



DIVERSITY, CHOICE, AFFORDABILITY:

A PREFERRED HOUSING FUTURE
FOR TOOWOOMBA REGION

VOLUME 1: INVESTIGATION, ANALYSIS
AND FINDINGS

PREPARED FOR:
TOOWOOMBA REGIONAL COUNCIL

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Glossary of Terms

LGA – Local Government Area

SA – Statistical Area (1 or 2) as per Australian Bureau of Statistics

TRC – Toowoomba Regional Council

DIDO – Drive In Drive Out

BIBO – Bus In Bus Out

FIFO – Fly In Fly Out

TCHS - Toowoomba Community Housing Service

CRS – Formerly known as Commonwealth Respite Service

TAAS – Tenancy Advocacy and Advice Service

TASC (formerly the Toowoomba Community Legal Service)

ARAFMI - Mental Health Carers Arafmi Queensland

TICA - National Tenant Reference Database

CALD – Cultural and Linguistic Diversity

HCAP – Homelessness Community Action Plan

Summary of Key Findings

This particular report has been produced to undertake the necessary investigations and data analysis to determine a preferred 'housing strategy' for Toowoomba Regional Council. As a result of these investigations, the following key issues and findings were identified.

Affordability is an issue in some localities, for certain sectors of the market.

- Those areas that have a lower average household income are at higher risk of issues related to affordability. Those areas with a median household income of \$40,000-\$50,000 p.a. are Clifton-Greenmount, Crows Nest-Rosalie, Drayton-Harristown, Millmerran, Newtown, North Toowoomba-Harlaxton, Toowoomba Central, and Wilsonton. These areas are a mix of Inner Metropolitan Toowoomba City areas and outer Rural areas, where there also is a dominance of households including Couple Family No Children and Lone Persons.
- The majority of localities in the Toowoomba Region have a significant undersupply of affordable dwellings for low-income households to purchase. The exceptions being Millmerran, which has an excess supply, and Jondaryan, which has an approximate balance.
- Low-income households often do not have the capacity to purchase a dwelling thus renting is a more common form of housing tenure. The Toowoomba Region broadly meets the rental ranges affordable by both low-income and very-low income households for dwellings ranging from 1 to 3 bedrooms and low-income households for 4 bedroom dwellings.
- An increase in Mortgagee and Renter households for the overall Toowoomba Region over the period 2001-2011, and conversely decline in the proportion of households that own their properties outright, is symptomatic of increasing housing costs ahead of household incomes. This is likely to be generating housing affordability issues for some sectors of the housing market and possibly in specific localities.

The ageing demographic profile of Toowoomba may contribute to an increase in the proportion of residents that are affected by housing affordability in the future.

- The Toowoomba Region has a growing older population that is proportionally higher than Queensland overall.
- Toowoomba's comparatively high proportion and growing number of Couple Family with no Children households is consistent with the older age profile and the high proportion of Baby Boomers. This increases the focus on understanding the housing needs of these groups, particularly if they differ substantially from their current dwelling preferences.
- At the locality level there are a number of areas that have higher proportions of older persons than the Region overall. Future dwelling size mismatches are likely to be greatest in these areas and this will require the application of specific housing strategies on a locality basis. Areas that need to plan for accommodation for older residents include:
 - Retirement Type Accommodation – Clifton-Greenmount, Crows Nest-Rosalie, Highfields;
 - Aged Care Accommodation – Darling Heights, Drayton-Harristown, Toowoomba West, Wilsonton; and
 - Retirement Type and Aged Care Accommodation – Pittsworth, Rangeville.
- The significant growth in the over 65 year age groups represents a notable shift in the type of dwellings that need to be provided in the Toowoomba region going forward. Of course this depends on the desire for these age groups to move out of their existing dwellings into generally a different form of dwelling. Indications from the 2011 Census do not reflect a strong move for Baby Boomers to move into smaller attached and semi-detached dwellings (Urbis, 2013).

- There are a number of factors that influence people's preference to 'age in place', which primarily means continuing to reside in generally the same area that they have been living, but not necessarily the same residence. Factors include the attachment people have to their own home, especially as they reach their senior years; access to essential services and facilities, proximity to family and networks, access to in-home care services, and the availability of attractive alternative dwelling choices.

A number of factors contribute to the lack of diversity in housing products being provided in the Toowoomba region.

