



URBIS

GREATER WHITSUNDAY HOUSING PROJECT

PLAYBOOK

Prepared for Greater Whitsunday Communities and
Regional Development Australia - Greater Whitsunday
July 2023

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ACKNOWLEDGEMENT OF COUNTRY

We acknowledge the important contribution that Aboriginal and Torres Strait Islander people make in creating a strong and vibrant Australian society.

We recognise the Traditional Owners of the Country, both land and waters, that make up the Isaac, Mackay and Whitsunday areas as a region.

We acknowledge the Koinjmal, Widi, Birriah, Barada Kabalbara Yetimarala, Jangga, Barada Barna, Wangan and Jagalingou peoples as the Traditional Owners across the Isaac region.

We acknowledge the Yuwi people and the Birri Gubba Nation as the Traditional Owners of the Mackay Region.

We acknowledge the Traditional Owners of the Ngaro, Gia, Juru, Gumlu, Jangga and Birriah Country that comprise the Whitsunday region.

We pay our respect to their elders, past, present and emerging.



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EXECUTIVE SUMMARY

Greater Whitsunday Communities (GWC) and Regional Development Australia Greater Whitsundays (RDA GW) commissioned Urbis to articulate housing issues being experienced in the Greater Whitsunday Region with baseline data – both quantitative and qualitative – to inform the Greater Whitsunday Housing Summit. This research report identifies current and future housing needs, explores opportunities, and makes recommendations for action to enable future decision-making and advocacy for better housing outcomes in the region. The following pages provide a summary of key themes based on the analysis of relevant planning policies, macro-economic drivers, economic and demographic insights, key housing market data, short- medium- and long-term housing demand, a land supply audit, and stakeholder engagement.

THE GREATER WHITSUNDAY REGION IS EXPERIENCING A SIGNIFICANT SHORTAGE OF HOUSING. THIS IS LIKELY TO EXTEND INTO THE FUTURE - IF NO ACTION IS TAKEN.



POPULATION GROWTH IS INCREASING

203,977
residents
forecast by 2031
(1)

Population growth has increased significantly in the last five years. Housing supply has not kept up with demand.

43,000
additional
dwellings
needed by 2031

Migration to the coast from inland, SEQ and interstate is placing additional pressure on the region's housing supply.



NEW HOUSING SUPPLY IS DECLINING

90%
of all house sales
in the last two
years were
resales

New house sales and dwelling approvals have slowed since the peak of 2012 despite favourable market conditions.

7,613
insufficient
dwellings
projected by 2031

Although sufficient land has been zoned for housing relative to population growth, infrastructure is not being funded or delivered to enable the volume of housing needed.



HOUSING NEED IS INCREASING

1,654
people waiting for
social housing (2)

An increasing demand for social and affordable housing is exacerbated by insufficient housing stock, unaffordable home ownership, and an overly competitive rental market.

1,200+
people homeless
or in inadequate
housing

There are increasing numbers of 'working homeless' residents – people who earn an income and can pay for housing but cannot access housing due to current market conditions.

WHILE ALL REGIONS IN QUEENSLAND ARE FACING HOUSING STRESS, GREATER WHITSUNDAY HAS SOME UNIQUE HOUSING CHALLENGES



RENTAL STRESS IS INCREASING

1 IN 4

Households are in rental stress paying more than 30% of income on rent

The rental market is highly competitive with vacancy rates at or below 1%. Average rents have increased by \$50-\$120 per week in the last year. A high proportion of households are in extreme stress spending over 40% or 50% of income on rent.



RENTAL STOCK IS DECLINING

30-40%

Decrease in rental bond lodgments since 2018

Declining rental bond lodgments highlight properties are being bought by owner-occupiers rather investors as rental stock. Investors lack confidence in housing observed due to cyclical capital growth trends, construction costs and high insurance premiums.



MORTGAGE STRESS IS INCREASING

1,452

Households in mortgage stress

Rising costs relative to income mean that over half of residents in some areas are in mortgage stress, spending over 30% of income on loan repayments.



COST OF BUILDING IS INCREASING

16.6%

Rise in construction costs since 2021

Construction costs are notably higher than the national average in the Greater Whitsunday Region.

High building costs and timeframes are delaying and discouraging new housing delivery.



OCCUPANCY LEVELS ARE LOW

30%

private dwellings are unoccupied

A high number of tourists and non-permanent resident workers are attracted by the resources, tourism and agriculture sectors. Housing stock is being held, sometimes unused, for short term visitors, seasonal workers and roster workers.



HOUSING FIT IS DECREASING

82%

of homes have at least two spare bedrooms

Given the lack of diversity in housing options, a portion of homes may not be adequately suited to residents.



APPROVED DEVELOPMENT ISN'T BEING BUILT

5,400

Lots approved for development not being created

Development Approvals are not being acted on (i.e. approval 'banking'). Costs associated with post-approval requirements and timeframes, trunk infrastructure, regional construction multipliers, limited skilled labour, high insurance premiums, and high loan deposits were identified as contributors.



BUILDING RATES ARE DECREASING

4-5%

of annual target build rate being achieved in Bowen, Central Mackay and Sarina

Rates of building and construction have steadily declined over the last 10 years and remain low post-COVID. Significant increases in build rates are needed to meet current and future housing demand.



HOUSING DIVERSITY IS LIMITED

6%

of lot registrations for development of attached housing

Housing types do not align with population demographics or their economic capacity. There is limited attached housing (e.g. duplex, townhouses, apartments) being delivered despite market demand.

KEY STAKEHOLDERS UNDERSTAND THE CHALLENGES, BUT NEED TO ALIGN TO CAPITALISE ON OPPORTUNITIES

Engagement with state and local government, key employers, development groups and housing delivery, support and advisory bodies revealed diverse challenges and opportunities.

THE CHALLENGES:

- Rental and mortgage stress is high
- Lack of temporary accommodation for workers
- Lack of housing stock, diversity and affordability is affecting staff recruitment and retention
- Regional areas experience high construction costs and labour shortages
- Increasing numbers of 'working homeless' residents and lack of support or crisis accommodation
- People living in regional areas have higher financial risk profiles and reduced borrowing capacity
- Planning provisions and processes present challenges to the efficiency and viability of housing delivery by the market
- Infrastructure costs are a factor that discourage housing being funded and developed
- Increasing demand for social and affordable housing options exacerbated by insufficient housing supply, unaffordable home ownership and an overly competitive rental market

THE OPPORTUNITIES:

- Sufficient land has been zoned for housing relative to population but lacks infrastructure investment
- Vacant land identification for social and affordable housing
- High demand for attached housing, as well as one and two-bedroom dwellings, particularly in the social housing sector
- Share-housing and worker accommodation is common in the health, student, hospitality and agricultural sectors with a gap in the supply of 2 bed, 2 bath and 5 bed dwellings
- More apartments could retain younger people in the region
- Demand for short-term housing could suit schemes such as build-to-rent
- Aging population is looking for independent living options
- Scope to align local government planning schemes to improve consistency in planning requirements and timeframes
- Increase in appropriate temporary accommodation for residents in crisis, tourists and seasonal workers could free up housing stock for permanent residents

HOUSING IS CRITICAL FOR ECONOMIC AND COMMUNITY DEVELOPMENT: IT'S NOT ENOUGH TO BUILD MORE HOUSES, THERE IS A NEED FOR GREATER VARIETY OF HOUSING AT DIFFERENT PRICE POINTS

SUMMARY OF HOUSING CHALLENGES

The following key housing themes have been identified as the overarching themes to core housing challenges in the region:

1

Housing Market Disruptors :

The Greater Whitsunday regional housing market is influenced by a range of factors beyond fluctuations in housing supply and demand driven by permanent residential communities. The housing market disruptors are primarily driven by employment sectors with a disparate range of housing needs and demands.

2

Infrastructure:

Inadequate infrastructure to support cost effective and timely housing development. Barriers to on the ground infrastructure delivery include the cost of infrastructure provision for government and developers and lack of agility to plan and deliver required infrastructure ahead of development need, leading to difficulty matching housing supply to meet housing demand.

3

Conversion and Delivery:

Increasing complexity and risk across the industries and sectors that contribute to housing delivery (e.g. planning, infrastructure, financing, construction, real estate etc.) are all contributing to an increasing lack of conversion. This lack of conversion is demonstrated via reduction in development applications and approvals for housing, an increase in 'banking' of land subject to housing approvals and a reduction in approvals for housing proceeding to construction.

4

Housing Diversity:

While single detached housing remains, the predominant product being delivered and sought in the region, there is clear demand for greater housing diversity in the form of semi-attached and attached housing from a range of user groups in both coastal and rural areas.

5

Investment Confidence:

A lack of confidence in the property market as a financial investment option for long term individual and institutional investors. This is offset by the trend of high investor confidence and competition when housing is being secured as a business necessity.

6

Social and Affordable Housing:

An increasing demand for social and affordable housing options is identified from a range of user groups, fueled as the cost of securing housing (rental and purchase) remain high.

7

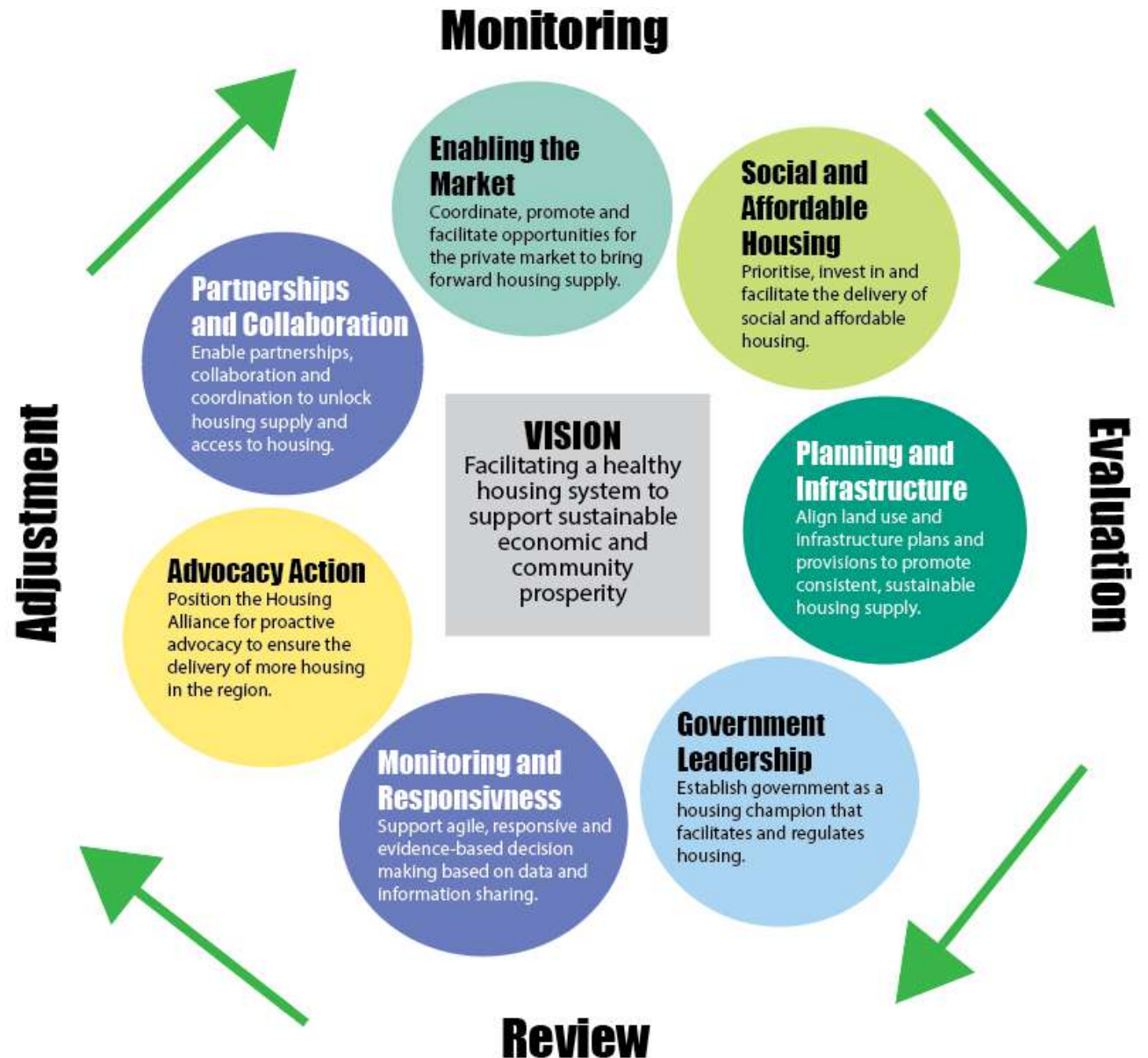
Alignment of Planning Provisions:

There is opportunity to improve consistency across planning provisions for the three local government areas that comprise the region to improve community and developer understanding and certainty. This includes alignment of policy, development assessment efficiencies and post-approval requirements, systems and processes.

GREATER WHITSUNDAY REGION: STRATEGY FOR HOUSING ACTION

HOUSING ALLIANCE

Establish a Greater Whitsunday Region Housing Futures Alliance to co-develop a Housing Futures Vision



WE ALL HAVE A ROLE TO PLAY TO ENSURE EVERYONE IN THE GREATER WHITSUNDAY REGION HAS A PLACE TO LIVE

HOUSING STRATEGY: 8 KEY RECOMMENDATIONS

1 HOUSING ALLIANCE

Establish a Greater Whitsunday Region Housing Futures Alliance.

Obtain stakeholder commitment to an action-based Housing Alliance to tackle current and ongoing housing challenges and drive a positive housing future across the housing continuum in the region over the long term. The Alliance will establish the commitment to housing recommendations in this report, as well as establish and deliver a housing action roadmap with the capacity to adjust and evolve to changing housing needs over time.

2 PARTNERSHIPS AND COLLABORATION

Enable partnerships, collaboration and coordination to unlock housing supply and access to housing.

Target housing delivery at key points across the housing continuum (market, affordable and social housing), including improving access to existing housing stock, and facilitating methods to connect households and businesses with a need for housing to housing supply.

3 ENABLING THE MARKET

Coordinate, promote and facilitate opportunities for the private market to bring forward housing supply.

Develop a range of interventions to encourage land owners and developers to deliver approved development, promote attached housing delivery and housing type diversity, promote individual and institutional confidence in housing as an investment, and explore low-cost and modular construction options.

4 SOCIAL AND AFFORDABLE HOUSING

Prioritise, invest in and facilitate the delivery of social and affordable housing.

Facilitate Community Housing Provider access to State and Commonwealth funding, financing and capability building incentives and explore opportunities to enable Community Housing Providers to deliver or secure social and affordable housing outcomes in the short and long term.

HOUSING STRATEGY: 8 KEY RECOMMENDATIONS

5 PLANNING AND INFRASTRUCTURE

Align land use and infrastructure plans and provisions to promote consistent, sustainable housing supply.

Regularly review and amend local and region-level land use and infrastructure plans based on updated growth projections, explore opportunities to access funding for catalyst infrastructure, and reduce planning regulation and target consistency in planning provisions for housing across local governments in the region.

6 GOVERNMENT LEADERSHIP

Establish government as a housing champion that facilitates, funds and regulates housing.

Empower all levels of governments to facilitate and position collectively as a high performing 'open for business' region, tackle key post-approval and infrastructure delivery barriers and support access to state and federal government programs, incentives and funding opportunities.

7 MONITORING AND RESPONSIVENESS

Support agile, responsive and evidence-based decision making based on data and information sharing.

Establish a platform that enables data collection and information sharing as a basis for collaboration, advocacy and decision-making to enable timely, market responsive and need-based revision and prioritisation of actions.

8 ADVOCACY ACTION

Position the Housing Alliance for proactive advocacy to ensure the delivery of more housing in the region.

With consideration for political and election cycles, as well as existing and potential support programs and funding opportunities, structure the Housing Action Roadmap - drawing from supporting data and with consideration for individual, collective and regional level advocacy opportunities.

EACH KEY RECOMMENDATION IS UNDERPINNED BY 6-10 ACTIONS TO COLLECTIVELY DRIVE BETTER HOUSING OUTCOMES IN THE REGION

SNAPSHOT: HOUSING NEEDS BY AREA

Based on the data analytics, the following top housing themes were identified.

Local Government	Isaac		Whitsunday				Mackay						
Area	Moranbah	Rural Isaac	Airlie-Whitsundays	Bowen	Proserpine	Rural Whitsunday	Coastal Mackay	North Mackay	Central Mackay	South Mackay	Sarina	Pioneer Valley	Rural Mackay
Crisis Housing	●						●	●	●	●	●		
Social Housing	●	●	●	●	●	●	●	●	●	●	●	●	●
Affordable Housing	●	●	●	●	●	●	●	●	●	●	●	●	●
Workers Accommodation	●		●	●									
Short Term Accommodation	●		●	●					●				
Long Term Rental	●	●	●	●	●	●	●	●				●	●
Attached Housing	●			●			●	●	●	●	●	●	
Smaller Dwellings	●	●	●	●	●		●		●		●	●	
Larger Dwellings		●			●								
First Nations Housing				●			●				●		
Retirement Housing or Aged Care	●	●	●	●	●	●		●	●	●	●	●	●

01

INTRODUCTION



INTRODUCTION

PURPOSE

This Greater Whitsunday Housing Report has been prepared on behalf of Greater Whitsunday Communities ('GWC') and Regional Development Australia Greater Whitsundays ('RDA GW') to:

- Identify and quantify current and future housing needs within the region;
- Support opportunity identification and provide recommendations for future action; and
- Enable future decision-making and advocacy for housing outcomes.

In December 2022, the GWC and RDA GW facilitated a housing roundtable to identify the strategic themes of most relevance to the region with respect to current housing issues. The four strategic themes identified were:

- Availability, including Diversity and Choice;
- Affordability;
- Consumer Need; and
- Roles and Responsibilities.

The primary purpose of this report is to establish baseline data – both quantitative and qualitative – to inform discussions and decision making both at and following the Greater Whitsunday Housing Summit. This report is comprised of four primary sections: inputs in the form of a planning review, stakeholder engagement summary and data analytics, followed by problem analysis and policy development. Refer **Figure 1** below.

Figure 1 - Overview of Research Methodology



Source: Urbis

OBJECTIVES

Additional objectives of the report include:

- Assessing the current housing supply and demand issues within the region based on the previous roundtable discussion;
- Ground truthing the anticipated housing issues against the planning policy review, stakeholder engagement and data analytics;
- Exploring any gaps, alignments and misalignments within the study;
- Identifying the top housing themes based on the above analysis; and
- Making recommendations to meet identified current and future housing needs in the region.

On behalf of GWC and RDA GW and through engagement with a range of stakeholders, this report provides an evidence base to support decision-making and action on regional housing issues.

GREATER WHITSUNDAY REGION: SETTLEMENT PATTERN

The Greater Whitsunday Region is located along the northern coastline of Queensland covering approximately 90,354 square kilometres, stretching from St Lawrence in the south to Bowen in the north and beyond Clermont in the west.

The region is home to approximately 175,000 residents and is comprised of three local government areas:

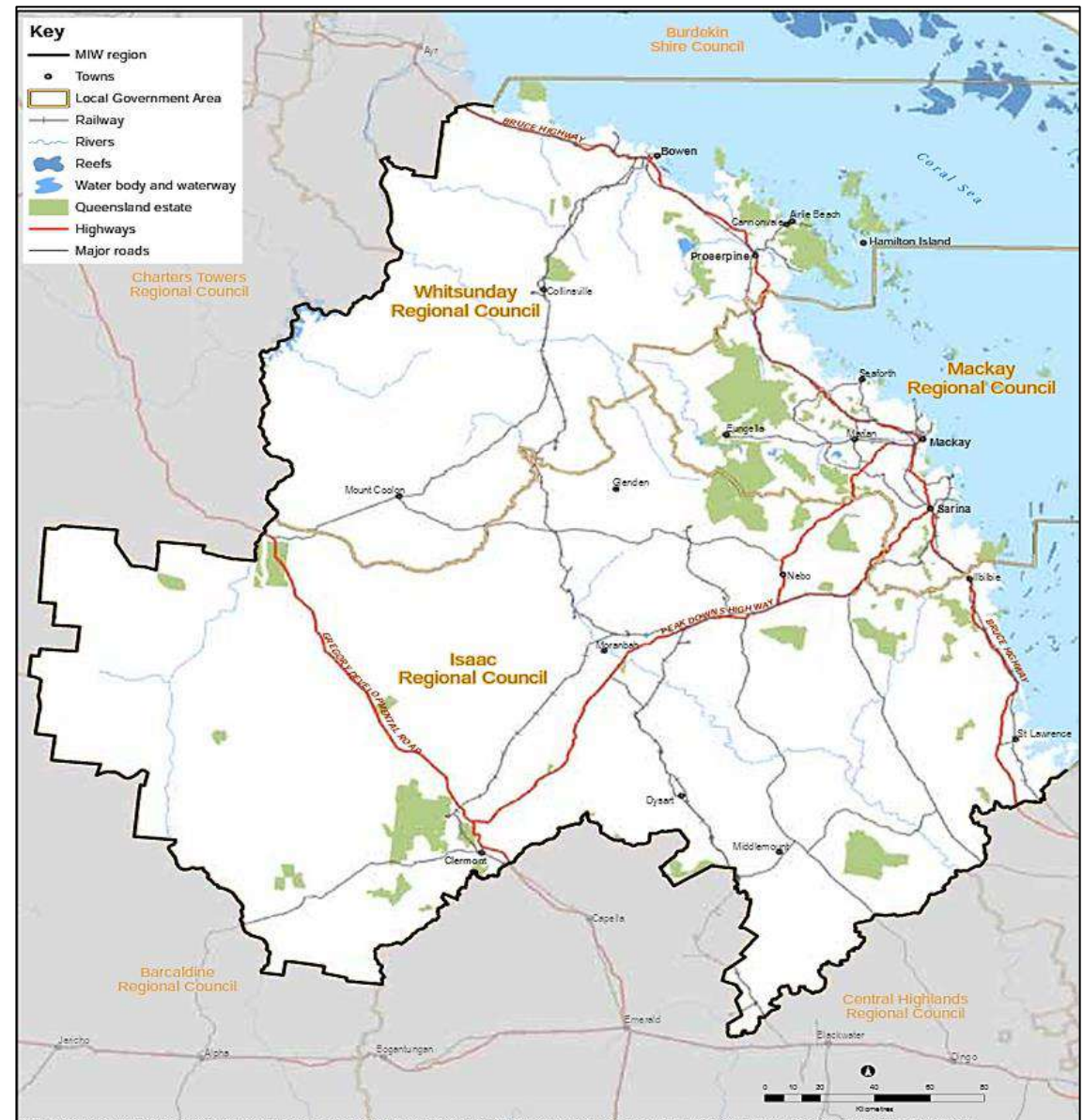
- Isaac Regional Council;
- Mackay Regional Council; and
- Whitsunday Regional Council.

For data analytic purposes Urbis has identified 13 geographical 'Areas' to form the study area.

The region's key sectors are based in mining (including mining equipment, technology and services), agriculture and tourism. The region's natural landscape and coastal and hinterland reserves offer residents an enviable lifestyle and supports a popular tourism industry. The region also has a strong government sector through educational health and other community service offerings.

The region is characterised by a mix of rural, hinterland and coastal townships and villages. Refer **Figure 2**.

Figure 2 – Greater Whitsunday Region illustrated in Local Government Area (LGA) map



Source: Mackay, Isaac and Whitsunday Regional Plan (Queensland Government)

02

METHODOLOGY



METHODOLOGY



The methodology for this project has been structured to determine the key themes related to housing supply, demand and delivery with the intent to better support the current and future population and employment base of the growth areas of the region.

Identification of the housing themes is based in data, both quantitative and qualitative. The success of this project will be enabled by the delivery insights based on a planning review, stakeholder engagement, data analytics, problem analysis and policy development.

This report includes the following:

1. Identification of key macro-economic trends (macro-economic, employments, population trends) as relevant to housing supply and demand in the Greater Whitsunday Region;
2. An assessment of demographic analysis and current housing status by Area;
3. Review of relevant regional and local planning policy documents;
4. Identification of current and future short, medium and long-term housing supply until the year 2031;
5. Stakeholder engagement to ground truth quantitative data and develop insights;
6. Supply and demand analysis to determine current and future housing supply and demand;
7. Identification of any gaps or misalignment regarding anticipated housing and housing supply issues;
8. Identification of key housing themes based on data; and
9. Analysis to inform recommendations and future decision-making.

METHODOLOGY

The diagram below in **Figure 3** provides a summary of our project approach.

Figure 3 – Overview of Research Methodology



Source: Urbis

DATA METHODOLOGY

The data analysis methodology for this project is outlined in **Figure 4**. Urbis undertook a multi-stage analysis approach to identify current and future issues and challenges in the Greater Whitsunday housing market.

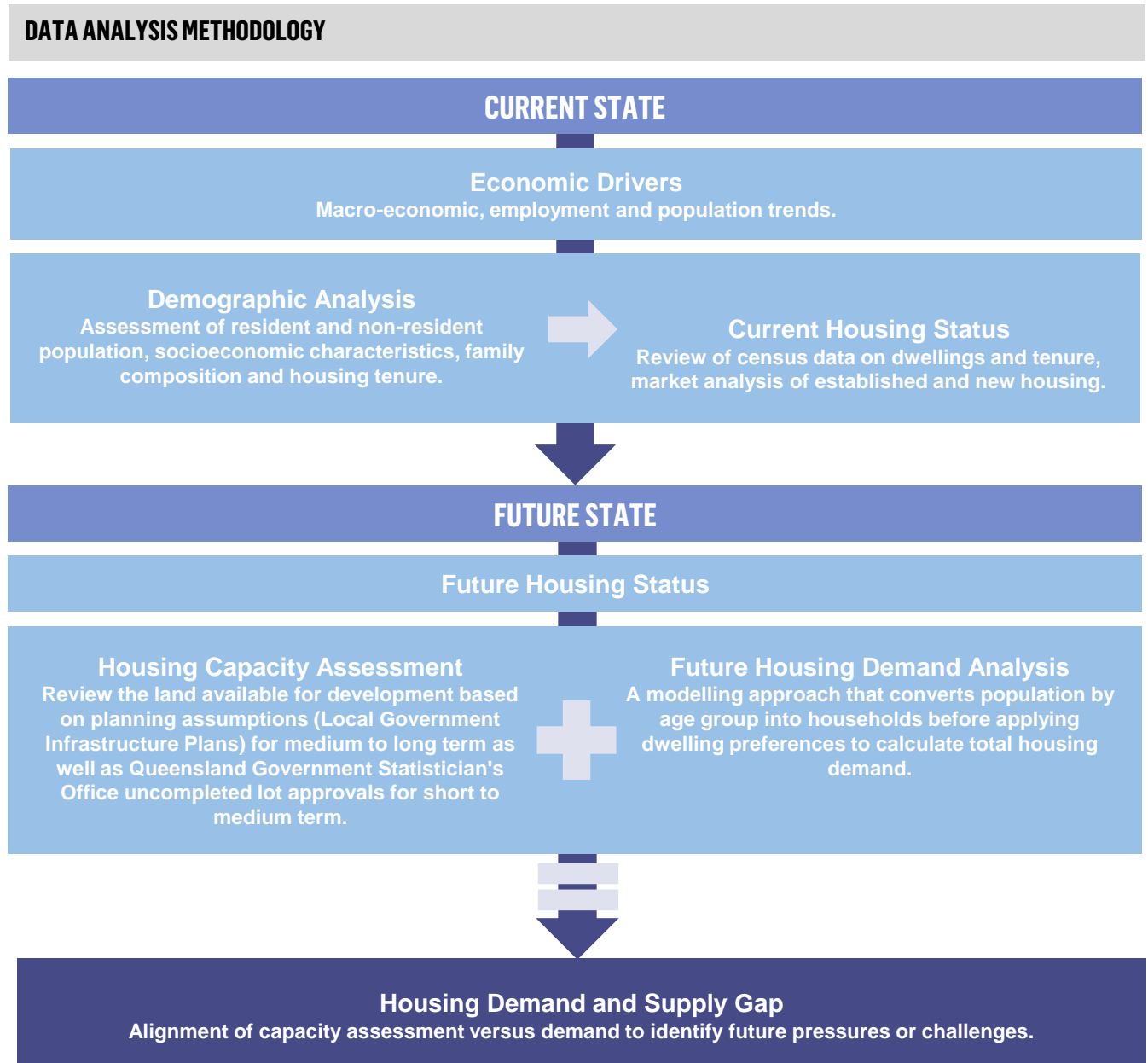
Initially, the project reviewed the current state of the housing market and the factors that influence it (economic drivers and demographic analysis). The findings from this analysis were then applied in the following phase to forecast both housing capacity and demand.

The alignment of the capacity assessment and demand modelling was then used to highlight pressures and challenges to the provision of housing in the region.

The following key themes are the main housing challenges explored through data analysis:

- Housing Availability;
- Housing Affordability;
- Infrastructure;
- Housing Build Rate;
- Housing Diversity;
- Rental Housing;
- Seasonal Workforce;
- Social Housing; and
- Seniors Housing.

Figure 4 – Data Analysis Methodology



03

PLANNING REVIEW



PLANNING REVIEW APPROACH

This section provides an overview of the current planning policy and strategies applicable to the Greater Whitsunday Region. This review focused on state and local planning policy as relevant to housing availability, diversity and affordability. In addition, relevant challenges identified in the 2022 Queensland Government Housing Summit and subsequent Housing Delivery Board have also been considered.

STATE POLICY: MACKAY, ISAAC AND WHITSUNDAY REGIONAL PLAN

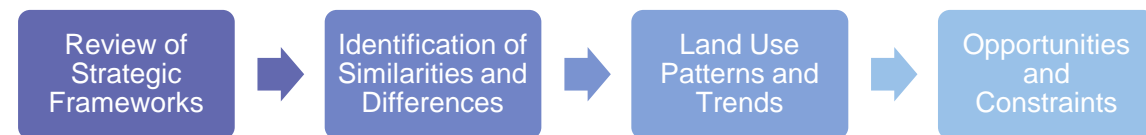
The purpose of reviewing the regional plan was to understand the strategic direction of the region as established in 2012, with a focus on the approach to growth, housing demand and supply. This review identified housing delivery opportunities and constraints based on the regional planning policy context.

LOCAL POLICY: PLANNING SCHEMES

A review of the local planning schemes has allowed for a detailed comparison of each Local Government Area (LGA) and how each LGA manages growth and housing to support that growth based on the local policy context. Opportunities and constraints have been identified and formulated as part of this review process. Specifically, an in-depth review of the current Strategic Frameworks for Whitsunday, Mackay and Isaac Regional Planning Schemes was undertaken to understand current planning policy approaches to housing, including strategic themes, strategic outcomes and land use strategies. Following the Strategic Framework review, key similarities and differences between local government planning schemes were identified to understand the approaches to land use patterns and trends at a regional level.

This assessment supports the identification of housing opportunities for the Greater Whitsunday Region while also recognising housing delivery constraints such as natural hazards, employment areas and infrastructure planning and delivery. The following process diagram below illustrates the outputs from the planning review process.

Figure 5 - Planning Review Process Outputs

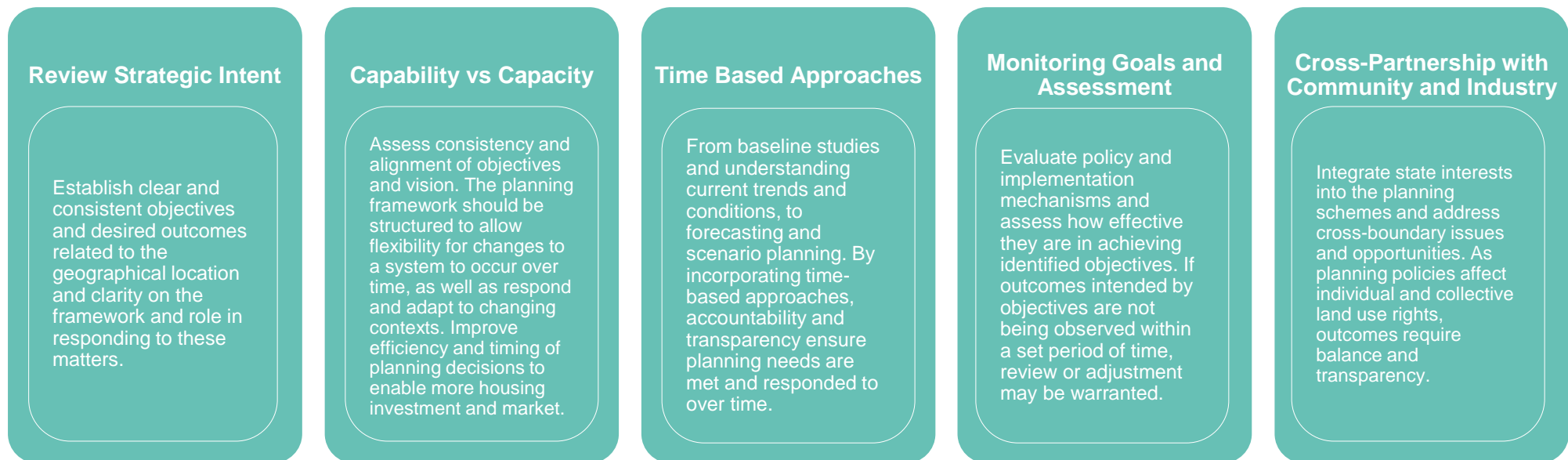


Source: Urbis

BEST PRACTICE PLANNING FRAMEWORKS

There are a number of factors that contribute to consistent housing supply, including effective and efficient planning frameworks. The planning system is a significant part of the development delivery process and can contribute to cost effective and sustainable housing delivery. An integrated planning framework enables effective delivery of housing by establishing development standards and regulating delivery. As part of this chapter, a review of the planning frameworks within the Greater Whitsunday Region at both State and Local levels has been undertaken.

The following five principles have been identified to evaluate the planning framework and have informed some of the recommendations in this report:



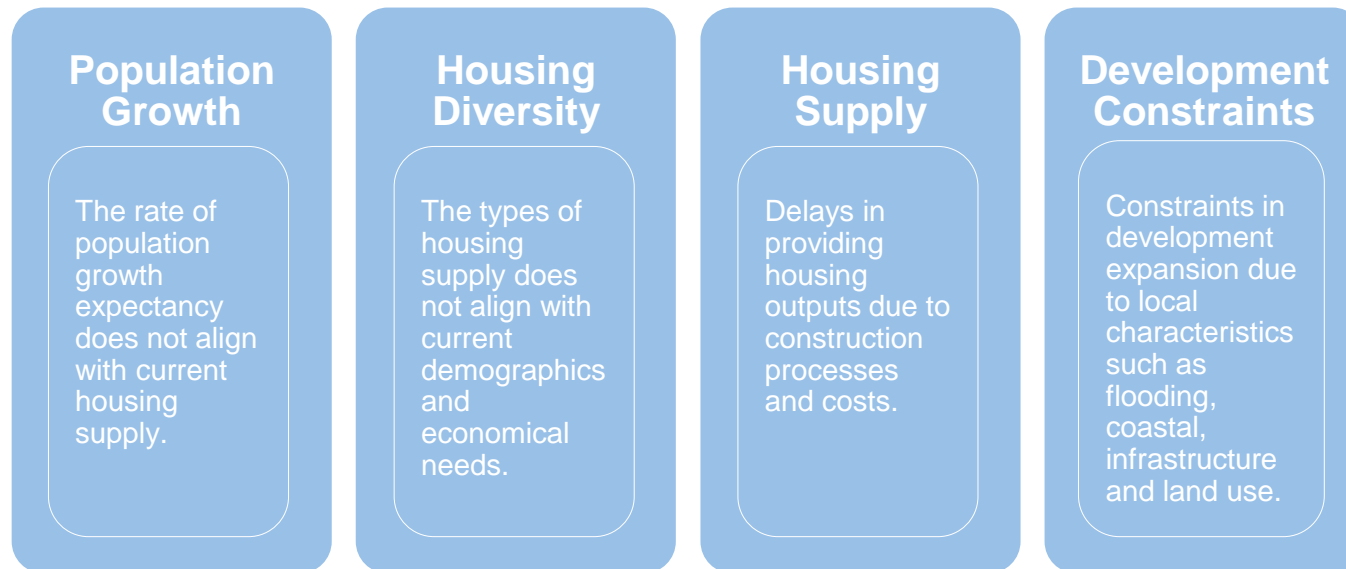
It is important to recognise that each region has its own unique characteristics and challenges and there is no one-size-fits-all planning strategy for housing. The planning framework should be tailored to suit each region recognising specific goals of the community to ensure effectiveness and support for policy direction.

Housing, growth and development can be emotive topics for communities. Looking for better ways to identify and communicate planning policy and processes to deliver housing supply benefits from community involvement and provides context for ongoing discussions to manage growth and change more generally. A clearly established and high performing planning framework helps support the regions visions and objectives for housing delivery. This provides capability and capacity in the industry to bring forward housing, improves community understanding and awareness around key housing challenges and **can encourage investor confidence in the regional housing market.**

QUEENSLAND HOUSING SUMMIT

In addition to specific planning policy, consideration has been given to the outcomes of the October 2022 Queensland Government Housing Summit and subsequent Housing Delivery Board. The Summit highlighted current housing issues faced in Queensland, including housing issues faced in regional areas. The Housing Summit identified regional growth challenges that derive from four key challenges including population growth, housing diversity, housing supply and geographical constraints. To appropriately recommend opportunities and solutions, attributes of the four key challenges are explored below to define the parameters for the planning review scope. The below diagram describes the 'why' behind each challenge.

Figure 6 – Four Key Housing Growth Challenges



Source: Urbis

Based on the outcomes of the recent Queensland Housing Summit, it is notable that the Greater Whitsunday Region is not alone, and the housing crisis is being experienced across the entire regional area. The setting of the summit is to provide a purpose and response to enhance the current framework and boosting housing supply across the state.

KEY INSIGHT

Housing stress is being experienced across Australia, along with significant investment and political focus to tackle the challenge.

Regions that position to proactively boost housing delivery will be best placed to capitalise on program and funding opportunities.

HOW DOES THE REGION COMPARE?

The planning review has also considered how the region compares to both the Wide Bay Burnett Region and the North Queensland Region, as qualitatively, these regions face similar issues when it comes to housing and growth. The analysis below considers the identified housing challenges (by theme) and provides some high-level commentary about both regions in order to identify what is relevant to the development of housing policy in the Greater Whitsunday Region.

Table 7 - Regional Plan Matrix

Key Housing Themes	Wide Bay Burnett Regional Plan 2022 (Draft)	North Queensland Regional Plan 2020	Relevance to Greater Whitsunday Region
Affordability	Significant policy emphasis on regional talent attraction and economic growth in order to support key sectors including accommodation for agribusiness/seasonal workers.	Established and emerging industries recognised in economic policy without emphasis on the requirement for housing to be delivered to support the economy.	The policy approach detailed in the Wide Bay Burnett Regional Plan is the most contemporary, wholistic policy approach when it comes to considering the inherent link between housing, regional competitiveness and economic growth and is transferrable to the Greater Whitsunday Region.
Availability including Diversity and Choice	Acknowledge the split of attached and detached housing remains low. Advocacy to planning for sustainable growth for a diverse region and meeting the needs of the urban, coastal and rural communities with various attributes.	Opportunities for more intensified development to support more varied housing products without dramatically changing the scale and feel of neighbourhoods – gentle density increase and providing more diverse and affordable housing choice.	Building more sustainable communities to enhance resilience during demographic and market changes and planning beyond bounds of development but improving the wider infrastructure network and nearby amenities.
Infrastructure	Regional infrastructure priorities supporting each policy area in the draft Regional Plan are outlined and will be coordinated. Implementation is also to be monitored.	Establishing a consolidation policy that supports growth within bounds of development and in line with priority infrastructure area.	Advocate for determination of regional infrastructure priorities as part of a revised Regional Plan for the Greater Whitsunday Region to ensure alignment between policy and infrastructure delivery.
Consumer Need	Addressing shifting patterns of consumer demand by establishing an education initiative which articulates aspects of downsizing and ageing population in line with housing products available.	Creating liveable communities by acknowledging living arrangements influenced by ageing population, technology and lifestyle trends – transition from couples with children to couple only household.	Educating the community and ongoing review of current and future market trends and preferred living arrangements.
Roles and Responsibilities	Encourage change in regional coordination, and for local governments to play a strong supporting role in facilitating housing change. This includes informing residents about the benefits of housing choice and benefits of delivery of appropriate housing choice.	Responding to change and building more resilient communities within the region and strengthening housing diversity. Planning beyond immediate property i.e.: subdivision and streetscape but planning beyond the bounds and providing infrastructure and open space networks.	Advocacy to educate the residents about suitable housing choice and appropriate dwelling types to deliver products needed for the region.

Source: Urbis

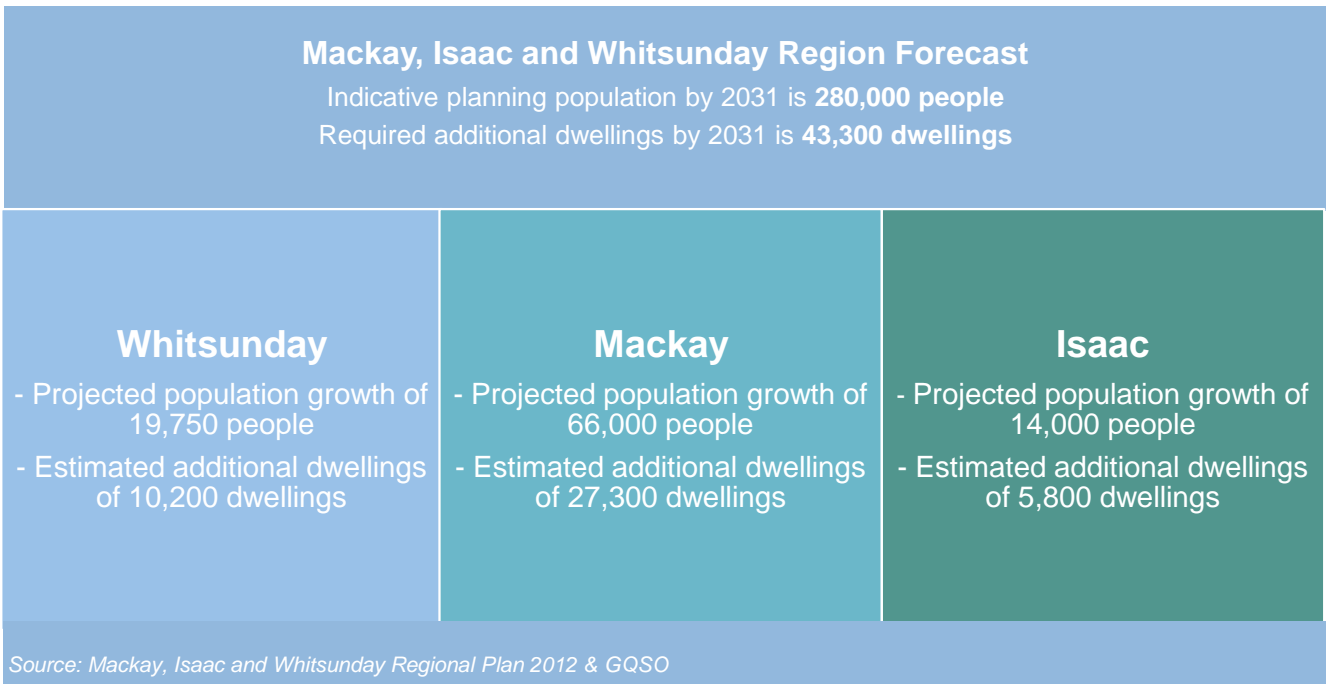
In light of the above comparison table, this summary provides the overarching areas we need to explore as part of the data analytics and stakeholder engagement to understand the current housing barriers at a regional level. Whilst there is a recognition of policy documents enabling an environment to accelerate delivery of additional housing, there is still work to be done to address the housing issues.

REGIONAL POLICY CONTEXT

The Mackay, Isaac and Whitsunday Regional Plan (*'the Regional Plan'*) sets out the framework for the region's long-term values and goals. The Regional Plan provides strategic direction for how the region is intended to grow and develop.

The purpose of the Regional Plan review was to understand the estimated population and housing forecast for the region, as well as the current housing policy and land use strategies for housing development and expansion. The diagram below illustrates the indicative population and dwelling forecasts for the region by 2031. Please note that the below population and projections are based on the data gathered for the Regional Plan dated 2012. Due to the age of the Regional Plan and its aged data and information, there is scope for the Regional Plan to be reviewed and updated to reflect more accurate population growth data and statistics.

Figure 7 - Mackay, Isaac and Whitsunday Region Forecast



Note: Indicative planning population gathered from Queensland Government Statistician's Office (QGSO) and forecasted additional dwellings are gathered from the Regional Plan and Queensland Government (Projected dwellings (medium series) dated 30 June 2006 to 2031.

OPPORTUNITY IDEA
 Preparing planning schemes and regional plans are an ideal opportunity to revisit and reset the vision for the region.

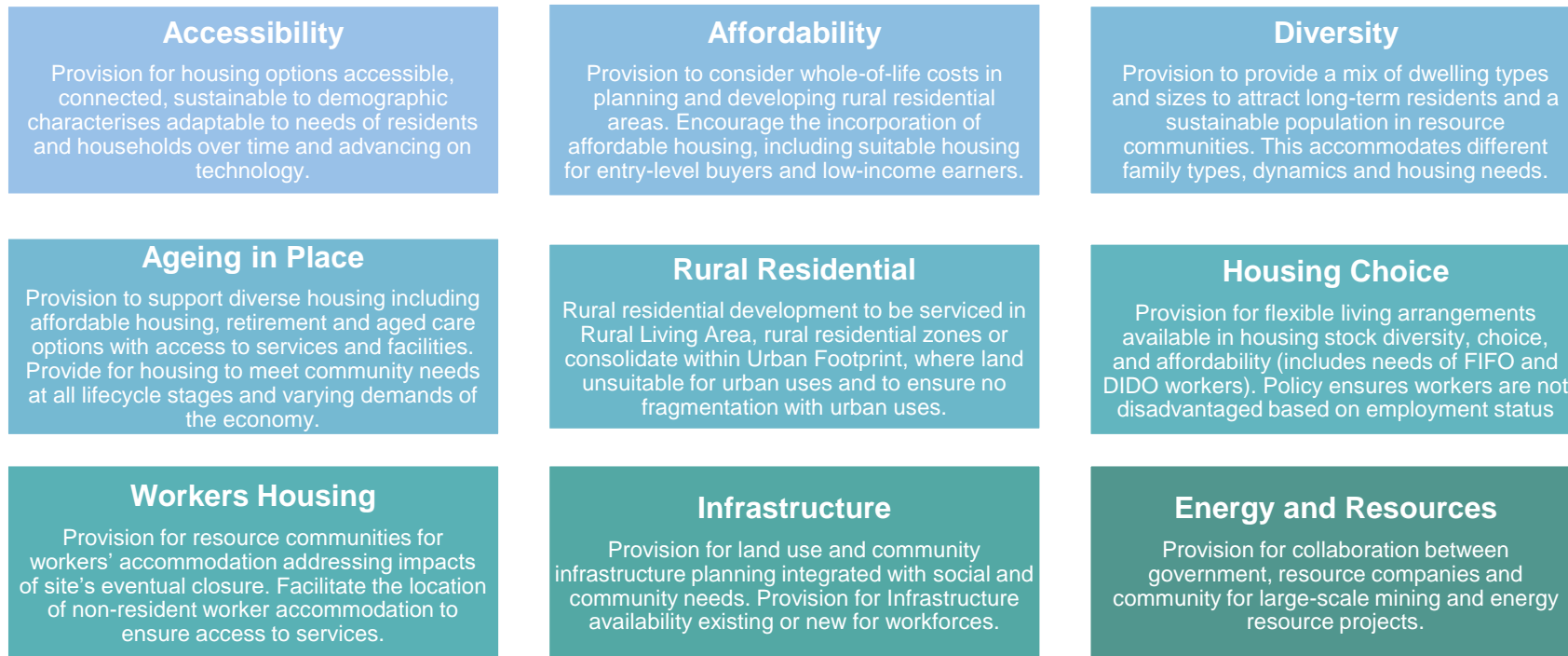


KEY REGIONAL PLAN POLICY THEMES

In addition to population and dwelling forecasts, the Regional Plan sets out a number of themes that are directly relevant to housing and regional growth and development. The key themes along with commentary have been set out below. The Regional Plan contains policies to support housing needs for a range of cohorts including special needs, ageing, housing, workers' housing and considers policies that will enable employment opportunities and infrastructure delivery.

Despite the age of the current Regional Plans in place, a number of common housing themes have been incorporated into the documents.

Figure 8 - Regional Plan Policy Themes



Source: Urbis

Based on a detailed review of the existing regional planning policies and identified key housing themes, we have observed a lack of co-ordination between the current Regional Plan document and the infrastructure planning policies within the region. It is understood that a Regional Infrastructure Plan is currently being developed for the Mackay, Isaac and Whitsunday Region in partnership with the Department of State Development, Infrastructure, Local Government and Planning (DSDILGP). Overall, the Regional Plan provides implementation strategy for a range of key housing themes and in certain aspects, there is no time allocation (i.e., short, medium and long term). There is also scope for the Greater Whitsunday Region to review their current Regional Plan and work with Local Government to ensure key themes are addressed and monitored.

LOCAL POLICY CONTEXT

This section provides an overview and comparison between each of the three planning schemes and a comparison can be identified as follows:

- **Whitsunday:** Provisions generally support development in established areas including infrastructure serviced areas and centres. However, limited development supported in coastal and rural areas. It is noted that a Major Amendment to the Planning Scheme is being progressed to amend the Strategic Framework with respect to key housing objectives.
- **Mackay:** Strategic Framework focus on growth in centralised areas with balanced active transport, employment and affordability. Protection of sugar mills, natural areas and coastal zones.
- **Isaac:** Strategic outcomes for co-location, housing diversity and connectivity in established areas. Low density supported in coastal areas, while protecting grazing industries, resources and other farming activities.

Drawing from this review of the three local government planning schemes, there is scope to strengthen the alignment around housing policy and provisions across the three local government areas to improve on the overall consistency, in particular, better alignment between the Whitsunday and Mackay Regional planning schemes.

WHITSUNDAY PLANNING SCHEME 2017

- Provision for key areas in major urban areas and major centres identified for expansion.
- Expansion areas prioritise well connected communities and co-located uses.
- Supports accommodation and business activity within coastal and rural areas.
- Provision for economic growth focuses on agricultural activities, and limited on housing expansion opportunities with the exception of tourist accommodation.
- Infrastructure provision for utilising infrastructure as service supporting capacities.
- Provisions for environment and heritage do not relate to housing outcomes.
- Provisions relating to safety and resilience does not correlate to housing.

MACKAY REGION PLANNING SCHEME 2017

- Strategy for urban growth focus around growth areas and centres (not including specialised centres).
- Provision for transport to correlate with affordability and employment.
- High encouragement of active transport and reduction in car dependency.
- Expansion restrictions in rural and township areas to preserve sugar mills.
- Policy highlights on housing diversity, affordability and 'Ageing in Place'.
- Infrastructure to support urban forms and urban areas.
- Provision to avoid natural hazards, climate change impacts, landslides and bushfires.
- Natural resources including agricultural land, fishery and water catchments are protected and managed.
- Development in coastal zones avoided and buffers to areas along waterways.

ISAAC PLANNING SCHEME 2021

- Provisions for development co-location in urban areas, centres and connector streets.
- Housing growth to include housing diversity and location in urban areas.
- Provision for increased economic activity to support growth of township areas.
- Provision to support low density residential settlement in coastal township areas.
- Provision to support diverse housing types and ageing in place in rural zoned areas.
- Avoidance of reconfiguring lots that don't support long term economic viability and farming activities.
- Provision to protect stock routes, extractive mineral, gas and petroleum resources from encroachment of sensitive land uses and urban areas.
- Provision to minimise disturbances to local biodiversity, natural topography, water quality, beds and banks of riparian vegetation.

LOCAL POLICY ASSESSMENT MATRIX

A review of local policy has considered key housing themes in the three local government planning schemes, recognising that planning schemes are required to address housing policy as identified in the State Planning Policy 2017. This matrix identifies that, at the overarching scheme policy level, Mackay addresses almost all relevant themes, Isaac addresses a majority of the themes and Whitsunday does not address a number of housing themes. Further commentary is provided this matrix.

Table 2- Local Policy Assessment Matrix

KEY THEMES	WHITSUNDAY PLANNING SCHEME 2017	MACKAY REGION PLANNING SCHEME 2017	ISAAC PLANNING SCHEME 2021	RELEVANCE TO HOUSING
Housing Growth <i>(Major urban areas, centre expansion and infill)</i>	✓	✓	✓	All three planning schemes have identified and addressed the theme of housing growth.
Accessibility <i>(Highly serviced areas, connected communities and co-located uses)</i>	✓	✓	✓	All three planning schemes have identified and addressed the theme of accessibility.
Affordability	✓	✓	✗	Both Whitsunday and Mackay have identified and addressed the theme of affordability in their planning scheme. The Isaac scheme does not identify affordability. Housing affordability is an issue across the Greater Whitsunday Region with Isaac and Whitsunday registering 13% growth in the last year. Whilst the planning scheme does not address this housing affordability, there is a separate housing initiative for applications for the Isaac Rental Affordability Scheme (IRAS).
Co-location & Diversity <i>(Housing diversity and variety in land uses and mixed uses)</i>	✓	✓	✓	All three planning schemes have identified and addressed the theme of co-location and housing diversity.
Employment	✓	✓	✗	Both Whitsunday and Mackay have identified and addressed the theme of employment.
Economic Growth	✓	✓	✓	All three planning schemes contain policy addressing economic growth. Whitsunday and Isaac schemes speak to the relationship between economic growth and housing.
Ageing in Place	✗	✓	✗	The theme of Ageing in Place is addressed in the Mackay planning scheme but not in Whitsunday nor Isaac. Across the region, there is a higher ageing population in Mackay in comparison to the other regions, however, lack of mention in Whitsunday and Isaac may impact on their prioritisation for senior housing etc.
Coastal Development <i>(Limited accommodation and business activity in coastal areas)</i>	✗	✓	✓	Both Mackay and Isaac Planning Scheme identified and addressed the theme of coastal development (limited accommodation in coastal areas), however, this issue is not apparent or prioritised in Whitsunday potentially due to the high level of tourism and accommodation within this area.

LOCAL POLICY ASSESSMENT MATRIX (CONT.)

Table 2- Local Policy Assessment Matrix (continued)

KEY THEMES	WHITSUNDAY PLANNING SCHEME 2017	MACKAY REGION PLANNING SCHEME 2017	ISAAC PLANNING SCHEME 2021	RELEVANCE TO HOUSING
Rural Development	✗	✓	✓	Both Mackay and Isaac identified Rural Development in their region as rural and township areas are more prominent in these regions.
Tourist Accommodation	✓	✓	✓	Tourism is a majority industry in Greater Whitsunday Region and is addressed in all three planning schemes.
Transport (Active Transport, Walkability and Transport to employment)	✗	✓	✓	Transport including active transport is identified in the Mackay and Isaac planning schemes only.
Infrastructure	✓	✓	✓	All three planning schemes have identified and addressed the theme of infrastructure.
Natural Resources	✓	✓	✓	Whitsunday, Mackay and Isaac planning schemes identified the key theme of natural resources.
Natural Hazards, Safety and Resilience	✓	✓	✓	All three planning schemes have identified and addressed the theme of natural hazards, safety and resilience.
Environment and Heritage	✓	✓	✓	All three planning schemes have identified and addressed the theme of environment and heritage.
Agricultural Activities	✓	✓	✓	Whitsunday, Mackay and Isaac planning schemes have addressed the topic of agricultural activities within their region.

Upon review of the three local government planning schemes, it is noted that a majority of key housing themes have been identified in Mackay Planning Scheme and some housing policy gaps have been identified in the Isaac and Whitsunday Planning Schemes. The lack of reference to specific housing themes, such as affordability and aging in place highlights policy gaps relevant to key housing challenges identified in the region. There are also gaps in policy for seniors housing, which is not addressed in Whitsunday or Isaac regions. There are also gaps around housing policy for rural and agricultural settings and active transport infrastructure to support complete and healthy communities.

LOCAL GOVERNMENT PLANNING HORIZONS

For local governments preparing planning schemes, Local Government Infrastructure Plans (LGIPs) and associated supporting growth projections and land supply models, the reality is that these plans are resourced and prepared at a point in time. However, variables which impact on land supply, including changing constraint layers, development approvals, population impacts and changes in planning schemes, are constantly progressing.

This is evident in the table below, particularly with regards to Mackay and Whitsunday where projections were undertaken in 2018. The limitation of longer periods of updates due to the long lead times and the significant resources required for their preparation and any subsequent organizational endorsement can potentially result in misalignments between delivery of Council-led trunk infrastructure and changes in population growth and dwelling demand. The results of which are evident in Section 4 of this report.

Table 3– Planning Horizon and Projections

Local Government	Current Planning Scheme		Local Government Infrastructure Plan		Recent Amendment and/or growth management project
	Commencement	Horizon	Commencement	Projection	
Isaac	2021	2036	2021	2036	<ul style="list-style-type: none"> Isaac Region Economic and Population Review was completed in 2016.
Mackay	2017	2037	2018	2036	<ul style="list-style-type: none"> Council provided the Mackay Growth Allocation Model (MGAM) 2020 Population and Dwelling Projections to 2041 which has been utilised in this report
Whitsunday	2017	2036	2018	2036	<ul style="list-style-type: none"> Council has completed the Whitsunday Economic and Population Study 2021 and Proserpine to Airlie Beach Growth Study 2021 which will inform the next Planning Scheme Major Amendment and LGIP amendment V2 is under State Review and anticipated for adoption this year.

Source: Urbis

PLANNING REVIEW SNAPSHOT



OPPORTUNITY IDEA
Could Greater Whitsunday be the first region to establish a regional plan based on live data and not static data?

INSIGHTS

- The key housing themes at the Queensland Housing Summit are all identified as relevant to the Greater Whitsunday Region, being population growth, housing diversity, dwelling supply and development constraints.
- Both Wide Bay Burnett and North Queensland regions experience similar regional housing challenges and therefore, their regional plans have been chosen to compare with the Greater Whitsunday region in order to identify what is relevant to the development of housing policy in the Whitsunday region.
- The Mackay, Isaac and Whitsunday Regional Plan is over a decade old and warrants updates to tackle current housing themes and challenges.
- Local government planning schemes and infrastructure plans are prepared based on static 'point in time' growth data.
- The State Planning Policy 2017 sets the minimum policy requirements for housing policy in local planning schemes.
- Lack of coordination and integration between regional land use and infrastructure planning is clear. The 2012 regional plan is out of date and there is no regional infrastructure plan to support the region level land use plan.
- Lack of time allocation to actions in the regional plan (i.e. identification of short, medium and long term actions). Updated timing would help prioritise actions and associated objectives for land use planning at the region level.

OPPORTUNITIES

- Increase frequency of growth modelling reviews to enable ongoing monitoring and review.
- Noting Council's are required to review LGIPs every 5 years, more frequent review of growth modelling will better inform land use and infrastructure policy through planning schemes and local government infrastructure plans revisions.
- Introduce new and ongoing community engagement and partnership in regional and local planning policy planning.
- Expand on housing policy positions in regional planning and local planning schemes to support alignment of housing objectives and targets and mutual support of goals.
- Well-structured planning policies can boost confidence for investors, developers and the community.
- Local governments as a housing facilitator as well as a planning framework regulator.

04

STAKEHOLDER
ENGAGEMENT



ENGAGEMENT APPROACH



PURPOSE

The purpose of the stakeholder engagement was to engage with key stakeholders who are interested in or are affected by the outcomes of the housing supply opportunities and issues in the Greater Whitsunday Region to ground truth the level of accuracy of the data collated and initial insights, and to gather additional local knowledge as well as understand potential opportunities.

OBJECTIVES

The focus of the engagement was to ensure that the data was validated at a regional level, to draw from local knowledge and to identify the regional nuances and opportunities with respect of current and future housing provision. The engagement focuses on testing the integrity of the quantitative data and identifying learning opportunities and possible policy and partnership development opportunities.

The focus of the engagement was to:

- Collect qualitative data;
- Collect quantitative survey data;
- Test the integrity of quantitative data;
- Identify key issues and considerations for:
 - Workforce forecasting;
 - Staff accommodation;
 - Social and affordable housing;
- Identify insights, learnings and opportunities for staff accommodation access and delivery;
- Identify possible partnership opportunities; and
- Inform policy development, strategy and implementation of staff accommodation strategies.

KEY INSIGHT

There is no 'silver bullet' to housing supply issues. Understanding the challenges across the housing sector increases opportunity for housing actions that meets multiple stakeholder needs.

SPECTRUM OF PARTICIPATION

The stakeholder engagement was supported by an engagement plan that was developed with consideration for the International Association of Public Participation (IAP2) Spectrum of Public Participation Framework (**Figure 9**).

Figure 9 – IAP2 Spectrum of Public Participation Framework



KEY STAKEHOLDERS

Stakeholders involved in the engagement activities for the project were grouped into the following five categories, for the purpose of gaining a variety of insights into the housing supply and demand for the Greater Whitsunday Region. The organisations and companies listed below were invited to participate. A majority, but not all, of the invitees decided to participate.

GOVERNMENT (STATE AND LOCAL)

- Mackay Regional Council
- Isaac Regional Council
- Whitsunday Regional Council
- Department of State Development, Infrastructure, Local Government and Planning (DSDILGP)
- Department of Communities, Housing and the Digital Economy (DCHDE)

EMPLOYERS, ECONOMIC DEVELOPMENT, TOURISM

- Bowen Gumlu Growers Association
- Mackay Chamber of Commerce
- Proserpine Chamber of Commerce
- Whitsunday Chamber of Commerce
- Bowen Chamber
- Bowen Collinsville Enterprises
- Resources Industry Network
- Thomas Borthswicks
- Mackay Airport
- BHP
- Anglo American
- Queensland Hydro
- Glencore
- Lotus Creek
- Mackay and Isaac Tourism
- Tourism Whitsundays
- Greater Whitsunday Alliance
- Regional Development Australia
- Australian Prawn Farms
- Canegrowers
- Queensland Agricultural Workers Network
- Agribusiness Futures Alliance

HOUSING DELIVERY AND SUPPORT BODIES

- CASA / WIMHHAN
- Q Shelter
- St Vinnies
- Chances Café
- MADEC
- Emergency and Long Term Accommodation (Moranbah)
- Clermont Housing
- Engedi (disability)
- CTM Links Middlemount
- Hinterland Community Care (Dysart)
- Greater Whitsunday Communities
- St Pauls
- Orange Sky
- Lowanna House
- Connect Housing (Mackay)
- Isaac Housing Trust
- Whitsunday Housing Trust
- YIRS
- Kalyan
- Girudula (Bowen)
- Sarina Indigenous Housing
- George Street Neighbourhood Hub (Mackay)
- Bowen Neighbourhood Centre
- Whitsunday Neighbourhood
- Collinsville Community Association

HOUSING RELATED ADVISORS

- REIQ
- Explore Property
- Mackay Property and Management Services
- Hugh Reily
- Moranbah Real Estate
- Ray White Canonvale
- McCrae Property Group Bowen
- Gardian Real Estate
- Blacks Real Estate
- Professionals Bowen
- Real Estate Vision Group
- Collinsville Real Estate
- Taylors
- Action Finance
- Aussie Home Loans
- Lifestyle Finance
- Eclipse Financial Services
- Opteon
- Heron Todd White
- Regional Insurance Brokers

LAND, DEVELOPMENT AND PROPERTY GROUPS

- Gemini Homes
- Palmview Homes / Tandy Group
- Fergus Builders
- Woollams Group
- Renew Mackay
- Blue CHP (affordable housing developer)
- Ray White, Canonvale
- Tetra Consulting
- Twin Creek Eco Park / Hidden Valley Estate Whitsundays
- Point Glen
- GJ Gardiner Homes
- Sanctuary Living
- Master Builders Association
- Urban Development Institute of Australia (UDIA)
- Housing Industry Australia (HIA)
- AAA Building Consultants
- Regional Insurance Brokers
- Wynne Planning and Development

SUMMARY OF STAKEHOLDER ENGAGEMENT

Engagement activities undertaken with the stakeholders were tailored to the type of stakeholder and the nature of the information that was required from these stakeholders.

Full documentation of the stakeholder engagement component of this research project is enclosed in the Appendices of this report, including the following:

- Stakeholder Engagement Plan (**Appendix A**); and
- Stakeholder Meeting Summary Notes (**Appendix B**).

The activities consisted of guided discussions and the following pages describe these activities, including:

- *Activities* – identifying activities involved in the engagement process;
- *Setting out the context* – identifying the purpose and objective of this research project and asking general questions on participants individual role, responsibility and level of experience;
- *Understanding the stakeholder's challenges* – identifying mutual benefits for the stakeholder group and for this research project;
- *Key insights* – building on existing data / information and exploring stakeholder's experience with housing issues and understanding the root causes and barriers to overcome; and
- *Opportunities* – acknowledging existing opportunities and identifying new opportunities from engagement discussions and evolving from these opportunities.

The following pages overleaf provide a summary of our stakeholder engagement activities and key findings from each stakeholder group.

GOVERNMENT BODIES

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
<p>GOVERNMENT (STATE AND LOCAL)</p>	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p>	
<p>PARTICIPATION LEVEL</p>	<ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual's roles, responsibilities and level of experience. 	<ul style="list-style-type: none"> ▪ Mackay Regional Council: <ul style="list-style-type: none"> ○ Shortage of rental stock for smaller houses has reduced; ○ 600 sales of attached stock in 2022 but no additional supply provided because of lack of developer interest in townhouses and units; ○ Building approvals and lot sales are notably slowing; ○ Willingness to provide incentives but have found discount on infrastructure costs to not be effective because of the time it takes for the benefit to be realized; ○ Willingness to partner and facilitate partnerships; and ○ <u>Overall, investor confidence is an issue.</u>
<p>COLLABORATE</p>	<ul style="list-style-type: none"> ▪ Understanding Government Initiatives and Challenges <ul style="list-style-type: none"> ○ Understand their housing context in the region; ○ Explore their delivery programs and frameworks; ○ Response to housing needs and expectations; ○ Policies that guide access to/allocation of housing; ○ Identify possible partnering opportunities; ○ Trends, barriers and opportunities for delivering housing; ○ Challenging locations to deliver housing; and ○ Current and future Government incentives. 	
<p>COLLATERAL</p>		
<p>INTERVIEW/ DISCUSSION GUIDES</p>		
<p>ACTIVITIES</p>		
<p>2 x meetings – 1 x meeting at start of engagement and 1 x meeting at end of engagement.</p> <p>3 x online, one-on-one discussions with each Council to:</p> <ul style="list-style-type: none"> ▪ collect qualitative data; ▪ integrity test quantitative data already received; and ▪ identify key issues around housing planning, delivery and management. <p>1 x online, one-on-one discussions with each Council to:</p> <ul style="list-style-type: none"> ▪ Discuss key themes and findings from stakeholder engagement; and ▪ Gather feedback and appetite for partnerships and advocacy 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Conduct review of any surplus land for social and affordable housing; • Investigate additional small lots and higher density to boost development; • Government incentives and reduction in infrastructure charges, application fees i.e., not delay in payments, concession, not-for-profit; • Review Acceptable Outcomes in Council Planning Schemes; • Annual review of Government policies with market trends and update as required; and • Review Built-to-Rent schemes in line with policy framework. 	<ul style="list-style-type: none"> ▪ Isaac Regional Council: <ul style="list-style-type: none"> ○ Higher proportion of rentals vs owner occupier than Mackay and smaller population (higher rental prices); ○ 300 vacant properties based on water usage; ○ Census data is not accurate / sufficiently detailed because of mining work rosters; ○ Some unoccupied properties are due to the age and need for repairs (i.e.: 40-year-old homes); ○ Impacts to housing supply during and at end of mine life (e.g: Glendon had 1,800 properties occupied at peak and now 437); ○ Land availability is constrained – decision to not make more available because existing land is not being developed (i.e.: imbalanced housing typology mix and lack of attached housing delivery despite zoning and demand) ○ The banking sector is an issue with high deposits required in the Isaac due to risk rating of area; and ○ <u>Overall, insufficient demand at the right price point to unlock more stock.</u> ▪ Whitsunday Regional Council: <ul style="list-style-type: none"> ○ Findings to date are understated in the Whitsunday LGA; ○ Proposing annual licenses for local Airbnb properties; ○ No land availability issue; challenge is to get developers to build housing; ○ High body corporate fees barrier to attached product approx. \$15,000 - \$20,000 p.a.; and ○ Very few large-scale developers.

EMPLOYERS, ECONOMIC DEVELOPMENT, TOURISM

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
<p>EMPLOYERS, ECONOMIC DEVELOPMENT, TOURISM</p>	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual’s roles, responsibilities and level of experience. ▪ Understanding housing demand from different employment sectors <ul style="list-style-type: none"> ○ Understand housing demand generated by different employment sectors; ○ Response to housing needs and expectations; ○ Trends, barriers and opportunities for delivering housing ○ Identify possible partnering opportunities; and ○ Potential to identify opportunities to reduce competition between or better provide for different housing demand groups. 	<ul style="list-style-type: none"> ○ Rural Workers Accommodation Scheme is challenging due to natural hazards triggering DA approval; ○ Need on-site accommodation if relying on backpackers; ○ <u>General shortage of affordable housing.</u> ○ <u>Queensland Agriculture Workforce Network (QAWN) surveyed farmers on accommodation and blocks for camping (residents close to farms historically took in seasonal workers/ short term tenants but no longer due to rental laws);</u> ○ Extension of Pacific Australia Labour Mobility (PALM) scheme coupled with return of seasonal workers placing extra pressure demand for affordable housing and worker housing; ○ Potential new projects impacting accommodation demand: Bowen Rail; Water for Bowen Pipeline; Tassal expanding; Australian Prawn Farms doubling in size; ○ Temporary demountable style accommodation is an opportunity to encourage more investment; ○ Seasonal workers create spikes in demand; ○ <u>Overall, rural workforce accommodation is challenging -there are different solutions for different workforces (i.e.: cohorts like PALM scheme workers and seasonal backpacker workers); and</u> ○ <u>Temporary accommodation collective opportunities considered worth exploring.</u>
<p>PARTICIPATION LEVEL</p>		
<p>COLLABORATE</p>		
<p>COLLATERAL</p>		
<p>INTERVIEW/ DISCUSSION GUIDES</p>		
<p>ACTIVITIES</p> <p>2 x online, small group sessions with employers (1 x mining, 1 x agriculture) to:</p> <ul style="list-style-type: none"> • Understand the housing needs of their staff; • Identify if they have housing support or assistance programs for staff; • Discuss the relationship between housing they provide and private market housing; and • Understand how private housing market shortages impact their business. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> ▪ Review ‘exemption’ options (no planning approval required) or adaptive uses rather than triggering an approval requirements in order to expedite development; ▪ Review natural hazards overlays that trigger DA requirements for Rural Workers Accommodation Scheme; ▪ Collaborative plans for worker’s short-term accommodation and student accommodation to be investigated; and ▪ Address the “mining tax” (current 30% loan deposit requirement) associated with risk rating of the region. 	<ul style="list-style-type: none"> ▪ Energy and Resource: <ul style="list-style-type: none"> ○ Lack of new supply in Isaac and limitation in development in Moranbah and Dysart; ○ Many small businesses in Isaac invest in housing for employees; ○ <u>Accommodation solution for projects with opportunity to convert into social housing later;</u> ○ Opportunity to work with Queensland Hydro to create accommodation legacy; ○ Social Impact Assessments are not creating the housing legacy intended; ○ Demand for housing is going to increase; and ○ Employer workforce solutions are at capacity.

EMPLOYERS, ECONOMIC DEVELOPMENT, TOURISM (CONT.)

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
EMPLOYERS, ECONOMIC DEVELOPMENT, TOURISM	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual's roles, responsibilities and level of experience. ▪ Understanding housing demand from different employment sectors <ul style="list-style-type: none"> ○ Understand their housing demand generated by different employment sectors; ○ Response to housing needs and expectations; ○ Trends, barriers and opportunities for delivering housing; ○ Identify possible partnering opportunities; and ○ Potential to identify opportunities to reduce competition between or better provide for different housing demand groups. 	<ul style="list-style-type: none"> ▪ Economic Development: <ul style="list-style-type: none"> ○ There is additional need for seasonal workforce accommodation for agricultural sector; ○ <u>Overlay macro issue of decarbonization and 4IR;</u> ○ Mixed information on turnover of social housing – State is indicating 2 weeks while housing providers indicating much longer and older dwellings returned to the State; and ○ <u>Lack of investor confidence</u> – confidence in the resources sector being used as primary measure of market confidence, detracting from a range of other strengths and opportunities in the region that could be used to bolster investor interest. ▪ GW3 and Mackay Chamber: <ul style="list-style-type: none"> ○ Issues with staff attraction and retention, as well as attracting business operators (instead of caravan park living and cabin style accommodation); ○ Insufficient housing for teachers in Whitsunday so schools are getting less funding and services; and ○ <u>City Centre opportunity for studios and units to keep young people in region.</u> ▪ Tourism: <ul style="list-style-type: none"> ○ Backpackers are tending to share houses and sub-let/hot-bed according to hospitality shifts; ○ Need for on-site housing as distance is the biggest issue to support industry – no public transport; ○ <u>Affordability is a critical issue for hospitality workers and transport to and from their accommodation after shifts (safety);</u> ○ Lost middle management layer of businesses during COVID because of transferable skills; ○ Considering the projected growth in the tourism industry linked to the Olympics in 2032, creative and innovative solutions, similar to student accommodation options, need to be explored; ○ Potential partnership opportunity: Airlie Backpackers that has closed and now only a pub (owner Jan Hassler); ○ Bowen has some empty commercial buildings that could be repurposed; and ○ Opportunity to repurpose or repair existing underutilized hospitality accommodation damaged by Cyclone Debbie.
PARTICIPATION LEVEL		
COLLABORATE		
COLLATERAL		
INTERVIEW/ DISCUSSION GUIDES		
ACTIVITIES		
<p>2 x online, small group sessions with economic development and tourism bodies to:</p> <ul style="list-style-type: none"> • Understand the relationship between housing availability and economic development; • Explore current future forecast housing demand from the tourism sector considering both employee and visitor demand; and • Identify any possible projects or partnering opportunities. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Investigate potential under-utilized housing stock renewal; • Explore opportunities to access seasonal worker housing for other purposes out of season (e.g. temp. crisis housing); • Explore temporary key worker housing; • Investigate and identify unused housing with potential for conversion or upgrading, including potential joint venture opportunities (e.g. un-used backpackers, old hotel/motel etc.); • Revitalise inner city/ CBD areas to attract younger demographic and create vibrant centres with housing; • Identify loan-oriented projects; • Increase / expand criteria for worker housing to be exempt under the Rural Workers Accommodation Scheme; and • Clear communication of investment opportunities. 	

HOUSING DELIVERY AND SUPPORT BODIES

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
HOUSING DELIVERY AND SUPPORT BODIES	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual's roles, responsibilities and level of experience. ▪ Understanding how to facilitate potential projects with housing impact <ul style="list-style-type: none"> ○ Opportunity to identify and facilitate potential projects with housing impact; ○ Access to housing data from other sectors; ○ Opportunity to identify potential projects, funding, partnership and advocacy opportunities; ○ Trends, barriers and opportunities for delivering housing; and ○ Identify possible partnering opportunities. 	<ul style="list-style-type: none"> ▪ Housing Delivery and Housing Support Bodies: <ul style="list-style-type: none"> ○ Workload increasing significantly with child services referring 16+ youth and singles. There is growing homelessness in this cohort; ○ <u>Low supply of smaller housing – there is a misalignment on current and future housing suitability and needs;</u> ○ <u>Longer waitlist for social housing flagging growing need and demand;</u> ○ No support for homelessness – i.e. emergency accommodation is insufficient; ○ Vulnerable women in the homeless cohort flagged as a specific need group; ○ People being 'priced out of the private market' both within and outside the region is impacting housing dynamics within the region; ○ Growing waiting list in Moranbah, notably an increase in single women with kids; ○ Rental costs are higher in Whitsunday; ○ <u>Need more social and affordable housing stock to meet growing demand;</u> ○ There may be housing issues that cannot be identified through data, specifically levels of homelessness e.g. people not registering for assistance, people overstaying, people who are unsheltered but not sleeping rough; ○ Resistance of existing tenants moving out of temporary and crisis accommodation due to lack of options; ○ Little development in Moranbah has created challenges for low-income earners as housing demand has grown; ○ Clermont has an older population and faces affordable and accessible housing issues; ○ A significant challenge for Community Housing Providers is sustaining tenancies, especially in light of more complex cases currently prioritised for social housing by the State Government; and ○ Increased reliance on non-permanent housing (e.g. tents at showgrounds) to provide crisis housing.
PARTICIPATION LEVEL		
COLLABORATE		
COLLATERAL		
INTERVIEW/ DISCUSSION GUIDES		
<p>2 x online, small group sessions with economic development and tourism bodies to:</p> <ul style="list-style-type: none"> • Understand the relationship between housing availability and economic development; • Explore current future forecast housing demand from the tourism sector considering both employee and visitor demand; and • Identify any possible projects or partnering opportunities. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> ▪ Explore National Rental Affordability Scheme (NRAS) allocation for purchase – Tier 1 CHP who is purchasing NRAS properties in return for their being made available as social & affordable housing; ▪ Explore more diverse and accessible housing; ▪ State and Local Government to explore opportunities with existing vacant land and opportunities for housing providers to build and manage their properties; ▪ Work with a Community Housing Provider in SEQ to access the Housing Investment Fund; ▪ Collaborate to achieve economies of scale when delivering affordable housing; ▪ Lobby for increased funding for CHPs to support tenants sustain tenancies using the best practice case management approach; and ▪ Partner with a Tier 1 Community Housing Provider. 	

HOUSING-RELATED ADVISORS

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
<p>HOUSING RELATED ADVISORS</p>	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual’s roles, responsibilities and level of experience. ▪ Understanding Predominant Customer Needs <ul style="list-style-type: none"> ○ Understand their housing context in the region; ○ Explore their delivery programs and frameworks; ○ Response to housing needs and expectations; ○ Trends, barriers and opportunities for delivering housing; ○ Identify possible partnering opportunities; ○ Understand predominant customer needs as regards diversity of choice; ○ Understand market trends and market confidence; and ○ Identify non-planning influences on access and delivery of housing (e.g., financial influences). 	<ul style="list-style-type: none"> ▪ Housing Related Advisors <ul style="list-style-type: none"> ○ New building code will provide some improvements for accessible homes (i.e.: provide more open spaces inside the buildings), there are not many in the region; ○ Mixed information regarding the turnover of social housing; ○ Rentals have increased between 20-40%; <ul style="list-style-type: none"> ▪ Older tenants suffering; tend to face unrealistic price increases when the landlord changes; that is usually the trigger for a market-related rent increase ▪ Longer term tenants tend to pay slightly below market rates ○ 3-4 bedroom dwelling houses in greater demand than units, turnover on houses are easier; ○ <u>There is capacity amongst project builders but interest rates have caused demand to slow down;</u> ○ <u>Region has very few investors under 35 years. Property is not a young person’s investment – returns are not comparable with those that can be achieved in a Super;</u> ○ Infrastructure is the biggest barrier to unlocking new land; ○ We need to consider the impact of automation on likely future employment numbers and population numbers; ○ Properties that have 2 bed and 2 bathrooms, and 4 bed and 4 bathrooms are popular in the home share market (students; nurses), there is a gap in the market for these kinds of properties; ○ Lack of investment and landlords are selling; ○ Rates and insurance much higher than neighbouring regions and SEQ; ○ <u>Stamp Duty is an issue that needs review; and</u> ○ As regards granny flats, they are too difficult to get approved by Council; need separate services and firewalls and there is a cost to bring the dwelling to the standard of a rental; rental compliance is an issue so usually refer landlords to used it as a short-term rentals / Airbnb.
<p>PARTICIPATION LEVEL</p>		
<p>INVOLVE/ COLLABORATE</p>		
<p>COLLATERAL</p>		
<p>INTERVIEW/ DISCUSSION GUIDES</p>		
<p>2 - 3 x online, small group sessions with housing related advisors to explore:</p> <ul style="list-style-type: none"> • Supply and demand factors relevant to each of the four sub-groups within this stakeholder group (real estate, mortgage broking, property valuation and insurance); and • This information will also be used to test market confidence, understand barriers and opportunities to accessing housing. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> ▪ Stamp issue reform; ▪ De-risk investment; ▪ Tiny Homes Project currently in Whitsunday, explore further opportunities across region. Other opportunities include modular homes and properties not used overnight; and ▪ Review current Building Code to reduce the cost of new home delivery. 	

