

URBIS

TWEED SHIRE AFFORDABLE HOUSING STRATEGY

Prepared for Tweed Shire Council
December 2024



TWEED
SHIRE COUNCIL

This report is dated **December 2024** and incorporates information and events up to that date only and excludes any information arising, or event occurring, after that date which may affect the validity of Urbis Ltd's (Urbis) opinion in this report. Urbis prepared this report on the instructions, and for the benefit only, of Tweed Shire Council (Instructing Party) for the purpose of a Strategy (Purpose) and not for any other purpose or use. Urbis expressly disclaims any liability to the Instructing Party who relies or purports to rely on this report for any purpose other than the Purpose and to any party other than the Instructing Party who relies or purports to rely on this report for any purpose whatsoever (including the Purpose).

In preparing this report, Urbis was required to make judgements which may be affected by unforeseen future events including wars, civil unrest, economic disruption, financial market disruption, business cycles, industrial disputes, labour difficulties, political action and changes of government or law, the likelihood and effects of which are not capable of precise assessment.

All surveys, forecasts, projections and recommendations contained in or made in relation to or associated with this report are made in good faith and on the basis of information supplied to Urbis at the date of this report. Achievement of the projections and budgets set out in this report will depend, among other things, on the actions of others over which Urbis has no control.

Urbis has made all reasonable inquiries that it believes is necessary in preparing this report but it cannot be certain that all information material to the preparation of this report has been provided to it as there may be information that is not publicly available at the time of its inquiry.

In preparing this report, Urbis may rely on or refer to documents in a language other than English which Urbis will procure the translation of into English. Urbis is not responsible for the accuracy or completeness of such translations and to the extent that the inaccurate or incomplete translation of any document results in any statement or opinion made in this report being inaccurate or incomplete, Urbis expressly disclaims any liability for that inaccuracy or incompleteness.

This report has been prepared with due care and diligence by Urbis and the statements and opinions given by Urbis in this report are given in good faith and in the belief on reasonable grounds that such statements and opinions are correct and not misleading bearing in mind the necessary limitations noted in the previous paragraphs. Further, no responsibility is accepted by Urbis or any of its officers or employees for any errors, including errors in data which is either supplied by the Instructing Party, supplied by a third party to Urbis, or which Urbis is required to estimate, or omissions howsoever arising in the preparation of this report, provided that this will not absolve Urbis from liability arising from an opinion expressed recklessly or in bad faith.

Cover Image: Anne St Garden Villas, Southport Gold Coast designed by Anna O'Gorman Architects, photograph by Christopher Frederick Jones

© Urbis Ltd

ABN 50 105 256 228

All Rights Reserved. No material may be reproduced without prior permission.

You must read the important disclaimer appearing within the body of this report.

Urbis staff responsible for this report were:

Director	Julie Saunders
Associate Director	Dr Kali Marnane
Senior Consultant	Rosanna Cameron
Consultant	Loren McMaster
Project code	P0043914
Report number	Final

CONTENTS

Introduction	7
Purpose	8
Policy Alignment	9
What is social & affordable housing?	11
Understanding the housing continuum	13
Why do we need social & affordable housing?	14
What role can policy play?	15
What have we heard from you?	16
Housing in Tweed	17
Tweed community	19
Tweed's rising cost of housing	20
What's affordable for our community?	22
Housing our essential workers	24
Indigenous housing	25
Homelessness	26
Our plan for change	28
What have we done already?	29
Our vision for social & affordable housing	30
Implementation the Strategy	31
Strategy themes	33
Next steps	43
What's next?	44
Glossary	45
References	46

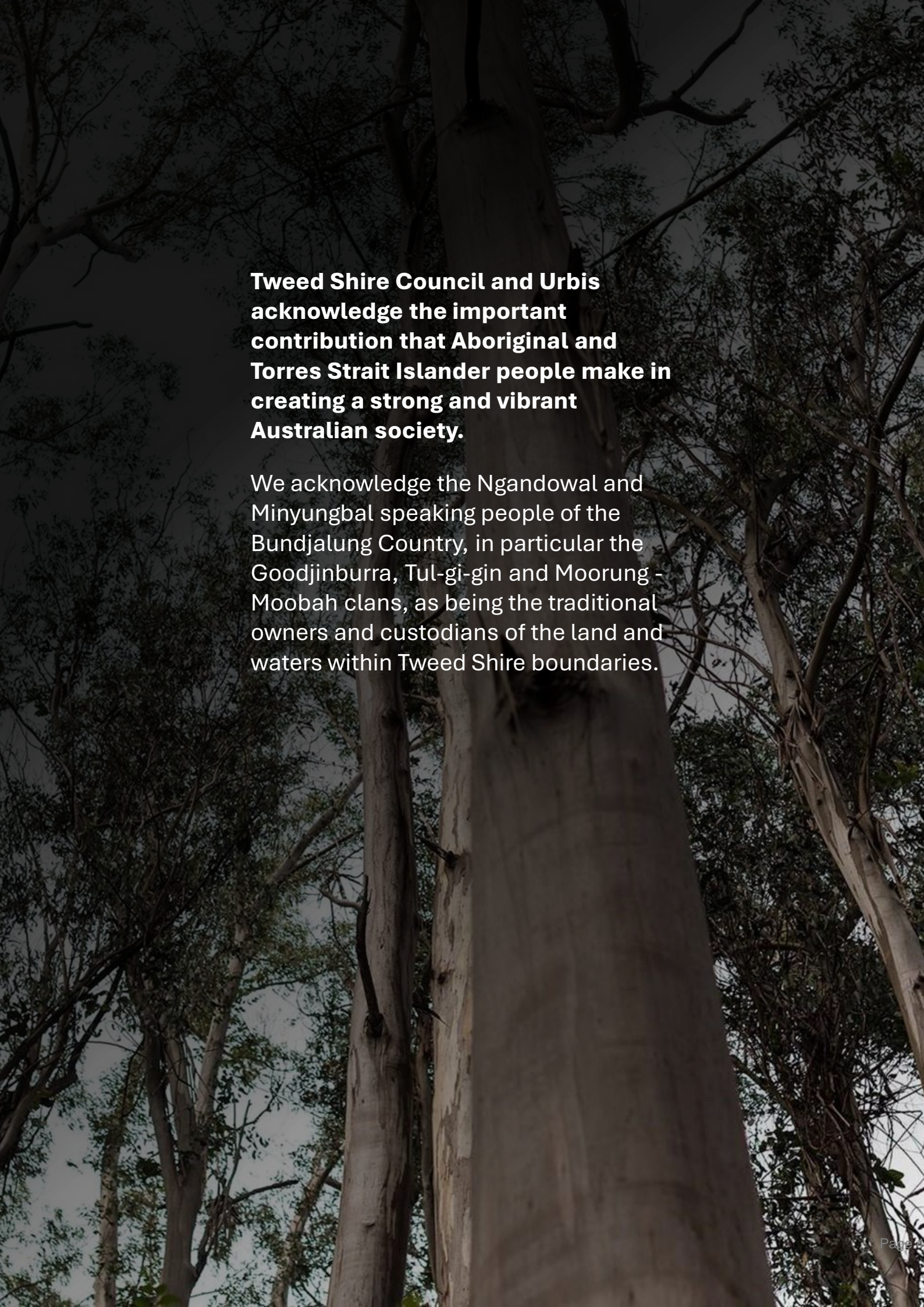
© Urbis Ltd

ABN 50 105 256 228

All Rights Reserved. No material may be reproduced without prior permission.

You must read the important disclaimer appearing within the body of this report.





**Tweed Shire Council and Urbis
acknowledge the important
contribution that Aboriginal and
Torres Strait Islander people make in
creating a strong and vibrant
Australian society.**

We acknowledge the Ngandowal and
Minyungbal speaking people of the
Bundjalung Country, in particular the
Goodjinburra, Tul-gi-gin and Moorung -
Moobah clans, as being the traditional
owners and custodians of the land and
waters within Tweed Shire boundaries.

A SUMMARY OF OUR STRATEGY

Tweed Shire Council's Affordable Housing Strategy (the Strategy) addresses the housing crisis facing Tweed with actions to provide more sustainable, affordable housing for our community. This Strategy has been prepared using feedback from the Tweed community, shaping a policy direction that aligns with the Shire's needs and contributing to the delivery of social and affordable housing in the Northern Rivers region.

The Tweed Shire has experienced sustained growth over the last decade, which is expected to continue. This brings both challenges and opportunities to meet existing and projected growth through housing supply. Rising property and rental prices means that housing in Tweed is becoming increasingly unaffordable.

47%

OF HOUSEHOLDS IN TWEED ARE EXPERIENCING RENTAL STRESS

17.6%

OF ALL HOUSEHOLDS WITH A MORTGAGE WERE IN MORTGAGE STRESS IN 2021

34.3%

OF THE LOWEST INCOME QUARTILE IS THE LARGEST PROPORTION OF HOUSEHOLDS

63%

OF THOSE ON FINANCIAL ASSISTANCE ARE PAYING >30% OF THEIR INCOME ON MORTGAGE REPAYMENTS

A lack of diverse housing is also contributing to Tweed's housing affordability challenge. The Tweed community is changing, which means the types of homes we need are changing too.

This Strategy aims to facilitate the delivery of affordable housing, including social housing.

What is affordable housing? Housing appropriate for very low- to moderate-income households priced so that residents can meet basic living costs such as food, clothing, medical care and education (set at no more than 30% of gross household income).

What is social housing? Housing for very low- and low-income households on the NSW Housing Register who need support to live independently or struggle to find affordable housing that meets their needs in the private market. It is subject to criteria under *Eligibility for Social Housing Policy* and *NSW Community Housing Eligibility Policy*.

Tweed's key demographic trends include:

- **A growing population.** Research undertaken for the Tweed Growth Management and Housing Strategy indicates that the 2021 Tweed population of 97,151 will grow by an additional 13,290 – 31,682 persons in the next 20 years, reaching 110,441 – 128,833 by 2041.
- **Households are smaller, older, and living longer by 2041.** Currently, 27% of the population are aged over 65 compared to 18% in New South Wales. The same proportion of the population live alone.
- **A changing need for social housing.** In the 1970s, 70% of social housing tenants were couples with children. In 2021, it was 4%. Now social housing is predominantly required by single person or couple households.
- **There is a gap in formal, long-term housing for people experiencing homelessness.** Homelessness is rising in Tweed while declining in surrounding Local Government Areas.

There are a set of complex barriers to delivering social and affordable housing. As we navigate these challenges, it is crucial to identify solutions that resonate with the community's needs. We have engaged with government departments, local organisations, Tweed Shire Councillors, Council staff, housing providers, and residents as part of our work on the Strategy to date. Through this engagement we have developed the below vision for housing in Tweed -

“Housing in Tweed supports diverse and inclusive communities, is climate resilient, and generates social connectedness. Social and affordable housing is available for those on very low, low, and median incomes and is close to transport, services, amenity, and where people work.”

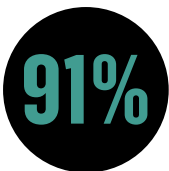
Proposed Strategy Vision co-designed with Tweed Shire Councillors, Staff and Stakeholders in September 2023 – April 2024.

Social and affordable housing represents only 2.9% of all homes in Tweed Shire.

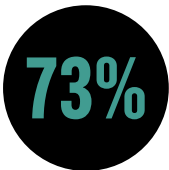
Australian Bureau of Statistics (2021)



Based on demographic trends, widening gaps in household affordability and housing supply short falls, there is clearly a need for greater housing diversity in the Tweed. There is also a significant need for more social and affordable housing. **In 2021, there was shortage of 1,118 dwellings for social housing and 2,665 dwellings for affordable housing.**



of very low/low-income renters are under rental stress



of very low/low-income homeowners are under mortgage stress

We have sought your feedback on the Draft Strategy and used this to shape the Final Strategy that aligns with Tweed Shire's distinct needs and contributes to the broader conversation on housing affordability in the Northern Rivers region.

Tweed Shire Council (Council) is committed to taking steps to facilitate more social and affordable housing for our community. The Strategy proposes the following 6 key themes that will drive a further series of objectives and actions.