- The Toowoomba Region has a long established development history of producing detached dwellings. Recent residential development activity has seen a slight reduction in this share from 85% to 72% however as a proportion of the overall number of dwellings in the Region this represents a minor change.
- Going against the overall ageing trend of the Region has been the recent proportional increase in persons aged 25-29 years and children 0-4 years. This equates to a proportional increase in young families and appears to be supporting detached dwelling growth in the Urban Growth areas of the Toowoomba City.
- The Toowoomba Region has above average levels of young persons (0-19 years) and older persons (65+ years) in comparison to the Brisbane LGA and Queensland overall. The high proportions of children is not reflected in high levels of adults aged 25-44 years indicating that this is more likely to be the result of large households with above average numbers of children. This has historically resulted in the need for larger detached dwellings (3-4 bedrooms) than smaller detached dwellings (1-2 bedrooms). However the increasing ageing of the Toowoomba regional population is likely to reduce the demand for these larger dwellings. A factor which the development industry needs to reflect in changing housing product offers.
- There is a notable drop in the proportion of young adults (20-34 years) which generally incorporate students, young singles and couples, and first home buyers. These groups tend to have a preference for attached and semi-detached dwellings and this is reflective of the lack of this type of housing product across the region. The emigration of these groups from regional locations towards the larger cities is a common trend, however increasing employment opportunities resulting from the growing resources sector, as well as continued investment in the University of Southern Queensland campus has the potential to reduce the outward migration of these groups.
- Mature households favour established areas whilst younger households are occupying the new development localities. This trend could be facilitating a lack of household diversity in both new and old neighbourhoods.
- The vacant residential land market in the Toowoomba Region is significantly concentrated with the four largest developers accounting for 58% of the supply of lots in developments of 40 lots or more. Notably one developer controls 37% of this market. A highly concentrated housing market has the potential for higher prices, limited product choice, and timing delays due to a lack of significant competition.
- The majority of new housing built in Toowoomba is done so by local developers and local builders. There are very few projects which have been built and designed by developers with experience outside of Toowoomba, hence, limited exposure to some of the new housing products and dwelling types being provided in other areas of Australia which have a greater diversity of housing product.
- There is differing opinions coming from the development industry and residents with regards to the market demand for different products. The current model of housing provision is selling in the local market and there was suggestion by some in the industry that there is no demand for the smaller product. In other discussions, it was suggested that people moving in to Toowoomba are provided with little choice, hence regardless of their desire for a smaller home, the only choices are older style units or new duplexes.

The balance between housing supply and housing demand is currently not an issue, in terms of quantity however, this could change in the future.

- Overall the Toowoomba Region is forecast to grow by 32,830 households by 2031. Major growth areas are forecast to be Toowoomba West, Toowoomba South-East, Highfields, and Westbrook. These generally align with the current high growth areas for the Region.
- Overall the Toowoomba Region is estimated to have a small net supply of dwellings over the period to 2031. However this varies substantially across the region. Of most significance is the forecast substantial oversupply for Toowoomba West and undersupply for Darling Heights. These two areas are relatively proximate so it may be feasible to redirect this dwelling demand. The major issue with this though is the implication for infrastructure planning.
- Around two thirds of new dwellings in the Toowoomba Region (6,754) over the ten years to 2011 have occurred in three growth corridors extending from the fringe of the Toowoomba City metropolitan area - North/North West, (Highfields, Gowrie – 2,268 dwellings), South (Darling Heights, Drayton Harristown, Middle Ridge, and Cambooya-Wyreema – 3,023 dwellings), and West (Toowoomba West – 1,463 dwellings).
- When examining the Region’s estimated population growth by age group, the Region is forecast to experience a decline in the proportion of Young Families, growth in seniors, and a stable proportion of Mature Families.

There is a potential imbalance between the type of dwellings being provided in the Toowoomba region today, and the potential growth in demand in the future for different types of dwellings.

- The Toowoomba Region is estimated to have had a total of 57,362 dwellings, at the time of the 2011 Census (ABS Census, 2011, Australian Government). This comprised 85% detached dwellings, 4% semi-detached dwellings, 10% Flats and Apartments, and 1% Other dwellings (caravans, cabins, etc).
- The ageing population in Toowoomba may lead to an increasing proportion of smaller households which has the potential to generate a mismatch in supply of appropriately sized and located dwellings.
- There is a preference for smaller dwellings (Semi-detached and Flats/Apartments) in the older established localities with smaller average household sizes including Toowoomba Central, Darling Heights, Drayton-Harristown, Newtown, Rangeville, Crows Nest – Rosalie, Wilsonton and Millmerran. Of these areas Darling Heights, Drayton-Harristown, Toowoomba Central, and Wilsonton have experienced relatively high levels of medium and higher density dwelling activity over the past ten years.
- Areas that may need to encourage greater levels of medium and higher density development include Newtown, Crows Nest-Rosalie, and Millmerran in order to provide smaller dwelling options for their ageing populations.
- Toowoomba Regional Council has identified a theoretical current shortfall of approximately 11,000 small dwellings in the region. Over the next 25 years there is estimated to be a shortfall of 27,903 small dwellings. This shortfall is anticipated to be driven by the ageing regional population who are anticipated to transition from larger suburban and rural properties to smaller urbanised properties closer to town centres. This is expected to be influenced by the desire for greater levels of community activity, a desire for improved access to health services, and greater use of cultural and entertainment facilities.
- Research undertaken by The Hornery Institute identified that Young Ambition (Gen Y) and Learner & Earners (students) groups as having a strong appetite (80%) for living in houses on lots less than 600 m² or higher density housing types. This indicates that the Toowoomba City Centre and the University precinct have significant potential for high density development. In addition to these groups, Academic Achievers (professional families with largely non-dependant students) and Suburban Subsistence (low income with largely lone person family) also indicated demand (40%) for high density living.
- Land ownership patterns and lot size form a critical issue in the effective delivery of infill and greenfield development.

