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Housing Australia

Australian Community Housing

The Delivery of Affordable Housing

HAFF ROUND 3 SEMINAR

Friday 13 March 2026

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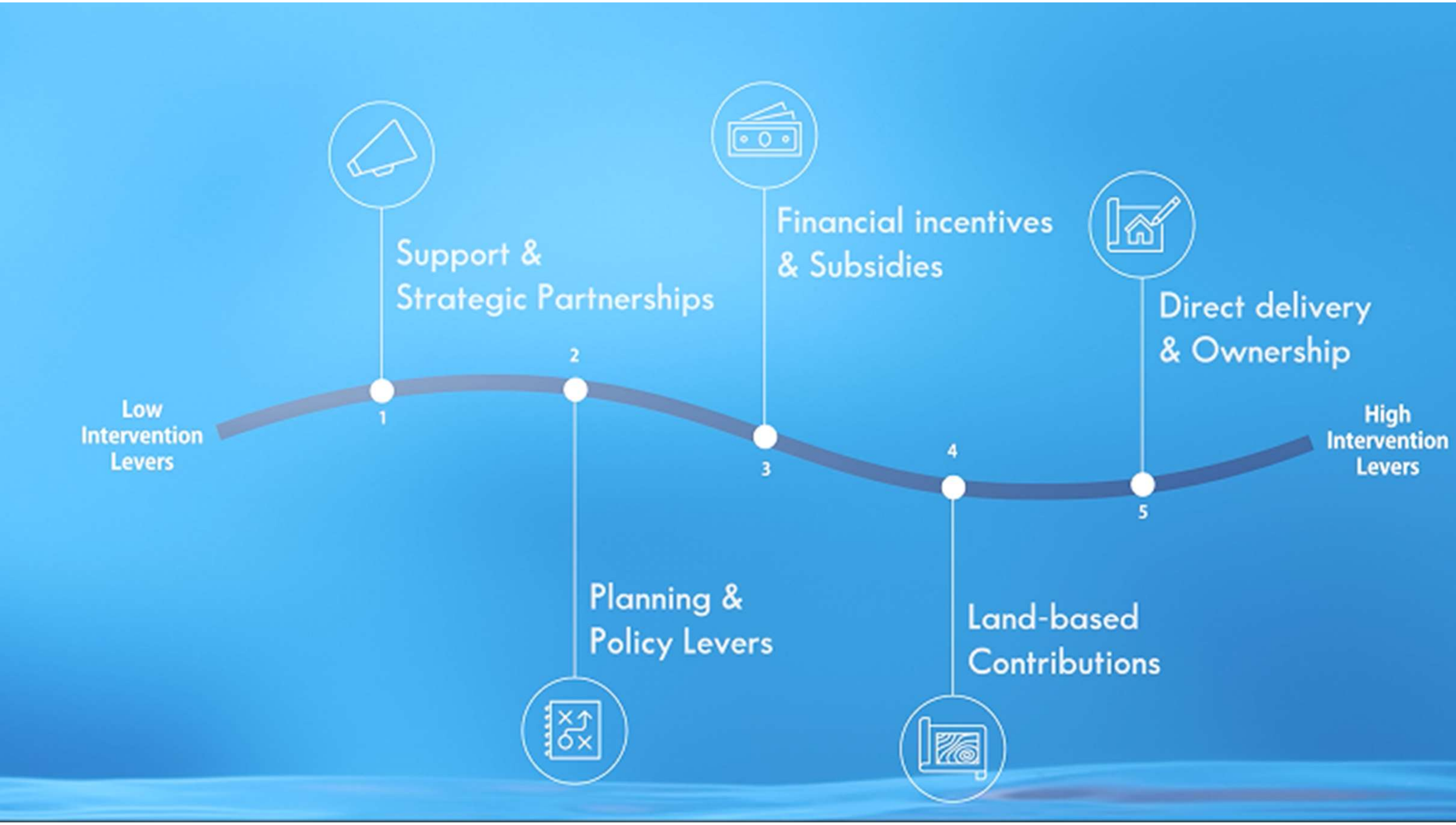
- Guide to support you have the early conversations
- Built from national engagement
- Real case studies
- Practical tools


Support &
Strategic Partnerships
Financial incentives
& Subsidies
Direct delivery
& Ownership
Low
Intervention
Levers
1
2
3
4
5
High
Intervention
Levers
Planning &
Policy Levers
Land-based
Contributions

1 Support & Strategic Partnerships

- Set a clear position
- Engage your commmunity
- Building industry relationships

CASE STUDY Shoalhaven City Council, NSW

Background & key challenges

In 2017, Shoalhaven City Council kicked off its Affordable Housing Strategy to respond to rising housing stress—with over 4,000 households experiencing stress, and more than 2,000 in need of affordable options.