Theme A | Protecting our lifestyle, while providing more housing

Introduce a 10% target for social and affordable housing that ensures there is housing supply for current and future generations.

Theme B | Partnering to Deliver Housing

Partnering and collaborating with other stakeholders to actively demonstrate and implement initiatives for the delivery of social and affordable housing.

Theme C | Facilitating through Policy

Developing and refining Council policies to actively facilitate and encourage the development of social and affordable housing, removing barriers and enhancing regulatory processes.

Theme D | Building Capacity

Enhancing internal and external resources, building relationships, skills, and overall capacity to drive effective social and affordable housing outcomes.

Theme E | Advocacy & Education

Engaging with Government and the community in outreach, education, and communication efforts to advocate for social and affordable housing.

Theme F | Monitoring & Reporting

Gathering information, tracking progress, ensuring accountability, and fostering a comprehensive understanding of social and affordable housing initiatives through robust monitoring and reporting mechanisms.

1 INTRODUCTION



INTRODUCTION

Tweed Shire Council (Council) has prepared an Affordable Housing Strategy (the 'Strategy') to address the housing crisis that Tweed is facing. We have sought your feedback on a Draft Strategy and used this feedback to shape a Final Strategy that delivers meaningful housing affordability outcomes that align with community values.

Tweed Shire, a Growing Community

Tweed Shire (Tweed) is one of the most desirable parts of Australia to live. Tweed's scenic beauty, relaxed lifestyle and proximity to the employment centres of South East Queensland are attracting a growing number of residents.

Recent years have proved difficult for many communities across Australia, and communities of Tweed have faced particular challenges impacting the availability and affordability of housing. These challenges include population growth, market pressures driving up property prices, labour shortages, rising construction costs and natural disasters.

Planning for the Future

Council is undertaking a range of strategic work to plan for its future. This includes the Local Strategic Planning Statement (LSPS), which was adopted in 2020. The LSPS has a strong focus on the provision of diverse housing and lifestyles.

Council has prepared this Strategy to provide more sustainable, affordable housing for the community.

The Strategy has been undertaken in context of the broader Growth Management Housing Strategy (GMHS) currently being prepared. This Strategy should be read in conjunction with the GMHS.

Purpose of this Document

This document outlines Tweed's current need for social and affordable housing and presents a proposed vision and actions to deliver this housing. This Strategy's focus is on facilitating the delivery of affordable housing, which includes social housing.

We emphasise the need for all groups and stakeholders to work together to proactively address the housing crisis.

How Did We Get Here?

This Strategy has been developed through collaborative workshops, briefing papers, a site feasibility study, community engagement, and extensive desktop research to ensure alignment with the local strategic context, community views, and commercially viable social and affordable housing actions.

Who Have We Engaged With?

As part of the work undertaken, Council have engaged with key groups who are interested in or affected by the outcomes of the Tweed Affordable Housing Strategy.

This is to ensure that the Strategy reflects the community's views and ideas, and with the intent of co-creating potential actions and recommendations for affordable housing in the region. To date, Council has engaged with:



Community Housing Providers (CHP) & Service Providers



Aboriginal Groups



Government Agencies



Tweed Shire Council Staff



Councillors



Tweed Community

POLICY ALIGNMENT

All levels of Government have acknowledged the need for social and affordable housing. This Strategy had regard to Federal, State and local government social and affordable housing positions and policies.

Existing NSW and Tweed strategic plans and policies provide a framework that has guided the development of this Strategy. The below policies

have been considered during the development of this Strategy or acknowledged have emerged since the analysis phase, to ensure that it aligns with legislative requirements and policy objectives. The Federal Government through the National Housing Accord has committed \$350 million over 5 years from 2024-25 to support the delivery of 10,000 affordable homes, with NSW agreeing to deliver 3,100 affordable homes.

STATE POLICY

<p>NSW Environmental Planning and Assessment Act 1979</p> <p>Establishes the planning framework for NSW, including the environmental planning instruments and strategies.</p>	<p>State Environmental Planning Policy (Housing) 2021</p> <p>Facilitates the supply of diverse and affordable housing in the right places.</p>	<p>Guideline for Developing an Affordable Housing Contribution Scheme</p> <p>Sets out the process and considerations councils must take into consideration when developing an affordable housing contribution scheme.</p>
<p>State Significant Rezoning Policy</p> <p>A streamlined pathway which seeks to identify and deliver strategically important rezonings under 2 state-based pathways: state-led rezonings and state-assessed planning proposals.</p>		

STATE STRATEGY

<p>Local Housing Strategy Guideline</p> <p>Provides a step-by-step process to support councils producing a local housing strategy.</p>	<p>North Coast Regional Plan 2041</p> <p>A 20-year strategic land use planning framework for the region, aiming to protect and enhance the region's assets and plan for a sustainable future.</p>	<p>NSW Homelessness Strategy 2025-2035 (Draft)</p> <p>A 10-year strategy currently in community consultation. Will set out flexible whole-of-government actions plans for implementation.</p>
<p>Future Directions for Social Housing in NSW</p> <p>Sets out the NSW Government's vision for social housing over the next 10 years, seeking to provide more social housing, more opportunities, and a better social housing experience.</p>	<p>Regional Housing Development Program</p> <p>A \$33.8 million program providing grant funding for regional councils expanding urban development into high-growth regional areas or making improvements to regional housing data.</p>	

POLICY ALIGNMENT

TWEED STATUTORY INSTRUMENTS

Tweed City Centre LEP 2012 & Tweed LEP 2014

A legal document that guides planning decisions through zoning and development standards. They provide a framework for the way land can be developed and used, ensuring development is carried out appropriately.

Local Strategic Planning Statement (LSPS)

The LSPS sets out the 20 year vision for land use in Tweed. The statement sets establishes clear priorities, location and timing for land uses that will support the Tweed community and economy.

Tweed Development Control Plans (DCP)

The Tweed DCP provides guidelines for the design and assessment of development proposals within the Tweed LGA.

TWEED STRATEGY

Growth Management and Housing Strategy (GMHS)

The GMHS has been developed simultaneously with the Affordable Housing Strategy. The GMHS outlines how Tweed will manage housing and employment growth.

Affordable Housing Strategy

This Strategy has been developed alongside the GMHS. It addresses the need for social and affordable housing and sets out the actions required to address it.

WHAT IS SOCIAL & AFFORDABLE HOUSING?

There are a range of affordable housing definitions across Australia, varying between jurisdictions, states and territories. Generally, housing is considered affordable if it costs less than 30% of gross household income.

The terms ‘affordable housing’, ‘housing affordability’ and ‘social housing’ are often used interchangeably, which is misleading as they are two different concepts:

- Housing affordability refers to one’s ability to afford housing more generally – the cost of housing relative to household income.
- Affordable housing specifically refers to rental housing that is offered at below-market rents and subject to affordability benchmarks. Affordable housing can include different types of housing – including social housing, crisis housing, various tenures and sizes such as dwelling houses, semi-detached dwellings, and flats.
- Social housing refers to housing for people on low and very low incomes who are on the NSW Housing Register.

The planning, delivery, and operation of social and affordable housing in New South Wales (NSW) is guided and controlled by various statutory and strategic instruments and policies.

For the purpose of this Strategy, social and affordable housing is housing that is subject to affordability and eligibility requirements.

In NSW, affordable housing is housing that is appropriate for very low- to moderate-income households and priced so that residents are still able to meet basic living costs such as food, clothing, medical care and education (set at no more than 30% of gross household income).

Affordable Housing

Affordable housing in NSW is defined under the *Environmental Planning and Assessment Act 1979* (EP&A Act) as housing for very low-income households, low-income households or moderate-income households.

To determine a household’s income level, the NSW Government uses set income benchmarks. Income benchmarks are detailed under the *State Environmental Planning Policy (Housing) 2021* (Housing SEPP) as shown in the table below, using the median housing income for Greater Sydney or the Rest of NSW. In addition to meeting these income thresholds, the household must also pay no more than 30% of its gross income in rent.

Very Low Income Household	Low Income Household	Moderate Income Household
<50% of the median household income	50%-80% of the median household income	80%-120% of the median household income

Affordable housing is generally developed with government subsidies. It is managed by non-profit community housing providers or private organisations, and eligibility criteria to live in affordable housing differs by affordable housing program. There is no state-wide standardised eligibility criteria for affordable housing, and specific criteria varies between housing providers.

Rents for affordable housing are generally set in two different ways:

1. Market rent discount: Discount of usually 20%-25% below market rent compared to a similar property in the same area.
2. As a proportion of income: Households are charged between 25% and 30% of their before-tax income.

For the purposes of this Strategy, social and affordable housing refers to housing that is subsidised and subject to eligibility requirements set by government.

Social Housing

Social housing provides secure and affordable housing for people on low and very low incomes, using the same income benchmarks as discussed on the previous page. This is compared to affordable housing, which includes those on moderate incomes. Social housing focusses on housing for those on low incomes who need support to live independently, or those who struggle to find affordable housing that meets their needs in the private market.

Social housing includes:

- Public housing managed by a NSW Government authority, such as the Department of Communities & Justice.
- Community housing, commonly owned or managed by registered Community Housing Providers but can also include other non-government social housing providers.
- Housing for Aboriginal and Torres Strait Island people provided by the Aboriginal Housing Office.

There is a set of consistent criteria for social housing eligibility set out under the *Eligibility for Social Housing Policy* and *NSW Community Housing Eligibility Policy*. When a person is deemed eligible for social housing they are placed on the State NSW Housing Register.

Where these housing types lie on the housing continuum is provided in the figure on the following page.

“[Council support for social and affordable housing] is a priority for the well-being of many people, Councils should be informed and active.”

Tweed resident, Tweed Affordable Housing Survey April 2024

Our Shared Vision

The vision for social and affordable housing in Tweed has been developed in consultation with community, stakeholders and Council. This takes into consideration the NSW definition of social and affordable housing but is also designed to reflect the unique context of Tweed. More detail about the vision is provided in Section 3 of this document.

“Housing in Tweed supports diverse and inclusive communities, is climate resilient, and generates social connectedness. Social and affordable housing is available for those on very low, low, and median incomes and is close to transport, services, amenity, and where people work.”

Strategy Vision co-designed with Tweed Shire Councillors, Staff and Stakeholders in September 2023 – April 2024.

We acknowledge that affordability encompasses more than the cost of housing. Affordability encompasses the cost and time of transport, food, education, leisure, and the ability to cater to all life phases. This Strategy does not see housing in isolation, and is tailored to promote housing that is affordable, diverse, and well located to facilitate optimal access to amenity, leisure, employment, education, health and social services. Housing is one component contributing to affordable living.

THE HOUSING CONTINUUM

This Strategy will focus on social and affordable housing while acknowledging other supported housing types. Housing is an ecosystem; it is impossible to focus on one type of housing in isolation.

This Strategy focusses on social and affordable housing as subsidised, long-term housing for those on very low, low and moderate incomes. However, this Strategy will also make reference to other forms of supported housing that fall on the housing continuum, such as crisis accommodation and transitional housing. This is due to the complex interrelationships between all supported housing types. For example, a shortage of social housing can put pressure on crisis and transitional housing. Similarly, homelessness can increase the demand for all types of supported housing, including social and affordable housing.