- The existing housing stock, dominated by large 3-4 bedroom homes on large lots, will not satisfy the projected future increase in demand of smaller household size, hence smaller households will have limited opportunities to down-size, hence remain in the larger homes.

There are many different roles that local authorities can play in the housing market, and Toowoomba Regional Council is currently using most.

- When considering the level of intervention Council is willing to apply in the housing market, the following table of options need to be considered:-
 - Advocacy: Political leadership and advocacy;
 - Facilitator: Engage in partnerships to deliver housing;
 - Policy: Local policy and statutory land use planning;
 - Development costs: Infrastructure charges regime; development assessment;
 - Services and Facilities Provider: provision of support services and facilities to influence locational demand for housing;
 - Housing Manager: Management of housing – to a limited extent;
 - Housing Developer: construction and sale of housing; and
 - Design, Construct, Operate and Manage: owner of housing from design to manage.
- The current Toowoomba Planning Scheme provides a clear intent and policy position which seeks to support improved housing choice and affordability which can be relied upon by Council in the making of new policy instruments such as incentives to promote this form of development.
- The recent release of the Temporary Urban Consolidation Incentive Policy provides an important step in promoting greater housing choice and affordability. Monitoring of how this policy is adopted and implemented is taking place and may inform some areas for improvement. For example, the inclusion of ‘aged care facilities’ within the categories of accepted development that can apply.
- The Council’s ‘Choice’ project is a significant initiative for Council in terms of demonstrating the value of providing diverse housing product to the local market. The success of this project, both in terms of sales and different housing products exhibited, could have a positive influence on how housing is developed in Toowoomba in the future.

The Toowoomba region needs to monitor the impacts of growth in the resource sector in the Surat Basin carefully to determine the specific impacts on affordability in Toowoomba.

- Regional population and workforce growth will be sustained due to long-term investment, and ongoing construction and operational activities in the Surat Basin.
- Toowoomba City likely to be regional heart for Darling and Western Downs resource sector. Its liveability, strong sense of community identity, significant heritage and lifestyle and proximity and access to capital cities via air and road connections.
- Access to housing (for rental, home purchase) and short-term accommodation (for tourists, business travellers and resource workers) will be a key part of TRC investment and attraction strategies.
- Housing and accommodation requirement for resident and non-resident workers is difficult to quantify given the ‘stop – start’ nature of resource sector investment and activity; and the resource companies reticence to share workforce plans which detail requirements for construction and operational workforces.

- Lack of region and locality specific research on housing preferences for resource workers and their families.
- Further investigation is required around land supply and development, housing product mix, affordability and timeliness in provision to manage the fluctuating demand due to stop-start nature of energy and mining projects.
- Lack of clear policy and planning framework for the location, design and operation of worker accommodation villages. Should the planned expansion of the New Acland coal mine proceed there may be some local impacts in the neighbouring small towns of Acland. Currently there are no plans for a FIFO workforce.
- Anecdotal reports that households on low and moderate incomes have been forced to relocate from small western communities to suitable housing in TRC as housing costs have increased as a direct result mining activities. The number of affected households cannot be confirmed, but they are likely to include families and individuals in private rental housing, short-term accommodation i.e. caravan parks.
- There may be some level of demand for housing for workers and their families due to current construction activities in the Surat Basin. Access to higher order health, education and community infrastructure in Toowoomba City means that relocation is a viable option for families.
- Housing required for households across all income levels, sizes and types. Some anecdotal reports that families are arriving in Toowoomba 'on spec' – to see if they can secure work in resource sector. These families are often seeking affordable, short-term accommodation.
- The relative proximity to resource projects means that travel arrangements i.e. DIDO, BIBO are viable for TRC resident workers undertaking construction activities. In the long term as resource projects move to their operational phase, workers may seek to relocate permanently to the nearest town.
- Industry demand for housing is currently being met through local hotels, motels and caravan parks across TRC, rather than through workers accommodation villages (as found in neighbouring local government areas).
- Anecdotal reports from local services that this reduction in accommodation is having a detrimental impact on their ability to be responsive to need for crisis and/or temporary accommodation. No documented impact on tourism or other industry sectors.
- In neighbouring local government areas, there is community and local government concern regarding the location, size, design and operation of worker accommodation villages – particularly, whether to locate in rural areas or in-town.