LAND DEVELOPER AND PROPERTY GROUPS

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
<p>LAND DEVELOPER AND PROPERTY GROUPS</p>	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual's roles, responsibilities and level of experience. ▪ Understanding Industry Views <ul style="list-style-type: none"> ○ Understand industry views on housing standards and forecast housing supply and demand; ○ Test market confidence in housing delivery; ○ Opportunity to identify and facilitate potential projects with housing impact; ○ Opportunity to identify potential partnership opportunities; ○ Trends, barriers and opportunities for delivering housing; and ○ Identify possible partnering opportunities. ▪ Targeted Questions <ul style="list-style-type: none"> ○ What is constraining development? ○ How can process be de-risked? ○ How to boost supply? 	<ul style="list-style-type: none"> ▪ What is constraining development? <ul style="list-style-type: none"> ○ <u>Development Approvals are harder to convert due to conditions being imposed;</u> ○ Reduction in investors' investing; ○ Need 15 years of land available for reliable investment; ○ Red tape and financial factors; ○ Secondary housing market is ideal, but trouble is cost is greater than current property value; ○ Cost of developing units is too high; ○ Cost of insurance also chases investors away, especially for units; ○ Very costly to build in the regions and need State intervention and incentives; ○ Valuers need to reframe how they value different diversity options; and ○ Aged care accommodation is an opportunity with the region under-serviced. ▪ How can process be de-risked? <ul style="list-style-type: none"> ○ <u>Approving authorities have a monopoly; need an independent assessment; independent of court processes - make the process quicker and cheaper;</u> ○ Understanding the layers of cost and challenges who can support and reduce cost; and ○ Staggering cement delivery to improve the efficiency and cost of the supply chain. ▪ How to boost supply? <ul style="list-style-type: none"> ○ <u>Big opportunity within underutilized CBD and ability to convert to social and affordable housing;</u> ○ Largest landlord is Dept of Housing – need urban renewal of social housing – 1 and 2 bedrooms; ○ Consider housing as a service; and ○ Change the way we think and the way we design houses.
<p>PARTICIPATION LEVEL</p>		
<p>COLLABORATE</p>		
<p>COLLATERAL</p>		
<p>INTERVIEW/ DISCUSSION GUIDES</p>		
<p>2 - 3 x online, small group sessions with developer representatives to explore:</p> <ul style="list-style-type: none"> • The relationship between existing and available housing (misalignment); • Current and desired housing, including housing standard (need and want), housing provisions (supply and demand) and housing typology trends; and • Challenges, barriers and opportunities being experienced by developers. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> • Review current DA assessment timeframes and provide more streamlined services; • Understanding the layers of cost and challenges; and • Investigate with Department of Housing need for urban renewal of social housing. 	

LAND DEVELOPER AND PROPERTY GROUPS (CONT.)

STAKEHOLDER GROUP	ACTIVITY DESCRIPTION	KEY INSIGHTS
<p>LAND DEVELOPER AND PROPERTY GROUPS</p>	<p>These conversations were facilitated by Urbis using the discussion guide. The discussion guide included a set of prompts to ensure a degree of consistency across the various internal stakeholder groups, including questions relating to each of the following:</p> <ul style="list-style-type: none"> ▪ Setting the Context <ul style="list-style-type: none"> ○ Identifying individual's roles, responsibilities and level of experience ▪ Understanding Housing Need <ul style="list-style-type: none"> ○ Understand industry views on housing standards and forecast housing supply and demand; ○ Test market confidence in housing delivery; ○ Opportunity to identify and facilitate potential projects with housing impact; ○ Opportunity to identify potential partnership opportunities; ○ Trends, barriers and opportunities for delivering housing; and ○ Identify possible partnering opportunities. ▪ Targeted Questions <ul style="list-style-type: none"> ○ What is constraining development? ○ How can process be de-risked? ○ How to boost supply? 	<ul style="list-style-type: none"> ▪ Development Assessment <ul style="list-style-type: none"> ○ Opportunities to build on identifying current assessment timeframes and establish target timeframes against Local Governments. ▪ Post-Approval stage <ul style="list-style-type: none"> ○ De-risking and providing support for condition compliance and infrastructure entities; and ○ Contingency such as infrastructure and road network will enable 'shovel ready' and provide greater confidence and reduce risk of delivery. ▪ What is constraining development? <ul style="list-style-type: none"> ○ <u>Approval conditions imposed by Council considered unreasonable, inflexible and resulting in additional costs for developers;</u> ○ Stormwater infrastructure issues in Mackay; ○ Ergon Energy delaying the process; and ○ In the last 5 months building capacity has eased in the region and there is now capacity to develop more. ▪ How can process be de-risked? <ul style="list-style-type: none"> ○ Council is risk-averse and rely heavily on their Planning Scheme – they do not see or apply it as a guide, but rather a rule. ▪ How to boost supply? <ul style="list-style-type: none"> ○ <u>Housing Infrastructure Fund (HIF) to obtain funding for a percentage of a development to deliver a number of affordable homes;</u> ○ Expand housing purchase options for low-income earners to enable entry to the housing market and start building wealth, with initial government assistance e.g. shared equity or subsidized purchase schemes; ○ Less red tape and barriers – including reviewing the planning process and improve ways to obtaining development approvals in a timely manner; and ○ Homeowners looking at upgrading would be a trigger to developers increasing development activity - At the moment it is cheaper for them to buy an existing home than invest in a new home. ○ Aged care accommodation provision is lacking in the region.
<p>PARTICIPATION LEVEL</p>		
<p>COLLABORATE</p>		
<p>COLLATERAL</p>		
<p>INTERVIEW/ DISCUSSION GUIDES</p>		
<p>1 x online, small group session with industry association representatives to:</p> <ul style="list-style-type: none"> • Understand housing trends at the regional, inter-regional and state level; • Test feedback provided in small group developer sessions; and • Commentary on housing trends at an industry level. 	<p>OPPORTUNITIES</p> <ul style="list-style-type: none"> ▪ De-risk the development approval and post approval process and provide more transparency upfront; ▪ Leverage HIF to reduce risks and costs and deliver more affordable homes; ▪ Explore shared equity schemes; ▪ Consider reform deregulation and support housing diversity; and ▪ Explore aged care accommodation which is under-served in the region. 	

KEY THEMES AND OBSERVATIONS FROM STAKEHOLDER ENGAGEMENT

PRODUCT

- There is a **lack of variety of housing that is fit for purpose** – meaning the quality, location, type, age, or characteristics of the accommodation is not appropriate for certain groups.
- **Low supply and long waitlist for social housing.**
- **Lack of temporary accommodation** for homeless and emergency needs.
- **Currently high volume of detached dwellings.** A variety of housing typologies is required to meet a variety of housing needs.
- **Share-house accommodation is popular with the health, student, hospitality and agricultural sector.** There is opportunity to repurpose seasonal hospitality accommodation.
- **Housing proximity to workplace is a challenge.**

SUPPLY AND DEMAND

- Whilst the region may see some supply issues in the next 15 years, there is **sufficient planned supply to cater** for relevant demand for both detached and attached dwellings. **In the short-term, there is a shortage of middle density housing.**
- There is a **large demand for social housing in the Mackay Region** and one (1) bedroom dwellings were most required, followed by 2-bedroom homes. Currently, approx. 1,600 people on the waitlist (approx. 600 are families).
- **Housing affordability is a key issue** across all sectors and regions.
- Housing availability issues can result in **staff/ labour shortages due to unavailable on-site accommodation.**
- **There is a market for attached dwellings** due to limited supply of existing dwellings. This highlights a gap in medium density and medium rise housing ('the missing middle');
- **As long as employment growth remains strong** there will be ongoing pressure on housing demand;
- **Employers open to partnering to provide worker accommodation.**

GOVERNANCE ADMINISTRATION

- **Inter-agency approaches could be improved**, with a perceived lack of adequate collaboration between government agencies in some areas.
- Encourage State and Local Government to explore **opportunities with existing vacant land** for housing providers to build and manage their tenancies.
- **Review 'exemption' options (no planning approval required)** rather than DA pathway to expedite development or allow flexibility of land uses.
- Review current pipeline against current State and Local infrastructure planning (i.e.: Local Government Infrastructure Planning 'LGIP').

LOCATION

- Each region experiences different housing challenges, barriers and opportunities but **renting stress is generally high across all regions, most significantly in Whitsunday and Mackay.**
- **Isaac has the highest vacancy rates** and insufficient demand at the right price point to unlock more stock. Limited development, challenges for low-income earners and increasing waitlist in Moranbah.
- In **Mackay, investor confidence and housing demand** is an issue. High demand in social housing and level of homelessness compared to Isaac and Whitsunday.
- **Across the Greater Whitsunday region there is insufficient demand** at right price point to unlock more stock is fundamental.

PEOPLE

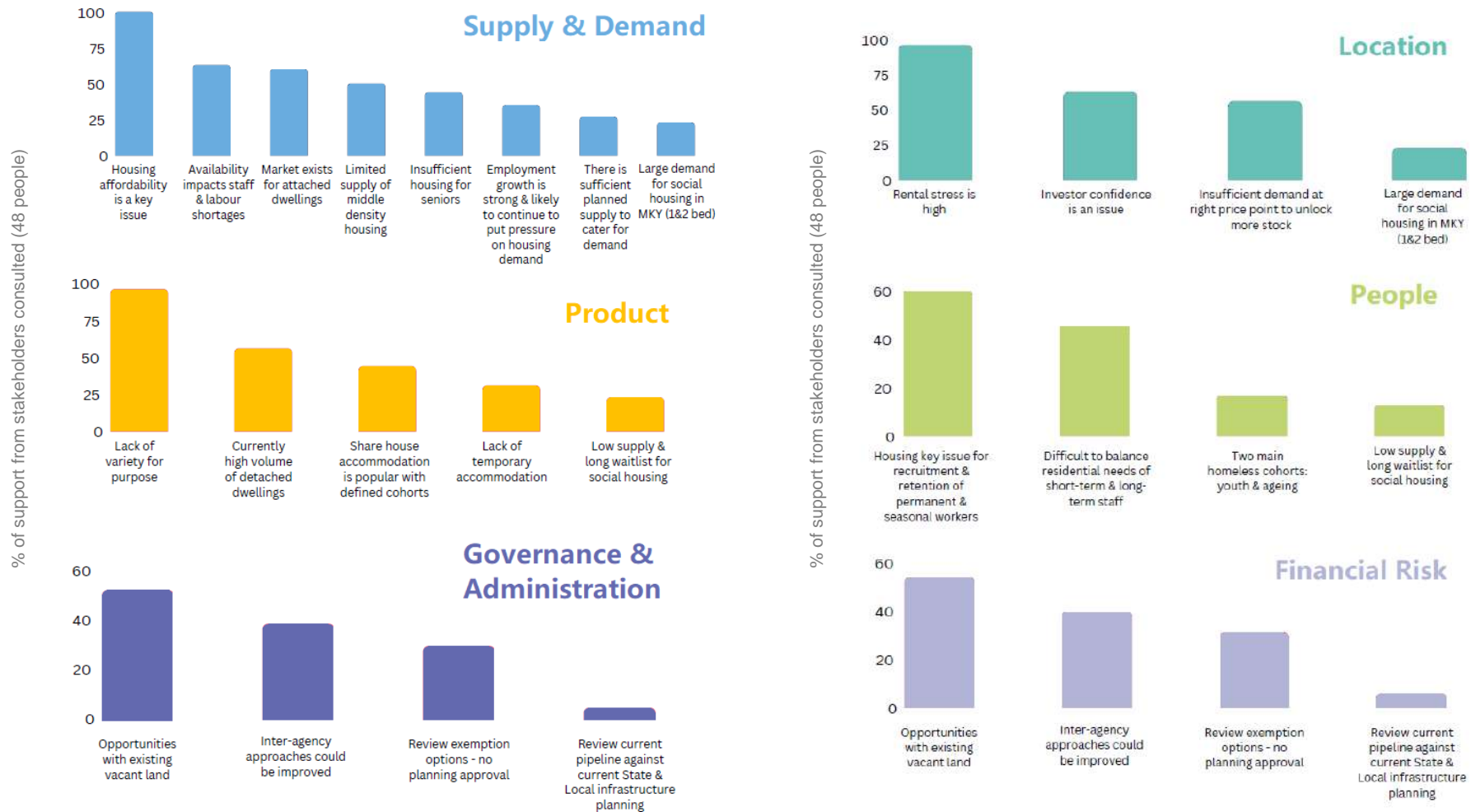
- Housing is a **key issue for recruitment and retention of staff** (including permanent staff, contractors and seasonal workers). The condition and type of housing is critical to the attraction of staff, particularly in remote areas and impacts economic prosperity.
- There is a **growing trend of demographics preferring to live independently, especially for social housing.**
- **Two main homeless cohorts:** Youth and ageing population of 55+ and more vulnerable women in this cohort.
- **It is difficult to balance the residential needs of both short-term and long-term staff.**

FINANCIAL AND RISK

- **Financial risk profile is higher in regional areas**, due to differences in bank lending and funding criteria. There are especially **financing difficulties for small and large projects.**
- **Average cost of housing insurance is higher than rest of SEQ region.**
- Rural and remote areas generally have **high construction costs and labour shortages.**
- Pre-pandemic record low interest rates and increased the borrowing capacity. By 2022, **the rise of inflation and interest rates** have resulted in **reduced borrowing capacity and investment.**
- **Incentives are essential to attracting private investment** and could include partnerships.

METRIC INSIGHTS FROM ENGAGEMENT

After concluding the stakeholder engagement, the GWC project team decided it was valuable to create an extra quantitative layer for the key topics discussed. Although the quantitative analysis wasn't originally integrated and designed into the stakeholder engagement plan, it may not be statistically precise. Nevertheless, the metric findings offer some guidance on the importance of these themes. It is also noted that this information was not provided by Urbis and was independently prepared by GWC.



Disclaimer: The quantitative overlay was calculated post engagement and is not statistically accurate but provides a guide as to a theme's significance. However, no theme should be discounted, and further analysis would allow for more conclusive rankings.

STAKEHOLDER ENGAGEMENT SNAPSHOT

Insights

- Early findings from the data analytics component of the project identified key housing trends in the region. Stakeholders validated these trends (e.g. increasing housing stress, decreasing rental stock, housing supply and housing diversity);
- There is lack of investor confidence due to uncertainties with the economy and transparency of policies and regulations;
- There is insufficient demand at the right price point to unlock more housing stock, especially for attached housing for smaller households;
- Rural workforce accommodation is challenging and there are different solutions to accommodate different worker groups;
- Rural Workers Accommodation Scheme only applies to 'hazard-free' properties but there is limited hazard-free land;
- City Centre opportunity for studios and units to keep young people in region;
- Affordability is a critical issue for hospitality and seasonal workers and transport to and from their accommodation after shifts (safety and distance);
- There is capacity to deliver more housing amongst project builders, but interest rates and government approval processes are identified as disincentives;
- Stamp Duty is a barrier for people to move into housing types more suited to their needs;
- Need more social and affordable housing stock to meet growing demand;
- Opportunities for different employment sectors to collaborate;
- Development Approvals are hard to convert due to complex condition requirements;
- Opportunity within underutilized CBD in Mackay and ability to convert into social and affordable housing; and
- Opportunities in a range of housing funds such as Housing Infrastructure Fund (HIF) to reduce the risk of developments that contain a percentage of affordable homes.

KEY INSIGHT

While government facilitation creates an 'open for business' environment, investor confidence comes from more than confidence in government processes.

OPPORTUNITY IDEA

Data collection, analysis and stakeholder collaboration to breakdown and streamline post-approval processes while maintaining development standards.

Opportunities

Government Policies

- LGA to reduce, waive or delay fees for approval processes and infrastructure costs, or to retain their fees and fund into the post approval process to support compliance and delivery;
- Review Council Planning Schemes and alignment to boost investor confidence in the locality;
- Annual review of Government policies with market trends and update as required;
- Review current DA assessment timeframes and provide more streamlined services;
- Encourage Government to explore opportunities with existing vacant land and opportunities for housing providers to build and manage their tenancies;
- Explore State Government supported purchase of houses such as National Rental Affordability Scheme (NRAS) properties; and
- Review natural hazards overlays for the Rural Workers Accommodation Scheme (RWAS) as they often trigger DA requirements.

Social and Affordable Housing

- Conduct review of any surplus land for social and affordable housing (i.e.: Partner with a Tier 1 CHP to develop social and affordable housing);
- Investigate with Department of Housing need for urban renewal of social housing; and
- Simplify the development assessment process and review 'exemption' options rather than DA pathway to expedite development, in particular for non-government social housing.

Other Housing Accommodation

- Temporary accommodation and collective opportunities worth exploring;
- Explore opportunities for Built-to-Rent schemes;
- Revitalizing inner city/CBD areas to attract a younger demographic;
- Tiny Homes Project currently in Whitsunday, explore further opportunities across region. Other opportunities include modular homes and properties not used overnight;
- Investigate adaptive housing such as granny flats and secondary dwellings;
- Increase focus in worker short-term accommodation and student accommodation; and
- Review housing design elements and include more requirements to provide 'accessible' housing.
- Opportunity to incentivise owners of under-utilized properties to release this capacity into the mark.

Financial Factors

- Investigate if/how high loan deposit requirements (30%) can be removed; and
- Explore pilot project potential of purchasing old or un-used housing (e.g. motels, hostels etc.) and upgrading into housing, including potential joint venture delivery.

05

DATA ANALYTICS





DATA ANALYTICS

PURPOSE

The purpose of the data analytics (quantitative) research was to provide a current snapshot of the housing market through evidence, and to identify projected housing supply and supply gaps. A review of theoretical dwelling supply, with respect to different demand scenarios provides an indication of potential housing gaps and challenges in the short, medium and long term. These housing topics are then explored geographically to enable a level of place-based analysis of housing and trends behind housing need and demand.

SECTION 1: TOPICS

The following topics are explored in the first section of this chapter:

- Macro-economic drivers
- Economic and demographic insights
- A housing status review with a focus on affordability, diversity and suitability
- Key housing markets, including social housing and seniors housing
- A future housing demand analysis providing three scenarios for base case population:
 - Base case (medium growth population)
 - High case (high growth population)
 - High density/high growth population.
- A land supply audit including:
 - short term supply (uncompleted approved lots)
 - medium to long term supply (LGIP dwelling provisions)
- The short to medium term supply housing gap utilising:
 - population driven demand
 - delivery based demand
- The medium to long term housing supply gap highlighting both base and high growth demand scenarios over time.

SECTION 2: AREA

The second section of this chapter explores these topics by location at an area level and highlights population and demographics, forecast dwelling estimates and summarises housing insights and key messages for that area.

Detailed data analysis and the supporting information on which the content of this chapter is based is provided in **Appendix C**.

SECTION 1: TOPICS



MACRO-ECONOMIC DRIVERS

Broad Drivers

The Greater Whitsunday region is characterised by several economic drivers which influence the demand of housing supply.

Interest Rates

Interest rates have a major influence on the level of development. The pre-pandemic record low interest rates increased the borrowing capacity of companies and individual households and spurred a rise in purchasing from 2020-onwards.

Tourism

The tourism sector in the Greater Whitsunday region experienced strong growth across the domestic and international visitor markets. This strong market attracts a large contingency of non-resident population seeking accommodation cyclically and based on the season.

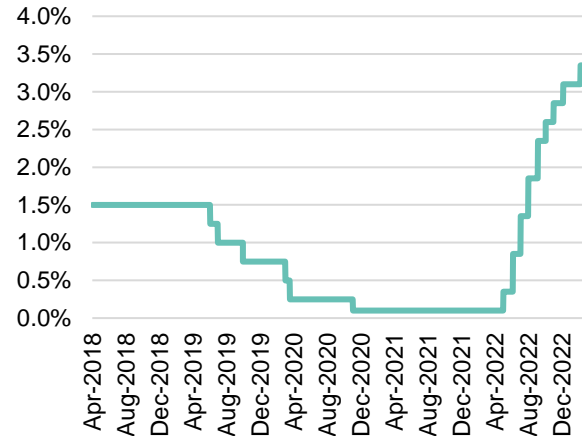
Agriculture

There is also a large proportion of non-resident workers related to the agricultural sector, resulting in a cyclical and seasonal influx of visitors.

Employment

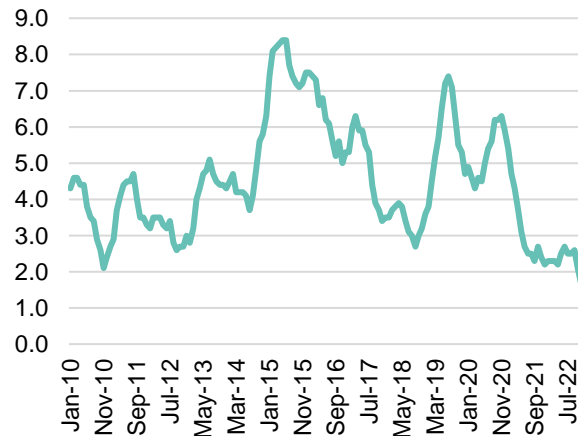
The unemployment rate has continued to decline across the region, falling to 2.5% in early 2023. Levels are now sitting at similar levels to the mining upturn in 2010.

Cash Rate



Source: RBA

Unemployment Rate



Source: ABS

Resource Sector

The resource sector is a major influencer, driving employment and economic growth. Across the Greater Whitsunday region, there is a significant pipeline of planned investment within the resources sector – more than \$17 billion worth of projects.

With a large non-resident workforce, there is a considerable impact on short term housing demand, as well as specific dedicated accommodation.

Based on data provided by the Queensland Treasury, within the Isaac LGA in 2022, the workforce accommodation village bed capacity is estimated at 20,200 for an estimated workforce of 12,000. Isaac Regional Council have estimated a higher workforce accommodation capacity of 26,448 rooms, within existing and approved supply highlighting planning for future growth.

Resource Sector Investment



Announced

Feasibility

Committed

Source: Office of Chief Economist

OPPORTUNITY IDEA

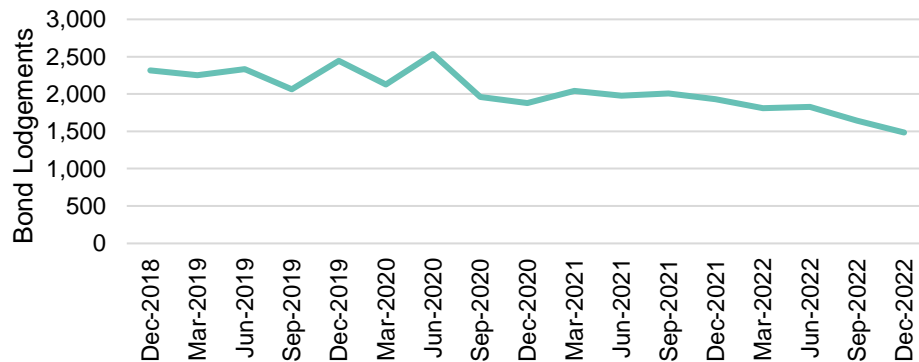
Greater Whitsunday region has a diverse economic base in addition to the resource sector. Look to build housing delivery around and across sectors to boost investor confidence.

INDICATORS OF HOUSING INVESTOR CONFIDENCE

Across the Greater Whitsunday Region several factors are influencing investor confidence in the market. These include:

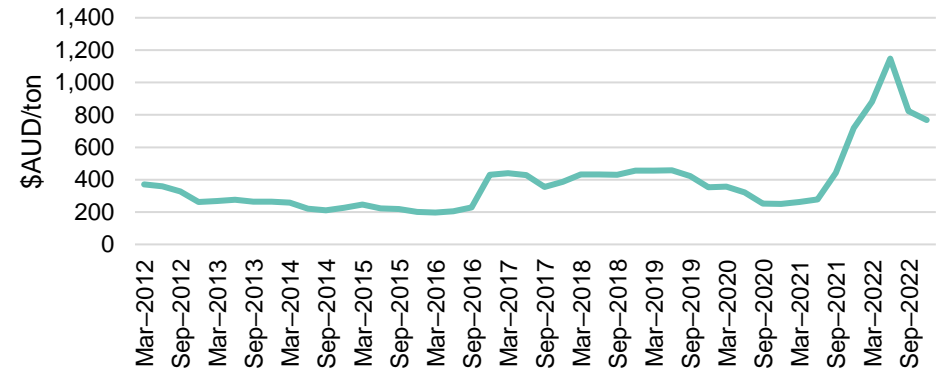
- Australian metallurgical coal prices are continually fluctuating. As prices rose in 2016 and remained steady at a higher rates, the median house price in the region saw a recovery. Similarly, the last two years saw significant rises in prices, coinciding with very strong median house price growth.
- With rising house prices, long term investors have taken the opportunity to sell property in the last few years, looking to release their capital while house prices were high and housing demand was strong.
- In the last two years 90% of all house sales were resales, speaking to the low volume of new housing supply.
- A continuously declining level of bond lodgements also highlights that as properties are being sold, many are not being retained as rental stock and are instead being purchased by an owner-occupier.
- These factors, being rising house prices, fluctuating coal prices, lack of new supply and declining bond lodgements together indicate an overall decrease in the level of investor confidence and provide strong indicators for reduced investment in the rental market.

Greater Whitsunday Bond Lodgements



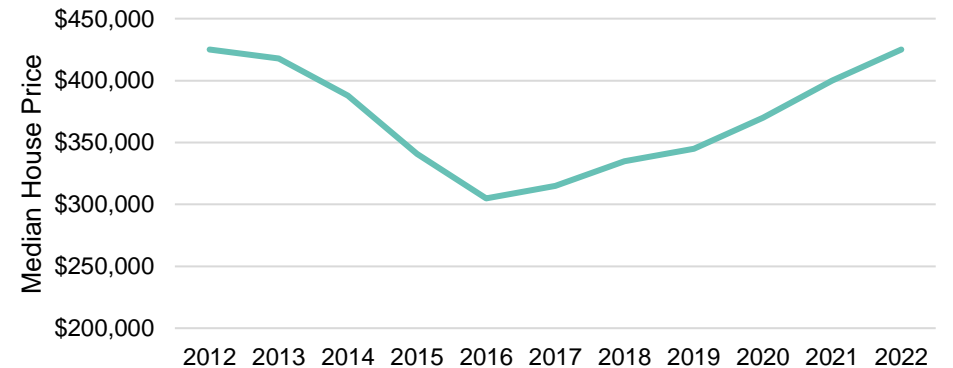
Source: RTA

Australian Metallurgical Coal Prices



Source: Aus Gov Dept. of Industry, Science and Resources

Greater Whitsunday Region – Median House Price



Source: Pricerfinder

Greater Whitsunday Proportion of House Resales



Source: Pricerfinder

POPULATION AND DEMOGRAPHICS

Population Projections

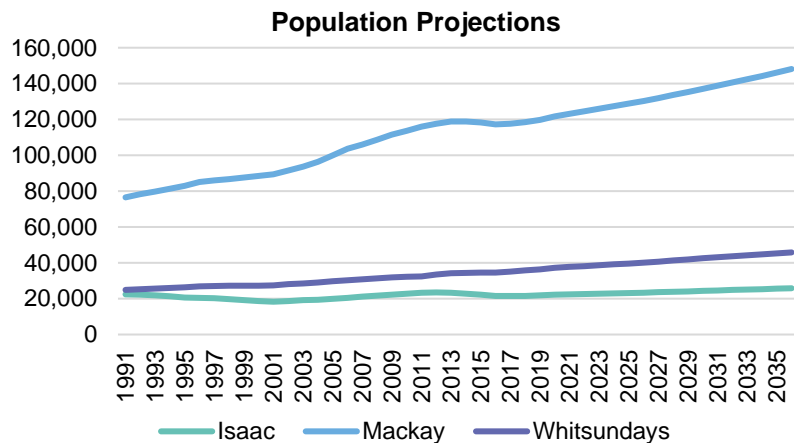
Historically, Isaac and Mackay LGA's have been tracking at a low series growth level, whilst Whitsunday is more aligned to a medium series growth projection. In the 15 years to 2036, under the medium series growth rate, each LGA is forecast to see the following growth in residents:

- Mackay: 24,879
- Isaac: 3,338
- Whitsunday: 8,016

In the last five years, the majority of growth has been concentrated along the coastal areas, particularly in Airlie-Whitsundays and Ooralea-Bakers Creek. High population growth is forecast within Eimeo-Rural View as well as Sarina and Airlie-Whitsundays.

Residents are largely contained, with only small levels of migration moving from more western, rural areas. The overall net migration still reflects a younger cohort, aged 20-34.

It is noted that the QGSO projections are calculated on 2018 data, whereas projections used within the Regional plan are calculated on 2011 data, so these figures may be different to those within the planning component of this report.



Source: QGSO

Demographics

Age Groups

All three LGAs within the Greater Whitsunday Region are forecast to see an aging population over the next two decades. The largest demographic group is families with children who tend to occupy detached dwellings. However, the proportion of persons aged 65+ is forecast to grow the quickest, albeit still comprising a lower overall number in comparison to the family cohort.

Incomes

Given the influence of key industries, many areas have high average annual household income. However, this is influenced by key outliers, with an average of 30-35% of households being classified as 'low income' (50% lower than median household income).

Household Types

Despite the significant offering of larger detached homes, there is a high proportion of lone households – approximately one quarter of all households. This may be influenced by the seasonal workforce who are occupying available homes regardless of the size, but this is difficult to confirm based on available data.

First Nation Persons

Greater Whitsunday has a high First Nations population at 6.2% of population, compared to Queensland benchmark of 4.8%. First Nations population numbers are particularly high in areas such as Bowen (11%), Sarina (7.9%) and Coastal Mackay (7.8%). These First Nations communities primarily rent their housing. However, given the similarity in income breakdown between First Nation persons and the total population, there may be other unknown barriers to home ownership. One may be the influence of multiple family households (6% of all First Nations households) which may pose a challenge to purchasing. Indigenous Australians often face barriers into the housing market, including cultural pressures and discrimination around topics such as extended family household composition and intergenerational living arrangements. Current initiatives to support housing for First Nations people includes:

- *Aboriginal and Torres Strait Islander Housing Queensland (Housing Queensland) Strategic Plan 2022-2025*: covers a 3-year plan until June 2025 to provide a roadmap to eliminate the disparities in housing experience by Aboriginal and Torres Strait Islander people in Queensland supported by 65 commitments.
- *First Nations Housing and Homelessness Action Plan 2024-2027*: a 4-year First Nations Housing and Homelessness Action Plan to improve housing outcomes for First Nations people living in Queensland. Public consultation to take place in the due course.

HOUSING

Housing Affordability

The region's lack of housing affordability is increasing. House prices across the region have registered strong growth in the last year, but also the last five years. This is placing increasing pressure on household's ability to afford housing.

When considering standard loan terms, 42% of Mackay residents and 52% of Whitsunday residents would need to pay more than 30% of their household income to purchase a home at the median price. This is further emphasised with high proportions of houses within mortgage stress and a reducing 'ability to pay' for housing.

Lower levels of housing supply, low vacancy and ongoing demand has placed additional pressure on weekly rents. In the last five years, rents have continually risen, with a strong rise in the last 12-24 months. The majority of areas are seeing 25-35% of all rental tenants being defined as being within rental stress, again highlighting a reducing 'ability to pay'.

	Whitsunday	Mackay	Isaac
Median Price	\$449,500	\$435,000	\$290,000
Current % of Households Outside 30% Threshold	52%	42%	17%

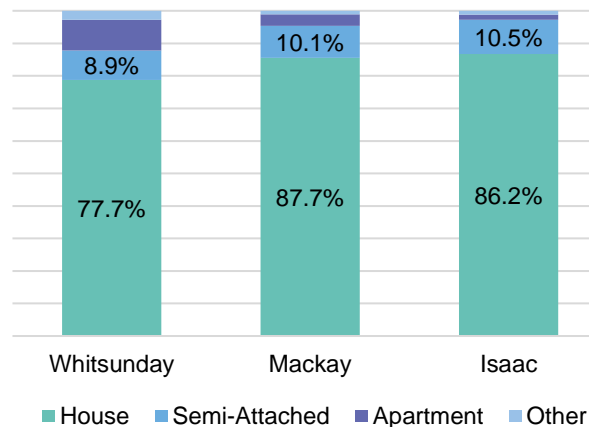
Source: Pricfinder, ABS

Housing Diversity

The wider region largely provides for a detached housing market, with limited offerings in the way of either townhouse or apartments. Areas such as Airlie-Whitsundays and Mackay Central have higher portions of diversity, however a majority of areas in the region are in the range of 5-12% attached product.

The majority of product that has been delivered over the last five years has been for detached homes. Units (townhouses or apartments) comprises only 6% of all registrations.

Current Housing Diversity



Source: ABS

Housing Suitability

Given the limited housing diversity, a large portion of homes are not adequately suited to household size. Across the region, 82% of homes have at least two bedrooms spare, and 15% have more than three bedrooms spare.

Occupancy levels across the area are low, particularly across Isaac. Whilst this stock may be held by companies for short-term visitors or investors holding holiday homes, it does present a large volume of supply which could be 'unlocked' if more suitable housing is provided for the seasonal visitors or temporary workers.

	1+ Bedroom Spare	2+ Bedroom Spare
Isaac	82%	52%
Mackay	83%	51%
Whitsunday	79%	47%

Source: ABS

OPPORTUNITY IDEA

Evaluate whether the delivery of high end housing with 2 or 3 bedrooms would free up existing housing supply, including housing with multiple spare bedrooms.

KEY MARKETS

Social Housing

There is low supply of social housing, and a significant wait list looking for smaller product types (1 and 2 bed). This further indicates a misalignment with existing housing suitability and diversity within the market.

Additionally, there are high numbers of households earning less than 50% of the median income of the region. With rising housing costs, there is greater pressure on these households and increasing limitations on alternative opportunities.

As per the ABS, there is estimated to also be 1,200 persons who have inadequate housing (i.e. people experiencing homelessness). Although this figure has not changed in the last five years, it does remain high.

Notably, feedback from stakeholder engagement is that actual homelessness in the region has risen by a large volume in the last 12 – 24 months. While stakeholders were unable to quantify the volume of the increase, they did speak to this growth being driven by decreasing affordability of housing both in and outside of the region.

Seniors Housing

Across the region there's a relatively low amount of dedicated retirement housing supply. This includes both independent living units, as well as aged care beds. In comparison to Queensland (6.7%), the penetration rates are much lower across the region with Mackay at 5.7%, Whitsunday at 0.4% and Isaac at 0%.

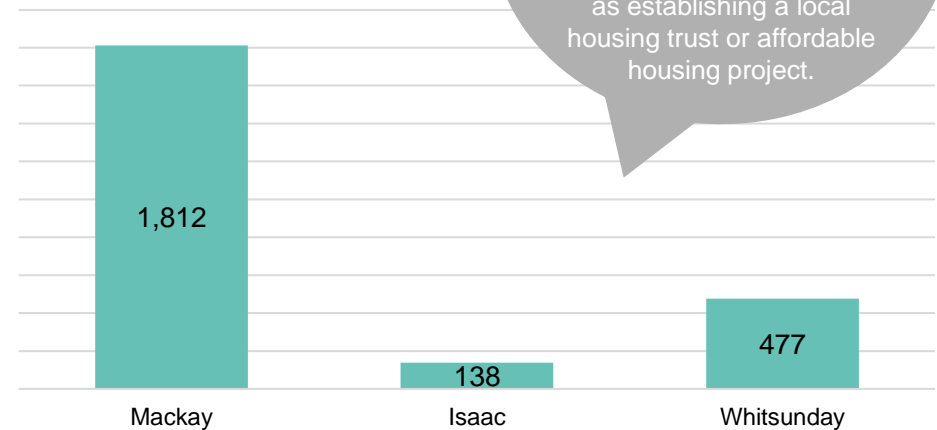
This highlights the considerable undersupply of seniors housing / aged care accommodation relative to the population.

Further, the bulk of the supply is located within one area within Mackay which limits opportunities for residents to stay within their local communities.

With a constrained supply of aged care beds, it is evident that residents predominantly age in place in their current dwelling, with limited options for alternative independent living solutions. These residents may be residing within homes which are not suitable to their needs and may be willing to relocate if affordable, suitably located options were available.

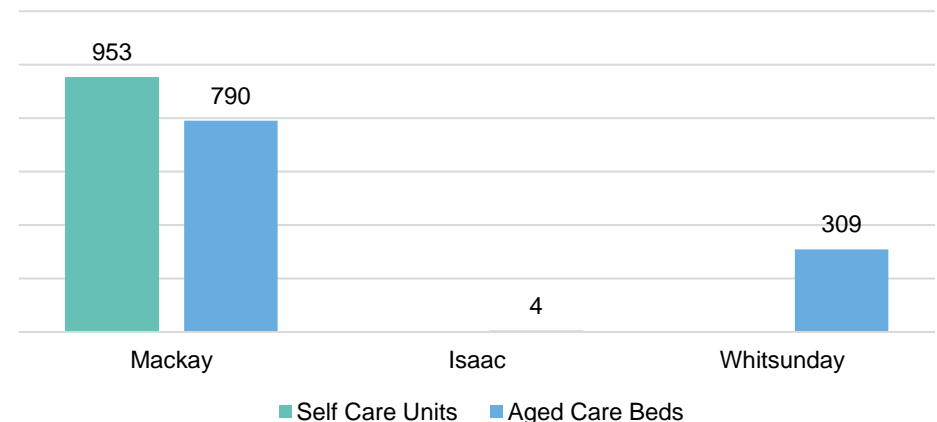
OPPORTUNITY IDEA
Community Housing Providers, in collaboration with other stakeholders, co-developing a local housing investment opportunity, such as establishing a local housing trust or affordable housing project.

Social Housing Provision



Source: Aus. Institute of Health and Welfare

Seniors Housing Provision



Source: Urbis Retirement Database, QLD Gov

FUTURE HOUSING DEMAND

Housing demand for the Greater Whitsunday Region was modelled by translating age-specific population estimates and projections into household types before applying household-based dwelling preferences and occupancy rates. The demand modelling outlined four scenarios, with three detailed below and the final (high growth, high density) outlined in the background data in **Appendix C**.

Base Case Growth

The base case illustrates what dwelling demand will look like if the population increases in line with Queensland Government Statistician Office medium series projections to 2041, but dwelling preferences remain the same as observed as of 2021.

Across the Greater Whitsunday, there is projected to be demand for ~16,500 new dwellings in the ten years to 2031, and a further ~12,235 in the proceeding ten years.

	Isaac	Mackay	Whitsunday
Attached Housing			
2021	1,703	7,950	3,442
2031	1,599	8,708	4,128
2041	1,789	9,901	4,833
Detached Housing			
2021	8,623	42,620	12,468
2031	11,739	50,842	16,262
2041	12,656	58,293	18,043
Additional Demand			
2021-2031	3,012	8,980	4,480
2031-2041	1,107	8,644	2,485

Source: Urbis, ABS, LGIP

High Case Growth

The first alternative scenario illustrates what dwelling demand could look like if the population in the region grows in line with Queensland Government Statistician Office high growth scenario, keeping dwelling preferences aligned to the base case assumptions.

Under this scenario, there is much higher growth projected in the next ten years resulting in significantly more demand.

	Isaac	Mackay	Whitsunday
Attached Housing			
2021	1,703	7,950	3,442
2031	1,687	9,204	4,444
2041	2,006	11,045	5,520
Detached Housing			
2021	8,623	42,620	12,468
2031	12,380	53,738	17,504
2041	14,192	65,026	20,608
Additional Demand			
2021-2031	3,741	12,372	6,038
2031-2041	2,131	13,128	4,180

Source: Urbis, ABS, LGIP

Alternative Scenarios

The second alternative scenario illustrates what dwelling demand looks like if dwelling preferences shift to a more diverse household type / dwelling type, as well as high growth.

To test alternative outcomes, this alternative scenario assumed that dwelling preferences would, over time, move towards a higher proportion of attached dwellings.

	Isaac	Mackay	Whitsunday
Attached Housing			
2021	1,703	7,950	3,442
2031	4,260	16,186	6,566
2041	3,150	17,179	8,325
Detached Housing			
2021	8,623	42,620	12,468
2031	10,765	49,453	16,171
2041	13,498	61,294	18,738
Additional Demand			
2021-2031	4,699	15,069	6,826
2031-2041	1,623	12,834	4,327

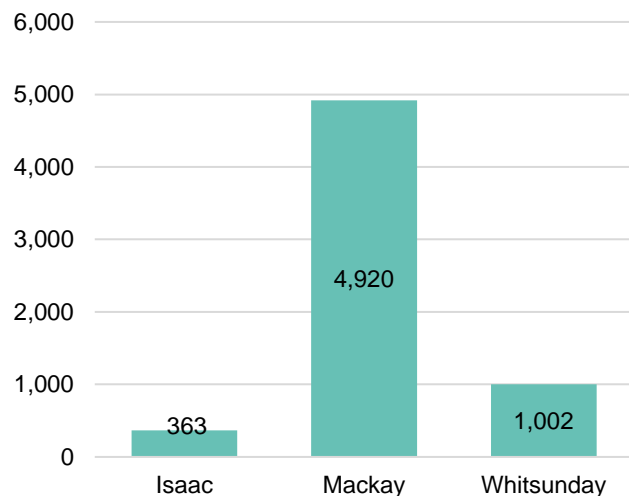
Source: Urbis, ABS, LGIP

LAND SUPPLY AUDIT

To better understand current land supply and housing issues, an audit of each component of the land supply and development pipeline was undertaken. This included an assessment of the Queensland Government Statistician's Office's stock of uncompleted lot approvals to provide an estimate of the quantum of stock which can be readily converted to housing delivery in the short to medium term (ultimate stock), as well as Local Government Infrastructure Plans to provide an estimate of long-term supply capacity based on Council's current planning intent.

Short to Medium Term

Uncompleted Lot Approvals
(Closing Stock)

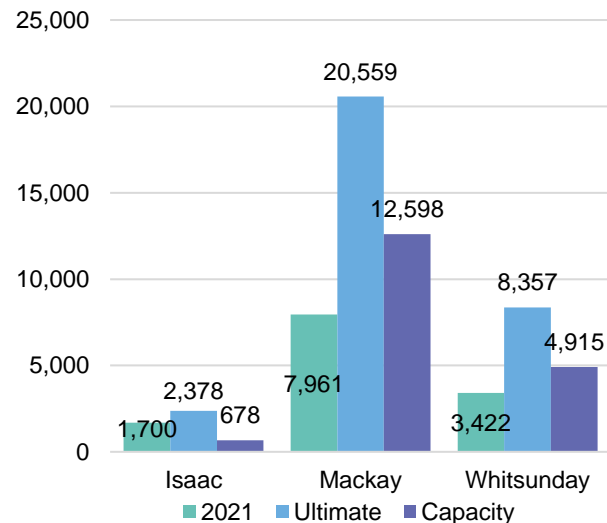


	Isaac	Mackay	Whitsunday
Uncompleted lot approvals			
Sep 2022	363	4,920	1,002

Source: QGSO

Medium to Long Term

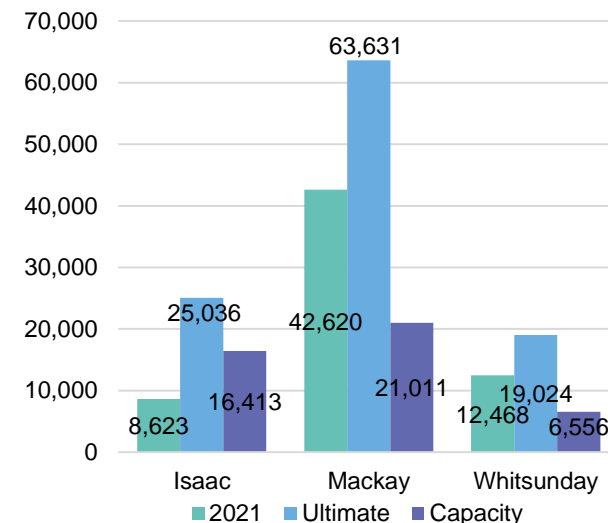
LGIP – Attached Dwellings
(Total Supply & Capacity)



	Isaac	Mackay	Whitsunday
Attached Housing			
2021 Census	1,700	7,961	3,442
Ultimate	2,378	20,559	8,357
Capacity	678	12,598	4,915
Detached Housing			
2021 Census	8,623	42,620	12,468
Ultimate	25,036	63,631	19,024
Capacity	16,413	21,011	6,556

Source: Urbis, ABS, LGIP

LGIP – Detached Dwellings
(Total Supply & Capacity)



SUPPLY AND DEMAND GAP: SHORT TO MEDIUM TERM

The short to medium term supply and demand analysis utilises Queensland Government Statistician's Office (QGSO) uncompleted lot approvals (closing stock) and lot registrations data to calculate a 'years of supply' metric. This metric shows how many years it would take to 'use up' the available supply of uncompleted lot approvals (i.e. lots within active or planned estates which have existing approvals but are not yet constructed). This is based on the rate at which lots are being constructed and registered each year. As a benchmark, State Government's South-East Queensland Regional Plan (*ShapingSEQ*) and Land Supply and Development Monitoring (LSDM) Report seeks a minimum of four years of approved supply (calculated using a rolling average annual four year lot certification rate) to ensure adequate overall land supply to avoid upward pressure on land and housing prices.

The analysis below differs slightly to the State's methodology and uses the highest peak of lot registrations (actual lots that become available to the market) to take into consideration the potential impacts of sudden market changes or shocks that lead to a surge of demand and subsequent impact on supply. Based on this method there is approximately:

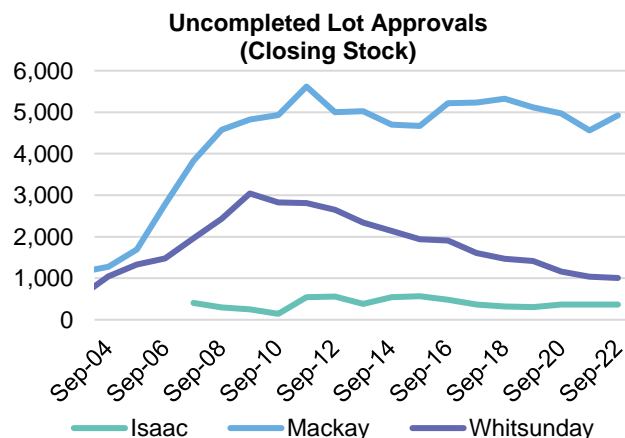
- 3.7 years of supply in Isaac based on peak delivery of 98 lots in 2010 against a closing stock of 363 lots
- 4.7 years of supply in Whitsunday based on peak delivery of 211 in 2005 against a closing stock of 1002 lots
- 14.5 years within Mackay based on peak delivery of 339 in 2012 against a closing stock of 4920 lots

It is evident for Isaac and Mackay that there has been a consistent trend of uncompleted approved lots in the system since 2006. This is represented by approximately 400 lots in Isaac and 5,000 lots in Mackay, suggesting potential 'land banking' is occurring within these LGAs.

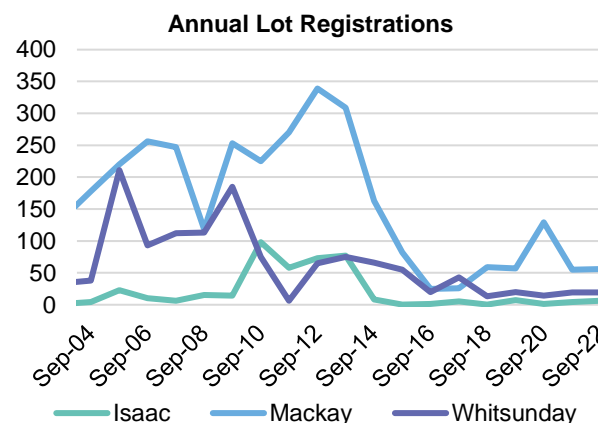
In addition to the above, a sensitivity analysis was undertaken based on the average annual dwelling demand from the population projections (see page 52) as a forward looking demand metric. In this scenario the 'years of supply' significantly reduces to approximately:

- 1.5 years of supply in Isaac based on average annual dwelling demand of 242 lots
- 2.2 years of supply in Whitsunday based on average annual dwelling demand of 379 lots, and
- 5.6 years of supply in Mackay based on average annual dwelling demand of 790 lots.

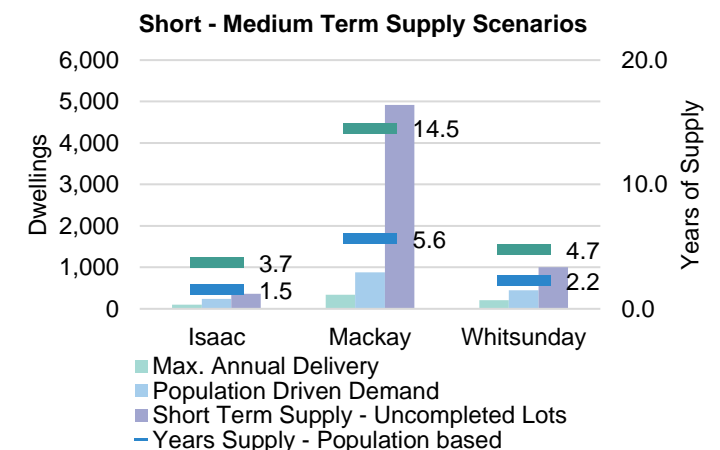
In summary, while there may be sufficient land supply based on land use planning (zoned land in planning schemes) and the corresponding planning assumptions (as identified in local government infrastructure plans), the actual stock converting through the land supply and development pipeline and closer to being delivered to market is much lower, reflecting a notably smaller actual supply.



Source: QGSO



Source: QGSO



Source: Urbis, ABS, QGSO

MEDIUM TO LONG-TERM SUPPLY PIPELINE

Planned Supply Misalignment

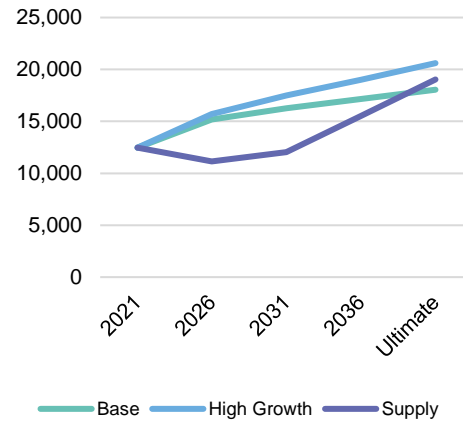
Planning assumptions in Local Government Infrastructure Plans (LGIPs) align land use (i.e. expected future land use intensity and type/pattern of development as per planning schemes) to infrastructure planning. This provides the basis for long-term planned dwelling supply capacity for analysis in this report.

Overlaying the base case and high growth dwelling demand scenarios over existing LGIPs, shows a misalignment between infrastructure delivery sequencing compared to anticipated population growth. This is particularly evident in LGIP planning assumptions, which fall below Urbis' updated dwelling demand estimates by approximately 4,200 in Whitsunday in 2031, 6,500 in Mackay in 2036 and 2,500 at Isaac in 2036.

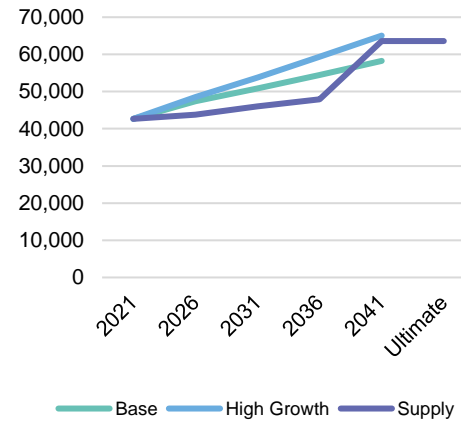
A key obstacle to the delivery of housing is a mismatch between the order in which infrastructure is anticipated to be delivered under LGIPs and the forecast demand for housing. Early delivery of infrastructure can negatively affect developer cashflows and therefore the feasibility of development, especially in an environment where negotiation of infrastructure agreements or offsetting mechanisms are not conducive.

To address this, it is crucial to regularly and thoroughly update LGIPs with latest population forecasts to accurately reflect changes in population growth and housing demand. This ensures that key infrastructure is sequenced to facilitate the greatest volume of housing delivery.

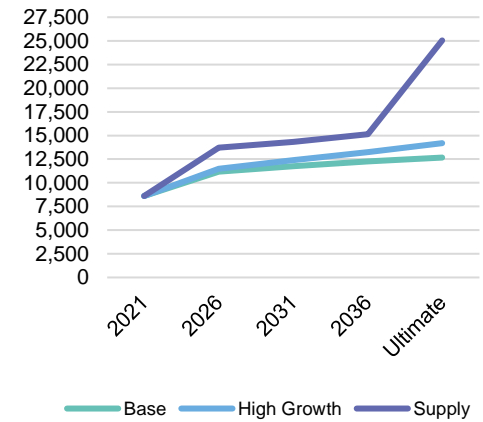
Whitsunday – Detached (LGIP v. Dwelling Demand)



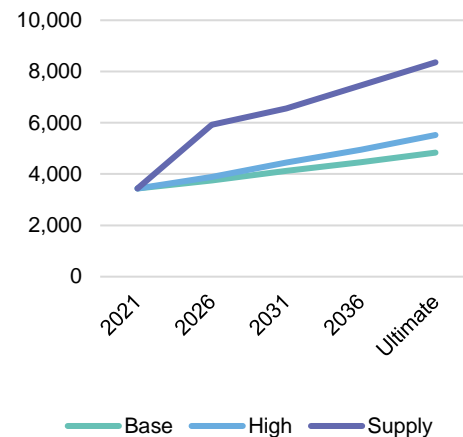
Mackay – Detached (LGIP v. Dwelling Demand)



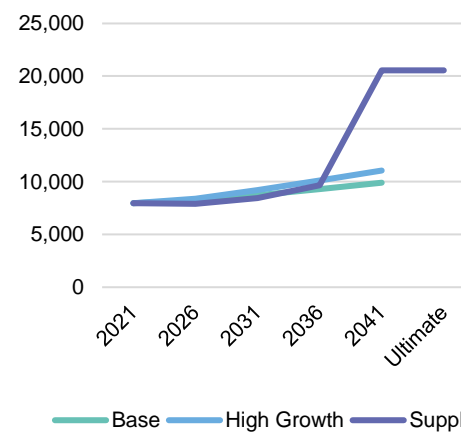
Isaac – Detached (LGIP v. Dwelling Demand)



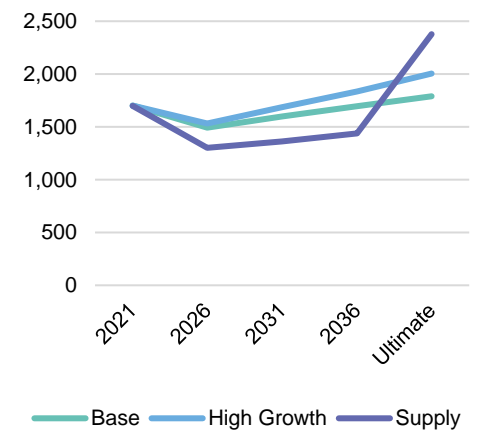
Whitsunday – Attached (LGIP v. Dwelling Demand)



Mackay – Attached (LGIP v. Dwelling Demand)



Isaac – Attached (LGIP v. Dwelling Demand)



Source: Urbis, ABS, LGIP

SECTION 2: AREAS



AREAS

To provide analysis at a smaller scale, the Greater Whitsunday Region was split into the following 13 distinct areas:

- Isaac:
 - Moranbah
 - Rural Isaac
- Whitsunday:
 - Airlie-Whitsundays
 - Bowen
 - Proserpine
 - Rural Whitsunday
- Mackay:
 - Coastal Mackay
 - North Mackay
 - Central Mackay
 - South Mackay
 - Sarina
 - Pioneer Valley
 - Rural Mackay

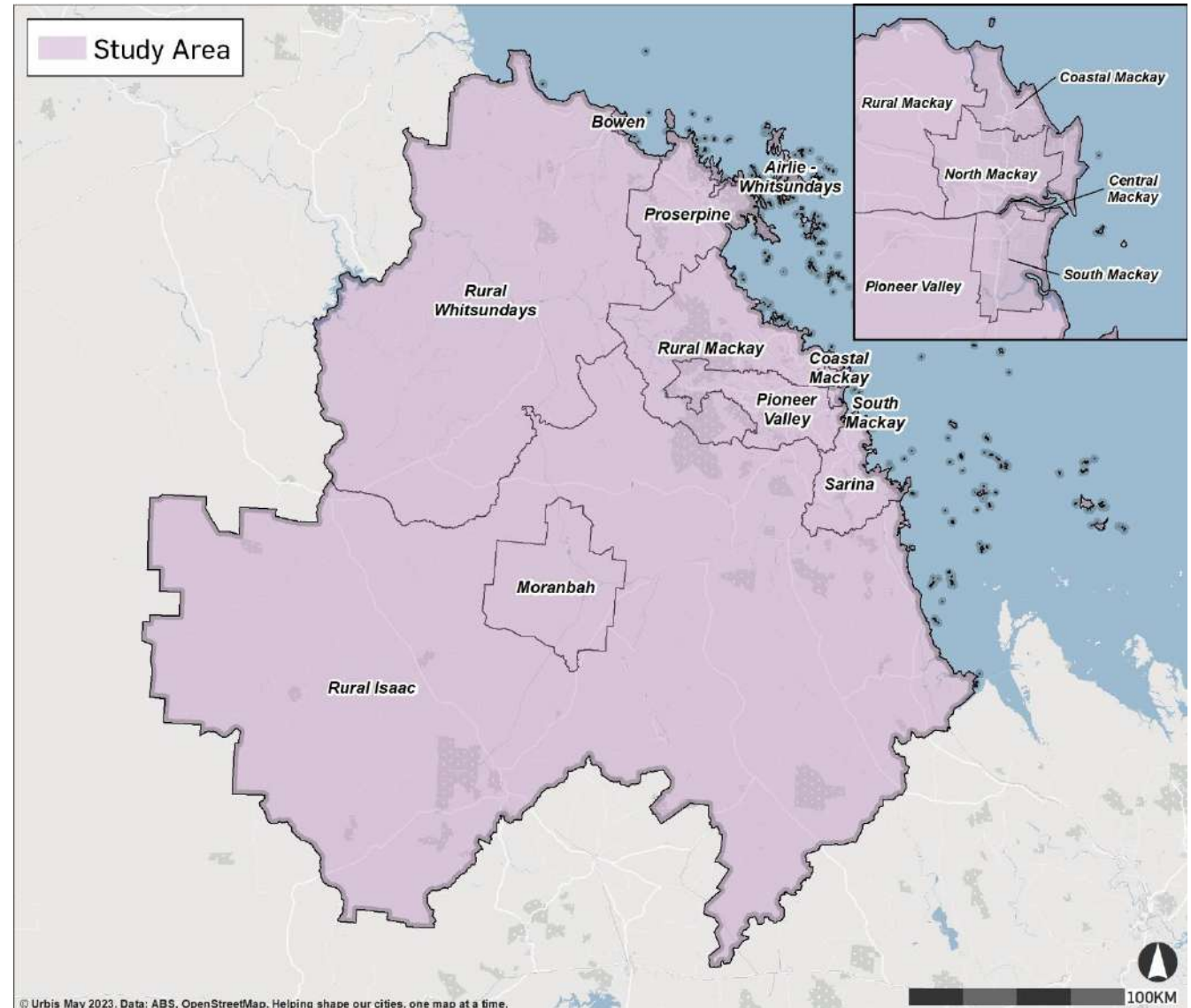
For area locations refer **Figure 10**.

These areas were comprised with regard to demographic, housing and geographical characteristics with the aim of combining areas of somewhat similar attributes that are likely to have similar housing challenges.

Each of the issues discussed in section 1 of this chapter were then considered and explored for each area.

A summary of each of the areas has been prepared to highlight specific issues, insights or market factors influencing each one.

Figure 10 – Areas map



Source: Urbis, ABS

AREA SUMMARY – AIRLIE - WHITSUNDAYS

The Airlie – Whitsunday area has some of the highest density in the region, with a strong attached market.

Characteristics of the area that support higher density include the strong tourism sector and the diversity of the population.


While there is some existing diversity in housing stock, the trend over the past decade has been towards separate houses. Development of higher density product has slowed in recent years, and the rental market has tightened.

Whilst the area may see some planned supply issues for detached dwellings in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

 **2.0% P.A.**
Historical 2016-21

 **1.8% P.A.**
Forecast 2021-31



33% of visitors to region and top destination for international tourists



Majority of households high earning with 41% earning more than \$104,000



High labour force participation 79% (with 61% in white collar occupations)

Housing Insights and Key Messages



Key Issue: Rental Market

- Strong existing market with 41% renters
- 40% households experiencing rental stress
- 0.7% vacancy rate



Key Issue: Housing Structure

- One of the deepest apartment markets with 18% of dwellings
- Substantial (9%) shift to detached dwellings type (2011-21)



Key Issue: Dwelling Size

- 80% of dwellings have excess bedrooms to requirements



Key Issue: New Dwelling Market

- Significant increase in building approvals over the last two years and 40% were attached approvals
- Strong conversion of the detached market with high lot registrations and low conversions of attached product

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,459				2,149			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	5,602	4,063	-1,539	+2,489	2,778	3,409	+631	+2,168
High Growth	6,030		-1,967	+2,061	2,990		+419	+1,956

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – BOWEN

Bowen is a coastal urban centre with relative diversity of households of couples without children and lone persons occupying a larger share of the housing market. This is likely a contributing factor to an increasing proportion of attached dwellings.

The region has a large rental market at 41%. Of these renters, 30% of renters have been experiencing rental stress.

Whilst the area may see planned supply issues for detached dwellings in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings. It's acknowledged that population may increase on the forecast rates given the significant level of infrastructure projects planned across the region which will attract high workforce numbers. This could place additional pressures on the short-term delivery of housing.

Population & Demographics

Population Growth:

↑ **1.6% P.A.**
Historical 2016-21

↑ **1.1% P.A.**
Forecast 2021-31



High proportion of renters in the region at 41%.



High percentage of people living in detached houses at 71%.



11% of population is of Aboriginal or Torres Strait Islander Heritage

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Consistently low building approvals over the last decade with the latest year aligning to the five year average.
- Very low conversions with few lot registrations



Key Issue: Housing Structure

- Relatively diverse stock with 26% attached or other dwellings
- Increase in semi-detached dwellings over past decade (+12%pts)



Key Issue: Rental Market

- 30% of rental households are in rental stress
- Diversion in rental price growth between houses (+12.9% per annum) and units (-8.9% per annum)



Key Issue: Household Composition

- Relatively equal share in households across couples without kids, families with kids and lone households

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		3,597					761	
2031								
Base Case	4,350		-1,239	+870	843		+940	+1,133
		3,111				1,783		
High Growth	4,683		-1,572	+537	908		+875	+1,068

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – CENTRAL MACKAY

Central Mackay's housing market is distinctly different, with a majority attached dwellings.

The variation in dwelling types is driven by a younger, more diverse population who are renting to leverage nearby amenity.

While the region has seen moderate population growth in the past five years, it has seen very few building approvals or lot registrations.

At the current rates of demand, there is insufficient planned supply for the detached dwellings.

However, with a significant portion of attached within the ultimate planned supply, there is an opportunity to further the shift to attached product to balance any deficits.

Population & Demographics

Population Growth:

↑ **1.5% P.A.**
Historical 2016-21

↑ **0.9% P.A.**
Forecast 2021-36



Very high proportion of renters at 68%.



28% of the population in the region is overseas born.



27% of the population in the region are Aged 25-39.

Housing Insights and Key Messages



Key Issue: Housing Diversity

- Most diverse market with majority attached dwellings
- Greater shift towards semi-attached houses (+13%pt over past decade)
- Smaller dwelling size by bedrooms



Key Issue: New Dwelling Market

- Despite being a centralised area, there has been very low level of dwelling approvals and registrations over the last decade



Key Issue: Rental Market

- 68% of dwellings are rentals
- 27% of renters in rental stress
- Despite a strong rental market, units have seen a decline in weekly rent over the last five years



Key Issue: Household Composition

- 48% of households are lone persons

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap*	Ultimate Gap*	Demand [^]	Planned Dwelling Supply [^]	Gap*	Ultimate Gap*
2021								
Current		544					1,702	
2031								
Base Case	824	569	-255	-592	2,198	2,347	+149	+3,485
High Growth	898		-329	-666	2,395		-48	+3,288

[^] No. Dwellings
*(+Surplus / -Deficit)

AREA SUMMARY – COASTAL MACKAY

The Coastal Mackay area is made up largely of family households that reside within larger detached dwellings. A larger portion of these families have children, with a considerable school-aged population.

The area has seen substantial demand for housing in the last decade, with very high levels of building approvals, and strong price growth.

With the strongest population growth forecast, the current planned supply for detached dwellings is substantially below the forecast demand by 2036. However, with a significant ultimate gap, there is potential for the total planned supply to cater for the demand levels. There is sufficient planned supply for the attached market.

Population & Demographics

Population Growth:

 **1.4% P.A.**
Historical 2016-21

 **2.1% P.A.**
Forecast 2021-36



18% of the population is school aged children



Majority of households high earning with 53% earning more than \$104,000



60% of the workforce are in white collar occupations.

Housing Insights and Key Messages



Key Issue: Dwelling Structure

- Majority of homes are detached, with little change over the last five years.



Key Issue: Dwelling Size

- Majority of dwellings have 4 or more bedrooms
- 87% of dwellings have bedrooms excess to requirements



Key Issue: Rental Market

- 28% of renters in rental stress
- Significant price growth for unit and house rentals over the last five years
- High median rental prices compared to wider region



Key Issue: New Dwelling Market

- Significant increase in building approvals in the post-pandemic period
- Relatively strong with circa 50% converting to a lot registration

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		8,051					1,068	
2031								
Base Case	11,297		-1,116	+4,646	1,334		+312	+2,046
		10,181				1,646		
High Growth	12,311		-2,130	+3,632	1,454		+192	+2,002

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – MORANBAH

The Moranbah area is a mining locality characterised by families with children living within large detached dwellings.

Interestingly, Moranbah records a low occupancy rate at just 70.3%. Combined with the fact that there have been limited dwelling approvals and registrations over the past decade, there may be excess supply which could be absorbed to lower the vacancy rate and provide greater diversity.

Whilst the area may see some planned supply issues in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for detached dwellings. However, should population growth increase at a higher rate with infrastructure commitments, there may be additional pressures to support the demand.

With regards to attached dwellings, there has been a significant increase in semi-attached and a relatively low level of supply planned. There are likely to be ongoing pressures if demand for attached product continues.

Population & Demographics

Population Growth:

↑ **1.2% P.A.**
Historical 2016-21

↑ **1.3% P.A.**
Forecast 2021-36



Young average age at 31



Households evenly split between low to middle income, and high income (above \$104,000)



43% of the total workforce work within the mining industry

Housing Insights and Key Messages



Key Issue: Dwelling Stock

- Very low occupancy rate for private dwellings at 70.3%
- Limited dwelling approvals and registrations over the past decade



Key Issue: Dwelling Structure

- Most common dwelling typology is a separate house with 4+ bedrooms
- Increasing share of semi-attached dwellings rising to 17%



Key Issue: Household Composition

- 42% of all households are couples with children – the highest in the region
- Larger families translate to a high average household size of 2.8 persons



Key Issue: Rental Market

- Highest proportion of renters in the region at 73%
- Very low rental stress likely due to supplemented accommodation costs

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,013				1,070			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	4,713		-227	+246	1,062		-636	-591
		4,486				426		
High Growth	5,098		-612	-139	1,148		-722	-677

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – NORTH MACKAY

North Mackay saw the highest level of new development in the past five years. Demand levels are high with the highest number of building approvals, of which nearly all is detached stock.

On the back of this, the area has an increasing share of households with a mortgage, and limited mortgage stress.

On the flip side, with a very tight rental market, high rents are resulting in high numbers of households in rental stress.

Whilst the area may see some planned supply issues in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Should population growth increase higher than the medium series, there may be additional pressures to support the demand for detached dwellings.

Population & Demographics

Population Growth:

↑ **1.1% P.A.**
Historical 2016-21

↑ **0.8% P.A.**
Forecast 2021-36



59% of all workforce within white collar roles



Higher portions of single parent families



17% of workforce employed as professionals

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Strongest level of dwelling approvals over a five-year period averaging 149 annually
- Strong conversion with 106 lot registrations on average annually



Key Issue: Rental Market

- High median rent for houses after circa 8% growth annually for last 1-5 years.
- Low vacancy at 1.0%
- 31% of tenants experiencing rental stress



Key Issue: Tenure

- Growing share of owner occupiers increasing to 70%
- Higher portions of households with a mortgage but with low levels of mortgage stress.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	11,852				1,924			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	14,387	12,884	-1,503	+103	2,212	2,361	+149	+2,002
High Growth	15,678		-2,794	-1,188	2,411		-50	+1,800

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – PIONEER VALLEY


Pioneer Valley is characterised by family households and strong labour force participation, leading to higher household incomes. This has translated to a strong preference for detached dwellings. Whilst there has been an increase in semi-detached product, it is still a detached market.

The rental market for houses has experienced growth in rents and a high median rent comparatively. High rents have contributed to one in four renting households experiencing rental stress.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient capacity as a whole to cater for the relevant demand for both detached and attached dwellings, although this may be influenced by Queensland's Hydro infrastructure investment attracting a solid workforce.

Population & Demographics

Population Growth:

 **0.9% P.A.**
Historical 2016-21

 **0.9% P.A.**
Forecast 2021-36



48% of households are middle to high income from \$52,000 to \$106,000



Very high proportion of family households in the region at 81%.



Labour force participation of 71%.

Housing Insights and Key Messages



Key Issue: Rental Market

- Strong median rental growth of 11.4% in the previous year, slightly above historical averages
- One quarter of households in rental stress
- Very low vacancy of 0.7%



Key Issue: Dwelling Structure

- Shift towards semi-attached dwellings (+7%pts), however market still dominated by detached market
- 84% of dwellings have bedrooms excess to requirements



Key Issue: Tenure

- High home ownership with mortgages at 48%
- Falling levels of rental tenure with greater shift to owner occupiers.



Key Issue: New Dwelling Market

- Decline in approvals in last 12 months after 4 years of high approvals.
- Average of 27 new lot registrations annually – all of which are for detached lots.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	6,130				529			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	7,382	6,994	-388	+1,905	510	198	-312	+75
High Growth	8,045		-1,051	+1,242	555		-357	+30

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – PROSERPINE

The Proserpine area is characterised by family households in large, detached dwellings.

The area has seen steady population growth that has translated to steady levels of dwelling registrations over the last five years.

Proserpine has the largest share of residents aged 65 and over across the region, which will have implications for dwelling demand into the future.

For detached dwellings, the ultimate planned supply figures are only marginally higher than the current 2021 figures – implying the region is not expected to see much growth. Should the demand projections increase, there is likely to be supply gap pressures.

Conversely, with a lack of new development within the attached market, the planned supply levels are expected to be sufficient for the demand.

Population & Demographics

Population Growth:

↑ **1.2% P.A.**
Historical 2016-21

↑ **1.2% P.A.**
Forecast 2021-31



53% of households are low income of less than \$78,000



High percentage of family households at 73%.



21% of residents aged 65+

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Moderate depth of dwelling approvals over past decade with increase in 2021
- Significant recent conversion to lot registrations reaching a 10 year high of 109 lots in 2021



Key Issue: Rental Market

- One of the highest vacancy rates at 1.6% - albeit still below equilibrium
- Median weekly rent for units has increased 14.3% in the past 12 months and 6.9% for houses



Key Issue: Dwelling Structure

- Overwhelmingly a detached market with very little shift towards more dwelling diversity.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		3,582					338	
2031								
Base Case	4,338		-782	-628	450		+365	+422
		3,556				815		
High Growth	4,670		-1,114	-960	485		+330	+387

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – RURAL ISAAC

The Rural Isaac area has seen very low population growth over the past five years, which is expected to continue.

The area is characterised by a strong workforce, who are largely in blue collar professions, with a strong contingency within the mining industry. As a result, there is a high volume of unoccupied dwellings, and high population within worker accommodation villages.

While there is a substantial rental market in the area, with 51% of households renting, there is sufficient ultimate supply to support demand for attached dwellings under the base case.

For detached dwellings, the ultimate supply figures are lower than the current 2021 figures – implying the region has grown at a faster than anticipated rate. Should the demand projections increase, there is likely to be supply gap pressures.

Population & Demographics

Population Growth:

 **0.5% P.A.**
Historical 2016-21

 **0.6% P.A.**
Forecast 2021-36



32% of the workforce is employed in the mining industry



39% of households are families with children



High labour force participation rate of 77%.

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Minimal new development since a peak of dwelling approvals in 2012
- Lot registrations currently averaging 3-4 annually



Key Issue: Dwelling Structure

- 84% of dwellings have bedrooms additional to requirements
- Despite being a rural area, there is a higher proportion of attached product 8%



Key Issue: Rental Market

- Substantial number of renters, making up 52% of dwellings
- Weekly rents declined for houses (-13%) and rose for units (20%) in the last 12 months.



Key Issue: Occupancy

- Low occupancy of private dwellings at 66%
- Highest numbers of persons within worker accommodation villages

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current	5,610				633			
2031								
Base Case	7,532	5,245	-2,287	-669	636	498	-138	+16
High Growth	8,146		-2,901	-1,283	688		-190	-36

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – RURAL MACKAY

Rural Mackay is a largely homogenous housing market of detached dwellings. The area exhibits some differences in terms of tenure, with a large share of households owning their homes outright. This is likely driven by the higher average age, and higher retention rate suggesting a significant empty nester/older family market. These household characteristics, combined with minimal population growth are seeing smaller households occupying large dwellings with excess bedrooms.

Whilst the rental market is small, it is tight with low vacancy and more than one quarter experiencing rental stress.

There sufficient planned supply for attached dwelling demand, which remains low due to household preferences. The planned supply for detached dwellings may see some pressures by 2036, however does hold sufficient capacity when considering the ultimate supply. Pressures are likely to increase under a high growth scenario.

Population & Demographics

Population Growth:

 **0.0% P.A.**
Historical 2016-21

 **1.1% P.A.**
Forecast 2021-36



One of the highest average ages at 43.2



Very high retention rate with 69% of people not moving in the last 5 years



High percentage of the population aged 40-54 at 22%.

Housing Insights and Key Messages

Key Issue: Tenure

- 44% of dwellings are owned outright, the highest of any area

Key Issue: Dwelling Structure

- 80% of dwellings have bedrooms additional to requirements
- Overwhelmingly a detached market with very little shift towards more dwelling diversity.

Key Issue: Rental Market

- Very small rental market with just 18% of all dwellings
- 26% of renters are experiencing rental stress
- Vacancy rate is at 1.0%

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,669				177			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	4,666	4,127	-539	+222	120	161	+41	+41
High Growth	5,085		-958	-197	131		+30	+30

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – RURAL WHITSUNDAY

The Rural Whitsunday area has seen little change in observed dwelling preferences over the past decade, with minimal new dwelling registrations and a continued preference for detached dwellings.

The area reports a low occupancy rate of private dwellings at 72% which may be influencing supply levels.

The area has a more diverse makeup of household types, with a larger share of lone person households, a large 55-64 year cohort, and high number of owner-occupiers. These characteristics are indicative of an ageing population within their family home with limited dedicated housing alternatives.

There is sufficient supply for attached dwelling demand, which remains low due to household preferences. The planned supply for detached dwellings may see some pressures, with an almost equal amount by 2031 when considering the ultimate supply gap.

Population & Demographics

Population Growth:

 **2.4% P.A.**
Historical 2016-21

 **-1.1% P.A.**
Forecast 2021-31



35% of households are families with kids and 30% are lone households



Higher proportion of blue collar workers at 53%



16% of the population is middle aged from 55-64 years.

Housing Insights and Key Messages



Key Issue: Tenure

- Strong cohort of owner occupiers at 73% and the highest level of outright ownership at 47%
- Low occupancy of private dwellings at 72%



Key Issue: Dwelling Structure

- Overwhelmingly a detached market with very little shift towards more dwelling diversity.



Key Issue: New Dwelling Market

- Historically low number of new dwelling approvals, with a 10 year high of 57 in 2021
- Slight increase in lot registrations in 2021 with 16 – typically only 1-2 annually



Key Issue: Household Characteristics

- Strong diversity with 35% families with children, 33% couples without children and 30% lone persons

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		1,830					194	
2031								
Base Case	1,971	1,306	-665	+32	57	551	+494	+506
High Growth	2,122		-816	-119	62		+489	+501

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – SARINA

Sarina has registered very low population growth over the last five years, with limited new housing development.

The area is characterised by a high proportion of family households living in detached dwellings.

In terms of tenure, Sarina has one of the highest levels of mortgage holders in the region, and 13% of these households are assessed as experiencing mortgage stress.

In the rental market, 32% of households are experiencing rental stress, which is likely to have been exacerbated by strong price growth in median rents over the previous two years.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

↑ **0.4% P.A.**

Historical 2016-21

↑ **1.6% P.A.**

Forecast 2021-31



Higher proportions of blue collar workers at 53%



76% of people live in family households.



One of the higher proportions of persons not in the labour force at 36%

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Despite approvals remaining stable delivery of product has not increased with just 22 new lots registered in five years



Key Issue: Dwelling Structure

- 81% of dwellings have bedrooms additional to requirements
- Long term detached market with little change in ten years



Key Issue: Rental Market

- 32% of renters are experiencing rental stress
- Recent growth in rents at 11.9% over past year and 10.7% over two year period
- Vacancy rate at 0.9%



Key Issue: Mortgages

- One of the higher levels of mortgage holders at 40%
- 13% of these households are experiencing mortgage stress

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	4,752				345			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	6,370	5,097	-1,273	+962	369	419	+50	+721
High Growth	6,942		-1,845	+390	402		+17	+688

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – SOUTH MACKAY

The South Mackay area is largely made up of detached dwellings, however there is a moderately sized attached market (24% of dwellings). The region has seen steady population growth over the past five years and has some diversity in household type, with a high proportion of single person households.

There is some observed appetite for new dwelling development over the last five years, with activity beginning to increase.

The South Mackay area has seen the highest median rent for houses in the region and growth of 12.3% over the last 12 months.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

 **1.2% P.A.**
Historical 2016-21

 **0.9% P.A.**
Forecast 2021-31



30% of dwellings are lone persons



High proportion of persons born in Southeast Asia at 5%



16% of the workforce employed in Health Care industry

Housing Insights and Key Messages



Key Issue: Rental Market

- 27% of renters are experiencing rental stress
- Rents have seen considerable growth of 12.3% of the last year



Key Issue: Dwelling Structure

- Relatively high proportion of attached dwellings at 19%
- Lone person households most likely to occupy attached dwellings



Key Issue: New Dwelling Market

- Comprising circa 10% of the total building approvals and lot registrations
- No major recent increases in delivery with circa 35 annual lot registrations

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	7,622				2,205			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	9,541		-1,455	+1,918	2,551		-8	+2,775
		8,086				2,543		
High Growth	10,397		-2,311	+1,062	2,780		-237	+2,546

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

KEY THEMES FROM DATA ANALYTICS

Based on the data analytics, the following top housing themes were identified.