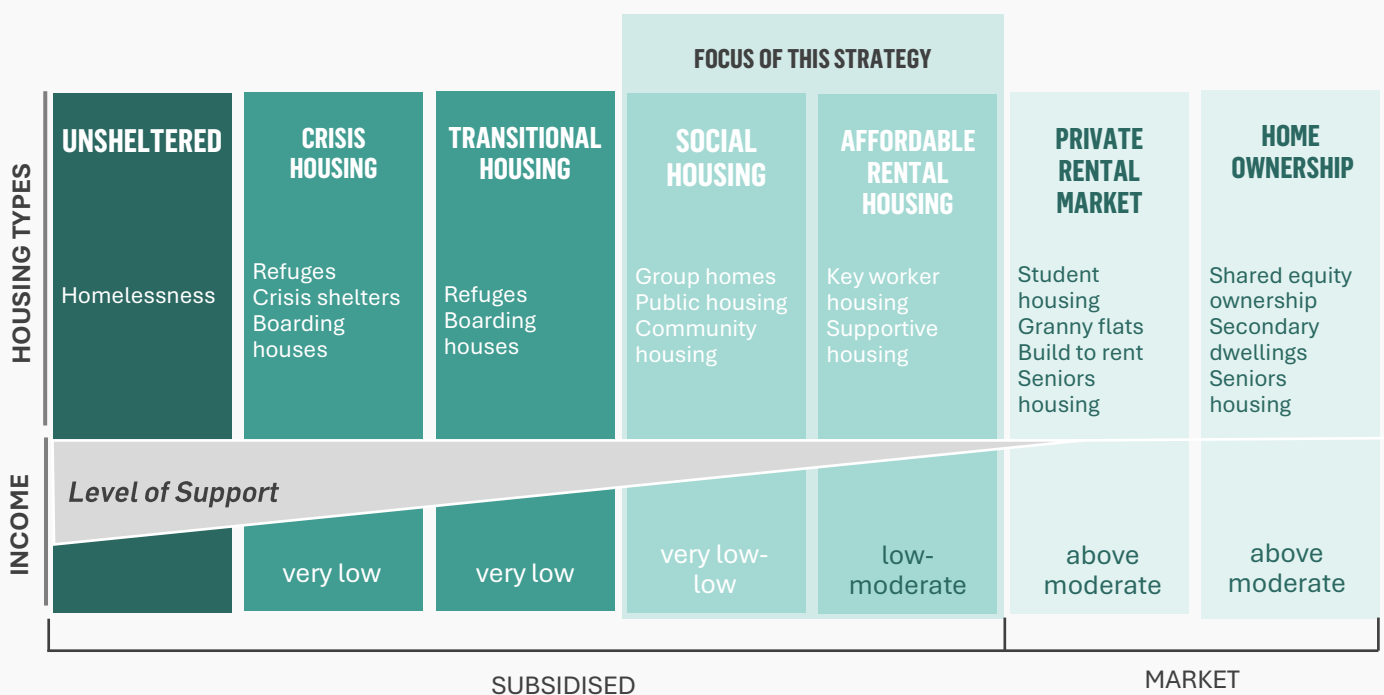
This Strategy also acknowledges the impact of broader economic and global trends, such as rising material, labour, and land costs, which have further constrained the supply of affordable housing and contributed to the increase in housing prices. These trends, observed not only in the Tweed Shire but

globally, have intensified competition in the rental market and increased affordability pressures, pushing more households towards homelessness and heightening the demand for social and emergency housing in places not previously experiencing significant affordability pressures.

It is important to discuss social and affordable housing in the context of the whole housing continuum and the broader social issues that impact demand for all supportive housing types.

“Developments need to reflect the reality of community needs, both in terms of household size and average income. Currently, even mid-level income earners are not able to avoid housing-related financial stress or homelessness.”

Tweed resident, Tweed Affordable Housing Survey April 2024



WHY WE NEED SOCIAL & AFFORDABLE HOUSING

Social and affordable housing is essential infrastructure. The provision of well located, safe, accessible and affordable housing helps build and retain the strong local economy and the diverse and inclusive community in the Shire.

In 2021, there was unmet demand of 1,118 dwellings for social housing and 2,665 dwellings for affordable housing in Tweed. ¹ There are currently no developments within the pipeline which would add to the future supply. ² Meaning that by 2041, without intervention, the baseline need for social and affordable housing will be 4,885 dwellings requiring the delivery of 305 dwellings per year from 2025-2041.³

It is important that we plan for and facilitate the delivery of increasing housing supply and diversity of housing types to meet Tweed's future housing needs. Without increased supply and diversity, Tweed risks sectors of the existing and future community being priced out and displaced.

Social and affordable housing provision is critical to ensuring:

- A healthy, diverse and inclusive community
Being under housing or rental stress can be distressing for people and creates a burden on their physical and emotional wellbeing. Impacts can extend to broader social issues, impacting children's education and increasing anti-social behavior and criminal activity.

- A thriving economy
Without affordable housing options, essential workers are less likely to move to Tweed or stay here for long periods of time. Essential workers are those who help Tweed thrive as a tourism hotspot, keep hospitals running, and ensure cafes and restaurants continue operating.
- A resilient shire
The 2022 Floods resulted in damage to 2,100 properties, and 500 houses were deemed uninhabitable.⁴ Flooding and bushfires have deeply impacted the existing supply of housing and limits where new housing can be built. This creates stress on the residential and affordable housing market.

For every taxpayer's \$1 invested into social and affordable housing delivery, the community gets \$2 in benefit.⁵

"Both my children have already had to move away from the Tweed to afford to rent and to buy. Both would have loved to stay in the Tweed where they were born and raised, and to be closer to me and their established networks in community. However, they have had to move away, due to affordability/economic reasons."

Tweed resident, Tweed Affordable Housing Survey April 2024

Who Needs Social and Affordable Housing?

Eric & April | Nurse & Hotel Receptionist

Who: 30 years old, de-facto, first child on the way

Housing need: April and Eric love living near employment and amenities in their studio apartment but want to buy their own place with more space to raise a family. They are looking to spend \$500,000 on a new property near Tweed Heads, servicing the loan would be \$740/week at 5.99% rate. However, finding a property within this price range is challenging.

Income: \$140,000 annual household income / \$1,850 per week

Eric and April are classified as moderate-income earners – but would be under Mortgage stress. They would qualify for affordable housing and could benefit from more diverse housing options like build-to-rent or shared equity models.



image: Freepik.com

WHAT ROLE CAN COUNCIL PLAY?

Recent NSW reforms have made it easier and more feasible for the public and private sectors to deliver social and affordable housing. There are also a number of ways that Council can facilitate the delivery of more housing.

Local governments have limited mechanisms available to address housing affordability. This is due to funding constraints, as it has typically been the remit of State Government. However, given the growing housing crisis, local governments are increasingly intervening in affordable housing supply where they can.

Legislative mechanisms within the NSW planning framework can be used to incentivise government agencies, developers, and the community housing sector to deliver affordable housing in the right locations. The main ways that Council can facilitate more housing are summarised below. This is not exhaustive, and most commonly a combination of these methods are used by local governments.

Introducing Requirements



Mandatory Requirements Through Planning Policies

Embedding provisions into the planning framework to mandate requirement for social and affordable housing. Includes the Affordable Housing Contributions Scheme, where Councils place conditions on a development consent requiring a affordable housing contribution and Inclusionary Zoning which enforces mandatory inclusions for social and affordable housing.



Requiring Contributions

Sections 7.11 and 7.12 of the *Environmental Planning and Assessment Act 1979* gives Councils the power to levy local infrastructure contributions from developers that go towards provision or improvement of amenities or services in the form of either a monetary contribution or construction and allocation of a certain percentage of a development for affordable housing.

Providing Incentives



Incentivised Development

New affordable housing can be encouraged by reducing costs for developers. Types of voluntary incentivised development can include density bonuses, planning concessions, and planning process incentives such as waiving feed and fast track approvals.



Providing Council Owned-Land

Councils can provide discounted or gifted land for social and affordable housing projects to reduce costs, which are then typically managed by a community housing provider.



Housing Under the Housing SEPP

Delivery of various affordable housing types, including boarding houses, seniors housing, group homes, co-living housing and build to rent are all enabled under the Housing SEPP.



Voluntary Planning Agreements

An agreement between a planning authority and a developer. This may be a monetary contribution that goes towards the development of affordable housing at another site or agreed percentage of the dwellings proposed by the developer on the site.



image: Freepik.com

Who Needs Social and Affordable Housing?

Margaret | Retired

Who: 71 years old, Single (widowed), empty-nester

Housing need: Margaret divorced in her 50s and moved from the family home to a rental property on the outskirts of town. Now, with long-term damage to her hip, she finds it difficult to travel into town for health care services and is looking for a smaller rental property closer to town. There is nothing available for rent in her price range, and she needs more affordable rental options to stay connected to friends and family in the Shire while being closer to essential services.

Income: \$23,000 household income per annum (aged pension)

Margaret would find it difficult to find a well-located accessible single-bedroom unit and would be under Mortgage stress. As a low-income earner, she would qualify for affordable and/or social housing.

WHAT HAVE WE HEARD FROM YOU?

Stakeholders and the community expressed strong support for the provision of more social and affordable housing, so long as it balances the lifestyle, character and environment of Tweed.

This Strategy was informed by the views of both stakeholders and the community. A series of engagement sessions with key stakeholders, Council staff, and Councillors were undertaken at

various points throughout its development. Feedback was also sought from the broader community on the Draft Strategy. This involved two rounds of community consultation undertaken in March 2024 and June 2024 via YourSay Tweed. The below feedback from stakeholders and the community has been considered and incorporated into this Final Strategy.

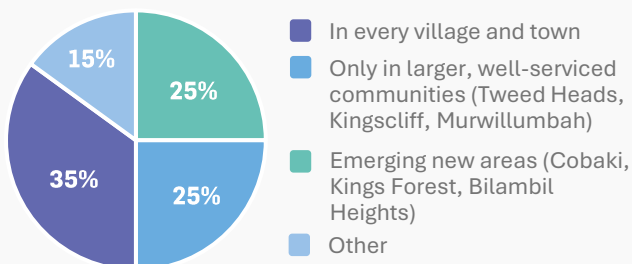
A combined total of 280 community contributions were received on the Draft Strategy: 231 in the initial round, and 49 in the second.

MARCH 2024 CONSULTATION FEEDBACK

Survey Findings

- **80%** of community members think social and affordable housing provision is an urgent matter
- **65%** are concerned about the next generation's ability to buy / rent a house

The community expressed that social and affordable housing should be located in:



Low Rise Medium Density (LRMD) was generally the preferred housing typology for new social and affordable housing. This includes shop top housing, dual occupancies, manor housing and terraces.

Key Themes



Infrastructure is required that will support new communities and increased density.



Provide increased density in high amenity areas close to wrap around services.



Incentivise social and affordable housing development through **bonus provisions, discounted land and fast-tracked approvals.**



Investigate the impact of **short term stay accommodation** on the availability of long-term rentals.



Develop education material to help the community understand the role affordable housing plays in creating a diverse and inclusive communities.



Partner with CHPs to position for State and Federal Government funding.



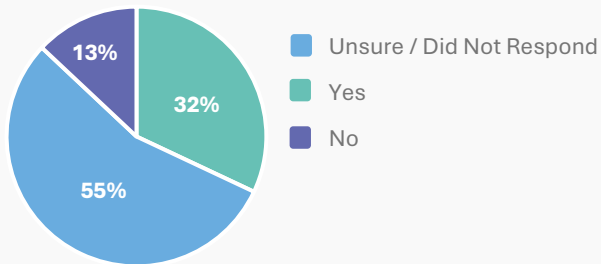
Facilitate **innovative** solutions and mindsets.

JUNE 2024 CONSULTATION FEEDBACK

Survey Findings

- 71% said that they did not believe the Federal and State Governments were doing enough to tackle the housing crisis.
- 55% felt that social and affordable housing should be prioritised through a fast-tracked planning approvals process.
- 84% felt they understood the role of the Local Council in terms of delivering Social and Affordable Housing.

When asked if they would be accepting of a higher density of development in their neighbourhood if that meant more affordable housing would be available, respondents said:



Key Themes



In key centres, reviewing current provisions such as height and minimum lot size to encourage development uplift.



Key stakeholders should be consulted when making specific policy changes through the implementation phase.



Social and affordable housing must be retained for a set period of time, as per the Housing SEPP.