The issue of housing affordability is related to both sale price of houses and availability of suitable rental accommodation.

- Rental accommodation demand in the Toowoomba Region appears to have been driven more from mobile young health and CBD workers and tertiary education students than by housing affordability issues. Based on this finding there is a need to plan for a profile of rental accommodation in relative proximity to the Toowoomba CBD and the surrounding health and education institutions.
- The areas with high levels of rental dwellings are the areas with smaller households generally in close proximity to the Toowoomba CBD. There are a number of key drivers for rental accommodation in these locations including the University of Southern Queensland (Darling Heights, Drayton-Harristown), the Toowoomba Public Hospital (Newtown, Toowoomba Central), the Toowoomba CBD and St Andrews Hospital (Wilsonton, Toowoomba North-Harlaxton, and Toowoomba Central). These activity nodes generate high levels of demand for rental accommodation from the lower income workers and students who are engaged in these locations.
- The affordability of rental dwellings in the Toowoomba Region has been a growing problem over the past five years.

The demand for social housing and affordable housing in Toowoomba is not currently being met.

- As at May 2013, there were 2006 dwelling units in government's social housing portfolio in the Toowoomba Region local government area, the majority of dwelling units were either two or three bedroom, and were located in highest concentrations in the suburbs of Harristown, Newtown and South Toowoomba.
- Currently, there are 400 households registered for long-term social housing (i.e. the social housing waitlist). Nearly half of these households are seeking one-bedroom dwellings, while 147 were seeking dwellings of three or more bedrooms. The majority of households were defined by the Department to be in either very high or high need for housing (242 of 400 households on the waitlist).
- Consultations with local registered housing providers have identified issues including homelessness, a need for supported housing and crisis housing, a shortage of affordable rental housing at the lowest end of the market. It also identified a series of target groups requiring housing support – older people, tertiary students, young people, people with disabilities, low income households and single men.
- Affordable housing (see 4.1 for description) designed to fill the gap created between social housing and the private rental market is largely delivered through the Commonwealth Government's National Rental Affordability Scheme (NRAS) which aimed to create 50,000 new rental dwellings nationally by 2012, rented at no more than 80% of market rents. As at April 2013, there were 193 dwellings funded under the NRAS for the Toowoomba Region.

There is a growing issue related to homelessness in Toowoomba.

- According to the 2011 census, there were 514 people homeless in the Toowoomba, compared with the 2006 Census, the number of homeless people increased across all groups. This trend is supported by the workers in the health and community services, who provide services to these vulnerable households.
- There are a number of organisations and stakeholders attempting to address this scenario, and Toowoomba Regional Council can assist through its involvement in the Home on the Range initiative, particularly by improved design of public spaces, improved support for the provision of housing and shelter for the homeless, and raising the awareness and facilitating partnerships between local stakeholders, businesses, and organisations that support the homeless in the region.

There are a number of factors that impact housing affordability that Toowoomba Regional Council is not able to control, however, the Council can monitor and influence.

- The growth of the resource sector in the Surat Basin and how housing is provided to cater for the direct demand is relative to the approvals of the State given to the mining and resource companies.
- The policy for infrastructure charges and how these are set is driven by the State government, and currently under review. During consultation there were differing opinions between stakeholders with regards to the impact the infrastructure charges regime had on the provision of affordable housing. All agreed the current 'standard charges' made it more affordable, however, there are still inefficiencies in the modelling to determine infrastructure provision, the urban footprint limited access to areas which are more efficient for infrastructure access, the design standards for infrastructure were ever-increasing, and adding to the cost of provision, and there was no cost-benefit, from an infrastructure charges perspective, to provide smaller lots.
- The investment of State and Federal government into housing projects and schemes is primarily driven by the respective State and Federal government agencies, with varying opportunities for Toowoomba Regional Council to influence.

Significant changes in State planning and policy regime is moving towards a greater reliance on the private sector to provide affordable housing.

- The planning policy framework at the State level moving forward is uncertain given the pending changes proposed to State Planning Policies across the State. At present, Council has met its State

obligations under SPP 1/07 through the completion of the Residential Land Use Study 2009. Many of the findings of this study have informed the current planning scheme.