Figure 11 - Key Data Analytics Themes

		Roundtable Strategic Theme
1	Housing Availability: Demand for all housing types is increasing, with delivery of new housing decreasing. Provision of new housing is well below the required levels for increased rates of population.	Housing Issue Confirmed
2	Housing Affordability: House prices across the region have registered strong growth in the last year placing additional pressure on households. Large numbers of households are below the 30% threshold for the median priced home, and 25-35% of all rental tenants are defined as being within rental stress.	Housing Issue Confirmed
3	Housing Diversity: The existing supply is largely a detached market typically with 5-12% attached product. New delivery has been delivered for detached homes	Housing Issue Confirmed
4	Seasonal Workforce: There is a strong contingency of a seasonal workforce, influenced by the resources sector (Isaac focus) as well as tourism/agriculture (Whitsunday).	Housing Issue Confirmed
5	Social Housing: The provision of supply is low across the region, with majority located within Mackay. The waitlist continues to grow with more than 1,650 persons requiring housing options.	Housing Issue Confirmed
6	Short Term Supply: Uncompleted lot approvals provide for 2-5 years supply within Whitsunday and Isaac, however with potential land banking within Mackay, there is significant supply that could be unlocked.	New Housing Insight
7	Medium to Long Term Supply: Medium to long term supply (to 2031) relative to demand is misaligned, however long term (beyond 2031) indicated potential capacity. Therefore, there may be infrastructure sequencing issues impacting the feasibility to deliver sooner.	New Housing Insight

Source: Urbis

06

POLICY CONTEXT



ANALYSIS AND POLICY



PROBLEM ANALYSIS

The key themes, findings, insights and observations explored through the variety of qualitative and quantitative research inputs for the project then synthesised for the purpose of problem analysis and draws from the data emerging from the housing roundtable, planning review, stakeholder engagement and data analytics. From this synthesis eight key housing themes have been identified for the region.

Quantification of Known Housing Issues

As a part of the analysis, consideration was given to any potential disconnect between the different research inputs for the project (i.e., any gap between anticipated and confirmed housing issues). Notably, the anticipated housing challenges identified at the roundtable, which were subsequently explored through stakeholder engagement, align closely to the housing challenges identified or confirmed by data analytics. In other words, there was a close relationship between the perceived and real housing issues in the region. In some cases, the quantum of the housing issue may be greater or lesser than initially anticipated, but the relevance of the challenge presented has been confirmed through analysis.

Identification of New Housing Issues

Qualitative and quantitative research has also identified a select number of new housing insights. These new housing insights highlight previously unidentified or unknown housing challenges observed in the region. It is noted that these challenges relate to medium and long-term planning for housing supply based on growth projections. This highlights that while the region is currently experiencing a range of short-term housing pressures, some of the root causes behind the current issues will sustain housing issues into the medium and long term if they are not considered and addressed.

Key Themes

Each of the eight key housing themes are explored and expanded on based on the predominant housing issues they present, and the challenges and barriers experienced as a result. From there strategic opportunities for improved housing outcomes for each key theme has been outlined. These opportunities are a starting point for the development of actions to tackle housing challenges.

POLICY DEVELOPMENT AND RECOMMENDATIONS

With a thorough understanding of the matters surrounding the key housing themes, a tailored suite of recommendations to boost housing supply and improve access to housing in the Greater Whitsunday Region have been prepared. These recommendations contain supporting statements describing their context and rationale and include a series of considerations and possible actions for exploration.

The range of available policy levers and housing related funding opportunities under which the actions and future recommendations can be advanced have also been highlighted.

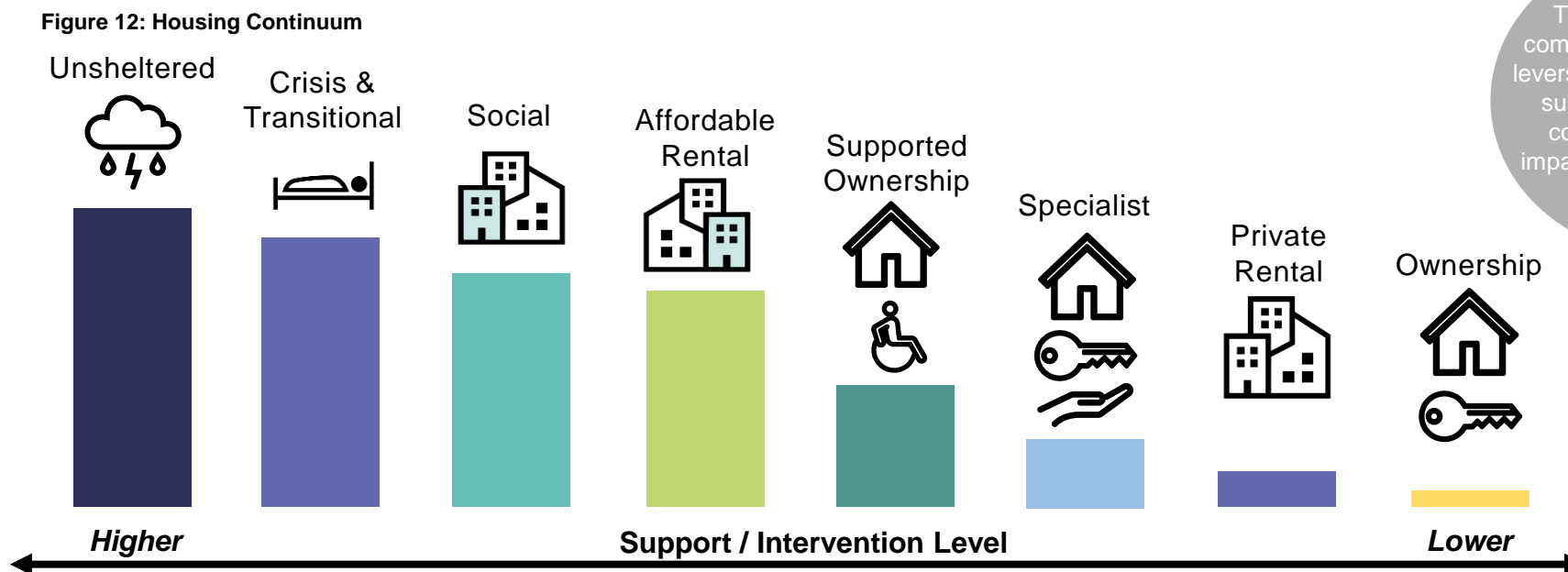
A references and resources list relevant to problem analysis and policy development has been prepared (**Appendix D**).

THE HOUSING SYSTEM

The term *housing system* is used to describe the variety and arrangement of different forms of housing in a particular area, region, state or country, and is often referred to as the housing spectrum or Housing Continuum (Refer Figure 12). Robust housing systems provide a range of different housing options to suit different housing needs across different communities. When exploring what a ‘healthy housing system’ for the Greater Whitsunday Region looks like, it is relevant to consider the following housing elements:

- Type: Housing of different typology and designs (e.g. houses, duplexes, apartments or various sizes, layouts, quality of finish etc.)
- Tenure: The ownership arrangement of the housing (e.g. ownership, mortgage, rental, shared equity, individuals, investors etc.)
- Household Type: The composition of people that occupy the housing (e.g. housing for singles, couples, families, sharing, workers etc.)
- Cost: The affordability of the housing (e.g. housing for no, low, middle or high incomes)

Chapter 5: Data at both a region level and an area level outline the challenges being experienced across the housing continuum, based on analyses around the above-described elements. The key themes identified and explored in this chapter will outline the housing challenges of the Greater Whitsunday Region to inform policy development and actions to adjust the housing continuum to better plan and align housing need with housing supply.



KEY INSIGHT
The housing system is complex. When using policy levers or taking action to drive supply in one area of the continuum the potential impacts in other areas of the system need to be considered.

Source: Urbis

HOUSING TERMS

When exploring the current housing system and planning for future housing, it is important to have clarity around what different people mean when they use specific housing terms. This is essential for effective communication and action planning.

Please note that different housing terms have different meanings across different jurisdictions, research groups and policy initiatives and the following terms have been prepared based on ABS reports which is also usually used by the Queensland Department of Housing.

To distinguish between housing terms used in this report, and to assist discussions around future housing action in the Greater Whitsunday Region, the following housing terms are provided.

SOCIAL HOUSING

Social Housing is a term used to describe a combination of public housing types, such as:

- Public housing owned and managed by government
- Community housing owned and managed by registered Community Housing Providers or not-for-profit organisations such as charitable, church and community organisations.

Eligibility for social housing is typically determined by low, very low or no income households as well as vulnerability indicators such as health, disability and homelessness, for example.

HOMELESSNESS

A term for someone who does not have suitable accommodation alternatives. The most common form of homelessness is people who are unsheltered or sleeping rough. However, homelessness is also used to describe people in housing need, such as living in inadequate housing, housing that has no tenure security or housing that does not provide control / access to social spaces.

AFFORDABLE HOUSING

A term used to describe housing being provided at a price point that is determined to be affordable for specific household incomes and/or employment types and sometimes, people with specific vulnerability indicators. Affordable housing can include a range of housing types, tenures and price points.

Affordable housing is the term used to describe rental housing that is provided at a discount / below-market rate, which may or may not be subsidised by government. Examples include the discontinued National Rental Affordability Scheme (NRAS), housing delivered under the Queensland Housing Investment Fund (HIF) or government subsidised Build-to-Rent housing.

There are some forms of affordable housing that involve home ownership. While not common in Queensland, this includes Shared Equity housing, where either a government agency, CHP or not-for-profit organisation part own the housing to make it affordable.

HOUSING AFFORDABILITY

The most common measure of housing affordability is the percentage of household income required for housing costs, such as rent or mortgage payments. Typically, households that pay more than 30% of their income on rent is considered to be in rental stress and households that pay more than 35% of the income on home loan repayments is considered to be in mortgage stress.

An extension of the term housing affordability in the concept of 'capacity to pay'. Private market housing providers often use 'capacity to pay' as a measure to determine housing affordability for an area. Capacity to pay is determined by the number of very low, low and moderate income households in an area that area able to rent or purchase housing without being placed in housing stress.

KEY THEMES

The following housing themes are a summary of the identified overarching themes from the various qualitative and quantitative data inputs for this project, as identified in earlier chapters of this research report.

Roundtable

- **Housing Availability:**
 - Diversity
 - Choice
- **Housing Affordability**
- **Consumer Need**
- **Roles and Responsibilities for Housing Supply**

KEY INSIGHT

Key housing issues identified by stakeholders at the roundtable have been reinforced through data and analysis.

Tackling the root causes behind these key housing issues will require input and collaboration from a range of stakeholders and sectors across the region.

Planning Review

- **Infrastructure Integration**
- **Housing Accessibility and Choice**
- **Housing Diversity**
- **Worker Accommodation**
- **Housing Affordability**
- **Aging in Place**
- **Housing for Tourism**
- **Housing Policy Inconsistency across Region**

Stakeholder Engagement

- **Housing Suitability for Household**
- **Housing Diversity**
- **Social Housing**
- **Housing Affordability**
- **Workforce Housing**
- **Investor Confidence**
- **Housing – Workforce Relationship**
- **Short-Term / Long-Term Housing Interface and Balance**
- **Facilitating Housing Delivery**
- **Financial Risk**

Data Analytics

- **Housing Availability**
- **Housing Affordability**
- **Housing Diversity**
- **Seasonal Workforce / Workforce Housing**
- **Social Housing**
- **Short Term Supply**
- **Medium – Long Term Supply**

These themes have then been compared, contrasted and prioritised to identify the key housing themes of greatest relevance for the region.

KEY THEMES

The following key housing themes have been identified as the overarching themes to core housing challenges in the region:

1

Housing Market Disruptors:

The Greater Whitsunday regional housing market is influenced by a range of factors beyond fluctuations in housing supply and demand driven by permanent residential communities. The housing market disruptors are primarily driven by employment sectors with a disparate range of housing needs and demands.

2

Infrastructure:

Inadequate infrastructure to support cost effective and timely housing development. Barriers to on the ground infrastructure delivery include the cost of infrastructure provision for government and developers and lack of agility to plan and deliver required infrastructure ahead of development need, leading to difficulty matching housing supply to meet housing demand.

3

Conversion and Delivery:

Increasing complexity and risk across the industries and sectors that contribute to housing delivery (e.g. planning, infrastructure, financing, construction, real estate etc.) are all contributing to an increasing lack of conversion. This lack of conversion is demonstrated via reduction in development applications and approvals for housing, an increase in 'banking' of land subject to housing approvals and a reduction in approvals for housing proceeding to construction.

4

Housing Diversity:

While single detached housing remains, the predominant product being delivered and sought in the region, there is clear demand for greater housing diversity in the form of semi-attached and attached housing from a range of user groups in both coastal and rural areas.

5

Investment Confidence:

A lack of confidence in the property market as a financial investment option for long term individual and institutional investors. This is offset by the trend of high investor confidence and competition when housing is being secured as a business necessity.

6

Social and Affordable Housing:

An increasing demand for social and affordable housing options is identified from a range of user groups, fueled as the cost of securing housing (rental and purchase) remain high.

7

Alignment of Planning Provisions:

There is opportunity to improve consistency across planning provisions for the three local government areas that comprise the region to improve community and developer understanding and certainty. This includes alignment of policy, development assessment efficiencies and post-approval requirements, systems and processes.

The subsequent pages will explore each of these key themes in greater detail by outlining the main issues, challenges and barriers associated with the theme and exploring opportunities that have the potential to form the basis of recommendations or inspire specific initiatives or implementations actions. This key theme analysis cross references the learning and outcomes from the data analysis, stakeholder engagement, planning review and roundtable phases of the project.

Key opportunities are connected to the relevant recommendations in Chapter 8 of this report, including hyperlinks for ease of reference.

1. HOUSING MARKET DISRUPTORS

ISSUE / CHALLENGE

The Greater Whitsunday regional housing market is influenced by a range of factors beyond fluctuations in housing supply and demand driven by permanent residential communities. The housing market disruptors are primarily driven by the presence of a range of employment sectors with a disparate and sometimes competing range of housing needs.

Roundtable discussion: Lack of awareness of what agri-business areas are able to do in relation to on-farm accommodation solutions.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> • Increasing demand and competition for short-term housing of a variety of forms (e.g. caravan parks, short-stay tourist accommodation, workers camps etc.) • Increasing reliance on short-stay accommodation due to lack of access to permanent accommodation (rental or purchase). • Multiple employers with short term, temporary or seasonal housing needs, competing for short-term worker accommodation: <ul style="list-style-type: none"> – Mining and resources (fly-in fly-out or drive-in drive-out workforces on rosters) – Construction (temporary and mobile workforces for project lifecycles) – Agriculture and associated food and beverage production (short term and seasonal workers) – Tourism (short-term and seasonal workers) – Government (workers on contracts for set periods of time as well short-term needs for permanent staff moves) 	<ul style="list-style-type: none"> • Extent of parameters on Rural Workers Accommodation Initiative resulting in minimal accommodation delivery as majority of prospective proposals still assessable. • Housing stock or land with development approvals for housing being 'banked' by developers and employers, reducing available housing and land supply to the private market, • Short term accommodation being purchased and held by investors for personal/exclusive holiday accommodation. • Lack of commercial short-term accommodation options being delivered by the private market to cater for the temporary workforce staff rather than the tourism market. • Employers provide housing to their staff however, some housing remains vacant or unoccupied. 	<ul style="list-style-type: none"> • Isaac has non-residential shift workers housed by worker accommodation villages (WAVs) – 20,200 and estimated workforce of 12,000. • Airlie, Bowen, Central Mackay has highest number of visitor stays on average (Airlie – 1,548 in 2021). • Rural Isaac has highest non-resident workers comprising 14,291 in 2021. • Pandemic impact on tourism and seasonal workers, though active programs to support return of workers and accommodation options to house these workers. • Reduced international tourism in the region but growing domestic tourism. 	<ul style="list-style-type: none"> • Temporary / transitional accommodation options – Identify locations that can accommodate different worker groups, including temporary or seasonal worker housing and short-stay accommodation. This approach would require upfront funding to prepare sites and purchase temporary housing (or negotiate a leasing structure). <u>Recommendation 2.1</u> • Private market supporting housing staff – Leveraging on private finance and development sector to invest in housing to support their staff's needs <u>Recommendation 2.1</u> • Flexibility of housing needs - Converting project-based housing into social housing after project is completed. <u>Recommendation 2.1</u> <u>Recommendation 2.8</u> • Unlocking vacant land – Investigate on large volume of supply which can be unlocked. <u>Recommendation 2.5</u> <u>Recommendation 2.6</u>

2. INFRASTRUCTURE

ISSUE / CHALLENGE

Inadequate infrastructure to support cost effective and timely housing development and employment opportunities in the short and long term.

Roundtable discussion: Infrastructure identified as an information gap during discussion. Interest in understanding major infrastructure in the pipeline for the region.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> The identification of limited scale Priority Infrastructure Areas controls the costs of trunk infrastructure to government, but results in greater cost to developers. Different local governments have different views on the cost-benefit of providing reductions, waivers or delays to payment of infrastructure charges. Lack of agility in governance systems to plan and deliver required infrastructure ahead of anticipated development need. Recognition that infrastructure delivery unlocks land and housing supply, but neither local government or the development industry are in the position to fund the extent of trunk infrastructure necessary to unlock a meaningful increase in housing supply. 	<ul style="list-style-type: none"> The cost involved with constructing and delivering infrastructure is identified by the development industry as a substantial barrier to converting development approvals. Difficulty obtaining approvals or timely decision making from certain infrastructure providers (e.g. Ergon) – delays delivery of development. Complexity between different levels of government to co-ordinate and facilitate and address infrastructure provision. Local governments have flagged limitation in funding and delivering catalyst trunk infrastructure to bring forward housing supply. 	<ul style="list-style-type: none"> In Whitsunday, the forecasted demand for dwellings at current rate in 2031, will result in a deficit of 1,539 detached dwellings. There appears to be sufficient attached dwellings. In Isaac, the forecasted demand for dwellings at current rate in 2031, will be a deficit of 227 in detached dwellings and deficit of 591 attached dwellings before 2036. In Mackay, the forecasted demand for dwellings at current rate in 2036, for detached dwellings a deficit of 255 (Central Mackay), 1,116 (Coastal Mackay), 1,503 (North Mackay), 1,455 (South Mackay), 539 (Rural Mackay), -1,273 (Sarina) and 388 (Pioneer Valley). Areas such as Bowen, Central Mackay and Sarina are achieving only circa of 4-5% of their annual targets. 	<ul style="list-style-type: none"> Co-ordinated and sequencing approach – To ensure future infrastructure to meet housing and population change. Recommendation 5.3 Review funding mechanisms – To deliver essential infrastructure for the region and explore opportunity for infrastructure delivery to be concurrent with housing delivery – to align resourcing with growth. Recommendation 5.3 Recommendation 5.9 Contributions in amenity – From large developers could be considered to ensure good outcomes. Recommendation 2.7 Increase support for 'Development ready' projects - Monitoring and providing support from local government to developers to support construction of their projects and expedite delivery. Recommendation 3.7 Recommendation 5.7 Recommendation 5.10 Scope in reviewing infrastructure related incentives – To provide more agile responses to infrastructure provision. Recommendation 3.5 Recommendation 5.4 Recommendation 5.9

3. CONVERSION AND DELIVERY

ISSUE / CHALLENGE

Lack of conversion of approvals to housing and increasing complexity navigating across industries and sectors that contribute to getting housing 'on the ground', such as planning, infrastructure, financing, construction, real estate etc. Development for housing not coming forward or DA Approvals on hold for multiple reasons: financial factors, cost and time to obtain approvals and meet conditions, construction costs, skilled labor shortages, overall greater developer risk, investment uncertainty etc.

Roundtable discussion: Reviewed existing DA and Building approvals within the region and identified a need to understand what is stopping approval conversion and conversion of existing and underutilized buildings to residential accommodation.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> Undeveloped land constrained by a range of factors including approval condition requirements, financial/ funding factors which restrict conversion of approvals. Price escalation of construction materials and limited skilled labour. Project complexity and size being key drivers of cost overrun. Climatic risk impacts on cost of insurance. Changes to development applications and development approval is a common occurrence in the development industry in order to meet the needs of the changing market. This may also slow down the process of conversion and delivery. 	<ul style="list-style-type: none"> There is 'land banking' issue with a significant level of uncompleted stock within active approvals. A range of factors including approval condition requirements, financial/ funding factors which restrict conversion of approvals. Experiencing skill, labor and contractor shortages within the region that are likely to worsen the delivery of infrastructure in the pipeline. Changes to financial returns and market demand overtime making development less financially viable Risk factors: financial, cost and time to obtain approvals and meet conditions, construction costs, skilled labor shortages, overall greater developer risk, investment uncertainty etc. 	<ul style="list-style-type: none"> There is capacity amongst project builders, but the pipeline and interest rates have created this to slow down. Lack of housing availability within next 12-24 months. The 5-year average of lot registrations is 392 across the total region – significantly below the 1,950 witnessed in 2008/2009. Increased in approvals in last 2 years but not translated into registration. Detached dwelling conversions: typically, 50% of lots registered recorded Building Approval (Rural Whitsunday, Sarina, Bowen). Attached dwelling conversion: typically, 50% of approvals proceed through registration (Central & Coastal Mackay, Rural Whitsunday, Sarina). When reviewing the planned ultimate supply, there is considerable provision of attached housing within the ultimate supply (planned supply), however the current levels of delivery are considerably below the targets. 	<ul style="list-style-type: none"> Educating residents and housing providers – Review suitable housing choice and appropriate dwelling types to deliver products needed for the region. <u>Recommendation 4.2</u> <u>Recommendation 8.8</u> Close monitoring of Post Approval – LGA to support concierge services to support delivers and targeting systems or approaches to enable streamline process and expedite development delivery. This may also include pilot towards non-strata attached housing to encourage sales in attached housing. <u>Recommendation 3.7</u> <u>Recommendation 4.3</u> <u>Recommendation 5.5</u> Labor and materials – Encourage and retain skilled workers in the region. Pipeline planning – There is planned supply for attached dwellings, therefore there is much greater potential for a more diverse market and short-term barriers may be influencing delivery. <u>Recommendation 3.1</u> <u>Recommendation 5.7</u> Government incentives – To support the delivery of infrastructure and contributions to ensure development proceeds forward. <u>Recommendation 5.6</u> Land holding taxes – Disincentives to land banking development ready land with approvals in place <u>Recommendation 5.4</u>

4. HOUSING DIVERSITY

ISSUE / CHALLENGE

There is clear demand for housing diversity and a need from a range of user groups. Primary barriers include attached housing (which is generally more costly to deliver, manage and maintain) and a mismatch between household and dwelling types (i.e. a lack of housing for smaller households, singles for permanent housing and options for temporary housing).

Roundtable discussion: Identified a need to cater for a diverse mix of demographics for people in different stages in life – from singles, couples, young workforce, families, retirees, empty nesters and the elderly. Housing diversity generally limited to specific areas in the Mackay and Whitsunday region.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> Lack of diverse housing typologies to meet different demographic, household needs and changing circumstances and stages of life. Bulk of current housing stock is attached housing and commonly large 3–4-bedroom arrangements. Challenges for low-income earners to enter housing market. Current market trends do not fit with current and future demographic composition of the region. Little by way of concrete action on housing diversity in policy planning. Medium density and high-density residential houses are difficult to establish in low density and rural areas. Most stock are detached houses in greenfield areas or 2-bedroom apartments in infill areas. 	<ul style="list-style-type: none"> Preference is for detached housing and large homes but more costly to deliver and maintain. Housing needed for smaller households, yet most dwellings are catered for larger / detached dwellings. The wider region is largely a detached market, with very little offerings in the way of either townhouse or apartment product. Some existing medium to high density residential development are lacking internal open space and recreational activities and are not located in accessible or serviced areas, hence lack of interest in the market. 	<ul style="list-style-type: none"> Increase in families (single or couple) with no children is the fastest growing demographic group across the region, a total of 40% of couples without kids. Lone person household have seen greatest diversity in dwelling structure, preference is semi-detached dwellings. Key areas such as North Mackay, Pioneer Valley, Proserpine and Rural Mackay will increase senior population by more than 6% from 2021 to 2041. Moderate amount of dedicated retirement supply, much higher aged care beds than independent living. There is a high penetration rate in Mackay is 5.7% and low of 0.4% in Whitsunday and 0% in Mackay. Areas such as Airlie-Whitsundays and Mackay Central have much higher portions of diversity, at 27% and 59% attached. Other areas typically have 5-12% attached product (of which majority is semi-attached). Dwelling suitability by structure shows 82% of homes have at least two bedrooms spare, and 15% have more than three bedrooms spare. 	<ul style="list-style-type: none"> Review Current Planning Controls – Seeking to achieve well-balanced high-density development with appropriate amenities that can sustain them. Reinstating diverse housing in statutory objectives. <u>Recommendation 5.1</u> <u>Recommendation 5.2</u> Review Greenfield Areas – Opportunity to encourage housing diversity in greenfield areas and newly established areas. <u>Recommendation 4.9</u> Incentivize Delivery – Targeting housing types suitable for a range of groups. <u>Recommendation 3.5</u> <u>Recommendation 3.6</u> Ageing and Special Needs – Aging population and requires assistance that is adaptable to their needs and specialised amenities and services. <u>Recommendation 3.5</u> Industry innovation – New models and develop more adaptable and diverse housing design and construction methods to provide building styles appropriate to diverse housing. <u>Recommendation 2.7</u> Better leverage infrastructure investment – As a catalyst to enable more diverse housing types and housing outcomes. <u>Recommendation 5.6</u>

5. INVESTOR CONFIDENCE

ISSUE / CHALLENGE

Lack of confidence in housing as a financial investment option, noting investor confidence is high when housing is being address as a business necessity.

Roundtable discussion: Lack of willing investors for new development identified due to upfront invest costs and no firm guarantee of returns in the short to medium term. Desire to change perception of the region to improve local and institutional investor confidence.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> A range of financial issues contributing to the lack of investor confidence including: <ul style="list-style-type: none"> Commodity price fluctuation influencing general financial confidence in region. Lingering effects of post-pandemic financial disruptions. Lower regional lending confidence due to higher deposit requirements. Higher construction costs due to regional location, including lack of skilled labour and supply chain challenges. Higher insurance costs. High material and transport costs resulting in reduced new housing delivery (i.e. cost of buying existing housing less than building new). Investor's performance expectations not being met, reducing confidence and stalling development and overall slowdown in consumer purchase and investment. Change of perception in the region on profitability i.e. recognition that the regional has a diversity in it's economic base beyond the resources sector, including tourism, agriculture, manufacturing and government services in addition to infrastructure investment projects. 	<ul style="list-style-type: none"> Regulatory challenges such a government regulations, green-tape and red-tape requirements, including assessment process. Increase in construction costs combined with increase in interest rates. The frequency, severity and ongoing implications of climatic events (e.g. flooding, cyclones etc.) impacting on developability of the land and insurance costs. Perception of uncertainty regarding the region's long-term economic prospects (i.e. wind-down of resources sector and lack of certainty in the renewables sector). Investors taking the opportunity to capitalise on their housing investments while prices are strong. Local investors looking for investment opportunities that align with their tenure in the region (i.e. short to medium term). 'Mum and dad' investors experiencing changes in rental investment market (i.e. rent increases controls and concern regarding increasing tenant rights). Lack of scale and certainty for institutional investors. 	<ul style="list-style-type: none"> Engagement with stakeholders has indicated that developers do not have confidence that they will achieve sufficient yield on development proposals. Engagement with stakeholders has indicated that local investors do not have confidence that they will release return on investment in a timely manner. Region has very few investors under 35 years. Property is not a young person's investment – returns are not comparable with those that can be achieved in a Super. Current median prices align to that seen 10 years ago – limited medium to long term capital growth discourages investors. 	<ul style="list-style-type: none"> Access to information – Provide access to information to improve understanding of economic development opportunities and project pipelines as well as planning system and financial schemes to provide more certainty. <u>Recommendation 3.1</u> Capitalising regional advantages – such as natural attractions (Great Barrier Reef, eco-tourism) <u>Recommendation 3.5</u> Streamlining processes – Including streamlining development assessment process, managing post-approval processes and linking regulations and incentives. <u>Recommendation 5.4</u> <u>Recommendation 5.5</u> Review stamp duty and insurance costs – Government opportunities include lowering stamp duty, regional multiplier / rebate or subsidy mechanisms and opportunities to advocate of reduced insurance costs to boost appetite for investment. <u>Recommendation 8.1</u> <u>Recommendation 8.3</u> Strengthening the community housing sector – Cross collaboration between government and Community Housing Providers to provide a place-based approach and leverage from existing government initiatives and policies. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u>

6. SOCIAL AND AFFORDABLE HOUSING

ISSUE / CHALLENGE

Rising unaffordable housing costs for both renting and purchase, resulting in a growing demand for social and affordable housing in the region. Currently, there is a shortage of social and affordable housing and decline in government-funded projects. There is a need to explore the advocacy to incentivize housing opportunities for low-income earners.

Roundtable discussion: *Understanding affordable housing – definitions and what different forms affordable housing can take.*

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> • Growing homelessness in the community and lengthy wait-times for applicants applying for social housing. • Lack of understanding on what sort of affordable housing is needed for the region and for whom. • There is a gap between number of households that need affordable rental housing and required increase in the number of affordable rental dwellings. • Increase in property and rental prices creating issues for people of low to moderate income to purchase and enter the housing market. • There is an ongoing competition with the private market to deliver timely and appropriate social and affordable housing in the right location for the right demographic and household needs. • Lack of accessible housing for people with special needs, especially with the roll up of the federal National Rental Affordability Scheme. 	<ul style="list-style-type: none"> • Different interpretations on defining 'Affordable Housing' in different regions. • Lack of government funding and opportunities to deliver social housing. • Government relying on private sector to deliver social and affordable housing and there is inefficient delivery of these projects due to financial and regulatory barriers. This often requires some form of government subsidy or contribution. • Lack of supportive planning policies including inclusionary zoning and density bonuses. • Poor maintenance of housing stock and choice of tenants and inefficient use of housing. • Tenancy sustainment impacts on viability of social housing i.e.: how long they stay, or exit may impact the social housing waitlist. 	<ul style="list-style-type: none"> • Increase in social housing applications in the Mackay, Isaac and Whitsunday region has tripled, from 372 applications in 2017 to 1,003 applications in 2022 within the SA4 area. • More than doubled wait periods for social housing in the Greater Whitsunday region. From average of 7.9 months in 2017 to average of 19.4 months in 2022. • Mackay experienced overwhelming social housing applications compared to Isaac and Whitsunday region and 1-bedroom mostly requested. • More than 1,200 person have inadequate housing in 2021. Mackay recorded highest homelessness rate. • At median house price, 42-52% of households need to pay more than 30% of income for purchasing. Figures predicted to worsen if interest rate rises in next 6-12 months. • Single persons social housing applications increased in 2018. 	<ul style="list-style-type: none"> • Partnership opportunities –Strengthening community housing sectors – provide placed-based approach and support through funding and partnerships with private and public (i.e.: Queensland Housing Investment Growth Initiative). <u>Recommendation 3.2</u> <u>Recommendation 3.3</u> • Coordinated program – Track record of securing and managing investment to delivery new social and affordable housing. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u> • Leveraging from Built-to-Rent pilot projects – Investigate other alternative assistance options including Build-to-Rent (BTR) projects. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u> • Simplify development assessment process– Not requiring further planning approval for non-government social housing. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u> • Audit of publicly-owned land – Identify opportunities for social and affordable housing by reviewing road reserves and surplus public land. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u> • Working with Economic Development Queensland (EDQ) - Identify existing and future areas for Priority Development Area and implement innovative housing and de-risk marginal and government holdings. <u>Recommendation 3.2</u> <u>Recommendation 3.3</u>

7. ALIGNMENT OF PLANNING PROVISIONS

ISSUE / CHALLENGE

Consistency in housing policy across local government planning schemes has been identified as a constraint and a lack of certainty and flexibility in development assessment and post-approval has been raised as a significant inhibitor to project viability, housing delivery and cost of housing.

Roundtable discussion: Lack of currency in strategic land use planning for the region. Absence of infrastructure planning information. Development assessment and post approval timeframes a delivery constraints.

Issues	Barriers	Evidence Base	Opportunities
<ul style="list-style-type: none"> The current age/ version of the Planning Schemes ranges from 2017-2021. Isaac Region Planning Scheme 2021 is the most recent scheme across the 3 local governments. Both Whitsunday and Mackay Region Planning Schemes are dated 2017 and are less aligned with recent housing issues. Lack of understanding or transparency in planning policy, development assessment and post approval. Planning schemes currently lack performance checks, there may be different ways of interpreting the requirements. Lack of certainty in the post approval phase impacts developers. Stakeholders have provided feedback on delays and associated costs and the subsequent impact on development viability. There is limited to no publicly available data around timeframes for post-approval compliance processes to evaluate process suitability or efficiency. The length and extent of processes to allow for a change in residential land uses on land approved or identified suitable for housing purposes. (e.g. changes to preliminary approvals and development approvals). 	<ul style="list-style-type: none"> Lack of integration between serviced and un-serviced land and infrastructure planning. Inflexibility of land uses and zoning requirements. Planning controls and benchmarks are locally led and there are no mechanisms or lack of resources to review each local planning scheme and framework and integrate issues. Complex concepts and requirements in the planning scheme framework for example, setting a quantitative standard rather quality of the development. Whilst there is opportunity to review and update Local Government Planning Schemes regularly, some planning processes are governed by State Legislation (i.e. the Planning Act) and are not subject to local government discretion. 	<ul style="list-style-type: none"> Planning Policy – <ul style="list-style-type: none"> Barriers to land use designations. Some key housing themes are not addressed in the Whitsunday Region Planning Scheme and Isaac Region Planning Scheme. Development assessment – <ul style="list-style-type: none"> Lack of understanding in planning provision. Timing constraints in obtaining a development approval. Post approval – <ul style="list-style-type: none"> Barriers with approval condition requirements i.e.: too difficult to comply with. Lack of monitor and support for post approval process and delivery of projects results in lack of conversion. 	<ul style="list-style-type: none"> Collaboration across three Local Councils – To provide investor certainty provide streamlined approaches across the region. <u>Recommendation 5.8</u> <u>Recommendation 5.9</u> Opportunity for cross-industry partnerships - To build a resilient building and coordination of support and implementation. Improve efficiency and timing of planning decisions – To enable more housing investment and market and tenures <u>Recommendation 5.4</u> <u>Recommendation 5.5</u> <u>Recommendation 5.8</u> <u>Recommendation 8.9</u> Develop clearer line of sight – Between aspirations in regional plans and local implementation. Provide clearer blueprint of committed goals and actions with timeframes and tracking progress. <u>Recommendation 5.1</u> <u>Recommendation 4.2</u> Improving community understanding and transparency of planning framework – Better understanding of how the town planning processes work will enable community and investor confidence that the system will deliver the desired outcome and support needed. <u>Recommendation 3.1</u> <u>Recommendation 4.2</u> <u>Recommendation 8.1</u> Review current framework – Simplify the development assessment process and review 'exemption' or land use flexibility options to expedite development. <u>Recommendation 5.4</u> <u>Recommendation 5.8</u> <u>Recommendation 6.6</u>

POLICY LEVERS

There are a range of policy levers that can be used to influence housing supply. While policy levers are typically utilised by government and often focus on regulation and finance, there are other policy levers available to drive housing outcomes, including governance and organization-based responses that sit outside of regulatory frameworks, as well as education, awareness and innovation approaches. The principle and objective of innovation can also be used as a policy lever to challenge process boundaries and industry norms. The range of different policy levers to underpin recommendations and associated actions are outlined below.

Finance and Funding

Levers to access money to increase housing access and delivery:

- Rates, taxes, duties, grants, loans, subsidies
- Financial incentives and disincentives through development and assessment processes
- Government funds for housing, regional economic futures, growing regions, natural disaster recovery and resilience, local government etc.
- Philanthropic and major employer donations
- Community fundraising
- Private and public partnerships

Regulation

Levers to reduce and streamline assessment processes and timeframes:

- Amend planning schemes
- Amend infrastructure plans
- Review and update Regional Plan
- Establish Regional Infrastructure Plan
- De-regulate low risk housing types
- Expand infrastructure delivery and flexible funding approaches

Governance and Organisation

Levers to enable collaborative housing action:

- Governance structures and frameworks
- Partnerships (public, private, non-profit)
- Release and use of public land
- Regional Housing Bodies and Trusts
- Committees and Boards
- Accords and Agreements
- Memorandums of Understanding

Advocacy

Levers to position for advocacy:

- Priority advocacy focus areas
- Power mapping of targets and allies
- Advising and lobbying
- Activism, media campaigning and public outreach
- Communities of practice
- Formal partnerships and collaborations
- Informed stakeholders
- Key message statements informed by data

Education and Awareness

Levers to improve education and awareness around growth and housing, including density, diversity and cost:

- Investor campaigns
- Prospectus packages and material
- Industry education programs
- Capability and capacity building programs
- Community awareness programs
- Employment sector collaboration sessions

Innovation

Levers to enable action via innovation:

- Pilot projects
- Housing design innovation
- Alternative construction methods
- Non-standard delivery models
- Cross sector housing delivery approaches
- New financial models
- Outcome based decision making via performance-based planning mechanisms

FUNDING OPPORTUNITIES

Queensland Housing Investment Growth Initiative (QHIGI)

This initiative will accelerate the delivery of 8,365 new social and affordable homes across Queensland. QHIGI seeks to establish partnerships with individuals, organisations, developers and housing providers to deliver increased social and affordable housing provision. The QHIGI is being delivered through three funding initiatives:

- **Housing Investment Fund (HIF)**

Funding partnered projects to increase social housing and additional affordable housing supply through a \$2 billion investment by the State government based on an annual average investment of \$130 million a year. The HIF has also called for expressions of interest for private site opportunities to deliver social and affordable housing.

The Housing Investment Fund specifically targets four housing supply priorities, being:

1. Housing for the people experiencing homelessness and sleeping rough
2. Diverse rental supply
3. Housing choices for seniors
4. Homes for large households

The Community Housing Futures component of the HIF is in the process of establishing a Business Services Advisory Program from which Community Housing Organisations will be able to access specialist advisory services discounted by the Fund to support capacity and capability building.

- **QuickStarts Queensland**

A \$322 million capital investment program to accelerate planned acquisition, new construction, and redevelopment opportunities to deliver new homes sooner with a target of an additional 500 social homes.

- **Help to Home**

A partnership with property owners, landlords and registered Community Housing Providers to deliver private rental outcomes to people who are eligible for social housing.

Opportunity for the Greater Whitsunday Region

QHIGI provides opportunities for a range of stakeholders to access funding to boost housing supply. This includes individual home purchasers, developers and even opportunities to fund social or affordable housing delivery in a manner that may attract institutional investors.

FUNDING OPPORTUNITIES (CONT.)

National Housing Finance and Investment Corporation (NHFIC)

NHFIC is an independent corporate Commonwealth entity established to increase the supply of housing in Australia, with a focus on affordable housing. NHFIC is being delivered through the following five mechanisms:

- **National Housing Infrastructure Facility (NHIF)**
A \$1 billion facility that offers concessional loans, grants and equity funding to finance infrastructure that enables housing.
- **Affordable Housing Bond Aggregator (AHBA)**
Provision of low cost, longer tenor loans to registered Community Housing Providers to support provision of social and affordable housing. AHBA loans are funded by social bonds issued to the wholesale capital market, supported by a Commonwealth guarantee and involve a straightforward, five step application process.
- **Capacity Building Grants**
Grants to support Community Housing Providers to make applications for NHFIC finance. Consultancy services under these grants are delivered by the Community Housing Industry Association (CHIA), with a focus on four key areas:
 - Finance: Project and business financial modelling and fundraising etc.
 - Business planning: project and business planning, preparing business cases, forming partnerships and monitoring results.
 - Property development: helping develop new social and affordable housing, including design, planning, tenure mix and the like.
 - Risk management: identifying and understanding risks and how to manage, monitor and mitigate risks.
- **First Home Loan Deposit Scheme (FHLDS)**
A loan deposit scheme assisting first home buyers with their initial home purchase.
- **Housing Research**
In conjunction with state bodies, federal and state government, research institutes and market participants, undertaking research on the housing sector, including monitoring of housing demand, supply and affordability in Australia.

On 17 June 2023, the Federal Government announced a \$2 billion social housing accelerator fund will be distributed to state and territory governments within a month, with each jurisdiction being given \$50 million and the remaining amount being allocated on a per capita basis.

Opportunity for the Greater Whitsunday Region

There are a variety of opportunities that may be available to the region via NHFIC. These include opportunities for individual property purchasers through loan deposit schemes, Community Housing Providers to access loans and grants, and accessing or being a part of housing demand, supply and affordability research. Monitoring of the Housing Australia Future Fund (HAFF) Bill 2023 is also recommended which proposed a fund of \$10 billion to deliver up to 30,000 new affordable dwellings. If passed into legislation, the HAFF will represent a significant opportunity to access funds dedicated to support increase housing supply with a focus on social and affordable housing.

FUNDING OPPORTUNITIES (CONT.)

Northern Australia Infrastructure Facility

The Northern Australia Infrastructure Facility (NAIF) finances infrastructure across the Northern Territory, Queensland and Western Australia. It has a focus on public benefit, economic and population growth and indigenous involvement across northern Australia through the provision of fixed rate loans, with interest rates and payback periods determined on a case-by-case basis.

NAIF was initially provided \$5 billion of capital by the Commonwealth Government and has committed \$4 billion to date. NAIF can provide debt or equity finance for projects that meet a set of key criteria. Specifically, for projects that:

- Involve the development or material enhancement of infrastructure;
- Are of public benefit;
- Have significant benefit for northern Australia;
- Can repay the loan or provide a return on investment; and
- Have an Indigenous Engagement Strategy.

NAIF primarily focuses on providing loans of at least \$15 million and equity investments of at least \$5 million.

A range of projects are eligible under the NAIF, and can include physical structures, assets, or facilities in sectors such as resources, airport, agriculture, water and social infrastructure. A range of finance options are available under the scheme, including:

- Loan facilities
- Letters of credit, guarantees and foreign currency lending
- Loans for smaller-scale projects
- Equity finance
- Financing directly to proponents as opposed to through State or Territory Governments.

The NAIF does not provide grants or funding for feasibility studies or business cases.

Opportunity for the Greater Whitsunday Region

The NAIF is a continued opportunity for the region because of its potential to fund infrastructure that enables housing supply, such as water and social infrastructure.

FUNDING OPPORTUNITIES (CONT.)

Regional Housing Program for Essential Workers

The Queensland Government announced the Regional Housing Program as part of the 2023-2024 State Budget. It will deliver significant investment in Government Employee Housing to reduce pressure on regional housing markets and reduce rental costs. Initially, the program is \$519 million program across four years. In addition to this, the following investments were announced:

- \$118.2 million to construct and maintain housing for health, education and emergency service workers (essential workers)
- \$39 million to double the trades workforce in regional areas of Queensland (target to increase to 1000 workers by 2026)
- \$23.6 million to improve QBuild depots
- The program will include funds to maintain approximately 3000 homes and construct over 400 new ones.

QBuild is an important part of Queensland's construction industry, as they build and maintain government-owned assets such as schools, social housing, police stations, correctional facilities and health facilities. Additional investment in QBuild is intended to enhance the ability to construct new homes for essential workers, as well as fund the expansion of a skilled workforce with trades expertise to increase construction industry capacity in the regions.

The ultimate goal of the program is to provide essential workers with adequate housing without putting pressure on the private rental market. It also seeks to assist in government employee attraction and retention in regional, rural and remote areas.

Opportunity for the Greater Whitsunday Region

Funding via the Regional Housing Program is a notable opportunity for the region because it has the potential to reduce competition for private market housing from government workers, freeing up housing supply for others. It also has the potential to increase the capacity and scale of the trade workforce essential for new housing delivery.

07

RECOMMENDATIONS



RECOMMENDATIONS

This housing research report has been prepared drawing from data inputs from the roundtable, planning review, stakeholder engagement and data analytics. The key housing themes have then been explored through problem analysis. The following key recommendations have been developed based on this problem analysis.

1

Housing Alliance:

Establish a Greater Whitsunday Region Housing Futures Alliance

2

Partnerships And Collaboration:

Enable partnerships, collaboration and coordination to unlock housing supply and access to housing

3

Enabling The Market:

Coordinate, promote and facilitate opportunities for the private market to bring forward housing supply

4

Social And Affordable Housing:

Prioritize, invest in and facilitate the delivery of social and affordable housing

5

Planning And Infrastructure:

Align land use and infrastructure plans and provisions to promote consistent, sustainable housing supply

6

Government Leadership:

Establish government as housing champion that facilitates, funds and regulates housing

7

Monitoring And Responsiveness:

Support agile, responsive and evidence-based decision making based on data and information sharing

8

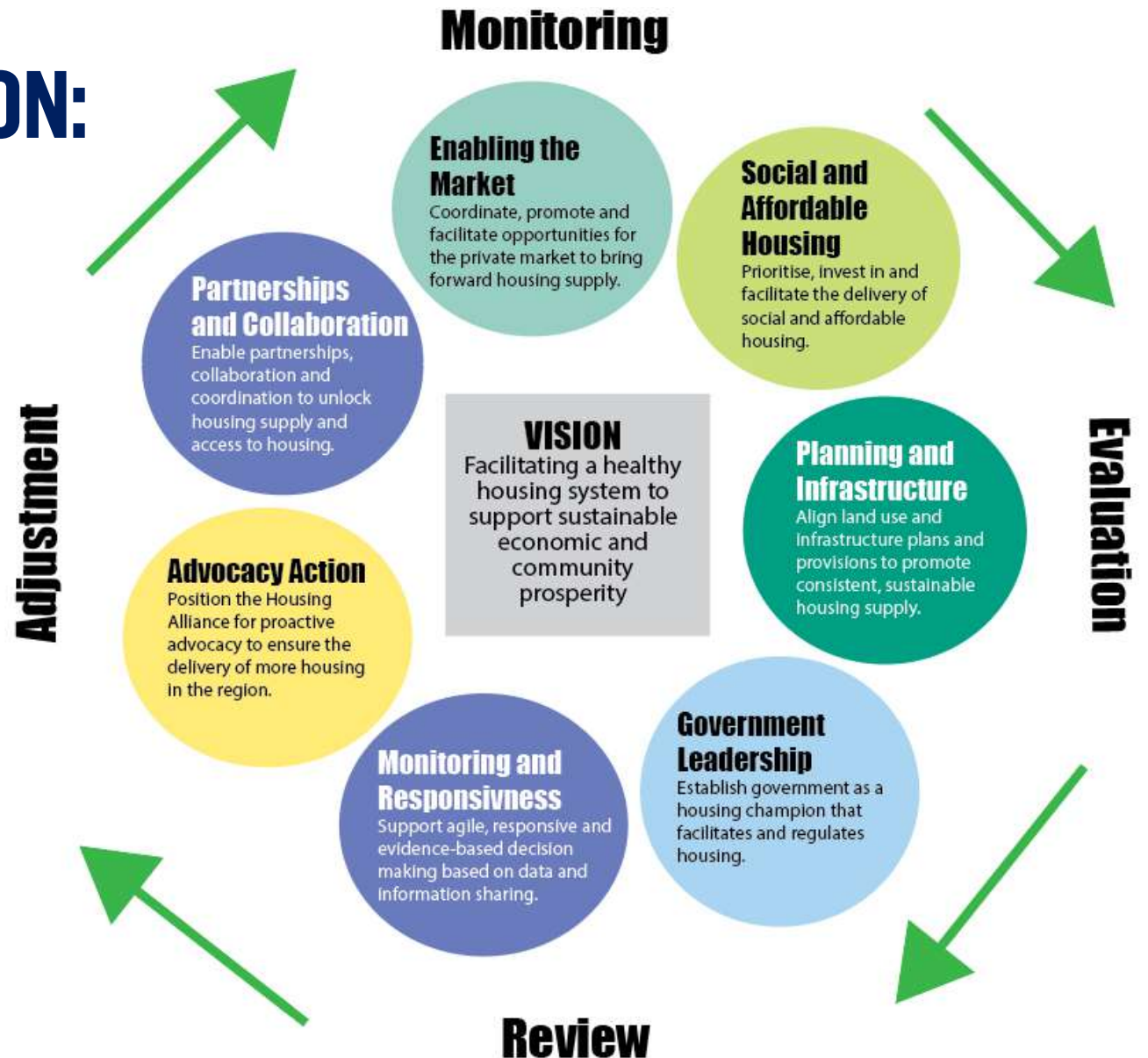
Advocacy Action:

Position the Housing Alliance for proactive advocacy to ensure the delivery of more housing in the region.

GREATER WHITSUNDAY REGION: STRATEGY FOR HOUSING ACTION

HOUSING ALLIANCE

Establish a Greater Whitsunday Region Housing Futures Alliance to co-develop a Housing Futures Vision



1. HOUSING ALLIANCE

Establish a Greater Whitsunday Region Housing Futures Alliance

Obtain stakeholder commitment to an action-based Housing Alliance to tackle current and ongoing housing challenges and drive a positive housing future across the housing continuum in the region over the long term. The Alliance will establish the commitment to housing recommendations in this report, as well as establish and deliver a housing action roadmap with the capacity to adjust and evolve to changing housing needs over time.

Supporting Statement:

It is clear that the Greater Whitsunday region is experiencing a housing shortage, and that this undersupply of housing will continue into the future without intervention and action. The research report has identified the range and extent of housing challenges being experienced across the region. The symptoms of these housing challenges were identified at the housing roundtable: affordability, availability (diversity and choice), and consumer needs. The key themes identified in this report outline the root causes behind the region's housing challenges. These root causes extend across industries and sectors, affecting households, communities and the economy. **To tackle these root causes and enable improved housing supply and access to housing, a collaborative, action driven approach across industries and sectors is recommended to improve housing outcomes in the region for the short, medium and long term.**

1.1	Obtain stakeholder support and form the membership of the Housing Alliance.
1.2	Co-develop with Housing Alliance members a Housing Futures Vision that: <ul style="list-style-type: none"> Identifies and articulates the economic and community priorities and strengths of the region, and Outlines a Future Housing Strategy to meet these regional growth opportunities and priorities.
1.3	Establish a Housing Alliance Charter to formalise the roles, responsibilities and governance structures of the Housing Alliance to drive housing actions.
1.4	Develop a Housing Action Roadmap that: <ul style="list-style-type: none"> Reflects the Housing Futures Vision and Future Housing Strategy of the region, Identifies and prioritises the key housing focus areas across the housing continuum, Identifies and prioritises actions that focus on strategic opportunities, interventions or collaboration, Detail timeframes, resources and funding opportunities to support housing actions, and Establishes performance criteria and monitoring arrangements to evaluate the delivery and effectiveness of the housing action roadmap.
1.5	Identify and target specific housing delivery (housing types and locations) at key points in the housing continuum with consideration for consumer need and ability to pay. Using this information, align the development on prospectus packages to these housing types and locations. (e.g. a prospectus package for attached housing for retirement living or aged care in Moranbah, Bowen and Pioneer Valley).
1.6	Establish working groups under the Housing Alliance to implement the housing action roadmap and enable the delivery of housing outcomes, with a focus on those that align with housing need areas and target economic activity sectors. <i>Suggestion: Form the working groups to tackle key housing challenges or opportunities across the housing continuum that focus on breaking down barriers that inhibit housing diversity or affordability or private market delivery. Proposed focus areas for working groups are: Short Term Accommodation, Homelessness and Crisis Housing, Social Housing, Affordable Housing, Retirement Housing, Aged Care, Private Market Delivery.</i>

2. PARTNERSHIPS AND COLLABORATION

Enable partnerships, collaboration and coordination to unlock housing supply and access to housing

Target housing delivery at key points across the housing continuum (market, affordable and social housing), including improving access to existing housing stock, and facilitating methods to connect households and businesses with a need for housing to housing supply.

Supporting Statement:

The housing roundtable and the stakeholder engagement phase of this research report identified many stakeholders with both the desire and willingness to be a part of the variety of possible solutions to deliver improved housing outcomes in the Greater Whitsunday region. This included an openness to tackling housing challenges in new, alternative and innovative ways that are available through collaboration, rather than competition for housing. This involves a level of recognition that while a strong role from all levels of government may be required to tackle housing challenges in areas such as policy, funding and facilitation, the non-government sector has a vital role in delivering place-suitable housing outcomes. Opportunities include Community Housing Providers, individuals, employers and sectors coming together to deliver new housing, facilitate access to existing housing options, test new or improved housing management arrangements, trial flexible housing designs, and explore innovative housing construction practices.

2.1	Bring existing and prospective employers and accommodation providers together to explore strategies to collaboratively meet the ranging short-term accommodation needs of multiple sectors (e.g. tourism, agriculture, government, resources, students etc.)
2.2	Investigate opportunities for short-term seasonal accommodation to be used by other housing groups outside of seasonal demand, including but not limited to crisis housing and short term social and affordable housing.
2.3	Explore establishing 'housing connect' service/s for short-term accommodation and long-term housing needs for use by multiple industries and employers.
2.4	Identify opportunities to reduce private sector risk to deliver alternative housing types (e.g. diverse and targeted housing typologies at profitable volumes for a pre-identified housing demand and co-housing opportunities).
2.5	Establish, identify and promote programs that enable access to 'spare bedrooms' or 'unoccupied dwellings' for both short-term and long-term housing.
2.6	Consider cross-sector opportunities to package Build-to-Rent project opportunities that includes identification of well-located and serviced land and pre-committed housing volumes for set periods of time.
2.7	Establish a 'Community of Practice' to act as champions of change and identify, share, explore and test the delivery of housing that promotes diversity and innovation in the design, construction and management of housing.
2.8	Engage with State government to identify current and forecast key worker housing demand and coordinate future housing access and delivery.

3. ENABLING THE MARKET

Coordinate, promote and facilitate opportunities for the private market to bring forward housing supply

Develop a range of interventions to encourage land owners and developers to deliver approved development, promote attached housing delivery and housing type diversity, promote individual and institutional confidence in housing as an investment, and explore low-cost and modular construction options.

Supporting Statement:

Many root causes behind Greater Whitsunday's housing challenges are common to regional communities in Australia. These challenges include a lack of diverse housing type delivery (including attached housing), lack of conversion of approved development, higher financial and delivery risks for development than in larger urban centres, as well as supply chain and skilled labour shortages. While the region may experience higher levels of housing market disruptors, it also has a distinct advantage of multiple existing and growing employment sectors, whose talent attraction and retention requirements are closely tied to housing (e.g. resources, agriculture, tourism, construction and government). This provides a range of opportunities to reframe known housing challenges into risk-managed housing opportunities for the market to respond to and deliver.

3.1	Build and support local developer capacity and capability to deliver attached housing product (e.g. due diligence and development feasibility assessment assistance for developers, construction methods training for builders, tendering support services for attached housing product).
3.2	Identify methods to attract a Tier 1 developers to deliver housing types that the local market is not in a position to develop or deliver.
3.3	Identify and develop opportunities for regional and local Community Housing Providers and Housing Trust bodies to partner with the public and private sector to deliver new housing.
3.4	Facilitate renewal opportunities for existing unused housing (e.g. housing damaged during cyclones).
3.5	Develop, prepare and promote development prospectus packages (including site identification) connected to committed rental or purchase demand for Build-to-Rent, retirement living, aged care, short-term accommodation, infill attached housing, affordable housing and conversion of non-residential buildings to housing.
3.6	Develop, prepare and promote housing investment prospectus packages for individual/small scale and institutional investors.
3.7	Establish a development facilitation and brokering program to identify and reduce development application and delivery barriers (e.g. establish coordinated concierge service within local or state government, under the Housing Alliance or a regional economic development entity).

4. SOCIAL AND AFFORDABLE HOUSING

Prioritise, invest in and facilitate the delivery of social and affordable housing

Facilitate Community Housing Provider access to State and Commonwealth funding, financing and capability building incentives and explore opportunities to enable Community Housing Providers to deliver or secure social and affordable housing outcomes in the short and long term.

Supporting Statement:

The increased demand for social and affordable housing is a clear indicator of the inability of the private market to deliver the volume of housing required at the right price point to meet demand, as well as a decrease in household 'capacity to pay' for housing. There is a clear short term and ongoing need for social and affordable housing across the region. The research report clearly identifies increasing rental stress and mortgage stress brought about by rising housing prices and cost of living without a commensurate increase in household income. When combined with a lower rate of housing being delivered to the market, this is resulting in a situation where demand outstrips supply, competition drives up purchase and rental costs and as a consequence, an increase in the number of people who require financial assistance or subsidy to access housing they can afford. When combined with the lingering impacts of natural disasters and COVID disruption both within and outside the region and State, the need for increased social and affordable housing supply is clear.

4.1	Consider establishing a Regional Community Housing Provider to achieve economies of scale in social and affordable housing delivery and management, as well as enabling improved identification and advocacy of regional level housing needs for those on no, low or moderate incomes.
4.2	Investigate establishing a Regional Community Housing Trust to finance and sustainably deliver affordable housing in the long term.
4.3	Secure agreement from a Tier 1 Community Housing Provider to deliver housing in the region.
4.3	Explore the viability of delivering rent-to-own, shared equity and housing cooperative schemes and programs in the region.
4.5	Identify opportunities to transfer ex-worker housing to social and affordable housing (either in-situ or for via relocation to highest demand locations).
4.6	Support and promote opportunities for Community Housing Providers to act as developers and managers of short-term accommodation to fund and ultimately deliver social or affordable housing.
4.7	Seek out dis-used buildings suitable for adaptive re-use as low-cost housing.
4.8	Prioritise and facilitate funding applications for social and affordable housing that capitalise on current State and Commonwealth funding opportunities.
4.9	Investigate and identify surplus land suitable for housing that can be used to enter into partnerships or be offered as an in-kind contribution for social and affordable housing delivery.

5. PLANNING AND INFRASTRUCTURE

Align land use and infrastructure plans and provisions to promote consistent, sustainable housing supply.

Regularly review and amend local and region-level land use and infrastructure plans based on updated growth projections, explore opportunities to access funding for catalyst infrastructure, and reduce planning regulation and target consistency in planning provisions for housing across local governments in the region.

Supporting Statement:

The research report included a review of planning schemes and infrastructure plans to understand the current land supply and development pipeline. This assessment identified that while sufficient housing supply is planned (i.e. land zoned and infrastructure identified), actual housing supply is not coming forward at the required rate and will fall short of planned supply in the medium to long term. Aligning and regularly reviewing land use and infrastructure planning documents presents the best opportunity to prepare for and respond to the peaks and troughs in housing demand and delivery over time. Developing opportunities to access catalyst infrastructure investment, exploring opportunities to reduce upfront infrastructure costs to developers, and streamlining infrastructure approval processes are all opportunities to reduce barriers to development presented by infrastructure delivery. Further, development costs include costs associated with obtaining and complying with development approvals. These costs are contributing to a decrease in housing delivery due to price escalation. De-regulating low risk housing types and reducing assessment levels for desired housing types across a range of zones presents time and cost benefits that have the potential to increase projects viability in current market conditions while still achieving acceptable development outcomes.

5.1	Seek a State government commitment and timeline to update the 2012 Mackay, Isaac and Whitsunday Regional Plan.
5.2	Request the State government prioritise the preparation of Regional Infrastructure Plan in conjunction with review of the Regional Plan.
5.3	Review the timing and sequencing of planned infrastructure delivery under Local Government Infrastructure Plans (LGIPs) to determine where medium and long-term population growth will be located, identify key infrastructure required to deliver housing in these locations and identify options and actions required to deliver key infrastructure to unlock housing supply.
5.4	Audit existing approvals and identify infrastructure delivery barriers that are preventing development being delivered.
5.5	Work with infrastructure entities to minimise and streamline post-approval compliance processes.
5.6	Investigate an expanded catalyst infrastructure funding regime for the region, including State and Commonwealth funding opportunities.
5.7	Prioritise trunk infrastructure delivery in key housing demand and need locations.
5.8	Establish consistent residential development requirements in planning schemes across local government areas in the region including: <ul style="list-style-type: none"> • Reviewing zoning provisions to enable more diverse housing types in a range of residential zones, • Identifying specific housing types suitable for ‘as-or-right’ development (i.e. accepted development not requiring development approval), • Identifying opportunities to reduce or remove the need for assessment when changing between residential land uses on land zoned for housing, and • Making a greater range of housing types a lower level of assessment (i.e. code assessable instead of impact assessable).

5. PLANNING AND INFRASTRUCTURE (CONT'D)

Align land use and infrastructure plans and provisions to promote consistent, sustainable housing supply.

Regularly review and amend local and region-level land use and infrastructure plans based on updated growth projections, explore opportunities to access funding for catalyst infrastructure, and reduce planning regulation and target consistency in planning provisions for housing across local governments in the region.

5.9	Undertake a cost-benefit analysis on waiving, reducing or delaying the payment of infrastructure charges or rates to determine if these measures improve the financial viability of delivering attached housing.
5.10	Establish policy positions that support and encourage flexible approaches to funding trunk infrastructure, including local government / private sector partnerships and agreements.

6. GOVERNMENT LEADERSHIP

Establish government as a housing champion that facilitates, funds and regulates housing.

Empower all levels of governments to facilitate and position collectively as a high performing ‘open for business’ region, tackle key post-approval and infrastructure delivery barriers and support access to state and federal government programs, incentives and funding opportunities.

Supporting Statement:

While all stakeholders have a role in contributing to and being a part of the housing solutions for the region, the research report identified a range of opportunities for government to facilitate economic and community development and associated housing supply. Opportunities for local government were focussed around establishing consistency in planning provisions and processes across the region, and greater potential to share resources. They also included updating and aligning regional and local level planning and infrastructure documents, and a desire to proactively facilitate housing development – specifically social, affordable and market housing. Opportunities for infrastructure providers focussed on reducing and removing barriers that result in time delays and additional costs during construction, lot creation and asset handover phases. Opportunities for State and Federal government facilitation focussed on improved access to programs, incentives and funding streams to boost housing supply. They also included assistance in reducing or removing finance, insurance, construction and labour cost factors that contribute to increased expense in housing delivery in the regions, which can differ between detached and attached housing.

6.1	Ensure planning provisions and infrastructure requirements do not disincentivise adaptive re-use of existing buildings for housing.
6.2	Establish a biannual, facilitated regional development forum where applicants and assessors throughout the development process can come together in good faith to explore barriers and identify solutions to achieve streamlined and cost-efficient assessment and post approval processes (e.g. discuss standards and expectations around application materials, processes, timeframes, resource allocation and development outcomes).
6.3	Encourage local government to explore setting regional-level service delivery benchmarks to boost developer certainty, such as target assessment timeframes for typical housing applications and post-approval compliance processes.
6.4	Explore opportunities for local government resource sharing for statutory and strategic land use and infrastructure planning processes.
6.5	Government collaborating with Community Housing Providers to identify land and development opportunities for social and affordable housing delivery.
6.6	Advocate for policy decisions that establish building design and environmental / sustainability performance requirements for housing being achieved through building approval processes rather than planning processes to decrease planning regulation.

7. MONITORING AND RESPONSIVENESS

Support agile, responsive and evidence-based decision making based on data and information sharing.

Establish a platform that enables data collection and information sharing as a basis for collaboration, advocacy and decision-making to enable timely, market responsive and need-based revision and prioritisation of actions.

Supporting Statement:

Understanding the housing need of a region over time requires the identification, monitoring, evaluation and reporting of key housing metrics. The housing roundtable identified that a variety of stakeholders have access to a range of data and information, but accessing and evaluating that data requires cooperation. Information and data access can also be a strong motivator for participation and collaboration by stakeholders. The research report identified that accessing and extrapolating conclusions at a sub-regional level helps inform place-responsive decision making. In addition, monitoring is an essential element of an agile and responsive system by informing decision making and underpinning action adjustment. Readily available data also helps position to capitalise on upcoming or unexpected advocacy or funding opportunities.

- | | |
|-----|---|
| 7.1 | Monitor and evaluate the impact on housing achieved via the Housing Alliance by establishing Key Performance Indicators (KPIs) for the Housing Action Roadmap based on outcomes focussed data. |
| 7.2 | Identify and monitor key housing supply and demand metrics at the regional level. |
| 7.3 | Create a Housing Alliance shared data system to: <ul style="list-style-type: none">• Achieve timely data collection, monitoring and reporting• Collect and share stakeholder information in an easy to access manner |
| 7.4 | Review and adjust the Housing Action Roadmap based on evidence. |
| 7.5 | Develop housing actions that anticipate and plan for market fluctuations to proactively rather than reactively respond to changing housing supply and demand over time. |
| 7.6 | Encourage all local government in the region to monitor and report on development assessment timeframes via the UDIA development monitor. |

8. ADVOCACY ACTION

Position the Housing Alliance for proactive advocacy to ensure the delivery of more housing in the region.

With consideration for political and election cycles, as well as existing and potential support programs and funding opportunities, structure the Housing Action Roadmap - drawing from supporting data and with consideration for individual, collective and regional level advocacy opportunities.

Supporting Statement:

Many regional areas in Queensland, and most locations across Australia, are experiencing housing affordability, accessibility and supply issues. Simply put, Australia is not delivering enough housing. The background work underpinning this research report identifies the importance of stakeholder collaboration and market facilitation at the regional level to ensure delivery of sufficient volumes of fit-for-purpose housing. There are a range of funding opportunities and investment approaches to boost housing supply and deliver housing diversity from the development industry, the investment market both local and institutional, as well as major employers. State and Commonwealth government, or potentially even philanthropic avenues are also funding and investment opportunities. Demonstrating a unique and compelling proposition as to why the Greater Whitsunday region warrants investment and support over other locations and communities will ensure positioning to capitalise on prospective opportunities, and to demonstrate the region is investment and development-ready.

- | | |
|-----|---|
| 8.1 | Prepare data-based advocacy statements based on the key housing matters prioritised under the Future Housing Strategy and Housing Action Roadmap established by the Housing Alliance. |
| 8.2 | Develop a Regional Housing Support / Incentive proposal for advocacy with State and Commonwealth governments (e.g. that seeks regional concessions or subsidies to encourage investment and specific allocation of funding for Community Housing Providers to deliver sustainability tenancy services). |
| 8.3 | Investigate opportunities to reduce insurance and financing barriers to housing delivery. |
| 8.4 | Actively support Community Housing Providers and public-private partnerships to make applications and lodge expressions of interest for social and affordable housing funding. |
| 8.5 | Engage with the Department of Housing to: <ul style="list-style-type: none"> • Request assistance to identify rental properties in the region exiting the Federal National Rental Affordability Scheme (NRAS), • Advocate for State purchase of suitable properties as social housing, and • Request support to broker discussions between property owners and CHPs to access existing housing (potential rental or purchase). |
| 8.6 | Explore opportunities for pilot projects or programs that draw from philanthropic or large company 'social licence' based funding opportunities. |
| 8.7 | Package housing supply and housing stress information with identified housing delivery opportunities for proactive advocacy opportunities. |
| 8.8 | Determine the need for education and awareness programs around growth, density and diversity of housing and if identified, explore opportunities with the Department of State Development, Infrastructure, Local Government and Planning to be a part of State programs. |
| 8.9 | Engage with Department of State Development, Infrastructure, Local Government and Planning to advocate for a specialist planning team (such as the NSW Regional Flying Squad) to resource and prioritise key planning and infrastructure actions (e.g. planning scheme, regional plan and infrastructure plan reviews). |

SNAPSHOT: HOUSING NEEDS BY AREA

Based on the data analytics, the following top housing themes were identified.

Local Government	Isaac		Whitsunday				Mackay						
Area	Moranbah	Rural Isaac	Airlie-Whitsundays	Bowen	Proserpine	Rural Whitsunday	Coastal Mackay	North Mackay	Central Mackay	South Mackay	Sarina	Pioneer Valley	Rural Mackay
Crisis Housing	●						●	●	●	●	●		
Social Housing	●	●	●	●	●	●	●	●	●	●	●	●	●
Affordable Housing	●	●	●	●	●	●	●	●	●	●	●	●	●
Workers Accommodation	●		●	●									
Short Term Accommodation	●		●	●					●				
Long Term Rental	●	●	●	●	●	●	●	●				●	●
Attached Housing	●			●			●	●	●	●	●	●	
Smaller Dwellings	●	●	●	●	●		●		●		●	●	
Larger Dwellings		●			●								
First Nations Housing				●			●				●		
Retirement Housing or Aged Care	●	●	●	●	●	●		●	●	●	●	●	●

SNAPSHOT: RECOMMENDATIONS BY AREA

The above key recommendations are relevant across the Greater Whitsunday Region. Whilst each recommendation is a priority, the below matrix provides a place-based approach on the key sub-recommendations to enable prioritization for the specific area.

Item	LGAs	Isaac		Whitsunday			Mackay							
		Moranbah	Rural Isaac	Airlie-Whitsundays	Bowen	Proserpine	Rural Whitsunday	Coastal Mackay	North Mackay	Central Mackay	South Mackay	Sarina	Pioneer Valley	Rural Mackay
Housing Alliance														
1.5	Identify and target specific housing delivery (housing types and locations) at key points in the housing continuum with consideration for consumer need and ability to pay. Using this information, align the development of prospectus packages to these housing types and locations (e.g., a prospectus package for attached housing for retirement living or aged care in Moranbah, Bowen and Pioneer Valley).	●								●			●	
1.6	Establish working groups under the Housing Alliance to implement the housing action roadmap and enable the delivery of housing outcomes, with a focus on those that align with housing need areas and target economic activity sectors.	●			●		●	●				●	●	●
Partnership and Collaboration														
2.1	Bring existing and prospective employers and accommodation providers together to explore strategies to collaboratively meet the ranging short-term accommodation needs of multiple sectors (e.g., tourism, agriculture, government, resources, students)	●	●	●	●		●					●		
2.2	Investigate opportunities for short-term seasonal accommodation to be used by other housing groups outside of seasonal demand, including but not limited to, crisis housing and short term social and affordable housing.	●	●		●							●		●
2.3	Explore establishing 'housing connect' service/s for short-term accommodation and long-term housing needs for use by multiple industries and employers.	●		●	●		●		●		●	●	●	●
2.5	Establish, identify and promote programs that enable access to 'spare bedrooms' or 'unoccupied dwellings' for both short-term and long-term housing.	●	●	●		●		●		●		●	●	●

SNAPSHOT: RECOMMENDATIONS BY AREA (CONT.)

Item	LGAs	Isaac		Whitsunday				Mackay						
		Moranbah	Rural Isaac	Airfie-Whitsundays	Bowen	Proserpine	Rural Whitsunday	Coastal Mackay	North Mackay	Central Mackay	South Mackay	Sarina	Pioneer Valley	Rural Mackay
Partnership and Collaboration (Con.)														
2.6	Consider cross-sector opportunities to package Build-to-Rent project opportunities that includes identification of well-located and serviced land and pre-committed housing volumes for set periods of time.				●				●				●	
Enabling the Market														
3.1	Build and support local developer capacity and capability to deliver attached housing product (e.g. due diligence and development feasibility assessment assistance for developers, construction methods training for builders, tendering support services for attached housing product).	●			●	●		●	●				●	●
3.5	Develop, prepare and promote development prospectus packages (including site identification) connected to committed rental or purchase demand for Build-to-Rent, retirement living, aged care, short-term accommodation, infill attached housing, affordable housing and conversion of non-residential buildings to housing.		●	●	●	●	●			●			●	●
Social and Affordable Housing														
4.5	Identify opportunities to transfer ex-worker housing to social and affordable housing (either in-situ or for via relocation to highest demand locations).	●			●		●			●	●	●		●
4.7	Seek out dis-used buildings suitable for adaptive re-use as low-cost housing.				●					●		●		●

08

**DECISION MAKING
FRAMEWORK**



DECISION MAKING FRAMEWORK

To facilitate discussions around formation of a Housing Alliance, the delivery of the Housing Action Strategy and the formation of the Housing Action Roadmap, a decision-making framework has been developed as a guide for next steps. The decision-making framework is comprised of two parts:

- **Selection Criteria**

Nine selection criteria have been outlined to guide decision making with respect to formation of the Housing Action Roadmap (refer Figure 13). The criteria are focussed on critical decision making, recognising that effort may need to be placed on identifying and driving high impact actions that maximise available time, resources and funding opportunities.

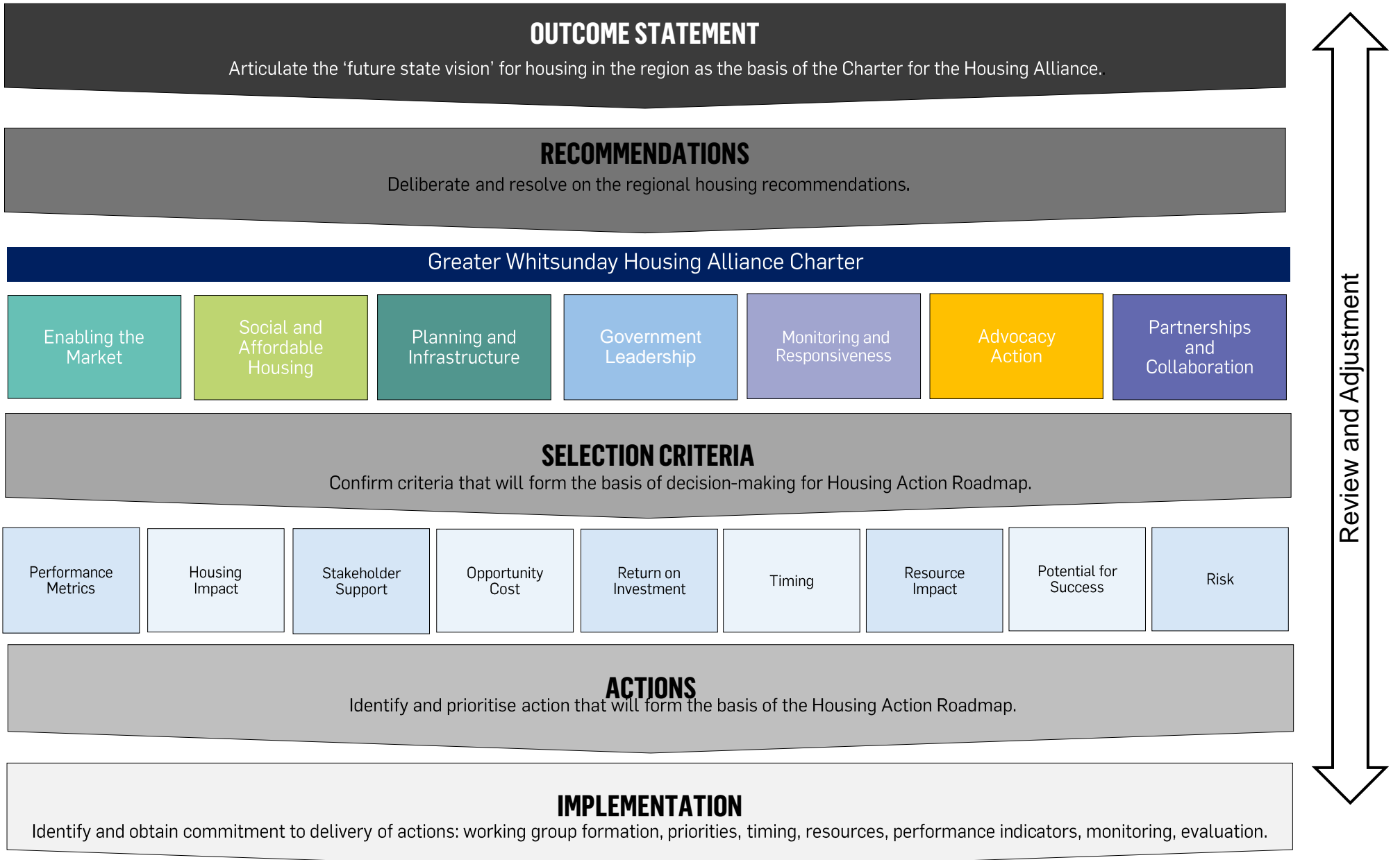
- **Flow Chart**

The five steps outlined in the flow chart (refer Figure 14) provide an outline of a proposed process to drive housing action in the region, starting with formation of the Housing Alliance and extending all the way through to formation of the Housing Action Roadmap.

Figure 13 - Selection Criteria

No.	Criteria	Description of Criteria
1	Housing Impact	That first and foremost decision-making prioritises actions that have the greatest potential to positively impact overall housing supply and improve access to existing housing in the region.
2	Stakeholder Support	That stakeholders see value in advancing the action, have identified they will they dedicate time and effort to the action and are willing to take steps to advocate for or deliver the action.
3	Opportunity Cost	That the time spent pursuing the action is worthwhile when compared to other actions that will not be prioritised or advanced.
4	Return of Investment	That the investment in pursuing the action will result in equal or greater value in terms of either a financial outcome or a housing outcome.
5	Timing	Considering whether the action will have a short, medium or long term impact and balancing action prioritisation to meet short term housing needs while maximising planning for long term housing supply.
6	Resource Impact	That resources are available or can be reasonably accessed to advance the action.
7	Potential for Success	That the chances of the action being successfully delivered is considered reasonably likely. In circumstances where there is a low likelihood of success actions only be progressed where there is significant housing supply or access to housing improvement, if successful.
8	Risk	That the likelihood and consequence of risks with pursuing an action are identified, considered and able to be suitability mitigated to justify advancement of the action.
9	Performance Metrics	That performance metrics or indicators can be identified to measure the advancement of progress for the action and achievement of the action can be clearly determined.

Figure 14 - Decision Making Flowchart



09

CONCLUSION



CONCLUSION

ESTABLISHING BASELINE DATA TO UNDERSTAND HOUSING ISSUES IN THE GREATER WHITSUNDAY REGION

The purpose of this research report has been to establish baseline data to understand and quantify the nature and extent of housing issues in the Greater Whitsunday Region. The report was informed by a multi-stage analysis of the current state and future of the housing market, economic and demographic factors influencing the market and relevant regional and local planning policy documents. Stakeholder engagement helped qualify and develop insights from this quantitative data. This methodology identified misalignments and opportunities for housing supply and eight recommendations to guide future decision-making and action.

ANALYSIS REVEALS SEVEN KEY THEMES BEHIND HOUSING CHALLENGES

The Greater Whitsunday Region is experiencing a significant lack of housing to meet the current and future demand from residents and workers in the region:

1	HOUSING MARKET DISRUPTORS: The Greater Whitsunday Region housing market is disrupted by employment sectors with a disparate range of housing needs and demands
2	INFRASTRUCTURE: Infrastructure does not support cost effective and timely housing development due to high cost and lack of agility to plan and deliver ahead of development need
3	CONVERSION AND DELIVERY: Increasing development complexity contributes to a lack of conversion from development application to housing delivery
4	HOUSING DIVERSITY: While single detached housing remains, the predominant product delivered and sought, there is clear demand for greater housing diversity
5	INVESTMENT CONFIDENCE: A lack of investment confidence in the property market is reducing private housing development
6	SOCIAL AN DAFFORDABLE HOUSING: Increasing demand for social and affordable housing options is identified from a range of user groups
7	ALIGNMENT OF PLANNING PROVISIONS: Alignment of the three local government area planning provisions could improve community and developer understanding and certainty

NEXT STEPS AND A COMMITMENT TO ACTION

The Greater Whitsunday Housing Summit offers stakeholders an opportunity to workshop housing issues, challenges, barriers, and opportunities based on the qualitative data, quantitative data and recommendations for housing action explored in this report. The documented findings offer an opportunity for all parties to commit to action in pursuit of a better housing future for the Greater Whitsunday Region.