2

HOUSING IN TWEED



TWEED COMMUNITY

Our Population



POPULATION GROWTH

132,221 by 2041
(11% increase from 2021 GMHS estimates) with 34,338 from inward migration



KEY GROWTH AREAS

Cobaki-Piggabeen | 14.7%
Mid-Coast- Casuarina | 5.6%
Terranorra | 5.1%
2021-2041



AGE PROFILE

Older and living longer by 2041
27% of over age 65 in 2021

Our Households



BIGGEST EMPLOYERS

Health care & social assistance | 18.2%



NEED FOR ASSISTANCE

8% of the population
Higher than NSW and the Richmond Tweed SA4



AVERAGE HOUSEHOLD SIZE

2.4 Persons
Lower than the NSW average of 2.6 & average Indigenous household in Tweed of 3.1

Our Housing



HOMELESSNESS

Rising in Tweed
While declining in surrounding LGAs
15% under 19
12.5% Indigenous
15.5% employed



HOME OWNERSHIP

40% own outright
28% have a mortgage
High ownership but high rent and mortgage stress



RENTING

23.5% rent
20% through private market and 2.6% via social housing

TWEED'S RISING COST OF HOUSING

Renting and buying in the Tweed is becoming increasingly unaffordable for a growing proportion of residents. The median sale price in Tweed has grown by over 8% in the last decade.

Housing Prices

The median sale price of houses and apartments for Tweed has experienced strong average annual growth in recent years. Areas with the highest median sale price include Kingscliff – Fingal Head, Pottsville, and Terranorra – North Tumbulgum. ¹

Between 2013 – 2023 the median sale price in Tweed increased from:

\$310,500 → \$698,000

For apartments; a growth rate of 8.4% over the last decade.

\$438,528 → \$1,063,500

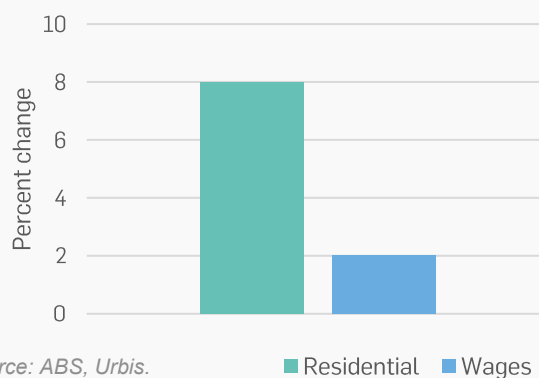
For houses; a growth rate of 9.3% over the last decade.

Rental Prices

The cost of renting in Tweed has also steadily increased over the past 5 years. Relative to the Richmond-Tweed SA4, weekly rents in Tweed are more expensive for houses (two-, three-, and four-bedroom +), but cheaper for one-, two-, and three-bedroom units.

Affordability

Housing affordability is a growing problem, as **residential prices have increased at a rate four times that of incomes** over the past 10 years.



Rental stress and mortgage stress are both measures of housing unaffordability. **High rental stress has been observed throughout Tweed** and particularly in the locations of Murwillumbah, Tweed Heads South, and Tweed Heads. The incidence of mortgage stress in Tweed is slightly higher than the NSW and Richmond-Tweed SA4 average.

Over the past decade, house prices in Tweed have increased at a rate significantly higher than average wage growth, exacerbating housing affordability issues for residents. This disparity has led to increased rental and mortgage stress, as household incomes have not kept pace with the rising cost of housing.

Rental stress is experienced by households in the lowest 40% of incomes who are paying more than 30% of their usual gross weekly income on rent.

Mortgage stress is experienced by households in the lowest 40% of incomes who are paying more than 30% of their usual gross weekly income on home loan repayments.

Tweed is experiencing unprecedented housing stress.

Housing is a human need. Without access to affordable housing, people are unable to live with dignity. Homelessness and housing stress goes against Australian values of compassion and a 'fair go' and Council's value of looking after each other.²

Investment in affordable housing as part of a healthy housing system can help prevent homelessness and reduce housing stress, save money, and ensure a more stable economy through consistent rental revenue. The future of the local economy depends on the health of the local housing system, and increasingly there has been a growing recognition across Australia of the need for greater intervention to deliver more affordable housing options for local communities to achieve sustainable social and economic growth.

Access to housing is affected not just by price point. Whether a variety of housing is available to suit family needs, whether housing meets users' evolving needs throughout their life, and whether housing is well located in terms of access to employment, services, and amenity all influence affordability.³

47% of households in Tweed are experiencing rental stress.

Higher than in the Richmond Tweed SA4 (45%) and NSW (35.5%)

34.3%

the lowest income quartile is the largest proportion of households in Tweed

63%

of those on financial assistance are paying >30% of their income on mortgage repayments

17.6%

of all households with a mortgage in Tweed were in mortgage stress in 2021

\$14K-\$25K

Is the individual financial assistance annual income – compared to the median personal income of \$34k.¹



Who Needs Social and Affordable Housing?

Tom | Hospitality Worker

Who: 20 years old, single, lives with parents

Housing need: Tom works part time at the Terranora Bakehouse, loves surfing regularly and goes out with friends, he is currently living with his parents. He is looking to start an apprenticeship in Tweed Heads. He is looking to find a flatshare in a two bedroom unit but isn't sure of what housing choices are available to him with a room budget of \$200/week as many places to live are larger family sized homes.

Income: \$26,000 salary per annum

Even as a full-time, minimum wage worker, Tom would be under rental stress.

WHAT'S AFFORDABLE FOR OUR COMMUNITY?

Housing is considered affordable if it costs less than 30% of gross household income.

While NSW legislation dictates what is considered affordable for the purposes of social and affordable housing provision across the state, it is also important to understand what is affordable for the Tweed context. This takes into consideration what the income is locally and compares it to what housing costs locally.

The price points necessary for households in Tweed to avoid housing stress is shown in the below table. Note that this leaves out affordability factors such as household size, accessibility, cultural adequacy, and location in relation to shops, schools and work.

In Tweed, the average weekly rent for a two-bedroom unit is \$550. At least 84.6% of the community could not afford to rent in Tweed based on this rental price.¹

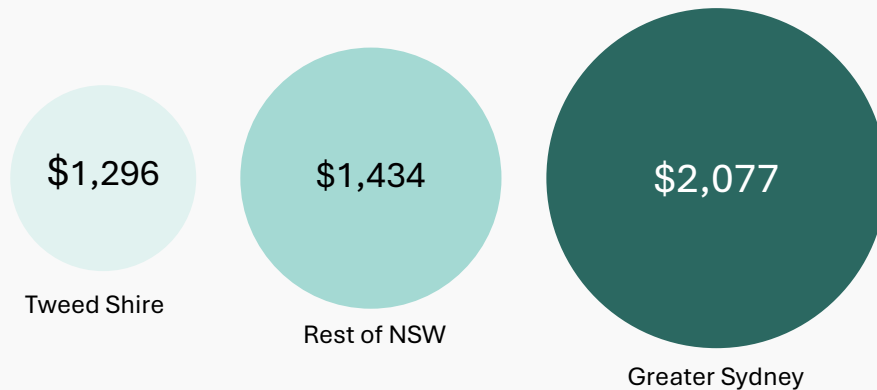
Affordable Rent & Purchase Brackets for Tweed Household Income Categories

Household income category as % of median	Weekly income*	Percentage of population in Tweed	Affordable weekly rent	Median 2 bed unit Tweed weekly rent	Affordable dwelling purchase price ¹	Median tweed dwelling purchase price
Very low (0-50%)	\$0 - \$648	34.3%	\$0 - \$177	\$426	\$0 - \$128,229	\$1,063,500
Low (50-80%)	\$648 - \$1,037	28.6%	\$177 - \$265		\$128,229 - \$191,498	
Moderate (80-120%)	\$1,037 - \$1,555	21.6%	\$265 - \$370		\$191,498 - \$267,370	
Higher (120+%)	\$1,555+	15.4%	\$370+		\$267,370+	

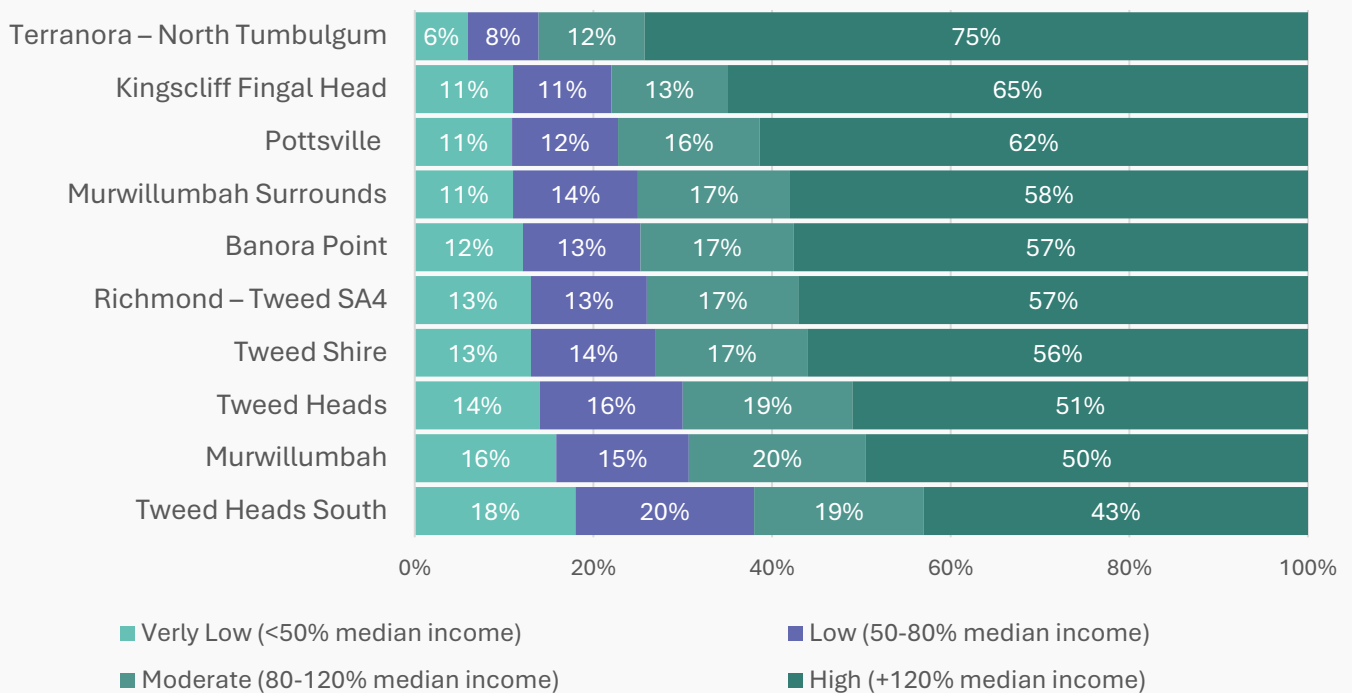
*based on Tweed Shire weekly median household income, *based on 30% of weekly post-tax income, based on 30% of annual post tax income, considering a 30-year loan at 6% interest,

Source: *ABS, Urbis, ^ Department of Community and Justice

Median Household Weekly Incomes



Household Income Categories by Location



Source: ABS, Urbis.

Who Needs Social and Affordable Housing?

The Wilson Family | Aged Care Worker, Single Parent Family

Who: Sandra (38) and two children Milly (5) and Nick (11)

Housing need: Sandra is an aged care worker living in a 2-bedroom house with her children, but the landlord increased her rent by 15%. She can no longer afford to live there but needs to remain in Tweed Heads to stay near her work and send her kids to school. Rent would need to be under \$315 per week to remain affordable, but there's nothing available at that price-point.

Income: Variable income of approximately \$1,050 per week / \$54,600 per annum

The Wilsons would meet criteria for affordable housing and are classified as low income



Image: Freepik.com

HOUSING ESSENTIAL WORKERS

Essential workers are critical to the functioning of the community. They are the frontline service providers and workers who are vital for the local economy. However, housing is becoming increasingly unaffordable for many of them.

While there is no universal definition of an essential ('key') worker, they typically include public sector workers such as teachers, medical professional and emergency service providers. Depending on the local economy, the definition can also include other private sector professionals such as aged care workers, childcare workers, those in the agricultural industry, and those who work in the tourism industry. For the Tweed context, we've defined key workers as follows –

Essential workers are employees who provide critical services for Tweed, including those in health, education, emergency services, and key industries.