- Toowoomba Regional Council is in the position of having two separate regional plans applicable to the local government area, and both having very different statutory power and policy directions.
- The SEQ Regional Plan is expected to undergo significant review in the coming 12 months both in terms of its urban footprint, its statutory powers and its policy directions relevant to housing choice and affordability.
- The Draft Darling Downs Regional Plan is currently on exhibition for comment, however, provides little guidance or direction for the provision of housing in the region in the future. There is no spatial plan or inclusion of an 'urban footprint' as there has been in other regional plans.

Introduction

This document provides the background research and investigations undertaken to prepare *Diversity, Choice, Affordability: A Preferred Housing Future for Toowoomba Region* - a housing strategy that is unique to Toowoomba, focuses on the specific needs of the individual communities within the region, and prioritises the actions and initiatives Council should undertake in the next 10 years.

Urbis undertook the task to prepare *Diversity, Choice, Affordability: A Preferred Housing Future for Toowoomba Region* as a strategy for Toowoomba Regional Council. The strategy was prepared based on the following study purpose and objectives.

The purpose is to determine the role Toowoomba Regional Council should play in ensure the housing market in Toowoomba delivers on objectives of affordability, diversity, and certainty, in the supply of housing for the projected demand in all sectors of the market. This will be achieved through the following study objectives:

- Describe the current housing market in Toowoomba;
- Identify issues that may influence the delivery of housing in the future; and
- Determine the key actions Council can undertake to maintain affordability and manage mismatches in housing demand and supply.

The project was undertaken over a period of 9 months and involved in-depth research and data analysis, consultation with relevant stakeholders, and consideration of the specific roles Council could play in the housing market.

1 The Toowoomba Region Overview

1.1 THE TOOWOOMBA REGION

Toowoomba Regional Council covers a physical area of 12,978.5 km², with a population over 150,000 people. The area is centred around the city of Toowoomba, a major regional centre that serves a significant catchment to the western areas of Queensland. Toowoomba is identified as a major regional service centre and serves as a large employment base for major regional businesses.

Other townships and centres throughout the region include Crows Nest, Oakey, Millmerran, Pittsworth, Clifton and many more smaller localities. Each of these communities has their own identity, resident population, businesses, and services and facilities.

Each of the townships, communities and Toowoomba city, contribute to the diverse nature of the population profile, the range of housing issues that need to be addressed, and the variety of solutions that need to be considered by Council. For example, the majority of the region is rural, hence the housing solutions for the Toowoomba CBD are significantly different to those in the rural centres and urban growth areas.

The data used in the preparation of this report is based on the Census 2011 Statistical Local Areas (SLA) 1. (as illustrated in Figure 2 – Toowoomba Region)

The following key facts and figures related to population and housing in the Toowoomba region are most relevant to consider:-

FIGURE 1 - TOOWOOMBA REGION KEY HOUSING CHARACTERISTICS

HOUSING MARKET CHARACTERISTICS	TOOWOOMBA LGA
Population (2011)	154,931 (ABS Census)
Dwellings	57,362
Average household size	2.5
Proportion of Detached Dwellings	85%
Proportion of Attached and Semi-detached dwellings	15%
Social Housing Units	2000

2 Toowoomba Region Population – Growing, Ageing, Changing

Housing preferences and outcomes for a particular area or region are influenced by a range of factors including market supply, household type and size, the age of the population, household income levels, and supporting infrastructure and services. Thus the current and future demographic structure of a region plays an important role in determining the current and future housing needs for a region's community.

A key element of this strategy is to identify and address current gaps or potential future gaps in housing provision for the Toowoomba local government area (LGA). This requires an understanding of the current and anticipated future demographic profile of the region and the implications this has in terms of housing needs.

This section identifies the basic demographic profile of the Toowoomba region and highlights some of the key characteristics that influence both the demand and supply of housing in the Toowoomba region. These are specifically age distribution, household composition, the average household income.

2.1 CURRENT DISTRIBUTION OF RESIDENTIAL POPULATION

Based on the 2011 Census data, the Toowoomba region has a resident population of 154,931 people. These residents are distributed throughout the region and reside within Toowoomba City, the numerous regional townships and villages, and the expansive rural area. The table below illustrates the distribution of the population across the region and the relative population growth experienced.

