

Affordable Housing Action Taskforce

Meeting Date: Monday, 09 March, 2026

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

Minutes Attachments

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Nowra Precinct Renewal Strategy and Delivery Plan

Shoalhaven Affordable Housing Action Taskforce (AHAT)

March 2026





Acknowledgement of Country

In the spirit of reconciliation we acknowledge the Traditional Custodians of country and their connections to land, waters and community.

We pay our respect to elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples attending.

Project overview

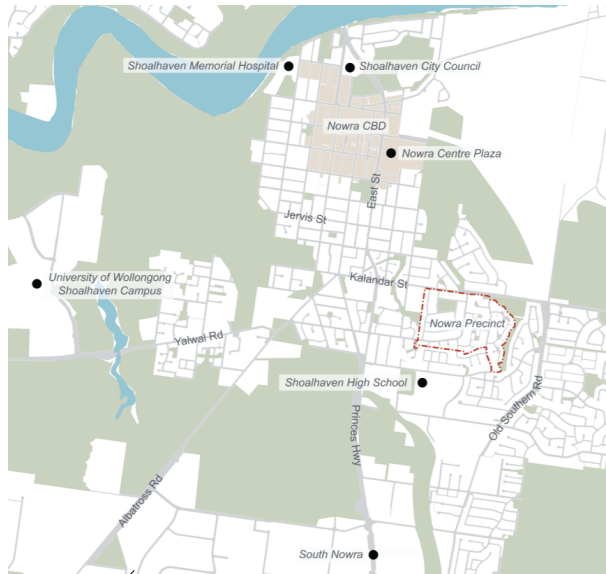
Methodology

Next steps

Questions

Project overview

An Estate Renewal Strategy and Delivery Plan that informs *future planning and development control* and *investment and redevelopment decisions* to facilitate new and renewed government, community and private housing stock in this area



Objectives:

- Provide an evidence base
- Create net increase in social housing
- Enhance housing diversity, affordability and liveability
- Align housing growth with supporting infrastructure

Project Partners



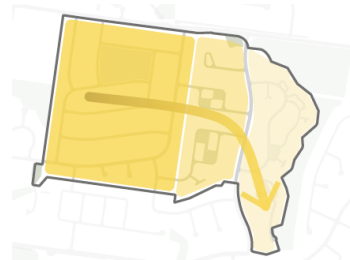
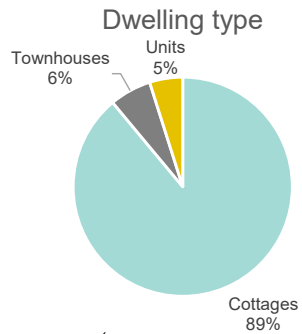
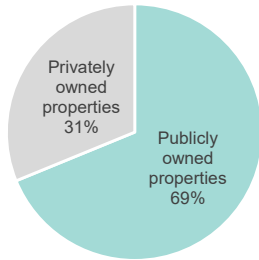
Methodology

Each phase included ongoing collaboration with the Project Steering Group (PSG), which was made up of representatives from the consultant project team, Council, Homes NSW and Southern Cross Housing.



Opportunities

6 key opportunity areas to support precinct renewal
Ownership



1. Prioritise changes starting with the oldest existing dwellings (west to east)



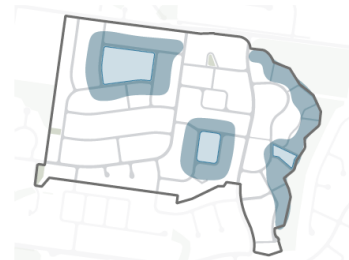
2. Consolidate open spaces to create functional, safe green areas with opportunities for passive surveillance



3. Create a green loop of pleasant walking streets to encourage residents to walk through and around the Precinct



4. Strengthen the existing urban structure to improve connections within the community and to key destinations



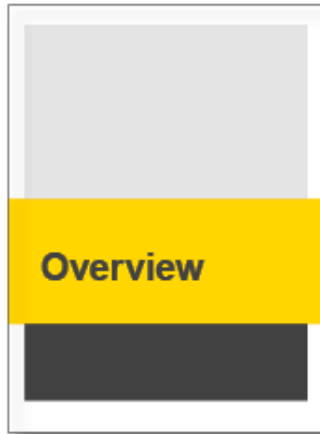
5. Focus density around areas with high amenity