For the purposes of this Strategy, key workers are not just those in the public service. Given the ageing population of the area and the importance of tourism to the local economy, Council also consider aged care workers and those working in key industries to be essential to the functioning of the region. While not exhaustive, essential workers in Tweed include:

- **Service providers:** including teachers, childcare workers, doctors, nurses, pharmacists, and Council workers.
- **Tourism workers:** those who work in industries within or associated with tourism, such as tourism operators, retail, or hospitality.
- **Key industries:** those who work in industries critical to the local economy, such as agriculture and construction.

Making Tweed an affordable place to live for essential workers is critical to the region. We need to retain and attract nurses, teachers, and police for Tweed's health, safety and education, and we need farmers, business owners and tradespeople to create jobs and grow the economy.

In Tweed, 21.6% of the population earn moderate incomes.

Most essential workers in Tweed fall into the moderate-income bracket, and for many of them, housing is becoming increasingly unaffordable. Subsidised housing that makes renting affordable for those on moderate incomes is one way to attract and key workers to the region and is a focus of this Strategy.



Who Needs Social and Affordable Housing?

Sally | Nurse

Who: Sally (29)

Housing need: Sally has just completed her Nursing degree and will be starting her internship year at the new Tweed Valley Hospital. Her mother requires care one day a week so Sally takes on care for this day which means she can only work 4 days / week at the hospital. She is looking for a studio unit to live in that has public transport access to the hospital.

Income: Variable income of approximately \$888 per week / \$66,000 per annum

Sally would meet criteria for affordable housing and is classified as low income.

INDIGENOUS HOUSING

Aboriginal and Torres Strait Islander people living in Tweed have many different strengths, needs, priorities, and living situations. There are dedicated Aboriginal Housing Providers in Tweed that can help support tailored housing solutions.

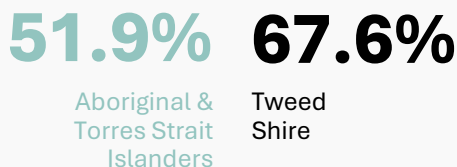
The historic and continuing effects of colonisation have led to systemic inequalities in access to and management of capital, land, and housing for Aboriginal and Torres Strait Islander people. Aboriginal and Torres Strait Islander people in Tweed face higher rates of homelessness and lower rates of home ownership than the rest of the population. Housing has rarely been designed for cultural adequacy, and many existing homes are ageing and require significant maintenance. Inadequate housing has had long-term repercussions leading to intergenerational social issues that represent significant ongoing social, cultural, and economic costs.

As at the 2021 Census, Tweed was home to a reported 4,329 Aboriginal and/or Torres Strait Islander people.

Average Household Size



Home Ownership



Personal Annual Income



The average Aboriginal and/or Torres Strait Islander household in Tweed is positioned in the medium-lowest NSW weekly income quartile (\$867 to \$1,740), despite many having three income earners. There is less availability of suitable housing and affordable weekly rents or purchase prices for the average Aboriginal and/or Torres Strait Islander household in Tweed due to cultural requirements, larger household sizes requiring more bedrooms, and multigenerational families commonly living together.

Culturally appropriate wrap-around services must be available together with housing, and therefore housing must be located in suitable areas of amenity. More support services are needed to ensure families are able to stay together in their homes.

Indigenous Community Housing

Social/affordable housing also includes Indigenous Community Housing, which is housing that is specifically designed for and managed for Aboriginal and Torres Strait Islanders people.

The Aboriginal Housing Office currently owns 74 properties within Tweed, a quarter of which (24.3%) are managed by an Aboriginal Community Housing Provider.³ The remaining (75.7%) are managed by the NSW Department of Communities and Justice. Indigenous Community Housing is an important element of Tweed's social housing system. However, funding, resources and the complexity of meeting legislative requirements is delaying the supply of affordable Indigenous housing.

Housing Quality and Co-Design

Authentic, early, and meaningful engagement with the Aboriginal and Torres Strait Islander community is necessary to ensure that their voices are heard, and sites of cultural value are preserved. Local communities have important solutions but need to be included in the process from the start. Community-involved co-design processes can ensure housing is physically appropriate, culturally sensitive, and accessible, especially for elders and those with disabilities.

HOMELESSNESS

Rates of homelessness in Tweed have risen in the past decade, while rates of homelessness in surrounding LGAs have fluctuated or decreased over the same period. Higher rates of homelessness puts pressure on the entire supported housing system, and is an indication that there's a gap in long-term housing solutions for those on no or very-low incomes.

The Australian Bureau of Statistics (ABS) defines a person as homeless if their current living arrangement:

- **is in a dwelling that is inadequate**
- **has no tenure, or if their initial tenure is short and not extendable**
- **does not allow them to have control of, and access to space for social relations.**¹

This can include people living in tents or improvised dwellings, people in supported accommodation for the homeless, and people 'couch surfing' or staying temporarily with other households. It can also include those living in boarding houses or temporary lodgings, and those in severely crowded dwellings.

Homelessness Trends

The below figure shows the shows the 10-year

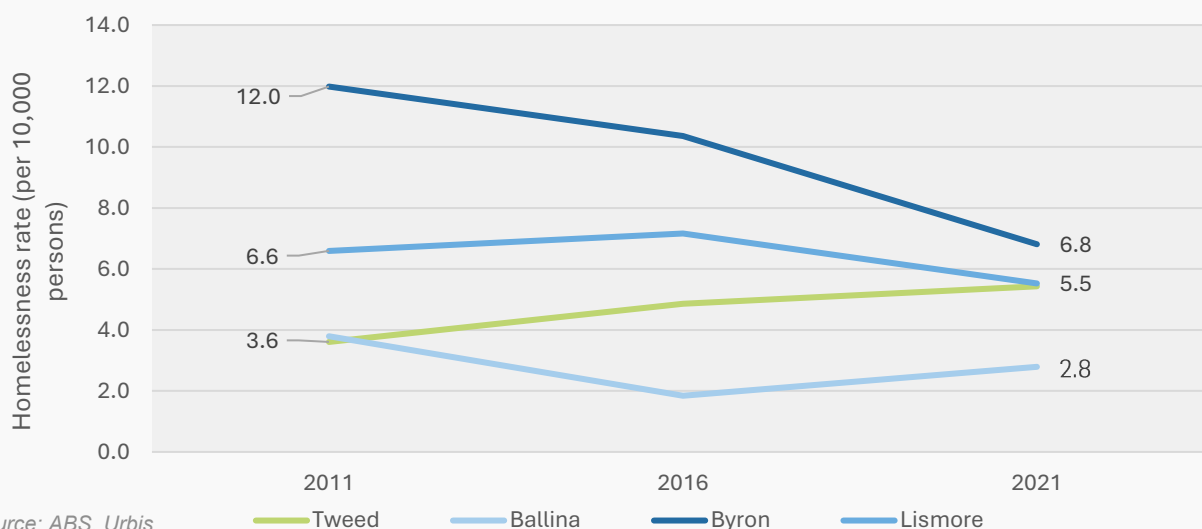
change in homelessness in Tweed against three comparable LGAs.

The homelessness rate is provided per 10,000 population, which means the data is comparable across the four LGAs despite their differing population sizes. The figure shows that:

- Rates of homelessness is increasing in Tweed and is decreasing in the other surrounding LGAs.
- Rates of homelessness have increased by around 53% in Tweed between 2011 and 2021.
- Rates of homelessness in the neighboring Byron Bay LGA have nearly halved during the same time period.
- 4.5% of Tweed population experiences homelessness, compared to 12.5% of Aboriginal & Torres Strait Islanders.²

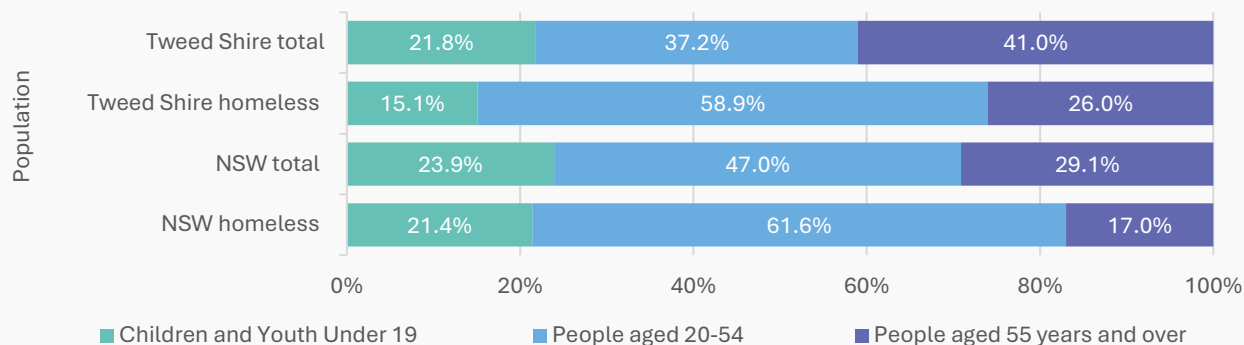
The rising rates of homelessness in Tweed Shire are driven by a combination of declining housing affordability, long social housing waitlists, and limited availability of social housing. Seasonal fluctuations in demand from seasonal workers and short-term holiday letting further exacerbate the issue. Lower-income households are disproportionately impacted, reinforcing cycles of disadvantage. Addressing these challenges through the delivery of more social and affordable housing options is critical to mitigating homelessness and its associated economic and social impacts on the community.³

10-Year Homelessness Trends by LGA 2011-2021



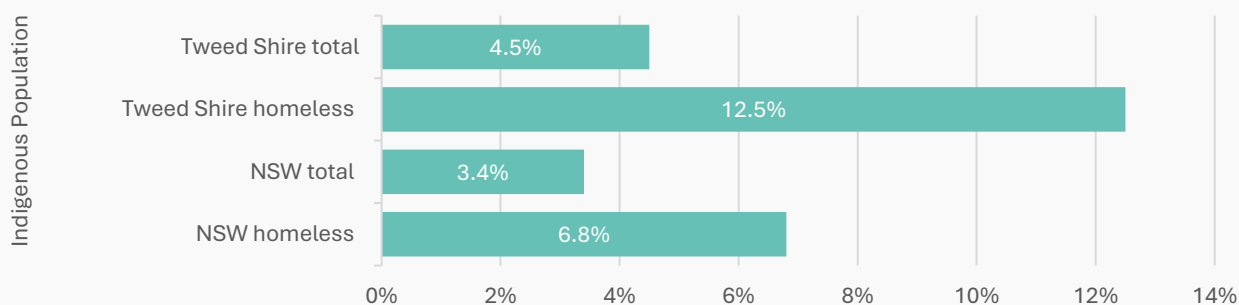
Source: ABS, Urbis

Homelessness By Age Group (2021)



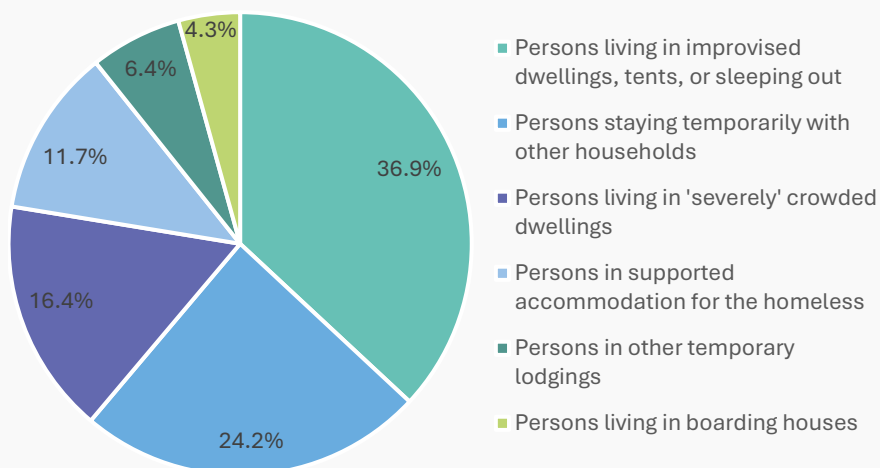
Source: ABS

Homelessness by Indigenous Status (2021)



Source: ABS

Homeless Groups in Tweed Valley SA3 (2021)