Toowoomba Region Population Growth 2001-2011

BY SA2

Statistical Area Level 2	2001	2006	2011	Average Annual Growth Rate		Average Annual Growth Rate		Average Annual Growth Rate	
				2001-2006	2006-2011	2006-2011	2001-2011	2001-2011	
Cambooya - Wyreema	4,055	5,144	5,826	↑ 5%	↑ 3%	→ 3%	→ 4%	→ 4%	
Clifton - Greenmount	3,834	4,277	4,602	→ 2%	→ 1%	→ 1%	→ 2%	→ 2%	
Crows Nest - Rosalie	7,918	8,369	8,210	→ 1%	→ 0%	→ 0%	→ 0%	→ 0%	
Darling Heights	10,665	12,695	12,699	→ 4%	→ 0%	→ 0%	→ 2%	→ 2%	
Drayton - Harristown	9,617	10,135	10,375	→ 1%	→ 0%	→ 0%	→ 1%	→ 1%	
Gowrie (Qld)	4,048	4,733	5,661	→ 3%	↑ 4%	→ 4%	→ 3%	→ 3%	
Highfields	6,559	9,352	11,417	↑ 7%	↑ 4%	↑ 4%	↑ 6%	↑ 6%	
Jondaryan	7,243	7,561	7,510	→ 1%	→ 0%	→ 0%	→ 0%	→ 0%	
Middle Ridge	5,084	6,664	6,717	↑ 6%	→ 0%	→ 0%	→ 3%	→ 3%	
Millmerran	3,480	3,276	3,163	→ -1%	→ -1%	→ -1%	→ -1%	→ -1%	
Newtown (Qld)	10,454	10,423	9,860	→ 0%	→ -1%	→ -1%	→ -1%	→ -1%	
North Toowoomba - Harlaxton	6,028	6,040	6,042	→ 0%	→ 0%	→ 0%	→ 0%	→ 0%	
Pittsworth	5,030	5,366	5,407	→ 1%	→ 0%	→ 0%	→ 1%	→ 1%	
Rangeville	7,445	8,406	8,423	→ 2%	→ 0%	→ 0%	→ 1%	→ 1%	
Toowoomba - Central	14,567	14,487	13,719	→ 0%	→ -1%	→ -1%	→ -1%	→ -1%	
Toowoomba - East	10,827	10,878	10,360	→ 0%	→ -1%	→ -1%	→ 0%	→ 0%	
Toowoomba - West	7,798	10,000	11,643	↑ 5%	↑ 3%	→ 3%	→ 4%	→ 4%	
Wilsonton	12,939	13,482	13,269	→ 1%	→ 0%	→ 0%	→ 0%	→ 0%	

Source: OESR, prepared by Urbis

It is evident from the distribution of the population that there are significant differences in the population numbers and the growth patterns across the region. For the purposes of this research, the SA2 areas have been categorised in terms of their characteristics of being considered urban, urban growth, or rural. The following table indicates which SA2 areas have been designated to which category, which is primarily based on the location, percentage of population change, and general characteristics.

FIGURE 3 – DESIGNATION OF SA2 AREAS FOR ANALYSIS

CATEGORY	SA2 AREAS	DESCRIPTION
Urban	Toowoomba – Central; Toowoomba – East; Middle Ridge; Newtown (Qld); Rangeville.	Central Toowoomba area which offers few ‘greenfield’ development opportunities but is well serviced with facilities and services and target for infill development and redevelopment.
Urban Growth	Darling Heights; Drayton – Harristown; Gowrie (Qld); Highfields; North Toowoomba – Harlaxton; Toowoomba – West; Wilsonton.	Areas that have experienced significant change over the last decade from primarily rural/agricultural/industrial land uses to residential development.
Rural	Cambooya – Wyreema; Clifton – Greenmount; Crows Nest – Rosalie; Jondaryan; Millmerran; Pittsworth.	Primarily rural and agricultural production area with small townships and villages distributed throughout.