KEY FINDINGS FORM A STRATEGY WITH EIGHT CORE RECOMMENDATIONS FOR ACTION

Findings were used to form eight prospective recommendations for housing action and a strategy for collective action around the region's housing needs:

1	HOUSING ALLIANCE: Establish a Greater Whitsunday Region Housing Futures Alliance
2	PARTNERSHIPS AND COLLABORATION: Enable partnerships, collaboration and coordination to unlock housing supply and access to housing
3	ENABLING THE MARKET: Coordinate, promote and facilitate opportunities for the private market to bring forward housing supply
4	SOCIAL AND AFFORDABLE HOUSING: Prioritise, invest in and facilitate the delivery of social and affordable housing
5	PLANNING AND INFRASTRUCTURE: Align land use and infrastructure plans and provisions to promote consistent, sustainable housing supply
6	GOVERNMENT LEADERSHIP: Establish government as a housing champion in the region that facilitates, funds and regulates housing
7	MONITORING AND RESPONSIVENESS: Support agile, responsive and evidence-based decision making on data and information sharing
8	ADVOCACY ACTION: Position the Housing Alliance for proactive advocacy to ensure the delivery of more housing in the region

APPENDICES



APPENDIX A

STAKEHOLDER ENGAGEMENT PLAN





URBIS

STAKEHOLDER ENGAGEMENT STRATEGY

GREATER WHITSUNDAY HOUSING PROJECT

P0045366

Prepared for Greater Whitsunday Communities (GWC) and
Regional Development Australia Greater Whitsundays (RDA GW)

APRIL 2023

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SECTION 1

PURPOSE AND OBJECTIVES

PURPOSE AND OBJECTIVE

This Engagement Strategy has been developed in collaboration with Greater Whitsunday Communities (GWC) and Regional Development Australia (RDA) to support engagement activity for the Greater Whitsunday Housing Project.

PURPOSE

GWC and RDA are committed to engaging with key stakeholders who are interested in or affected by the outcomes of the housing diversity and land supply study. Key stakeholders include elected representatives, internal Council officers and Council executive, State Government departments, development industry representatives, housing providers, commercial market representatives and a range of social and community groups. The purpose of this engagement strategy is to plan how best to engage with identified stakeholders to gather their input and insights to better inform the data analysis and issue identification, as well as explore potential opportunities.

OBJECTIVES

The focus of the engagement is to ensure that the data is validated at a regional level, to draw from local knowledge and to identify the regional nuances and opportunities with respect of current and future housing provision.

The engagement focuses on testing the integrity of the quantitative data and identifying learning opportunities and possible policy and partnership development opportunities.



SECTION 2

APPROACH TO ENGAGEMENT



APPROACH

The approach of this engagement strategy is threefold. To build awareness about the greater project, to gain local insights on a range of housing issues and to ground truth the level of accuracy from data analysis. The engagement process for this project will occur after data collection is complete.

This engagement plan is a 'living document' and can be updated over the course of the project depending on the outcomes of data analysis and responses we receive from the stakeholders during the project.

SPECTRUM OF PARTICIPATION

This Engagement Plan has been developed with consideration for the International Association of Public Participation (IAP2) Spectrum of Public Participation Framework (**Figure 1**).

Figure 1 – IAP2 Spectrum of Public Participation Framework

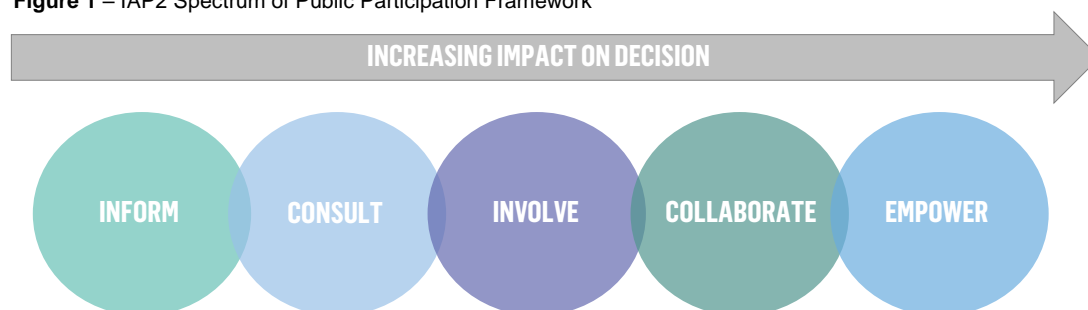


Table 1 identifies what each level of participation looks like in terms of engagement and outlines the extent to which this engagement is envisaged to impact decision making. The level of participation within this spectrum may vary over different stages of the project. From discussions to date it is understood that a participation level around the 'Involve' and 'Collaborate' level is envisaged for the research report phase of the project. A different level of engagement on the spectrum may be proposed for later stages in the project.

Table 1 – Participation and Decision Making Summary (*adapted from the IAP2 Spectrum of Public Participation*)

	INFORM	CONSULT	INVOLVE	COLLABORATE	EMPOWER
PUBLIC PARTICIPATION GOAL	To provide balanced and objective information to assist understanding the problem, alternatives, opportunities or solutions	To obtain feedback in analysis, alternatives and decisions	To ensure concerns and aspirations are understood and considered.	To partner in each aspect of the decision, including development of alternative and the identification of solutions	To make the final decision.
PROMISE TO THE PUBLIC	You will be informed.	You will be informed. Your concerns and aspirations will be acknowledged. You will be provided feedback.	Your concerns and aspirations will be reflected in alternatives. You will be provided feedback on how your input influenced the decision."	Your advice will be used to formulate solutions and recommendations. You will influence the decision.	You will decide.

KEY MESSAGES

A key messages document (1-2 pages) will be prepared to ensure consistent messaging by the project team during the research report stage of the project. The key messages document will also be a 'living document', with additional content added on an as-needs basis.

Key messages will include, but is not limited to:

- Why the project is being undertaken?
- What level of input and influence will stakeholders have?
- What will be the final outcome for the project?
- What information can I access during the project?
- What information will be made available once the project is concluded?
- What happens after the research report phase of the project is completed?

KEY STAKEHOLDERS

Following receipt of the stakeholders list prepared by Greater Whitsundays Communities, the following groups and organisations have been identified for stakeholder engagement purposes:

HOUSING DELIVERY AND SUPPORT BODIES

Social Housing

- CASA / WIMHHAN
- Q Shelter
- St Vinnies
- Chances Café
- MADEC
- Emergency and Long Term Accommodation (Moranbah)
- Moranbah
- Clermont Housing
- Engedi (disability)
- CTM Links Middlemount
- Hinterland Community Care (Dysart)
- Greater Whitsunday Communities
- St Pauls
- Orange Sky
- Lowanna House

Affordable Housing Providers

- Connect Housing (Mackay)
- Isaac Housing Trust
- Whitsunday Housing Trust

Youth Housing

- YIRS
- Kalyan

Indigenous housing providers

- Girudula (Bowen)
- Sarina Indigenous Housing

Neighbourhood Hubs

- George Street Neighbourhood Hub (Mackay)
- Bowen Neighbourhood Centre
- Whitsunday Neighbourhood
- Collinsville Community Association

GOVERNMENT (STATE AND LOCAL)

Local Government

- Mackay Regional Council
- Isaac Regional Council
- Whitsundays Regional Council

State Government

- Department of State Development, Infrastructure, Local Government and Planning (DSDILGP)
- Department of Communities, Housing and the Digital Economy (DCHDE)

EMPLOYERS, TOURISM, ECONOMIC DEVELOPMENT

- Bowen Gumlu Growers Association
- Mackay Chamber of Commerce
- Proserpine Chamber of Commerce
- Whitsunday Chamber of Commerce
- Bowen Chamber
- Bowen Collinsville Enterprises
- Resources Industry Network
- Thomas Borthswicks
- Mackay Airport
- BHP
- Anglo American
- Queensland Pumped Hydro
- Glencore
- Lotus Creek
- Mackay and Isaac Tourism
- Tourism Whitsundays
- Greater Whitsunday Alliance
- Regional Development Australia

LAND, DEVELOPMENT AND PROPERTY GROUPS

Developers (at least 1 in each of the 3 LGAs)

- Gemini Homes
- Palmview Homes /Tandy Group
- Fergus Builders
- Woollams Group
- Renew Mackay
- Blue Chip (affordable housing developer)
- Ray White, Canonvale
- Tetra
- Twin Creek Eco Park /Hidden Valley Estate Whitsundays
- Point Glen
- GJ Gardiner Homes
- Sanctuary Living

Industry Associations

- Master Builders Association
- Urban Development Institute of Australia (UDIA)
- Housing Industry Australia (HIA)

Certifiers

- AAA Building Consultants

HOUSING RELATED ADVISORS

REIQ

Real Estate

- Explore Property
- Mackay Property and Management Services
- Hugh Reily
- Moranbah Real Estate
- Ray White Canonvale
- McCrae Property Group Bowen
- Gardian Real Estate
- Blacks Real Estate
- Professionals Bowen
- Real Estate Vision Group
- Collinsville Real Estate
- Taylors

Mortgage Brokers (1 in each of the 3 LGAs)

- Action Finance
- Aussie Home Loans
- Lifestyle Finance
- Eclipse Financial Services

Property Valuers (1 in each of 3 LGAs or one that works across all 3)

- Opteon
- Heron Todd White

Insurers (1 in each of the 3 LGAs or one that works across all 3)

- Regional Insurance Brokers

KEY STAKEHOLDERS

Following receipt of the stakeholders list prepared by Greater Whitsundays Communities, stakeholders have been grouped into the following six categories:

**HOUSING DELIVERY AND
SUPPORT BODIES**

**GOVERNMENT
(STATE AND LOCAL)**

**HOUSING RELATED
ADVISORS**

**EMPLOYERS AND
ECONOMIC DEVELOPMENT**

**LAND, DEVELOPMENT
AND PROPERTY GROUPS**

This engagement strategy is designed to facilitate a different level of input from stakeholders in each of these stakeholder groups, considering the role they play in development, delivery or facilitating ongoing access to housing.

Engagement activities proposed for the different stakeholder groups are identified based on this objective.

ENGAGEMENT ACTIVITIES

Table 2 outlines the key stakeholders proposed to be involved throughout the engagement process. The stakeholder identification matrix is based on the principles of IAP2's Public Participation Spectrum as outlined in Section 2 of this engagement strategy.

Table 2 – List of Engagement Activities

Stakeholder Group	Participate Level	Activity	Collateral	Benefits to Stakeholder	Benefits to Us
Stage 1 – Early Engagement (Week 1)					
Government (Local)	<i>Collaborate</i>	<p>3 x online, one-on-one discussions with each Council to:</p> <ul style="list-style-type: none"> Understand their housing context in the region Explore their delivery programs and frameworks Identify possible partnering opportunities 	Interview / discussion guides (1-2 pages)	<p>Collaboration on housing issues and opportunities that extend beyond local government boundaries in relation to housing issues.</p> <p>Access to housing data.</p> <p>Access to market feedback and confidence information.</p>	<p>Understand Government challenges, initiatives and incentives to address housing issues.</p> <p>Access to government held data.</p> <p>Opportunity to identify potential projects, funding and advocacy opportunities.</p>
Employers and Economic Development	<i>Collaborate</i>	<p>2 x online, small group sessions with employers (1 x mining and 1 x agriculture) to:</p> <ul style="list-style-type: none"> Understand the housing needs of their staff Identify if they have housing support or assistance programs for staff Discuss the relationship between housing they provide and private market housing Understand how private market housing shortages impact their business <p>2 x online, small group sessions with economic development and tourism bodies to:</p> <ul style="list-style-type: none"> Understand the relationship between housing availability and economic development Explore current future forecast housing demand from the tourism sector considering both employee and visitor demand Identify any possible projects or partnering opportunities 	Interview / discussion guides (1-2 pages)	<p>Potential to identify additional options and opportunities for employee staff housing delivery.</p> <p>Awareness of other employer needs and approaches to staff housing.</p> <p>Highlight relationship between economic development and housing.</p> <p>Potential to identify opportunities to reduce competition between tourism and non-tourism housing demand.</p>	<p>Understand the housing demand generated by different employment sectors.</p> <p>Potential to identify opportunities to reduce competition between or better provide for different housing demand groups.</p>

ENGAGEMENT ACTIVITIES

Stakeholder Group	Participation Level	Activity	Collateral	Benefits to Stakeholder	Benefits to Project
Stage 2 – Middle / Overlapping Engagement (Week 2)					
Housing Delivery and Support Bodies	<i>Involve / Collaborate</i>	<p>2 - 3 x online, small group sessions with housing bodies who fund or deliver housing to explore:</p> <ul style="list-style-type: none"> Their experiences with respect to delivery housing in the region Current and forecast future social and affordable housing delivery The barriers and opportunities to improved social and affordable housing delivery from their perspective. <p>1 - 2 x online, small group sessions with housing support bodies who do not provide housing to explore:</p> <ul style="list-style-type: none"> Their observations, experiences and challenges with respect to housing in the region The barriers and opportunities to improved access to and delivery of social and affordable housing, from their perspective. 	Interview / discussion guides (1-2 pages)	<p>Identify and communicate trends, barriers and opportunities for improved social and affordable housing delivery.</p> <p>Access to housing data.</p> <p>Opportunity to identify potential funding and advocacy opportunities.</p> <p>Identify non-planning influences on access and delivery of housing (e.g. financial influences).</p>	<p>Opportunity to identify and facilitate potential projects with housing impact.</p> <p>Access to housing data from other sectors.</p> <p>Opportunity to identify potential projects, funding, partnership and advocacy opportunities.</p>
Housing Related Advisors	<i>Involve / Collaborate</i>	<p>2 - 3 x online, small group sessions with housing related advisors to explore:</p> <ul style="list-style-type: none"> Supply and demand factors relevant to each of the four sub-groups within this stakeholder group (real estate, mortgage broking, property valuation and insurance). This information will also be used to test market confidence, understand barriers and opportunities to accessing housing. 	Interview / discussion guides (1-2 pages)	<p>Awareness of peer views on status of the market – current and future.</p> <p>Access to housing data.</p> <p>Ongoing participation and influence in planning for future housing in the region.</p>	<p>Understand predominant customer needs as regards diversity of choice.</p> <p>Understand market trends and market confidence.</p> <p>Identify non-planning influences on access and delivery of housing (e.g. financial influences).</p>

ENGAGEMENT ACTIVITIES

Stakeholder Group	Participation Level	Activity	Collateral	Benefits to Stakeholder	Benefits to Project
Stage 3 – Tail End Engagement (Week 3)					
Land, Development & Property Groups	<i>Collaborate</i>	<p>2 - 3 x online, small group sessions with developer representatives to explore:</p> <ul style="list-style-type: none"> The relationship between existing and available housing (misalignment) Current and desired housing, including housing standard (need and want), housing provisions (supply and demand) and housing typology trends. Challenges, barriers and opportunities being experienced by developers. <p>1 x online, small group session with industry association representatives to:</p> <ul style="list-style-type: none"> Understand housing trends at the regional, inter-regional and state level Test feedback provided in small group developer sessions. Commentary on housing trends at an industry level. 	Interview / discussion guides (1-2 pages)	<p>Awareness of peer views on status of the market – current and future.</p> <p>Opportunity to influence housing policy.</p> <p>Access to housing data.</p>	<p>Understand industry views on housing standards and forecast housing supply and demand.</p> <p>Test market confidence in housing delivery.</p> <p>Opportunity to identify and facilitate potential projects with housing impact.</p> <p>Opportunity to identify potential partnership opportunities.</p>
Government (State and Local)	<i>Collaborate</i>	<p>1 x online, discussions with Government bodies:</p> <ul style="list-style-type: none"> Lopping back into the Government bodies after testing data with Land, Development and Property Groups. 	Interview / discussion guides (1-2 pages)	<p>Collaboration on housing issues and opportunities that extend beyond local government boundaries in relation to housing issues.</p> <p>Access to housing data.</p> <p>Access to market feedback and confidence information.</p>	<p>Understand Government challenges, initiatives and incentives to address housing issues.</p> <p>Access to government held data.</p> <p>Opportunity to identify potential projects, funding and advocacy opportunities.</p>

SECTION 3

PROGRAM OF ENGAGEMENT ACTIVITIES



PROGRAM

The following diagram shows the proposed program of activities to support the Engagement Strategy. 3 weeks of engagement is proposed over April and May of 2023, followed by preparation of the engagement summary report in Week 4 in the middle of May.

Engagement Week	Monday	Tuesday	Wednesday	Thursday	Friday
April 2023					
	10	11	12	13	14
	17	18	19	20	21
Week 1	24	25	26	27	28
May 2023					
Week 2	1	2	3	4	5
Week 3	8	9	10	11	12
Week 4	15	16	17	18	19
	22	23	24	25	26
	29	30	31		
June 2023					
				1	2
	3	4	5	6	7

SECTION 4

STAKEHOLDER INTERESTS & RISKS



STAKEHOLDER INTERESTS & RISKS

The following table outlines the stakeholder interests, risks and issues that will need to be considered as part of this Engagement Strategy.

Risk	Likelihood	Consequence	Mitigation Strategy
Inability to conduct engagement in identified timeframe.	Low	High	Early planning and scheduling of engagement activities. Urbis allocate additional resources to ensure scheduling and completion of engagement. Discuss project program with GWC to prioritise most influential engagement activities.
Inability to identify suitable government agency representatives for interviews.	Low	High	Leverage Urbis and GWC contacts in government to identify suitable representatives.
Stakeholder declining to participate in engagement.	Low	Medium	Seek alternative participants from same organisation. Seek representation from organisations with similar roles and responsibilities.
Stakeholders seeking longer than scheduled engagement sessions	Medium	Low	Initiation to participate and interview guide clearly identifying allocated time upfront. Provide opportunity for participant to provide additional feedback via email or other means within an identified timeframe after sessions.
Stakeholders raising issues beyond the purview of the engagement program or study.	Medium	Low	Urbis interviewer to communicate key messages on: <ul style="list-style-type: none"> • Purpose and objectives of project • Where to raise issue or concerns beyond scope. • Opportunities to note feedback given and to direct it to those who may be able to action.
Stakeholders questioning or disputing information identified via data analysis.	Low	Low	Urbis to commit to checking data and data analysis outcomes before finalising research report or making recommendations.
External stakeholder requesting / seeking access to sensitive information in return for participation	Low	High	Key messages to identify level of access to information GWC / RDA will support. Invitation to participate and interview guide to include key message on parameters for participation upfront so stakeholder can decide whether to participate early in process. Opportunities to access additional information identified, where possible.
External stakeholders requesting / seeking access to the outcomes of the study in return for participation.	Low	Medium	Key messages to identify level of access to information GWC / RDQ support. Invitation to participate and interview guide to include key message on parameters for participation upfront so stakeholder can decide whether to participate early in process. Encourage participating in Summit, where stakeholder is invited to that forum.

SECTION 5

ENGAGEMENT COLLATERAL



ENGAGEMENT COLLATERAL

The following engagement collateral will be prepared to support the proposed engagement activities that will be undertaken for this project. These are in addition to any typical meeting materials that may be used for specific sessions, such as meeting agendas. Internal collateral is intended for use by the Urbis and GWC / RDA team members, however can be prepared to a standard suitable for distribution to stakeholders, is desired.

KEY MESSAGES

Key messages will be prepared to ensure consistent messaging from the project team for the life of the project. This is a 'living document' with additional content added as the project progresses, as necessary.

The key messages document is intended to guide external communication with stakeholders during engagement activities.

Key messages can be incorporated into other engagement collateral as appropriate.

We envisage that a concise key messages document (1-2 pages initially and no more than 4 pages in total over time).

DISCUSSION GUIDES

A discussion guide will be prepared to guide, but not control, conversations in one on one or small group sessions.

These documents will be used by the team delivering the engagement to support the engagement process and ensure key topics of relevance are covered as a minimum.

These documents will be 2-4 pages in length and will be prepared in the lead up to engagement sessions.

PRESENTATION

A presentation in PowerPoint form will be prepared for reference at engagement sessions.

The presentation will consist of meeting topics, the set engagement activities, and the overall structure of the session. It may also include data and data findings relevant to the topics being explored in the session.



SECTION 6

APPENDICES

APPENDIX A



KEY MESSAGES

KEY MESSAGES PREPARED BY GWC

PURPOSE OF THE PROJECT

The Greater Whitsunday Housing Project has been initiated by Greater Whitsunday Communities (GWC) and Regional Development Australia, Greater Whitsundays (RDA GW) to co-ordinate the co-design of localised, place-based solutions to the Mackay, Isaac and Whitsunday housing crises and position the region best to attract State and Federal funding that will have the greatest impact in addressing the issues of housing availability, diversity and affordability.

PROJECT INCLUSIONS

The Project comprises:

- A **Housing Roundtable** that took place on 6 December 2022 to demonstrate to regional stakeholders that the Project has been initiated to develop a regional position regarding housing issues, and to develop the strategic themes that will be addressed at a larger Summit event in June 2023.
- A **Research Project** related to the strategic themes, providing baseline data to inform the Summit discussions and ensure that they can be solutions oriented based on evidence, including significant stakeholder engagement to validate research data.
- A **Housing Summit** in June 2023 to identify potential regional solutions to the housing issues being faced in the Greater Whitsunday region.
- An **Action Plan** that articulates the subprojects that are identified at the Summit, together with lead partners and potential funding sources.

CURRENT STATUS

Housing Roundtable:

The Housing Roundtable took place on 6 December 2023 and a Report outlining the discussion points and strategic themes has been produced and can be found [here](#).

The strategic themes for the Summit were agreed and prioritised as follows:

1. **Availability** as well as **Diversity and Choice** as the number 1 ranked themes
2. **Affordability**
3. **Consumer Need**
4. **Roles and Responsibilities**

Research Project:

Consultants (URBIS) have been engaged to progress the research component of the Project aligned to these themes and to gather baseline data to inform the Summit in June.

URBIS will calculate the current shortfall and likely future shortfalls across the housing spectrum, from social, to affordable housing, to commercial properties. They will review the land supply and development pipeline in relation to the future demand scenarios as well as review the policy context within the region.

The data they gather will be validated during extensive stakeholder engagement and inform an interim report to be issued in May, prior to the Summit. The Summit will provide an opportunity for additional stakeholder engagement prior to the report being finalized.

We are currently progressing the research component of the Project, specifically the stakeholder engagement to validate the data analysis and to gather insights that add value to this process.

YOUR INFLUENCE

During this research component of the Project, stakeholders **provide input and are involved** in ensuring the data that informs the Summit is valid and insightful.

At the Summit, stakeholders will be **collaborating** to develop solutions to the issues and potential opportunities identified.

ACCESS TO INFORMATION

GWC and RDA GW are committed to making the Project progress, data and outcomes transparent and available to all who contribute to the Project. Updates are shared via Mailchimp (monthly), on social media (please follow Greater Whitsunday Communities on Facebook and LinkedIn) and on the Project website: [Greater Whitsunday Housing Project — Greater Whitsunday Communities](#)

An Interim Report will be shared with all stakeholders in May prior to the Summit on 6 June 2023, and a Final Report will be shared post the Summit.

An Action Plan will be developed based on the discussions at the Summit, and this will also be shared and with all stakeholders that have engaged with the Project.

THANK YOU

GWC and RDA GW thank you for your willingness to participate in this Project and ensuring that our region is best placed to address the issues that have contributed to our housing crisis and prevent a similar situation arising into the future.

APPENDIX B

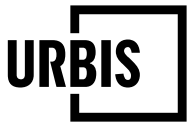


DISCUSSION GUIDES



APPENDIX B

DISCUSSION GUIDES



STAKEHOLDER INTERVIEW DISCUSSION GUIDE: ECONOMIC DEVELOPMENT

GREATER WHITSUNDAYS HOUSING PROJECT

NOTE TO INTERVIEWER

- Everything you need to read to stakeholders is in **black**
- **Blue represents headings and additional prompts**

INTRODUCTION

[Introduce yourself including your name and role at Urbis]

Thank you for agreeing to participate in this interview. As discussed in our recent emails, we are currently undertaking a project in collaboration with Greater Whitsunday Communities (GWC) and Regional Development Australia (RDA) around housing provision in the Greater Whitsundays region.

We are engaging with you as you are interested in or affected by the outcomes of the housing diversity and land supply study. The focus of this discussion is to validate the data that we have at a regional level, and draw from your local knowledge to identify the nuances of current and future housing provision in your area. This is with the goal of identifying learning opportunities and possible policy and partnership development opportunities to consider going forward.

IMPORTANT NOTE TO ATTENDEES

This discussion will be recorded and summarised in a written interview record. The written record will be utilised by the Urbis project team to prepare a report summarising key findings and recommendations. The recordings and transcriptions will be stored securely for your privacy. The recording or transcription will not be circulated or appended to the final report, and where this meeting is referenced, statements will not be attributed to specific individuals unless at your request or with your consent.

Are you comfortable with this meeting being recorded?

We anticipate that this interview will take approximately **45 minutes**. However, we are available for the full hour, if you require more time.

[Confirm how much time the participant has available for the interview before commencing.]

KEY INFORMATION AND STATISTICS

[Interview lead to show or state key statistics / information relevant to housing in the region, including information relevant to the local government area].

QUESTIONS

Section 1 – Introductions

To get started, we would like to ask you a **few general questions** relating to your experience.

1. What organisation **do you work for / represent** and what is your **role**?
2. What **interface or responsibility** does your **organisation** have for housing provision?
3. What outcomes would you like to see, or do you expect, as a result of this project?

Section 2 – Stakeholder Specific Questions

Demand for Housing

4. What employment sectors generate the biggest demand for **private market housing**?
5. What employment sectors generate the biggest demand for **employer provided housing**?
6. Are there any **specific locations** in the region where employers particularly struggle to source or deliver housing?
7. Are there any **new employers or employment sectors** you are aware of that will be entering the area in the future that will generate a demand for housing?
8. Are there any specific employers or employment sectors that **compete for housing** in the market?
If yes who, and in what circumstances?
9. Are there any **major projects or expansions** planned that you believe will trigger notable additional housing demand?
If yes, what are they and what is their timing?
10. Do employers advise you that they are not able to **secure workers** in the short, medium or long term, because of a lack of suitable housing?
If yes, can you provide details of the extent and frequency of this issue?

Planning for Workforce Housing

11. Should employers have to **plan for workforce housing** when introducing or increasing their operations in the region?
If yes, who and why?
If not, who should?

Housing Partnerships

12. Are you aware of any examples of **cross-sector or cross-industry partnering** to access or deliver staff housing?
If yes, can you provide details?
13. Are you aware of, or can you identify, any **opportunity for partnerships** to access, share or deliver housing across employers, sectors or industries?
If yes, can you provide details?

Relationship to Economic Development

14. Is access to housing a **barrier to economic development** in the region?
If yes, how significant a barrier is it when compared to other barriers?
If no, why?
15. Are there any **significant or unique opportunities** for your region to tackle housing challenges that would provide a **competitive advantage** over other regions and their housing responses?
16. Have you observed any other overall **trends or patterns** of housing demand and supply in the region that you would like to raise as relevant to economic development?

Housing Market and Trends

17. Are you aware of any **surplus land or housing** that could be made available to others to access or deliver housing, either in the short or long term (e.g. rent, lease, sell or otherwise dispose of?).
If yes can you provide details?
18. Do you think it is possible to develop and **implement strategies** to control or reduce the impact of worker housing need on **local housing markets**?
If yes, do you have suggestions?

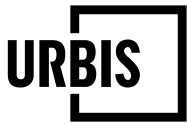
Section 3 – Concluding Discussion

Lastly, we have a couple of **concluding questions** to finish up the interview.

4. Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?
5. Is there any additional **information or data** relevant to this project that you would recommend we reference or seek access to?
19. Do you have any other **information or learnings** about housing provision or delivery that you would like to bring to our attention?
20. Do you have **any questions** you would like to ask about the project?
21. Is there **anyone else** that you think would be valuable for us to engage with on housing matters in your region?

CLOSING REMARKS

Thank you very much for your time today. Your insights are really valuable and will be of great assistance in preparing this report. The next stage of the project involves us collating your feedback, along with the feedback of other interviewees, into a summary which is then analysed and summarised into our key learnings. If you have any questions following our interview today, please don't hesitate to contact us.



Stakeholder Interview Discussion Guide: **EMPLOYERS** (Agriculture Sector, Energy and Resources Sector)

GREATER WHITSUNDAYS HOUSING PROJECT

NOTE TO INTERVIEWER

- Everything you need to read to stakeholders is in **black**
- **Blue represents headings and additional prompts**

INTRODUCTION

[Introduce yourself including your name and role at Urbis]

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We are engaging with you as you are interested in or affected by the outcomes of the housing diversity and land supply study. The focus of this discussion is to validate the data that we have at a regional level, and draw from your local knowledge to identify the nuances of current and future housing provision in your area. This is with the goal of identifying learning opportunities and possible policy and partnership development opportunities to consider going forward.

IMPORTANT NOTE TO ATTENDEES

This discussion will be recorded and summarised in a written interview record. The written record will be utilised by the Urbis project team to prepare a report summarising key findings and recommendations. The recordings and transcriptions will be stored securely for your privacy. The recording or transcription will not be circulated or appended to the final report, and where this meeting is referenced, statements will not be attributed to specific individuals unless at your request or with your consent.

Are you comfortable with this meeting being recorded?

We anticipate that this interview will take approximately **45 minutes**. However, we are available for the full hour, if you require more time.

[Confirm how much time the participant has available for the interview before commencing.]

KEY INFORMATION AND STATISTICS

[Interview lead to show or state key statistics / information relevant to housing in the region, including information relevant to the local government area].

QUESTIONS

Section 1 – Introductions

To get started, we would like to ask you a **few general questions** relating to your experience.

1. What organisation **do you work for / represent** and what is your **role**?
2. What **interface or responsibility** does your **organisation** have for housing provision?
3. What outcomes would you like to see, or do you expect, as a result of this project?

Section 2 – Stakeholder Specific Questions:

Access to Housing

4. Do you **build or develop housing** to meet the housing need of your workforce?
If yes, under what circumstances?
5. Does your organisation rely on the **private market** to accommodate staff? (e.g. rent or purchase).
If yes, to what extent?

Agriculture Only Question

6. **Have you provided housing using the Rural Workers' Accommodation Initiative?**
If so, what do you think are the strengths or weaknesses of the program?
7. Are you aware of your staff having **difficulties affording or accessing housing** in the private market?
Do you have any records or other documentation to support this experience?
8. Do you have any **major projects or expansions** planned that will require significant additional housing for your workforce?
If so, how do you expect to meet this demand?
9. Do you have any **surplus land or housing** that you could make available to others either in the **short or long term** (e.g. rent, lease, sell or otherwise dispose of?)
10. Are there any **specific locations** in the region where you particularly struggle to **source or deliver housing**?
11. Have you ever had a **prospective worker** not take a job, or not start a job, due to a lack of **suitable housing**? If yes, what is the frequency?

Housing Support

12. Does your organisation **provide/manage staff housing**?
If yes, in what circumstances?
13. Does your organisation **subsidise or offset the cost of** staff access to private market accommodation?
If yes, to what extent?
14. Do you provide any other forms of **housing support or assistance** for your staff?

Partnership Opportunities

15. Do you ever access or deliver **housing in partnership** with other sectors or industries?
If yes, in what circumstances?
If no, for what reasons?
16. Would you consider entering into **partnerships** to deliver housing in future?
If so, what partnership approaches would you consider? Why?

Housing Market & Trends

17. Do you implement strategies to control or reduce the **impact** of worker housing need on **local housing markets**? (i.e. actions to reduce competition that lead to less supply and greater cost?).
18. Have you observed any other overall **trends or patterns** of housing demand and supply in the region that you would like to raise?
19. Are there any other key **barriers or opportunities** that you would like to discuss?

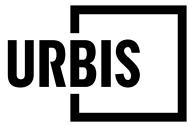
Section 3 – Concluding Discussion

Lastly, we have a couple of **concluding questions** to finish up the interview.

20. Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?
21. Is there any additional **information or data** relevant to this project that you would recommend we reference or seek access to?
4. Do you have any other **information or learnings** about housing provision or delivery that you would like to bring to our attention?
5. Do you have **any questions** you would like to ask about the project?
6. Is there **anyone else** that you think would be valuable for us to engage with on housing matters in your region?

CLOSING REMARKS

Thank you very much for your time today. Your insights are really valuable and will be of great assistance in preparing this report. The next stage of the project involves us collating your feedback, along with the feedback of other interviewees, into a summary which is then analysed and summarised into our key learnings. If you have any questions following our interview today, please don't hesitate to contact us.



STAKEHOLDER INTERVIEW DISCUSSION GUIDE: LOCAL GOVERNMENT (WEEK 1)

GREATER WHITSUNDAYS HOUSING PROJECT

NOTE TO INTERVIEWER

- Everything you need to read to stakeholders is in **black**
- **Blue represents headings and additional prompts**

INTRODUCTION

[Introduce yourself including your name and role at Urbis]

Thank you for agreeing to participate in this interview. As discussed in our recent emails, we are currently undertaking a project in collaboration with Greater Whitsunday Communities (GWC) and Regional Development Australia (RDA) around housing provision in the Greater Whitsundays region.

We are engaging with you as you are interested in or affected by the outcomes of the housing diversity and land supply study. The focus of this discussion is to validate the data that we have at a regional level, and draw from your local knowledge to identify the nuances of current and future housing provision in your area. This is with the goal of identifying learning opportunities and possible policy and partnership development opportunities to consider going forward.

IMPORTANT NOTE TO ATTENDEES

This discussion will be recorded and summarised in a written interview record. The written record will be utilised by the Urbis project team to prepare a report summarising key findings and recommendations. The recordings and transcriptions will be stored securely for your privacy. The recording or transcription will not be circulated or appended to the final report, and where this meeting is referenced, statements will not be attributed to specific individuals unless at your request or with your consent.

Are you comfortable with this meeting being recorded?

We anticipate that this interview will take approximately **50 minutes**. However, we are available for the full hour, if the discussion warrants more time.

[Confirm how much time the participant has available for the interview before commencing.]

KEY INFORMATION AND STATISTICS

[Interview lead to show or state key statistics / information relevant to housing in the region, including information relevant to the local government area].

QUESTIONS

Section 1 – Introductions

To get started, we would like to ask you a **few general questions** relating to your experience.

1. What is your **role at Council** and how does it relate to, or influence, housing?
2. What **responsibility** do Council have for **housing provision**?
3. How do you think you or your organisation can **contribute** to this project further?
4. What **outcomes** would you like to see, or do you expect, as a result of this project?

Section 2 – Stakeholder Specific Questions

Issues, Patterns and Trends

5. Are there any **key housing issues** being experienced in your region, local government area, or in particular sub-region/s, that weren't identified in the outcomes of the roundtable?
6. Are there any overall **trends or patterns** in housing demand and supply you wish to highlight, explore or discuss in detail?
7. Do you expect these **trends to change**?
8. Is there anything **contributing to housing trends or patterns** that has not been identified to date, or is specific to your region, local government area or sub-region/s?

Housing Markets, Types, Locations etc.

9. Have you observed any changes with **housing for particular markets** that has not yet been raised?
10. Do you see a current or future need for a particular **types of housing** or **forms of housing delivery**?
11. Are there any **specific locations** that experience particularly **unique or challenging housing issues** that you believe warrants particular investigations and/or response?

Housing Policy, Programs and Frameworks

12. Noting current policy already in place in relation to housing provision, do you have any views on **future policy**?
13. Are there any specific housing **delivery programs or frameworks** proposed or currently in place in your local government area?

Housing Delivery

14. What **role** does your Council see for itself when it comes to housing delivery?
15. Have you or would you consider **delivery of housing in partnership** with any government departments, sectors or industries?
16. Would you consider entering into **partnerships** to either deliver or facilitate delivery of housing in future? If so, under what parameters?

Section 3 – Concluding Discussion

Lastly, we have a couple of **concluding questions** to finish up the interview.

17. Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?
18. Is there any additional **information or data** relevant to this project that you would recommend we reference or seek access to?
19. Do you have any other **information or learnings** about housing provision or delivery for your region or local government area that you would like to bring to our attention?
20. Do you have **any questions** you would like to ask about the project?
21. Is there **anyone else** you work with or interface with (either inside or outside of Council) that you think would be valuable for us to engage with about housing matters?

CLOSING REMARKS

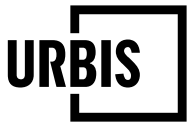
Thank you very much for your time today. Your insights are really valuable and will be of great assistance in preparing this report.

The next stage of the project involves us collating your feedback, along with the feedback of other interviewees, into a summary which is then analysed and summarised into our key learnings.

We will be touching base with you again in approximately 2 weeks time to share with you any early insights from feedback provided by other project stakeholders. The purpose of this session will be to test some of the feedback with you for accuracy, relevance and to identify any opportunity for Council to expand on this information.

If you have any questions following our interview today, please don't hesitate to contact us. If you have additional information or comments you would like to share with us, please email this to:

- **Tonia Wilson, Greater Whitsunday Communities:** tonia@gwcommunities.org.au
- **Anne Edmonds, Urbis:** aedmonds@urbis.com.au
- **Esther Leung, Urbis:** eleung@urbis.com.au



Stakeholder Interview Discussion Guide:

HOUSING DELIVERY & SUPPORT BODIES

(Social Housing, Affordable Housing, Youth Housing and Indigenous Housing Providers, Neighbourhood Hubs)

HOUSING RELATED ADVISORS (REIQ, Real Estate, Mortgage Brokers, Property Valuers, Insurers)

GREATER WHITSUNDAYS HOUSING PROJECT

NOTE TO INTERVIEWER

- Everything you need to read to stakeholders is in **black**
- **Blue represents headings and additional prompts**

INTRODUCTION

[Introduce yourself including your name and role at Urbis]

Thank you for agreeing to participate in this interview. As discussed in our recent emails, we are currently undertaking a project in collaboration with Greater Whitsunday Communities (GWC) and Regional Development Australia (RDA) around housing provision in the Greater Whitsundays region.

We are engaging with you as you are interested in or affected by the outcomes of the housing diversity and land supply study. The focus of this discussion is to validate the data that we have at a regional level, and draw from your local knowledge to identify the nuances of current and future housing provision in your area. This is with the goal of identifying learning opportunities and possible policy and partnership development opportunities to consider going forward.

IMPORTANT NOTE TO ATTENDEES

This discussion will be recorded and summarised in a written interview record. The written record will be utilised by the Urbis project team to prepare a report summarising key findings and recommendations. The recordings and transcriptions will be stored securely for your privacy. The recording or transcription will not be circulated or appended to the final report, and where this meeting is referenced, statements will not be attributed to specific individuals unless at your request or with your consent.

Are you comfortable with this meeting being recorded?

We anticipate that this interview will take approximately **45 minutes**. However, we are available for the full hour, if you require more time.

[Confirm how much time the participant has available for the interview before commencing.]

KEY INFORMATION AND STATISTICS

[Interview lead to show or state key statistics / information relevant to housing in the region, including information relevant to the local government area].

SESSIONS

- **Tuesday 2 May**
 - Session 1: Housing delivery and support engagement (Casa Mackay, SVDP, MADEC, Lowanna House, Enedgi, Q Shelter)
 - Session 2: Housing delivery and support engagement (Connect Housing, Whitsunday Housing Company, Brown Bird, Girudala)
 - Session 3: One on one with Mark Beale
- **Wednesday 3 May**
 - Session 4: Housing support bodies (TN Hub, Bowen NC)
 - Session 5: Housing related advisors (Explore Property, Hugh Reilly, Lifestyle Finance, Opeteon Solutions)
- **Thursday 4 May**
 - Session 6: Housing related advisors (Raywhite, Blacks Real Estate, Real Estate Vision, Collinsville Real Estate)
 - Session 7: Housing support bodies engagement (CR Fran Mann – Mackay, Mackay, Isaac, Whitsundays)

QUESTIONS

BLACK - Generic questions

GREEN – Housing Delivery and Support Bodies (Social Housing, Affordable Housing Providers, Youth Housing, Indigenous Housing Providers, Neighbourhood Hubs)

PURPLE – Housing Related Advisors (REIQ, Real Estate, Mortgage Brokers, Property Valuers, Insurers)

Section 1 – Introductions

To get started, we would like to ask you a **few general questions** relating to your experience.

1. What organisation **do you work for / represent** and what is your **role**?
2. What **interface or responsibility** does your **organisation** have for housing provision?
3. What outcomes would you like to see, or do you expect, as a result of this project?

Section 2 – Stakeholder Specific Questions:

Issues, Patterns and Trends

4. What are the **key housing issues** you have observed in the regions you operate?
5. Have you observed any overall **trends or patterns** in housing demand and supply you wish to highlight, explore or discuss in detail?
6. Is there anything **contributing to housing trends or patterns** that has not been identified to date, or is specific to the places in which you operate?

Housing Types and Locations

7. Do you see a current or future need for a particular **types of housing** or **forms of housing delivery**?
8. Are you observing any trends in **housing diversity**?
9. Are there any **specific locations** that experience particularly **unique or challenging housing issues** that you believe warrants particular investigations and/or response? 1

10. **Housing Providers (who provide housing)** – What are your thoughts on current and forecast future social and affordable housing delivery?
11. **Housing Providers (who do not provide housing)** - Are there any **specific locations** in the region where you particularly struggle to **provide housing**?

Housing Policy, Programs and Frameworks

12. **Housing Providers and Housing Related Advisors** - Do you have experience with any specific **housing delivery programs or frameworks** currently in place in your region? i.e. First home buyers, grants etc.

Access to Housing

13. What do you consider the main barriers to people **affording or accessing housing** in the private market? Do you have any documentation to support this experience?
14. **Housing Providers** - Are there any **unique needs or challenges** that you must consider as part of providing housing for a **particular demographic**? For example, indigenous people or young people (community housing providers)
15. Preference for detached housing and context for attached housing (when and why do people want attached housing in comparison to the current market) (advisors)
16. Housing is in planning framework or funding?
17. Where is the best place to find information on housing (vacancy, turnaround timeframes)
18. **Community Housing Providers** – roles and responsibilities in others on housing providers (i.e.: private vs public sectors).
19. **Support Bodies** – understand bigger trends are happening and the flow on effect on housing. Any growing need of housing from these trends.
20. **Housing Related Advisors** – Do you have access to information on current information on housing data?
21. **Diversity vs typology** – Acknowledge there is continuing trends in detached housing in larger lots. In terms of detached housing, what sort of market are people looking for?
22. **Investor market** – your view in the overall confidence in current market demand vs meeting minimum housing needs? Who is investing on attached vs detached products.
23. **Mortgage brokers** – Barriers into home ownership opportunities. What interface do you have with the rental market?

Developers – if we had better knowledge of stock volumes are at, what the broader economic climate? If they had information, would they use this information earlier. If we can provide this information and scenario will this improve delivery?

Specific Questions for Housing Providers - Partnership Opportunities

24. Would you consider entering into **partnerships** to deliver housing in future?

Section 3 – Concluding Discussion

Lastly, we have a couple of **concluding questions** to finish up the interview.

25. Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?
26. Is there any additional **information or data** relevant to this project that you would recommend we reference or seek access to?

4. Do you have any other **information or learnings** about housing provision or delivery that you would like to bring to our attention?
5. Do you have **any questions** you would like to ask about the project?
6. Is there **anyone else** that you think would be valuable for us to engage with on housing matters in your region?

CLOSING REMARKS

Thank you very much for your time today. Your insights are really valuable and will be of great assistance in preparing this report. The next stage of the project involves us collating your feedback, along with the feedback of other interviewees, into a summary which is then analysed and summarised into our key learnings. If you have any questions following our interview today, please don't hesitate to contact us.



Stakeholder Interview Discussion Guide: Land Development & Property Groups

GREATER WHITSUNDAYS HOUSING PROJECT

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INTRODUCTION

[Introduce yourself including your name and role at Urbis]

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[Confirm how much time the participant has available for the interview before commencing.]

KEY INFORMATION AND STATISTICS

[Interview lead to show or state key statistics / information relevant to housing in the region, including information relevant to the local government area].

Benefits to Stakeholder: Awareness on current and future market trend. Opportunity to influence on the housing policy and access to housing data.

Benefits to Project: Understand industry views on housing standards and forecast on supply and demand. Understand project and investment barriers. Government/Private sector partnership opportunities.

SESSIONS

- Tuesday 9 May
 - **Session 1 at 11:00am to 12:00pm:** Land Developers and Property Groups (Gemini Homes, Tandy Group, Fergus Builders, Woollam, Kelly Legal, Blue CHP, Ray White)
 - **Session 2 at 12:30pm to 1:30pm:** Land development and Property Groups (Tetra Consulting, Blackwater quarries, Fresh Directions, Point Glen, GJ Gardner, Whitsunday Green, AAA Building Consultants)
- Wednesday 10 May
 - **Session 3 at 11:00am to 12:00pm:** Land Developers and Property Groups (Malcolm Hull at MBQld, Sean Sandford at SCG Urban, Peter Fry at HIA)

QUESTIONS

Section 1 – Introductions

To get started, we would like to ask you a **few general questions** relating to your experience.

1. What organisation **do you work for / represent** and what is your **role**?
2. What **interface or responsibility** does your **organisation** have for housing provision?
3. What outcomes would you like to see, or do you expect, as a result of this project?

Section 2 – Stakeholder Specific Questions:

Issues, Patterns and Trends

4. Have you observed any overall **trends or patterns** in housing demand and supply you wish to highlight, explore or discuss?
5. What are the **key issues constraining development** within the region?
6. As part of our previous conversations with government bodies and housing providers and advisors, there are **DA approvals aren't progressing to construction**.
 - a. Do you have, or are you aware of, housing projects that have not progressed from approval to construction?
 - b. Why have these projects not commenced?
 - c. What would enable or incentivise these projects to proceed to construction?
7. As a part of our engagement sessions to date **skilled labour shortages and supply chain issues** and costs are being referenced as a barrier to housing delivery.
 - a. In your experience, what is the current status of access to labour and supplies?
 - b. To what extent or in what way does this contribute to housing projects not proceeding to construction?
 - c. Are there other implications of skilled labour shortages and materials/supply issues that have not been raised?
8. What actions or approaches could **reduce risk to the development industry** and encourage greater housing supply? *Note: Consider actions or options that do not solely rely on government funding or subsidisation.*

Consumer Need - Housing Type and Location

9. What is your view on current and future customer demand for housing with respect to type and location?
10. In your view is there a difference or disconnect between housing need and what is practical or profitable for industry to deliver?

Local Government - Policy, Frameworks and Incentives

Considering the role, responsibilities and financial obligations of local governments as both regulators and service providers:

11. What is your experience **working with each of the three (3) regional councils** – Mackay, Isaac, Whitsundays?
12. What **actions of Council** support development or discourage development?
13. What **incentives** are working well, what incentives have not been effective, and why?
14. What part of the process takes the most time and do you see **opportunities to reduce timeframes**?

Investment Opportunities

15. What methods would you suggest in order to **attract more investment** to the area, including **investment in housing**?
16. Where is the best place to find **information on housing** (stock volumes, development pipeline, vacancy, turnaround timeframes). If the development and construction industry had better base data information, would it improve housing delivery in any way?
17. Are the **new Building Code provisions** affecting development decision making or delivery?
18. Do you see demand or opportunity to provide **new or different housing types**? (e.g. dual key properties, different housing and lot types, alternative tenure models etc.) Why?
19. What would encourage you to deliver or include **affordable housing** in a development?

Partnership Opportunities

20. Would you consider entering into **partnerships** to deliver housing in future? What form would they take for you to consider them?

Section 3 – Concluding Discussion

Lastly, we have a couple of **concluding questions** to finish up the interview.

21. If you had to choose **one action or initiative to boost housing supply** in the region, what would it be? Why?
22. Have you identified any other **key barriers or opportunities** that you think should be discussed or explored through the project?
23. Is there any additional **information, data or learnings** about housing provision or delivery that you would like to bring to our attention?
24. Do you have **any questions** you would like to ask about the project?

CLOSING REMARKS

Thank you very much for your time today. Your insights are really valuable and will be of great assistance in preparing this report. The next stage of the project involves us collating your feedback, along with the

feedback of other interviewees, into a summary which is then analysed and summarised into our key learnings. If you have any questions following our interview today, please don't hesitate to contact us.

APPENDIX B

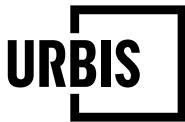
ENGAGEMENT MEETINGS: SUMMARY NOTES





ENGAGEMENT MEETING SUMMARY NOTES

GOVERNMENT BODIES



LGA MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	26 th April 2023
Time	11:54am
Location	Virtual – MS Teams
Meeting Start	12:00pm
Meeting Close	1:00pm
Attendees	Robert Tilly – Senior Strategic Planner in Regional Planning Phillip Grobler – Principal Regional Planner Nadine Connolly – Economic Development Program Teona Cousin – Economic Development Program
Apologies	-

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions Macro Drivers: <ul style="list-style-type: none">Continuous trend of people aged 19-24 moving out of the region after leaving school.As a surprised to Council people aged 34-44 are also moving out of the region.Partial release of land banking.Exploration of communications between Council and developers on key delivery methods.
2	Stakeholder Specific Questions <u>Issues, Patterns and Trends</u> <i>Are there any key housing issues being experienced in your region, local government area, or in particular sub-region/s, that weren't identified in the outcomes of the roundtable?</i> <ul style="list-style-type: none">Need to understand the household typology of households that experience pressure.Mackay rental problem is linked to a data gap. Specifically small/single household data to understand who is occupying housing, 2,000 dwelling stock in the past 3 years. More than 50% of people in this housing are single people.There is a mismatch between household and dwelling type. Understanding housing type and profile is needed.Social housing – from suppliers.Council wants insight on housing profile in rental stock either through data or directly through the household. <i>Are there any overall trends or patterns in housing demand and supply you wish to highlight, explore or discuss in detail?</i> <ul style="list-style-type: none">Council has identified sales stock with significant increased in attached products (600 sales) over the last 2 financial years.Delivery outcomes for housing supply is not clear.Need insight on the sale and demand for attached dwellings. Do they match up?From September 2021 to June 2022 there were 2000 sales, of these 1600 detached and 400 attached weren't built.Over the last decade 1,000 rental have been lost over the region.

Item	Notes
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- Rental housing typology does not reflect market wants/desires, rather the investor drives the typology to maximise asset appreciation and ROI.
- During the property boom 30,000 dwellings approved with 8,000 delivered consisting of detached dwellings with 3-4 bedrooms.
- ARI housing – as people want higher quality homes.

Housing Markets, Types, Locations etc

*Have you observed any changes with **housing for particular markets** that has not yet been raised?*

- Same size but decreasing housing type.
- No specific locality within the LGA that should be focused on.
- There is a need for small product rentals across the region, especially in Central Mackay.

Housing Policy, Programs and Frameworks

*Noting current policy already in place in relation to housing provision, do you have any views on **future policy**?*

- Aims for future Mackay policy; Reduce IC, expand housing diversity such as higher density (dual occupancy, multiple dwellings, relocatable home parks).
- Implement an annual policy review to influence the property market.
- No considerations to waiver other costs at this time.
- Cost of Council to deliver services is the key reason why waivers are not considered – cost recovery only (Townsville example – incentive is good but is a debt facility, identify the dollar metrics of these incentives).
- First home buyers' bonuses – Mackay does not offer this service as Council's research shows it did not work in boosting the market.
- Planning scheme AO was not successful. i.e. smaller and diversity for 50+ lots.
- Discount charges on smaller lots incentives.
- The LGA does not have enough funding to endorse large incentives, a BTR scheme may help this.
- Policy is nearly endorsed.

Partnerships:

3 Concluding Discussion

*Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?*

- Council would like to see the delivery of Woodlands (Council and EDQ) partnership.
 - There is an idea that Government shouldn't be involved in intervention of housing supply – this is changing.
 - Geels Farm (didn't proceed forward)
 - Surplus land review – Council haven't done this and are yet to identify sites.
 - Small lot does work – opportunity to appeal to community and sustainable housing.
-



LGA MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	28 th April 2023
Time	11:02am
Location	Virtual – MS Teams
Meeting Start	11am
Meeting Close	12pm
Attendees	-Robert Cocco
Apologies	

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	<p>1 Introductions</p> <p><u>Housing affordability – housing stress</u></p> <ul style="list-style-type: none">▪ Council is surprised by these numbers, suggesting they are low. Double check on the statistics in the recent 2 years given interest rates rising. <p><u>Rental stock numbers decreasing</u></p> <ul style="list-style-type: none">▪ Limited multiple dwelling applications and approvals.▪ Lack of trades in the area and material shortages creating challenges.▪ WRC report and data on affordable housing should be reviewed. Data vs public perception is misaligned. E.g. Airbnb was not a major issue although the public perception is the opposite.▪ There is a preference for holiday homes along the coastal shores.▪ Mining areas and seasonal fruit pickers (limited to 6 month period).▪ Reviewing any refused applications and determining why. <p><u>Greater outward than inward migration</u></p> <ul style="list-style-type: none">▪ FIFO/OIOI.▪ Utilise REM data to look at this trend.▪ REMPLAN LGA scale data showcases slightly less migration loss since 2020 due to COVID but is back to a net loss.
2	<p>2 Stakeholder Specific Questions</p> <p><u>Issues, Patterns and Trends</u></p> <p><i>Are there any key housing issues being experienced in your region, local government area, or in particular sub-region/s, that weren't identified in the outcomes of the roundtable?</i></p> <ul style="list-style-type: none">▪ Low end bracket.▪ Renting and social housing.▪ Missing middle – improving this in the planning scheme review. <p><i>Are there any overall trends or patterns in housing demand and supply you wish to highlight, explore or discuss in detail?</i></p>

Item	Notes
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- Reduction of ICN means this may increase the future Council rates.

Housing Delivery

*Would you consider entering into **partnerships** to either deliver or facilitate delivery of housing in future? If so, under what parameters?*

- Generally no, as State Government addresses this.
- Council is usually neutral and not opening up to market and not a traditional local government service.
- From a political perspective, Council does not want to be seen as taking money out of rates etc.
- Land holdings
- Benefit from developer to turn feasible to unfeasible to build more confidence.
- Smaller and Regional Council still catching up on infrastructure being constructed 5 years ago. Backlog of infrastructure projects that need to be caught up on before Council can look forward and take on opportunities. What type of development do we want to encourage?

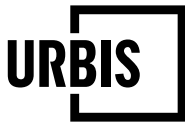
3 Concluding Discussion

- Land use supply consultancy research
 - Council's role is on housing
-



ENGAGEMENT MEETING SUMMARY NOTES

EMPLOYERS, TOURISM, ECONOMIC DEVELOPMENT



LGA MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	26 th April 2023
Time	11:54am
Location	Virtual – MS Teams
Meeting Start	1:00pm
Meeting Close	2:00pm
Attendees	Ry Collions Helen Newell Brendon Nothard Matt West Peter Albertson Collette Williams
Apologies	-

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	<p>Introductions</p> <p><i>What outcomes would you like to see, or do you expect, as a result of this project?</i></p> <ul style="list-style-type: none">▪ Council would like to see medium to large producers. Post pandemic there has been significant activity to buy up properties however not a lot of new DA.▪ Rural worker accommodation had a gap at the start of the year. With 2-3 producers having capacity to do 'camp style' accommodation that was unsuccessful due to lack of desirability to pay rates and lapsed approvals.▪ Camp style accommodation was decommissioned post pandemic as it was repurposed for quarantine.▪ Council would like to see some exceptions instead of the DA pathway.▪ Deregulating the natural hazard overlays is to be addressed and aligned back with the DA process.▪ Region is highly dependant on backpacker resourcing.▪ Contracting sectors are a key issue.▪ Collinsville – caravan – sheer quality and functional.▪ A key issue is providing permanent living and housing.▪ Within the cane industry contracting space there is a housing need on site on the farm. Looking into onsite facilities for workers to bring their caravan.▪ There is an issue with location of the housing as well as access.▪ There is a housing shortage for people living in the town with pressures of mining and agriculture.▪ With the extension of the Palm it leaves working holiday volume without accommodation for them to return or stay on.
2	<p>Stakeholder Specific Questions</p> <p><u>Access to Housing</u></p> <p><i>Do you have any major projects or expansions planned that will require significant additional housing for your workforce? If so, how do you expect to meet this demand?</i></p> <ul style="list-style-type: none">▪ Carmichael project in Bowen rail - increase local workforce▪ Tassall Agriculture – expanding rapidly, creating difficulty for Mackay local workforce as there is a seasonal 6-month workforce. There is a reluctance to rent their houses/short term accommodation due to specific rules and travel times.

Item	Notes
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- Rockhampton/Gladstone region – rural funds for students.
- Macadamia product expansion and competition for labour is tight.
- Rockhampton Ring Road.
- Solar and hydrogen farms.
- Impacts on dwelling density due to peoples desire to spread out over the region.
- Flood proofing in the next 2 years creating jobs within the region.

*Do you have any **surplus land or housing** that you could make available to others either in the **short or long term** (e.g. rent, lease, sell or otherwise dispose of?)*

- No vacant housing but more so underutilised beds within existing housing.
- There is vacant land across the region.
- There is construction delivery and cost issues across the region.
- Macadamia plantation & dam construction – neighbouring industry for the next industry use/cycle.
- No discussion on camp style as seen in mining sector, given seasonality it could be an option within these regional areas.
- There is a need for on-site accommodation. Distance is the biggest issue to scale. Need large industry to support accommodation.

*Are there any **specific locations** in the region where you particularly struggle to **source or deliver housing**?*

- There are the same issues across the board, different industry has different accommodation needs but there are the same issues across the locations.
- Affordability and lack of accommodation – supply and demand.

*Have you ever had a **prospective worker** not take a job, or not start a job, due to a lack of **suitable housing**? If yes, what is the frequency?*

- It depends on the style and worker. It is difficult to attract specialised technicians to fill roles due to lack of adequate housing options/availability.
- General trends that skilled workers are not willing to move without adequate housing or subsidies.

Housing Support

*Do you provide any other forms of **housing support or assistance** for your staff?*

- Supplies some housing options and some are/aren't subsidised depending on the type of worker. However, seasonal works receive reduced cost housing.
- On occasion the employer will go into the market to provide accommodation as needed.
- Only use when you need it, testing vacancy rates.
- Camp Kanga (Proserpine): Lions community club. Could be potential underutilised facility however, it was a distance issue but could be captured?

Partnership Opportunities

*Do you ever access or deliver **housing in partnership** with other sectors or industries? If yes, in what circumstances? If no, for what reasons?*

- Yes, interested in partnerships across the board.

Housing Market & Trends

*Are there any other key **barriers or opportunities** that you would like to discuss?*

- Short-term investment cycle. Need a better environment to provide housing supply. The local government prefer dwellings. Short-term accommodation is not specified, it is just stats and attached to Council's model (Whitsundays).
- Servicing infrastructure for increasing demand for accommodation numbers. Maximum number of rooms – cost and IC demand.
- Council incentives and avoiding red tapes preventing expansion of staff housing delivery.

3 Concluding Discussion

- No additional comments from the group
-



AGRICULTURAL MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	26 th April 2023
Time	
Location	Virtual – MS Teams
Meeting Start	
Meeting Close	
Attendees	Peter Albertson Ry Collins Matt Rob Cocco Helen Brendan
Apologies	

Agenda	
1	Introductions and meeting objective
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	<ul style="list-style-type: none">Introductions
2	<p>Stakeholder Specific Questions <u>Issues, Patterns and Trends</u></p> <p><i>Are there any key housing issues being experienced in your region, local government area, or in particular sub-region/s, that weren't identified in the outcomes of the roundtable?</i></p> <ul style="list-style-type: none">Significant activity in the market to buy up properties (eg. Former backpacker hostels 50-100 bed capacity)Not aware of any new DAs for developments for rural workersRural Worker Accom. Program – uptake relatively small (at least 2-3 producers in the network to stand up some housing on their properties)Pre-pandemic: at least 2x developments (camp-type) which were decommissioned prior to pandemicNatural hazard overlay requirement triggers almost every rural property for a DAVery difficult to attract workforce out to site (on-site accom is best answer) current efforts not making enough of an impactHistorically growers did accommodate workers – since then on-site accom has become dilapidated/damaged/unliveable through non-use/ Cyclone damageMajor challenges outside of Ag workforce (eg. Teachers living in caravans) <p><i>Are there any overall trends or patterns in housing demand and supply you wish to highlight, explore or discuss in detail?</i></p> <p>Competition for housing (which sectors?)</p> <ul style="list-style-type: none">Housing shortage overall for residents who already live in the regionPublic admin. Workers (Gov)Migration into the regions from interstate & metro <p>Interim Competitors (major infra works)</p> <ul style="list-style-type: none">In Bowen: the Adani Carmichael project: Bowen Rail incr workforce by 100-150 people

Item	Notes
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- Short term bubble in the market
Housing Markets, Types, Locations etc

Have you observed any changes with housing for particular markets that has not yet been raised?

- Tassal in Proserpine
- Extinguishing a local workforce quickly – ageing pop. Very seasonal work (6-month blocks)
- Rookwood Weir- Rural Funds Mgmt -Expanding greatly- competition for labour expected to be tight
- Solar and Wind farms
- Hydrogen Plants in Gladstone
- People reluctant to rent out houses due to differing rules and regulations around tenancies (& short-term accom market)
- Possible impact – stats suggest people wanting to spread out more (less density per house) seasonal workers more open to sharing housing in the past (decreasing household sizes)
- Flood-proofing road infra.
- Seasonal issues (not permanent jobs)

Service Land or Housing that isn't being accessed but should be? What are the barriers?

- Under-utilised beds for transient workers (within existing housing)
- Not so much vacant housing as vacant land – held back by cost of delivery/ construction timeframes/ red tape
- Tie in seasonal worker accom with complementary industries that might overlap/ share housing
- Mining camp models – have these been considered in rural area such as Bowen
- Large producers have explored camp-style accom- yet been decommissioned due to costs of maintaining and servicing/ rates - units in town win out due to easier/ more affordable
- Has to be well-located so access to place of work is not barrier
- Industry needs to be large-scale to justify worker accom onsite
-

Specific Locations Issues?

- No matter what town- all have issues with accom needs across the regions
- Supply/demand playing into competition
- Difficult to attract specialised technicians to regions to work– staff one of 3 big-ticket costs to employer
- Number of very good candidates pass up roles due to no accommodation available
- Health workers and teachers as above
-

Do you provide any other form of support/assistance around housing (may not be financial)

- Some housing options are subsidised (some are not)
- Access to the housing (form of support) even if not subsidising actual rent

3 [Conclusion]

- Camp Kanga (near Proserpine) potential quarantine site

Willingness to enter partnerships

- Positive attitudes all round

Anything else?

- Investment always big issue in regions (boom/bust cycle)
 - Stock relatively thin on the ground plus migration into regions
 - No catalyst to support investment into residential housing
 - Gov doesn't seem to look into how changes could be made to alleviate pressures (eg Rural Worker Program) need to create better environment for worker accom to be built
 - Establish a framework of type of housing which will be accepted in a particular region
 - Existing norms aren't working – how can Gov initiate more short-term accom be brought in to market?
 - Covid hurt rural and ag industry – now chance to rebound (industry is heavily reliant on transient/seasonal workforce)
 - Some initiatives (Rural Worker Program) – balancing act to responsibly allow necessary accom to be built on farms
 - Allowing more donger-style accom will solve a lot of issues
 - LG has no provision for short-term accom in planning scheme (eg. Whitsunday)
-

Item	Notes
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|--|---|
| | <ul style="list-style-type: none">▪ Not just Ag industry has problems with limitations from council –trying to adapt community housing acomm that has been idle – too much red tape to deliver on community housing |
|--|---|
-



ENERGY AND RESOURCE MANAGEMENT MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	27 th April 2023
Time	
Location	Virtual – MS Teams
Meeting Start	1:00pm
Meeting Close	2:00pm
Attendees	Trish Auld – Hydro QLD Dean Kirkwood Mitch Ashlea Fitzpatrick – Moranbah
Apologies	-

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions <ul style="list-style-type: none">
2	Stakeholder Specific Questions <p><u>Access to Housing</u></p> <p><i>Do you build or develop housing to meet the housing need of your workforce? If yes, under what circumstances?</i></p> <ul style="list-style-type: none">Accommodation solution project and future social housing later on – converting to workable tourism related accommodation for the region. Proposed location is 70km west of Mackay.Existing landowners to have a new life of the property – staying long-term.Technical investigation needed to determine workforce delivery – short-term up to 10 dwellings within radius.Limited housing (market and policy driven) as there is a lack of government and liveability issues.End of 2022 – Anglo owns 290 properties on Moranbah and realised 4 in the private market. 324 housing subsidies were included in their initiative, renting rooms under this initiative with 240 people increased to 1100. <p><i>Do you have any surplus land or housing that you could make available to others either in the short or long term (e.g. rent, lease, sell or otherwise dispose of?)</i></p> <ul style="list-style-type: none">Anglo own land but have not indicated of any plans to construct.Too early in planning phase for housing. Currently planning for future community planning and shaping accommodation structures.Better to buy land as needed then to try and dispose of the land. <p><u>Housing Support</u></p> <p><i>Does your organisation subsidise or offset the cost of staff access to private market accommodation? If yes, to what extent?</i></p> <ul style="list-style-type: none">There is a level of intervention from employers.

Item	Notes
	<ul style="list-style-type: none">▪ Currently doing this for high level engineering jobs. Targeting for management roles in the organisations. <p><u>Partnership Opportunities</u></p> <p><i>Would you consider entering into partnerships to deliver housing in future? If so, what partnership approaches would you consider? Why?</i></p> <ul style="list-style-type: none">▪ Identified that there are current barriers to this.▪ Location dependant – differing priorities and impacts. Other cross-companies partnerships will be difficult. Break down Moranbah barrier for now, in the future this would create more opportunities.
3	Concluding Discussion
	<ul style="list-style-type: none">▪ No further comments from stakeholders



ECONOMIC DEVELOPMENT MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	27 th April 2023
Time	1:56pm
Location	Virtual – MS Teams
Meeting Start	2:00pm
Meeting Close	3:00pm
Attendees	Vicki Smith – Mackay Regional Chamber of Commerce Sherry Smith – Partnership with RDA Allan Milostic – President of Whitsunday Chamber
Apologies	-

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions <ul style="list-style-type: none">Committee is made up of a range of small and larger businesses and all are seeing housing challenges for their staff
2	Stakeholder Specific Questions <p><u>Demand for Housing</u></p> <p><i>Are there any new employers or employment sectors you are aware of that will be entering the area in the future that will generate a demand for housing?</i></p> <ul style="list-style-type: none">Industry dependant; agriculture and production, tourism etcAccelerating housing planning. More businesses will actively put into planning for housing.Isaac region would be good to understand – housing for staff <p><u>Housing Partnerships</u></p> <p><i>Are you aware of, or can you identify, any opportunity for partnerships to access, share or deliver housing across employers, sectors or industries? If yes, can you provide details?</i></p> <ul style="list-style-type: none">No conversations so far, bringing together seasonal factors in agriculture – different commodities. Requires multitasking co-ordinating in forum.School funding cut – teacher reduction and combined schools. This highlights an economic impact within the region and school as there are less students/people in the town. <p><u>Relationship to Economic Development</u></p> <p><i>Is access to housing a barrier to economic development in the region? If yes, how significant a barrier is it when compared to other barriers? If no, why?</i></p> <ul style="list-style-type: none">Across the board businesses that are small to large have problems due to pressures at all levels in the market and flow on effect. A key to success is attracting business operators (caravan park living and cable style accommodation).People focussed conversation needs to be held in order to make the housing attractive whilst acknowledging that the goal and retention has been reached.There is a need to increase communication and technology adoption to continue economic development and grow businesses.

Item	Notes
	<ul style="list-style-type: none">▪ Local and external business competition: short term▪ Implement strategies that adopt initiatives with external consultants and skills building within the workforce pool.

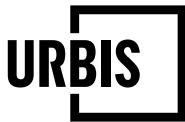
3 Concluding Discussion

*Have you identified any other **key barriers or opportunities** that you would like to see discussed or explored through the project?*

- More communication is needed between planning and industry stakeholders.
- Macro vs micro level of detail – applying over the ground.

*Is there **anyone else** that you think would be valuable for us to engage with on housing matters in your region?*

- Diversity – Mackay City Centre and waterfront development.
 - Mackay – revitalise historical centre of city, encourage city centre development.
 - Revitalise Mackay to entice younger people to stay within the city instead of moving away.
 - Perception changing – Building strong businesses and increasing investors without saturating the rental market.
 - Metro vs regional perception – invest in balance and confidence.
-



TOURISM MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	28 th April 2023
Time	1:31 PM
Location	Virtual – MS Teams
Meeting Start	-
Meeting Close	-
Attendees	Al Grundy – CEO Tourism, Whitsunday Local Councillor
Apologies	-

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions
2	Stakeholder Specific Questions <u>Access to Housing</u> <i>Do you build or develop housing to meet the housing need of your workforce? If yes, under what circumstances?</i> <ul style="list-style-type: none">▪ Building skills▪ Depending on geographics of the location▪ Whitsunday: Backpacker arrangement to start with and then moving elsewhere once employment is secured – shared homes. Conversion of existing rooms into worker’s accommodation may impact the locals.▪ Mackay: Live at home and then moving out. We’re seeing the same trends. <i>Does your organisation rely on the private market to accommodate staff? (e.g. rent or purchase). If yes, to what extent?</i> <ul style="list-style-type: none">▪ Tiny homes consideration▪ Investor vs need▪ LGIP challenges and IC on how the Government positions themselves for trunk infrastructure and managing growth.▪ 2032 Olympics and substantial amount of growth is creating a challenge as there is no housing to service the growth.▪ Bowen rocket launch – end of this year. This is an example of where there is a lack of housing for tourism events/opportunities.▪ Public transport is needed to move people.▪ Cairns: ex backpacker sites and rooms are closed as they have been impacted by the cyclone.▪ Vacant office blocks (Covid) converting them into residential properties and bringing people into CBD areas and towns. This will reuse/revitalise these spaces through urban regeneration.▪ Destination marketing: Building infrastructure and natural resources is an advantage for tourism potentials.

Item	Notes
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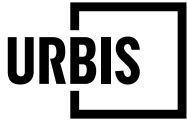
Partnership Opportunities

*Would you consider entering into **partnerships** to deliver housing in future? If so, what partnership approaches would you consider? Why?*

- Partnership: Main Roads, Parks and Recreation departments to get an agreed outcome

3 Concluding Discussion

- Identifying the potential and opportunities within Tourism and the economic advantage that is untapped.
-



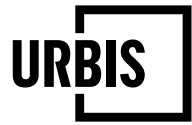
ECONOMIC DEVELOPMENT RDA MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	3 May, 2023
Time	4:09 pm
Location	Video call
Meeting Start	
Meeting Close	
Attendees	
Apologies	

Agenda	
1	Introduction
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introduction
2	Stakeholder Specific Questions <ul style="list-style-type: none">Small entities and no critical resources of deliveryTest data and case studiesData – individual perceptions influx of people coming into region and matching dataData gap – homelessness and flood-impacted victimsFor us to identify Top 10 statistics and opportunities<ul style="list-style-type: none">Different sectors – one continued delivery across all these sectorsOne mechanism to provide affordable housing is to create this stockDisposable income in the region – they have discretionary and move on with upgrades, etcLoan-oriented projects, limited grants with government
3	Concluding Discussion



ENGAGEMENT MEETING SUMMARY NOTES

HOUSING DELIVERY & SUPPORT BODIES

HOUSING RELATED ADVISORS



HOUSING DELIVERY & SUPPORT BODIES- COMMUNITY HOUSING MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	2 May 2023
Time	10:59am
Location	Virtual – MS Teams
Meeting Start	
Meeting Close	
Attendees	Yvonne Harris (Qshelter Housing need and support outcome) Mariejan Bigby (Engedi Manager) Diana – Assistant manager (housing committee)
Apologies	

Agenda	
1	Introductions and meeting objective
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions N/A
2	Issues, Patterns and Trends <ul style="list-style-type: none">• Housing is less affordable• Mortgage stress is less than rental stress Key Issues <ul style="list-style-type: none">▪ Renting stress is high- landlords not providing tenancy agreements▪ Child safety is referring youth housing -another area becoming prominent▪ Homelessness affecting both men and women due to ageing population & increasing breakdown in relationships (55+ age group)▪ Data might not be capturing the following: those not registering and those “overstaying”▪ Rental assistance doesn’t work?▪ Those searching for rentals getting priced out of the market▪ In 2024: Townsville (and then Mackay) to provide increased amount of properties and potential to purchase those▪ In Townsville: circumstances have come off & Gov has purchased those properties: INRES allocation
3	Housing Types and Locations <p><i>Are you observing any trends in housing diversity?</i></p> <ul style="list-style-type: none">▪ ELAND on Moranbah (39 on waiting list)▪ Single parents is increasing trend▪ Interested in understanding the Bowen area or other factors impacting▪ Subsidising rent – in order to try and sustain the accommodation <p><i>Are there any specific locations that experience particularly unique or challenging housing issues that you believe warrants particular investigations and/or response?</i></p> <ul style="list-style-type: none">▪ Awareness of living arrangements – some people can’t share houses (from Mackay p.o.v)▪ Not enough housing “out there” that is accessible eg. To hospital/ other support services▪ Lack of different housing types: Multi-family housing not always needed/ appropriate

Item	Notes
	<ul style="list-style-type: none"> ▪ Design issues with physical accessibility and internal layout (e.g. location of doorways, bathrooms)- thinking about long-term use by a wide range of tenants ▪ Resistance to moving into temporary/crisis accom. (eg. Someone moving from “big” house into social housing) <p><i>How much demand is coming from other regions to your region to find some housing?</i></p> <ul style="list-style-type: none"> ▪ 15-18% coming into regions from Brisbane/ Sunshine Coast ▪ People migrating from Sunshine Coast and Whitsunday area pushing workers out ▪ Holiday-based places moving into region (recruitment and retention) ▪ Young adults moving back home- can't find their own rental accommodation ▪ Migration laws?
4	<p>Housing Policy, Programs and Frameworks</p> <p><i>Where is the best place to find information on housing (vacancy, turnaround timeframes)?</i></p> <ul style="list-style-type: none"> ▪ Housing dept. rent connect team – upskill themselves to understand rental market ▪ Question about if Gov has means-tested people to confirm eligibility for rent subsidy/ assistance – if not, how can those at risk be kept in accommodation?
5	<p>Concluding Discussion</p> <ul style="list-style-type: none"> ▪ Need to engage with State & Local Gov about vacant land and opp. For housing providers to build and manage the tenancies ▪ WhitHam (tiny house project) – for Whitsunday Housing Company



HOUSING DELIVERY AND SUPPORT ENGAGEMENT MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	2 May 2023
Time	12:31
Location	Virtual – MS Teams
Meeting Start	
Meeting Close	
Attendees	Toni Hamilton Chris Wright Joanne (GWC) Sam Raciti
Apologies	

Agenda	
1	Introductions and meeting objective
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
2	Introductions <ul style="list-style-type: none">
2	Stakeholder Specific Questions <p><i>What are the key housing issues you have observed in the regions you operate? Anything not in the data / macro drivers. Apart from the data and trends, are there anything else you want to raise from on the ground experience?</i></p> <ul style="list-style-type: none">Mining towns increase need on crisis accom. Due to high-stress nature of the work environmentMoranbah –very little development= vacancy is almost nothingData isn't represented accurately to reflect realityClaremont- older aged community looking to downsize – affordable housing still big issue (costs of building out in these areas not feasible)Resource Communities Infra Fund = received \$8.8m (16 dwellings/ 4 different lots 1,2,4 b'room) tender costs came back at \$10.3m (lowest tenderer of three)Land-rich / cash-poorVery difficult sustaining tenants in housing (ability to keep tenants in the housing) damage done to property = costs beared by housing providerSocial housing register vs social housing data from local level – want to look more closely into social housing initiativesLow socio-economic challenges, working w/ agenciesThere are some groups struggling w trauma yet no Gov subsidies level <p><i>Is there anything contributing to housing trends or patterns that has not been identified to date, or is specific to the places in which you operate?</i></p> <p>National Rental Affordability Scheme (NRAS) Question:</p> <ul style="list-style-type: none">Gov trying to purchase NRAs – any fundingToni owns 4, but unsure of who to contact. Email sent to Gov to contact about steps to getting involvedChris 13 entitlements/properties – however stats and data need updating to reflect this<ul style="list-style-type: none">Was a useful scheme/ but \$10k won't be enough -market has changed since then

Item	Notes
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- Came in during height of mining boom and NRAS did not work due to key workers
- Macro programs may not work on regional issues
- **Darren** – looking for partners to build – state and local funding
- Mining related industries – overlooking mining pay salary & looking at average figures rather than comparing w/ low-medium income earners- bottom 10-20%

Any private sector interest identified in HIF

- First round there has been some communication- but hard to find traction
- National Affordable Housing Commission/ funding -they are more difficult than banks but have broadened from the initiatives

3 Concluding Discussion

Opportunities to break barriers

- Prev. discussed w Council- intention was to build previous 16 units but didn't proceed due to construction costs inflation
- Lack of funding available
- Federal Gov to push increase & push supply and new builds
- Maximising land and space available
- Some housing concepts
- Rent to buy
- Pressure from natural expectation on young adults to leave home – not so much on people looking for work

4 Extra Follow-Up Session (3 May, 2023 Robert Cocco speaking on behalf of others)

Issues, Patterns & Trends

- No supports for homelessness
 - Emergency accom not always enough = too temporary
 - No availability of accom to house temporarily in W'sundays
- Tenancy support is real issue
- Keeping current tenants in those rental properties – program called TenancyConnect- helping sustain those tenancies (big enough for CHP to offer this program)

Small Size Limits

- Place-based/ small operation CHPs need parent company to be across 3 regions (economies of scale)
- Held back from being attractive to Gov funding by smaller size of their operation
- Investment risk = company assets spread across different regions to lessen risk
 - Give lender robustness in business model
- Counselling & support services are essential – not just physical housing

Collaboration

- Will smaller CHPs have more power if they can collaborate & share resources?
- Australia's history is good comparative to other developed countries when offering SAH support
- How can we encourage housing trusts to jointly consider an opportunity to come together (eg Combined Trust) to support 'mum and dad' investors to come into that new trust & matched by Gov
- Whereas if they do it individually on their own -they will struggle

Economy

- Possible solutions= modular homes/ fixed buildings – what is most cost-effective?
- 2-speed economy= lot of "haves" & lot of "have-nots" in regions
 - Those with better incomes- open to housing investment
 - Have they been offered this before?
- Inflation= better returns putting into share portfolio – spread the risk in a trust
 - Rate of return – can they afford to deliver the rates of return?
- If they can grow capital/ asset base as time progresses – allows them to directly lend more against existing asset= safer bet over time
- Model similar to housing bodies (eg. Palm Views in Mackay?)
 - Steadily growing the operation
- State royalties grant?

Item	Notes
	<ul style="list-style-type: none"> ▪ Partnering with companies like BlueCHP to help unlock Gov funding in order to reach a certain size ▪ In the social sector- devoid of info and data necessary to make informed choices & decisions <ul style="list-style-type: none"> • Eg. Rate of incoming people to region= housing demand associated ▪ Integrated supply chain across sector ▪ Eg. If in the region- you could foster high end of market – this would free-up existing properties at ‘lower’ levels ▪ Focusing on multiple levels at same time – not a static approach ▪ More stock can be accessed as people ideally transition up (& down) housing ladder <p>Investor Risk & Perception</p> <ul style="list-style-type: none"> ▪ People will invest if low risk/ high return ▪ Perception in regions of lack of housing asset growth appreciation ▪ Challenge is to show stability in regions and secure investment ▪ Look at rental returns – <ul style="list-style-type: none"> • Higher than metropolitan areas proportionally (or at least no worse) ▪ Feedback at round table ▪ 40% drop (particularly in Mackay) in rental returns (stock that was purchased in '11-'12 bust) ▪ Value fell from homes – <ul style="list-style-type: none"> • owners waited until market recovered • then sold and offloaded then sold due to perception of risk (repeat of bust/loss) • It's taken almost 15 years for prices to climb back up (ref. Mike, Ray White Canonvale) • Perfect storm = all issues coming to fore over past 4-5 years <p><i>If developers and real estate were better informed/ had access to live data and broader economic conditions would this improve/ aid decision making?</i></p> <ul style="list-style-type: none"> ▪ When do you make the decision to develop or not? <ul style="list-style-type: none"> • Feedback was that currently it's about looking at your neighbour/ competitor down the road and watching what they do= if they go, you go <p><i>If CHP can provide scenario from economic development perspective – would this help developers make more informed decision?</i></p> <ul style="list-style-type: none"> ▪ Yes!



