks down rental and mortgage stress by income brackets and location.

Affordability & Availability

Another way of looking at housing affordability is to compare directly sales and rentals to a set of affordable thresholds, based on income. The Monitor provides information on the number and percentage of housing sales and rentals which are affordable, dependent on income band, household type, and location. Some key statistics show/ that in the 12 months to June 2025:

- Very low- and low-income households cannot afford to rent an entry level unit or house and only 233 affordable rental listings were available.
- Very low- and low-income households cannot afford to purchase an entry level unit or house and only 105 affordable properties were available to purchase.
- Moderate income households can only afford to purchase an entry level unit.
- Housing, for purchase or for rent, remains unaffordable for a range of key or essential workers.

Risk Implications

There are no direct risks associated with this report as it simply provides an overview of affordable housing statistics.

Internal Consultations

Not applicable.

External Consultations

Not applicable.

Community Consultations

No community consultations were required or undertaken to prepare this report.

Policy and Statutory Implications

The Taskforce has been established to assist Council moving forward in achieving its long-standing commitment to providing adequate housing for Shoalhaven's communities and responding to where possible to identified needs.

Council's Shoalhaven Affordable Housing Strategy 2024 aligns with Council's vision and proposed work in its Community Strategic Plan and Local Strategic Planning Statement.

Financial Implications

There are no direct financial implications related to this report.