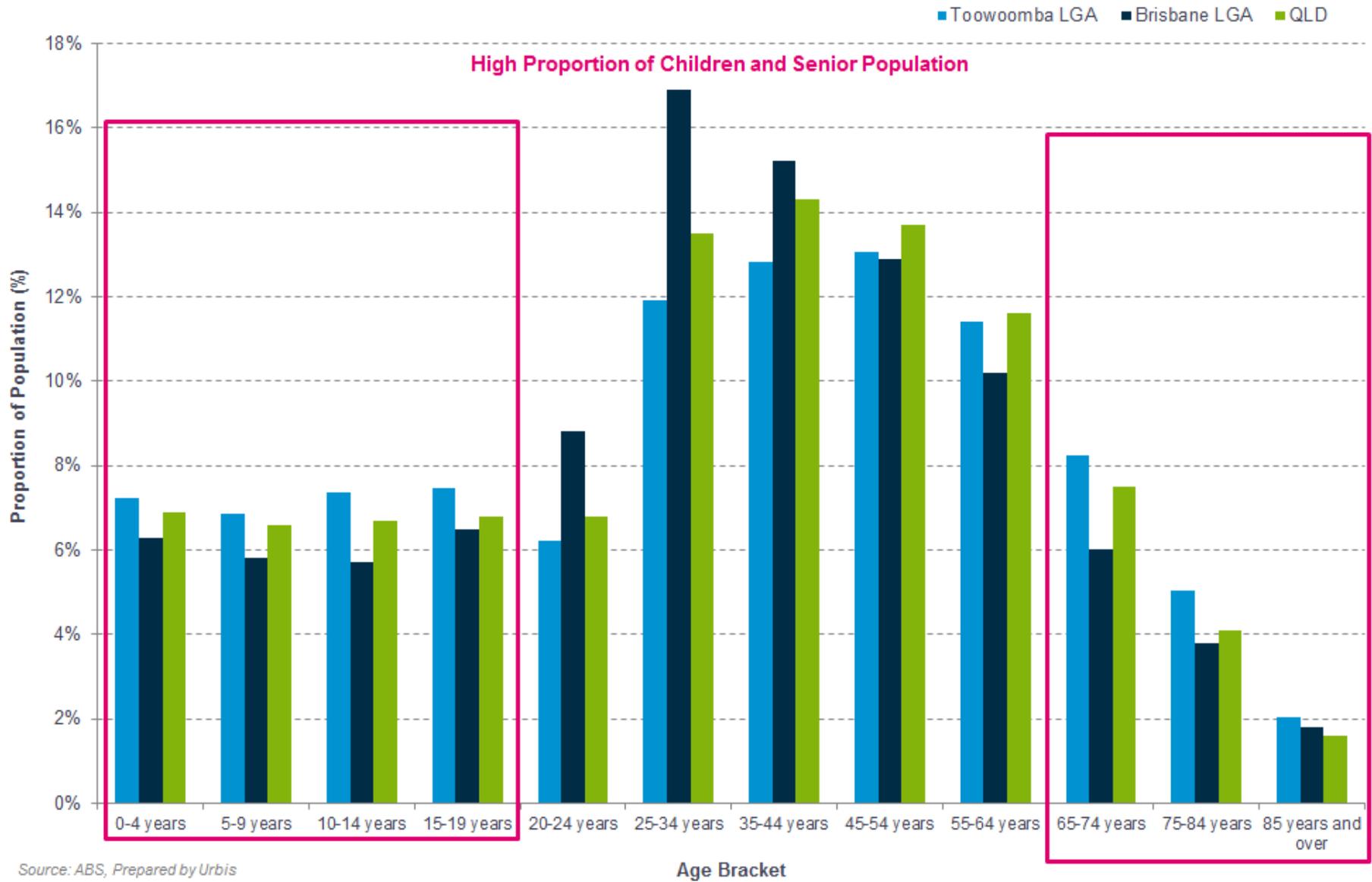
Throughout this report there will be significant differences identified with regards to the demand and supply of housing in these areas and the responses that can be applied.

2.2 CURRENT AGE PROFILE FOR TOOWOOMBA REGION

Demographic analysis of a region and the interpretation of the resultant implications for housing provision are best presented by categorising age groups. An internationally recognised, and generally understood, approach is the Generational categorisation approach which incorporates the following age groups and titles:

- Generation Z – 0-10 years (2001 – Current);
- Generation Y – 11-30 years (1981- 2000);
- Generation X – 31-46 years (1965-1980);
- Baby Boomers – 47-65 years (1946-1964);
- The Silent Generation – 66-86 years (1925-1945); and
- The Great Generation – 87 years+ (pre 1925).