HOUSING SUPPORT MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	02 May 2023
Time	2pm
Location	Online – Video Call
Meeting Start	2pm
Meeting Close	3pm
Attendees	Lisa Jamieson (Orange Sky Australia) Rob Cocco Tonia Wilson Anne Meehan (CTM Links -Middlemount) Julia Pitman (St Paul's) Dorne Wallace (GWC) Anne Ahern
Apologies	

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions
2	Stakeholder Specific Questions Issues, Patterns and Trends <ul style="list-style-type: none">▪ • Housing is less affordable▪ • Mortgage stress is less than rental stress▪ Community struggling with rental stress (unable to pay for food staples)<ul style="list-style-type: none">– Both those in community housing system already & those in greater community also▪ Number of Orange Sky washing-machine users has doubled from Jan to December 2022= increasing housing stress▪ Church increasingly assisting with getting community into private rental market (as referees)▪ Advocating for long-term (eg. 30 year) leases to overcome issues of rental hikes & fluctuating market costs▪ Cases of family breakdown (eg. Single parents with children)▪ Replacement of social housing stock needs▪ Increasing trend of families and single females (particularly older women over 45) seeking housing assistance (as opposed to historically: single males)▪ Lots of empty houses (Middlemount, Tieri, etc)<ul style="list-style-type: none">– Mining co. houses in disrepair– “too expensive to repair”– If not already associated with company accommodation – people finding it hard to find stock▪ Lack of enough social housing <p><i>Existing Programs that could be further leveraged?</i></p> <ul style="list-style-type: none">▪ Inclusive growth – including/inviting corporate investors in housing as a social legacy (camp-style accom solution not desirable)

Item	Notes
	<ul style="list-style-type: none"> ▪ Motels converted into workers' accom: reduced availability of short-term accom for others in need ▪ Caravan parks = short-term accom ▪ Resource & renewables industry can also put burden on accom due to worker influx ▪ Mining industry should be contributing to housing stock in region to offset pressures <p><i>New Suggestions to Bring Forward (Partnerships/ Programs)</i></p> <ul style="list-style-type: none"> ▪ Welcoming homeless into homes for short period of time ("boarding" campaign) ▪ Noosa Shire have existing trial program for co-habiting (legalities & safety nets built-in) "Keep Noosa Home" ▪ Seniors Living Options – keeping seniors living in community (transitional housing options) ▪ Support from Councils to run program around educating and encouraging boarding campaign? ▪ Labour shortages – encouragement of young people to go into building industry <p><i>Construction costs? Barriers to construction?</i></p> <ul style="list-style-type: none"> ▪ Getting maintenance done ▪ Prefab housing/ demountable options (bringing them in from elsewhere as opposed to built on site) ▪ Availability of tradesmen – demand can't be met ▪ Flexibility and accessibility built into vocational training – increase places for carpenters and plumbers in regions (accessibility issues) ▪ Extra cost for freight of materials into regions (more remote= greater cost) ▪ Needs to be shift in thinking : Housing is right – shouldn't have to pay for itself

3 Concluding Discussion



HOUSING SUPPORT BODIES (LOCAL COUNCILLORS) MEETING MINUTES

Greater Whitsunday Housing Project

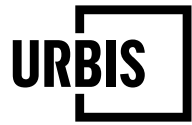
Meeting details	
Date	4 May, 2023
Time	11:16am
Location	Video call
Meeting Start	
Meeting Close	
Attendees	<ul style="list-style-type: none">Cr Alison Jones – Mackay Regional CouncilCr Gina Lacey – Isaac Regional CouncilCr Jan Clifford – RDA & Whitsunday Housing Company
Apologies	

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions
2	Stakeholder Specific Questions <ul style="list-style-type: none">4000 blocks ready – not built on1,200 homeless (vulnerable women in particular)Development fees waive infrastructure charges for flats & apartments1% vacancy rate in real estate situation75 tents for temporary staysLack of builders and resourcesSSR have not built one house despite condition of requirementNot offering local housing – just jobs250 jobs in Pembroke - yet no new housesEvery lease renewal is every 3 months – because of impacts on Pembroke (\$500-\$800 rent)Next 6months to 3 years to complete – but no actions thus farLast 3 years sought GWC, LDAPDespite employment opportunity and condition – not one house builtSSRC legislation due for review in 18 months – they were conditionedLaunching petition back to governmentIAFT initiativeService housing for workersAffordable housing – waitlist very long but following projects complete:<ul style="list-style-type: none">40 units on land & still maintaining ownership & own funding (proceeds of resi development)19 built from trust – 16 built from trust with councilRSIC \$60m – Covid reached and took \$11mCut out NRAS - no investmentCannonvale: 40% - 550 odd short term accommodation listed on stay (Stayz?) and less than 15 units up the rent in real estateProject to build 4 tiny houses – council gave land to housing to develop – for single women over 55

Item	Notes
	<ul style="list-style-type: none"> ▪ State government properties – existing mortgages over sites – asking them to allow \$250k and balance their \$250k ▪ Social issues with affordable housing with Whitsunday company – build 30 units, studio 1-2 bedroom units <p><i>Key Themes</i></p> <ul style="list-style-type: none"> ▪ Mackay – lots of vulnerable communities, pop-up tents ▪ Isaac – No projects being delivered; pop-up tents lack of welfare ▪ Whitsundays – Small projects; affordable housing for tiny houses ▪ Shortage across the board <p><i>What is the greatest need in types of stock, demographic of need?</i></p> <ul style="list-style-type: none"> ▪ Hospitality industry – e.g. fruit-picking ▪ Anyone in the workforce who can't find accommodations ▪ Hydro scheme: 2-3k working and need just affordable housing <p><i>Is there a need for new alternatives? i.e.: dormitory</i></p> <ul style="list-style-type: none"> ▪ Still a shortage ▪ No one single thing will fix it ▪ People have appetite to be uncomfortable – e.g. homeless people ▪ Not built to permanent temporary accommodation ▪ Pragmatic approach to genuine building not just temporary structure that will not sustain <p><i>Housing initiatives?</i></p> <ul style="list-style-type: none"> ▪ Affordable housing= controllable rent ▪ Housing summit: not everyone talking same language <p><i>Barriers?</i></p> <ul style="list-style-type: none"> ▪ No staff ▪ Escalating costs – <ul style="list-style-type: none"> • shortage of resources (nationally and internationally) • mining tax (additional 25% cost) and tourism tax ▪ Mackay and Whitsundays need to incorporate cyclone-proof dwellings ▪ Primo properties uninsurable due to cyclones ▪ Building industry's risk appetite – incentives and petty cash not addressing the industry's perspective on the greatest risk ▪ Lack of incentives for private sector to build affordable housing

3 Concluding Discussion



ENGAGEMENT MEETING SUMMARY NOTES

LAND DEVELOPMENT & PROPERTY GROUPS



REIQ MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	3 May, 2023
Time	12:30pm
Location	Video Call
Meeting Start	
Meeting Close	
Attendees	Tonia Josey Comerford – Hugh Reilly Real Estate Peter McFarlea – Mackay property & Management Services Allison Victoria Gracie – Opteon
Apologies	

Agenda	
1	Introductions and meeting objective
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions <ul style="list-style-type: none">
2	Stakeholder-Specific Questions <p><i>Any housing delivery grants to assists with costs?</i></p> <ul style="list-style-type: none">Government is doing a great job with recent grants (3 categories of grants)People are buying up compared to previous investmentGovernment homes in Mackay are auditing private investorsGovernment needs to look at own housing- missed opportunities <p><i>What types of housing are needed and what are your views and confidence on investing in attached versus detached?</i></p> <ul style="list-style-type: none">People are looking for houses (3 bedroom)1 or 2 bedroom - slower uptake/less desirable than 3 bedroom4 bedroom house with garage is preferredBuilding market shows a house is cheaper with less red tape than a unitIn Mackay – units need to be preferred, but not anymoreApartment only attractive if includes pool and amenities & storage – not just a carport<ul style="list-style-type: none">However – brings challenge of body corporate fees and pool (maintenance?)Townhouse 2 bedroom/2 bathroom – no issues with renting<ul style="list-style-type: none">Ensuite design of these townhouses without body corporate fees – good for developers and investorsSurrounding universities and doctors will share this type of townhouse <p><i>Rental applications</i></p> <ul style="list-style-type: none">Can't put families in units (?)People complaining about not having successful application – they don't provide sufficient information <p><i>People coming into region?</i></p> <ul style="list-style-type: none">Try to house locals first before newcomers to the regionIncreasing demographics: singles & young couples, young familiesDecreasing: Older couples: not really renting <p><i>Thoughts on granny flats and opportunities in the use of granny flats?</i></p>

Item	Notes
	<ul style="list-style-type: none"> ▪ Council is stricter on approvals of granny flats ▪ Big challenge for granny flats is separate services for fire requirements – meaning owner will need to invest in smoke alarms (& similar required costs) ▪ AirBnB – loose government legislation around this use ▪ Difficult to manage 2 tenants (main dwelling PLUS granny flat) and service & water costs (i.e. who pays for water in a granny flat?) ▪ Tenant arguments ▪ Renovations of garage – put in a bathroom ▪ Costs of building approval is not warranted – price of building is costly ▪ Government needs to provide stamp duty, etc ▪ Not confident in private industry fixing this issue ▪ People can't invest in renting housing out ▪ Government needs to make investing more attractive to ensure current wave of exiting 'mum and dad' investors are replaced ▪ Young people generally take buying risks- can afford them- but increasing interest rates making them nervous ▪ Developer needs to be able to make a profit from their investment ▪ Incentives (eg. claiming mileage for visiting investment property) should be brought back ▪ Some people getting negative returns – 2011 & 2012 = ridiculous prices – nobody can afford rent ▪ Elderly rent up 100% ▪ Older people staying and squeezing their budgets – they have nowhere else to go ▪ Older generations are keeping jobs in their communities ▪ At certain times government have supported peoples' rent in 1 year tenancy <ul style="list-style-type: none"> • E.g. issues with single mothers and children (they can't work due to maternity leave) ▪ Companies that purchase motels for their workers

3 Concluding Discussion



LAND DEVELOPERS MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	9 May, 2023
Time	10:53
Location	Video Call
Meeting Start	11am
Meeting Close	12pm
Attendees	<ul style="list-style-type: none">▪ Mitchell Flor▪ Darren Mew - BlueCHP▪ Sean Kelly – Renew Mackay working group▪ Craig Percival – MD of Wollong, Mackay
Apologies	N/A

Agenda	
1	Introduction
2	Stakeholder Specific Questions
3	Concluding Discussion

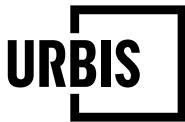
Item	Notes
1	Introduction
2	Stakeholder Specific Questions <i>What are the key issues constraining development in the region?</i> <ul style="list-style-type: none">▪ Reverse interest▪ Mining income within region▪ Councils shouldn't wait on each other prior to actioning – needs to be collaborative▪ Approvals – high level overview of on-hold Das to determine how realistic developments are▪ Conditions and timing could be a factor – financing and condition requirement may pause development▪ Delivery of wider infrastructure within region VS funding of infrastructure if land is released▪ Need to know more information so we can offer tailored solutions:<ul style="list-style-type: none">• What does demand look like & what/who are we resolving?• What housing do they prefer?• What housing do we have?▪ These characteristics are similar across region including renting▪ If we use state government – gap between value and market will need to be filled with subsidies▪ Backsliding the market – current job is not keeping up with their ability▪ Housing investment fun today – housing investment future into parliament house today▪ Talk around adequate housing for workforce and CBD investment in area▪ Housing is one piece – housing + economic development is another <i>What actions or approaches could reduce risk to the development industry and encourage greater housing supply?</i> <ul style="list-style-type: none">▪ Development risk from start to finish<ul style="list-style-type: none">• Interpretation of the requirement of conditions of approval• Getting discretionary of interpreting conditions• 3 projects in Mackay went broke▪ Build to hold and risk all the way through post construction

Item	Notes
	<ul style="list-style-type: none"> ▪ Don't want to risk de-financing, de-risk and establish connections with Government bodies (fed. & state) <ul style="list-style-type: none"> • Access to appropriate building contractors & demonstrate their qualifications – when engaging 3rd party contractor on their behalf • Long-term insurability of the asset and builder selection • Substantiate private investment for example within CBD • Broadening access to housing • Where are greater cost contribution that goes within the product – • who controls this? • How to reduce cost to deliver? • Who to approach to bring down pressure of this & who will gain from cost reduction (mutual receivers) • Triangulate binary proposition for access to product ▪ Keysdale development is example ▪ Building a lot for Aura (developer market – return need from product) ▪ Ozcare developments (NFP -lower threshold on profit) ▪ No quarries approved in recent years

3 Concluding Discussion

If you had to choose one action or initiative to boost housing supply in the region, what would it be? Why?

- Massive opportunity within underutilised CBD – to be able to convert to social affordable housing
 - Largest residential landlord is Dept. of Housing – underutilising – working backwards the housing supply
 - We're facing market failure – what the cost implications
 - Process needs streamlining – making more people available to aid this interconnected process:
 - Planning approval
 - Mortgage insurance
 - Bank approval
 - We need to change the way we think
-



LAND DEVELOPERS MEETING MINUTES

Greater Whitsunday Housing Project

Meeting details	
Date	9 May, 2023
Time	12:01pm
Location	Video Call
Meeting Start	
Meeting Close	
Attendees	<ul style="list-style-type: none">▪ Kellyanne Wynne▪ Paul Thompson▪ Nathan Flor
Apologies	N/A

Agenda	
1	Introductions
2	Stakeholder Specific Questions
3	Concluding Discussion

Item	Notes
1	Introductions
2	Stakeholder Specific Questions Issues, Patterns & Trends <i>What are the key issues constraining development in the region?</i> <ul style="list-style-type: none">▪ Rising construction costs – purchase second home buyer at risk of going backwards▪ After land development stage – local government delays in approval<ul style="list-style-type: none">• Interest costs, delay costs• Mackay development – commercial orientated• Developers commonly won't go for second project after first one – better off spending money where they can get a better return▪ Local governance – Mackay quicker than Whitsundays▪ “Haven't got enough resources”▪ IPA was supposed to be streamlined process/ cut the red tape – but has not improved▪ Cost from developers puts them off from getting sign-off from alternative discipline<ul style="list-style-type: none">• This hinders progress of development• Different sub-consultants -eg. Ergon plays important role in this area• DTMR have been fairly good with facilitating <i>As part of our previous conversations with government bodies and housing providers and advisors, there are DA approvals aren't progressing to construction – what are the barriers?</i> <ul style="list-style-type: none">▪ Extra conditions imposed by council are unreasonable and create additional costs for developers▪ Investigation on infrastructure policies – extra condition requirements apart from standard infrastructure charges▪ Developments sitting on the shelf – stormwater issues slow projects down greatly<ul style="list-style-type: none">• Not a lot of help from Mackay regional council• Other councils are good to deal with• Ergon Energy terrible to deal with – even on smaller projects▪ Council using RFIs to push out time frames -extensions to DA process

- Commercial reality that developers face -impact on delays and interest charges
- How to improve the process?*
- Time it takes to get anything done -exorbitant
 - Plan-sealing stage: effectively going back to the start to justify every step of the DA
 - Too much paperwork to be done at the end= long processing time (duplication of effort)
 - Plan-sealing stage should be smoother and quicker than it currently is (should take 1/3 of the time)
 - Rural residential: hold up is Ergon Energy (12 week wait for letter of offer/ or similar response - usually 16-week wait in reality)

Regarding risks. Where most appropriate effort to de-risk a project and make it more attractive to be implemented?

- Construction stage – lots of risk – hard to get contractors to honour quote (for more than a few weeks) -nature of the market currently
- Focus on areas where you can eliminate the risk=
 - making developments more streamlined-
 - taking risk out of planning/engineering phase u front – more consistency in conditions allows developers to be informed early on –
 - attracts more developers to industry -has to come from government level (local, state, federal)
- Putting aside develop costs and market fluctuations = red & green tape needs to be reduced (currently isn't streamlined enough) every single code adds layer of risk for developer
- Council officers seem to be risk-averse: afraid to go on case-by-case or merit-based

What would it take to get projects off the shelf and underway?

- Increase in second-home buyers into the market (people upgrading or relocating from first home)
 - Too frightened to make a move -reliant on selling first home to fund second one
 - Means new product isn't being created
- Mackay has worse problem than anywhere in SEQ –
 - Asking house prices in those regions (eg postcodes 4740) have gone backwards (compared with Logan, Redcliffe, Springfield Lakes)
 - Costs of construction starting to outweigh sale prices
- Mackay preference for small blocks – commercially for council this is more profitable
- Need choice of lot sizes (700sqm or larger wanted by majority if buyers) competing w existing house stock –
 - hard under current planning scheme to offer this requires 12 dwelling per Ha (equates to less than 700sqm size)
- 25 years ago unit developments more popular than land
 - Only one developer in Whitsundays trying to offer units for gap in market (downgraded from 3-4 storey to 2 storey)

What kind of interventions could assist with breaking down barriers to delivering more projects?

- Government needs to facilitate more investors – more freedoms for owners to increase rents throughout 12-month period
- Building format plans – cost of insurance /body corporate/ cyclone protection insurance burden
- Short-term accommodation is a bonus as property can be rented when owners not present

Any exposure to partnership arrangements?

- Queensland Housing Infrastructure Fund
- If risk can be reduced- cost and profit to be attractive for bank lending
- Direct subsidies

What would you like to see coming out of the Housing Summit?

- Shared equity (Gov stake in ownership)
- Less red-tape- make it more efficient/ easier to get developments done

• **3 Concluding Discussion**



LAND DEVELOPERS AND PROPERTY GROUPS (SESSION 3 MEETING MINUTES)

Greater Whitsunday Housing Project

Meeting details	
Date	10 May 2023
Time	10:59am
Location	Video Call
Meeting Start	
Meeting Close	
Attendees	<ul style="list-style-type: none">▪ Malcolm Hull – Master Builders▪ Peter Fry - HIA▪ Sean Sandford - UDIA▪ Robert Cocco - RDA
Apologies	N/A

Agenda	
1	Introduction
2	Stakeholder Specific Questions
3	Concluding Discussions

Item	Notes
1	Introduction

2 Stakeholder Specific Questions

Issues, Patterns and Trends

What are the key issues constraining development within the region?

- Project builders: they have 4-6 months ahead of them
 - Capacity to build amongst project builders in more rural regions (eg. Moranbah)
 - If Mackay is busy they will stick to the city
- Capacity is there amongst project builders – pipeline is slowing
 - Interest rates have created slow-down
 - Making regional “liveable” – sustaining current residents
 - Peaks & demands mean no consistency in industry
 -
- Do you see anything that is particularly peak and what is the next 6 months moving forward?
- We have come from a high peak
- Supply and demand – no pressure of supply and sub-contractors moving around
- We are sloping downwards more quickly – compared with past decades

Research shows no issues with supply, what is your response to the construction and infrastructure perspective?

- Builders can build – normal construction time of 6-8 months returning
 - However, concerns about it aligning with current market and expectation
 - Rental unavailable if shifting and waiting on new build

“1 to 2 bedroom sizes and demonstrated capacity to manage this on an ongoing basis. Seems to be tailored to experience builders to deliver the product.”

Item	Notes
------	-------

- Funding and finance
- New CEO from Whitsunday Council: huge gap in confidence for building in regions due to:
 - finding builders
 - understanding process and funding models
- Most concerns Whitsundays build affordable houses and ability to fund this project- don't stack up
- More partnerships with State Government to improve housing choices
- Loaning issues with developers

Fundamental mismatch between cost and return. Please elaborate on "funding issues"

- Underlying concerns about view proposition in development itself
 - BTR scenario – this model needs "end game" in order to stack up within next few years (financial viability)
 - Rates renting VS cost of construction
 - Joint venture with State Government would be problematic
- Need to look for funding and confidence models – positive funding and partnership and process/ timeframes – currently no one takes risk
- Have been trying to get density & unit products (medium density residential development to occur in CBD)- they don't stack up
- State has involved PDA – struggled to continue further
- 3x higher cost of building units in regional areas compared to SEQ/ Brisbane
- Fundamental issues with Impact DA can attract public submissions

Solution may be increased subsidies

- There are some attractive lending options & opportunities outside the box:
 - NAIF and other business lending programs via government
 - Cairns council looking into how planning scheme can address issue of people downsizing within local community
 - Eg. Older generation want to remain within community but note wanting to move into aged care homes
 - Ideally a product tailored to market needs – allow people to stay in place which suits them

Granny Flats - Getting people into housing in the shortest amount of time? Increasingly typology building up. Is this something on the radar or spoken about?

- Accepted development – reluctance in building these granny flats (eg. Whitsundays Council)
- Not viable and asking for larger dwellings or duplex instead
- Cases where granny flat ends up larger than primary dwelling
- Putting off "mum and dad" developers
- Planning scheme process – needs streamlining
- Challenges around dual occupancy

What will it take to unlock the challenges?

- Much more expensive building in regions compared with cities
- People's expectations where 2ndary market works is move into better product – but unsure if this exists in regional market
- Areas in Cairns, Townsville & Airlie Beach: high-end 2ndary projects and moving up
- Lacks high quality products for freeing up first dwelling/ home

3 Concluding Discussion

If you had to choose one action for housing summit to boost supply, what would you like to see out of it? Why?

- Building more confidence in financial and banking sectors – inviting bankers to attend summit
 - Risk, investor confidence – long term asset appreciation
 - Council to let things flow more quickly & more mainstream process
 - Master builders meet with Council every 6 weeks
-

APPENDIX C

DATA ANALYTICS



URBIS

GREATER WHITSUNDAY RESEARCH REPORT: DATA ANALYTICS

Prepared for Greater Whitsundays Communities and
Regional Development Australia – Greater Whitsundays
June 2023



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We acknowledge, in each of our offices, the Traditional Owners on whose land we stand.

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.

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Urbis staff responsible for this report were:

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Consultant	Katherine Rayner
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Project code	P0045366
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Report number	2
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INTRODUCTION

This report forms one phase within the wider Housing Diversity and Capacity Assessment for the Greater Whitsundays region encompassing the Local Government Areas of Whitsunday, Mackay and Isaac.

In conjunction to providing a current snapshot, this report also projects the housing demand by smaller geographical areas, based on the historical patterns of housing trends and projected population and reviews the housing capacity with respect to the available land supply.

AREAS

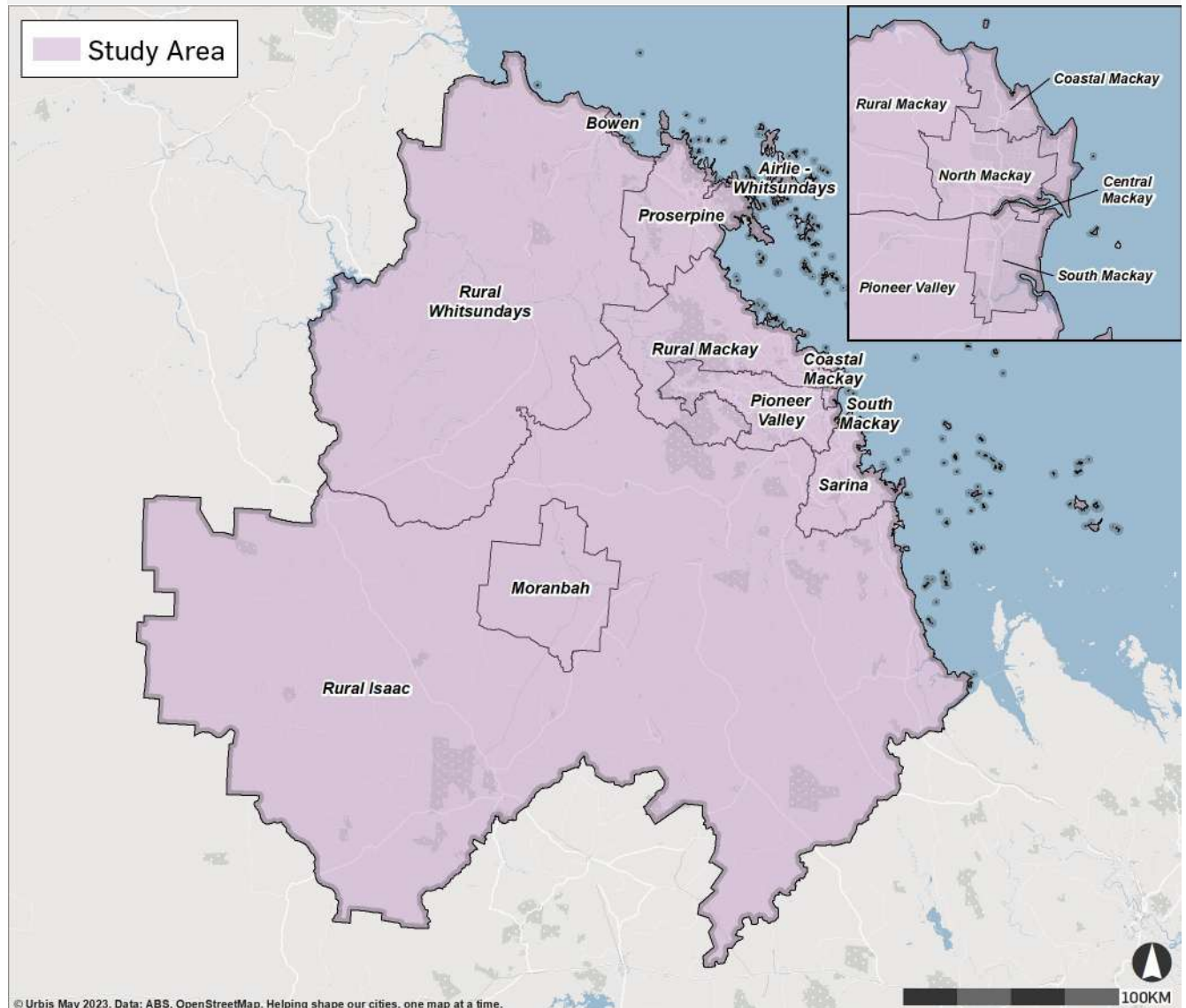
The study area for this report is the Greater Whitsunday region, made up of the Local Government Areas (LGAs) of Isaac, Mackay and Whitsunday.

Urbis has defined 13 geographical areas, referred to as areas, to conduct analysis on. The areas were defined with regard to demographic, housing and geographical characteristics, with the aim of combining similar areas that are likely to have similar challenges and to be addressed.

These geographical areas have been approved by the client.

See appendix A for a full list of areas and related Statistical Area 2 (SA2) geographies.

Study Area



© Urbis May 2023. Data: ABS, OpenStreetMap. Helping shape our cities, one map at a time.

METHODOLOGY

The methodology for the data analysis (task 2) component of the Greater Whitsunday Housing Research Project is outlined to the right.

Urbis undertook a multi-stage analysis approach to identify current and future issues and challenges in the Greater Whitsunday housing market.

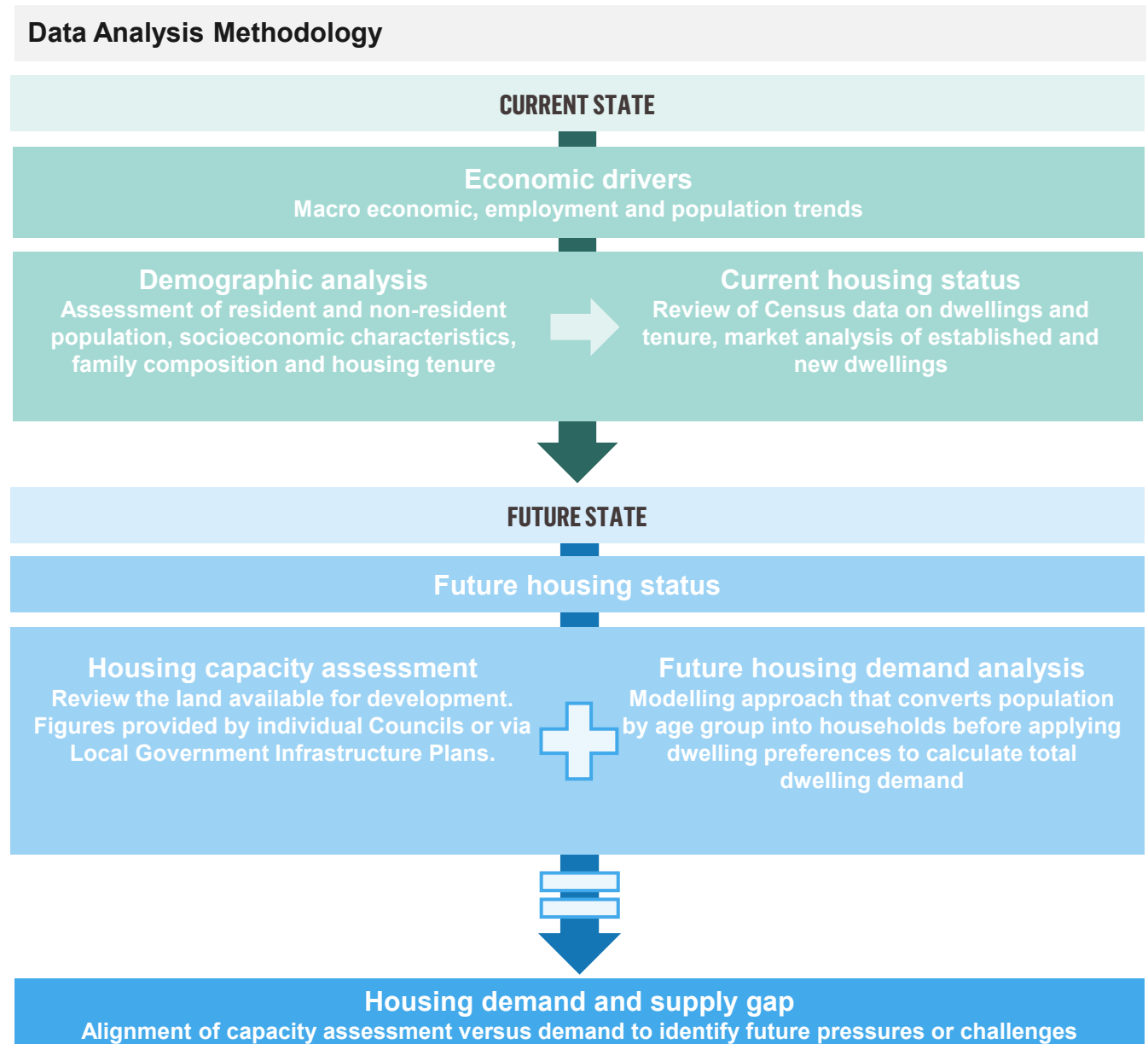
Sections 03 to 05 are concerned with the current state of the housing market and the factors that influence it. The findings from this analysis are applied in the following section 01 and 09 to forecast both housing capacity and demand.

Ultimately, the alignment of the capacity assessment and demand modelling highlight any potential pressures and challenges to the provision of suitable housing in the region.

The following key themes overleaf are major issues which have been identified through this analysis, as well as the previous Housing Roundtable on 6 December 2022.

These major issues include:

- Housing Availability
- Housing Affordability
- Infrastructure and Build Rate
- Housing Diversity
- Rental Housing
- Seasonal Workforce
- Social Housing
- Seniors Housing



KEY HOUSING ISSUES

Housing Availability

Slow Delivery

There is a lack of housing availability currently, and within the next 12-24 months. Peak delivery of housing occurred circa 10 years ago, with registrations dwindling since then (page 83). Further to that, the five year average of lot registrations is 392 across the total region – significantly below the 1,950 witnessed in 2008/2009 (page 83). There has been very limited diversity offered with units (townhouses or apartments) being just 6% of all registrations. (page 83).

Land Banking

There is a potential 'land banking' issue with a significant level of uncompleted stock within active approvals. Within Whitsundays, this has progressively trended downwards indicating an absorption of lots, however in Mackay, this has stayed consistently high around 5,000 lots. (page 84)

Demand Rising

Alongside the lack of supply, demand for housing has risen. Population growth has increased significantly in the last 5 years in comparison to the 5 years prior (pages 35-37). Further, migration to the coast from inland areas has been strong, placing additional pressure on the region's supply (page 41)

Construction Costs

Looking forward, broader level influences such as construction costs are restricting the feasibility of delivering supply in the short term. (page 29)

Housing Affordability

Rising Housing Cost Relative to Income

The region's unaffordability is increasing. House prices across the region have registered strong growth in the last year, but also the last five years (page 63). Mackay has seen the lowest level of growth at 6%, with Isaac and Whitsunday registering 13% growth in the last year (page 63). These figures are increasingly placing pressure on households. When considering standard loan terms, 42% of Mackay residents and 52% of Whitsunday residents would need to pay more than 30% of their household income to purchase a home at the median price (page 64). Looking more at a area level, more than 50% of residents within Airlie-Whitsundays, Bowen and Proserpine may need to pay more than 30% of their income for a loan for a median priced home (page 65).

Mortgage Stress

This is further emphasized with high proportions of houses within mortgage stress within Whitsundays, particularly in Airlie-Whitsundays and Proserpine. Central Mackay and Sarina have also experienced high levels (page 50).

Housing Diversity

Limited Existing Diversity

The wider region is largely a detached market, with very little offerings in the way of either townhouse or apartments. Areas such as Airlie-Whitsundays and Mackay Central have higher portions of diversity, at 27% and 59% attached (page 55,61). The majority of other areas typically have 5-12% attached product (of which majority is semi-attached). There has been an increase in townhouses as a proportion of overall stock in the last ten years, although these increases are generally low (page 56).

New Delivery Detached Focus

The majority of product that has been delivered over the last five years has been for detached homes. Units (townhouses or apartments) has been just 6% of all registrations with the highest numbers with Airlie-Whitsundays and Moranbah (likely to be townhouse developments) – however these numbers are 25-33 in total (page 75). Conversely, there has been more than 1,840 detached lot registrations across the region. It's expected these lots are more of the 'status quo' with lot sizes of new land sales remaining as per the historical average (800+sqm in Mackay and larger elsewhere)(page 66).

House Suitability

Given the lack of diversity, a large portion of homes may not be adequately suited to the family. Across the region, 82% of homes have at least two bedrooms spare, and 15% have more than three bedrooms spare (page 62, 124). Overall, there are only a small number of households who need extra bedrooms. The areas with the highest number of households needing extra bedrooms is Bowen and Central Mackay. (page 124).

Planned Supply Misalignment

When reviewing the planned ultimate supply, there is considerable provision of attached housing within the ultimate supply (planned supply), however the current levels of delivery are considerably below the targets (pages 98-101). There is therefore much greater potential for a more diverse market and short term barriers may be influencing delivery.

KEY HOUSING ISSUES

Infrastructure and Build Rate

Potential Infrastructure Sequencing

Across the region, there is sufficient supply within the ultimate capacity (planned dwelling supply) to meet the demand levels (pages 98-101). There are just three areas which may see a land availability issue, notably in Proserpine, Moranbah and Rural Isaac. However, the greatest issue is likely to be within the medium term, with majority of areas seeing demand outweigh supply levels by 2031. This indicates there may be an infrastructure delivery/sequencing issue which may be slowing supply in the medium term.

Build Rate

Additionally, in order to meet the demand levels in the medium to long term, significant increases in build rate will need to be witnessed. Areas such as Bowen, Central Mackay and Sarina are all only achieving circa 4-5% of their annual targets (pages 98-101).

Seasonal Workforce

Resource Industry Workforce

Isaac has a very strong contingency of non-resident workforce, based around the resource sector. Currently in 2022, the workforce accommodation village bed capacity is estimated at 20,200 and estimated workforce of 12,000 (pages 77,76). Breaking down to the area level, this is reflected in areas Rural Isaac and Moranbah which have high numbers of persons who work in the area with their usual address elsewhere (page 76).

Short Term Pressures

Whitsundays is a major tourist destination, which is also therefore attracting a large contingency of non-resident population who are seeking accommodation (page 30,75). Whilst these visitors may be more short term in nature, they will place additional pressures on the housing market. Further, given the declining rental pool within the long term market, there is the potential that a portion of that has been reallocated to the short term market for higher yields.

Occupancy Levels

Across several of the areas, the overall occupancy rates of dwellings is relatively low. Moranbah, Rural Isaac and Rural Whitsundays have circa 30% of their dwelling stock unoccupied (page 59). Even more centralized areas such as Central Mackay, Sarina and Proserpine have 15-20% of stock unoccupied (page 59). Whilst this stock may be held by companies for short-term visitors or investors holding holiday homes, it does present a large volume of supply which could be unlocked quickly.

Rental Housing

Vacancy Rates

Vacancy rates have declined considerably across all three regions, now registering rates at or below 1% (page 70). Areas such as Bowen and Pioneer Valley have very low rates of 0.4 - 0.7% (page 128). With limited new development set to delivery over the coming years, there is likely to be limited reprieve and vacancy rates will remain low.

Declining Bond Lodgments

One potential impact to the vacancy rate is the declining level of rental stock within the market. Bond lodgments within Mackay have decreased from circa 750 to 400 within five years. Whitsundays has seen a fall from 250 to 150, and Isaac has seen a decline of approximately 50 rentals (page 68).

Long Term Capital Growth

In the last 12-18 months, the region has seen a spike in the median house price (page 63). During this time, several purchasers sold homes at a higher rate, after years of minimal growth. However, these homes may have been within the rental pool, and have since been purchased by owners.

Rising Rents and Rental Stress

Lower levels of supply, low vacancy and ongoing demand has placed additional pressure on weekly rents. In the last five years, rents have continually risen, with a strong rise in the last 12-24 months (page 68). Areas such as Airlie-Whitsundays, Central Mackay and Bowen have seen very strong rises. This is causing additional affordability issues for tenants. The majority of areas are seeing 25-35% of all rental tenants being defined as being within rental stress (page 51).

KEY HOUSING ISSUES

Social Housing

Low Supply

The provision of social housing within the Greater Whitsundays is relatively low. In comparison to other regional areas, it is much lower relative to the total dwellings (page 72). The majority of supply is within Mackay, and very little supply exists within Isaac (page 72). This is further emphasized with the lack of public housing approvals over the last five years, with very little new development proposed.

Long Waitlist

With such low supply numbers, the waitlist for social housing has increased significantly over time. Currently there are more than 1,650 persons on the waitlist – of which 1,337 are located within Mackay. Within rising unaffordability and costs of living, this waitlist is expected to continue to grow (page 74).

Low Income Households

Low income households have been defined as those who earn less than 50% of the median income. This ranged significantly but in particular Bowen, Rural Mackay and Sarina have all registered upwards of 40% of households being defined as low income (page 48). The median incomes for the area are often misleading given the influence of small portions of high incomes within the resources industry.

Homelessness

In total, there is estimated to be more than 1,200 persons who have inadequate housing. The majority of these residents are located within Mackay (page 53). Although this figure has not changed in the last five years, it does remain high.

Seniors Housing

Low Supply

Across the region there's a relatively low amount of dedicated retirement supply – this includes both independent living units, as well as aged care beds (page 79). The supply within Mackay is marginally below the QLD benchmark, and the provision within Whitsundays and Isaac is very low. Further, the bulk of the supply is located within one area – North Mackay – limiting opportunities to residents across the area (page 79).

Aging Population

The Greater Whitsundays is registering an aging population. Across the board, persons aged 65+ are set to increase from 14% of the total population to 19% in 2041 (page 78). Key areas such as North Mackay, Pioneer Valley, Proserpine and Rural Mackay are set to increase by more than 6% overall and will likely see changing housing needs as this demographic group increases.

Aging in Place

With a much higher supply of aged care beds, it's evident residents age within their place of dwelling, with limited options for independent living solutions (page 79). These residents may be residing within homes which are not suitable to their needs and may seek to relocate if options were available.

01

SUMMARY OF AREAS



HIGH-LEVEL COMPARISON OF MAJOR HOUSING ISSUES

This high level comparison highlights major housing issues which are impacting the housing market within the Greater Whitsundays region.

There are three areas which could potentially see supply pressures in the long term – Moranbah, Proserpine and Rural Isaac. These areas are forecast to have supply at circa 4-8% below the potential demand levels.

Across all areas, it's evident that the level of registrations (dwelling delivery) is not at the required levels for projected demand (based on the medium series population growth). This is likely to have ongoing implications for the population expected within the region with supply not being able to support incoming residents.

Occupancy levels are varied with some areas seeing considerable issues. Moranbah, Rural Mackay, Rural Whitsundays and Rural Isaac all have levels below 80%. There is potentially a large number of dwellings which could help to unlock supply.

Vacancy rates are very low across the region with generally less than 1%. This is placing pressure on rents, which in turn, is pushing more dwellings into rental stress (ie. Spend more than 30% of income on rent). Areas such as Airlie-Whitsundays, Sarina, Bowen and North Mackay all have more than 30% within rental stress.

Individual area summaries are provided overleaf.

Summary Comparison

	Ultimate Supply Gap	Proportion to Ultimate Supply	Required Annual Dwellings	5 Yr. Ave. Annual Registrations	Occupancy Rate	Vacancy Rates	% Rental Stress
Airlie - Whitsundays	4,657	35.7%	277	73	84.8%	0.9%	40%
Bowen	2,002	27.8%	84	3	86.9%	0.4%	30%
Proserpine	-206	-4.5%	87	41	84.7%	1.6%	8%
Rural Whitsundays	537	20.9%	14	5	71.8%	0.0%	20%
Central Mackay	2,893	48.9%	52	2	81.6%	1.0%	27%
Coastal Mackay	6,812	35.0%	234	72	90.8%	1.0%	28%
North Mackay	2,105	11.3%	188	106	91.7%	1.0%	31%
Pioneer Valley	1,980	20.1%	82	27	90.7%	0.7%	25%
Rural Mackay	263	5.2%	63	12	77.8%	1.0%	26%
Sarina	1,683	20.0%	109	6	85.8%	0.9%	32%
South Mackay	4,693	28.0%	151	35	91.2%	1.0%	27%
Moranbah	-345	-6.4%	113	8	70.3%	0.0%	7%
Rural Isaac	-653	-8.7%	128	3	66.0%	4.6%	6%

INTRODUCTION TO AREA SUMMARY PAGES

The following pages overleaf provide a summary of each of the major insights and potential supply gap issues facing the each area.

Key topics include population growth rates and key demographic differences, housing insights which may include the rental market, housing tenure, housing structure and new housing delivery, as well as a high-level summary of the supply/demand gap.

Key definitions that relate to the supply/demand table are listed to the right.

Supply Demand Definitions for Area Summary

Term	Definition
Current:	Dwelling numbers as at the 2021 census
Demand:	Provides the estimated level of dwelling demand when considering age-specific population estimates and projections into household types, before applying household-based dwelling preferences. Refer to pages 62 to 66 for detailed demand breakdown.
Planned Supply:	Planned dwelling supply capacity is based on estimates of dwellings that have been or could be approved, based on current planning intent and the expected nature of demand and densities over time. These have been sourced via each LGA's Local Government Infrastructure Plan. The planned supply has been provided for 2031 or 2036 based on the year provided by each LGA respectively. Refer to pages 68 to 71 for detailed supply breakdown. See also the Ultimate definition below for similar.
Gap:	The difference between the projected demand levels and the <i>planned</i> supply levels provided for the maximum year as per each LGA's Infrastructure Plan.
Ultimate:	This figure is the total level of planned dwelling supply for each area, set by respective Councils when following the Local Government Infrastructure Plan process, and considers key variables such as population, occupancy rates, existing development, densities and current DA data. This figure is a total figure which is not aligned to any particular year.
Ultimate Gap:	The gap figure is the difference between the total <i>planned</i> supply as above, and the relevant demand levels for each year to determine potential surplus/deficient within the long term.
Base Case:	Considers the medium series population projections, and the current household dwelling preferences. Refer to page 66.
High Growth:	Considers the high series population projections, and the current household dwelling preferences. Refer to page 67.

AREA SUMMARY – AIRLIE - WHITSUNDAYS

The Airlie – Whitsunday area has some of the highest density in the region, with a strong attached market.

Characteristics of the area that support higher density include the strong tourism sector and the diversity of the population.

While there is some existing diversity in housing stock, the trend over the past decade has been towards separate houses. Development of higher density product has slowed in recent years, and the rental market has tightened.

Whilst the area may see some planned supply issues for detached dwellings in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

 **2.0% P.A.**
Historical 2016-21

 **1.8% P.A.**
Forecast 2021-31



33% of visitors to region and top destination for international tourists



Majority of households high earning with 41% earning more than \$104,000



High labour force participation 79% (with 61% in white collar occupations)

Housing Insights and Key Messages



Key Issue: Rental Market

- Strong existing market with 41% renters
- 40% households experiencing rental stress
- 0.7% vacancy rate



Key Issue: Housing Structure

- One of the deepest apartment markets with 18% of dwellings
- Substantial (9%) shift to detached dwellings type (2011-21)



Key Issue: Dwelling Size

- 80% of dwellings have excess bedrooms to requirements



Key Issue: New Dwelling Market

- Significant increase in building approvals over the last two years and 40% were attached approvals
- Strong conversion of the detached market with high lot registrations and low conversions of attached product

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,459				2,149			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	5,602	4,063	-1,539	+2,489	2,778	3,409	+631	+2,168
High Growth	6,030		-1,967	+2,061	2,990		+419	+1,956

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – BOWEN

Bowen is a coastal urban centre with relative diversity of households with couples without children and lone persons occupying a larger share of the housing market. This is likely a contributing factor to an increasing proportion of attached dwellings.

The region has a large rental market at 41%. Of these renters, 30% of renters have been experiencing rental stress.

Whilst the area may see planned supply issues for detached dwellings in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings. It's acknowledged that population may increase on the forecast rates given the significant level of infrastructure projects planned across the region which will attract high workforce numbers. This could place additional pressures on the short term delivery of housing.

Population & Demographics

Population Growth:

 **1.6% P.A.**
Historical 2016-21

 **1.1% P.A.**
Forecast 2021-31



High proportion of renters in the region at 41%.



High percentage of people living in detached houses at 71%.



11% of population is of Aboriginal or Torres Strait Islander Heritage

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Consistently low building approvals over the last decade with the latest year aligning to the five year average.
- Very low conversions with few lot registrations



Key Issue: Housing Structure

- Relatively diverse stock with 26% attached or other dwellings
- Increase in semi-detached dwellings over past decade (+12%pts)



Key Issue: Rental Market

- 30% of rental households are in rental stress
- Diversion in rental price growth between houses (+12.9% per annum) and units (-8.9% per annum)



Key Issue: Household Composition

- Relatively equal share in households across couples without kids, families with kids and lone households

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		3,597					761	
2031								
Base Case	4,350	3,111	-1,239	+870	843	1,783	+940	+1,133
High Growth	4,683		-1,572	+537	908		+875	+1,068

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – CENTRAL MACKAY

Central Mackay's housing market is distinctly different, with a majority attached dwellings.

The variation in dwelling types is driven by a younger, more diverse population who are renting to leverage nearby amenity.

While the region has seen moderate population growth in the past five years, it has seen very few building approvals or lot registrations.

At the current rates of demand, there is insufficient planned supply for the detached dwellings.

However, with a significant portion of attached within the ultimate planned supply, there is an opportunity to further the shift to attached product to balance any deficits.

Population & Demographics

Population Growth:

 **1.5% P.A.**
Historical 2016-21

 **0.9% P.A.**
Forecast 2021-36



Very high proportion of renters at 68%.



28% of the population in the region is overseas born.



27% of the population in the region are Aged 25-39.

Housing Insights and Key Messages



Key Issue: Housing Diversity

- Most diverse market with majority attached dwellings
- Greater shift towards semi-attached houses (+13%pt over past decade)
- Smaller dwelling size by bedrooms



Key Issue: New Dwelling Market

- Despite being a centralised area, there has been very low level of dwelling approvals and registrations over the last decade



Key Issue: Rental Market

- 68% of dwellings are rentals
- 27% of renters in rental stress
- Despite a strong rental market, units have seen a decline in weekly rent over the last five years



Key Issue: Household Composition

- 48% of households are lone persons

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap*	Ultimate Gap*	Demand [^]	Planned Dwelling Supply [^]	Gap*	Ultimate Gap*
2021								
Current		544				1,702		
2031								
Base Case	824	569	-255	-592	2,198	2,347	+149	+3,485
High Growth	898		-329	-666	2,395		-48	+3,288

[^] No. Dwellings
*(+Surplus / -Deficit)

AREA SUMMARY – COASTAL MACKAY

The Coastal Mackay area is made up largely of family households that reside within larger detached dwellings. A larger portion of these families have children, with a considerable school aged population.

The area has seen substantial demand for housing in the last decade, with very high levels of building approvals, and strong price growth.

With the strongest population growth forecast, the current planned supply for detached dwellings is substantially below the forecast demand by 2036. However with a significant ultimate gap, there is potential for the total planned supply to cater for the demand levels. There is sufficient planned supply for the attached market.

Population & Demographics

Population Growth:

 **1.4% P.A.**
Historical 2016-21

 **2.1% P.A.**
Forecast 2021-36



18% of the population is school aged children



Majority of households high earning with 53% earning more than \$104,000



60% of the workforce are in white collar occupations.

Housing Insights and Key Messages



Key Issue: Dwelling Structure

- Majority of homes are detached, with little change over the last five years.



Key Issue: Dwelling Size

- Majority of dwellings have 4 or more bedrooms
- 87% of dwellings have bedrooms excess to requirements



Key Issue: Rental Market

- 28% of renters in rental stress
- Significant price growth for unit and house rentals over the last five years
- High median rental prices compared to wider region



Key Issue: New Dwelling Market

- Significant increase in building approvals in the post-pandemic period
- Relatively strong with circa 50% converting to a lot registration

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		8,051					1,068	
2031								
Base Case	11,297		-1,116	+4,646	1,334		+312	+2,046
		10,181				1,646		
High Growth	12,311		-2,130	+3,632	1,454		+192	+2,002

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – MORANBAH

The Moranbah area is a mining locality characterised by families with children living within large detached dwellings.

Interestingly, Moranbah records a low occupancy rate at just 70.3%. Combined with the fact that there have been limited dwelling approvals and registrations over the past decade, there may be excess supply which could be absorbed to lower the vacancy rate and provide greater diversity.

Whilst the area may see some planned supply issues in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for detached dwellings. However, should population growth increase at a higher rate with infrastructure commitments, there may be additional pressures to support the demand.

With regards to attached dwellings, there has been a significant increase in semi-attached and a relatively low level of supply planned. There is likely to be ongoing pressures if demand for attached product continues.

Population & Demographics

Population Growth:

 **1.2% P.A.**
Historical 2016-21

 **1.3% P.A.**
Forecast 2021-36



Young average age at 31



Households evenly split between low to middle income, and high income (above \$104,000)



43% of the total workforce work within the mining industry

Housing Insights and Key Messages



Key Issue: Dwelling Stock

- Very low occupancy rate for private dwellings at 70.3%
- Limited dwelling approvals and registrations over the past decade



Key Issue: Dwelling Structure

- Most common dwelling typology is a separate house with 4+ bedrooms
- Increasing share of semi-attached dwellings rising to 17%



Key Issue: Household Composition

- 42% of all households are couples with children – the highest in the region
- Larger families translate to a high average household size of 2.8 persons



Key Issue: Rental Market

- Highest proportion of renters in the region at 73%
- Very low rental stress likely due to supplemented accommodation costs

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,013				1,070			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	4,713		-227	+246	1,062		-636	-591
		4,486				426		
High Growth	5,098		-612	-139	1,148		-722	-677

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – NORTH MACKAY

North Mackay saw the highest level of new development in the past five years. Demand levels are high with the highest number of building approvals, of which nearly all is detached stock.

On the back of this, the area has an increasing share of households with a mortgage, and limited mortgage stress.


On the flip side, with a very tight rental market, high rents are resulting in high numbers of households in rental stress.

Whilst the area may see some planned supply issues in the next 15 years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Should population growth increase higher than the medium series, there may be additional pressures to support the demand for detached dwellings.

Population & Demographics

Population Growth:

 **1.1% P.A.**
Historical 2016-21

 **0.8% P.A.**
Forecast 2021-36



59% of all workforce within white collar roles



Higher portions of single parent families



17% of workforce employed as professionals

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Strongest level of dwelling approvals over a five-year period averaging 149 annually
- Strong conversion with 106 lot registrations on average annually



Key Issue: Rental Market

- High median rent for houses after circa 8% growth annually for last 1-5 years.
- Low vacancy at 1.0%
- 31% of tenants experiencing rental stress



Key Issue: Tenure

- Growing share of owner occupiers increasing to 70%
- Higher portions of households with a mortgage but with low levels of mortgage stress.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	11,852				1,924			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	14,387	12,884	-1,503	+103	2,212	2,361	+149	+2,002
High Growth	15,678		-2,794	-1,188	2,411		-50	+1,800

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – PIONEER VALLEY

Pioneer Valley is characterised by family households and strong labour force participation, leading to higher household incomes. This has translated to a strong preference for detached dwellings. Whilst there has been an increase in semi detached product, it is still a detached market.

The rental market for houses has experienced growth rents and a high median rent comparatively. High rents have contributed to one in four renting households experiencing rental stress.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient capacity on a whole to cater for the relevant demand for both detached and attached dwellings, although this may be influenced by Queensland's Hydro infrastructure investment attracting a solid workforce.

Population & Demographics

Population Growth:

↑ **0.9% P.A.**

Historical 2016-21

↑ **0.9% P.A.**

Forecast 2021-36



48% of households are middle to high income from \$52,000 to \$106,000



Very high proportion of family households in the region at 81%.



Labour force participation of 71%.

Housing Insights and Key Messages



Key Issue: Rental Market

- Strong median rental growth of 11.4% in the previous year, slightly above historical averages
- One quarter of households in rental stress
- Very low vacancy of 0.7%



Key Issue: Dwelling Structure

- Shift towards semi-attached dwellings (+7%pts), however market still dominated by detached market
- 84% of dwellings have bedrooms excess to requirements



Key Issue: Tenure

- High home ownership with mortgages at 48%
- Falling levels of rental tenure with greater shift to owner occupiers.



Key Issue: New Dwelling Market

- Decline in approvals in last 12 months after 4 years of high approvals.
- Average of 27 new lot registrations annually – all of which are for detached lots.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	6,130				529			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	7,382	6,994	-388	+1,905	510	198	-312	+75
High Growth	8,045		-1,051	+1,242	555		-357	+30

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – PROSERPINE

The Proserpine area is characterised by family households in large, detached dwellings.

The area has seen steady population growth that has translated to steady levels of dwelling registrations over the last five years.

Proserpine has the largest share of residents aged 65 and over across the region, which will have implications for dwelling demand into the future.

For detached dwellings, the ultimate planned supply figures are only marginally higher than the current 2021 figures – implying the region is not expected to see much growth. Should the demand projections increase, there is likely to be supply gap pressures.

Conversely, with a lack of new development within the attached market, the planned supply levels are expected to be sufficient for the demand.

Population & Demographics

Population Growth:

↑ **1.2% P.A.**
Historical 2016-21

↑ **1.2% P.A.**
Forecast 2021-31



53% of households are low income of less than \$78,000



High percentage of family households at 73%.



21% of residents aged 65+

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Moderate depth of dwelling approvals over past decade with increase in 2021
- Significant recent conversion to lot registrations reaching a 10 year high of 109 lots in 2021



Key Issue: Rental Market

- One of the highest vacancy rates at 1.6% - albeit still below equilibrium
- Median weekly rent for units has increased 14.3% in the past 12 months and 6.9% for houses



Key Issue: Dwelling Structure

- Overwhelmingly a detached market with very little shift towards more dwelling diversity.

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
2021								
Current		3,582						
						338		
2031								
Base Case	4,338		-782	-628	450		+365	+422
		3,556				815		
High Growth	4,670		-1,114	-960	485		+330	+387

[^] No. Dwellings
^{*} (+Surplus / -Deficit)

AREA SUMMARY – RURAL ISAAC

The Rural Isaac area has seen very low population growth over the past five years, which is expected to continue.

The area is characterised by a strong workforce, who are largely in blue collar professions, with strong contingency within the mining industry. As a result, there is a high volume of unoccupied dwellings, and high population within worker accommodation villages.

While there is a substantial rental market in the area, with 51% of households renting.

There is sufficient ultimate supply to support demand for attached dwellings under the base case.

For detached dwellings, the ultimate supply figures are lower than the current 2021 figures – implying the region has grown at a faster than anticipated rate. Should the demand projections increase, there is likely to be supply gap pressures.

Population & Demographics

Population Growth:

 **0.5% P.A.**
Historical 2016-21

 **0.6% P.A.**
Forecast 2021-36



32% of the workforce is employed in the mining industry



39% of households are families with children



High labour force participation rate of 77%.

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Minimal new development since a peak of dwelling approvals in 2012
- Lot registrations currently averaging 3-4 annually



Key Issue: Dwelling Structure

- 84% of dwellings have bedrooms additional to requirements
- Despite being a rural area, there is a higher proportion of attached product 8%



Key Issue: Rental Market

- Substantial number of renters, making up 52% of dwellings
- Weekly rents declined for houses (-13%) and rose for units (20%) in the last 12 months.



Key Issue: Occupancy

- Low occupancy of private dwellings at 66%
- Highest numbers of persons within worker accommodation villages

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	5,610				633			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	7,532		-2,287	-669	636		-138	+16
		5,245				498		
High Growth	8,146		-2,901	-1,283	688		-190	-36

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – RURAL MACKAY

Rural Mackay is largely homogenous housing market of detached dwellings. The area exhibits some differences in terms of tenure, with a large share of households owning their homes outright. This is likely driven by the higher average age, and higher retention rate suggesting a significant empty nester/older family market. These household characteristics, combined with minimal population growth are seeing smaller households occupying large dwellings with excess bedrooms. Whilst the rental market is small, it is tight with low vacancy and more than one quarter experiencing rental stress.

There sufficient planned supply for attached dwelling demand, which remains low due to household preferences. The planned supply for detached dwellings may see some pressures by 2036, however does hold sufficient capacity when considering the ultimate supply. Pressures are likely to increase under a high growth scenario.

Population & Demographics

Population Growth:

 **0.0% P.A.**
Historical 2016-21

 **1.1% P.A.**
Forecast 2021-36



One of the highest average ages at 43.2



Very high retention rate with 69% of people not moving in the last 5 years



High percentage of the population aged 40-54 at 22%.

Housing Insights and Key Messages

Key Issue: Tenure

- 44% of dwellings are owned outright, the highest of any area

Key Issue: Dwelling Structure

- 80% of dwellings have bedrooms additional to requirements
- Overwhelmingly a detached market with very little shift towards more dwelling diversity.

Key Issue: Rental Market

- Very small rental market with just 18% of all dwellings
- 26% of renters are experiencing rental stress
- Vacancy rate is at 1.0%

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	3,669				177			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	4,666	4,127	-539	+222	120	161	+41	+41
High Growth	5,085		-958	-197	131		+30	+30

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – RURAL WHITSUNDAYS

The Rural Whitsundays area as seen little change in observed dwelling preferences over the past decade, with minimal new dwelling registrations and a continued preference for detached dwellings.

The area reports a low occupancy rate of private dwellings at 72% which may be influencing supply levels.

The area has a more diverse makeup of household types, with a larger share of lone person households, a large 55-64 year cohort, and high number of owner occupiers. These characteristics are indicative of an ageing population within their family home with limited dedicated housing alternatives.

There sufficient supply for attached dwelling demand, which remains low due to household preferences. The planned supply for detached dwellings may see some pressures, with an almost equal amount by 2031 when considering the ultimate supply gap.

Population & Demographics

Population Growth:

↑ **2.4% P.A.**

Historical 2016-21

↑ **-1.1% P.A.**

Forecast 2021-31



35% of households are families with kids and 30% are lone households



Higher proportion of blue collar workers at 53%



16% of the population is middle aged from 55-64 years

Housing Insights and Key Messages



Key Issue: Tenure

- Strong cohort of owner occupiers at 73% and the highest level of outright ownership at 47%
- Low occupancy of private dwellings at 72%



Key Issue: Dwelling Structure

- Overwhelmingly a detached market with very little shift towards more dwelling diversity.



Key Issue: New Dwelling Market

- Historically low number of new dwelling approvals, with a 10 year high of 57 in 2021
- Slight increase in lot registrations in 2021 with 16 – typically only 1-2 annually



Key Issue: Household Characteristics

- Strong diversity with 35% families with children, 33% couples without children and 30% lone persons

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	1,830				194			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	1,971	1,306	-665	+32	57	551	+494	+506
High Growth	2,122		-816	-119	62		+489	+501

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – SARINA

Sarina has registered very low population growth over the last five years, with limited new housing development.

The area is characterised by a high proportion of family households living in detached dwellings.

In terms of tenure, Sarina has one of the highest levels of mortgage holders in the region, and 13% of these households are assessed as experiencing mortgage stress.

In the rental market, 32% of households are experiencing rental stress, which is likely to have exacerbated by strong price growth in median rents over the previous two years.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

↑ **0.4% P.A.**

Historical 2016-21

↑ **1.6% P.A.**

Forecast 2021-31



Higher proportions of blue collar workers at 53%



76% of people live in family households.



One of the higher proportions of persons not in the labour force at 36%

Housing Insights and Key Messages



Key Issue: New Dwelling Market

- Despite approvals remaining stable delivery of product has not increased with just 22 new lots registered in five years



Key Issue: Dwelling Structure

- 81% of dwellings have bedrooms additional to requirements
- Long term detached market with little change in ten years



Key Issue: Rental Market

- 32% of renters are experiencing rental stress
- Recent growth in rents at 11.9% over past year and 10.7% over two year period
- Vacancy rate at 0.9%



Key Issue: Mortgages

- One of the higher levels of mortgage holders at 40%
- 13% of these households are experiencing mortgage stress

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	4,752				345			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	6,370	5,097	-1,273	+962	369	419	+50	+721
High Growth	6,942		-1,845	+390	402		+17	+688

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

AREA SUMMARY – SOUTH MACKAY

The South Mackay area is largely made up of detached dwellings, however there is a moderately sized attached market (24% of dwellings). The region has seen steady population growth over the past five years and has some diversity in household type, with a high proportion of lone person households.

There is some observed appetite for new dwelling development over the last five years, with activity beginning to increase.

The South Mackay area has seen the highest median rent for houses in the region and growth of 12.3% over the last 12 months.

Whilst the area may see some planned supply issues in the next ten years, there is sufficient planned supply on a whole to cater for the relevant demand for both detached and attached dwellings.

Population & Demographics

Population Growth:

 **1.2% P.A.**
Historical 2016-21

 **0.9% P.A.**
Forecast 2021-31



30% of dwellings are lone persons



High proportion of persons born in South East Asia at 5%



16% of the workforce employed in Health Care industry

Housing Insights and Key Messages



Key Issue: Rental Market

- 27% of renters are experiencing rental stress
- Rents have seen considerable growth of 12.3% of the last year



Key Issue: Dwelling Structure

- Relatively high proportion of attached dwellings at 19%
- Lone person households most likely to occupy attached dwellings



Key Issue: New Dwelling Market

- Comprising circa 10% of the total building approvals and lot registrations
- No major recent increases in delivery with circa 35 annual lot registrations

Forecast Dwelling Estimates

	DETACHED DWELLINGS				ATTACHED DWELLINGS			
	2021							
Current	7,622				2,205			
	2031							
	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]	Demand [^]	Planned Dwelling Supply [^]	Gap [*]	Ultimate Gap [*]
Base Case	9,541	8,086	-1,455	+1,918	2,551	2,543	-8	+2,775
High Growth	10,397		-2,311	+1,062	2,780		-237	+2,546

[^] No. Dwellings
^{*}(+Surplus / -Deficit)

02

MACRO ECONOMIC DRIVERS



MACRO DRIVERS

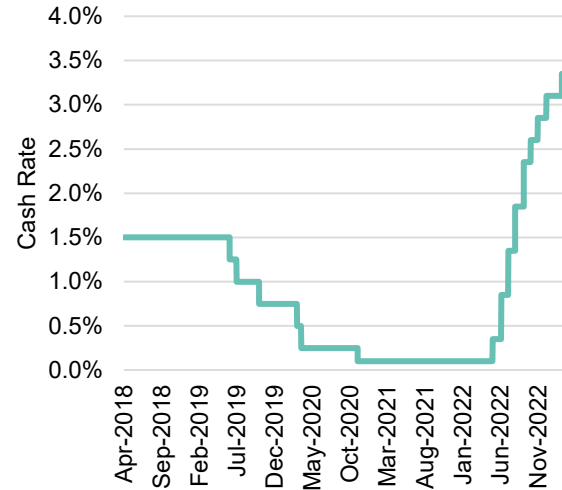
Interest rates have a major influence on the level of development. The pre-pandemic record low interest rates increased the borrowing capacity of companies and individual households. This spurred a rise in development and purchasing from 2020-onwards.

The Reserve Bank of Australia (RBA) began a monetary policy tightening cycle in May 2022 in response to rising inflation that is widely understood to have been induced by post-pandemic supply side forces. As a result, the borrowing capacity of companies and households has been significantly reduced as a result.

Across the Greater Whitsunday region, there is a significant pipeline of planned investment. Future projects include improvements to transport infrastructure on the Bruce Highway and Proserpine-Shute Harbour Road. Additionally, the planning of many resorts and recreation projects are expected to further develop future job growth in the region and enhance the tourist offering. Other major projects are planned to expand utilities and industrial development in the area. These include solar infrastructure investments, and workshops and warehouses in the region. (major resource infrastructure detailed further in the report).

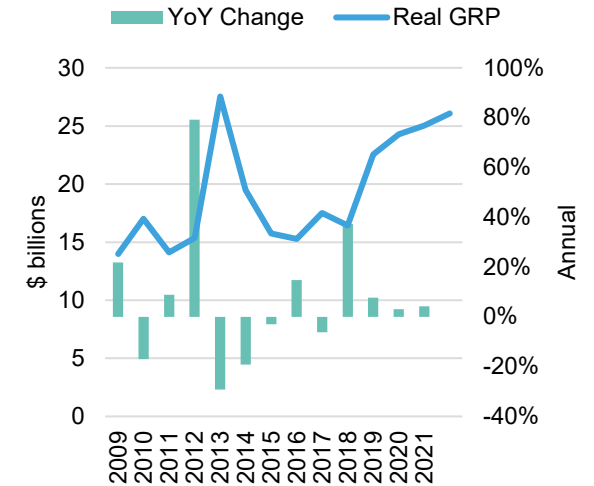
These planned investments will aid in attracting and retaining residents, both in terms of employment opportunities and increased amenity and services.

Interest Rate - Australia



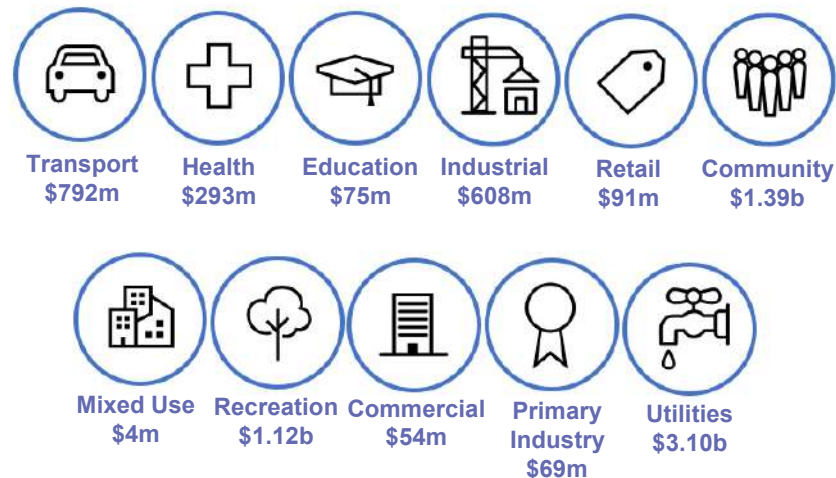
Source: RBA

Economic Output – Greater Whitsunday



Source: REMPLAN

Infrastructure Investment



Source: Cordell Connect, Development Register

RESOURCES SECTOR

Across the Greater Whitsunday, there is significant investment planned for the resource industry. This includes 40 new projects, with an estimated cost of \$17 billion. The workforce has the potential to increase significantly, with almost 15,000 during the construction phase, and 13,000 in the ongoing operations. This is likely to have a significant demand on housing across the region.

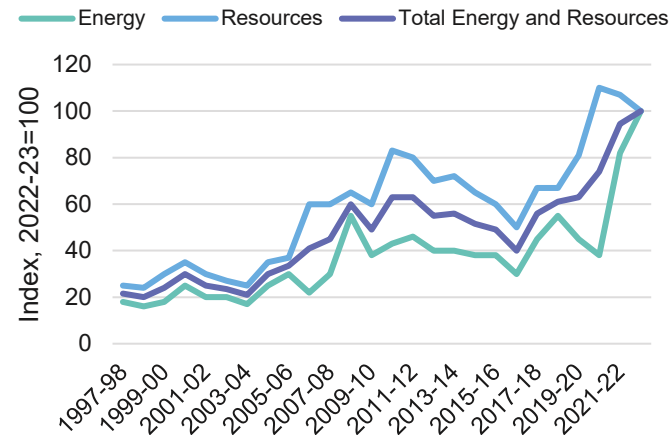
The resources industry has seen continual fluctuation over the last two decades. The last 12-24 months has significant growth within export prices.

Resource Industry Investment – Greater Whitsundays

	Projects	Estimated Cost	Construction Employment	Operating Employment
Committed	4	\$882	650	636
Feasibility	26	\$10,195	8,885	9,018
Publicly Announced	10	\$6,332	5,350	3,350
Grand Total	40	\$17,409	14,885	13,004

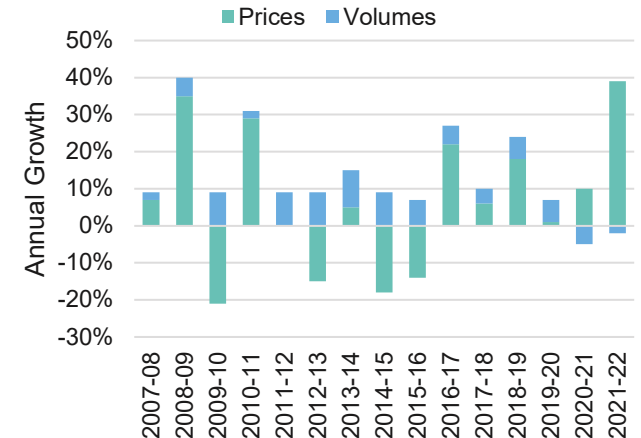
Source: Office of Chief Economist

Indexed Resource and Energy Export Prices



Source: ABS (2023) International Trade in Goods and Services, 5368.0; Department of Industry, Science and Resources (2023) 23/06/2023

Resources & Energy Export Values



Source: ABS (2023) International Trade in Goods and Services, 5368.0; Department of Industry, Science and Resources (2023) Page 28

CONSTRUCTION COSTS

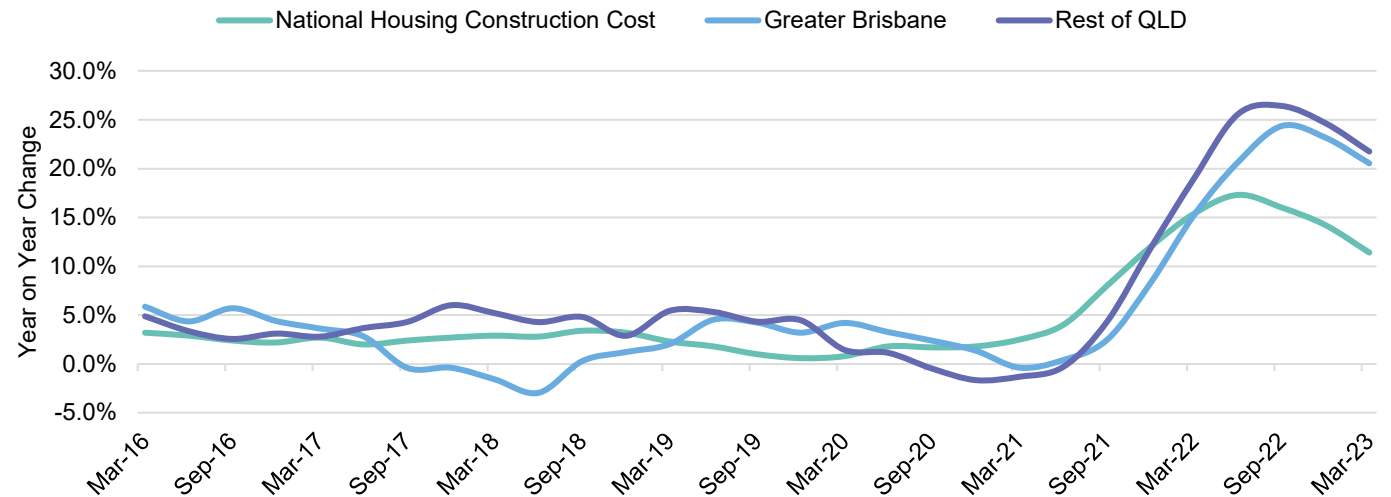
The rise in construction costs over the last two years have been significant and have significantly impacted the development industry.

Considerable price rises have impacted the feasibility of projects, and in many instances, limited development altogether.

The annual average rise in Mackay for the last 18 months has been 16.6% - above the national average.

Although now prices are seeing some stabilisation, the ongoing impacts are likely to be felt as the market adjusts.

Annual Change in Construction Costs



Source: ABS

TOURISM

The tourism sector in the Greater Whitsunday region experienced strong growth across the domestic and international visitor markets prior to the COVID-19 pandemic (the pandemic).

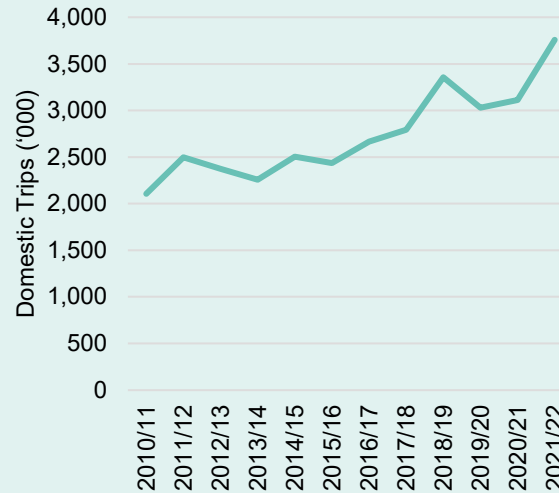
The pandemic negatively impacted the international tourism market, however with international borders now fully re-opened, this visitor market is expected to see growth again.

The market for domestic visitors saw increases in 2021/22 after the initial impact of COVID-19 was felt in 2020/21. With international travel still restricted for some of this period, domestic travellers redirected their spending to the local market.

Domestic travellers to the region are overwhelming intrastate visitors (78%). Domestic visitors have historically been from older age groups, with over 55s the largest demographic group in terms of domestic trips taken from 2015 to 2022.

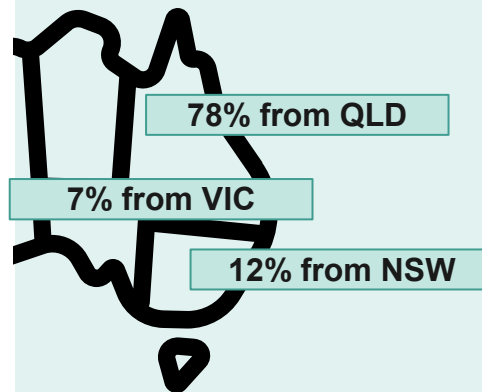
Comparatively, there has been a larger share of 20-29 year olds in the international visitor market, with 46% of international trips taken by this age group from 2015-2020. Visitors from overseas were most likely to come from the United Kingdom or Germany.

Domestic Tourism



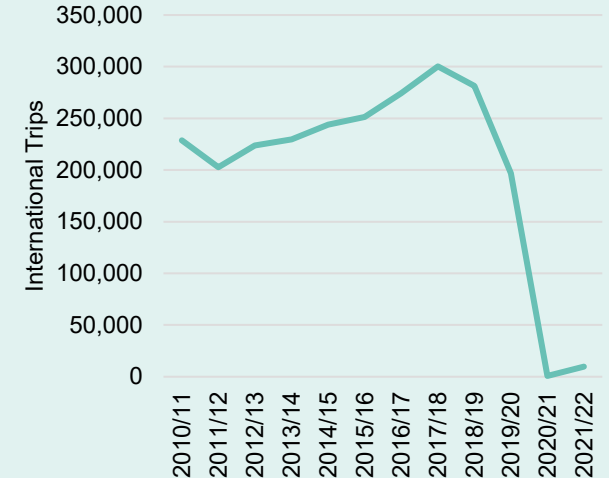
12%
aged 30-34

26%
aged 55+



Source: Tourism Research Australia (TRA)
Domestic key figures relate to: 2015/16 – 2021/22

International Tourism



46%
aged 20-29

17%
aged 55+

82%

Visitors to Whitsunday

Top Countries

	United Kingdom	20%
	Germany	15%
	United States of America	8%
	Other Europe	8%
	China	7%

Source: Tourism Research Australia (TRA)
International key figures relate to: 2015/16 – 2019/20

POPULATION

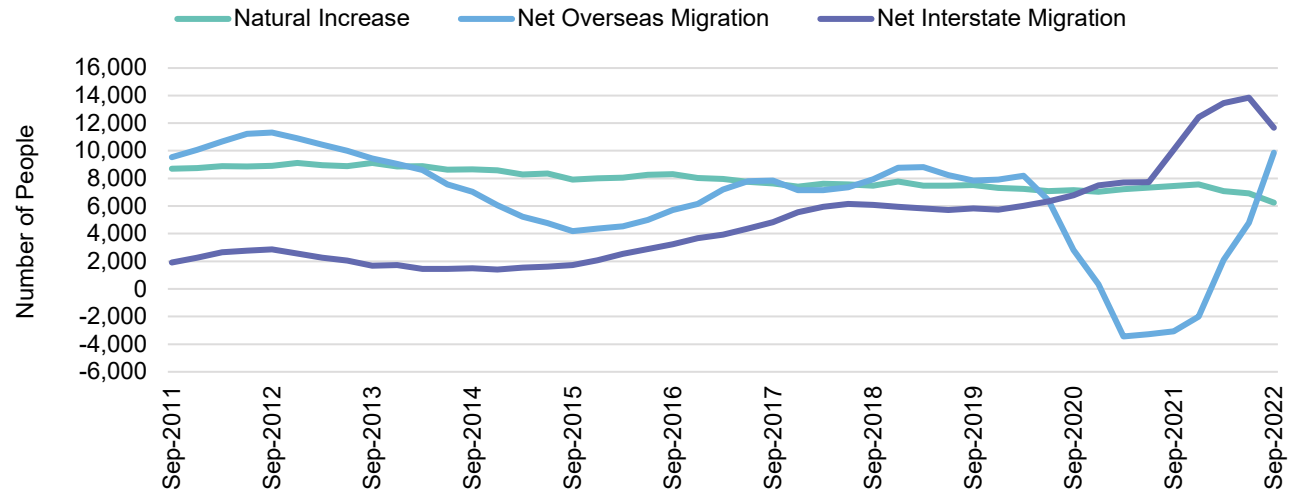
Over the last decade, the components of population growth within Queensland have changed considerably. In 2010, overseas migration and natural increase were the largest drivers of population growth. Over time to 2019, interstate increased, closing the gap between the three drivers relative contributions.

As expected, the pandemic had a significant impact on the level of overseas migration to Queensland. However, with Queensland responding well to the pandemic, as well as the lifestyle desirability and relative affordability, there has been a strong increase in interstate migration to the region.

Population growth in the Greater Whitsunday region has seen moderate variation from that of Queensland. Between 2014 and 2016, the region experienced a period of negative growth, well below the annual population change for Queensland. This was likely fuelled by the downturn in the mining industry which is likely to have influenced other industries and limited employment opportunities.