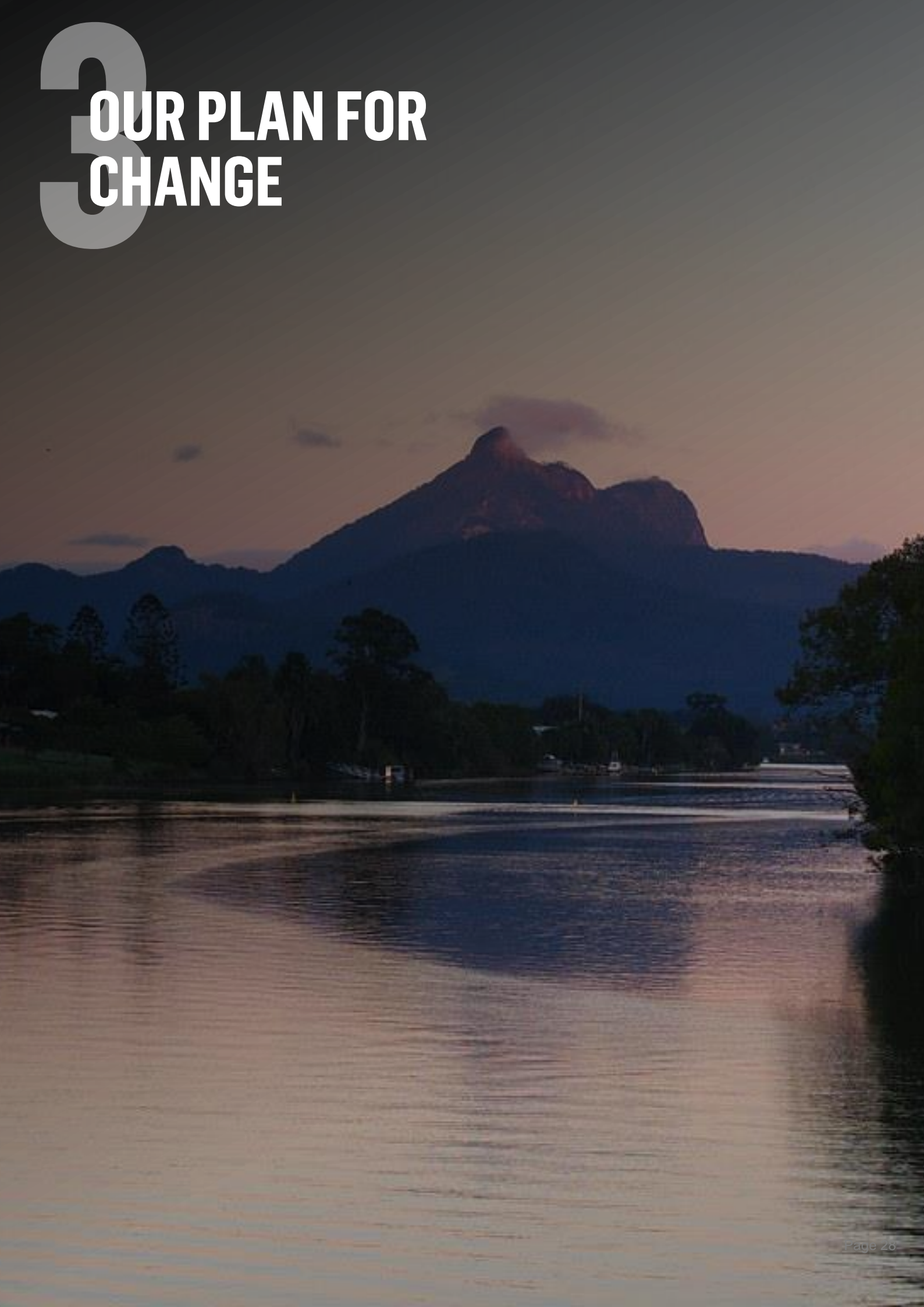


Source: Homelessness, NSW

A growing number of people in Tweed are living in boarding houses, other temporary lodgings, or severely crowded dwellings. **This indicates there is a gap in formal, long-term housing for people experiencing homelessness.**

3

OUR PLAN FOR CHANGE



WHAT HAVE WE ALREADY DONE?

Council has been providing inclusive, diverse and affordable housing in Tweed.

Tweed's housing crisis has been building for decades, driven by events such as the global financial crisis, natural disasters, COVID-19 migration, and high rates of inflation. This Strategy is one piece of a larger suite of actions seeking to achieve meaningful long-term change.

Over the last decade, Council has advocated for, amended, and implemented actions that have helped address Tweed's changing housing needs.

To date, the following actions have been undertaken:

Medium Density Housing

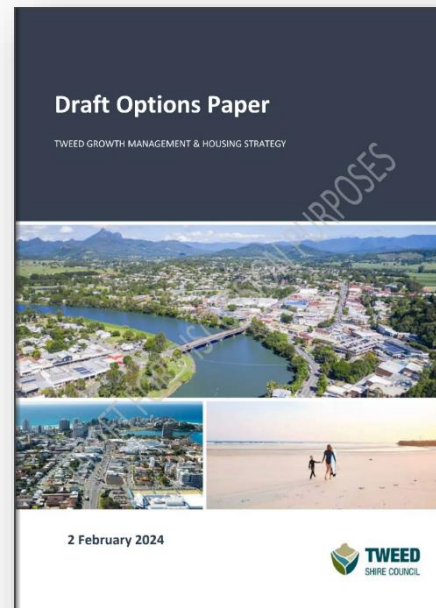
Reduced lot sizes for dual occupancy development on suburban lots has been pursued through code to help advance the 60/40 split (60% single dwellings and 40% multi-unit) to help deliver a more diverse (and affordable) housing option.

Latest update: Amendments were made in 2019 to the Tweed LEP 2014.

Growth Management Housing Strategy (GMHS)

The GMHS sets out a range of changes that have the potential to support Tweed in the future to meet key growth challenges in a sustainable way through to 2041.

Latest update: Draft options strategy was released for community feedback in March 2024, with a draft strategy to be prepared late 2024.



Pod Housing

Council played an active role in providing two Pod villages which provided safe and secure temporary accommodation for people affected by floods.

Latest update: Review of Pod villages and engagement with NSW Reconstruction Authority (NSWRA) occurring March 2024.

Short-Term Accommodation Advocacy

Council is actively engaging with the NSW Government on short-term rental accommodation reforms. These will ensure that the planning policy and regulatory framework for short-term rental accommodation and on options to encourage the supply of long-term rental accommodation.

Latest update: Reviewing Have Your Say Tweed community feedback on the NSW Discussion Paper March 2024.

OUR VISION FOR SOCIAL & AFFORDABLE HOUSING

The evidence is clear – our community needs more social and affordable housing. Council has engaged extensively with a range of stakeholders to formulate the vision, which is a statement summarising what type of social and affordable housing Tweed community wants and needs.

Through this engagement, we identified a series of guiding principles that have been incorporated into the vision. These are summarised below.



Climate Resilience

Tweed experiences a range of natural hazards which impact the availability of developable land, and regularly displaces people from their homes. **Stakeholders want social and affordable housing that is resilient to the impacts of natural hazards.**



Social Connectedness

Social connectedness is an important part of wellbeing, especially for Tweed's diverse community and their lifestyles. **Stakeholders want social and affordable housing that is designed to encourage positive social interactions, is reflective of distinct Tweed areas and reduces social stigma.**



Employment & Amenity

People want to live near their work. Residents should be able to walk, cycle, or catch public transport to shops and services, and social housing residents need to be located close to wrap-around services. **Stakeholders want social and affordable housing that ensures essential workers can live close to or are able to catch public transport to where they work.**



Affordable living

Tweed has an enviable lifestyle that is attracting new community members, however this is increasing demand and has increased housing prices. There has been a growing need for 1 and 2-bedroom dwellings. **Stakeholders want diverse housing that provides affordable lifestyle options within the community to ensure locals old and new have a place to call home and can age in place.**

Housing in Tweed supports diverse and inclusive communities, is climate resilient, and generates social connectedness. Social and affordable housing is available for those on very low, low, and median incomes and is close to transport, services, amenity, and where people work.

IMPLEMENTING THE STRATEGY

The Tweed Shire Council Affordable Housing Strategy will be implemented by actions with clear objectives organised under six themed focus areas.

Actions contained in the Affordable Housing Strategy will be implemented by Council.



Theme

Overarching categories that represent **broad areas of focus** within the Strategy. Each theme encapsulates a **group of related objectives** and actions aimed at achieving specific goals.



Objectives

Objectives are **specific initiatives** taken within each theme to address the identified goals. They represent **more focused efforts** that contribute to achieving the broader subject set out by the theme.



Actions

Actions are the **finest level of detail** within each objective. They are **specific, measurable, and actionable** steps and tasks that need to be completed to fulfill the requirements of a particular action. **Actions can be tracked** individually to monitor progress.

HOW TO READ THE STRATEGY

The Strategy is organised by theme, with associated objectives and actions.

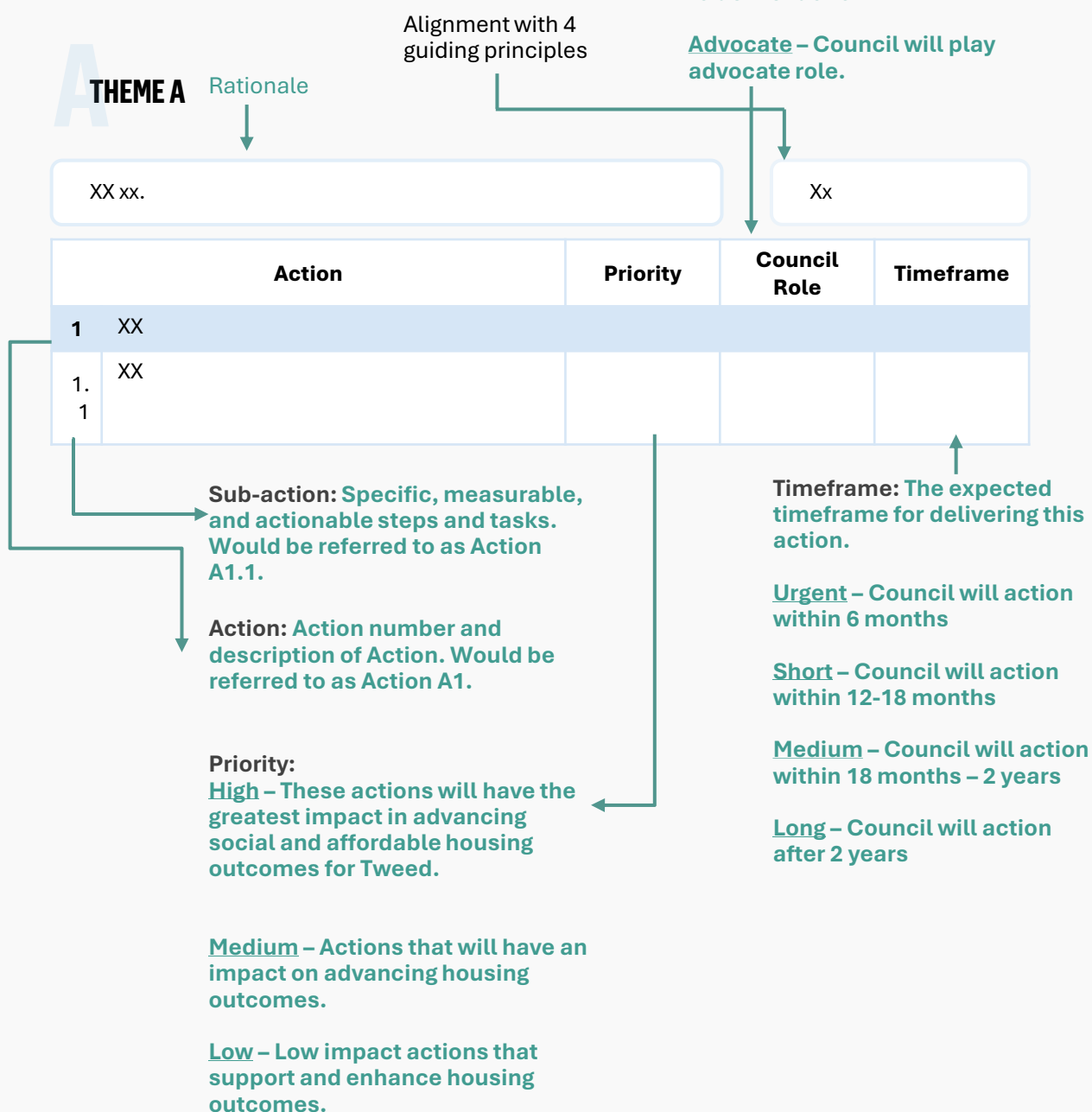
Council Role: The position Council will take for each action.