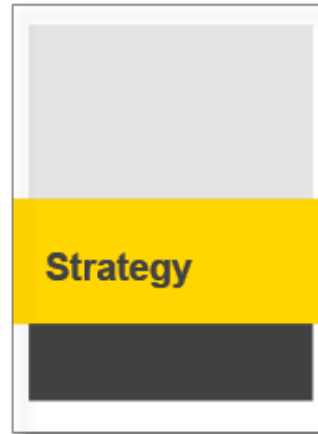
6. Optimise existing lot patterns to enable efficient developable blocks and housing typologies

Renewal and delivery package

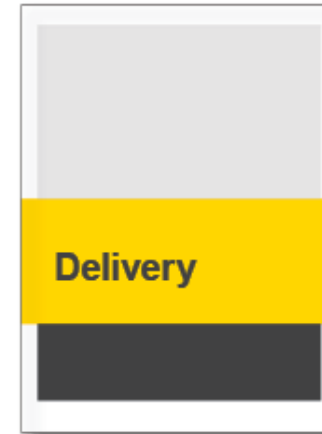
The package is made up of three key documents



- Overview of project objectives and methodology
- Precinct vision
- Summary of Precinct's key characteristics (people, housing, place and infrastructure)



- Vision, urban design framework and principles for precinct renewal
- Dwelling design concepts
- Master plan scenario



- Proposed changes to planning controls
- Redevelopment opportunities and guidance
- Planning pathways and funding opportunities





NSW Ministerial Guidelines for Affordable Housing



Acknowledging Country

Housing Trust acknowledges the people of the Dharawal and Yuin nations, Cultural Custodians of the lands waters and Sky where we work and provide homes. We recognise their deep connection to the coastal areas stretching from south of Sydney Harbour to beyond the Shoalhaven River and throughout the escarpment.

We pay our respects to Elders past and present, acknowledging their continual care and stewardship of these lands, waters and sky throughout generations. Housing Trust extends a warm invitation to all Aboriginal and Torres Strait Islander Peoples, as we work together towards harmony on lands that were never ceded. This always was and always will be Aboriginal land.

The Housing Continuum



What is Affordable Housing?

- Affordable housing is RENTAL housing available to very low to moderate income households which is priced so that these households are also able to meet other basic living costs such as food, clothing, transport, energy, medical care and education.
- In this context, affordable housing refers to housing that has been developed with some assistance from the NSW, local and/or commonwealth governments, including through planning incentives.
- Most is managed by registered community housing providers in accordance with the [NSW Affordable Housing Ministerial Guidelines](#).



Housing is considered affordable if a household spends no more than 30% of their income to live there.

To consider...

Not just for
key workers

Minimum 20%
discount off
market rent

AH may be owned by CHP's, other
charities, private developers,
investors or local government

Generally rents are not charged more
than 65% of market rent in order to
meet 30% gross income test

Time limitations linked to planning or
funding requirements – not need or
demand



Why the guidelines matter

Creates one clear operating standard across funded and planning-led affordable housing.

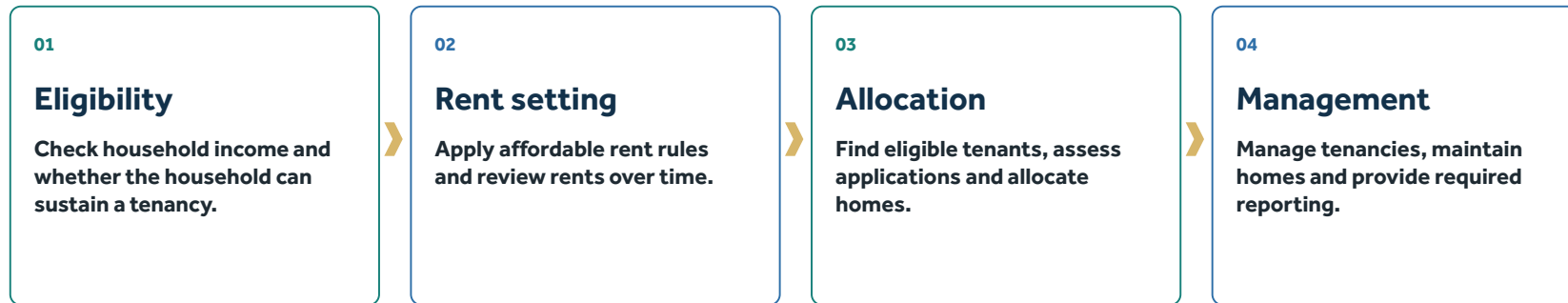
Protects long-term public value by linking supply to eligibility, affordability and oversight.