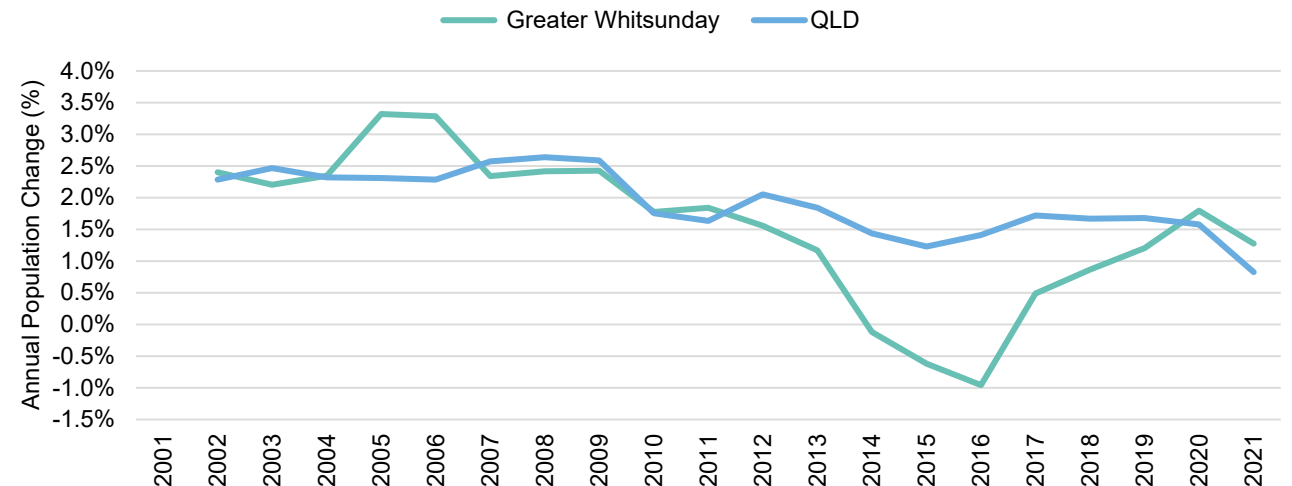
The region returned to positive growth in 2017 and has since outstripped growth across the state in the last two years. The recovery in population growth is likely due to increased employment opportunities and the increased migration to regional areas as a result of the pandemic.

QLD Interstate and Overseas Migration



Source: ABS

Historical Population Growth Comparison (QLD v Greater Whitsunday)



Source: ABS

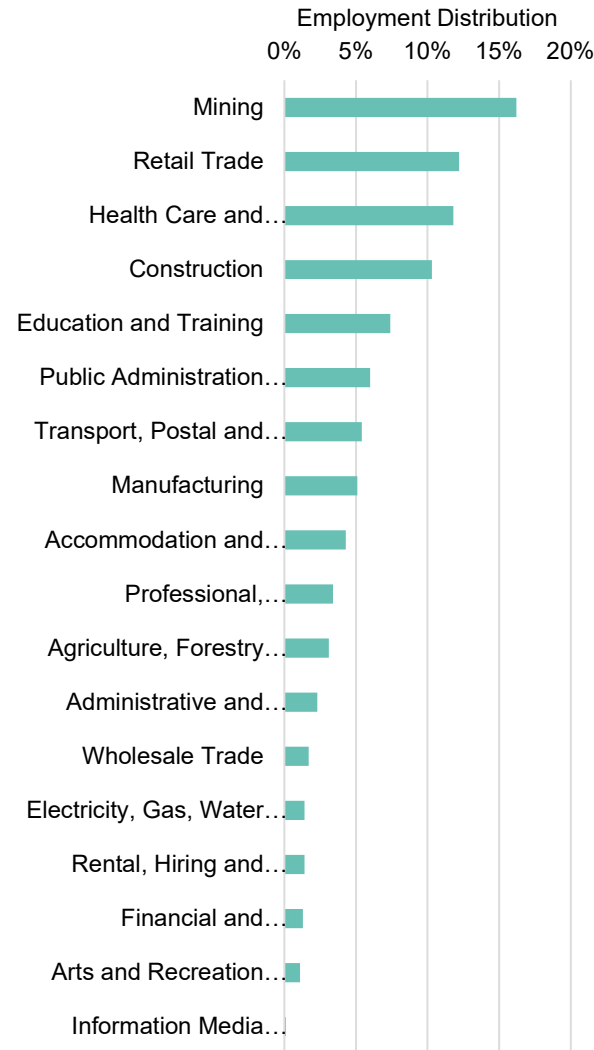
EMPLOYMENT

Across the Whitsunday Region, mining is the largest industry by employment, followed by retail trade and health care and social assistance. Despite the mines being more concentrated within Isaac, a large proportion of workers reside within Mackay.

Employment growth in the region has seen moderate variation since 2010, reaching a peak in October 2022. Employment growth in the region is driven by the resources sector, energy and public investment into the regions, which are variable over time.

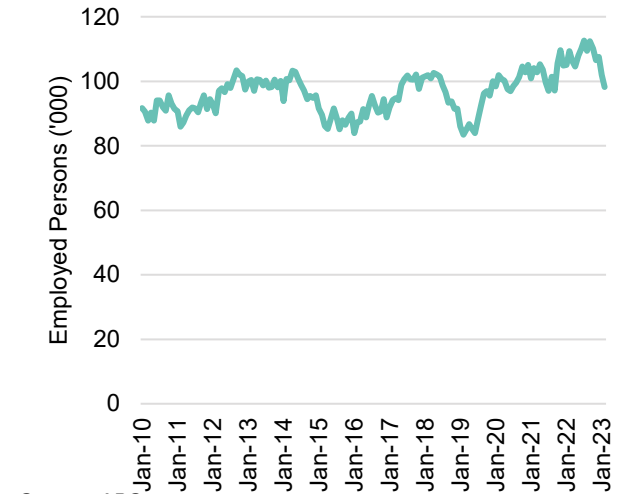
The region has also experienced periods of high unemployment, reaching a ten-year peak of 8.4% in June 2015. While unemployment has been somewhat volatile since this time, it reached a low point of 1.7% in December 2022. This period of low unemployment correlates with Queensland's strong response to the pandemic and stimulus measures that were in place over the period. The unemployment rate sat at 2.5% in February 2023.

Employment by Industry



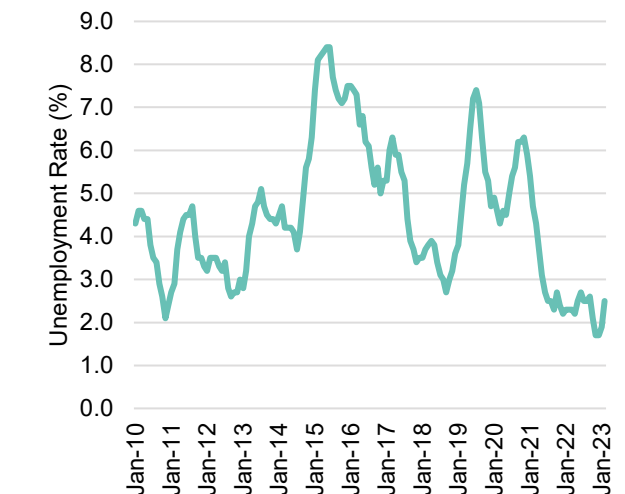
Source: ABS

Employment Growth



Source: ABS

Unemployment Rate



Source: ABS

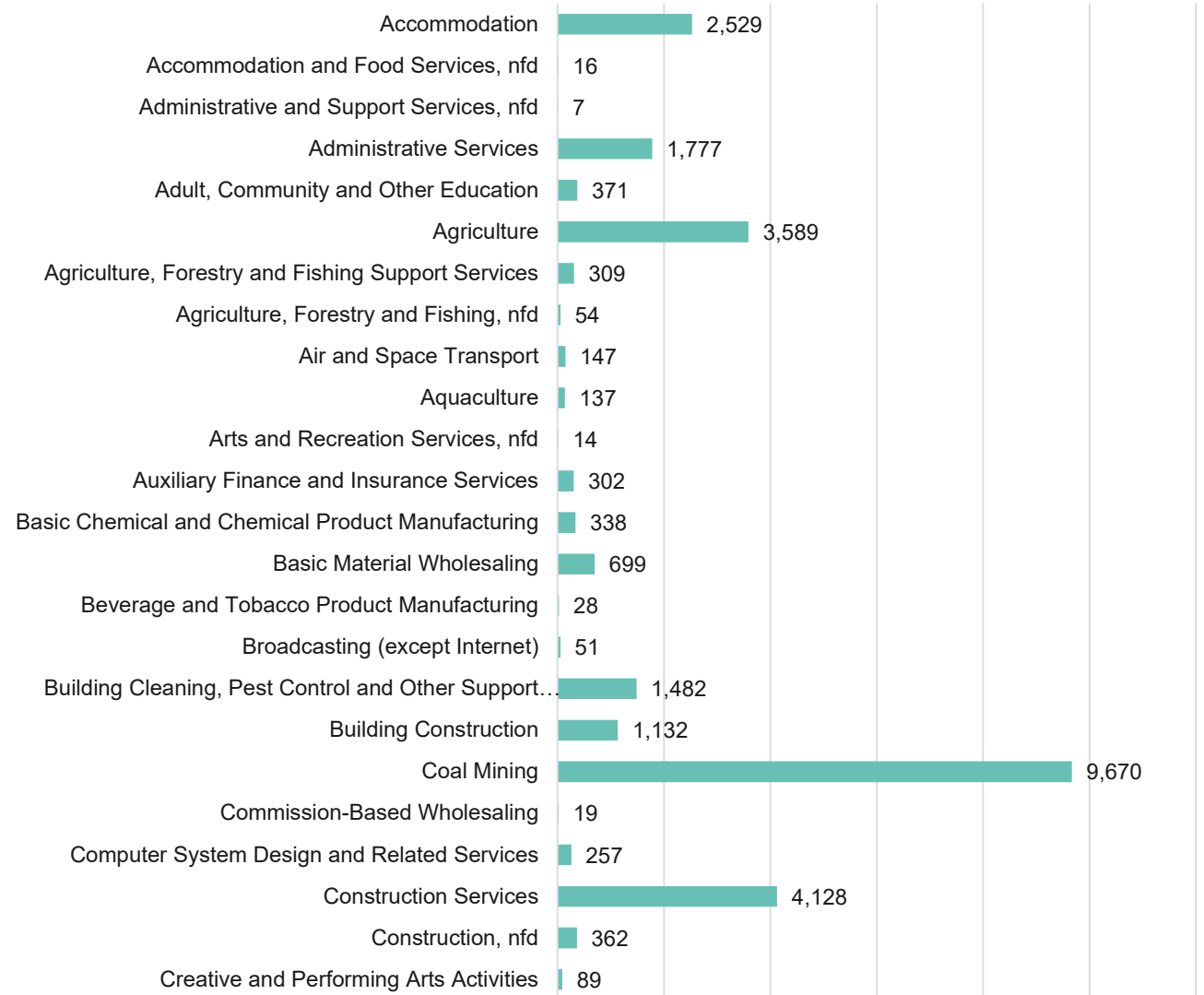
EMPLOYMENT

Taking employment to the next level within the ANZSIC codes, the following industries all registered more than 1,000 employees. *This data reflects persons usually resident within the region so is indicative only.*

Across the Greater Whitsundays, overwhelmingly, coal mining was the highest, and also included 85% of all mining industry related jobs.

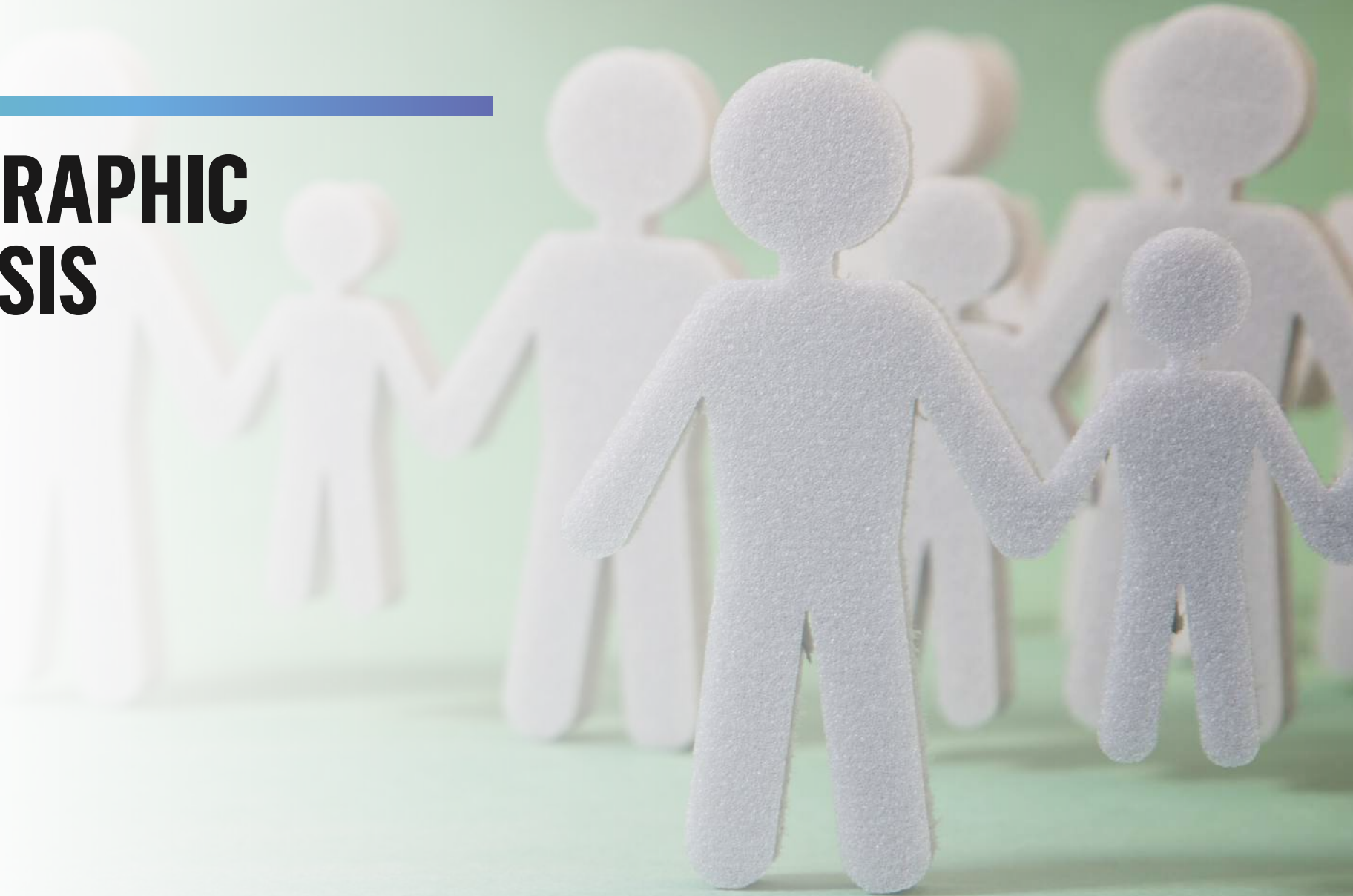
Other industries, which have a strong influence include the agriculture industry – which could be inclusive of both the food production, and the food manufacturing – both of which are within the top industries.

Employment by Industry Level 2



03

DEMOGRAPHIC ANALYSIS



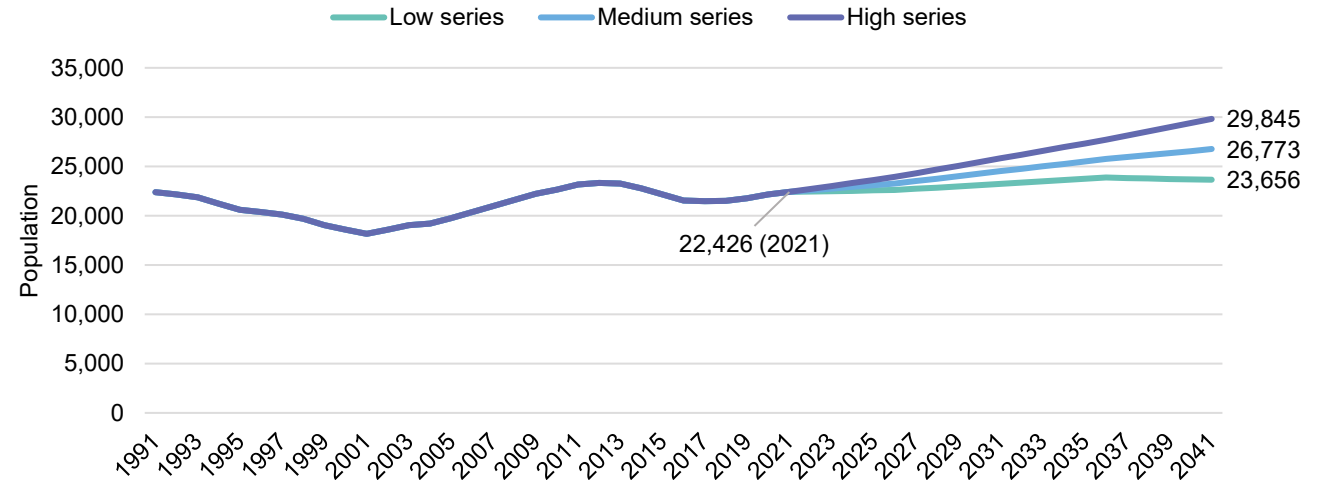
POPULATION PROJECTIONS – ISAAC

Isaac's population has repeatedly fluctuated in correlation with the mining industry's downturns and upturns.

Despite witnessing a decline in population over the last ten years, all scenarios forecast population growth, albeit low growth.

Historically, the region has been tracking more to the low series growth levels, with significant fluctuations alongside the mining cycles. The low growth scenario would see population reach similar levels to that seen during the peak in 2012.

Population Projections Scenarios – Isaac LGA



Source: ABS, Queensland Government Statistician's Office (QGSO)

Population Projection Growth Rate Comparison – Isaac LGA

	Low Growth p.a.	Medium Growth p.a.	High Growth p.a.
2011-2016		-1.5%	
2016-2021		0.8%	
2021-2026	0.2%	0.8%	1.3%
2026-2031	0.5%	1.0%	1.5%
2031-2036	0.5%	1.0%	1.4%
2036-2041	-0.2%	0.8%	1.5%

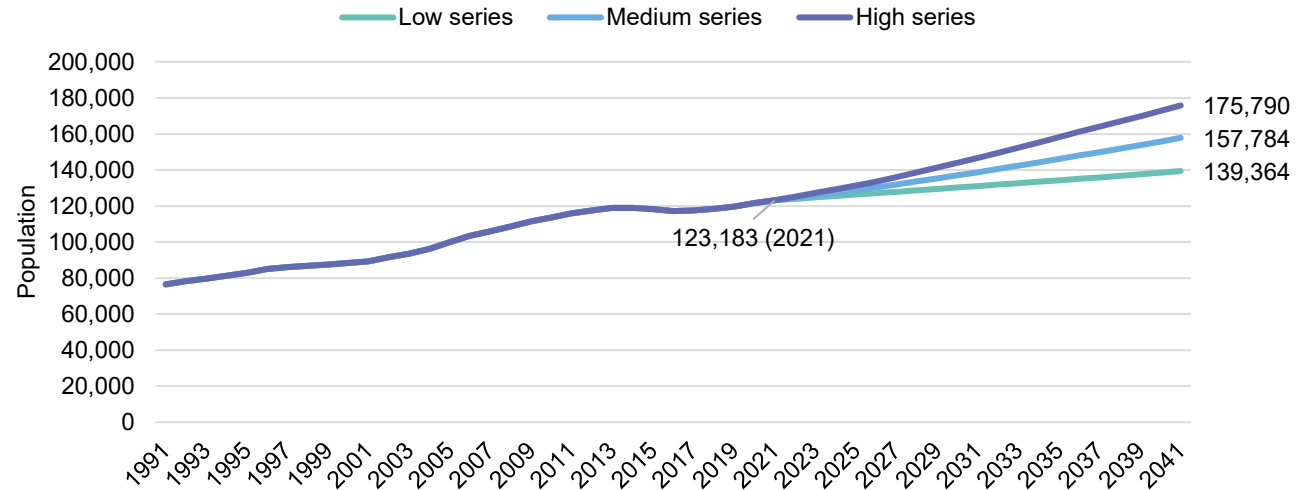
Source: ABS, QGSO

POPULATION PROJECTIONS – MACKAY

Between 1991 and 2001, the population of Mackay experienced a steady increase in growth. In 2015 – 2016 there was a decline of over 1,000 people, which was likely due to the downturn within the mining industry. However, the population recovered quickly and reached 123,183 in 2021.

The last ten years has seen a rate of 0.6% per annum which aligns with the rates projected within the low growth scenario.

Population Projections Scenarios – Mackay LGA



Source: ABS, QGSO

Population Projection Growth Rate Comparison – Mackay LGA

	Low Growth p.a.	Medium Growth p.a.	High Growth p.a.
2011-2016		0.2%	
2016-2021		1.0%	
2021-2026	0.6%	1.1%	1.6%
2026-2031	0.6%	1.3%	1.9%
2031-2036	0.6%	1.3%	1.9%
2036-2041	0.6%	1.3%	1.7%

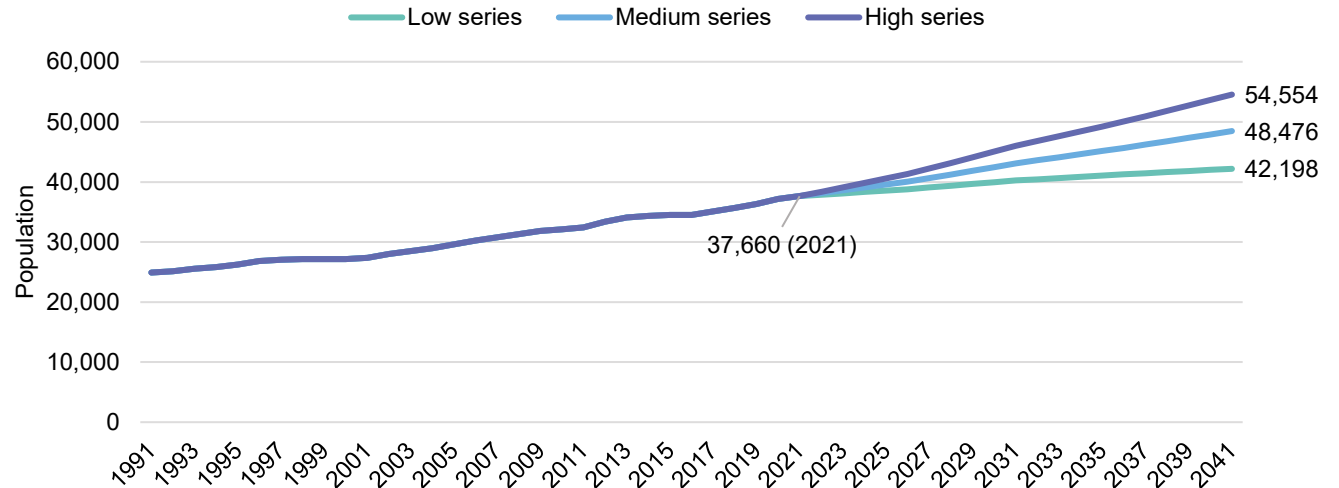
Source: ABS, QGSO

POPULATION PROJECTIONS – WHITSUNDAY

The Whitsunday population has increased continually since 1991. Unlike Isaac and Mackay, which rely heavily on the mining industry, the Whitsunday region has a strong tourism industry as well as lifestyle drawcards so it has seen a more stable rate of growth.

The last ten years has seen a growth of 1.5% - the highest of the three LGA's. Looking at the projected scenarios, the region has tracked alongside the median growth series. Based on this, there is potential for the region to sit around 50,000 by 2041. However, if the economic opportunities planned for the region are realised, this may result in an increased population growth.

Population Projections Scenarios – Whitsunday LGA



Source: ABS, QGSO

Population Projection Growth Rate Comparison – Whitsunday LGA

	Low Growth p.a.	Medium Growth p.a.	High Growth p.a.
2011-2016		1.3%	
2016-2021		1.7%	
2021-2026	0.6%	1.2%	1.9%
2026-2031	0.7%	1.5%	2.2%
2031-2036	0.5%	1.2%	1.7%
2036-2041	0.4%	1.2%	1.7%

Source: ABS, QGSO

AGE DISTRIBUTION PROJECTIONS

All three LGAs within the Greater Whitsunday region are forecast to see an aging population over the next two decades.

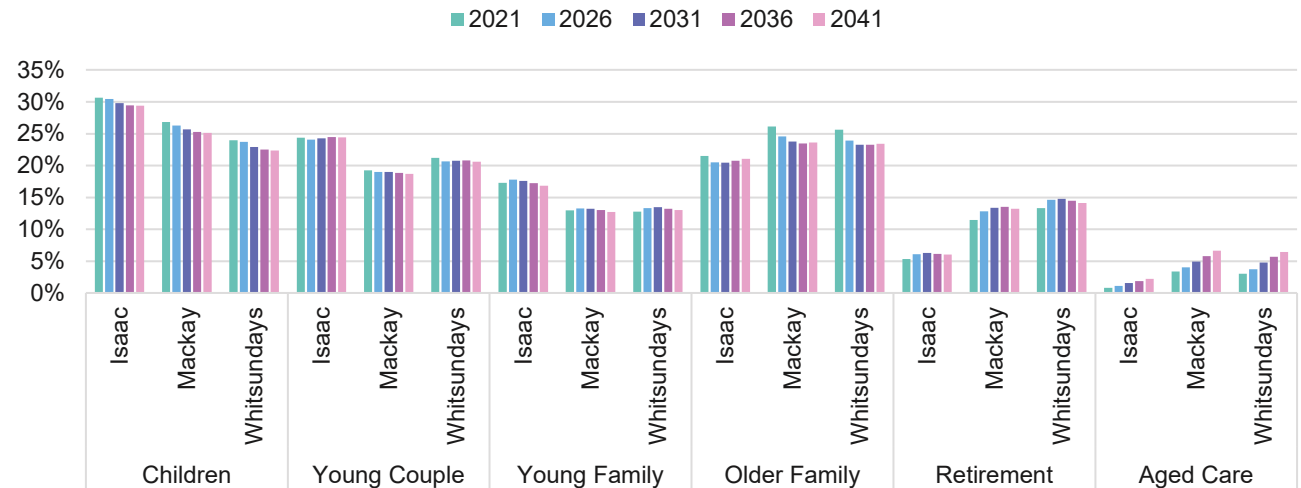
The age distribution of an area has important implications for the types of accommodation that are required to meet the population's needs.

All three LGA's are expected to see a decline in the proportion of children over this period. Families with children currently make up a large proportion of the population and tend heavily towards occupying separate house dwellings. This may influence the supply of detached housing over the long term.

Conversely, the proportion of retirement and aged care age groups are expected to increase. The increase in these age groups will have significant implications for the services and accommodation options that are needed to support them.

See appendix A for age projections by area.

Population Projections – Age Distributions



Source: ABS, QGSO

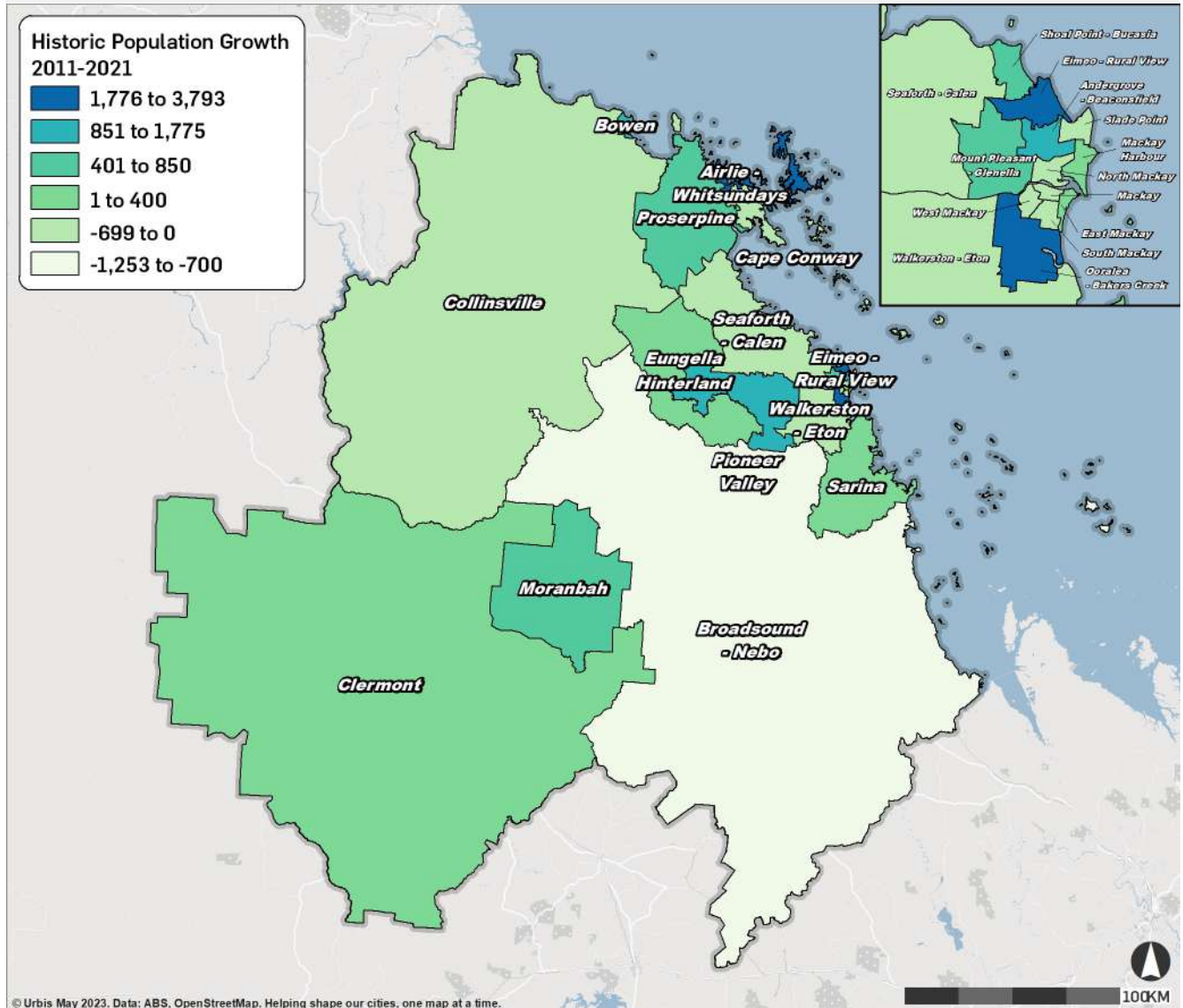
POPULATION GROWTH BY SA2

Historically, population growth by volume has been concentrated in coastal areas.

From 2011-2021, Airlie – Whitsundays SA2 saw the largest increase in population with a net change of 3,793. The Ooralea – Bakers Creek SA2 had the largest proportional increase in population, growing by an aggregate 42% or 3.2% per annum.

While the region recorded overall population growth, a number of SA2s experienced population decline. The Broadsound – Nebo SA2 saw the largest decline in population over the reported period, with 1,253 less residents in 2021 compared to 2011. Other SA2s that saw decrease in population equivalent to 5% or more of their 2011 population were Slade Point (-487), North Mackay (-647) and South Mackay (-658).

Historical Population by SA2 – 2011 to 2021



POPULATION GROWTH BY SA2

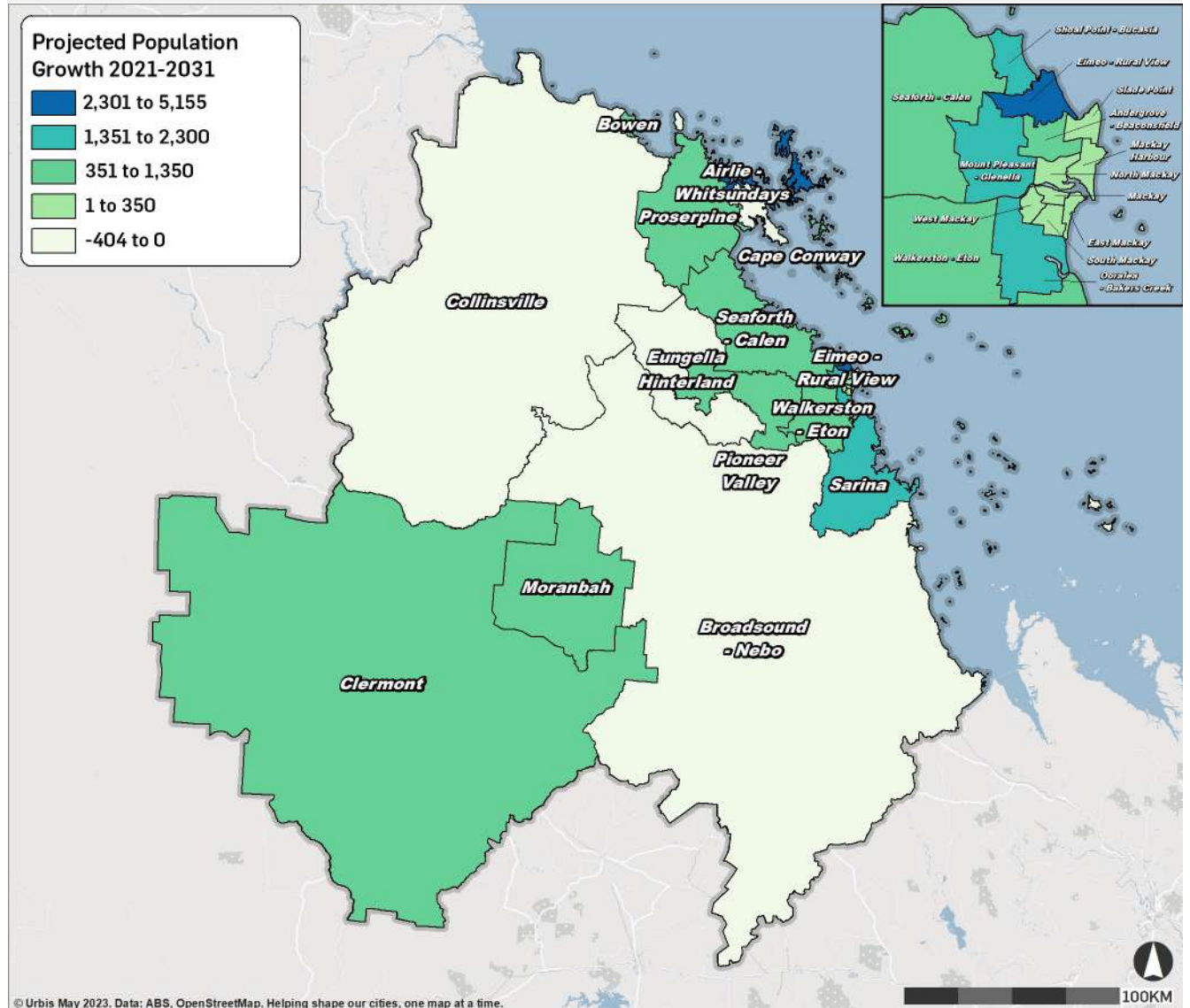
The population projections mapped to the right are based on the QGSO population projections by SA2. They estimate that the Eimeo – Rural View SA2 will see the largest increase in population by volume from 2021 to 2031, at 3,385. The Airlie – Whitsundays SA2 is projected to see continued growth with 3,150 additional residents over the next decade.

In relative terms, Shoal Point – Bucasia SA2 and Mackay Harbour SA2 are projected to experience the strongest rates of growth at 2.9% per annum and 2.6% per annum, respectively.

The SA2s of Broomsound – Nebo and Collinsville are projected to see declining population, which is aligned to the historical trends.

See appendix A for detailed population projections by area.

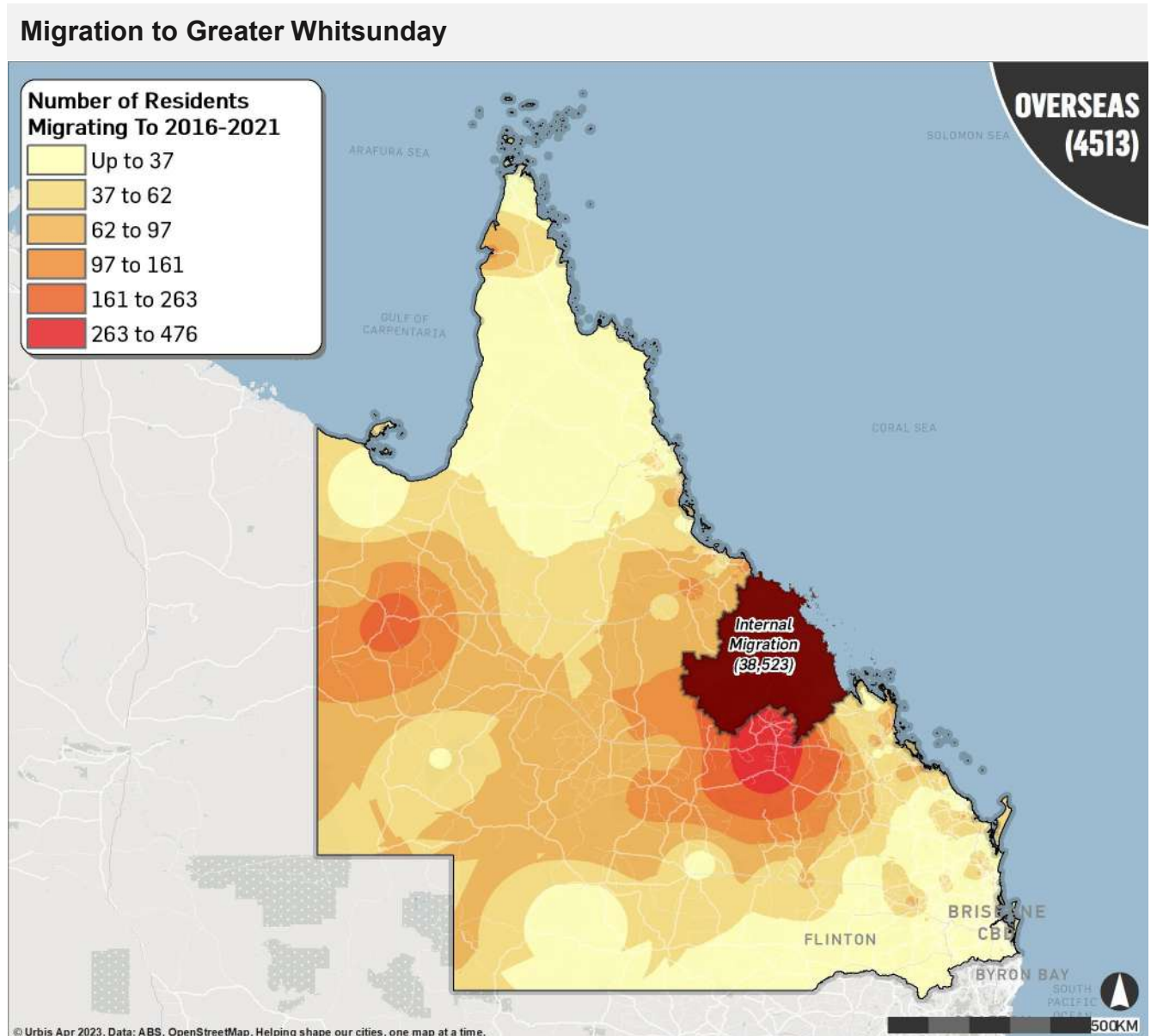
Projected Population by SA2 – 2021 to 2031



MIGRATION TO GREATER WHITSUNDAY

To represent migration to the region, the place of residence of new residents five years before the ABS 2021 Census is mapped to the right. Darker regions represent areas where a larger volume of people have migrated from over this period, who now reside in the Greater Whitsundays.

The map highlights the total internal migration figure, representing the number of people who moved within the region over the same period. This figure, at 38,523, shows that the population of the region is very contained, with a very small portion of total movers coming from beyond Greater Whitsunday.



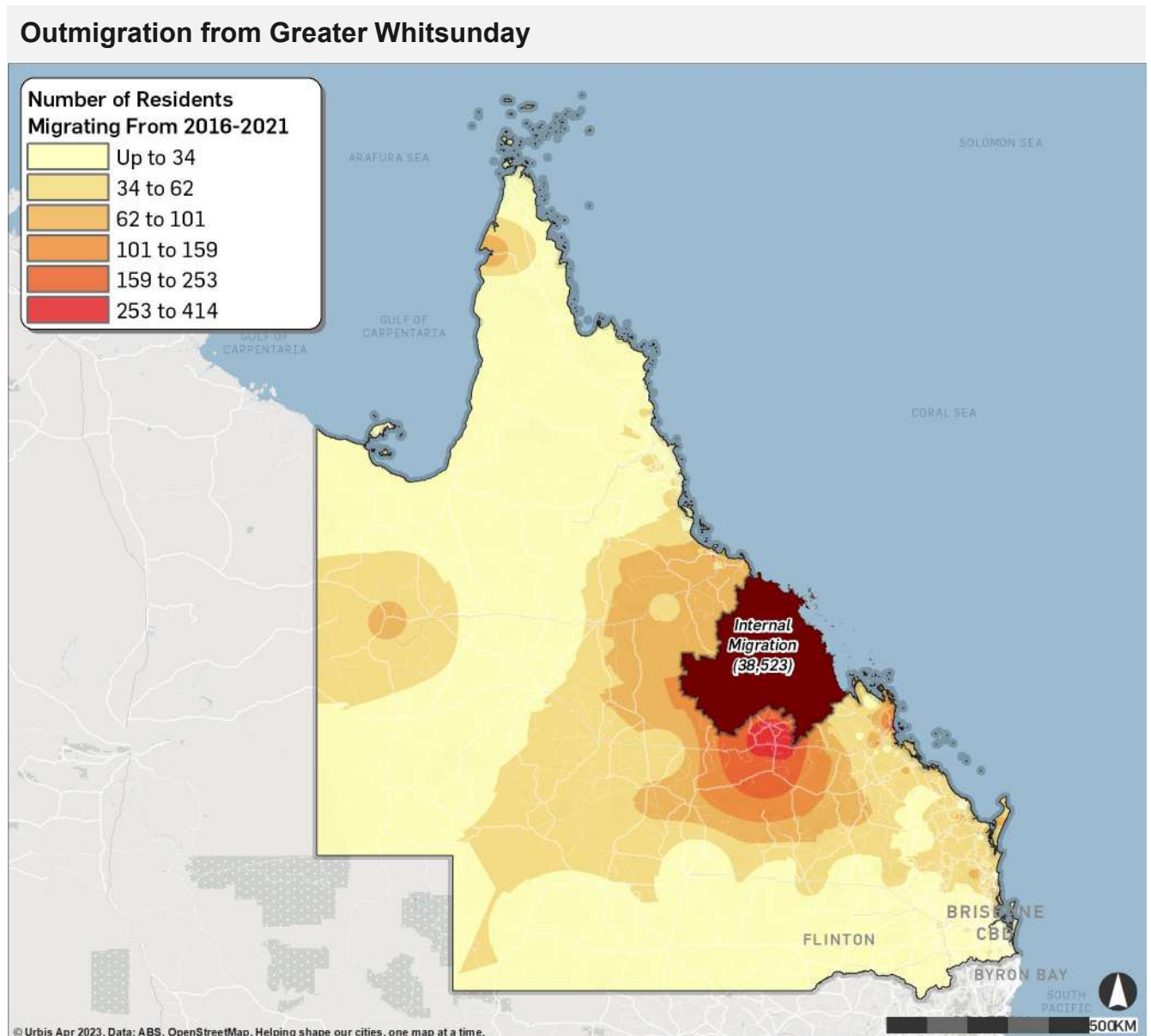
Source: ABS Census 2021

OUT MIGRATION FROM GREATER WHITSUNDAY

Migration from Greater Whitsunday to other areas in Queensland is mapped to the right. The map highlights that there has been minimal migration to more distant areas of the state from the study area over the five years to 2021.

These figures show gross migration, and indicate that the regions that people are leaving Greater Whitsunday for are likewise the areas that the study area is gaining population from.

As with inward migration, this figure highlights that the volume of internal migration is exponentially larger than the volume of people migrating to beyond the study area.



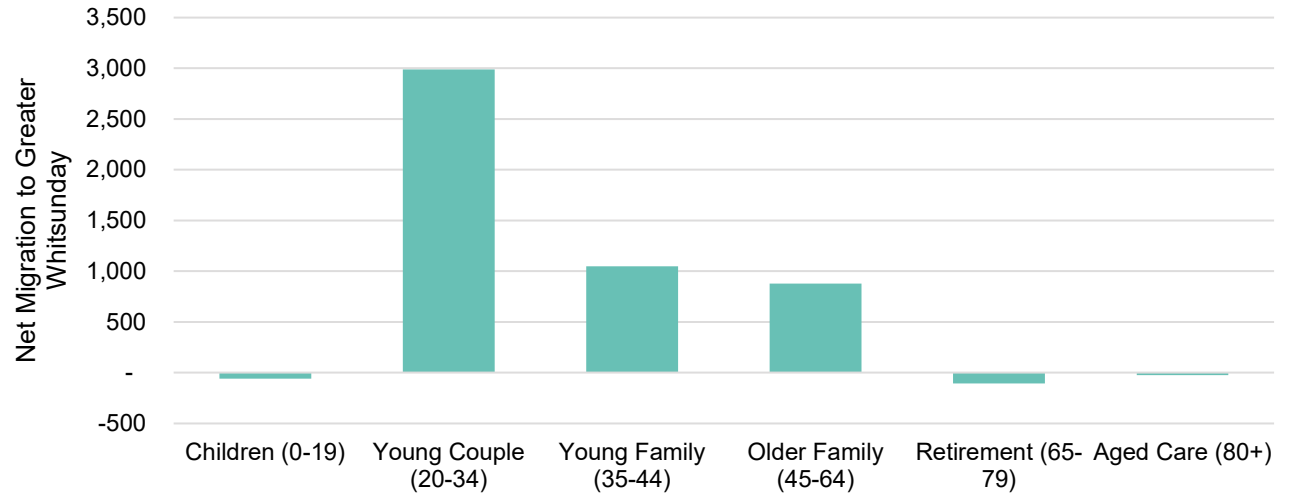
Source: ABS Census 2021

MIGRATION BY AGE GROUP

The young couple demographic (aged 20-34) are the cohort with the largest volume of migration to the region. Whilst there is still a large number of persons aged 20-34 who are leaving the region, it remains the largest age group growing via movement. Young couples may be relocating for affordability reasons, or for work (particularly within the resources sector).

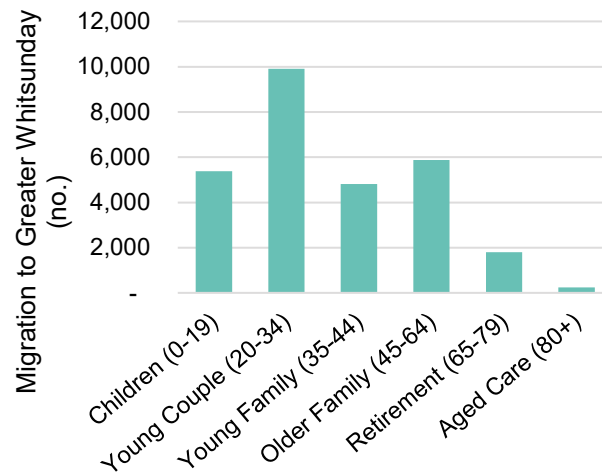
There is minimal movement for age groups over 65 and solid levels of inward migration for families.

Net Migration by Age



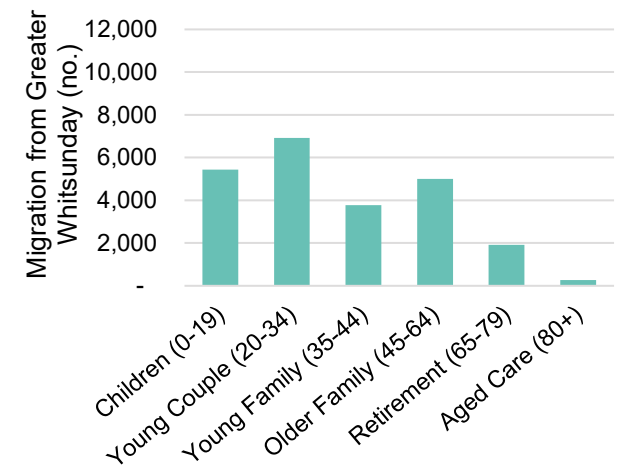
Source: ABS Census 2021

Migration to the Region



Source: ABS Census 2021

Migration from the Region



Source: ABS Census 2021

FIRST NATIONS PEOPLE

Across the Greater Whitsundays, 6.2% of the population identify as First Nations. This is considerably higher than the Queensland benchmark.

Bowen has a significant population, accounting for 11% of the population.

Of these persons, the majority live within single family households (85%). There is a small amount of households who have two or more families (6%).

First Nations Persons

	Aboriginal	Torres Straight Islander	Both Aboriginal and Torres Straight Islander	Proportion of Population
Airlie - Whitsundays	2.2%	0.2%	0.1%	2.5%
Bowen	8.6%	0.8%	1.6%	11.0%
Central Mackay	4.7%	1.2%	1.8%	7.7%
Coastal Mackay	4.7%	1.5%	1.7%	7.8%
Moranbah	4.9%	1.0%	0.3%	6.2%
North Mackay	4.6%	1.4%	1.2%	7.2%
Pioneer Valley	3.0%	0.6%	0.3%	3.8%
Proserpine	3.6%	0.4%	0.4%	4.4%
Rural Isaac	5.0%	0.3%	0.4%	5.7%
Rural Mackay	3.3%	0.4%	0.6%	4.2%
Rural Whitsundays	7.0%	0.3%	0.2%	7.5%
Sarina	5.3%	1.3%	1.2%	7.9%
South Mackay	3.7%	0.9%	0.9%	5.5%
Greater Whitsunday Total				6.2%
Queensland Benchmark				4.8%

Source: ABS Census 2021

DEMOGRAPHICS

There are some substantial variations in demographic characteristics across the Greater Whitsunday region and compared to Queensland.

There is relative variability in average household income, with Whitsunday (LGA) reporting lower average household income compared to Queensland which may reflect higher proportions of retirees. Conversely, Mackay (LGA) and Isaac (LGA), in particular, have higher average household incomes, influenced by either mining occupations and/or professional services.

The region as a whole has substantially fewer people born overseas compared to Queensland. There is however a higher proportion of people with Aboriginal or Torres Strait Islander heritage in the region.

In terms of employment, across the study area there is a higher labour force participation rate than the state average. Workers in the region are less likely to work in white collar professions, which is expected for a regional area.

There are relatively more lone persons households across the region, and of those households that are families, there are more couples without kids, or with younger children (<15 years).

Snapshot

	Whitsunday LGA	Mackay LGA	Isaac LGA	QLD
Average Age	40	39	34	39
Average Household Size	2.4	2.5	2.6	2.5
Overseas Born	18%	13%	12%	24%
Aboriginal or Torres Strait Islander Heritage	5%	5%	4%	4%
Undertaking Tertiary Education	3%	4%	3%	7%
Labour Force Participation	70%	69%	80%	66%
White Collar Occupation	56%	56%	44%	69%
Household Type				
Family Households	68%	73%	71%	71%
Group Households	4%	3%	3%	4%
Lone Person Households	28%	24%	26%	25%
Family Composition				
Couples without Kids	47%	41%	37%	40%
Couples with Kids <15	28%	30%	40%	29%
Couples with Kids >15	9%	12%	10%	12%
One parent family	10%	11%	9%	12%

Source: ABS Census 2021

DEMOGRAPHICS BY AREA

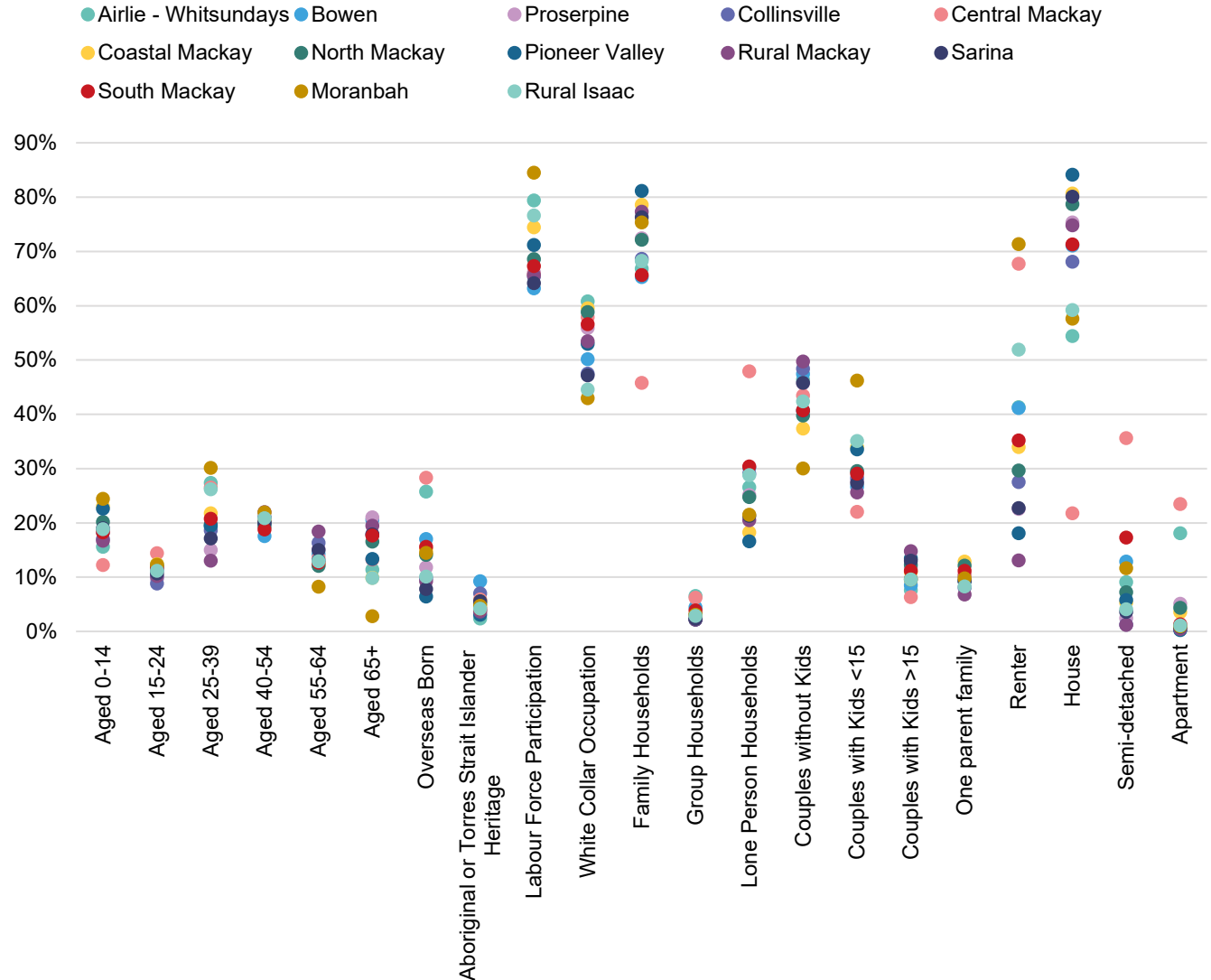
The graph to the right provides a visual representation of key demographic characteristics for the region by area. Key observations are as follows:

- Age – the Moranbah area has a relatively younger demographic compared to other areas, where Proserpine and Bowen areas have the largest proportion of residents aged 65 and over.
- Place of birth – the region as a whole is less diverse in terms of those born overseas, with the exception of the Airlie – Whitsundays and Central Mackay areas.
- Household type – Central Mackay sees a greater variation in household type compared to other areas, which are largely characterised by family households.
- Labour force – Moranbah has a higher level of workforce participation compared to other areas. The Sarina, Bowen and Rural Mackay areas have the lowest labour force participation.
- Tenure type – the proportion of people that rent is the characteristic with the greatest spread across the areas.
- Dwelling structure – Central Mackay and Airlie – Whitsundays areas have the highest proportion of apartments. With the exception of Central Mackay, all areas are dominated by single house dwellings.

Overall, the Moranbah, Central Mackay and Airlie-Whitsundays areas show the highest levels of variability from the demographic characteristics of other areas.

See appendix A for demographic information by area and SA2 in tabular format.

Demographics - Areas



Source: ABS Census 2021

HOUSEHOLD INCOME BRACKETS

Given the influence of key industries, majority of the areas have a high average annual household income.

However, when reviewing the breakdown of the income brackets, it's evident there is a much wider range of price brackets, and the average is influenced by key outliers.

There are large proportions of households on mid-range incomes of \$41,500 - \$78,000 (potentially single income households), as well as large proportions on \$104,000 - \$156,000.

Queensland has registered wage growth of 3.7% over the year to March 2023. This is in comparison to 7% inflation rate – creating a strong disconnect between wage growth and cost of living.

Low incomes have been calculated as the proportion of households who earn less than 50% of the median income. This ranged significantly but in particular Bowen, Rural Mackay and Sarina have all registered upwards of 40% of households being defined as low income.

Household Income Brackets by Area

Area	Ave. Annual	Income Bracket								% Low Income
		Nil	\$1 - 26,000	\$26,000 - \$52,000	\$52,000 - \$78,000	\$78,000 - \$104,000	\$104,000 - \$156,500	\$156,500 - \$208,500	\$208,500 +	
Airlie – Whitsundays	\$108,200	2.3%	7.4%	19.1%	17.0%	13.5%	21.8%	9.6%	9.3%	29%
Bowen	\$95,300	2.4%	14.5%	23.9%	16.5%	10.8%	17.0%	8.2%	6.7%	41%
Central Mackay	\$88,200	1.6%	17.4%	21.1%	18.3%	12.6%	15.9%	6.7%	6.3%	32%
Coastal Mackay	\$135,100	1.6%	6.6%	13.1%	13.6%	11.9%	23.6%	14.5%	15.1%	28%
Moranbah	\$190,000	0.4%	2.3%	5.1%	6.9%	9.8%	23.9%	20.0%	31.6%	19%
North Mackay	\$118,400	1.8%	10.8%	17.2%	14.0%	11.6%	20.4%	12.3%	11.9%	37%
Pioneer Valley	\$128,600	1.8%	8.7%	13.5%	12.6%	11.8%	23.4%	15.2%	13.0%	30%
Proserpine	\$97,100	2.1%	11.4%	22.9%	16.7%	12.4%	19.0%	9.3%	6.2%	36%
Rural Isaac	\$135,800	2.1%	7.7%	13.6%	12.5%	12.0%	22.5%	13.0%	16.5%	29%
Rural Mackay	\$119,300	2.5%	11.5%	19.1%	14.8%	10.5%	17.5%	10.9%	13.3%	40%
Rural Whitsundays	\$99,300	2.6%	14.0%	20.9%	14.9%	10.8%	19.3%	8.5%	9.0%	37%
Sarina	\$117,900	2.2%	10.9%	17.4%	14.2%	11.1%	20.2%	12.0%	12.0%	38%
South Mackay	\$112,300	2.0%	11.8%	17.1%	13.2%	12.1%	21.8%	12.0%	9.9%	37%

Source: ABS Census 2021

HOUSEHOLD INCOME BRACKETS FIRST NATIONS PEOPLE

This data outlines household incomes for First Nations people.

There isn't too much difference between the total population in this demographic, with a slight skew towards more middle income households.

When looking at the proportions on low incomes, these figures are generally lower than the total population, with the exception of Bowen.

Bowen also has the highest proportions of persons who identify as First Nations, highlighting that alignment.

Household Income Brackets by Area for First Nations People

Area	Income Bracket								% Low Income
	Nil	\$1 - 26,000	\$26,000 - \$52,000	\$52,000 - \$78,000	\$78,000 - \$104,000	\$104,000 - \$156,500	\$156,500 - \$208,500	\$208,500 +	
Airlie – Whitsundays	0.0%	7.5%	16.8%	13.1%	12.3%	32.5%	11.2%	6.7%	24%
Bowen	2.2%	7.7%	19.1%	19.1%	12.9%	20.2%	10.8%	8.0%	29%
Central Mackay	0.0%	19.5%	22.0%	24.0%	9.0%	14.5%	2.5%	8.5%	36%
Coastal Mackay	0.3%	3.5%	14.6%	16.1%	15.4%	21.6%	14.8%	13.7%	26%
Moranbah	0.0%	3.0%	2.5%	3.8%	9.5%	30.8%	25.3%	25.3%	14%
North Mackay	1.0%	6.0%	14.8%	16.6%	13.1%	23.8%	11.9%	13.0%	29%
Pioneer Valley	2.1%	6.3%	4.7%	8.7%	14.6%	32.6%	22.6%	8.5%	18%
Proserpine	0.0%	2.3%	13.8%	23.4%	18.4%	24.7%	11.5%	5.9%	16%
Rural Isaac	0.0%	4.6%	14.9%	9.2%	9.2%	31.2%	17.8%	13.2%	26%
Rural Mackay	2.7%	7.7%	16.2%	4.2%	10.8%	17.7%	24.2%	16.5%	28%
Rural Whitsundays	2.4%	8.6%	21.4%	12.4%	13.3%	26.2%	7.1%	8.6%	32%
Sarina	0.0%	3.1%	14.6%	16.9%	15.2%	27.6%	10.8%	11.8%	26%
South Mackay	2.3%	5.2%	18.1%	13.9%	11.7%	25.8%	16.8%	6.2%	32%

Source: ABS Census 2021

GOVERNMENT BENEFIT PAYMENTS

Across Greater Whitsundays, 36% of persons receiving government benefits is for aged pension. This is particularly high in areas such as North Mackay (home to a large number of retirement villages), Bowen and South Mackay.

Other major groups include those on Newstart Allowance/Jobseeker, as well as Family Tax Benefits.

Government Benefits by Area

	Age Pension	Austudy	Carer Allowance	Carer Payment	Dad and Partner Pay	Disability Support Pension	Family Tax Benefits	Newstart Allowance / Jobseeker	Paid Parental Leave	Parenting Payment	Youth Allowance
Airlie – Whitsundays	892	21	68	78	37	236	453	1,243	116	125	199
Bowen	1,413	32	74	102	14	287	273	665	68	115	99
Central Mackay	244	4	20	44	3	193	74	346	6	52	88
Coastal Mackay	1,194	51	159	168	64	338	782	1,044	240	319	233
Moranbah	82	9	31	11	24	46	183	310	73	68	44
North Mackay	2,878	69	266	298	86	699	1,044	1,444	270	364	330
Pioneer Valley	1,081	18	118	108	49	192	490	484	182	116	105
Proserpine	1,032	6	57	75	26	187	314	481	62	73	81
Rural Isaac	687	15	50	60	27	131	267	483	98	87	61
Rural Mackay	778	9	35	92	12	160	178	289	48	33	39
Rural Whitsundays	340	0	14	46	4	84	103	277	23	33	34
Sarina	1,039	17	86	123	24	263	289	510	79	98	109
South Mackay	2,217	43	157	170	62	540	589	1,052	217	235	274

Source: ABS Census 2021

MORTGAGE STRESS

Mortgage stress is defined as a household spending more than 30% of their pre-tax income on mortgage repayments.

As at the 2021 ABS Census, 1,452 households were in mortgage stress, representing 9% of all households with a mortgage. The majority of those households in mortgage stress were reported as paying between 30% and 40% of their pre-tax income on rent.

Three of the top four areas in terms of the proportion of households in mortgage stress are located in the Whitsunday LGA. In these areas, a proportion of the households assessed as being in mortgage stress have relatively high mortgage repayments compared to low-moderate average income.

It is noted that in practice, some of these households may not be under mortgage stress. For example, if a household is a retired couple with limited income, but high wealth, they may be calculated as being under mortgage stress, which may reflect the higher number of retirees located within Whitsundays.

Additionally, these figures are point in time as of 2021, and the number of households in mortgage stress is likely to have increased since this time due to interest rates rising and minimal wage growth.

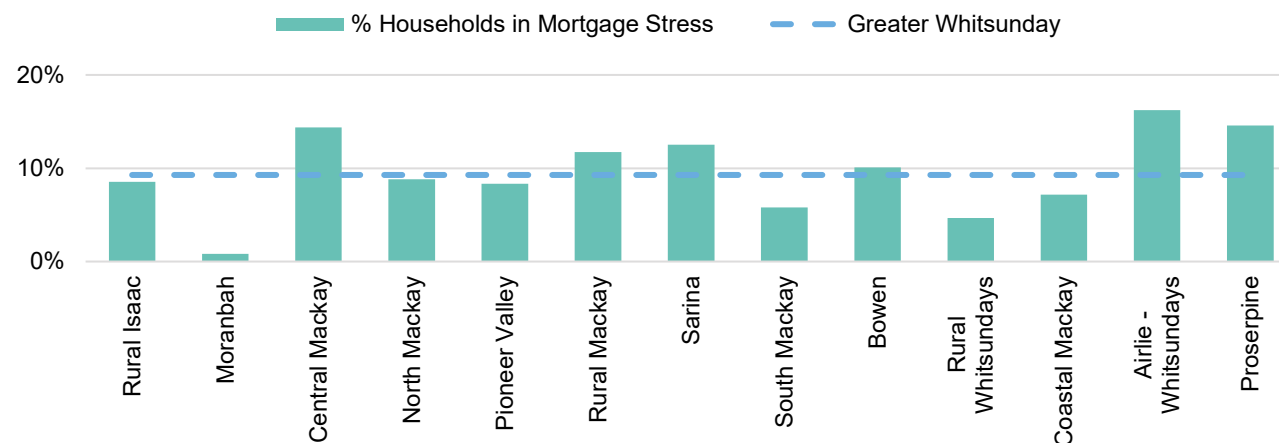
For detailed data on mortgage stress by SA2, see appendix A.

Annual Household Income Spent on Mortgage Repayments

Areas	Annual Household Incomes Spent on Mortgage (Vol.)						% of Households in Mortgage Stress
	< 10%	10-20%	20-30%	30-40%	40-50%	> 50%	
Rural Isaac	177	127	28	21	5	5	9%
Moranbah	209	135	18	3	0	0	1%
Central Mackay	34	67	24	13	3	5	14%
North Mackay	819	1,697	664	194	54	59	9%
Pioneer Valley	437	924	363	101	33	23	8%
Rural Mackay	200	358	135	53	15	24	12%
Sarina	279	587	169	76	27	45	13%
South Mackay	520	1,159	318	89	19	15	6%
Bowen	188	320	99	38	16	14	10%
Rural Whitsundays	75	52	16	0	3	4	5%
Coastal Mackay	504	1,285	426	128	29	14	7%
Airlie - Whitsundays	219	546	263	100	41	58	16%
Proserpine	163	412	158	73	26	26	15%
Greater Whitsunday Total	3,824	7,669	2,681	889	271	292	9%

Source: ABS Census 2021, Urbis

Households with Mortgage Stress



Source: ABS Census 2021, Urbis

RENTAL STRESS

Similar to mortgage stress rental stress is defined as spending more than 30% of the household's pre-tax income on rent.

There are more households in rental stress in the region compared to those in mortgage stress. As of the 2021 ABS Census, **one in four households were assessed as being in rental stress.**

Unlike those households in mortgage stress, there are a higher proportion of households paying above 40% or 50% of their pre-tax income on rental repayments. This indicates that some households are in severe rental stress.

There is a more even distribution of those households in rental stress compared to mortgage stress, however Airlie – Whitsundays sees the highest reported level of both rental (40%) and mortgage stress.

Rural Isaac and Moranbah see relatively low levels of rental stress, however have some of the smallest rental markets.

North Mackay has the largest number of rental households, and the third highest proportion of rental stress at 31% of households.

Again, given this methodology does not account for household wealth, there may be some retired households which are not actually under rental stress.

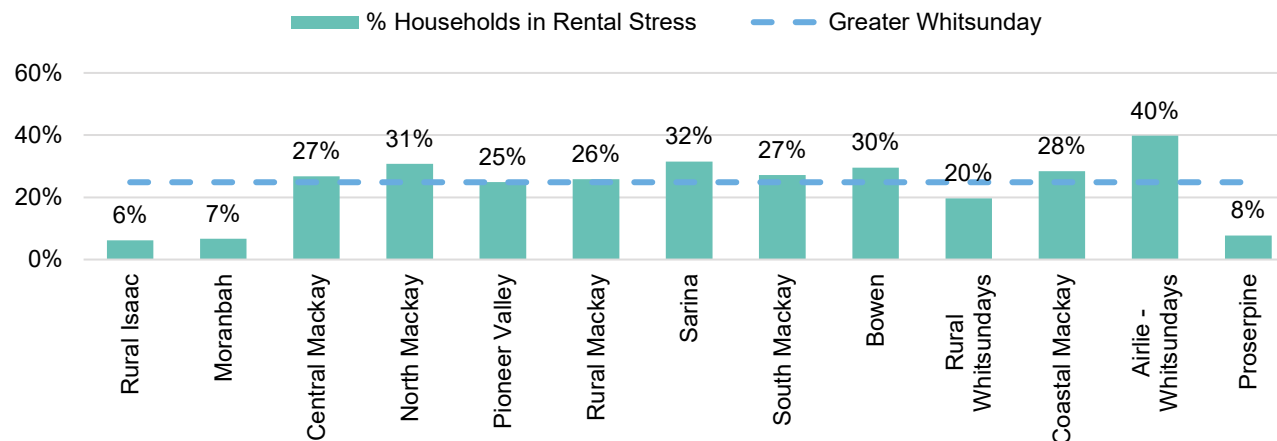
For detailed data on rental stress by SA2, see appendix A.

Annual Household Income Spent on Rent

Areas	Annual Household Incomes Spent on Rent (Vol.)						% of Households in Rental Stress
	< 10%	10-20%	20-30%	30-40%	40-50%	> 50%	
Rural Isaac	938	298	107	45	29	15	6%
Moranbah	967	337	146	60	29	15	7%
Central Mackay	34	313	258	110	54	57	27%
North Mackay	137	1,036	782	360	217	292	31%
Pioneer Valley	49	258	180	66	35	61	25%
Rural Mackay	38	102	44	38	9	17	26%
Sarina	64	268	141	83	49	86	32%
South Mackay	115	921	590	266	160	181	27%
Bowen	149	447	300	144	112	120	30%
Rural Whitsundays	60	83	37	25	13	6	20%
Coastal Mackay	82	753	551	259	132	160	28%
Airlie – Whitsundays	72	514	406	267	160	229	40%
Proserpine	73	287	130	14	15	12	8%
Greater Whitsunday Total	2,778	5,617	3,672	1,737	1,014	1,251	25%

Source: ABS Census 2021, Urbis

Households with Rental Stress



Source: ABS Census 2021, Urbis

HOUSEHOLD TENURE FIRST NATIONS PEOPLE

Across Greater Whitsundays, the majority of First Nations people rent their place of dwelling. This is significantly higher than the total population, which is sitting at about one third.

Areas such as Central Mackay, Rural Isaac and Moranbah are particularly high.

Given the data highlighting the relatively similarity between income for First Nations people and the total population, there may be other barriers to home ownership limiting opportunities.

First Nations Household Tenure

	Owned Outright	Owned with Mortgage	Rented
Airlie - Whitsundays	8.4%	25.8%	65.9%
Bowen	11.2%	23.6%	65.2%
Central Mackay	3.5%	8.3%	88.2%
Coastal Mackay	5.4%	29.0%	65.7%
Moranbah	3.1%	15.1%	81.8%
North Mackay	8.6%	33.9%	57.4%
Pioneer Valley	13.1%	55.8%	31.1%
Proserpine	10.6%	37.4%	52.0%
Rural Isaac	10.8%	10.6%	78.6%
Rural Mackay	24.3%	46.7%	29.0%
Rural Whitsundays	33.3%	30.6%	36.0%
Sarina	12.4%	32.7%	54.9%
South Mackay	5.6%	27.6%	66.8%
Greater Whitsunday Total	9.4%	29.9%	60.6%

Source: ABS Census 2021

HOMELESSNESS

The figures to the right are based on SA3 basis, and provide an estimate of homelessness in 2021 by the ABS.

In total, there is estimated to be more than 1,200 persons who have inadequate housing.

Estimating Homelessness

	Bowen Basin - North	Mackay	Whitsunday
Persons in other improvised dwellings	3	32	13
Persons in other temporary lodgings	0	3	10
Persons in supported accommodation for the homeless	11	166	12
Persons living in boarding houses	9	69	8
Persons living in improvised dwellings, tents, or sleeping out	12	13	11
Persons living in other crowded dwellings	53	222	28
Persons living in 'severely' crowded dwellings	21	90	3
Persons staying temporarily with other households	75	108	61
Persons who are marginally housed in caravan parks	41	121	7
Total	225	824	153

Source: ABS Census 2021

04

CURRENT HOUSING STATUS



DWELLING AND TENURE TYPE

The Greater Whitsunday region is overwhelmingly a low-density dwelling market. As at the ABS Census 2021, 79% of dwellings in the region were separate houses.

There are, however, pockets of more diverse locations in terms of housing structure. Areas that have higher proportions of apartments (i.e. Airlie – Whitsundays and Central Mackay) are coastal or CBD locations that benefit from increased amenity and desirable lifestyles to make this product viable.

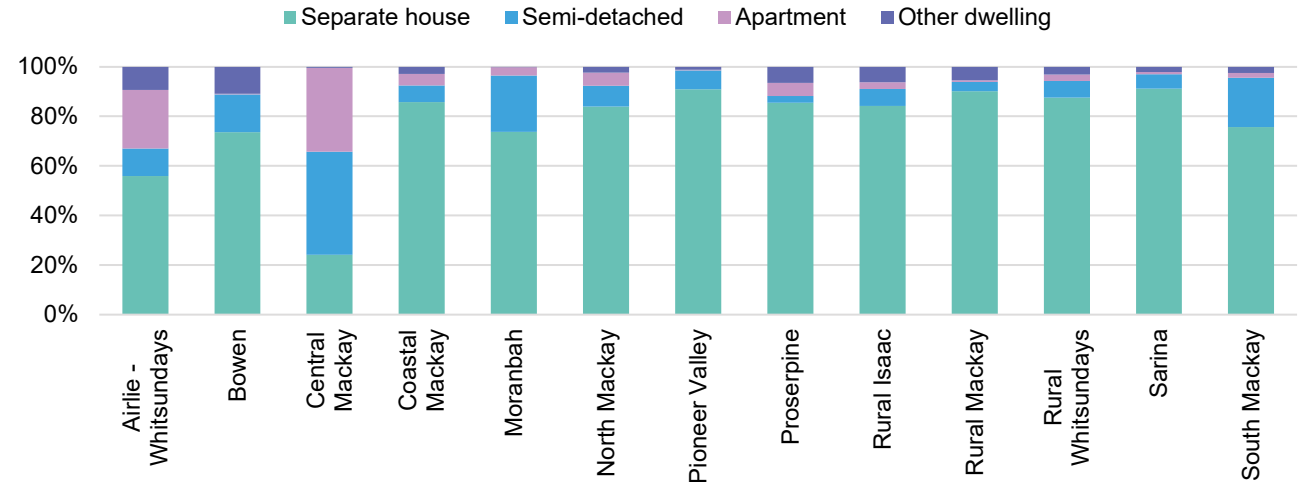
Beyond single lot dwellings, the second most common dwelling type is semi-detached houses. The areas that report higher proportions of these dwelling type (i.e. Moranbah and South Mackay) are not homogenous markets.

There are larger variations across the areas in the region in terms of dwelling tenure. Across the region, there is an approximately even distribution of different tenure types.

The areas where there are relatively more outright owners are generally rural areas outside of major centres.

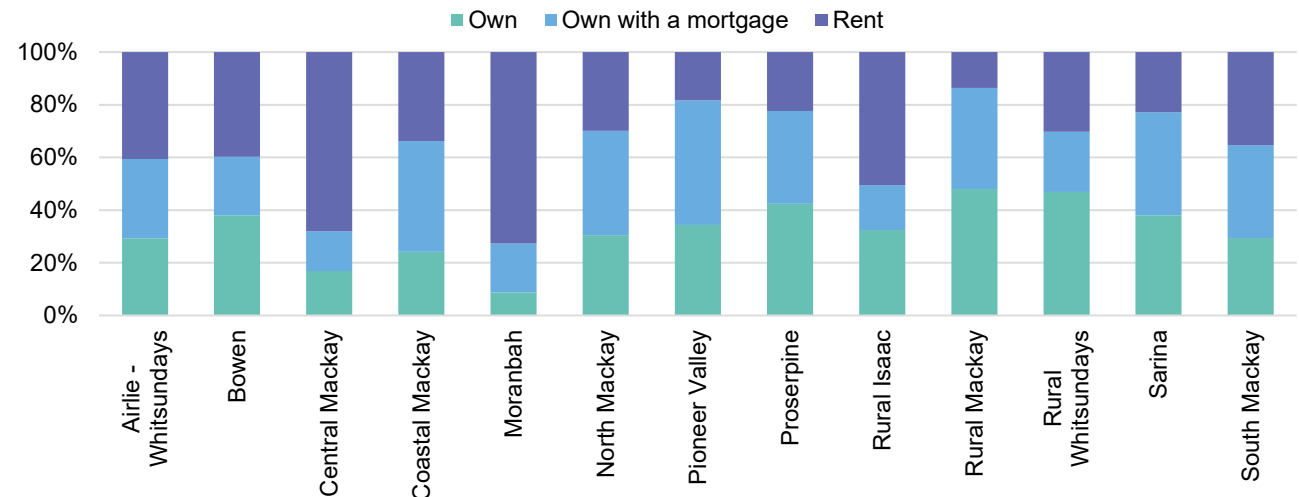
The areas of Central Mackay (68%) and Moranbah (73%) have significantly more renters compared to the other areas.

Dwelling Structure (%) - Areas



Source: ABS Census 2021

Dwelling Tenure (%) - Areas



Source: ABS Census 2021

DWELLING TYPES OVER TIME

The graphic to the rights highlights the change in dwelling structures by area over the 2011 to 2021 Census periods.

Since 2011, there has been a shift towards higher density dwellings, although this is largely within townhouses not apartments. The proportion of dwellings that are apartments fell over this period in all areas except Moranbah (where there were relatively few apartments to begin with).

The Whitsunday LGA has seen the greatest shift towards single lot houses, particularly in the Airlie-Whitsundays area (+9%) and Rural Whitsundays area (+15%).

Areas in Mackay have seen a larger trend towards semi-detached dwellings.

See appendix B for detailed data on dwelling structure over time at an SA2 level.

Proportion of Dwelling Structure Over Time - Areas



HOUSE CHANGE 2011-2021

Increase

Airlie – Whitsundays +9% pts
Bowen +5% pts
Proserpine +2% pts
Rural Isaac +1% pts

Rural Mackay +3% pts
Rural Whitsundays +15% pts
Sarina +1% pts

Decrease

Central Mackay -5% pts
Coastal Mackay 0% pts
Moranbah -5% pts
North Mackay -1% pts



TOWNHOUSE CHANGE 2011-2021

Increase

Airlie – Whitsundays +2%
Bowen +12%
Central Mackay +13%
Coastal Mackay +1%
Moranbah +11%

North Mackay +4% pts
Pioneer Valley +7% pts
Proserpine +2% pts
Rural Isaac +2% pts
Rural Mackay +3% pts
Sarina +5% pts
South Mackay +13% pts

Decrease

Rural Whitsundays -7% pts



APARTMENT CHANGE 2011-2021

Increase

Moranbah +2% pts

Decrease

Airlie – Whitsundays -9% pts
Bowen -11% pts
Central Mackay -6% pts
Coastal Mackay -1% pts
North Mackay -2% pts

Pioneer Valley -1% pts
Proserpine -2% pts
Rural Isaac -2% pts
Rural Mackay -2% pts
Rural Whitsundays -2% pts
Sarina -4% pts
South Mackay -12% pts

TENURE TYPES OVER TIME

There has been some movement in the dominant tenure type across all areas since 2011, with no major trend towards one tenure type.