Lead – Solely responsible for action delivery.

Facilitate – Aid others to deliver action.

Partner – Working collaboratively to deliver action.

Advocate – Council will play advocate role.



STRATEGY THEMES

The Tweed Shire Council Affordable Housing Strategy will be implemented by a series of outcomes and actions that sit within the six below themes.

Theme A | Protecting our lifestyle, while providing more housing

Introduce a 10% target for social and affordable housing that ensures there is housing supply for current and future generations.

Theme B | Partnering to Deliver Housing

Partnering and collaborating with other stakeholders to actively demonstrate and implement initiatives for the delivery of social and affordable housing.

Theme C | Reforming Policy to Enable Housing Supply

Developing and refining Council policies to actively facilitate and encourage the development of social and affordable housing, removing barriers and enhancing regulatory processes.

Theme D | Building Capacity

Enhancing internal and external resources, building relationships, skills, and overall capacity to drive effective social and affordable housing outcomes.

Theme E | Advocacy & Education

Engaging with Government and the community in outreach, education, and communication efforts to advocate for social and affordable housing.

Theme F | Monitoring & Reporting

Developing a robust monitoring and reporting framework for gathering information, tracking progress, ensuring accountability, and fostering a comprehensive understanding of social and affordable housing initiatives through robust monitoring and reporting mechanisms.

PROTECTING OUR LIFESTYLE, PROVIDING MORE HOUSING

Introduce a 10% target for social and affordable housing that ensures there is housing supply for current and future generations.

Principle Alignment



	Action	Priority	Council Role	Timeframe
A1	Introduce inclusionary zoning to ensure a proportion of new developments include social and affordable housing components to increase overall supply.			
1.1	Where the Housing SEPP is not triggered, the residential component of all developments within the Tweed City Centre Local Environment Plan (LEP) 2012 zoned within the R3 Medium Density, E1 Local Centre, E2 Commercial Centre and MU1 Mixed Use must provide 10% social and affordable housing. Consideration should be given to thresholds and uplift mechanisms as part of the process.	High	Lead	Urgent
1.2	Amend the Tweed LEP 2014 to include a social and affordable housing priority area (SAHPA) map across Tweed in which development must provide 10% social and affordable housing. This SAHPA map may include land within 400m – 800m walking distance of an existing or planned local centre, the old hospital site and surrounding precinct, and residential components of multi dwelling housing, shop top and mixed use. The SAHPA map will be developed as part of the implementation phase.	High	Lead	Urgent
1.3	Implement an Affordable Housing Contributions Scheme (AHCS) that identifies locations where 10% affordable housing contributions are required. This AHCS will cover areas where uplift has recently or is proposed to occur, such as the new Tweed Valley Hospital and surrounding precinct in Kingscliff, in addition to planning proposals resulting in uplift or more than 1,000m ² of residential floor space, unless otherwise agreed with Council. The AHCS will establish the framework under which affordable housing will be managed by CHPs, to ensure it is retained for that purpose.	High	Lead	Urgent
1.4	Embed the social and affordable housing target in the next review of the Community Strategic Plan and Local Strategic Planning Statements.	Low	Lead	Medium
A2	Ensure that housing supply and higher densities areas are supported by infrastructure and active travel.			
2.1	In partnership with Transport for NSW, investigate the creation of an Active Travel Strategy that aligns with the Growth Management Housing Strategy and ensures that new social and affordable housing development is connected to an active and public transport network that provides accessible access to employment, community facilities, and local services while protecting Tweed lifestyle and coastal villages. This Active Travel Strategy should align with the Tweed Transport Plan, which is included as an action under the Tweed Regional City Action Plan.	Medium	Lead	Short

A PROTECTING OUR LIFESTYLE, PROVIDING MORE HOUSING

Introduce a 10% target for social and affordable housing that ensures there is housing supply for current and future generations.

Principle Alignment



	Action	Priority	Council Role	Timeframe
A3	Prioritise housing remaining affordable in perpetuity.			
3.1	Establish Voluntary Planning Agreements to negotiate contributions and benefits from developers for social and affordable housing projects, including exploring additional uplift provisions above the Housing SEPP if a Community Housing Provider manages or purchases the social and affordable dwelling in perpetuity.	Low	Lead	Medium
3.2	Require that affordable housing, with a preference for CHP management, be retained for a set minimum period of 15 years, in alignment with the Housing SEPP and the Environmental Planning and Assessment Regulation 2000.	High	Lead	Urgent

B PARTNERING TO DELIVER HOUSING

Partnering and collaborating with other stakeholders to actively demonstrate and implement initiatives for the delivery of social and affordable housing.

Principle Alignment



	Action	Priority	Council Role	Timeframe
B1	Engage with the State and Federal Government funding rounds to maximise opportunities to provide more social and affordable housing in Tweed, by advocating and partnering with others.			
1.1	Partner with Community Housing Providers (CHPs) to be prepared to participate in upcoming State and Federal Government funding rounds.	Low	Partner	Short
1.2	Build relationships with investment institutions (including Superfunds) to explore investment partnerships for social and affordable housing.	Low	Partner	Medium
B2	Explore partnerships to prioritise the appropriate type of housing in the appropriate locations for the people who need it.			
2.1	Ensure that Council's policy framework and strategic approaches allow for innovative, off-site, prefabricated dwellings for efficient and cost-effective affordable housing solutions.	Medium	Partner	Medium
2.2	Create an Aboriginal Housing Strategy co-designed with Aboriginal Housing Providers.	Medium	Partner	Medium
2.3	Facilitate and support community-led initiatives to provide for temporary transitional and crisis accommodation that is co-located with wrap-around support services.	Medium	Facilitator	Urgent
2.4	Prioritise engagement and facilitation of greater proportions of social and affordable housing in already approved and appropriate greenfield locations such as Cobaki and Kings Forest.	High	Facilitator	Urgent
2.5	Establish a cross sector working group that is responsible for building relationships and exploring investment partnerships for more social and affordable housing.	Medium	Partner	Medium
B3	Enable social and affordable housing supply by partnering with the State Government, community housing providers, Aboriginal Community Housing Partners, faith-based organisations and service providers.			
3.1	Partner with the HomesNSW and key partners (hospital and educational facilities) to investigate the provision of affordable housing for essential workers at the New Tweed Valley Hospital and renewal of existing social housing stock in close proximity to the Hospital.	Medium	Partner	Urgent
3.2	Seek the establishment of an agreement or Memorandum of Understanding between TSC and HomesNSW for collaborative social and affordable housing initiatives that result in a provision of social housing in the Tweed Shire to a minimum of 4% of total Tweed Shire dwelling numbers within the next 10 years	Low	Partner	Short
3.3	Engage with State Government departments to identify potential State Government owned sites that can be headleased for the purposes of social and affordable housing.	High	Partner	Short

B PARTNERING TO DELIVER HOUSING

Partnering and collaborating with other stakeholders to actively demonstrate and implement initiatives for the delivery of social and affordable housing.

Principle Alignment



	Action	Priority	Council Role	Timeframe
B4	Identify Council-owned land that can be used for the development of social and affordable housing.			
4.1	Explore different tenure structures for Council-owned land such as discount of land, deferral of land payment, loaning land, providing the asset for retrofitting or airspace over existing Council assets and development in kind for social and affordable housing development.	High	Leader	Short
4.2	Partner with a CHP or private sector developer on appropriate Council- and State-owned land to deliver social and affordable housing through a competitive tender process that maximises the quantity and quality of social housing units. A design excellence process should determine a suitable provider by prioritising priority group developers not tier levels. As part of the competitive tender, a design competition will be conducted with public exhibition of designs, community choice awards, and events/education programs for schools. Competitive tenders and affordable housing exemplars will be displayed on the Tweed Council website.	High	Lead	Medium

REFORMING POLICY TO ENABLE SOCIAL AND AFFORDABLE HOUSING SUPPLY

Developing and refining Council policies to actively facilitate and encourage the development of social and affordable housing, **removing barriers and enhancing regulatory processes.**

Principle Alignment



	Action	Priority	Council Role	Timeframe
C1	Amend the Local Environmental Plan and/or Development Control Plan to reduce regulatory barriers to social and affordable housing.			
1.1	Ensure that the Growth Management Housing Strategy (GMHS) provides greater housing diversity in proximity to retail, commercial and employment opportunities, including infill sites in Murwillumbah and Tweed Heads and key other locations, through exploring implications of reducing the Minimum Lot Size (MLS) for subdivisions to 250m ² allotments within 300 metres from an employment, business, local centre zones.	High	Lead	Urgent
1.2	Ensure that the GMHS investigates reduced MLS for existing small lot clusters in rural areas that ensure appropriate form and scale.	Medium	Lead	Urgent
1.3	The GMHS will investigate the permissibility of secondary dwellings (detached) in certain rural zones to allow for intergenerational housing and greater diversity.	Medium	Lead	Urgent
1.4	Ensure that the GMHS enables affordable housing in key new greenfield locations of Cobaki and Kings Forest and other key renewal areas of Tweed.	Medium	Lead	Urgent
1.5	Investigate opportunities to amend Tweed LEP 2014 provisions to require minimum dwelling density requirements in appropriate areas.	High	Lead	Medium
1.6	<p>Prepare a Development Control Plan (DCP) for social and affordable housing that incorporates State Design Guides, with an emphasis on design for climate resilience.</p> <p>The DCP will ensure that there is a mix of dwelling sizes, types and locations within a development to ensure an acceptable standard of amenity and a diversity. The DCP will provide guidance with site selection and location in response to planning and designing for climate and hazard resilience and the integrated principles of passive design and ecological sustainable development. Key stakeholders will be engaged in the development of the DCP to ensure controls are practical, feasible, and impactful.</p> <p>Council to review the DCP in two years to expand on relaxations and / or include into the Tweed LEP 2014 and Tweed City Centre LEP 2012.</p>	High	Lead	Medium
1.7	The proposed Affordable Housing DCP will integrate Universal Design Principles to ensure housing is appropriately accessible and responsive to the evolving needs of the community, recognising the needs of Tweed's ageing population.	High	Lead	Medium

C REFORMING POLICY TO ENABLE SOCIAL AND AFFORDABLE HOUSING SUPPLY

Developing and refining Council policies to actively facilitate and encourage the development of social and affordable housing, **removing barriers and enhancing regulatory processes.**

Principle Alignment



	Action	Priority	Council Role	Timeframe
C2	Incentivise social and affordable housing developments.			
	Fast-track the assessment of social and affordable housing development applications.	High	Lead	Urgent
2.1	Review past development applications to determine what low risk developments can be carried out under a fast-track complying development approval as 'complying development'.			
2.2	Investigate discounted planning fees, rates and infrastructure charges for social and affordable housing projects.	High	Lead	Urgent
2.3	Investigate relaxations of design requirements within the proposed social and affordable housing DCP, with an initial focus on car parking requirements, height, and Floor Space Ratio for developments within 800m of frequent (at least every hour) public transport or in a local centre, commercial centre, or mixed use zones where the Housing SEPP is not triggered.	High	Lead	Urgent

BUILDING CAPACITY

Enhancing internal and external resources, building relationships, skills, and **overall capacity** to drive effective social and affordable housing outcomes.