Gives partners a shared basis for management, reporting and accountability.

Supports decisions on delivery models, partnerships and performance measures.



What sits inside the guidelines



Who is eligible?

Applicants must:

- Establish their identity
- In general, be 18 years of age or older
- Be a resident in New South Wales (NSW)
- Be a citizen or have permanent residency in Australia
- Be able to sustain a successful tenancy (without support)
- Currently be living in unaffordable or unsuitable housing
- Not have assets or property which could solve their housing situation



Income limits by household size

Illawarra & Shoalhaven

Household Type	Very Low	Low	Moderate
Single adult	\$32,500	\$52,100	\$78,100
Each additional adult (18 years+)	Add \$16,300 to the income limit	Add \$26,100 to the income limit	Add \$39,100 to the income limit
Each additional child (under 18+ years)	Add \$9,800	Add \$15,600	Add \$23,400



Income limits by household size

Household type	Very low	Low	Moderate
Single	\$32,500	\$52,100	\$78,100
Single + 1	\$42,300	\$67,700	\$101,500
Single + 2	\$52,100	\$83,300	\$124,900
Single + 3	\$61,900	\$98,900	\$148,300
Couple	\$48,800	\$78,200	\$117,200
Couple + 1	\$58,600	\$93,800	\$140,600
Couple + 2	\$68,400	\$109,400	\$164,000
Couple + 3	\$78,200	\$125,000	\$187,400



Ongoing eligibility

Household type	Ongoing eligibility maximum income limit
Single	\$97,625
Single + 1	\$126,875
Single + 2	\$156,125
Single + 3	\$185,375
Couple	\$146,500
Couple + 1	\$175,750
Couple + 2	\$205,000
Couple + 3	\$234,250



How is rent calculated?

There are several different ways to calculate rent amounts:

1. As a discount of the current market rent, usually set between 75-80% of market price (DCJ Rent and Sales Report)
2. As a proportion of household income, usually set between 25 and 30% of household income (before tax)
3. NRAS – maximum rental of 80% of market rent (Independent valuation)

NRAS finishes in June 2026



How is rent calculated?

30% of household income

Rent is calculated on 25-30% of the household's gross income, for example:

If a household earns **\$1,500 a week before tax**:

25% rent = \$375 a week

30% rent = \$450 a week

If they receive Commonwealth Rent Assistance, that amount may be added depending on the **program rules**.

The point of the income-based method is to make sure rent stays tied to what the household can actually afford, rather than only to local market prices



How is rent calculated?

NSW Rent and sales report – max 80% market or 74.9% for CHPs

Number of Bedrooms	First Quartile Weekly Rent for New Bonds \$	Median Weekly Rent for New Bonds \$	Third Quartile Weekly Rent for New Bonds \$
1 Bedroom	300	350	390
Not Specified	-	-	-
2 Bedrooms	420	450	500
3 Bedrooms	520	560	600
4 or more Bedrooms	620	670	750



How is rent calculated?

National Rental Affordability Scheme

20% discount to a verified market rent valuation

National Rental Affordability Scheme Regulations 2020 (the Regulations).

This scheme ends in June 2026



Ensuring Affordability

Households on very low and low incomes should not pay more than 25-30% of their gross income in rent.

Greater flexibility in pricing may be applied to moderate income households but, in all cases, capacity to pay will be guiding principles. (usually max 40%)

Community Housing providers are regulated by the National Regulatory System for Community Housing (NRSCH).

The NRSCH requires registered community housing providers to have fair rent policies, apply them consistently, and demonstrate to the Registrar that they are delivering appropriate and affordable housing outcomes.



Updates to the guidelines

Community Housing Providers Amendment Bill 2025

- created statewide registers for both affordable housing assets and affordable housing managers
- created a new category of registered Affordable Housing Managers
- required affordable housing to be managed in line with the Minister's Guidelines
- gave the Registrar compliance and enforcement powers
- linked development approvals more tightly to compliance, including recording affordable housing restrictions and appointing a responsible manager



Further information

[Understand affordable rental housing | NSW Government](#)

[NSW Affordable Housing Ministerial Guidelines](#)

[Income eligibility limits for affordable housing | NSW Government](#)

[Rent and sales report - interactive dashboard | Communities and Justice](#)

[Social and affordable housing - Housing SEPP](#)

[State Environmental Planning Policy \(Housing\) 2021](#)



A decent home for everyone.