At the time, the council faced a few common roadblocks:

- **Limited developable land:** The council did not own significant parcels of land suitable for housing development.
- **Resource constraints:** There weren't dedicated funding streams or internal capacity to take on delivery directly.
- **Community opposition:** Early efforts hit pushback from locals concerned about the impact of affordable housing.

Initial role: Building support & partnerships

To get started, the council leaned into what it could influence through strategy and coordination:

- **Strategic planning:** Developed and adopted the Affordable Housing Strategy, setting clear objectives and identifying potential actions.
- **Stakeholder engagement:** Collaborated with Southern Cross Community Housing (SCCH) and other stakeholders to align efforts and build partnerships.
- **Community engagement:** Conducted forums and information sessions to educate the community and build support for affordable housing initiatives.

Key outcomes

Shoalhaven City Council's *Affordable Housing Strategy* combined high-level directions—such as rezoning and advocacy to state government—with practical, place-based actions. These included the dedication of council-owned land at Coomea Street in Bomaderry for affordable housing development, as well as the identification of other potential council and publicly owned sites for future delivery.

Importantly, once land was allocated, the council was better positioned to partner with a local CHPs and unlock funding from multiple sources, including the Council, the NSW Government, and the CHP itself.

This is a good example of how you can start with building support networks (Lever 1) and move toward more delivery-oriented levers.

Project details

Location Coomea Street, Bomaderry, NSW	**Number of dwellings** 39 affordable houses
Initiated 2017	**Completed** 2024
Delivered by: Southern Cross Community Housing	**Managed by:** Southern Cross Community Housing
Land provided by: Shoalhaven City Council	**Funded by:** Shoalhaven City Council NSW DCJ & SCCH

Key takeaways

If you don't have land, capital or development expertise, that's OK—you can still play a key role by laying the groundwork for housing delivery for your constituents in your area.

Building support is not passive—it's a deliberate, structured approach that builds the relationships and political capital needed for deeper involvement in future.

COUNCIL LEVERS

1. Building community support & partnerships	• Developed an Affordable Housing Strategy (2017) • Built relationships with SCCH and DCJ
2. Planning & policy levers	• Included affordable housing in strategic planning documents • Re-zoning and urban centre prioritisation through the Strategy
3. Financial incentives & subsidies	
4. Land-based contributions	• Forgone land sale revenue by contributing land (value $2.2M) • Enabled layered funding from council, SCCH and DCJ
5. Direct delivery & ownership	

Source: Community Housing Industry Association NSW. (n.d.). Case study: Shoalhaven City Council and Southern Cross Community Housing – Coomea Street, Bomaderry. CHIA NSW.


2
Planning & Policy Levers
Planning
&
Policy
Embedding affordable
housing delivery
Planning incentives
Streamlining approvals

Source: Randwick City Council. (2023b). *Randwick City Affordable Rental Housing Strategy 2023–2032.*

CASE STUDY: Randwick City Council, NSW

Background & key challenges

Randwick City, located in Sydney's Eastern Suburbs, faces significant housing affordability challenges. With high property values and a limited supply of affordable rental options, lower-income households struggle to live and work locally. The council recognised the need to facilitate affordable housing, especially for lower-income households, to maintain a socially diverse and inclusive community.

Council's Role: Strategic Planning & Policy Reform

Randwick City Council has implemented a comprehensive planning and policy framework to address housing affordability:

- **Affordable Housing Strategy:** Adopted in 2007, this strategy outlines the council's commitment to affordable housing and provides a framework for implementation.
- **Affordable Housing Policy:** This policy guides the council's use of planning powers under the Environmental Planning and Assessment Act to assist in the provision of affordable housing.
- **Affordable Housing Contributions Scheme:** Under the Randwick Local Environmental Plan (LEP) 2012, developers are required to contribute to affordable housing in specific areas, such as the Kensington and Kingsford town centres and Housing Investigation Areas. Contributions can be in the form of in-kind (built units) or monetary payments.
- **Planning Agreements Policy:** This policy establishes a framework for negotiating planning agreements with developers, ensuring contributions towards public facilities, including affordable housing.