The largest percentage point change was a modest 7% pts. Airlie - Whitsundays saw a 7% pt shift toward dwellings owned outright and an opposite shift away from rentals. This could also be an indicator of investors taking their property out of the rental market to occupy during the pandemic. Rural Isaac saw an equivalent shift of -7% pts away from renting.

See appendix B for detailed data on tenure over time at an SA2 level.

Proportion of Tenure Type Over Time - Areas

OWN CHANGE 2011-2021



Increase

Airlie – Whitsundays +7% pts
 Central Mackay +1% pts
 Coastal Mackay +1% pts
 Proserpine +5% pts
 Rural Isaac +4% pts

Rural Mackay +2% pts
 Rural Whitsundays +4% pts
 Sarina +3% pts

Decrease

Bowen -1% pts
 Moranbah -6% pts
 North Mackay -1% pts
 Pioneer Valley -1% pts
 South Mackay -3% pts

OWN WITH MORTGAGE CHANGE 2011-2021



Increase

Airlie – Whitsundays +1% pts
 Moranbah +4% pts
 North Mackay +2% pts
 Pioneer Valley +3% pts
 Rural Isaac +3% pts

Sarina +1% pts
 South Mackay +2% pts

Decrease

Bowen 0% pts
 Central Mackay -2% pts
 Coastal Mackay -3% pts
 Proserpine -1% pts
 Rural Whitsundays -2% pts

RENT CHANGE 2011-2021



Increase

Bowen +1% pts
 Central Mackay 0% pts
 Coastal Mackay +1% pts
 Moranbah +2% pts
 South Mackay 0% pts

Decrease

Airlie – Whitsundays -7% pts
 North Mackay -1% pts
 Pioneer Valley -2% pts
 Proserpine -5% pts
 Rural Isaac -7% pts

Rural Mackay -4% pts
 Rural Whitsundays -3% pts
 Sarina -4% pts

FAMILY HOUSEHOLD COMPOSITION BY DWELLING STRUCTURE

Family households are the dominant household composition across the region. These household types are more likely to reside in detached dwellings.

Lone person households have seen the greatest diversity in dwelling structure away from detached dwellings. Lone person households in the Whitsunday LGA are least likely to live in separate houses, although the proportion of this household type that do is still 63%. Lone person households in the Mackay LGA are the household type most likely to live in semi-detached dwellings (23%).

Family households without children see far less variability in dwelling structure, with 88% living in separate houses across the region. This is only 4% pts lower than the proportion of families with children living in separate houses, at 92%.

Family households with children are overwhelming living in separate houses across the region. This ranges from 89% of family households with children in Whitsunday LGA to 95% of this household type in Isaac LGA.

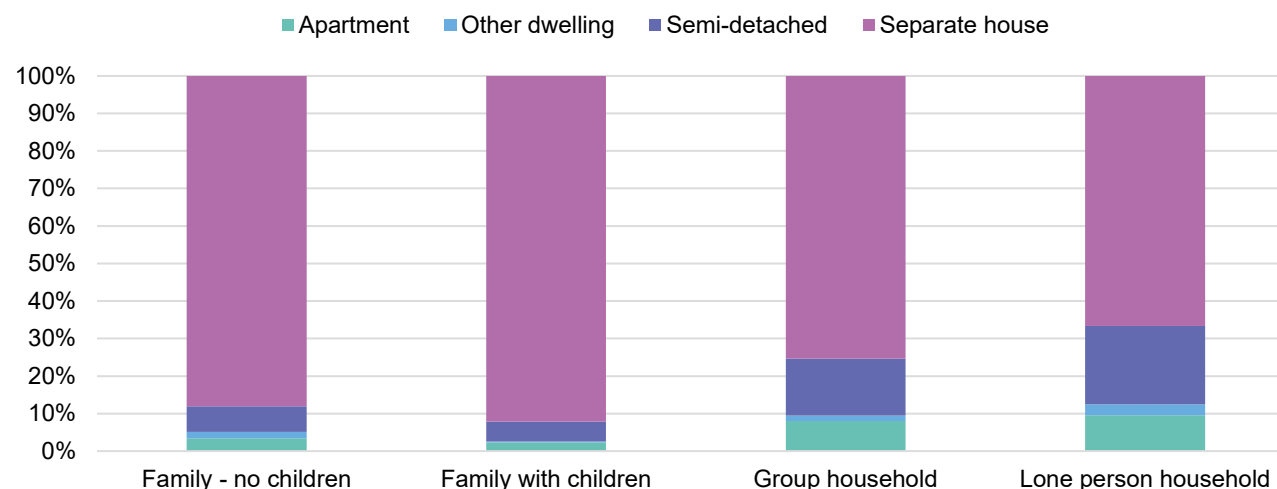
See appendix B for further detailed data on family and household composition by dwelling structure at a area level.

Family and Household Composition by Dwelling Structure - LGAs

Area	Dwelling Type	Household Composition			
		Family - no children	Family with children	Group household	Lone person household
Isaac LGA	Separate house	1,392	2,698	140	1,204
	Semi-detached	168	140	29	306
	Apartment	30	3	3	56
Mackay LGA	Separate house	11,273	17,319	1,038	6,770
	Semi-detached	847	983	211	2,271
	Apartment	328	337	76	835
Whitsunday LGA	Separate house	3,271	4,059	376	2,112
	Semi-detached	219	248	74	582
	Apartment	254	256	87	554

Source: ABS Census 2021

Family and Household Composition by Dwelling Structure – Greater Whitsunday



Source: ABS Census 2021

OCCUPANCY RATES

The occupancy rates presented to the right represent the proportion of private dwellings that were occupied based on the 2021 ABS Census.

There is substantial variation in this measure across the region's areas – with a high of 91.7% in North Mackay and a low of 66.0% in Rural Isaac.

Occupied Private Dwellings by Area, 2021

Area	Occupancy Rate
Airlie - Whitsundays	84.8%
Bowen	86.9%
Central Mackay	81.6%
Coastal Mackay	90.8%
Moranbah	70.3%
North Mackay	91.7%
Pioneer Valley	90.7%
Proserpine	84.7%
Rural Isaac	66.0%
Rural Mackay	77.8%
Rural Whitsundays	71.8%
Sarina	85.8%
South Mackay	91.2%

Source: ABS Census 2021

RESIDENTS BY DWELLING SIZE (BEDROOMS)

The region is characterised by large dwellings. There are not, however, relatively large household sizes. There is a high proportion of households occupying dwellings with bedrooms excess to requirements.

According to the ABS's Housing Suitability Indicator 82% of dwellings across the region have one or more bedrooms additional to requirements. 50% of households have two or more bedrooms additional to requirements. Isaac has the highest proportion of dwellings with additional bedrooms (85%) while Whitsunday has the lowest (79%).

In terms of the size of dwellings by number of bedrooms, 81% of dwellings in the region have 3 or more bedrooms. This is in contrast to an average household size of 2.5.

Conversely, there are relatively few households living in dwelling with 2 or less bedrooms. 89% of the households in this size of dwelling are comprised of two or fewer people.

The data to the right does highlight that there are relatively few households in overcrowded or inadequate housing.

See appendix B for further detailed data on number of residents by number of bedrooms at a area level. Additionally, appendix B includes data on the ABS's housing suitability measure at a area level.

Usual Residents by Bedrooms – LGAs

Area	Usual Residents (no.)	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Isaac LGA	One	125	355	795	250
	Two	56	233	1,094	541
	Three	3	45	485	355
	Four	0	19	439	533
	Five	0	0	141	384
	Six	0	3	36	135
	Seven	0	0	5	24
	Eight +	0	0	0	4
Mackay LGA	One	1,166	2,861	4,056	1,557
	Two	382	2,253	7,340	5,018
	Three	23	500	2,999	2,983
	Four	10	247	2,334	3,756
	Five	7	71	787	2,094
	Six	0	7	201	707
	Seven	0	0	36	227
	Eight +	0	0	3	84
Whitsunday LGA	One	470	1,104	1,171	436
	Two	208	1,002	2,197	1,208
	Three	22	215	797	651
	Four	7	80	644	884
	Five	4	29	211	457
	Six	0	0	49	161
	Seven	0	0	6	52
	Eight +	0	0	0	30

Source: ABS Census 2021

DWELLING STRUCTURE BY DWELLING SIZE (BEDROOMS)

There are moderate to high proportions of both separate houses and semi-detached dwellings with large bedroom numbers.

The Mackay LGA has the largest share of separate houses that have four or more bedrooms (at 45% of this dwelling structure). In the Coastal Mackay area, 52% of all dwellings are separate houses with four or more bedrooms.

Within the Whitsunday LGA, the Rural Whitsunday area has a very small proportion of smaller product, in terms of both bedrooms and dwelling type. The Rural Isaac and Rural Mackay areas have similar characteristics.

Where Whitsunday LGA has the highest proportion of apartments, 63% are two-bedroom product types.

The Isaac LGA has the highest proportion of semi-detached dwellings. The semi-detached dwellings in this region trend towards larger numbers of bedrooms, with 34% having three or more bedrooms.

See appendix B for further detailed data on dwelling structure by number of bedrooms at a area level.

Dwelling Structure by Bedrooms - LGAs

Area	Dwelling Type	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Isaac LGA	Separate house	186	337	2,829	2,274
	Semi-detached	54	316	332	51
	Apartment	22	76	30	0
Mackay LGA	Separate house	570	2,974	16,190	16,299
	Semi-detached	512	2,203	1,253	169
	Apartment	297	753	454	40
Whitsunday LGA	Separate house	344	1,176	4,457	3,847
	Semi-detached	209	532	341	49
	Apartment	138	746	282	24

Source: ABS Census 2021

HOUSEHOLD SUITABILITY

The households suitability data is calculated by the ABS, and considers variables such as usual residents, relationships, age and sex.

Within Isaac, 71% of households have one or two bedrooms spare, with 67% in Mackay and 66% in Whitsundays.

There are only small portions of households who need extra bedrooms when considering the whole market, although the figures are relatively high as a demand group.

Details for housing suitability at the area level are provided within the Appendix.

Household Suitability

	Isaac	Mackay	Whitsunday
No bedrooms needed or spare	777	6,028	2,081
One bedroom spare	1,925	12,582	3,869
Two bedrooms spare	2,231	14,423	3,969
Three bedrooms spare	669	5,660	1,379
Four or more bedrooms spare	124	642	198
One extra bedroom needed	72	842	338
Two extra bedrooms needed	17	148	64
Three extra bedrooms needed	3	39	4
Four or more extra bedrooms needed	0	3	3

Source: ABS Census 2021

Note: housing suitability is a measure calculated by the ABS within the following definition:

“This variable is a measure of housing utilisation based on a comparison of the number of bedrooms in a dwelling with a series of household demographics, such as:

- *the number of usual residents*
- *their relationship to each other*
- *age*
- *sex.*

The criteria are based on the Canadian National Occupancy Standard. It can be used to identify if a dwelling is either under or over utilised.”

See ABS variable 'Housing suitability (HOSD)' for further information.

EXISTING HOUSE MARKET – LGA COMPARISON

Transaction activity across the region reached a 10-year peak in 2021. The steep increase in transactions from 2020 onwards is indicative of the market conditions created by pandemic stimulus and record low interest rates. These effects have been felt most strongly in the house market, which sees the overwhelming majority of transactions. This is indicative of the size of the market for houses.

The increase in transaction volume over this period saw similar growth in prices, however, Isaac has not returned to previous highs witnessed during the resources peak. Whitsunday has recorded the most substantial median house price growth over the 12 months. Whitsunday and Mackay have seen house prices grow to reach the previous 10-year high, having been bolstered by the economic conditions noted previously.

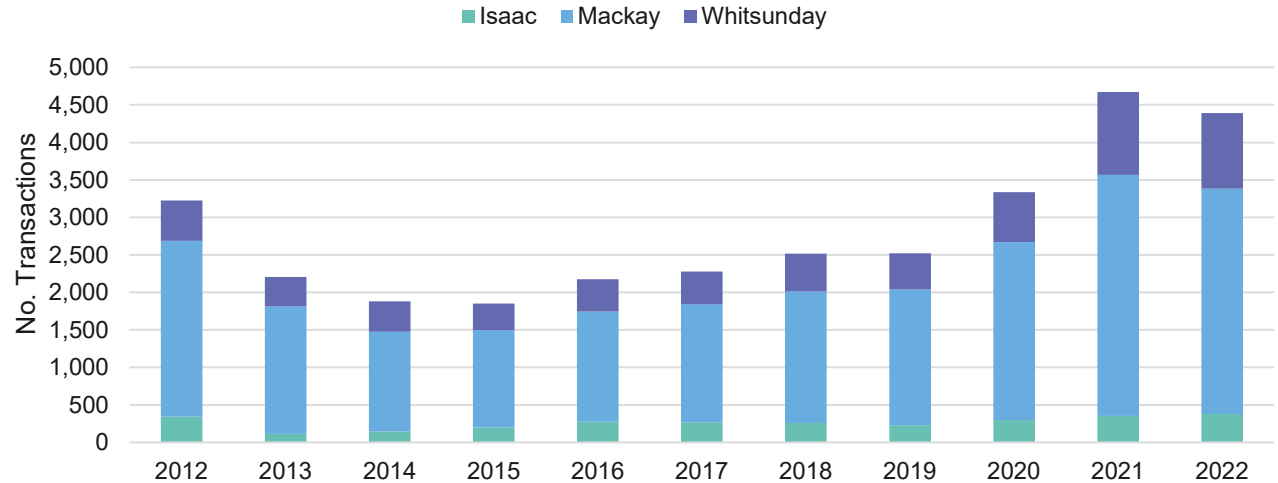
This strong price growth saw a significant amount of product sell, after purchasers capitalised on the higher prices and selling for potentially their original prices. Prior to that, home owners (both owners and investors saw very little return on investment).

Price Growth Comparison

	Isaac	Mackay	Whitsunday
1 Year	13.1%	6.1%	13.4%
5 Year p.a.	10.0%	4.7%	4.8%
10 Year p.a.	-6.5%	0.1%	2.0%

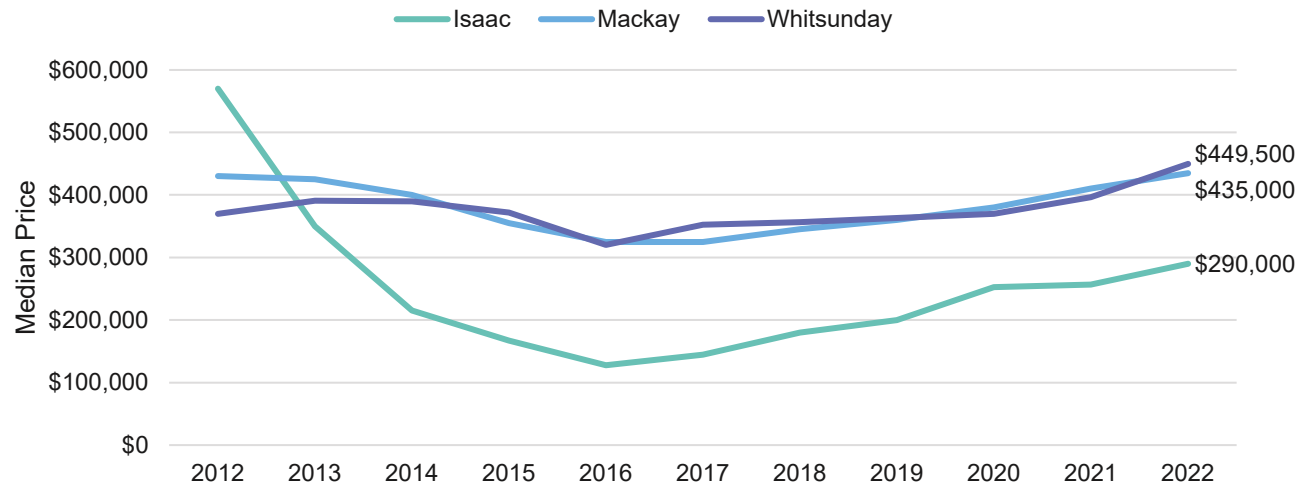
Source: Pricerfinder

House Transaction Activity



Source: Pricerfinder

Price Growth Over Time



Source: Pricerfinder

AFFORDABILITY THRESHOLDS

In order to provide some metrics around affordability, we have provided some high level metrics for each LGA with respect to the *median price*.

This model assumes the purchaser has a 20% deposit, and enters into a loan agreement as per the assumptions. A minimum household income has been calculated based on 30% of the annual household income, which we can compare to current 2021 household breakdown to determine what proportion of households would need to pay more than the 30% threshold.

Within Isaac, there are relatively low house prices and higher wages. Therefore, based on this the unaffordability isn't as high as Mackay and Whitsundays. However, it is acknowledged that Isaac operates on a two tier economy, with groups of residents earning low to middle-incomes, and others earning well above \$200,000. Therefore, that 17% of households is likely to be well marginalised.

At the median house price, 42 and 52% of households would need to pay more than 30% when purchasing. This is a considerable figure and highlights the greater depth of middle income families and rising house prices.

It is acknowledged that these figures may worsen if interest rates continue to rise over the coming 6-12 months.

Affordability Thresholds of Median House Price

	Isaac	Mackay	Whitsunday
Median Price	\$290,000	\$435,000	\$449,500
Loan Amount (assume 20% deposit)	\$232,000	\$348,000	\$359,600
Loan Assumptions	5.5% interest rate Principal + Interest 30 Year term		
Monthly Repayments	\$1,372	\$1,974	\$2,040
Min. Household Income (assume 30% threshold)	\$54,880	\$78,960	\$81,600
Current Proportion of Households Outside 30% Threshold	17%	42%	52%

Source: Pricerfinder, ABS Census, Westpac

EXISTING HOUSE MARKET – AREA COMPARISON AND AFFORDABILITY THRESHOLDS

The median price differentiates substantially between the areas across the region. Airlie-Whitsundays has the highest price, driven by location and scarcity.

The majority of areas are priced from \$375,000 to mid \$400,000's. This is on the back of solid growth in the short to medium term.

The three rural areas have relatively low median prices, although influenced by limited sales causing volatility.

The affordability threshold calculations are based on the following assumptions:

- 20% deposit
- 5.5% variable interest rate
- Principal + Interest loan
- 30 year term

Generally, at least one third of households are outside the 30% affordability threshold. Areas such as Airlie-Whitsundays, Bowen, Central Mackay, Proserpine and Rural Isaac may need to spend more than 50%.

It is acknowledged that several of these areas only have 10-15% of households within mortgage stress. This indicates that there may be other assets available to households, or larger deposits.

Median House Price Comparison

Areas	Median House Price 2022	1 Year Growth	5 Year Growth p.a.	10 Year Growth p.a.
Airlie - Whitsundays	\$637,500	22.4%	7.7%	3.8%
Bowen	\$375,000	10.9%	8.0%	0.5%
Central Mackay	\$372,000	5.5%	7.2%	-0.6%
Coastal Mackay	\$445,000	6.5%	6.2%	-0.3%
Moranbah	\$330,000	10.2%	14.2%	-7.9%
North Mackay	\$430,000	4.9%	5.6%	0.0%
Pioneer Valley	\$460,000	7.0%	4.2%	0.3%
Proserpine	\$435,000	11.5%	3.9%	1.9%
Rural Isaac	\$230,000	22.0%	15.9%	-5.4%
Rural Mackay	\$460,000	2.2%	5.9%	0.5%
Rural Whitsundays	\$158,000	26.4%	13.2%	-4.5%
Sarina	\$425,000	6.2%	7.2%	0.7%
South Mackay	\$419,500	7.6%	6.9%	0.5%

Affordability Thresholds

Areas	Loan Price	Monthly Repayments	Min. Income	Proportion of Households Outside 30% Threshold
Airlie - Whitsundays	\$510,000	\$2,893	\$115,720	61%
Bowen	\$300,000	\$1,702	\$68,080	52%
Central Mackay	\$297,600	\$1,688	\$67,520	50%
Coastal Mackay	\$356,000	\$2,020	\$80,800	37%
Moranbah	\$264,000	\$1,498	\$59,920	9%
North Mackay	\$344,000	\$1,952	\$78,080	44%
Pioneer Valley	\$368,000	\$2,088	\$83,520	39%
Proserpine	\$348,000	\$1,974	\$78,960	53%
Rural Isaac	\$184,000	\$1,056	\$42,240	19%
Rural Mackay	\$368,000	\$2,088	\$83,520	50%
Rural Whitsundays	\$126,400	\$717	\$28,680	18%
Sarina	\$340,000	\$1,929	\$77,160	45%
South Mackay	\$335,600	\$1,904	\$76,160	44%

EXISTING LAND MARKET

The region has seen some volatility in land transaction activity and price growth since 2012.

The land market in the region is driven by Mackay LGA, which has historically made up approximately 60% of transactions.

The previous peak in land sales activity was driven by the resource boom which saw significantly increase within Mackay and Isaac (relatively). Since then, both Mackay and Isaac have seen prices decline on the back of much lower demand levels.

The recent increases in demand levels across Mackay and Whitsundays has resulted in some price growth over the last three years.

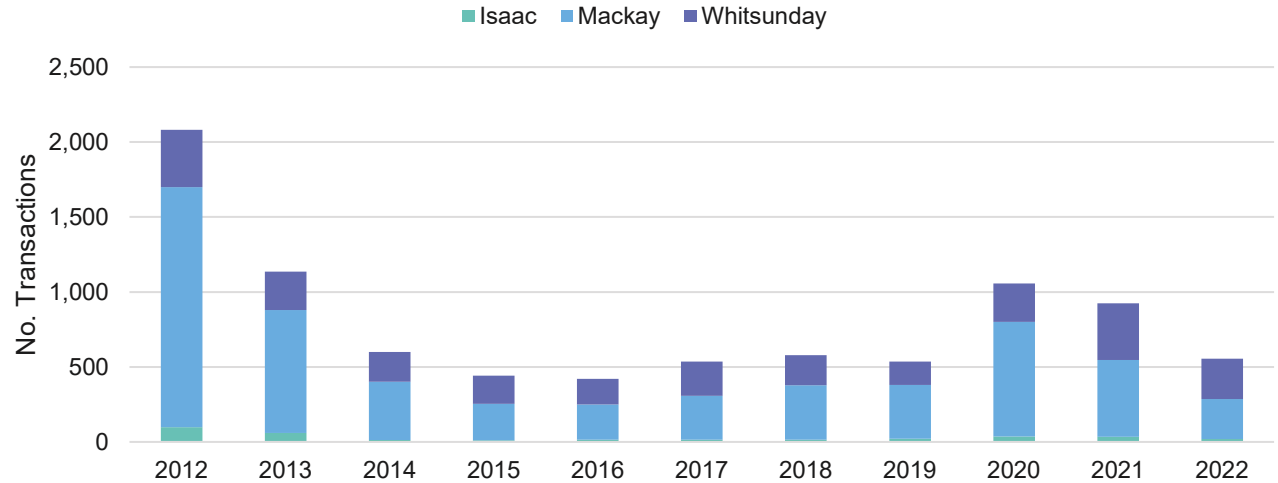
When reviewing lot sizes of new lots, they have remained large. Mackay has a median of 815sqm, which is similar to that recorded 5 years prior, and Whitsunday has a median size of 1,240sqm – remaining above 1,000sqm for the last six years.

Price Growth Comparison

	Isaac	Mackay	Whitsunday
1 Year	-5.6%	3.4%	-1.0%
5 Year p.a.	7.6%	4.6%	3.5%
10 Year p.a.	-7.4%	0.7%	2.2%

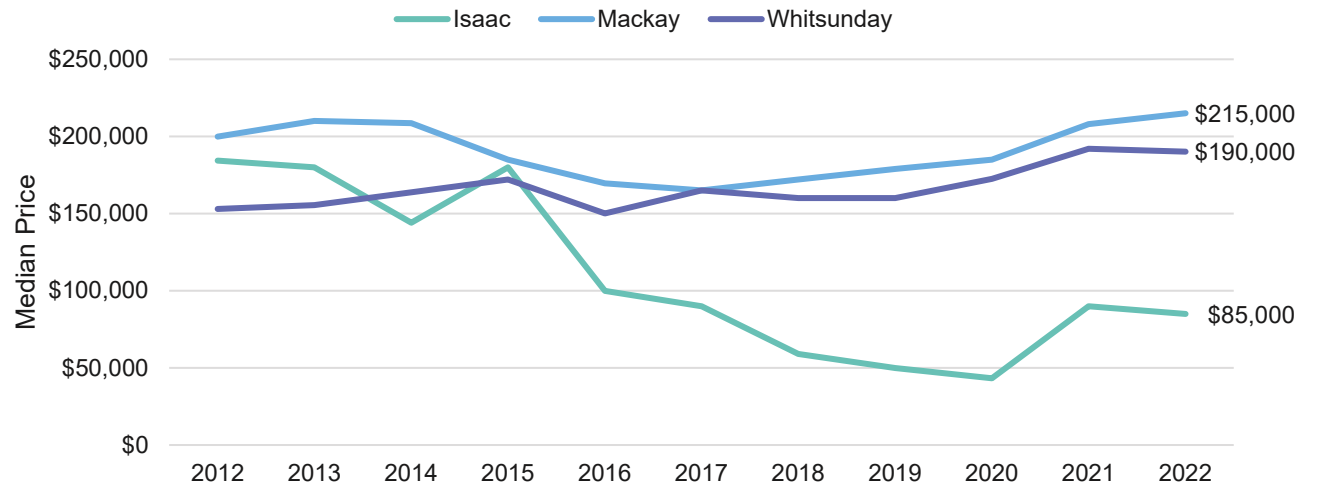
Source: PricewaterhouseCoopers

Land Transaction Activity



Source: PricewaterhouseCoopers

Price Growth Over Time



Source: PricewaterhouseCoopers

EXISTING UNIT MARKET

Transaction activity for units (includes semi-detached and apartment dwelling types) has followed a similar trend over the last decade as that of houses.

However, the Whitsunday market has recorded a larger share of total unit sales (circa 45%), compared to houses and land.

Mackay has seen moderate growth in transactions for units in the post-pandemic period. There has been a concurrent increase in prices over the same period, however prices have not grown to reach the previous peak achieved in 2013.

During the last two years, across both Mackay and Whitsundays the majority of unit sales have been within the resale market, with 80-85% of all sales.

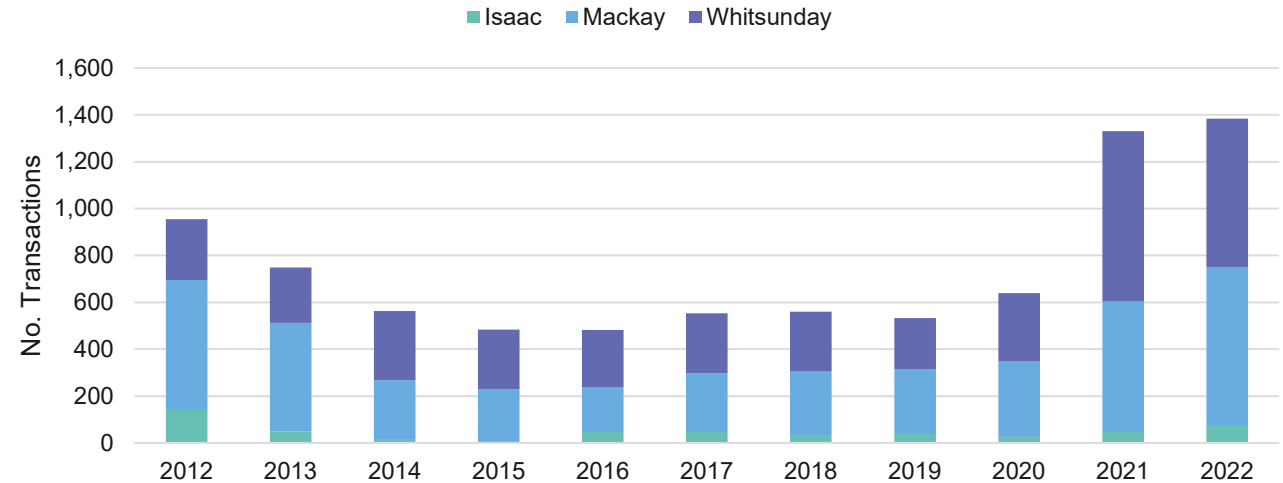
There has been a small level of unit transaction activity in the Isaac over the reporting period and prices have been fairly volatile. Similar to the house and land markets in this area, prices have not returned to the previous highs of 2012.

Price Growth Comparison

	Isaac	Mackay	Whitsunday
1 Year	19.1%	7.5%	7.1%
5 Year p.a.	11.0%	4.8%	6.0%
10 Year p.a.	-6.0%	-1.9%	1.6%

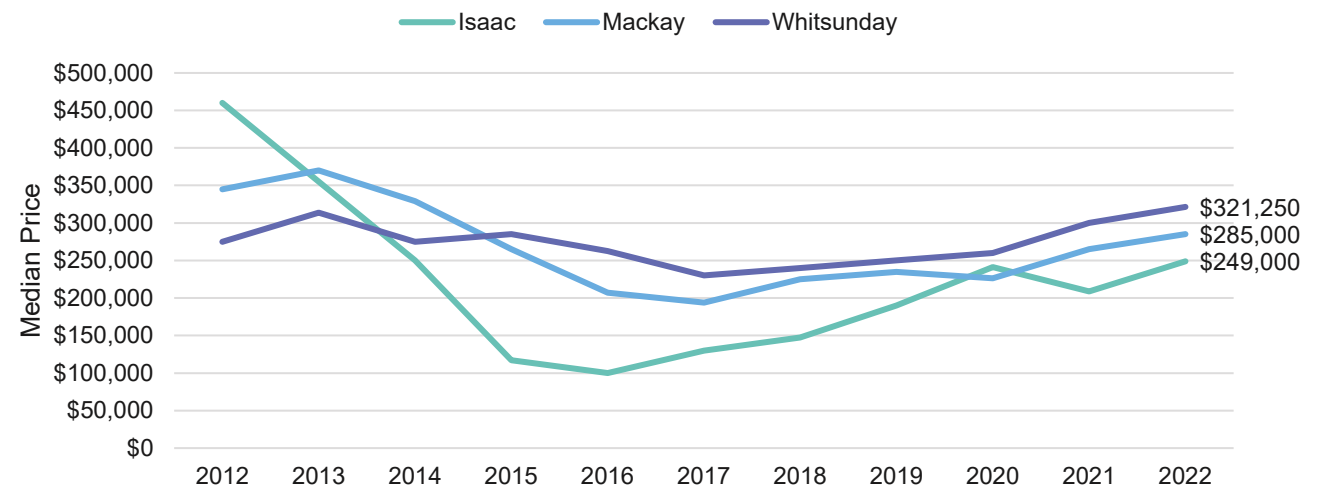
Source: Pricefinder

Unit Transaction Activity



Source: Pricefinder

Price Growth Over Time



Source: Pricefinder

RENTAL ASSESSMENT - HOUSES

Across nearly all areas, there has been significant rental price growth. Areas such as Airlie – Whitsundays and Central Mackay have seen increased of circa 30% in one year alone. Equating to a dollar value, tenants could see an average increase of \$120 weekly within the Whitsunday LGA.

Although Mackay hasn't quite seen the same level of growth, the average rent has increased an extra \$50 per week.

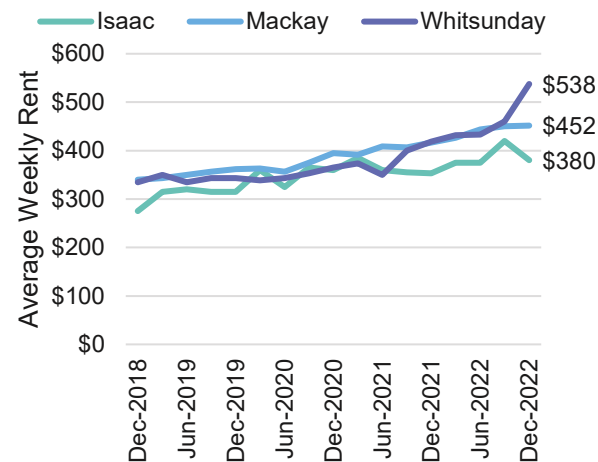
This rising rent is on the back of increased demand, as well as reduced rental stock. Bond lodgements have continually declined over time with limited new rental stock being completed.

Rental Growth Comparison

Areas	Average 2022 Rents	1 Year Growth	2 Year Growth p.a.	5 Year Growth p.a.
Airlie – Whitsundays	\$611	37.5%	18.1%	6.3%
Bowen	\$413	12.9%	11.3%	6.3%
Central Mackay	\$450	28.6%	-	7.7%
Coastal Mackay	\$486	10.9%	9.0%	7.2%
Moranbah	\$464	2.9%	5.8%	7.6%
North Mackay	\$492	8.6%	8.8%	5.1%
Pioneer Valley	\$485	11.4%	10.0%	6.0%
Proserpine	\$385	6.9%	4.9%	2.5%
Rural Isaac	\$284	-13.3%	-2.8%	1.7%
Rural Whitsundays	\$413	12.9%	11.3%	6.3%
Sarina	\$430	11.9%	10.7%	7.6%
South Mackay	\$506	12.3%	10.5%	6.6%

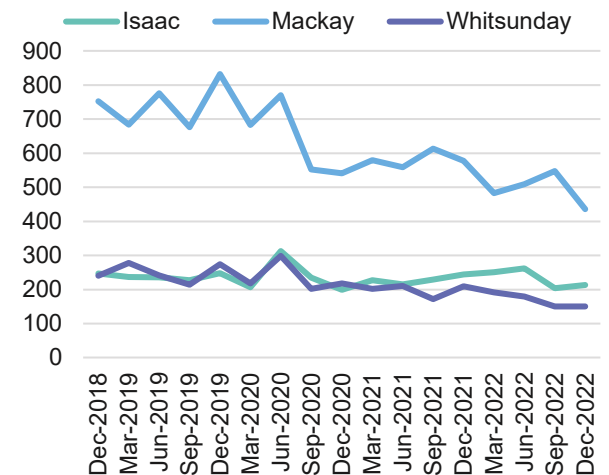
Source: RTA

Median Rents



Source: RTA

Bond Lodgements



Source: RTA

RENTAL ASSESSMENT - UNITS

The unit rental market has generally followed the same trend as houses, with a slightly lower level of price growth, although Coastal Mackay has still registered 33% weekly price growth in 12 months.

Again, this price growth has been influenced by a declining rental market with bond lodgements falling and limited new stock being completed.

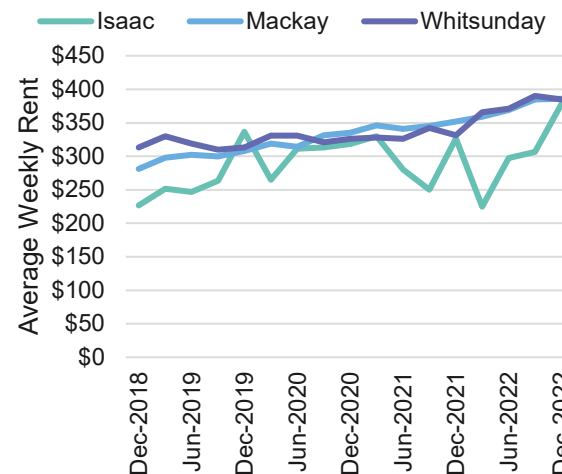
Despite three seemingly different markets, by December 2022, all three were registering an average price of circa \$375 per week.

Rental Growth Comparison

Areas	Average 2022 Rents	1 Year Growth	2 Year Growth p.a.	5 Year Growth p.a.
Airlie - Whitsundays	\$423	15.8%	9.1%	6.2%
Bowen	\$299	-8.9%	5.5%	2.8%
Central Mackay	\$369	-3.4%	-1.5%	4.4%
Coastal Mackay	\$480	33.4%	20.0%	11.0%
Moranbah	\$323	10.4%	9.2%	8.5%
North Mackay	\$334	8.3%	9.1%	6.8%
Proserpine	\$280	14.3%	8.8%	3.3%
Rural Isaac	\$330	20.0%	10.6%	5.3%
Rural Whitsundays	\$299	-8.9%	5.5%	2.8%
Sarina	\$270	12.5%	-	8.4%
South Mackay	\$344	7.2%	7.4%	4.1%

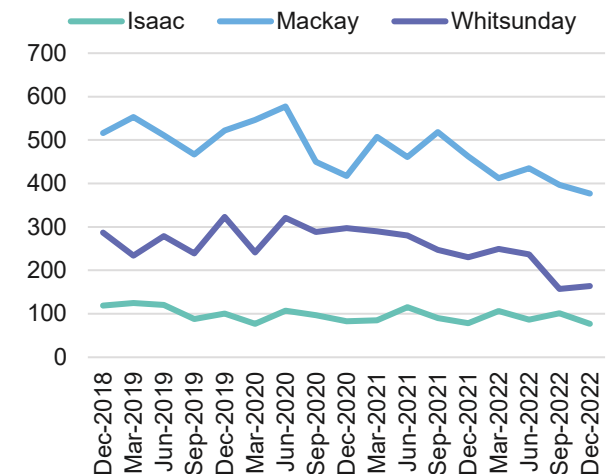
Source: RTA

Median Rents



Source: RTA

Bond Lodgements



Source: RTA

VACANCY RATE COMPARISON

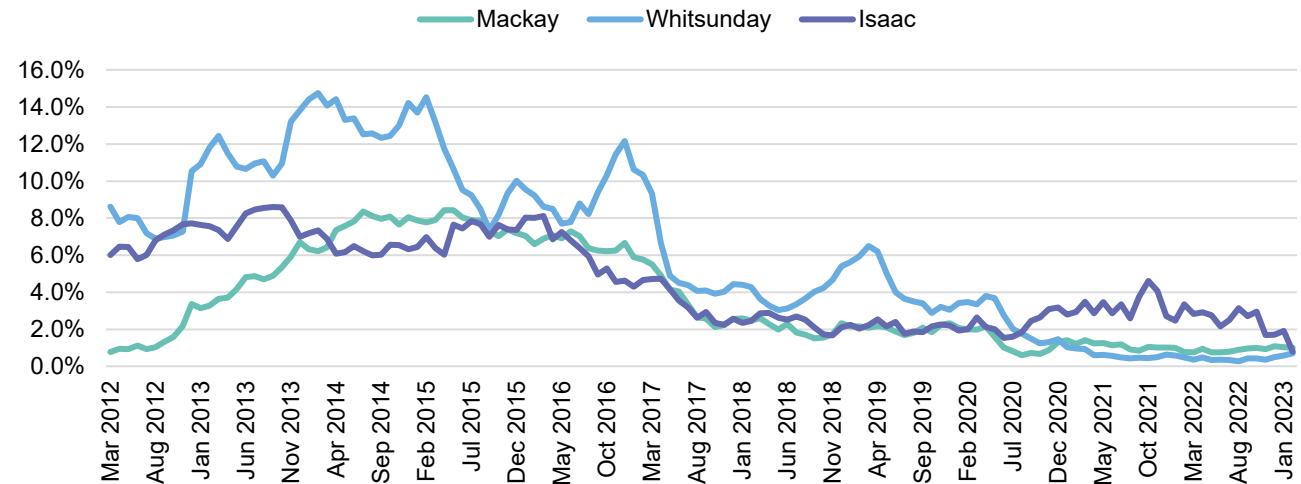
Rental vacancies declined in Mackay and Whitsundays LGAs in 2020, following a trend seen across many regional areas in Australia (and indeed metropolitan areas, too) as a result of the pandemic. The Isaac vacancy rate has been more volatile over this period. It should be noted that Isaac has a much smaller rental market (in terms of volume) compared to the other two LGAs.

As at January 2023, all three LGAs have vacancies rates at or below 1.0%. These low vacancies rates are below the 2% rate, which is considered to represent a rental market in equilibrium.

As reported on the previous page, the declines in rental vacancies have occurred alongside simultaneous increases in rents, indicating a tightening of the market.

See appendix B for vacancy rates by area.

Rental Vacancy Rates



Source: SQM Research

n.b. Isaac and Whitsunday LGA vacancy rates have been calculated using a one-year average market size for the Rural Isaac (February 2023) and Rural Whitsunday (from January 2021) areas due to reported vacancy rate of 0% for relevant postcodes.

05

KEY MARKETS



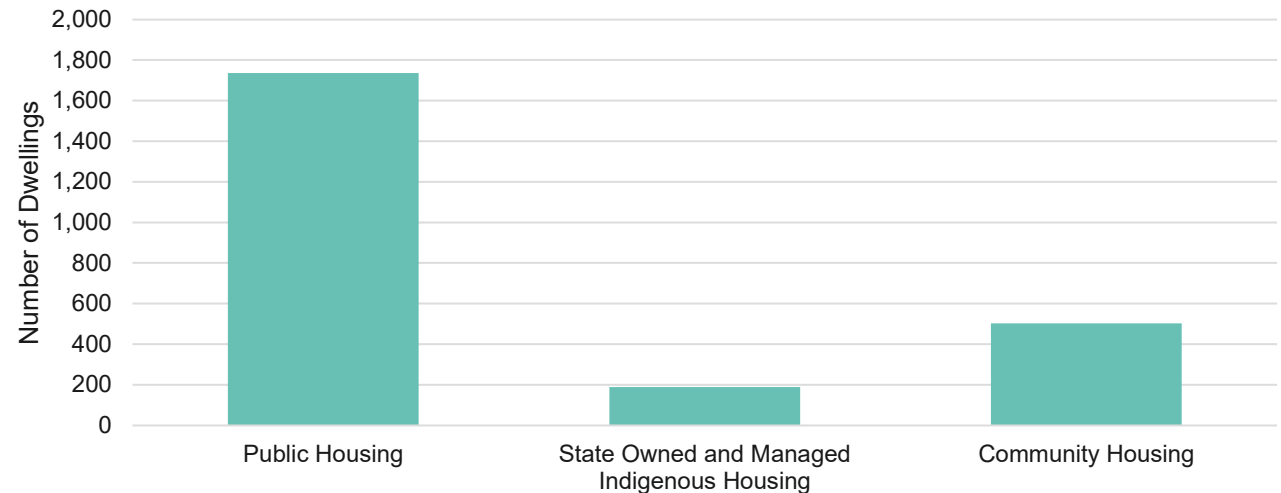
SOCIAL HOUSING - SUPPLY

The provision of social housing within the Greater Whitsundays is relatively low, with just 2,427 dwellings available. This accounts for circa 3.3% of the total dwellings, which is lower than both Townsville and Cairns in comparison (4.1% each).

The majority of supply is located within Mackay, with very limited supply in Isaac.

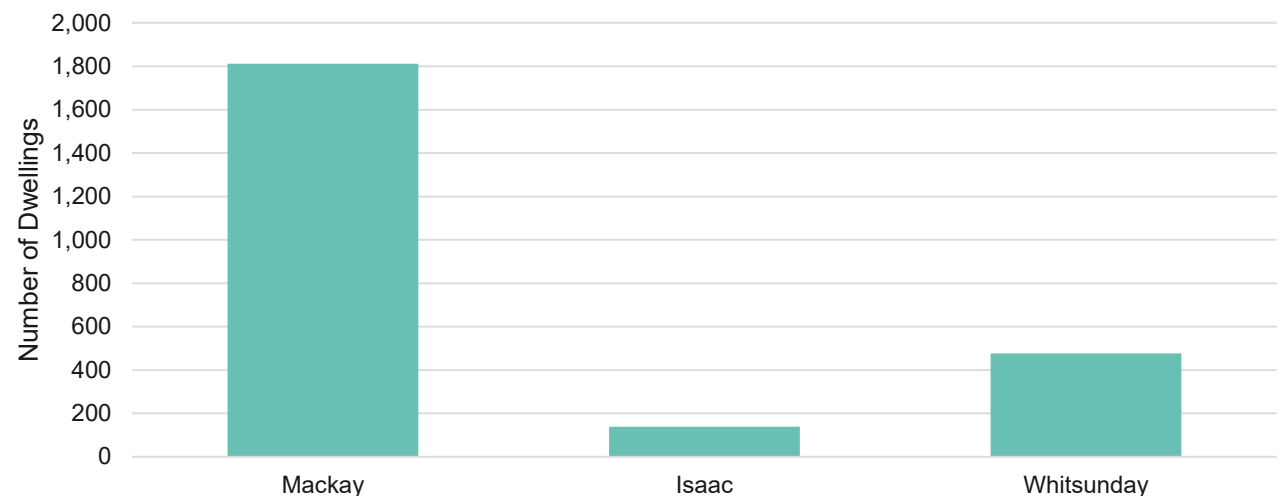
When looking at public building approvals (i.e. not the private market), there have been just 14 houses approved in the last 5 years, and 40 units approved. The bulk of supply has been approved within Airlie-Whitsundays (units), Andergrove-Beaconsfield (houses) and North Mackay (units).

Supply by Type



Source: Aus Institute of Health and Welfare

Supply by LGA



Source: Aus Institute of Health and Welfare

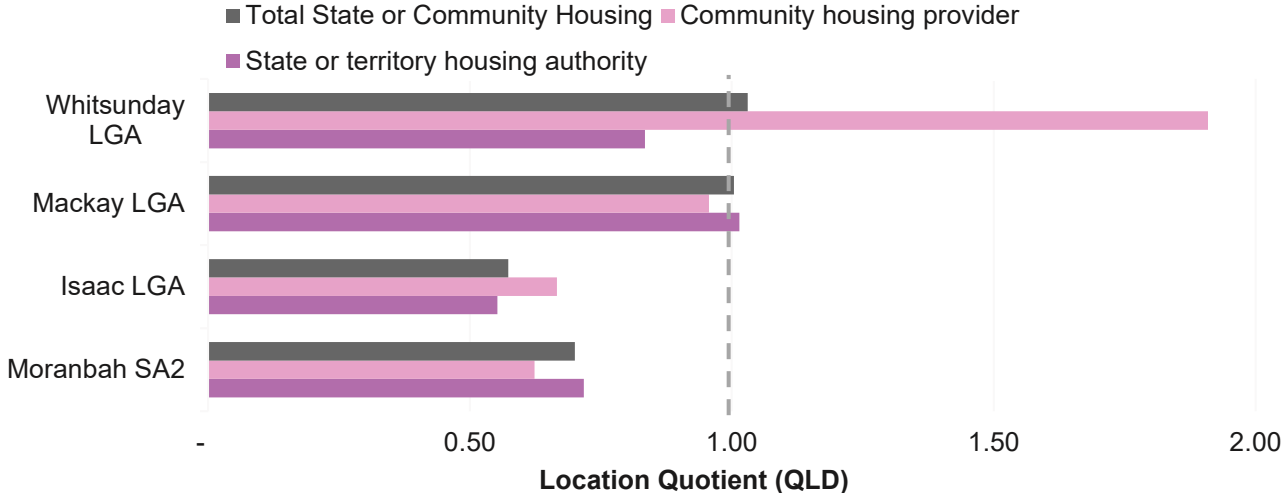
SOCIAL HOUSING - SUPPLY

This data is another form of supply data, provided by the client via AEC Group Pty Ltd.

Within Moranbah and Isaac, there is a strong under representation of all types of social housing.

Mackay is generally on average with the Queensland average, and Whitsunday has a slight advantage within community housing.

Supply by Type



Source: AEC Group Pty Ltd

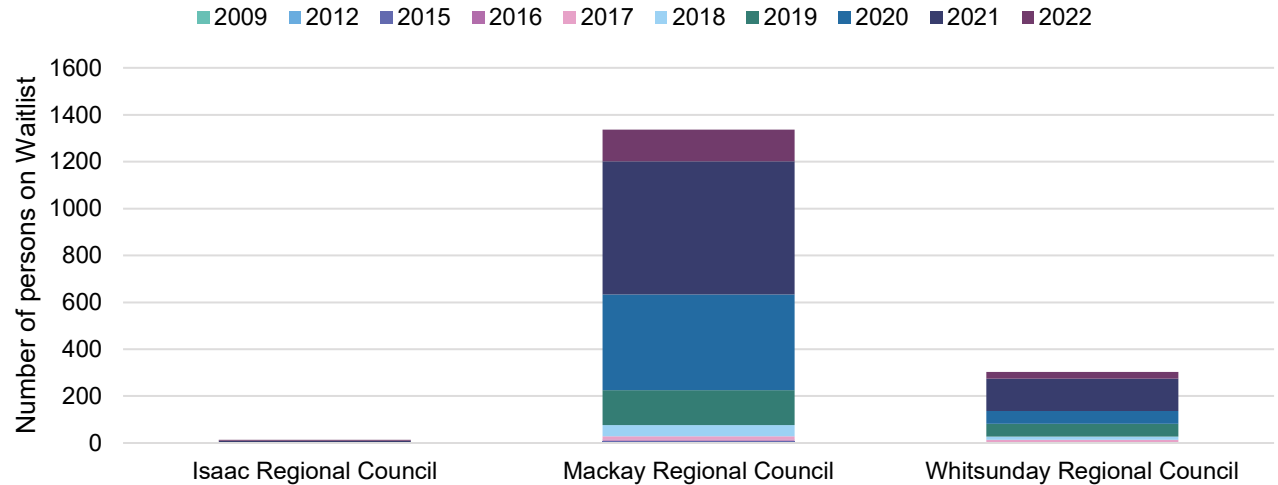
SOCIAL HOUSING - DEMAND

By 2022, Mackay LGA experienced the overwhelming majority of social housing applications.

Furthermore, all applicants in 2022 across all three regions were categorised as having 'very high' need. Evidently, there is a large demand for social housing supply in this area.

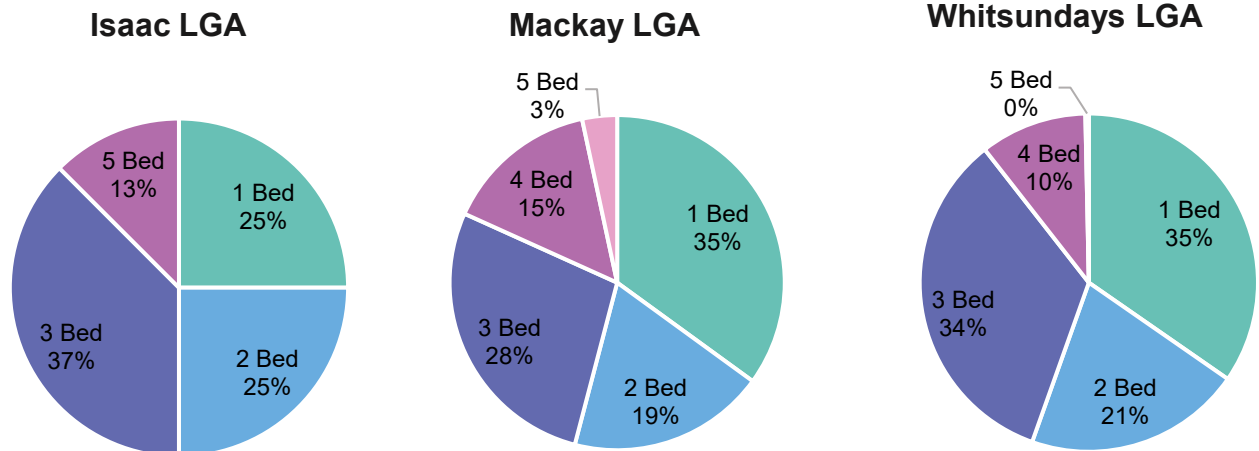
One-bedroom configurations were the most commonly required, followed by 2 bedroom homes. This highlights the potential demand from either single or couples, rather than family configurations.

Persons Awaiting Social Housing



Source: QLD Social Housing Register

Waitlist numbers by Bedrooms



Source: QLD Social Housing Register

NON-RESIDENT POPULATION

In addition to the usual resident population, the Greater Whitsunday region sees additional people staying in the area for work and holidays on any given night. Some of these visitors to the region will be utilising short-stay accommodation that would otherwise form part of the local housing market. The table to the right highlights the average number of additional residents in each area on one night during the year, based on TRA data.

Areas such as Airlie –Whitsundays, Bowen and Central Mackay feature high numbers of visitors.

Area	Average Visitors per Night									
	Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	
Airlie - Whitsundays	3,752	4,151	4,016	4,057	3,949	4,171	4,399	3,035	1,548	
Bowen	1,044	634	832	873	791	609	900	678	265	
Central Mackay	2,804	2,404	2,632	2,049	1,858	2,171	2,255	2,161	1,154	
Coastal Mackay	10	17	43	20	258	2	12	9	6	
Moranbah	414	524	846	389	577	665	556	512	407	
North Mackay	0	5	15	12	19	74	12	28	30	
Pioneer Valley	51	30	46	158	96	48	134	53	117	
Proserpine	106	187	116	108	166	174	111	122	155	
Rural Isaac	813	655	762	616	646	559	884	951	672	
Rural Mackay	137	57	114	61	113	94	127	114	162	
Rural Whitsundays	63	89	142	130	125	200	114	149	147	
Sarina	41	219	111	171	89	106	127	124	111	
South Mackay	8	5	8	35	0	25	4	0	0	

Source: Tourism Research Australia (TRA)

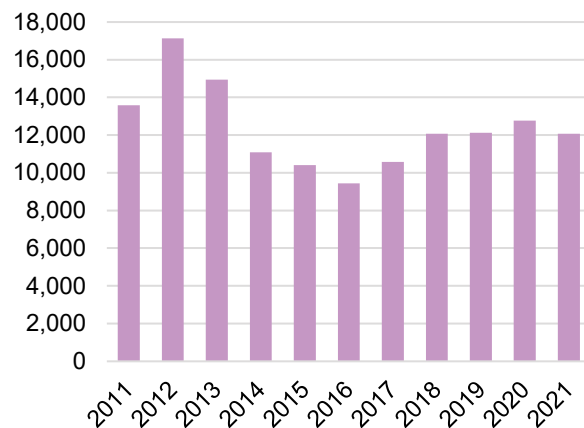
NON-RESIDENT POPULATION

In order to provide an indication of how deep the non-resident population is, a comparison is provided for the place of work figures, relative to the number of residents who also live and work in the same area. The difference being those who travel in for work.

Some areas such as Central Mackay are due to the presence of commercial offices, and others such as Rural Isaac, Moranbah and Sarina may be influenced by the resource industry.

Additionally, the Isaac LGA sees a large non-resident workforce population. The graph below is based on QGSO's estimate of the number of workers accommodated on one night of the year. This non-resident population does not have the same impact on the housing market in the region as other visitors, due to the fact that they are largely accommodated in purpose-built worker facilities, not within the residential market.

Non-resident Workers On-Shift - Isaac



Source: QGSO

Place of Work vs Usual Residents

Area	2021		
	Place of Work	Usual Residents Who Also Work	Difference
Airlie - Whitsundays	7,194	5,866	1,328
Bowen	2,919	2,539	380
Central Mackay	12,424	681	11,743
Coastal Mackay	3,806	2,032	1,774
Moranbah	8,461	3,800	4,661
North Mackay	8,782	4,246	4,536
Pioneer Valley	3,251	2,343	908
Proserpine	3,230	2,288	942
Rural Isaac	14,291	4,992	9,299
Rural Mackay	1,228	914	314
Rural Whitsundays	3,296	1,088	2,208
Sarina	4,203	2,553	1,650
South Mackay	17,645	5,049	12,596

Source: ABS Census 2021

WORKFORCE HOUSING

Labour supply in the resource sector of regional Queensland relies on fly-in/fly-out and drive-in/drive out workers. As at June 2021, the majority of non-resident shift workers were housed by worker accommodation villages (WAVs).

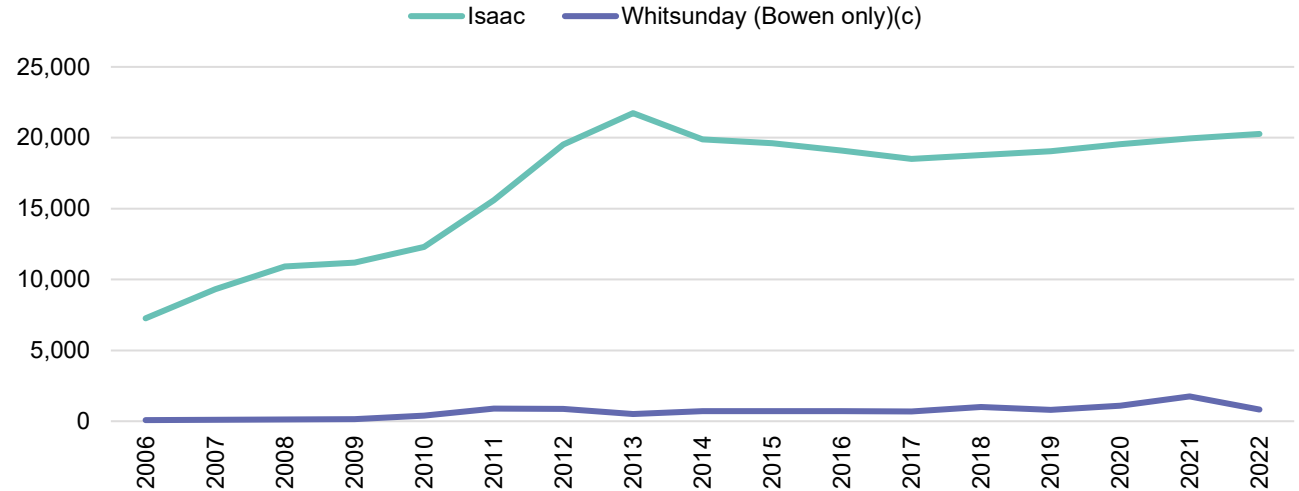
The Whitsunday LGA (Bowen only) accommodates for coal and gold mining operations, Abbot Point Operations and the Carmichael Rail Network which is under construction. The Isaac LGA accommodates primary coal operations and has six new projects under construction.

The Series A projection accounts for estimated changes in the future to construction and operational workforces for projects that are due to reach financial close.

The Series B projection includes Series A and projects that have been environmental impact statement (EIS) approved and awaiting approvals and/or financial close.

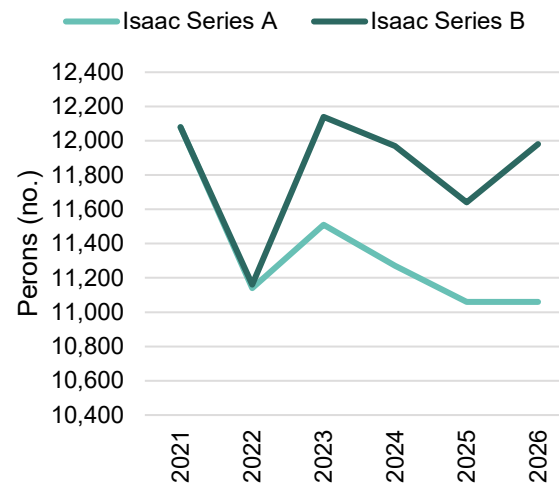
The non-resident population estimates and future projections for Isaac and Whitsunday show a role for workforce housing in the regions which has the potential to decline over time if new projects don't proceed.

Whitsunday and Isaac WAV Bed Capacity

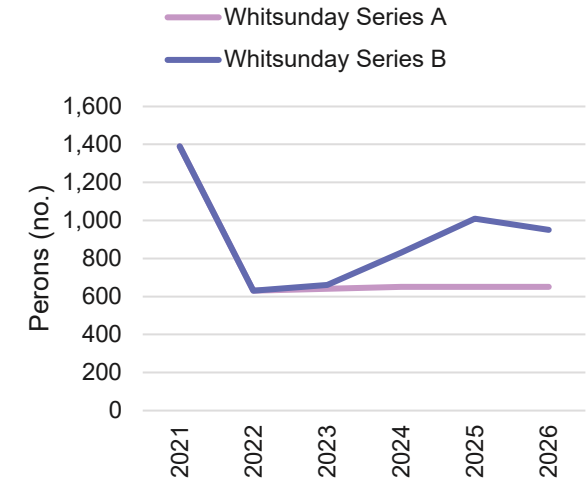


Source: QGSO

Non-resident Population Estimates and Projections



Source: QGSO



Source: QGSO

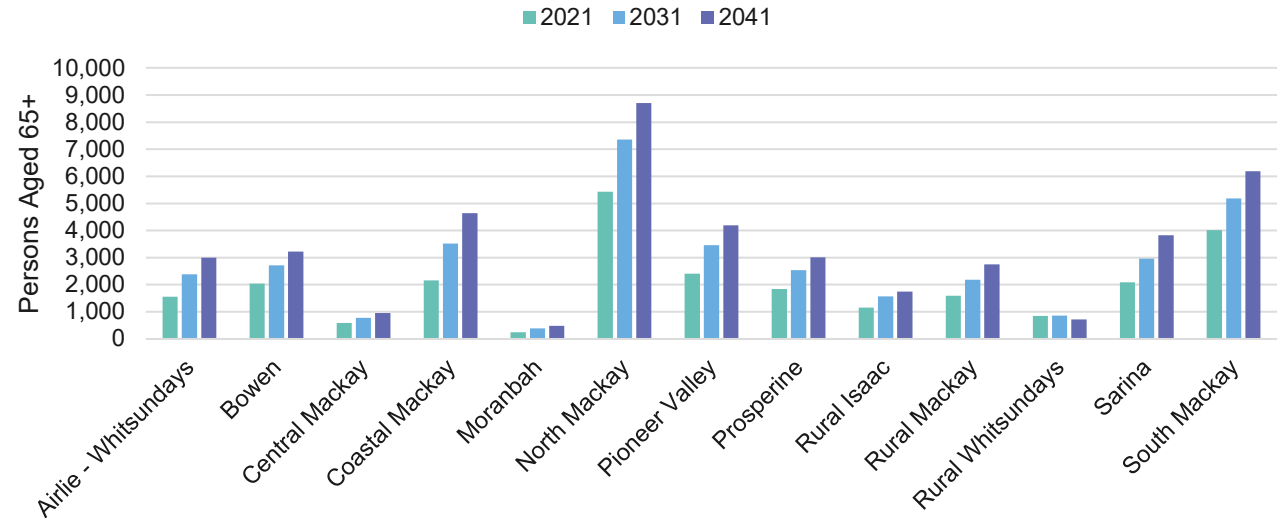
SENIORS POPULATION

As per many regions, the Greater Whitsundays is registering an aging population. Across the board, persons aged 65+ are set to increase from 14% of the total population to 19% in 2041.

Key areas such as North Mackay, Pioneer Valley, Proserpine and Rural Mackay are set to increase by more than 6% overall.

As the population ages, changing housing and amenity needs are likely to arise, which will continue to play an impact on the wider housing market.

Population Projections – Aged 65+



Source: QGSO

Proportion of Persons Aged 65+

Areas	Proportion in 2021	Proportion in 2041
Airlie - Whitsundays	10.5%	14.3%
Bowen	20.3%	25.6%
Central Mackay	14.3%	19.3%
Coastal Mackay	9.0%	12.6%
Moranbah	2.6%	3.9%
North Mackay	15.9%	22.0%
Pioneer Valley	13.7%	19.7%
Proserpine	20.6%	26.6%
Rural Isaac	9.0%	12.2%
Rural Mackay	19.2%	25.9%
Rural Whitsundays	21.4%	25.1%
Sarina	17.4%	22.9%
South Mackay	17.3%	22.3%

Source: QGSO

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RETIREMENT AND AGED CARE SUPPLY

Across the three LGA's there's a moderate amount of dedicated retirement supply – this includes both independent living units, as well as aged care beds.

With a much higher supply of aged care beds, it's evident residents age within their place of dwelling, with limited options for independent living solutions.

The majority of supply is located in North Mackay which includes the largest two communities of Carlyle Gardens and Palmview Village.

There are three major aged care centres, again located in North Mackay being Francis of Assisi Home, Northview Aged Care and Good Shepherd Lodge. A large 162 bed facility is also located in Bowen.

Overall though, supply is relatively low for the region, which is reflected within the penetration rates.

Whilst Mackay has 950 units available, this accounts for just 5.7% of the available population base, well below the state benchmark of 6.7%

Provision of Supply

Areas	Self Care Units	Aged Care Beds
Airlie - Whitsundays		
Bowen		210
Central Mackay	45	132
Coastal Mackay		
Moranbah		
North Mackay	814	419
Pioneer Valley		
Proserpine		87
Rural Isaac		4
Rural Mackay		
Rural Whitsundays		12
Sarina	13	48
South Mackay	81	140

Source: Urbis, QLD Retirement Village Register

Penetration Rate Comparison

	Mackay LGA	Whitsunday LGA	Isaac LGA	QLD Benchmark
65-75	2.6%	0.2%	0%	3.5%
75-85	9.8%	0.6%	0%	10.1%
85+	12.0%	1.8%	0%	13.8%
Overall 65+	5.7%	0.4%	0%	6.7%

Source: Urbis, ABS

RETIREMENT – NEED FOR ASSISTANCE

Generally the majority of residents do not have a need for assistance with core activities, however there are some areas with higher proportions.

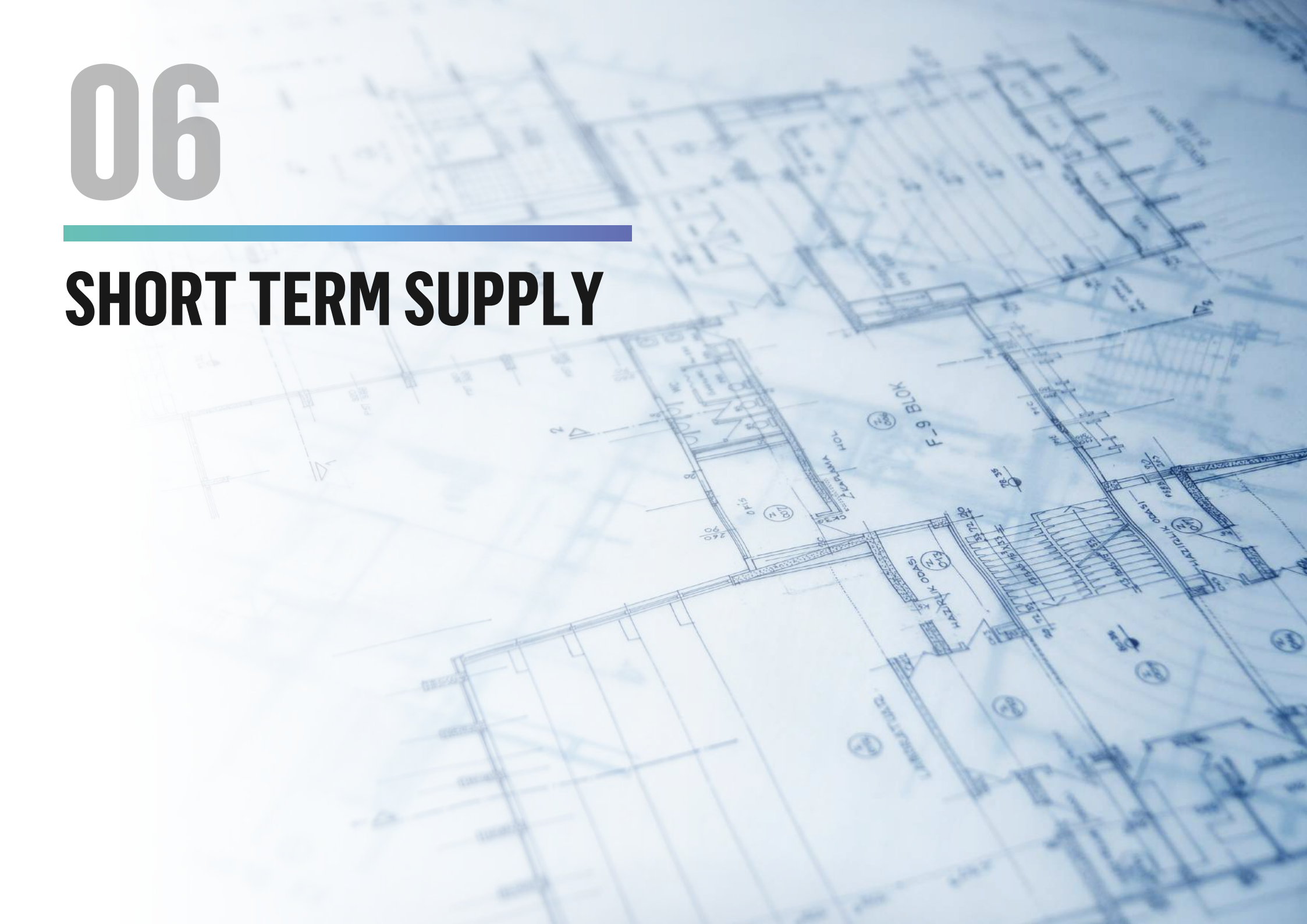
South Mackay has a much greater proportion at 22% of elderly requiring assistance.

Need for Assistance – Persons Aged 65+		
Areas	Does not have need for assistance with core activities	Has need for assistance with core activities
Airlie - Whitsundays	75.8%	7.3%
Bowen	75.2%	15.4%
Central Mackay	71.2%	14.5%
Coastal Mackay	82.7%	11.0%
Moranbah	50.1%	4.6%
North Mackay	77.0%	18.0%
Pioneer Valley	78.8%	13.6%
Proserpine	74.8%	15.5%
Rural Isaac	72.1%	10.0%
Rural Mackay	82.9%	9.0%
Rural Whitsundays	75.5%	11.8%
Sarina	77.7%	14.0%
South Mackay	67.0%	22.0%

Source: Urbis, ABS Census 2021

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SHORT TERM SUPPLY



DWELLING APPROVALS

Across the areas, it is evident there has been a slow down across the market since the peaks in 2012. There has been a significant decline in approvals from 2015 through to 2017. Although market conditions were favourable in the last two years, approvals only increased marginally across majority of areas.

Airlie – Whitsundays has seen a strong increase in both detached and attached approvals. North Mackay has seen a jump in attached approvals, albeit still small numbers. Coastal Mackay and North Mackay has seen a rise in detached dwellings, with the remainder of areas seeing no major increases.

Annual Dwelling Approvals

Area	Detached		Attached	
	2022	5yr Annual Average	2022	5yr Annual Average
Airlie - Whitsundays	104	85	20	30
Bowen	16	16	6	1
Central Mackay	1	2	0	3
Coastal Mackay	122	111	6	1
Moranbah	0	7	0	1
North Mackay	136	144	16	5
Pioneer Valley	26	50	0	0
Proserpine	31	41	0	0
Rural Isaac	1	6	0	0
Rural Mackay	39	30	0	0
Rural Whitsundays	13	27	0	1
Sarina	33	32	0	0
South Mackay	59	53	6	4

Source: Urbis, ABS

Total Annual Dwelling Approvals Over Time

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Airlie – Whitsundays	98	145	74	83	53	64	123	54	37	235	125
Bowen	76	94	32	10	23	18	25	9	4	27	23
Central Mackay	111	14	133	0	0	0	8	0	5	8	1
Coastal Mackay	540	430	204	95	67	60	74	79	108	175	128
Moranbah	325	151	6	0	1	1	0	8	20	11	0
North Mackay	347	536	209	81	71	89	106	118	178	192	152
Pioneer Valley	243	165	79	50	19	36	50	53	67	57	26
Proserpine	42	45	43	13	10	53	58	36	20	59	31
Rural Isaac	235	224	8	2	4	5	5	2	8	13	1
Rural Mackay	35	33	23	28	16	13	24	25	19	46	39
Rural Whitsundays	17	8	3	2	2	5	37	14	20	57	13
Sarina	127	66	51	23	19	21	28	24	32	47	33
South Mackay	316	253	171	42	41	36	41	39	72	66	65

Source: Urbis, ABS

DWELLING REGISTRATIONS

Dwelling registrations are considered a direct understanding of delivery of supply.

Whilst there has been some increases in the last two years for approvals, this has not translated to registrations with majority of the areas seeing registrations in line with the 5 year annual average.

Airlie – Whitsundays, Sarina and South Mackay have been the only areas to see an uptick in detached registrations, and Coastal Mackay an uptick in attached registrations. This further aligns to the increase in transactions being majority resales with limited new stock entering the market.

For the detached conversions, we have provided the proportion of last 4 years lots registered which recorded a building approval (4 years is utilized by State Government to capture market cycles).

Typically, 50% of lots registered have recorded a building approval. In some areas such as Rural Whitsundays, Sarina and Bowen have seen significant conversion with the potential development of a large availability of vacant, registered lots.

For attached conversions, we have provided the proportion of attached building approvals which have registered. Again, typically 50% of approvals proceed through to registration, which saw an uptick in the five year average. Central and Coastal Mackay have seen strong conversions in the last 12 months, while Rural Whitsundays and Sarina saw high conversions in the last five years (although at low numbers).

Dwelling Registrations

Area	Detached		Attached	
	2022	5yr Average	2022	5yr Average
Airlie - Whitsundays	109	66	0	7
Bowen	5	3	0	0
Central Mackay	0	0	7	2
Coastal Mackay	46	68	8	4
Moranbah	4	3	2	5
North Mackay	81	104	2	1
Pioneer Valley	15	27	2	0
Proserpine	26	41	0	0
Rural Isaac	3	3	0	0
Rural Mackay	10	12	0	0
Rural Whitsundays	2	5	0	0
Sarina	13	4	0	2
South Mackay	41	34	0	1

Source: Urbis, ABS

Proportion of Approvals to Registrations

	Detached Conversions			Attached Conversions		
	20 Yr Ave.	5 Yr Ave.	2022	20 Yr Ave.	5 Yr Ave.	2022
Airlie – Whitsundays	21%	29%	36%	61%	74%	0%
Bowen	45%	132%	123%	19%	132%	0%
Central Mackay	23%	4%	0%	32%	4%	100%
Coastal Mackay	30%	50%	42%	23%	50%	133%
Moranbah	48%	136%	0%	38%	136%	67%
North Mackay	31%	44%	34%	15%	44%	8%
Pioneer Valley	30%	46%	33%	10%	46%	0%
Proserpine	25%	29%	18%	25%	29%	0%
Rural Isaac	38%	50%	7%	6%	50%	0%
Rural Mackay	48%	75%	81%	0%	75%	0%
Rural Whitsundays	321%	866%	57%	4%	866%	0%
Sarina	116%	346%	165%	17%	346%	0%
South Mackay	29%	44%	40%	15%	44%	0%

Source: Urbis, ABS

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CLOSING STOCK OF DWELLING REGISTRATIONS

This data outlines the total stock of uncompleted residential lots within active approvals. It is expected that some developments will not proceed and a number of these approvals will subsequently lapse or be amended. This data is only available at an LGA level.

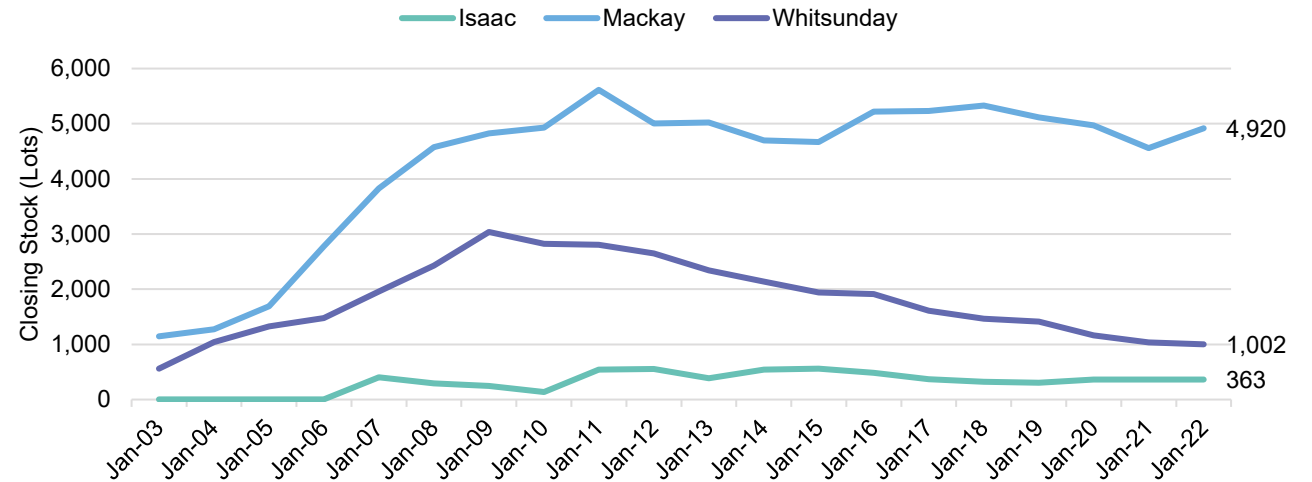
There is currently significant stock available within active approvals.

Mackay has seen a relatively stable level over the last decade of around 5,000 lots.

Whitsundays has seen strong absorption over the last decade, reducing their levels from a high of 3,000 to just 1,000.

Isaac has consistently remained low, relative to the level of development activity.

Closing Stock



Source: QGSO

07

FUTURE HOUSING DEMAND



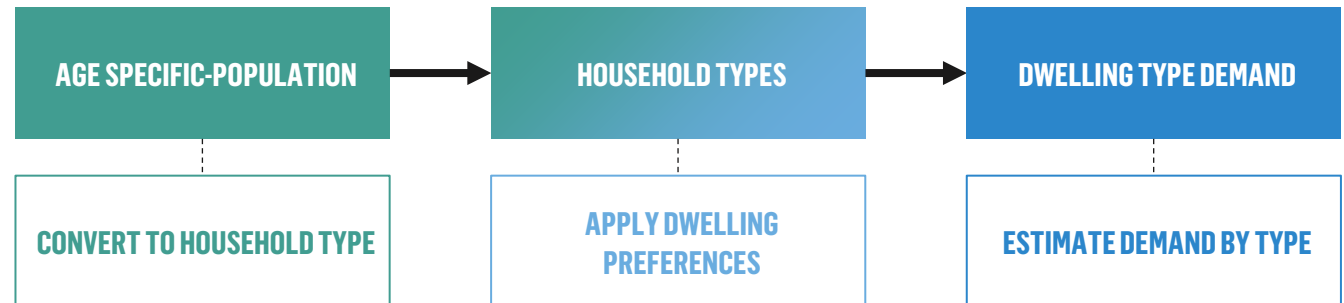
DEMAND MODELLING METHODOLOGY

Housing demand for the Greater Whitsunday region was modelled at a area level using the following multi-stage methodology.

This approach has proven highly effective in estimating local housing demand, by translating age-specific population estimates and projections into household types before applying household-based dwelling preferences and occupancy rates. This approach recognises that dwelling demand is directly driven by the growth and changes in household formation, not simply population growth. It also recognises that the application of whole-of-market average household sizes to population estimates fail to properly capture changes in both the age-profile of the population and in household formation rates. The application of dwelling preferences recognises observed behaviour and therefore inherently captures the role of price in decision making.

A key assumption underpinning this analysis is the expected 'dwelling preferences' of different household types. The analysis is thus based on observed preferences – i.e. the status quo – and an alternative 'higher density' scenario. Whilst the main focus of this report has been provided for the status quo, demand tables are provided for a shift in behaviour to more attached dwellings over time.

Housing Demand Model Overview



Source: Urbis

DEMAND MODELLING SCENARIOS

The demand modelling provides a base case and three alternative dwelling demand scenario. Note, these scenarios do not take into account the land area available for development, but provide information on what dwelling types could be required for the region's population to grow.

Base Case

The base case illustrates what dwelling demand will look like if the population increases in line with QGSO medium series projections to 2041, but dwelling preferences remain the same as observed as of 2021.

High Growth Scenario

The first alternative scenario illustrates what dwelling demand could look like if the population in the region grows in line with QGSO's high growth scenario, keeping dwelling preferences aligned to the base case assumptions.

Higher Density Scenario

The second alternative scenario illustrates what dwelling demand looks like if dwelling preferences shift to a more diverse household type / dwelling type. To test alternative outcomes, this alternative scenario assumed that dwelling preferences would, over time, move towards a higher proportion of attached dwellings. The magnitude of this shift has been estimated by Urbis at a Area level. The change in dwelling preference is assumed to occur gradually over the study period.

High Growth Higher Density Scenario

The third alternative scenario combines the population growth assumptions and dwelling preference assumptions of scenarios two and three respectively.