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Shoalhaven Affordable Housing Action Taskforce 8 Mar '26





Delivering Strategic Principles

Action 1.4 of AHS

Background

- Action 1.4 of Affordable Housing Strategy – recommends development of Strategic Principles
- Expected to set out the preferred number, location, size, quality and dwelling typology.
- Principles are to be placed within the Local Strategic Planning Statement (LSPS).
- This ensures the Principles will guide Council’s delivery of affordable housing

Delivery of Affordable Housing



Council's activities include:

- Strategic Planning Processes (i.e. development of strategies)
- Consideration of relevant development applications and Planning Proposals
- Partnerships with housing providers and developers
- Advocacy for State and Federal funding
- Council's asset and land management decisions



Research Findings

A desktop review of adopted principles in other councils indicates a focus on:

- Social, ethical and legislative responsibilities
- Affordable rental housing is delivered to a socially diverse residential population
- Affordable rental housing is provided to very low-, low- and moderate-income households (at no more than 30% gross household income)
- Affordable housing is constructed to a standard consistent with all dwellings across the LGA.
- Provision of such housing is aimed to help increase economic productivity.

Proposed Principles

1. Location, Access and Connectivity

- Located to reduce transport disadvantage and provide access to essential services (public transport, employment areas, education, health services and community infrastructure).

2. Housing Size and Type Diversity

- A diverse mix of dwelling sizes and types are needed to reflect and respond to the community needs.

3. Quality, Safety and Sustainable Design

- To meet or exceed building standards to ensure safety, accessibility, and amenity
- Integrate environmentally sustainable and climate resilient design
- Should be designed to support ageing in place and accessibility needs.

4. Social Inclusion and Community Wellbeing

- Should be designed and delivered to foster inclusive, connected and resilient communities.
- Developments should support mixed tenures and diverse demographics, minimise social isolation and integrate seamlessly into existing neighbourhoods.



Proposed Principles

5. Long Term Affordability and Security

- Planning agreements, land covenants or long-term arrangements with registered community housing providers should be used to secure affordable housing sites in perpetuity for long term tenure.

6. Partnerships and Collaborative Delivery

- Affordable housing delivery should be underpinned by strategic partnerships between Council, Community Housing Providers, Aboriginal Housing Organisations, other levels of Government and developers.
- Prioritise funding collaboration, land provision, planning pathways and service delivery.

7. Strategic Use of Council and Government Land

- Council and government-owned land should be used to enable or incentivise affordable rental housing where this delivers clear community benefit.
- Land use and strategic property decisions should prioritise highest community value, not solely financial return.



Implementation

- To ensure the Principles are suitable, they will be informed by community and industry feedback
- Intended to be integrated into the LSPS
- Engagement is expected to take approx. 6 months and outcomes will be reported back to the Taskforce.
- Once the draft Principles have been exhibited and adjusted if needed in response to feedback, they will be presented back to Council.



Supporting Investment in Shoalhaven Hospital



Supporting Investment in Shoalhaven Hospital

- Council's advocacy activity :
 - *NSW Gov Inquiry – Homes for Essential Workers Inquiry*
 - *NSW Health - During the planning of the hospital upgrade*
- Council's role and action:
 - *Active in providing affordable housing:*
 - *Gifting of land for Coomea Street development*
 - *Actions in the Strategy*
 - *Current audit may identify a suitable site(s) for key worker housing*
 - *Affordable housing contribution scheme*



Supporting Investment in Shoalhaven Hospital

- Other supporting activity:
 - *NSW Gov's rezoning in Nowra Riverfront Precinct: 900 homes including **120 affordable homes***
 - *NSW Health \$21m investment:*
 - *Accommodation for 22 workers in Bomaderry*
 - *Determining best delivery model for further accommodation*



Other Updates

Other Updates



- Office of Local Government:
Guide to Council-led Affordable Housing on Operational Land in NSW
- Business Illawarra's:
Homes for Workers 2026 (Actions for Nowra CBD, Nowra-Bomaderry Regional Release Area, and Milton-Ulladulla)
- Peter Well's questions: Council-land Audit
To be addressed at June 2026 Meeting

Department of Planning, Housing and Infrastructure
Office of Local Government
olg.nsw.gov.au



Council Led Affordable Housing on Operational Land in NSW
Guide to assist councils to explore using operational land for Affordable Housing
February 2026