Principle Alignment



	Action	Priority	Council Role	Timeframe
D1	Invest in building greater internal capacity to develop the necessary skills, knowledge and resources to facilitate more social and affordable housing delivery.			
1.1	Appoint and train a dedicated Council officer to champion this Strategy by developing and implementing actions and supporting and monitoring progress. This should also include internal capacity and capability training and communications as part of the implementation of the Strategy.	High	Lead	Urgent
1.2	Provide training for development assessment officers about the needs and requirements of social and affordable housing.	Medium	Lead	Long
1.3	Regularly identify opportunities for how Council staff can assist, donate, or volunteer with CHP or charities working in the homelessness services.	Medium	Lead	Medium
D2	Establish clear roles and responsibilities of stakeholders in helping deliver social and affordable housing with adequate support services available			
2.1	Develop a Social and Affordable Housing Toolkit which outlines the mechanisms, policy levers and responsibilities of each party that clearly define delivery and management roles of social and affordable housing dwellings.	Low	Lead	Urgent
2.2	Partner with HomesNSW to facilitate soft infrastructure resources for social and affordable housing, such as tendering and contractual information for CHPs.	Low	Facilitate	Long
2.3	Form a Housing Advisory Committee with representatives from local government, non-profit organisations, private developers, and community stakeholders. This committee will build relationships, explore investment partnerships, and oversee the implementation of social and affordable housing initiatives, including the investigation of council-owned land for potential development opportunities.	Medium	Facilitate	Medium

ADVOCACY & EDUCATION

Engage with Government and the community in **outreach, education, and communication** efforts to advocate for social and affordable housing.

Principle Alignment



	Action	Priority	Council Role	Timeframe
E1	Engage with State and Federal Government to conduct planning reforms that set out ambitious and achievable social and affordable housing outcomes.			
1.1	Continue to advocate to the State Government for ongoing planning reform that streamlines the delivery of affordable housing initiatives.	High	Advocator	Short
1.2	Advocate for State and/or Federal Government to identify land through their annual land audit to be acquired for social and affordable housing.	High	Advocator	Short
1.3	Advocate for more flexible Housing SEPP legislation regarding exempt development to accommodate affordable housing initiatives in regional locations.	Medium	Advocator	Medium
1.4	Advocate to State and Federal Government for the provision of a Common Ground supported housing model in the Tweed and enable the next stages of this initiative.	High	Facilitator	Urgent
1.5	Council to petition the State Government to include Tweed Shire LGA as a prescribed area in Division 2 (Exempt development), Part 6 (Short-term rental accommodation) of the Housing SEPP, and advocate to introduce 'a 60-day cap on such short-term accommodation'.	High	Lead	Urgent
E2	Community focused advocacy and education initiatives focused on raising awareness of social and affordable housing issues and solutions in Tweed.			
2.1	Develop a targeted community education program to reduce stigma against homelessness, and social and affordable housing.	Low	Lead	Short
2.2	Design and implement an infill housing education program for social and affordable housing, specifically to change the dial around density and promote the importance and benefits of infill housing.	Low	Lead	Medium
2.3	Communicate expected change in alignment with Growth Management Housing Strategy so that the requirements for, benefits, and definitions of elements such as diverse housing typologies and housing affordability versus affordable housing are understood.	Medium	Lead	Short
2.4	Establish a 'Concierge Service' through forums such as 'Your Say Tweed' to invite community members and stakeholders to submit innovative social and affordable housing ideas and initiatives that Council responds to.	Low	Lead	Long

F MONITORING & REPORTING

Develop a robust monitoring and reporting framework for gathering information, tracking progress, ensuring accountability, and fostering a comprehensive understanding of social and affordable housing initiatives.

Principle Alignment



	Action	Priority	Council Role	Timeframe
F1	Undertake annual reporting to inform Strategy updates.			
1.1	Undertake an annual land audit to identify sites that may facilitate social and affordable housing.	Medium	Leader	Short
1.2	Track progress of housing supply targets including homelessness and social and affordable housing, on an annual basis. This report should ensure that progress is being made against all benchmarks and if not meeting targets an agreed escalation processes is to be prepared to stimulate the required activity. The tracking will consider: <ul style="list-style-type: none"> ▪ Supply of total housing by attached and detached; ▪ Supply of new housing types; ▪ Delivery of different housing types; ▪ Rate of delivery of new housing types; ▪ Affordability of different housing types; ▪ Homelessness rate; ▪ An Affordable Housing Register; ▪ Emergence of Innovative housing types; and ▪ Regular reporting and investigation on changing housing needs and identifying gaps and opportunities to support new housing types and models. 	High	Leader	Short
1.3	Track the progress of actions within this Strategy, provide annual updates, and make information publicly available. In addition to the annual monitoring, a periodic review of the strategy should be undertaken every 5 years.	Low	Leader	Medium
1.4	Council will internally prepare a detailed action plan that articulates the details of each strategy's initiatives. For each action/initiative, the plan may include: <ul style="list-style-type: none"> ▪ A problem statement and key objectives ▪ Resources which are required to deliver the initiative ▪ Activities required to be completed throughout ▪ Outcomes that will be achieved as a result ▪ The long term direct and indirect benefits of each initiative and how they help support the overall vision of this Strategy 	Medium	Lead	Medium

4 NEXT STEPS



WHAT'S NEXT?

Council is taking considered action today for a future Tweed that celebrates our coastal lifestyle in a diverse and inclusive way.

Council cannot achieve this alone, the implementation of this Strategy will require true partnerships and advocacy from all levels of government and community to deliver real outcomes.

This Strategy seeks to improve housing affordability

for all residents of Tweed, ensuring that everyone has access to secure and suitable housing. By implementing the outlined actions, we aim to create a more inclusive and resilient housing market that meets the diverse needs of our community. Our commitment is to foster a sustainable future where housing security is a reality for all, enhancing the quality of life and well-being of Tweed's residents.

URGENT

Dedicate a champion within Tweed Shire Council for implementation of the Strategy.

As we move forward with implementing this Strategy, we will monitor the implementation of the policy initiatives and developing targets that align with Strategy actions.

Further develop relationships with CHPs with the view of facilitating partnerships to position and advocate for State and Federal funding.

SHORT

Prioritise working with developers and local architects of new greenfield communities to include greater diversity of housing stock and provision of affordable housing.

Finalise the GMHS & ensure social and affordable housing actions are embedded.

Draft planning proposals for changes required to the LEP and prepare a new social and affordable housing DCP.

MEDIUM

Set up internal processes to fast-track DA's, discount planning fees, rates and infrastructure charges.

Prepare an Active Travel Strategy to facilitate well-located housing.

Explore a Council owned site to demonstrate an affordable housing design competition.

LONG

Actively engage with the community on social and affordable housing initiatives and exemplars.

Continually monitor and report on the implementation of this Strategy.

Strong leadership is required to reposition the housing system to ensure viable options are developed to support young people, the ageing population, key workers and those in need, to stay in Tweed.

GLOSSARY

Acronym	Definition
ABS	Australian Bureau of Statistics
ACHS	Aboriginal community housing sector
AHCS	Affordable Housing Contributions Scheme
CHP	Community Housing Provider
DCP	Development Control Plan
EP&A Act	Environmental Planning and Assessment Act 1979
FSR	Floor Space Ratio
GFA	Gross Floor Area
GMHS	Growth Management and Housing Strategy
Housing SEPP	State Environmental Planning Policy (Housing) 2021
LEP	Local Environmental Plan
NSWRA	NSW Reconstruction Authority
NSW	New South Wales
SSD	State Significant Development
LGA	Local Government Area
LRMD	Low Rise Medium Density
LSPS	Local Strategic Planning Statement
SSD	State Significant Development
SA	Statistical Area
SAHPA	Social and affordable housing priority area



REFERENCES

REFERENCES

POLICY ALIGNMENT

1. NSW Government (2021), 'Housing 2041 NSW Housing Strategy', <https://www.planning.nsw.gov.au/sites/default/files/2023-03/housing-2041-nsw-housing-strategy.pdf>
2. NSW Government (2018) 'Local Housing Strategy Guideline', <https://www.planning.nsw.gov.au/sites/default/files/2023-03/local-housing-strategy-guideline.pdf>
3. NSW Government (2024) 'Environmental Planning and Assessment Act 1979 No 203', <https://legislation.nsw.gov.au/view/html/inforce/current/act-1979-203>
4. NSW Government (2021), 'State Environmental Planning Policy (Housing) 2021', <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2021-0714>
5. NSW Government (2015), 'Design Quality of Residential Apartment Development (SEPP 65)', <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2002-0530>
6. NSW Government (2023), 'Tweed City Centre Local Environmental Plan 2012', <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2013-0014>
7. NSW Government (2023), 'Tweed Local Environmental Plan 2014', <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2014-0177>
8. Tweed Shire Council (2020), 'Local Strategic Planning Statement- 2020', <https://www.tweed.nsw.gov.au/files/assets/public/documents/development-and-business/land-use-and-planning-controls/local-strategic-planning-statement-2020.pdf>
9. PSA (2022), 'Tweed Growth Management and Housing Strategy', <https://www.yoursaytweed.com.au/79831/widgets/381226/documents/245130>

WHAT IS AFFORDABLE HOUSING?

1. Environmental Planning and Assessment Act 1979, s.1.4(1).
2. NSW Government (2021), 'State Environmental Planning Policy (Housing) 2021', <https://legislation.nsw.gov.au/view/html/inforce/current/epi-2021-0714>
3. NSW Department of Communities & Justice (2021) 'Eligibility for Social Housing Policy', <https://www.facs.nsw.gov.au/housing/policies/eligibility-social-housing-policy>
4. NSW Department of Communities & Justice (2021) 'NSW Community Housing Eligibility Policy', file:///C:/Users/rcameron/Downloads/NSW-Community-Housing-Eligibility-Policy.pdf

WHY WE NEED SOCIAL & AFFORDABLE HOUSING

1. Department of Community and Justice (2022), 'Statistics', <https://www.facs.nsw.gov.au/resources/statistics>
2. Community Housing Industry Association NSW (2021), 'NSW Community Housing Data Dashboard', <https://communityhousing.org.au/our-impact/data-dashboard/>
3. Calculation based on GMHS dwelling outlook (2021-2041).
4. PSA Consulting. (2022). Tweed Growth Management Housing Strategy retrieved from: <https://www.yoursaytweed.com.au/futuretweed-2>
5. SGS. (2022). Give Me Shelter – Long-term costs of underproviding public, social and affordable housing.

Retrieved from <https://housingforallaustralians.org.au/wp-content/uploads/2022/06/Give-Me-Shelter.pdf>

OUR COMMUNITY

1. Australian Bureau of Statistics (2019), 'Census of Population and Housing', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>

TWEED'S RISING COST OF HOUSING

1. Australian Bureau of Statistics (2019), 'Census of Population and Housing', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>

TWEED'S RISING COST OF HOUSING

1. Australian Bureau of Statistics (2019), 'Census of Population and Housing', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>
2. Tweed Shire Council (2023) 'Our Values', <https://www.tweed.nsw.gov.au/council/about-council/organisation-values>
3. NSW Government (2018) 'Local Housing Strategy Guideline', <https://www.planning.nsw.gov.au/sites/default/files/2023-03/local-housing-strategy-guideline.pdf>

WHATS AFFORDABLE FOR OUR COMMUNITY

1. Australian Bureau of Statistics (2019), 'Census of Population and Housing', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>
2. Department of Community & Justice. (2023). Sales Tables March 2023 quarter, <https://www.facs.nsw.gov.au/resources/statistics/rent-and-sales/dashboard>

INDIGENOUS HOUSING

1. Australian Bureau of Statistics (2019), 'Census of Population and Housing', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>
2. Australian Bureau of Statistics (2021), 'Census of Population and Housing - 2021 Census Aboriginal and/or Torres Strait Islander people ', <https://www.abs.gov.au/websitedbs/censushome.nsf/4a256353001af3ed4b2562bb00121564/census>
3. NSW Aboriginal Housing Office (n.d.), <https://www.aho.nsw.gov.au/>

HOMELESSNESS

1. Australian Bureau of Statistics (n.d.), 'Estimating Homelessness: Census', <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census>
2. Homelessness NSW (2023), 'Homelessness Census Data Dashboard', <https://homelessnessnsw.org.au/homelessness-census-data-dashboard/>
3. NSW Government Regional Housing Taskforce (2021), 'Findings Report', <https://www.planning.nsw.gov.au/sites/default/files/2023-03/regional-housing-taskforce-findings-report.pdf>