Key outcomes

Randwick City Council's Affordable Housing Contributions Scheme demonstrates how planning policy can be used to steadily increase affordable housing without requiring land transfers or major subsidies.

One example is the Newmarket Randwick redevelopment, which delivered 10 affordable dwellings through this scheme. These homes are managed by a CHP under the council's Affordable Rental Housing Program.

Key features of the scheme include:

- **Designated Areas:** The scheme applies to developments in the Kensington and Kingsford town centres and Housing Investigation Areas.
- **Contribution Rates:** Developers are required to contribute a percentage of the total floor area of residential developments towards affordable housing. For instance, in the Kensington and Kingsford town centres, the contribution rate increased from 3% to 5% for development applications lodged after 13 August 2022.
- **Forms of Contribution:** Contributions can be made either as in-kind (dedicated affordable housing units) or monetary payments. The council's preferred method is the dedication of completed dwellings, which are then managed by CHPs.
- **Management:** The affordable housing units acquired through this scheme are managed by registered CHPs in accordance with the council's Affordable Rental Housing Programs and Procedures.

Key takeaways

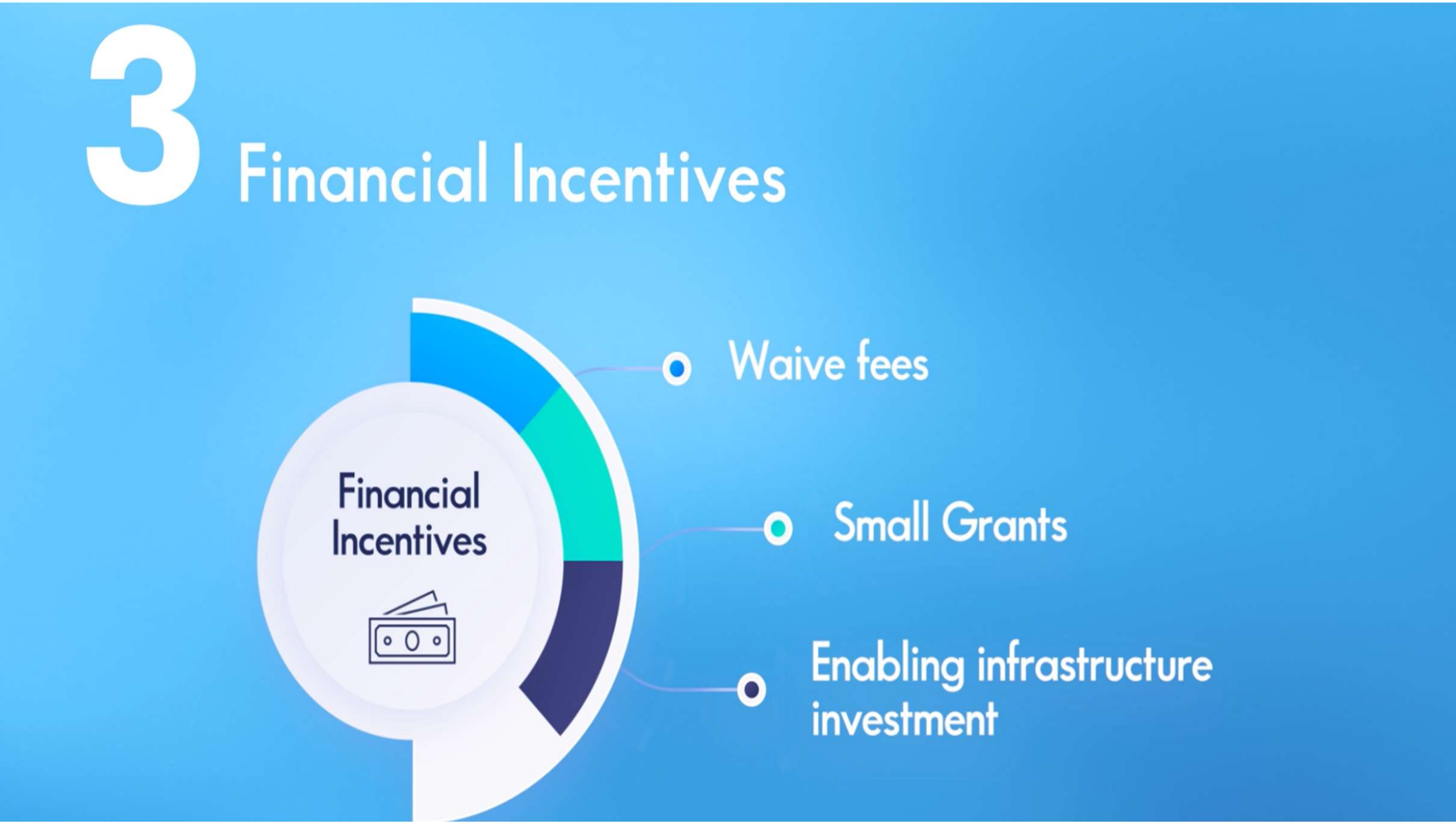
This planning-focused approach allows the council you to increase the stock of affordable housing without the need for direct land contributions or significant financial incentives.