Modelling Assumptions

Assumption Variable	Assumption	Notes
Occupancy Rate	As per 2021 levels	Based on the 2021 ABS Census data for private dwellings at an SA2 level.
Age-Specific Household Composition	As per 2021 levels	The model groups resident projections into household types based on age characteristics.
Age-Specific Population	QGSO medium and high series projections	Each scenario adopts either the medium or high series population projections prepared by the Queensland Government Statistician's Office (QGSO). These projections have been adjusted based on 2021 ERP.

Source: Urbis, ABS, QGSO

Modelled Scenarios

Assumption Variable	Population Assumption	Dwelling Preference Assumption
1. Base Case	QGSO medium series	Household dwelling preference consistent with 2021 Census at an SA2 level.
2. High Growth	QGSO high series	Household dwelling preference consistent with 2021 Census at an SA2 level.
3. Higher Density	QGSO medium series	Urbis assumption of potential increased preference for density across household types.
4. High Growth Higher Density	QGSO high series	Urbis assumption of potential increased preference for density across household types.

Source: Urbis, ABS

DEMAND MODELLING FINDINGS

All but one of the areas in the Greater Whitsunday region are estimated to see an increase in demand for dwellings from the 2021 Census period to 2036.

As described in the methodology, these figures account for population growth and household formation. That is, while the base case scenario assumes that dwelling preferences for different household types remain the same, Urbis' modelling accounts for changes in age groups over time and the changing distribution of household types that will be formed as a result.

The Airlie – Whitsundays and Coastal Mackay areas are forecast to see the largest increase in demand for dwellings over the fifteen years to 2036. To meet the demand of this modelled scenario, the Airlie – Whitsundays area requires an estimated 232 new dwellings on average per annum, with Coastal Mackay requiring 234.

With the exception of the Rural Whitsundays area (the only area with a projected decline in population and dwelling demand), there is forecast growth and demand across both rural and urban areas in the region. The largest area in terms of existing dwellings, North Mackay, which captures most of suburban Mackay, is expected to see significant growth in demand of 2,832.

Other areas that are expected to see strong growth in demand for dwellings are the areas of Moranbah (+1,692), Rural Isaac (+1,925) and Sarina (+1,642), which capture rural areas and smaller urban centres. This highlights the distribution of forecast growth across diverse parts of the region.

Detailed demand findings for scenarios one and two to 2041 are provided on the following pages. Additionally, detailed demand scenarios for scenarios three and four are provided in appendix C. The latter two scenarios are considered the least likely to occur but have been assessed to provide insights to potential scenarios.

Demand for Dwellings (no.) – Base Case

Area	Base Case			Change 2021-36 (no.)
	2021	2031	2036	
Airlie - Whitsundays	5,608	8,380	9,089	+3,481
Bowen	4,358	5,194	5,544	+1,186
Central Mackay	2,246	2,834	3,022	+776
Coastal Mackay	9,119	11,422	12,631	+3,512
Moranbah	4,083	5,407	5,775	+1,692
North Mackay	13,776	15,749	16,599	+2,823
Pioneer Valley	6,659	7,498	7,892	+1,233
Proserpine	3,920	4,788	5,063	+1,143
Rural Isaac	6,243	7,931	8,168	+1,925
Rural Mackay	3,846	4,413	4,786	+940
Rural Whitsundays	2,024	2,029	1,908	-116
Sarina	5,097	6,091	6,739	+1,642
South Mackay	9,827	11,543	12,092	+2,265

Source: Urbis, ABS

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DEMAND ANALYSIS FINDINGS – BASE CASE SCENARIO

Area	Scenario	Base Case					Change 2021-41 (no.)
	Year	2021	2026	2031	2036	2041	
Airlie - Whitsundays	Detached housing	3,459	5,080	5,602	6,070	6,589	+3,130
	Attached housing	2,149	2,503	2,778	3,018	3,284	+1,135
Bowen	Detached housing	3,597	4,079	4,350	4,636	4,937	+1,340
	Attached housing	761	781	843	909	976	+215
Central Mackay	Detached housing	544	748	776	824	872	+328
	Attached housing	1,702	1,966	2,058	2,198	2,343	+641
Coastal Mackay	Detached housing	8,051	9,090	10,210	11,297	12,606	+4,555
	Attached housing	1,068	1,090	1,212	1,334	1,486	+418
Moranbah	Detached housing	3,013	4,125	4,420	4,713	5,007	+1,994
	Attached housing	1,070	911	988	1,062	1,135	+65
North Mackay	Detached housing	11,852	12,980	13,665	14,387	14,841	+2,989
	Attached housing	1,924	1,963	2,084	2,212	2,313	+389
Pioneer Valley	Detached housing	6,130	6,554	7,012	7,382	7,808	+1,678
	Attached housing	529	456	486	510	535	+6
Proserpine	Detached housing	3,582	4,025	4,338	4,580	4,912	+1,330
	Attached housing	338	410	450	483	525	+187
Rural Isaac	Detached housing	5,610	7,042	7,319	7,532	7,649	+2,039
	Attached housing	633	581	612	636	653	+20
Rural Mackay	Detached housing	3,669	4,081	4,303	4,666	5,074	+1,405
	Attached housing	177	103	110	120	131	-46
Rural Whitsundays	Detached housing	1,830	2,002	1,971	1,854	1,604	-226
	Attached housing	194	58	57	54	47	-147
Sarina	Detached housing	4,752	5,312	5,761	6,370	7,037	+2,285
	Attached housing	345	299	329	369	411	+66
South Mackay	Detached housing	7,622	8,639	9,113	9,541	10,055	+2,433
	Attached housing	2,205	2,316	2,430	2,551	2,681	+476

DEMAND ANALYSIS FINDINGS – HIGH GROWTH SCENARIO

Area	Scenario	High Growth					Change 2021-41 (no.)
	Year	2021	2026	2031	2036	2041	
Airlie - Whitsundays	Detached housing	3,459	5,256	6,030	6,730	7,526	+4,067
	Attached housing	2,149	2,589	2,990	3,347	3,751	+1,602
Bowen	Detached housing	3,597	4,221	4,683	5,140	5,639	+2,042
	Attached housing	761	808	908	1,007	1,115	+354
Central Mackay	Detached housing	544	766	821	898	973	+429
	Attached housing	1,702	2,013	2,175	2,395	2,614	+912
Coastal Mackay	Detached housing	8,051	9,310	10,792	12,311	14,062	+6,011
	Attached housing	1,068	1,117	1,281	1,454	1,658	+590
Moranbah	Detached housing	3,013	4,240	4,661	5,098	5,615	+2,602
	Attached housing	1,070	936	1,042	1,148	1,273	+203
North Mackay	Detached housing	11,852	13,295	14,444	15,678	16,555	+4,703
	Attached housing	1,924	2,011	2,202	2,411	2,580	+656
Pioneer Valley	Detached housing	6,130	6,713	7,411	8,045	8,710	+2,580
	Attached housing	529	467	514	555	597	+68
Proserpine	Detached housing	3,582	4,165	4,670	5,078	5,611	+2,029
	Attached housing	338	424	485	535	600	+262
Rural Isaac	Detached housing	5,610	7,238	7,719	8,146	8,577	+2,967
	Attached housing	633	598	645	688	733	+100
Rural Mackay	Detached housing	3,669	4,180	4,549	5,085	5,660	+1,991
	Attached housing	177	105	116	131	146	-31
Rural Whitsundays	Detached housing	1,830	2,072	2,122	2,055	1,833	+3
	Attached housing	194	60	62	60	54	-140
Sarina	Detached housing	4,752	5,441	6,089	6,942	7,850	+3,098
	Attached housing	345	306	348	402	458	+113
South Mackay	Detached housing	7,622	8,849	9,632	10,397	11,216	+3,594
	Attached housing	2,205	2,373	2,568	2,780	2,991	+786

08

SUPPLY CAPACITY



SUPPLY CAPACITY METHODOLOGY

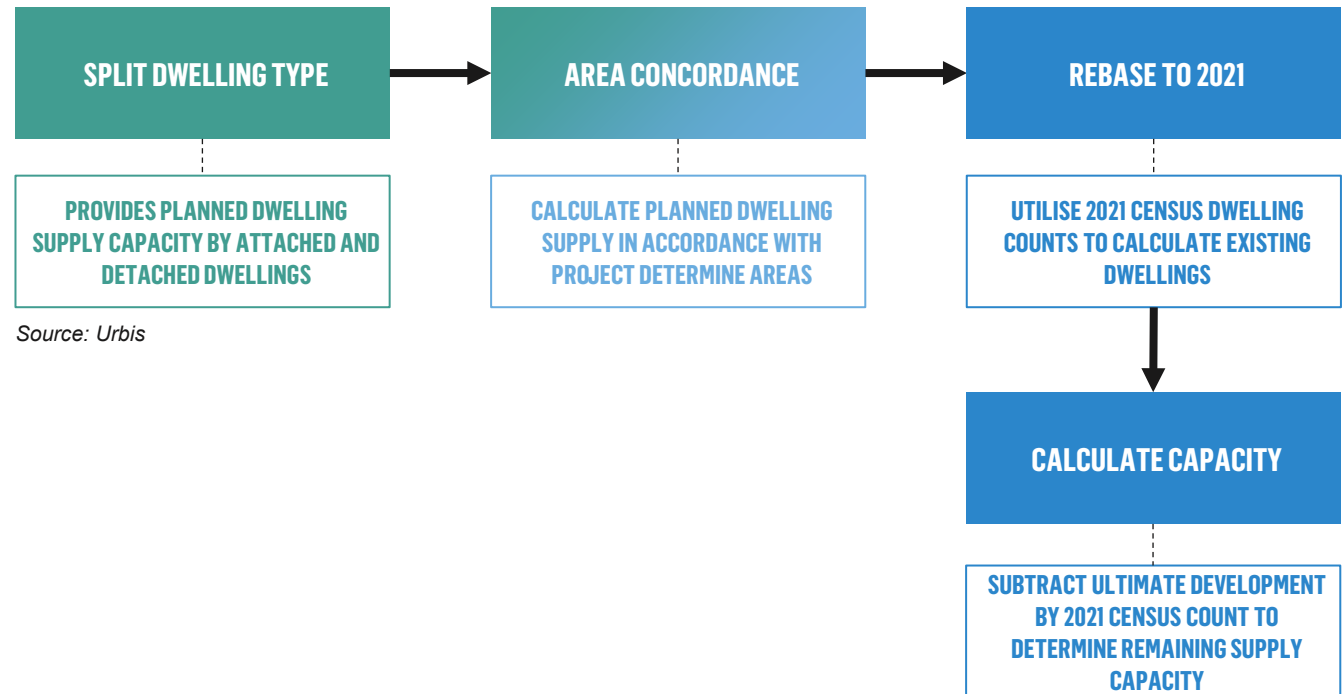
Overview

Planned dwelling supply capacity is based on estimates of dwellings that have been or could be approved, based on current planning intent and the expected nature of demand and densities over time. To ensure consistency across the LGAs, the projected planned dwelling supply have been calculated in accordance with each LGA's Local Government Infrastructure Plan (LGIPS) projections, including:

- Isaac Regional Council – Belyando, Broadsound and Nebo Planning Scheme (Amendment 1) 2018 (New Part 6: LGIP)
- Mackay Regional Council – Current LGIP Population and Dwelling Projections and Council's Mackay Growth Allocation (MGAM) 2020 Population and Dwelling Projections
- Whitsunday Regional Council – Whitsunday Regional Council Planning Scheme – Part 4 LGIP

The planned dwelling supply capacity assessment has been calculated at a Area level through a multi-stage methodology as illustrated in the process diagram.

Planned Supply Capacity Overview



SUPPLY CAPACITY FINDINGS

All of the areas are forecast to have capacity for additional dwellings. Areas such as Airlie – Whitsundays, Coastal Mackay and South Mackay have the greatest level of supply.

As outlined on the following page, whilst there is seemingly supply for each region, this includes both detached and attached. When split into the two product types as per the overleaf, key areas of concern are already evident.

Central Mackay has a much higher number of detached dwellings than originally anticipated, resulting in a supply issue over time.

Moranbah has experienced a much higher growth within the attached dwellings space which has resulted in nearly double the number of dwellings than originally anticipated.

Supply Capacity for Dwellings (no.)

Area	Ultimate	2021 Census	Capacity
Airlie - Whitsundays	13,037	5,609	7,428
Bowen	7,196	4,359	2,837
Central Mackay	5,915	2,251	3,664
Coastal Mackay	19,443	9,121	10,322
Moranbah	5,430	4,083	1,347
North Mackay	18,704	13,774	4,930
Pioneer Valley	9,872	6,661	3,211
Proserpine	4,582	3,918	664
Rural Isaac	7,515	6,240	1,275
Rural Mackay	5,049	3,849	1,200
Rural Whitsundays	2,566	2,024	542
Sarina	8,422	5,101	3,321
South Mackay	16,785	9,824	6,961

Source: Urbis, LGIP, Mackay Regional Council

PLANNED DWELLING SUPPLY CAPACITY

Area	Year	2021 LGIP	2026	2031	2036	Ultimate	2021 Census	Capacity (no.)
Airlie - Whitsundays	Detached housing	2,970	3,507	4,063		8,091	3,459	4,632
	Attached housing	2,572	2,984	3,409		4,946	2,150	2,796
Bowen	Detached housing	2,816	2,970	3,111		5,220	3,597	1,623
	Attached housing	1,483	1,634	1,783		1,976	762	1,214
Central Mackay	Detached housing	597	596	594	569	232	544	-312
	Attached housing	1,761	1,781	1,963	2347	5,683	1,707	3,976
Coastal Mackay	Detached housing	8,105	8,426	9,270	10,181	15,943	8,051	7,892
	Attached housing	1,314	1,320	1,484	1,646	3,500	1,070	2,430
Moranbah	Detached housing	4,119	4,307	4,458	4,486	4,959	3,013	1,946
	Attached housing	391	409	424	426	471	1,070	-599
North Mackay	Detached housing	11,169	11,579	12,370	12,884	14,490	11,852	2,638
	Attached housing	1,783	1841	1,898	2,361	4,214	1,922	2,292
Pioneer Valley	Detached housing	6,532	6,565	6,785	6,994	9,287	6,130	3,157
	Attached housing	198	198	198	198	585	531	54
Proserpine	Detached housing	3,218	3,388	3,556		3,710	3,582	128
	Attached housing	702	758	815		872	336	536
Rural Isaac	Detached housing	4,702	4,833	4,977	5,245	6,863	5,610	1,253
	Attached housing	446	458	473	498	652	630	22
Rural Mackay	Detached housing	4,005	4,015	4,096	4,127	4,888	3,669	1,219
	Attached housing	161	161	161	161	161	180	-19
Rural Whitsundays	Detached housing	1,279	1,293	1,306		2,003	1,830	173
	Attached housing	523	540	551		563	194	369
Sarina	Detached housing	4,822	4,883	4,962	5,097	7,332	4,752	2,580
	Attached housing	377	377	377	419	1,090	349	741
South Mackay	Detached housing	7,627	7,750	7,926	8,086	11,459	7,622	3,837
	Attached housing	2,205	2,219	2,377	2,543	5,326	2,202	3,124

09

DEMAND AND SUPPLY ANALYSIS



INTRODUCTION TO DEMAND AND SUPPLY

The following pages outline the overall demand gap within each area within the medium (2031/2036) and long term (ultimate). The demand forecasts **relate to the base case scenario**.

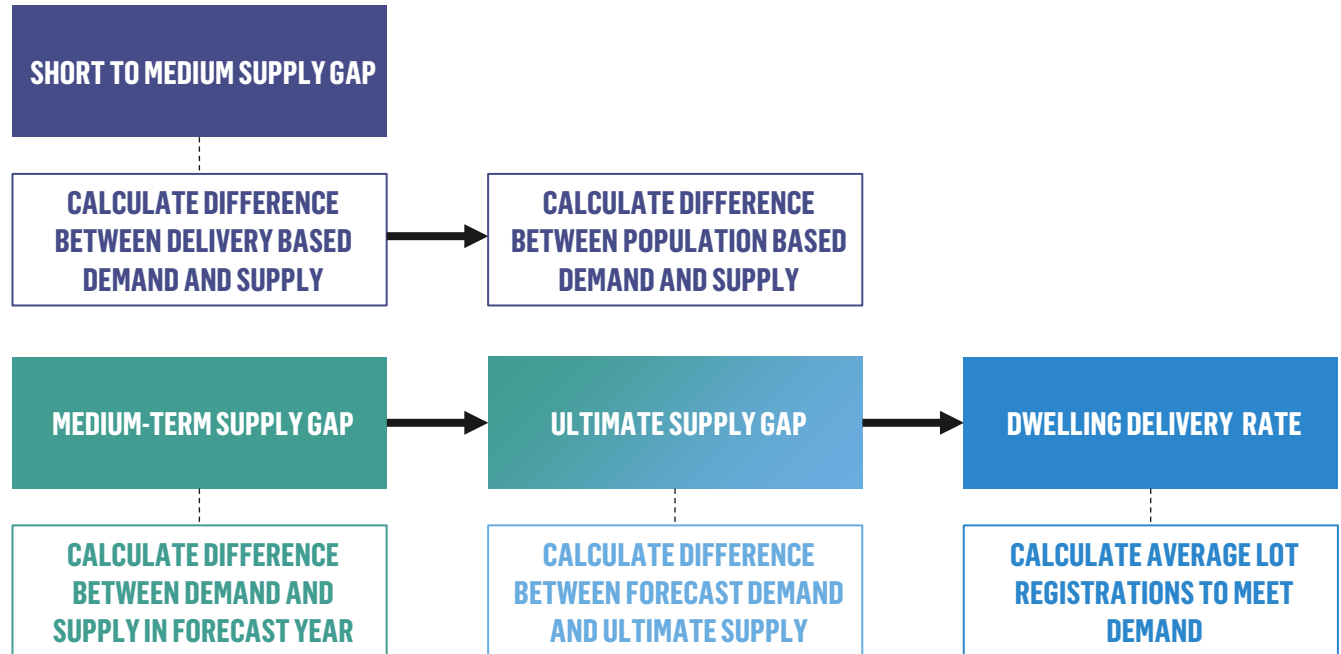
Aligning the demand and supply analysis provided in sections 07 and 08 allows us to estimate future gaps between capacity and demand for dwellings. This overview of supply and demand together highlights areas that are facing pressure in terms of dwelling supply.

For each area we have presented the **gap between forecast demand in the medium-term (2031/2036)**. This gap indicates the potential surplus or deficit in supply capacity for dwellings under medium series growth assumptions.

For each area we have also calculated the **gap between dwelling demand in the medium-term against the ultimate supply**. That is, whether there is a surplus or deficit in the ultimate supply available in the long-term against the forecast demand.

Finally, this section highlights the **annual delivery of lots** that would be required to meet demand, versus a five year historical average of this measure. The estimated annual delivery figure is the average of the additional dwelling demand from 2021 levels across the forecast period. These figures allow us to comment on the capacity of the market to meet new dwelling demand.

Demand and Supply Overview



Source: Urbis

SHORT TO MEDIUM TERM SUPPLY

The short to medium term supply is utilises the Uncompleted Lot data. This supply is approved stock within active estates, which has greater potential to come to market sooner.

Two scenarios of short term supply have been provided, based on two levels of demand.

The first is the peak delivery, which is the highest annual rate of detached lot delivery (different for each LGA). Under this scenario, Whitsunday and Isaac have 3-5 years of supply. Mackay however, which has a high level of uncompleted lots, potentially due to land banking, has 14.5 years of supply.

As noted further in the report, an annual level of delivery has been provided in order to meet the medium series population. These figures are considerably higher given the historic population has tended to track alongside the low series population. Under these higher demand scenarios, the overall supply decreases to 2-2.5 years for Whitsunday and Isaac and circa 5.5 years within Mackay.

Short to Medium Demand Scenarios

	Mackay	Whitsunday	Isaac
Closing Stock at Sep-22	4,920	1,002	363
Delivery Based Demand Scenario			
Peak Delivery (highest year of lot registrations)	339	211	98
Years of Supply	14.5	4.7	3.7
Population Based Demand Scenario			
Population Driven Demand	879	448	241
Years of Supply	5.6	2.2	1.5

Source: Urbis, ABS, QGSO

WHITSUNDAY DEMAND SUMMARY – MEDIUM TO LONG TERM

Dwelling Demand / Supply Gap

	Detached Dwellings								Attached Dwellings							
	2021 Census	2031 Demand	2031 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations Annual Delivery	Current Delivery (5yr Ave)	2021 Census	2031 Demand	2031 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations Annual Delivery	Current Delivery (5yr Ave)
Airlie - Whitsundays	3,459	5,602	4,063	-1,539	8,091	+2,489	+214	+66	2,150	2,778	3,409	+631	4,946	+2,168	+63	+7
Bowen	3,597	4,350	3,111	-1,239	5,220	+870	+75	+3	762	843	1783	+940	1,976	+1,133	+8	+0
Proserpine	3,582	4,350	3,556	-794	3,710	-640	+77	+41	338	843	815	-28	872	+29	+51	+0
Rural Whitsundays	1,830	1,971	1,306	-665	2,003	+32	+14	+5	194	57	551	+494	563	+506	-14	+0

Source: Urbis, ABS, LGIP

The **Airlie – Whitsundays area** findings show that while there is enough ultimate planned dwelling supply to eventually accommodate the forecast demand for dwellings, at the current projected rate in 2031 there will be a deficit of 1,539 detached dwellings. This is in contrast to the ultimate gap of a surplus of planned supply for 2,389 dwellings which suggests that land needs to be made available sooner. Additionally, while the current delivery of detached dwellings is substantial for the region, it still does not meet the required rate to reach the forecast demand levels.

There is a similar story in terms of demand versus planned supply over the period to 2031 and to ultimate capacity in the **Bowen area**. While the planned supply for detached dwellings is 1,239 below the projected demand for 2031, the ultimate supply could accommodate an additional 870 dwellings above the forecast demand. There is sufficient capacity to support the demand for detached dwellings. Current delivery of both detached and attached dwellings is well below the rate that would be required to meet demand. The forecast required rate for detached dwellings is 7.5 times higher than the current rate of ten lot registrations per annum.

The **Proserpine area** is forecast to see a deficit in planned supply for detached dwellings. Unlike other areas, Proserpine is forecast see an ultimate supply gap of -640 dwellings when compared to forecast demand. The area is expected to have an ultimate supply of almost exactly the rate of projected attached demand. However, given the dominance of the detached market, the provision of additional land will be necessary within this area.

The **Rural Whitsundays area's** forecast demand is within the estimated ultimate supply for both detached and attached dwellings. The planned supply for detached dwellings in 2031 is below the current stock of detached dwellings. So, while the supply as at 2031 shows a deficit compared to demand for detached dwellings, in reality, the market has already accommodated a higher number of dwellings which is evident within the higher lot registrations.

ISAAC DEMAND SUMMARY – MEDIUM TO LONG TERM

Dwelling Demand / Supply Gap

	Detached Dwellings								Attached Dwellings							
	2021 Census	2036 Demand	2036 Planned Dwelling Supply	Ultimate Gap	Ultimate Planned Dwelling Supply	Ultimate Gap	Lot Registrations		2021 Census	2036 Demand	2036 Planned Dwelling Supply	Ultimate Gap	Ultimate Planned Dwelling Supply	Ultimate Gap	Lot Registrations	
							Annual Delivery	Current Delivery (5yr Ave)							Annual Delivery	Current Delivery (5yr Ave)
Moranbah	3,013	4,713	4,486	-227	4,959	+246	+113	+3	1,070	1,062	426	-636	471	-591	-1	+5
Rural Isaac	5,610	7,532	5,245	-2,287	6,863	-669	+128	+3	633	636	498	-138	652	+16	+0	+0

Source: Urbis, ABS, LGIP

The planned dwelling supply for detached and attached dwellings over the next decade in the **Moranbah area** is below the forecast demand for 2036. Unlike other areas, Moranbah is expected to see a larger deficit (-591) in attached dwellings than for detached dwellings (-227) before 2036. When taking into account the ultimate supply for both dwelling types, there is sufficient capacity to fulfil demand for detached dwellings (with a surplus of 246). However ultimate supply for attached dwellings is still below forecast demand. For the area to deliver enough product to meet forecast demand, there would need to be a significant increase in annual delivery of detached dwellings. Currently, there are an average of four detached dwellings being delivered per annum, which significantly under that required to meet forecast demand.

In the **Rural Isaac area**, there is ultimately expected to be a deficit in the planned supply to meet demand. In the current setting (at the 2021 Census count) the number of detached dwellings has already outstripped the supply that was expected for 2036. To 2036, the gap between capacity and demand for dwellings is forecast to increase substantially to 2,287. To meet the forecast demand, a faster rate of product delivery will be required at 128 detached dwellings per annum, compared to the five year average of just three per annum. While there is a smaller deficit forecast for attached dwellings, at -138, to 2036, there is ultimately capacity within the planned supply to accommodate this level of demand.

MACKAY DEMAND SUMMARY – MEDIUM TO LONG TERM

Dwelling Demand / Supply Gap

	Detached Dwellings								Attached Dwellings							
	2021 Census	2036 Demand	2036 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations		2021 Census	2036 Demand	2036 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations	
							Annual Delivery	Current Delivery (5yr Ave)							Annual Delivery	Current Delivery (5yr Ave)
Central Mackay	544	824	569	-255	232	-592	+19	+0	1,702	2,198	2,347	+149	5,683	+3,485	+33	+2
Coastal Mackay	8,051	11,297	10,181	-1,116	15,943	+4,646	+216	+68	1,068	1,334	1,646	+312	3,500	+2,166	+18	+4
North Mackay	11,852	14,387	12,884	-1,503	14,490	+103	+169	+104	1,924	2,212	2,361	+149	4,214	+2,002	+19	+1
South Mackay	7,622	9,541	8,086	-1,455	11,459	+1,918	+128	+34	2,205	2,551	2,543	-8	5,326	+2,775	+23	+1

Source: Urbis, ABS, LGIP

The **Central Mackay area** is unique in the proportion of current stock and future demand that comes from the attached dwelling market is high. The area is expected to have sufficient planned supply to 2036 to cater for the demand forecast over this time and have a significant surplus within the ultimate supply levels. The area is expected to have a deficit in planned supply for detached dwellings if the current preferences remain. The current delivery of product in Central Mackay would need to increase considerably to meet the expected demand for all dwellings.

The **Coastal Mackay area** is expected to see forecast demand for detached dwellings outpace the projected planned supply available by 2036, with an additional 1,116 dwellings required. The area has ample planned supply for detached dwellings in the long-term, with additional capacity for 4,646 detached dwellings. While Coastal Mackay has seen moderate levels of lot registrations over the last five years, it would need further increase this level to reach the projected demand. There are no pressures around capacity for attached dwellings in this area, and however product delivery would be required to increase to support the volume of dwellings demanded.

The **North Mackay area** is expected to see a substantial gap in supply if the projected demand in 2036 is achieved for detached dwellings. However, the ultimate planned supply for detached dwellings is sufficient to meet forecast demand. The region has seen a considerable rate of new lot registrations over the past five-years, however this would need to double to be able to support the demand levels incoming. As with the majority of areas in the Mackay region, there is no pressure on capacity for attached dwellings, with substantial planned supply to ultimately come online.

The **South Mackay area** is forecast to see a greater deficit in supply for detached dwellings (-1,455) if the demand levels continue. However, with the substantial additional supply available in the ultimate capacity case, the level of forecast demand could be accommodated comfortably with a surplus of +1,918 detached dwellings and +2,775 attached dwellings. The annual rate of lot registrations in this area would need to increase for development to occur at a pace to reach the forecast demand in 2036.

MACKAY DEMAND SUMMARY – MEDIUM TO LONG TERM.

Dwelling Demand / Supply Gap

	Detached Dwellings								Attached Dwellings							
	2021 Census	2036 Demand	2036 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations		2021 Census	2036 Demand	2036 Planned Dwelling Supply	Gap	Ultimate Planned Dwelling Supply	Gap	Lot Registrations	
							Annual Delivery	Current Delivery (5yr Ave)							Annual Delivery	Current Delivery (5yr Ave)
Rural Mackay	3,669	4,666	4,127	-539	4,888	+222	+66	+12	177	120	161	+41	161	+41	-4	+0
Sarina	4,752	6,370	5,097	-1,273	7,332	+962	+108	+4	345	369	419	+50	1,090	+721	+2	+2
Pioneer Valley	6,130	7,382	6,994	-388	9,287	+1,905	+83	+27	529	510	198	-312	585	+75	-1	+0

Source: Urbis, ABS, LGIP

The **Rural Mackay area** is forecast to see pressure in planned supply for detached dwellings to meet forecast demand to 2036. However, as with most other areas, while there is a forecast deficit in the initial period, once the ultimate supply for detached dwellings is available, there is sufficient capacity to meet demand. While the area has seen a steady level of new dwelling delivery per annum over the last five years, this would need to increase to meet the level of demand. Given the forecast decline in demand for attached dwellings this area, there is no pressure expected on capacity for this dwelling type.

In the **Sarina area**, our modelling suggests that there will be a distinct gap (-1,273) in demand and planned supply for detached dwellings to 2036, which could be addressed with the ultimate supply capacity. There is currently only a small number of lot registrations per annum (4) which is a small proportion of what would be required to deliver dwellings to this level of demand (108 per annum). Given the much smaller increase in demand for attached dwellings in the Sarina area, our forecasts do not anticipate any pressure on capacity for this dwelling type.

We see a similar trend in detached dwellings in the **Pioneer Valley area** as compared to others in Mackay LGA. There is sufficient capacity to meet forecast demand at ultimate planned dwelling supply, but a deficit over the current projected level to 2036. In the case of Pioneer Valley, there is also a forecast gap between demand and projected supply to 2036 for attached dwellings, with a similar easing of pressure when the ultimate supply is available. Additional delivery of product would be required to hit demand levels.

APPENDIX



APPENDIX A | DEMOGRAPHIC ANALYSIS DATA TABLES

GEOGRAPHIES

Urbis has identified 13 'areas' made up of Statistical Area 2s. These areas are used as geographical areas for analysis. Additional analysis at an SA2 level is provided throughout this appendix.

The areas were identified as having similar characteristics that make them appropriate groupings for reporting on and assessing current and future housing.

Area	Statistical Area 2s (SA2s)
ISAAC AREAS:	
Moranbah	<ul style="list-style-type: none"> Moranbah
Rural Isaac	<ul style="list-style-type: none"> Broadsound – Nebo Clermont
MACKAY AREAS:	
Central Mackay	<ul style="list-style-type: none"> Mackay
Coastal Mackay	<ul style="list-style-type: none"> Eimeo – Rural View Mackay Harbour Shoal Point – Bucasia Slade Point
North Mackay	<ul style="list-style-type: none"> Andergrove – Beaconsfield Mount Pleasant – Glenella North Mackay
Pioneer Valley	<ul style="list-style-type: none"> Pioneer Valley Walkerston – Eton
Rural Mackay	<ul style="list-style-type: none"> Eungella Hinterland* Seaforth – Calen
Sarina	<ul style="list-style-type: none"> Sarina
South Mackay	<ul style="list-style-type: none"> East Mackay Ooralea – Bakers Creek South Mackay West Mackay
WHITSUNDAY AREAS:	
Airlie - Whitsundays	<ul style="list-style-type: none"> Airlie – Whitsundays
Bowen	<ul style="list-style-type: none"> Bowen
Proserpine	<ul style="list-style-type: none"> Cape Conway* Proserpine
Rural Whitsundays	<ul style="list-style-type: none"> Collinsville

**Note: the SA2s of Cape Conway and Eungella Hinterland have no or limited resident population (i.e. <20) so are excluded from reporting at an SA2 level.*

POPULATION PROJECTIONS BY AREA

Area	Population					Annual Growth Rate			
	2016	2021	2026	2031	2036	2016-2021	2021-2026	2026-2031	2031-2036
Airlie - Whitsundays	13,375	14,775	15,071	15,370	15,612	2.0%	0.4%	0.4%	0.3%
Bowen	9,251	10,015	10,119	10,236	10,357	1.6%	0.2%	0.2%	0.2%
Central Mackay	3,793	4,080	4,113	4,139	4,188	1.5%	0.2%	0.1%	0.2%
Coastal Mackay	22,425	24,008	24,514	25,090	25,590	1.4%	0.4%	0.5%	0.4%
Moranbah	9,045	9,616	9,743	9,872	9,995	1.2%	0.3%	0.3%	0.2%
North Mackay	32,295	34,137	34,422	34,698	35,038	1.1%	0.2%	0.2%	0.2%
Pioneer Valley	16,788	17,520	17,621	17,837	17,999	0.9%	0.1%	0.2%	0.2%
Proserpine	8,416	8,934	9,038	9,162	9,244	1.2%	0.2%	0.3%	0.2%
Rural Isaac	12,498	12,810	12,846	12,951	13,048	0.5%	0.1%	0.2%	0.2%
Rural Mackay	8,253	8,254	8,333	8,397	8,526	0.0%	0.2%	0.2%	0.3%
Rural Whitsundays	3,496	3,936	3,854	3,842	3,809	2.4%	-0.4%	-0.1%	-0.2%
Sarina	11,766	11,974	12,137	12,300	12,541	0.4%	0.3%	0.3%	0.4%
South Mackay	21,898	23,210	23,422	23,646	23,829	1.2%	0.2%	0.2%	0.2%

Source: QGSO, ABS

AGE PROJECTIONS BY AREA

	Year	Children	Young Couples	Young Families	Older Families	Retirees	Aged Care
Airlie - Whitsundays	2021	3,497	4,051	2,218	3,455	1,389	165
	2031	4,132	4,679	2,771	3,961	1,956	426
	2041	4,717	5,441	3,099	4,753	2,289	712
Bowen	2021	2,401	1,932	1,083	2,563	1,569	467
	2031	2,583	2,052	1,299	2,532	1,941	777
	2041	2,842	2,231	1,391	2,886	2,077	1,149
North Mackay	2021	8,935	6,696	4,526	8,549	3,952	1,479
	2031	9,087	6,835	5,107	8,650	5,049	2,304
	2041	9,312	7,095	5,147	9,299	5,405	3,306
Central Mackay	2021	787	1,008	617	1,084	442	142
	2031	801	1,025	694	1,100	588	190
	2041	864	1,123	731	1,263	647	308
Moranbah	2021	3,330	2,465	1,739	1,835	232	16
	2031	3,687	2,800	1,997	2,092	323	58
	2041	4,061	3,190	2,158	2,447	375	110
Pioneer Valley	2021	4,971	3,224	2,267	4,656	1,969	432
	2031	5,119	3,614	2,458	4,582	2,651	804
	2041	5,535	3,910	2,669	4,914	2,930	1,260
Proserpine	2021	2,263	1,255	1,022	2,550	1,451	392
	2031	2,349	1,485	1,209	2,529	1,847	688
	2041	2,556	1,619	1,346	2,786	1,938	1,070
Sarina	2021	3,074	1,978	1,487	3,350	1,723	362
	2031	3,284	2,355	1,705	3,470	2,240	723
	2041	3,893	2,776	2,062	4,153	2,595	1,229
South Mackay	2021	5,522	4,695	3,005	5,979	2,822	1,186
	2031	5,752	5,011	3,358	6,155	3,536	1,650
	2041	6,072	5,360	3,450	6,726	3,803	2,384
Rural Whitsundays	2021	857	643	456	1,137	696	147
	2031	703	553	444	972	660	200
	2041	549	436	345	813	522	196
Rural Mackay	2021	2,032	1,035	942	2,658	1,297	289
	2031	2,110	1,210	995	2,554	1,628	548
	2041	2,436	1,368	1,177	2,869	1,897	847
Rural Isaac	2021	3,516	2,998	2,138	3,004	982	171
	2031	3,573	3,153	2,317	2,942	1,238	330
	2041	3,724	3,305	2,331	3,172	1,247	495

Source: QGSO, ABS

DEMOGRAPHICS BY AREA

	Airlie - Whitsundays	Bowen	Proserpine	Collinsville	Central Mackay	Coastal Mackay	North Mackay	Pioneer Valley	Rural Mackay	Sarina	South Mackay	Moranbah	Rural Isaac
Aged 0-14	16%	18%	18%	17%	12%	23%	20%	23%	17%	19%	18%	24%	19%
Aged 15-24	12%	10%	10%	9%	14%	12%	12%	11%	10%	11%	12%	12%	11%
Aged 25-39	27%	19%	15%	19%	27%	22%	20%	20%	13%	17%	21%	30%	26%
Aged 40-54	21%	18%	21%	21%	20%	20%	19%	20%	22%	20%	19%	22%	21%
Aged 55-64	12%	14%	15%	16%	14%	12%	12%	13%	18%	15%	13%	8%	13%
Aged 65+	11%	21%	21%	18%	13%	10%	17%	13%	20%	18%	18%	3%	10%
Overseas Born	26%	17%	12%	10%	28%	15%	14%	6%	9%	8%	16%	15%	10%
Aboriginal or Torres Strait Islander Heritage	2%	9%	4%	7%	6%	6%	5%	3%	4%	6%	4%	5%	4%
Labour Force Participation	79%	63%	66%	65%	66%	74%	69%	71%	66%	64%	67%	85%	77%
White Collar Occupation	61%	50%	56%	48%	58%	60%	59%	53%	54%	47%	57%	43%	45%
Family Households	67%	65%	72%	69%	46%	79%	72%	81%	77%	76%	66%	75%	68%
Group Households	7%	4%	2%	2%	6%	3%	3%	2%	2%	2%	4%	3%	3%
Lone Person Households	27%	30%	25%	29%	48%	18%	25%	17%	20%	21%	30%	22%	29%
Couples without Kids	46%	47%	46%	48%	43%	37%	40%	41%	50%	46%	41%	30%	42%
Couples with Kids <15	29%	27%	28%	28%	22%	34%	30%	34%	26%	27%	29%	46%	35%
Couples with Kids >15	8%	9%	12%	10%	6%	11%	12%	13%	15%	13%	11%	10%	10%
One parent family	10%	10%	10%	8%	11%	13%	12%	9%	7%	9%	11%	10%	8%
Renter	41%	41%	23%	28%	68%	34%	30%	18%	13%	23%	35%	71%	52%
House	54%	71%	75%	68%	22%	81%	79%	84%	75%	80%	71%	58%	59%
Semi-detached	9%	13%	2%	1%	36%	5%	7%	6%	1%	4%	17%	12%	4%
Apartment	18%	0%	5%	1%	24%	4%	4%	0%	0%	1%	1%	1%	1%

Source: ABS Census 2021

DEMOGRAPHICS BY SA2 (ISAAC)

	Clermont	Moranbah	Broadsound - Nebo
Average Age	37	31	36
Average Household Income	\$122,300	\$190,000	\$142,800
Average Household Size	2.5	2.8	2.4
Overseas Born	7%	15%	12%
Aboriginal or Torres Strait Islander Heritage	3%	5%	5%
Undertaking Tertiary Education	6%	8%	8%
Labour Force Participation	74%	85%	78%
White Collar Occupation	51%	43%	41%
Household Type			
Family Households	69%	75%	68%
Group Households	3%	3%	3%
Lone Person Households	29%	22%	29%
Family Composition			
Couples without Kids	43%	30%	42%
Couples with Kids <15	36%	46%	34%
Couples with Kids >15	9%	10%	10%
One parent family	8%	10%	9%
Renter			
House	66%	58%	56%
Semi-detached	6%	12%	3%
Apartment	1%	1%	1%

DEMOGRAPHICS BY SA2 (MACKAY)

	Seaforth - Calen	North Mackay	Mackay	West Mackay	South Mackay	East Mackay	Ooralea - Bakers Creek	Walkerston - Eton
Average Age	43	41	40	42	40	42	37	38
Average Household Income	\$119,300	\$95,000	\$88,200	\$112,400	\$95,400	\$115,700	\$134,200	\$132,300
Average Household Size	2.5	2.2	1.9	2.3	2.3	2.3	2.6	2.7
Overseas Born	9%	13%	28%	16%	16%	15%	15%	6%
Aboriginal or Torres Strait Islander Heritage	4%	6%	6%	3%	6%	4%	3%	3%
Undertaking Tertiary Education	8%	12%	22%	16%	13%	11%	17%	9%
Labour Force Participation	66%	63%	66%	64%	66%	65%	75%	73%
White Collar Occupation	53%	54%	58%	60%	54%	59%	55%	54%
Household Type								
Family Households	77%	62%	46%	63%	63%	63%	76%	81%
Group Households	2%	4%	6%	4%	3%	5%	4%	2%
Lone Person Households	21%	34%	48%	33%	34%	33%	21%	17%
Family Composition								
Couples without Kids	50%	41%	43%	43%	40%	44%	38%	43%
Couples with Kids <15	26%	25%	22%	29%	26%	26%	35%	31%
Couples with Kids >15	15%	10%	6%	11%	10%	11%	13%	14%
One parent family	7%	13%	11%	10%	13%	11%	10%	9%
Renter	13%	39%	68%	35%	39%	39%	27%	18%
House	75%	68%	22%	70%	67%	65%	84%	79%
Semi-detached	1%	6%	36%	18%	22%	23%	5%	11%
Apartment	0%	13%	24%	2%	2%	1%	0%	0%

DEMOGRAPHICS BY SA2 (MACKAY) CONT.

	Sarina	Pioneer Valley	Shoal Point - Bucasia	Eimeo - Rural View	Slade Point	Andergrove - Beaconsfield	Mount Pleasant - Glenella	Mackay Harbour
Average Age	41	36	36	33	40	38	39	47
Average Household Income	\$117,900	\$124,900	\$128,500	\$145,700	\$107,600	\$110,400	\$145,800	\$148,600
Average Household Size	2.5	2.8	2.7	2.8	2.5	2.5	2.7	2.1
Overseas Born	8%	6%	16%	16%	12%	13%	16%	18%
Aboriginal or Torres Strait Islander Heritage	6%	4%	6%	5%	9%	6%	4%	1%
Undertaking Tertiary Education	8%	8%	11%	10%	9%	10%	11%	10%
Labour Force Participation	64%	70%	74%	77%	66%	70%	70%	75%
White Collar Occupation	47%	52%	59%	61%	55%	57%	64%	64%
Household Type								
Family Households	76%	81%	79%	81%	72%	73%	78%	70%
Group Households	2%	2%	2%	3%	3%	3%	2%	3%
Lone Person Households	21%	17%	18%	16%	25%	24%	19%	28%
Family Composition								
Couples without Kids	46%	38%	37%	35%	41%	38%	41%	65%
Couples with Kids <15	27%	37%	34%	38%	23%	29%	33%	16%
Couples with Kids >15	13%	13%	12%	11%	10%	12%	14%	11%
One parent family	9%	10%	13%	12%	17%	14%	9%	6%
Renter	23%	19%	30%	36%	32%	32%	20%	41%
House	80%	89%	82%	84%	82%	78%	87%	7%
Semi-detached	4%	1%	4%	7%	2%	10%	4%	12%
Apartment	1%	0%	2%	0%	7%	3%	1%	49%

DEMOGRAPHICS BY SA2 (WHITSUNDAY)

	Airlie - Whitsundays	Proserpine	Collinsville	Bowen
Average Age	38	43	42	42
Average Household Income	\$108,200	\$97,100	\$99,300	\$95,300
Average Household Size	2.4	2.5	2.4	2.4
Overseas Born	26%	12%	10%	17%
Aboriginal or Torres Strait Islander Heritage	2%	4%	7%	9%
Undertaking Tertiary Education	11%	6%	5%	6%
Labour Force Participation	79%	66%	65%	63%
White Collar Occupation	61%	56%	48%	50%
Household Type				
Family Households	67%	72%	69%	65%
Group Households	7%	2%	2%	4%
Lone Person Households	27%	25%	29%	30%
Family Composition				
Couples without Kids	46%	46%	48%	47%
Couples with Kids <15	29%	28%	28%	27%
Couples with Kids >15	8%	12%	10%	9%
One parent family	10%	10%	8%	10%
Renter	41%	23%	28%	41%
House	54%	75%	68%	71%
Semi-detached	9%	2%	1%	13%
Apartment	18%	5%	1%	0%

MORTGAGE STRESS BY SA2

SA2	Annual Household Incomes Spent on Mortgage (Vol.)						% of Households in Mortgage Stress
	< 10%	10-20%	20-30%	30-40%	40-50%	> 50%	
Airlie - Whitsundays	219	546	263	100	41	58	16%
Andergrove - Beaconsfield	363	853	330	123	41	34	11%
Bowen	188	320	99	38	16	14	10%
Broadsound - Nebo	111	50	11	11	0	0	6%
Cape Conway	0	0	0	0	0	0	N/A
Clermont	66	77	17	10	5	5	11%
Collinsville	75	52	16	0	3	4	5%
East Mackay	77	173	25	4	3	0	2%
Eimeo - Rural View	305	785	256	81	17	14	8%
Eungella Hinterland	0	0	0	0	0	0	N/A
Mackay	34	67	24	13	3	5	14%
Mackay Harbour	0	8	5	0	0	0	0%
Moranbah	209	135	18	3	0	0	1%
Mount Pleasant - Glenella	309	586	237	48	9	19	6%
North Mackay	147	258	97	23	4	6	6%
Ooralea - Bakers Creek	140	312	104	34	4	3	7%
Pioneer Valley	211	534	198	54	18	5	8%
Proserpine	163	412	158	73	26	26	15%
Sarina	279	587	169	76	27	45	13%
Seaforth - Calen	200	358	135	53	15	24	12%
Shoal Point - Bucasia	131	361	112	37	8	0	7%
Slade Point	68	131	53	10	4	0	5%
South Mackay	163	340	103	31	7	3	6%
Walkerston - Eton	226	390	165	47	15	18	9%
West Mackay	140	334	86	20	5	9	6%
Greater Whitsunday Total	3,824	7,669	2,681	889	271	292	9%

RENTAL STRESS BY SA2

SA2	Annual Household Incomes Spent on Rent (Vol.)						% of Households in Rental Stress
	< 10%	10-20%	20-30%	30-40%	40-50%	> 50%	
Airlie - Whitsundays	72	514	406	267	160	229	40%
Andergrove - Beaconsfield	80	514	393	183	109	171	32%
Bowen	149	447	300	144	112	120	30%
Broadsound - Nebo	799	203	71	23	15	15	5%
Cape Conway	0	0	0	0	0	0	N/A
Clermont	139	95	36	22	14	0	12%
Collinsville	60	83	37	25	13	6	20%
East Mackay	19	156	103	23	32	37	25%
Eimeo - Rural View	60	492	318	161	72	116	29%
Eungella Hinterland	0	0	0	0	0	0	N/A
Mackay	34	313	258	110	54	57	27%
Mackay Harbour	7	15	18	9	5	0	26%
Moranbah	967	337	146	60	29	15	7%
Mount Pleasant - Glenella	17	244	191	57	38	41	23%
North Mackay	40	278	198	120	70	80	34%
Ooralea - Bakers Creek	22	155	122	47	12	3	17%
Pioneer Valley	31	124	98	30	17	22	21%
Proserpine	73	287	130	14	15	12	8%
Sarina	64	268	141	83	49	86	32%
Seaforth - Calen	38	102	44	38	9	17	26%
Shoal Point - Bucasia	9	171	148	60	38	11	25%
Slade Point	6	75	67	29	17	33	35%
South Mackay	54	323	207	111	69	100	32%
Walkerston - Eton	18	134	82	36	18	39	28%
West Mackay	20	287	158	85	47	41	27%
Greater Whitsunday Total	2,778	5,617	3,672	1,737	1,014	1,251	25%

APPENDIX B | CURRENT HOUSING STATUS DATA TABLES

DWELLING STRUCTURE BY SA2 OVER TIME

	2011				2016				2021			
	Separate house	Semi-detached	Apartment	Other dwelling	Separate house	Semi-detached	Apartment	Other dwelling	Separate house	Semi-detached	Apartment	Other dwelling
Airlie - Whitsundays	47%	9%	33%	10%	56%	15%	18%	11%	56%	11%	24%	9%
Andergrove - Beaconsfield	86%	4%	7%	3%	80%	10%	6%	3%	83%	12%	3%	3%
Bowen	69%	3%	12%	16%	74%	7%	7%	12%	74%	15%	0%	11%
Broadsound - Nebo	83%	6%	4%	7%	82%	4%	7%	7%	86%	6%	3%	5%
Clermont	83%	0%	5%	11%	83%	1%	6%	10%	81%	8%	2%	9%
Collinsville	73%	13%	5%	8%	92%	2%	1%	6%	88%	7%	3%	3%
East Mackay	72%	4%	23%	1%	68%	30%	1%	1%	69%	28%	2%	0%
Eimeo - Rural View	90%	5%	3%	2%	89%	9%	1%	1%	90%	8%	0%	2%
Mackay	29%	29%	40%	2%	25%	40%	35%	0%	24%	42%	34%	0%
Mackay Harbour	3%	21%	61%	15%	7%	11%	68%	13%	8%	10%	56%	26%
Moranbah	79%	12%	1%	8%	75%	15%	8%	1%	74%	23%	3%	0%
Mount Pleasant - Glenella	95%	2%	3%	0%	94%	4%	2%	0%	94%	5%	1%	0%
North Mackay	70%	9%	12%	8%	71%	8%	15%	5%	73%	7%	15%	5%
Ooralea - Bakers Creek	78%	7%	2%	13%	88%	7%	0%	4%	86%	6%	0%	9%
Pioneer Valley	92%	1%	1%	6%	96%	0%	1%	3%	97%	1%	0%	2%
Proserpine	84%	1%	7%	8%	88%	4%	4%	4%	85%	3%	5%	7%
Sarina	90%	1%	5%	4%	90%	2%	4%	4%	91%	6%	1%	2%
Seaforth - Calen	87%	1%	2%	10%	86%	1%	3%	10%	90%	4%	1%	5%
Shoal Point - Bucasia	89%	6%	3%	3%	88%	6%	4%	3%	87%	6%	3%	4%
Slade Point	89%	5%	6%	0%	88%	3%	8%	0%	89%	2%	9%	0%
South Mackay	75%	7%	18%	0%	72%	21%	8%	0%	72%	25%	2%	0%
Walkerston - Eton	96%	1%	1%	1%	96%	2%	2%	1%	85%	14%	0%	0%
West Mackay	78%	8%	13%	1%	75%	20%	4%	1%	75%	21%	3%	2%

Source: ABS Census 2021, 2016, 2011

TENURE BY SA2 OVER TIME

	2011			2016			2021		
	Own	Own with a mortgage	Rent	Own	Own with a mortgage	Rent	Own	Own with a mortgage	Rent
Airlie - Whitsundays	23%	29%	48%	24%	31%	45%	29%	30%	41%
Andergrove - Beaconsfield	27%	41%	32%	24%	39%	36%	27%	41%	32%
Bowen	39%	23%	38%	38%	22%	40%	38%	22%	40%
Broadsound - Nebo	25%	10%	66%	27%	12%	62%	29%	14%	57%
Clermont	37%	23%	40%	38%	24%	38%	39%	23%	37%
Collinsville	42%	25%	33%	47%	26%	27%	47%	23%	30%
East Mackay	30%	35%	35%	29%	32%	39%	28%	33%	39%
Eimeo - Rural View	20%	47%	33%	18%	40%	42%	21%	44%	36%
Mackay	15%	17%	68%	17%	16%	67%	17%	15%	68%
Mackay Harbour	38%	21%	41%	36%	21%	43%	46%	17%	38%
Moranbah	15%	15%	70%	9%	12%	79%	9%	19%	73%
Mount Pleasant - Glenella	37%	41%	22%	35%	41%	24%	36%	43%	21%
North Mackay	31%	27%	42%	31%	28%	40%	30%	31%	40%
Ooralea - Bakers Creek	38%	39%	23%	31%	38%	30%	31%	42%	27%
Pioneer Valley	34%	45%	21%	29%	46%	24%	31%	51%	19%
Proserpine	37%	36%	27%	37%	37%	26%	42%	35%	22%
Sarina	35%	39%	27%	35%	39%	26%	38%	39%	23%
Seaforth - Calen	46%	36%	17%	46%	38%	16%	48%	38%	14%
Shoal Point - Bucasia	22%	48%	30%	22%	43%	35%	25%	45%	30%
Slade Point	28%	38%	34%	28%	38%	34%	31%	37%	32%
South Mackay	30%	32%	38%	29%	31%	40%	28%	33%	39%
Walkerston - Eton	36%	44%	20%	35%	44%	21%	38%	44%	18%
West Mackay	33%	29%	38%	31%	32%	37%	31%	34%	36%

Source: ABS Census 2021, 2016, 2011

FAMILY HOUSEHOLD COMPOSITION BY DWELLING STRUCTURE – AREAS (ISAAC)

Area	Dwelling Type	Household Composition			
		Family - no children	Family with children	Group household	Lone person household
Moranbah	Separate house	452	1,302	53	351
	Semi-detached	128	95	26	184
	Apartment	10	0	0	22
Rural Isaac	Separate house	940	1,396	87	853
	Semi-detached	40	45	3	122
	Apartment	20	3	3	34

Source: ABS Census 2021

FAMILY HOUSEHOLD COMPOSITION BY DWELLING STRUCTURE – AREAS (MACKAY)

Area	Dwelling Type	Household Composition			
		Family - no children	Family with children	Group household	Lone person household
Central Mackay	Separate house	101	180	27	111
	Semi-detached	116	162	40	375
	Apartment	97	74	30	261
Coastal Mackay	Separate house	2,030	3,720	199	1,086
	Semi-detached	103	131	26	194
	Apartment	96	81	9	133
North Mackay	Separate house	3,127	5,045	314	2,035
	Semi-detached	198	184	36	552
	Apartment	105	138	33	318
Pioneer Valley	Separate house	1,679	2,583	102	798
	Semi-detached	97	138	21	110
	Apartment	0	8	0	11
Rural Mackay	Separate house	1,045	1,093	58	525
	Semi-detached	10	6	3	27
	Apartment	4	7	0	9
Sarina	Separate house	1,357	1,664	87	712
	Semi-detached	28	42	4	101
	Apartment	5	8	0	23
South Mackay	Separate house	1,934	3,034	251	1,503
	Semi-detached	295	320	81	912
	Apartment	21	21	4	80

Source: ABS Census 2021

FAMILY HOUSEHOLD COMPOSITION BY DWELLING STRUCTURE – AREAS (WHITSUNDAY)

Area	Dwelling Type	Household Composition			
		Family - no children	Family with children	Group household	Lone person household
Airlie - Whitsundays	Separate house	940	1,258	164	491
	Semi-detached	132	138	31	183
	Apartment	226	207	84	427
Bowen	Separate house	966	1,153	120	694
	Semi-detached	71	94	37	325
	Apartment	0	0	0	5
Proserpine	Separate house	955	1,186	65	601
	Semi-detached	16	16	6	61
	Apartment	25	49	3	107
Rural Whitsundays	Separate house	410	462	27	326
	Semi-detached	0	0	0	13
	Apartment	3	0	0	15

Source: ABS Census 2021

HOUSEHOLD SIZE BY DWELLING SIZE (BEDROOMS) – AREAS (ISAAC)

Area	Usual Residents (no.)	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Moranbah	One	33	130	276	96
	Two	8	70	429	201
	Three	3	17	231	181
	Four	0	8	187	326
	Five	0	0	53	217
	Six	0	0	10	64
	Seven	0	0	0	14
	Eight +	0	0	0	4
Rural Isaac	One	92	225	519	154
	Two	48	163	665	340
	Three	0	28	254	174
	Four	0	11	252	207
	Five	0	0	88	167
	Six	0	3	26	71
	Seven	0	0	5	10
	Eight +	0	0	0	0

Source: ABS Census 2021

HOUSEHOLD SIZE BY DWELLING SIZE (BEDROOMS) – AREAS (MACKAY)

Area	Usual Residents (no.)	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Central Mackay	One	186	386	135	16
	Two	34	257	167	42
	Three	0	66	76	25
	Four	0	25	37	39
	Five	0	8	23	20
	Six	0	0	4	0
	Seven	0	0	4	3
	Eight +	0	0	0	0
Coastal Mackay	One	100	261	668	364
	Two	41	219	1260	1189
	Three	0	64	555	731
	Four	0	22	379	1017
	Five	0	0	101	529
	Six	0	0	20	167
	Seven	0	0	4	58
	Eight +	0	0	0	27
North Mackay	One	317	796	1310	444
	Two	68	518	2158	1510
	Three	0	91	887	909
	Four	0	47	699	1052
	Five	0	16	236	572
	Six	0	0	46	196
	Seven	0	0	12	64
	Eight +	0	0	0	23
Pioneer Valley	One	79	204	402	196
	Two	50	241	923	760
	Three	6	68	354	473
	Four	3	41	331	592
	Five	3	13	113	376
	Six	0	3	38	122
	Seven	0	0	0	28
	Eight +	0	0	0	3

HOUSEHOLD SIZE BY DWELLING SIZE (BEDROOMS) – AREAS (MACKAY)

Area	Usual Residents (no.)	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Rural Mackay	One	79	154	223	85
	Two	65	217	559	306
	Three	5	39	179	136
	Four	3	29	153	200
	Five	4	9	48	136
	Six	0	4	15	57
	Seven	0	0	0	15
	Eight +	0	0	0	3
Sarina	One	79	234	371	134
	Two	57	238	831	432
	Three	7	46	303	263
	Four	4	28	251	281
	Five	0	14	95	167
	Six	0	0	23	51
	Seven	0	0	11	24
	Eight +	0	0	3	12
South Mackay	One	326	826	947	318
	Two	67	563	1442	779
	Three	5	126	645	446
	Four	0	55	484	575
	Five	0	11	171	294
	Six	0	0	55	114
	Seven	0	0	5	35
	Eight +	0	0	0	16

HOUSEHOLD SIZE BY DWELLING SIZE (BEDROOMS) – AREAS (WHITSUNDAY)

Area	Usual Residents (no.)	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Airlie - Whitsundays	One	161	456	348	152
	Two	69	425	697	493
	Three	7	96	288	264
	Four	0	36	209	385
	Five	4	3	48	148
	Six	0	0	14	43
	Seven	0	0	0	8
	Eight +	0	0	0	3
Bowen	One	150	347	359	132
	Two	66	278	593	349
	Three	3	44	227	173
	Four	0	15	158	212
	Five	0	13	64	138
	Six	0	0	13	55
	Seven	0	0	6	22
	Eight +	0	0	0	15
Proserpine	One	120	216	302	97
	Two	45	206	663	256
	Three	9	61	207	154
	Four	3	23	203	211
	Five	0	9	70	125
	Six	0	0	14	43
	Seven	0	0	0	15
	Eight +	0	0	0	9
Rural Whitsundays	One	39	85	162	55
	Two	28	93	244	110
	Three	3	14	75	60
	Four	4	6	74	76
	Five	0	4	29	46
	Six	0	0	8	20
	Seven	0	0	0	7
	Eight +	0	0	0	3

Source: ABS Census 2021

HOUSEHOLD SUITABILITY

Area	No bedrooms needed or spare	One bedroom spare	Two bedrooms spare	Three bedrooms spare	Four or more bedrooms spare	One extra bedroom needed	Two extra bedrooms needed	Three extra bedrooms needed	Four or more bedrooms spare
Airlie - Whitsundays	17%	34%	31%	13%	2%	2%	1%	0%	2%
Bowen	18%	32%	32%	12%	1%	3%	1%	0%	1%
Central Mackay	30%	44%	18%	3%	1%	3%	1%	0%	1%
Coastal Mackay	11%	29%	38%	18%	2%	2%	0%	0%	2%
Moranbah	12%	37%	37%	11%	2%	1%	0%	0%	2%
North Mackay	14%	30%	38%	14%	1%	2%	0%	0%	1%
Pioneer Valley	13%	30%	36%	16%	2%	2%	0%	0%	2%
Proserpine	17%	31%	37%	10%	1%	3%	1%	0%	1%
Rural Isaac	14%	30%	39%	12%	2%	1%	0%	0%	2%
Rural Mackay	16%	29%	35%	13%	2%	3%	0%	0%	2%
Rural Whitsundays	16%	31%	37%	11%	3%	3%	0%	0%	3%
Sarina	15%	29%	37%	13%	2%	3%	0%	0%	2%
South Mackay	17%	34%	34%	11%	1%	2%	0%	0%	1%

Source: ABS Census 2021

Note: housing suitability is a measure calculated by the ABS within the following definition:

"This variable is a measure of housing utilisation based on a comparison of the number of bedrooms in a dwelling with a series of household demographics, such as:

- *the number of usual residents*
- *their relationship to each other*
- *age*
- *sex.*

The criteria are based on the Canadian National Occupancy Standard. It can be used to identify if a dwelling is either under or over utilised."

See ABS variable 'Housing suitability (HOSD)' for further information.

DWELLING STRUCTURE BY DWELLING SIZE (BEDROOMS) – AREAS (ISAAC)

Area	Dwelling Type	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Moranbah	Separate house	28	32	1,011	1,128
	Semi-detached	26	199	251	20
	Apartment	22	26	10	0
Rural Isaac	Separate house	158	305	1,818	1,146
	Semi-detached	28	117	81	31
	Apartment	0	50	20	0

Source: ABS Census 2021

DWELLING STRUCTURE BY DWELLING SIZE (BEDROOMS) – AREAS (MACKAY)

Area	Dwelling Type	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Central Mackay	Separate house	9	103	179	116
	Semi-detached	97	426	143	5
	Apartment	124	221	112	5
Coastal Mackay	Separate house	47	293	2,616	4,045
	Semi-detached	24	123	277	19
	Apartment	23	119	141	23
North Mackay	Separate house	68	649	4,951	4,781
	Semi-detached	135	470	261	21
	Apartment	84	335	161	7
Pioneer Valley	Separate house	120	467	2,022	2,482
	Semi-detached	15	91	154	91
	Apartment	3	12	5	0
Rural Mackay	Separate house	146	414	1,174	954
	Semi-detached	0	36	14	0
	Apartment	0	6	7	5
Sarina	Separate house	105	434	1,853	1,367
	Semi-detached	16	107	45	0
	Apartment	11	20	3	0
South Mackay	Separate house	75	614	3,395	2,554
	Semi-detached	225	950	359	33
	Apartment	52	40	25	0

DWELLING STRUCTURE BY DWELLING SIZE (BEDROOMS) – AREAS (WHITSUNDAY)

Area	Dwelling Type	Bedrooms (no.)			
		1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Airlie - Whitsundays	Separate house	82	197	1,115	1,481
	Semi-detached	61	194	216	31
	Apartment	89	618	247	24
Bowen	Separate house	83	407	1,332	1,091
	Semi-detached	95	288	102	13
	Apartment	3	3	4	0
Proserpine	Separate house	107	379	1,414	894
	Semi-detached	27	38	23	5
	Apartment	37	113	31	0
Rural Whitsundays	Separate house	72	193	596	381
	Semi-detached	26	12	0	0
	Apartment	9	12	0	0

Source: ABS Census 2021

RENTAL VACANCY RATE

Rental Vacancy Rate (%)

AREA	Aug 2017	Feb 2018	Aug 2018	Feb 2019	Aug 2019	Feb 2020	Aug 2020	Feb 2021	Aug 2021	Feb 2022	Aug 2022	Feb 2023
Airlie - Whitsundays	1.6%	1.6%	3.6%	3.8%	3.3%	1.5%	1.4%	0.5%	0.3%	0.4%	0.2%	0.9%
Bowen	1.8%	5.0%	2.7%	6.4%	3.2%	3.9%	0.9%	1.8%	0.4%	0.5%	0.5%	0.4%
Central Mackay	2.7%	2.4%	1.7%	2.2%	1.8%	2.0%	0.6%	1.2%	0.9%	0.8%	0.9%	1.0%
Coastal Mackay	2.7%	2.5%	1.8%	2.2%	1.9%	2.0%	0.6%	1.2%	0.9%	0.8%	0.9%	1.0%
Moranbah	2.2%	0.9%	1.2%	1.6%	0.7%	1.2%	2.0%	3.7%	3.9%	2.8%	2.7%	0.0%
North Mackay	2.7%	2.4%	1.7%	2.2%	1.8%	2.0%	0.6%	1.2%	0.9%	0.8%	0.9%	1.0%
Pioneer Valley	1.6%	2.4%	0.7%	1.5%	0.9%	1.2%	0.0%	0.4%	0.6%	0.5%	0.3%	0.7%
Proserpine	2.5%	1.5%	2.5%	4.6%	4.0%	4.0%	2.0%	1.0%	1.0%	1.0%	0.1%	1.6%
Rural Isaac	3.0%	4.2%	4.0%	2.6%	3.1%	2.8%	1.7%	2.0%	0.9%	5.6%	5.1%	4.6%
Rural Mackay	2.6%	2.5%	1.7%	2.1%	1.8%	2.0%	0.6%	1.2%	0.9%	0.8%	0.8%	1.0%
Rural Whitsundays	23.8%	16.4%	9.1%	14.2%	4.7%	8.6%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%
Sarina	2.7%	3.0%	1.7%	3.1%	2.5%	3.6%	1.2%	1.6%	0.8%	2.0%	3.5%	0.9%
South Mackay	2.7%	2.4%	1.7%	2.2%	1.8%	2.0%	0.6%	1.2%	0.9%	0.8%	0.9%	1.0%

Source: SQM Research

RENTAL VACANCY RATE GEOGRAPHIES

Rental vacancy rates are reported by SQM Research by postcode. We have matched postcodes to the areas in this report using a best-fit approach. Where more than 50% of a postcode overlaps with a area, or where a postcode is the only postcode within a area, that postcode is reported for that area.

Area	Postcode/s							
Airlie - Whitsundays	4802							
Bowen	4805							
Central Mackay	4740							
Coastal Mackay	4740	4750						
Moranbah	4744							
North Mackay	4740							
Pioneer Valley	4741	4751	4753	4754	4756	4757		
Proserpine	4800							
Rural Isaac	4705	4707	4721	4739	4742	4743	4745	4746
Rural Mackay	4740	4741	4757	4798	4799			
Rural Whitsundays	4804	4804						
Sarina	4737	4738						
South Mackay	4740							

**APPENDIX C |
FUTURE
HOUSING
CAPACITY
DATA TABLES**

DEMAND ANALYSIS FINDINGS – HIGHER DENSITY SCENARIO

Area	Scenario	Higher Density					Change 2021-41 (no.)
	Year	2021	2026	2031	2036	2041	
Airlie - Whitsundays	Detached housing	3,459	4,792	5,081	5,293	5,523	+2,064
	Attached housing	2,149	2,900	3,503	4,104	4,776	+2,627
Bowen	Detached housing	3,597	3,977	4,078	4,178	4,531	+934
	Attached housing	761	943	1,282	1,655	1,644	+883
Central Mackay	Detached housing	544	649	648	660	738	+194
	Attached housing	1,702	2,110	2,246	2,439	2,543	+841
Coastal Mackay	Detached housing	8,051	8,583	9,262	9,847	11,916	+3,865
	Attached housing	1,068	1,884	2,710	3,643	2,586	+1,518
Moranbah	Detached housing	3,013	3,497	3,602	3,693	4,545	+1,532
	Attached housing	1,070	1,948	2,354	2,779	1,919	+849
North Mackay	Detached housing	11,852	12,417	12,568	12,722	13,860	+2,008
	Attached housing	1,924	2,891	3,913	5,020	3,953	+2,029
Pioneer Valley	Detached housing	6,130	6,306	6,485	6,564	7,801	+1,671
	Attached housing	529	908	1,439	1,996	565	+36
Proserpine	Detached housing	3,582	3,899	4,040	4,101	4,785	+1,203
	Attached housing	338	610	934	1,274	738	+400
Rural Isaac	Detached housing	5,610	6,610	6,606	6,537	7,493	+1,883
	Attached housing	633	1,230	1,686	2,136	890	+257
Rural Mackay	Detached housing	3,669	3,912	3,966	4,135	4,959	+1,290
	Attached housing	177	360	630	948	312	+135
Rural Whitsundays	Detached housing	1,830	1,927	1,824	1,649	1,566	-264
	Attached housing	194	221	380	505	131	-63
Sarina	Detached housing	4,752	5,144	5,363	5,700	6,604	+1,852
	Attached housing	345	575	993	1,498	1,149	+804
South Mackay	Detached housing	7,622	8,380	8,495	8,548	9,071	+1,449
	Attached housing	2,205	2,709	3,383	4,100	4,292	+2,087

DEMAND ANALYSIS FINDINGS – HIGH GROWTH HIGHER DENSITY SCENARIO

Area	Scenario	High Growth Higher Density					Change 2021-41 (no.)
	Year	2021	2026	2031	2036	2041	
Airlie - Whitsundays	Detached housing	3,459	4,958	5,469	5,868	6,309	+2,850
	Attached housing	2,149	3,001	3,771	4,550	5,455	+3,306
Bowen	Detached housing	3,597	4,115	4,390	4,632	5,175	+1,578
	Attached housing	761	976	1,380	1,834	1,877	+1,116
Central Mackay	Detached housing	544	665	684	720	823	+279
	Attached housing	1,702	2,161	2,374	2,658	2,837	+1,135
Coastal Mackay	Detached housing	8,051	8,791	9,790	10,731	13,292	+5,241
	Attached housing	1,068	1,930	2,864	3,970	2,885	+1,817
Moranbah	Detached housing	3,013	3,594	3,799	3,994	5,096	+2,083
	Attached housing	1,070	2,002	2,482	3,006	2,152	+1,082
North Mackay	Detached housing	11,852	12,718	13,284	13,864	15,461	+3,609
	Attached housing	1,924	2,961	4,135	5,470	4,410	+2,486
Pioneer Valley	Detached housing	6,130	6,459	6,855	7,153	8,702	+2,572
	Attached housing	529	930	1,521	2,175	630	+101
Proserpine	Detached housing	3,582	4,035	4,349	4,546	5,465	+1,883
	Attached housing	338	631	1,006	1,412	843	+505
Rural Isaac	Detached housing	5,610	6,794	6,967	7,070	8,402	+2,792
	Attached housing	633	1,264	1,778	2,310	998	+365
Rural Mackay	Detached housing	3,669	4,007	4,192	4,506	5,532	+1,863
	Attached housing	177	369	666	1,033	348	+171
Rural Whitsundays	Detached housing	1,830	1,994	1,963	1,828	1,789	-41
	Attached housing	194	229	409	560	150	-44
Sarina	Detached housing	4,752	5,269	5,668	6,212	7,366	+2,614
	Attached housing	345	589	1,050	1,632	1,282	+937
South Mackay	Detached housing	7,622	8,583	8,979	9,315	10,118	+2,496
	Attached housing	2,205	2,775	3,576	4,468	4,788	+2,583

COVID-19 AND THE POTENTIAL IMPACT ON DATA INFORMATION

The data and information that informs and supports our opinions, estimates, surveys, forecasts, projections, conclusion, judgments, assumptions and recommendations contained in this report (Report Content) are predominantly generated over long periods, and is reflective of the circumstances applying in the past. Significant economic, health and other local and world events can, however, take a period of time for the market to absorb and to be reflected in such data and information. In many instances a change in market thinking and actual market conditions as at the date of this report may not be reflected in the data and information used to support the Report Content.

The recent international outbreak of the Novel Coronavirus (COVID-19), which the World Health Organisation declared a global health emergency in January 2020 and pandemic on 11 March 2020, has and continues to cause considerable business uncertainty which in turn materially impacts market conditions and the Australian and world economies more broadly.

The uncertainty has and is continuing to impact the Australian real estate market and business operations. The full extent of the impact on the real estate market and more broadly on the Australian economy and how long that impact will last is not known and it is not possible to accurately and definitively predict. Some business sectors, such as the retail, hotel and tourism sectors, have reported material impacts on trading performance. For example, Shopping Centre operators are reporting material reductions in foot traffic numbers, particularly in centres that ordinarily experience a high proportion of international visitors.

The data and information that informs and supports the Report Content is current as at the date of this report and (unless otherwise specifically stated in the Report) does not necessarily reflect the full impact of the COVID-19 Outbreak on the Australian economy,

the asset(s) and any associated business operations to which the report relates. It is not possible to ascertain with certainty at this time how the market and the Australian economy more broadly will respond to this unprecedented event and the various programs and initiatives governments have adopted in attempting to address its impact. It is possible that the market conditions applying to the asset(s) and any associated business operations to which the report relates and the business sector to which they belong has been, and may be further, materially impacted by the COVID-19 Outbreak within a short space of time and that it will have a longer lasting impact than we have assumed. Clearly, the COVID-19 Outbreak is an important risk factor you must carefully consider when relying on the report and the Report Content.

Where we have sought to address the impact of the COVID-19 Outbreak in the Report, we have had to make estimates, assumptions, conclusions and judgements that (unless otherwise specifically stated in the Report) are not directly supported by available and reliable data and information. Any Report Content addressing the impact of the COVID-19 Outbreak on the asset(s) and any associated business operations to which the report relates or the Australian economy more broadly is (unless otherwise specifically stated in the Report) unsupported by specific and reliable data and information and must not be relied on.

To the maximum extent permitted by law, Urbis (its officers, employees and agents) expressly disclaim all liability and responsibility, whether direct or indirect, to any person (including the Instructing Party) in respect of any loss suffered or incurred as a result of the COVID-19 Outbreak materially impacting the Report Content, but only to the extent that such impact is not reflected in the data and information used to support the Report Content.



An aerial photograph of a regatta on a bright blue sea. Numerous sailboats with various colored sails (white, blue, yellow, red, green, purple) are scattered across the water, leaving white wakes. The text 'APPENDIX D REFERENCES AND RESOURCES' is overlaid in the top left corner.

APPENDIX D

REFERENCES AND RESOURCES

SOURCES AND REFERENCES	LINK
CHAPTER 1 – INTRODUCTION	
<ul style="list-style-type: none"> Queensland Council of Social Service (2023), A Blueprint to tackle Queensland’s housing crisis. 	<ul style="list-style-type: none"> https://www.qcoss.org.au/publication/report-a-blueprint-to-tackle-queenslands-housing-crisis/
<ul style="list-style-type: none"> ARC Centre of Excellence in Population Ageing Research (2022), Working Paper 2022/11: New population projections for Australia and the States and Territories, with a particular focus on population ageing. 	<ul style="list-style-type: none"> https://www.cepar.edu.au/sites/default/files/WP2022%3A11_New%20projections%20of%20population%20ageing%20for%20Australia%20%2810%20Aug%202022%29.pdf
CHAPTER 2 – METHODOLOGY	
<ul style="list-style-type: none"> Queensland Government (2012) Mackay, Isaac & Whitsunday Regional Plan 2012. 	<ul style="list-style-type: none"> https://www.mackay.qld.gov.au/_data/assets/pdf_file/0017/240416/14_Mackay_Isaac_Whitsunday_Regional_Plan_2012.pdf
CHAPTER 3 – PLANNING REVIEW	
<ul style="list-style-type: none"> Queensland Government, Queensland Government Statistician's Office (QGSO) (2018), Household and dwelling projections – Regions. <i>NOTE: forecasted additional dwellings are gathered from the Regional Plan and Queensland Government (Projected dwellings (medium series) dated 30 June 2006 to 2031.</i> 	<ul style="list-style-type: none"> https://www.qgso.qld.gov.au/statistics/theme/population/household-dwelling-projections/regions
<ul style="list-style-type: none"> Australian Local Government Association (2021), Lack of alignment between local and state planning policies. Australian Government Productivity Commission (2020), Plan to Identify Planning and Zoning Reforms. 	<ul style="list-style-type: none"> https://alga.com.au/align-planning-strategies-to-help-realise-development-goals/ https://www.pc.gov.au/research/completed/planning-zoning-reforms
<ul style="list-style-type: none"> PIA (2022), Role of Planning in Housing – Discussion Paper. <i>NOTE: Sections including Housing supply & affordability, Diverse & affordable housing, Design & Sustainability</i> 	<ul style="list-style-type: none"> https://www.planning.org.au/documents/item/12217
<ul style="list-style-type: none"> aPlanning Institute of Australia (2022), Planning for Housing in SEQ 	<ul style="list-style-type: none"> https://www.planning.org.au/documents/item/11620

SOURCES AND REFERENCES	LINK
<ul style="list-style-type: none"> NOTE: Outlines 12 practical ideas around data, planning policy, planning tools and community engagement 	
<ul style="list-style-type: none"> Homes for Everyone – Mel Cayley (2022), Dramatic, pivotal changes to the planning scheme and its application at all levels. NOTE: Suggests making changes to how QLD planning scheme works (data used is often old, approvals timeline too slow, forward funding of critical infrastructure). 	<ul style="list-style-type: none"> https://www.heus.com.au/solutions/change-the-planning-scheme
<ul style="list-style-type: none"> Local Government Association (2019), Attracting investment for local infrastructure - A guide for councils. 	<ul style="list-style-type: none"> https://www.local.gov.uk/sites/default/files/documents/5.54_Supporting_Councils_14.pdf
CHAPTER 5 – DATA ANALYTICS	
<ul style="list-style-type: none"> Queensland Government Department of Housing (2023), First Nations Housing & Homeless Action Plan 2024-2027. 	<ul style="list-style-type: none"> https://www.chde.qld.gov.au/_data/assets/pdf_file/0014/35222/our-place-consultation-guide.pdf
<ul style="list-style-type: none"> Aboriginal and Torres Strait Islander Housing Queensland (2022), Aboriginal and Torres Strait Islander Housing Queensland Strategic Plan 2022-2025 	<ul style="list-style-type: none"> https://housingqueensland.com.au/road-map
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CHAPTER 6 – POLICY CONTEXT	
<ul style="list-style-type: none"> Australian Government Australian Institute of Health & Welfare (2021), Indigenous Housing Tenure Data. 	<ul style="list-style-type: none"> https://www.aihw.gov.au/reports/australias-welfare/indigenous-housing
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SOURCES AND REFERENCES	LINK
<ul style="list-style-type: none"> Queensland Government Department of Housing (2023), Queensland Housing Investment Growth Initiative. 	<ul style="list-style-type: none"> https://www.housing.qld.gov.au/about/strategy/housing/queensland-housing-investment-growth-initiative#:~:text=The%20Queensland%20Housing%20Investment%20Growth.affordable%20homes%20for%20vulnerable%20Queenslanders.
<ul style="list-style-type: none"> Australian Government (2023), National Housing Finance and Investment Corporation, Multiple Page Sources. 	<ul style="list-style-type: none"> https://www.nhfc.gov.au/who-we-are https://www.nhfc.gov.au/affordable-housing-bond-aggregator-ahba-loans https://www.nhfc.gov.au/national-housing-infrastructure-facility-critical-infrastructure-nhif-ci https://www.nhfc.gov.au/affordable-housing-bond-aggregator-ahba-loans
<ul style="list-style-type: none"> Northern Australia Infrastructure Facility (n.d.), Multiple Page Sources. 	<ul style="list-style-type: none"> https://naif.gov.au/about-naif-finance/how-we-operate/ https://naif.gov.au/about-naif-finance/investment-guidelines/ https://naif.gov.au/about-naif-finance/faq/
<ul style="list-style-type: none"> Queensland Government Media Release (2023), Budget delivers massive regional housing program for essential workers. Queensland Government Department of Energy and Public Works (2023), About QBuild. 	<ul style="list-style-type: none"> https://statements.qld.gov.au/statements/97927 https://www.epw.qld.gov.au/about/department/business-areas/building-policy-asset-management/qbuild
CHAPTER 7 – RECOMMENDATIONS	<ul style="list-style-type: none">
<ul style="list-style-type: none"> GW3 Greater Whitsundays Alliance (2023), Grant and Tender Services Testimonials. GW3 Greater Whitsundays Alliance (2022) Greater Whitsunday Digital Roadmap. Core Logic (2023), Greater Whitsundays Regional Projects Development Register. 	<ul style="list-style-type: none"> https://www.greaterwhitsundayalliance.com.au/testimonials https://www.greaterwhitsundayalliance.com.au/new-blog/greater-whitsunday-digital-roadmap https://static1.squarespace.com/static/5e4ce5c91e5a64752b65c169/t/6445d30ee29f3d6c244341d0/1682297640568/GW3+Digital+Roadmap+FINAL.pdf