Integrating affordable housing requirements into the planning process means that you can ensure a more sustainable and ongoing provision of affordable housing options within its jurisdiction.

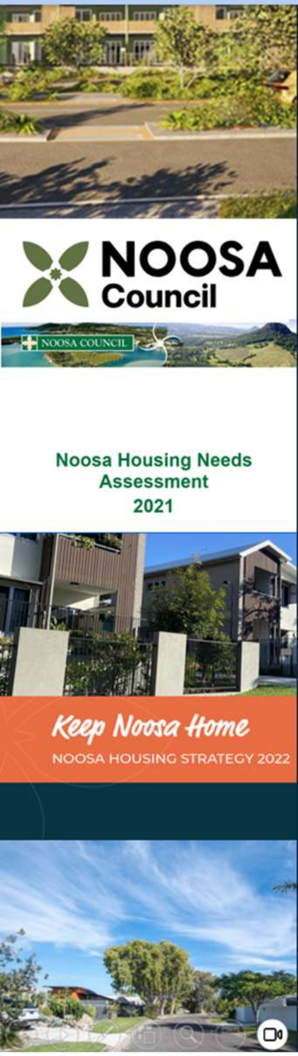
COUNCIL LEVERS

1. Building community support & strategic partnerships	• Developed the affordable housing strategy in 2007 which provides a framework for implementation
2. Planning & policy levers	• Affordable housing contribution Scheme • Planning agreements / frameworks • Affordable housing Policy
3. Financial incentives & subsidies	*Note that other levers are used by Randwick to delivery affordable housing but these are not the focus of the case study.*
4. Land-based contributions	
5. Direct delivery & ownership	

*Source:*Randwick City Council. (2023a). *Affordable Housing Contributions Scheme.* https://www.randwick.nsw.gov.au/planning-and-building/planning-controls/affordable-housing-contributions-scheme


3
Financial Incentives
Financial Incentives
Waive fees
Small Grants
Enabling infrastructure investment

CASE STUDY: Noosa Council, QLD



Background & key challenges

Noosa Council faced mounting housing pressures, including a shortage of affordable rentals, limited housing diversity, and growing homelessness. With high home ownership rates, an ageing population, and land constraints due to environmental overlays and tourism demand, the council recognised that without local intervention, the crisis would deepen.

Despite housing being a state responsibility in Queensland, Noosa made a deliberate decision to step into the space. This was driven by worsening local conditions and a lack of viable alternatives for key workers, low-income households, and vulnerable residents.

Key role: Strategic partnerships & financial levers

To respond, Noosa developed a **Housing Needs Assessment (2021)** and a **Housing Strategy (2022),** which laid the groundwork for a series of targeted initiatives. These included:

- reforming planning controls to support affordable housing
- creating a Housing Projects Officer role to lead delivery
- implementing financial incentives to encourage private housing developments
- Encourages smaller dwellings and restricting short term accommodation use of dwellings
- activating council-owned land for social housing
- building partnerships with CHPs and homelessness services
- exploring innovative models for key worker accommodation.

Key outcomes

- **Planning Incentives:** Planning incentives include bonus height provisions for developments with 20% affordable housing and bonus incentives for smaller dwellings.
- **Financial incentives:** Noosa Council has recently introduced a suite of financial measures to support affordable housing delivery. These include:
  - a waiver of infrastructure charges for secondary dwellings, saving applicants approximately $7,000 per application,
  - a tiered approach to development application fees, with full waivers for not-for-profit providers and partial waivers for private developers.
  - developers of affordable rental housing can defer infrastructure charges as long as the premises are managed by a CHP and continue to be used for affordable housing.
  - the council offers a 50% reduction in developer fees for projects delivering crisis, emergency, transitional, social, or affordable rental housing through not-for-profit organisations.
- **Cooroy Social Housing Project:** Council-owned land (a former landfill) is being remediated and subdivided and sold at market value to a CHP.

Project details

Location Cooroy, Noosa, QLD	**Number of dwellings** 25 Social houses
Initiated 2022	**Completed** Expected 2026
Delivered by: Coast2Bay Housing Group	**Managed by:** Coast2Bay Housing Group
Land provided by: Noosa Council	**Funded by:** Combination of various state federal funding grants

Key takeaways

Noosa's experience demonstrates that councils can play a pivotal enabling role in *social* housing delivery (i.e. not just affordable housing), even when it's outside their formal remit.

By offering greater financial incentives to not-for –profits, along with the remediation of the former landfill site, Noosa unlocked land for housing and structured a market-value sale to a CHP for the delivery of 25 social houses.

COUNCIL LEVERS

1. Building community support & strategic partnerships	• Created a dedicated housing officer role • Built partnerships with CHPs and homelessness services
2. Planning & policy levers	• Introduced planning amendments to support affordable housing and restrict short-term rentals
3. Financial incentives & subsidies	• Waived fees for secondary dwellings • Waiver of developer application fees • 50% reduction of developer fees for social and affordable housing
4. Land-based contributions	• Activated council-owned land for housing, including remediation and sale to CHPs
5. Direct delivery & ownership	

4 Land Contributions

CASE STUDY: Moreton Bay City Council, QLD

Background & key challenges

Moreton Bay Council responded to the escalating housing crisis by shifting from a passive role to an active facilitator of housing delivery. Historically, councils viewed housing as a state responsibility, but increasing demand and limited supply prompted a strategic reassessment. A key challenge was balancing community expectations around asset retention with the need to unlock land for housing. Financial viability for CHPs was another barrier, exacerbated by high infrastructure charges and limited access to suitable land.

Council's role in delivering social and affordable housing.

1. **Building community support & strategic partnerships:** Council played a proactive role in advocating for state and federal funding to support housing delivery. It coordinated closely with CHPs to shape viable project proposals and aligned project timelines with the government.
2. **Policy and planning levers:** Council implemented streamlined planning processes, including a concierge-style DA service for eligible housing projects.
3. **Financial incentives:** To improve project viability, council offers: 100% remission of DA fees for qualifying housing projects and 100% remission of infrastructure charges
4. **Land activation via long-term leasing:** Two urban infill sites were selected and offered to CHPs under a 50-year peppercorn lease, enabling development without asset disposal. This lease model retains community ownership.

See the following slide for further details on these mechanisms

Key Outcomes

- Two pilot projects – Bric Housing (Caboolture) and Coast2Bay Housing Group (Morayfield)—were selected through a competitive EOI process and are progressing under 50-year peppercorn leases.
- Combined, these two projects will deliver 22 new dwellings, primarily for social housing tenants, with construction expected to commence following contract finalisation in late 2025.
- Council waived over $1 million in development fees and infrastructure charges across 15 suburbs to support social and affordable housing delivery.
- Policy reforms and incentives have catalysed a pipeline of projects, with council estimating a total exposure of $10–12 million in remitted charges as more developments proceed.

Project details

Location Urban infill site in Moreton Bay (2 projects)	**Number of dwellings** 22 dwellings
Initiated Early 2022 (EOI process launched)	**Completed** Expected late 2025
Delivered by: Bric Housing CHP, Coast to Bay Housing	**Managed by:** Bric Housing CHP, Coast to Bay Housing
Land provided by: Moreton Bay Council (50-year peppercorn lease)	**Funded by:** Queensland Government – QuickStarts program

Key takeaways

- Asset retention and long-term leases offer a politically and financially viable model
- Fee remissions and planning support significantly improve project viability
- Early engagement with CHPs and state government is critical to funding success
- Policy flexibility and delegated decision-making accelerate delivery.

COUNCIL LEVERS

1. Building community support & strategic partnerships	• Stakeholder engagement with CHPs • Funding alignment with state programs
2. Planning & policy levers	• Concierge style DA process • Ministerial Infrastructure Designation are encouraged
3. Financial incentives & subsidies	• 100% DA fee remissions • 100% infrastructure charges remissions • Rates and water exemptions
4. Land-based contributions	• Land audit • 50-year peppercorn leases • Asset retention
5. Direct delivery & ownership	

CASE STUDY: Moreton Bay City Council, QLD

Moreton Bay City Council use multiple different mechanisms to activate housing in their LGA. The following provides further details on each of these.

1. Building community support & strategic partnerships

- **Stakeholder Engagement:** Council met with 25 registered CHPs to understand delivery barriers and shape policy responses.
- **Cross-sector Collaboration:** Encouraged partnerships between CHPs and private developers, expanding delivery capacity.
- **State Advocacy:** Successfully advocated for funding of social and affordable housing pilot projects, even after initial rejection of one. Adjusting project timelines to align with state and federal funding rounds (e.g. QuickStarts) improving the likelihood of capital funding success.

2. Policy and planning levers

- **Concierge DA Service:** Council offers tailored support to CHPs and developers, helping navigate planning regulations (e.g., car parking ratios) for projects prioritising social and affordable housing
- **Ministerial Infrastructure Designation (MID):** Council is open to CHPs using the MID pathway, which avoids third-party appeals and can expedite approvals which is especially useful for projects that may face community resistance.

3. Financial incentives and subsides

Morton Bay City Council offer a number of financial incentives to encourage social and affordable housing developments. This includes:

- **Development Application (DA) Fee Remissions:** Council offers 100% remission of DA fees for qualifying housing projects. There is some flexibility with this policy with projects outside mapped priority areas can still receive full remission if deemed suitable with decisions delegated to the CEA for faster turnaround.
- **Infrastructure Charges Remissions:** Council remits 100% of infrastructure charges (often $500K–$1M per project) for eligible projects. This initiative has a safeguard in place which ensures that if the housing outcome isn't maintained for at least 15 years, the charges become payable by the property owner.
- **Rates and utility exemptions:** Under the new lease category, CHPs are exempt from rates and water charges.

4. Land-based contributions

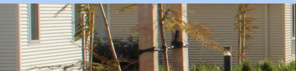
The following table outlines the key features of the **50-year peppercorn leases**. These offer long term leases at nominal rents enabling CHPs to secure funding while council retains ownership of the land.

Feature	Details
Lease Type	Exclusive-use land leases for registered CHPs or Specialist Homelessness Services.
Lease Duration	• Up to 50 years for council freehold land. • Up to 30 years for state government trustee land (as per the Land Act 1994).
Rental Terms	Peppercorn lease: Nominal rent (e.g., $1/year payable on demand).
Development Conditions	Leases are conditional on delivery of key development outcomes within a specified timeframe.
Responsibility	Lessee responsible for development, maintenance, and care of leased area
Council Role	No responsibility for constructed assets
Asset Return	Land and assets must be returned/removed at end of lease

5 Direct Delivery & Ownership

- Build or acquire housing
- Maximum control
- Requires capital and long term oversight

CASE STUDY: Shire of Narembeen, WA



CEACA

Supporting Wheatbelt Communities

Background & key challenges

The Shire of Narembeen, like many councils in Western Australia's Wheatbelt, faced a critical shortage of aged and affordable housing. With an ageing population and limited local housing options, older residents were increasingly forced to relocate to metropolitan areas, undermining community cohesion and accelerating regional population decline.

The feasibility of housing development in the Wheatbelt was severely constrained by low market prices that made private investment unattractive along with high construction costs and limited availability of skilled labour. Local councils therefore took it upon themselves to solve the problem .

Council's Role: Collaboration translating to delivery

- **Regional Collaboration:** The Shire of Narembeen is a member of the *Central East Accommodation & Care Alliance Inc* (CEACA) formed in 2012, which is a regional alliance of 11 councils in WA's eastern Wheatbelt. CEACA is governed by a board of council representatives and pools resources, governance, and strategic direction to deliver housing outcomes at scale.
- **CHP Registration:** In 2024, CEACA became a registered CHP enabling it to access state and federal funding streams that were previously out of reach.
- **Land Contributions:** The Shire of Narembeen recently gifted fully serviced greenfield land (freehold) to CEACA for a nominal amount. This land contribution was critical to unlocking external investment and progressing new affordable housing developments.

Key outcomes

- Delivered 71 two-bedroom aged units across member shires.
- 52 additional units planned, supported by state (Department of Housing and Works) and federal (Housing Australia) funding under the HAFF.
- CEACA is its own organisation, separate from the councils. Being a member doesn't give councils ownership of any assets, but they do have a say in decisions through their representative on the Management Committee.
- CEACA has its own CEO, administrative staff, and centralised contract management.
- CEACA has sold units from one withdrawn council (Trayning), with sale proceeds set aside for reinvestment into the Expansion project.
- CEACA is exploring Stage 3 and separate key worker accommodation projects via Regional Organisations of Councils (ROCs).

Project details

Location CEACA Member councils – Eastern Wheatbelt	**Number of dwellings** Stage 1: 71 units; Stage 2: 52 units
Initiated Stage 1: ~2018; Stage 2: ~2023	**Completed** Stage 1: Completed Stage 2: In progress (funding to be confirmed)
Delivered by: CEACA	**Managed by:** CEACA
Land provided by: The Shire of Narembeen has committed to gifting land in full	**Funded by:** State and federal governments; HAFF; council co-investment

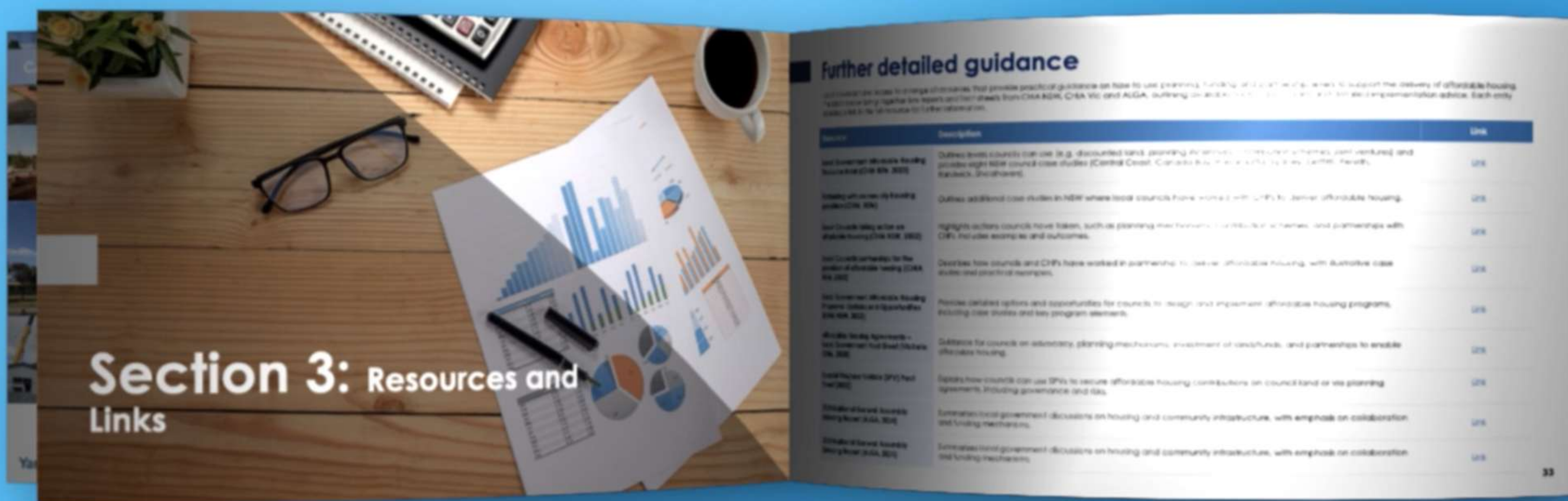
Key takeaways

When small councils team up, big things can happen. The CEACA model shows that even in remote areas with limited resources, collaboration can unlock housing outcomes that would be impossible for any one council to achieve alone. By pooling land, funding, and governance, the 11 Wheatbelt councils turned a shared challenge into a coordinated solution.

COUNCIL LEVERS

1. Building community support & strategic partnerships	• Councils formed CEACA to address housing market failure.
2. Planning & policy levers	• Minimal planning barriers due to pre-zoned land. • Council support streamlined approvals.
3. Financial incentives & subsidies	• Councils contributed ~$50K per unit (10% of build cost).
4. Land-based contributions	• Councils gifted fully serviced greenfield land (freehold). • Land transferred to CEACA for nominal amount (e.g., $1).
5. Direct delivery & ownership	


CHPs
Identify Areas of need
Long-term Commitment
Co-design Solutions
Partner on Funding Bids
Test Feasibility



Section 3: Resources and Links
Further detailed guidance
33

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