FIGURE 4 – AGE PROFILE OF TOOWOOMBA REGION



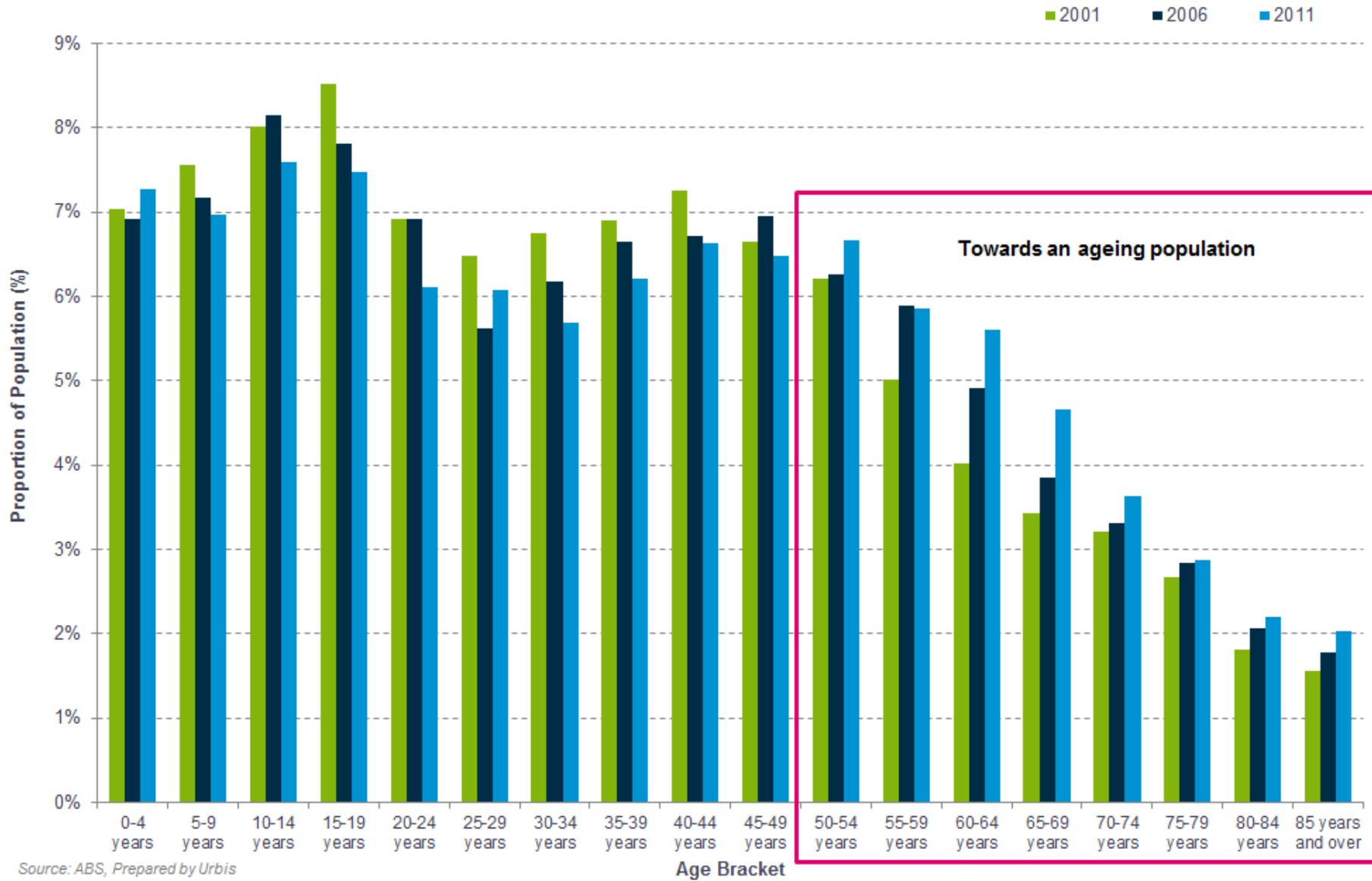
When compared to the Brisbane LGA and Queensland overall there are a number of generational differences that are important to note.

- The Toowoomba Region has above average levels of young persons (0-19 years) and older persons (65+ years) in comparison to the Brisbane LGA and Queensland overall (refer to Figure 4 - Age Profile of Toowoomba Region). The high proportions of children is not reflected in high levels of adults aged 25-44 years indicating that this is more likely to be either the result of large households with above average numbers of children. This has historically resulted in the need for larger detached dwellings (3-4 bedrooms) than smaller detached dwellings (1-2 bedrooms). Another factor may be the number of boarding schools located in Toowoomba, which attract children and young people from across Queensland and New South Wales. However the increasing ageing of the Toowoomba regional population is likely to reduce the demand for these larger dwellings. A factor which the development industry needs to reflect in changing housing product offers.
- There is a notable drop in the proportion of young adults (20-34 years) which generally incorporate students, young singles and couples, and first home buyers. These groups tend to have a preference for attached and semi-detached dwellings and this is reflective of the lack of this type of housing product across the region. The outmigration of these groups from regional locations towards the larger cities is a common trend, however increasing employment opportunities resulting from the growing resources sector has the potential to reduce the outward migration of these groups.

2.2.1 THE AGEING TREND IN TOOWOOMBA REGION

The Toowoomba region has experienced a growing ageing of its population over the past ten years. This is most notably reflected in the high proportion of persons now aged 65 years and over. This has been a growing trend over the past ten years where all age groups from 50-54 years and above have increased their share of the regional population. This is emphasised when comparing the movement of the 50-54 year age group from 2001 to 2011. In 2001 this group represented approximately 6.2% of the regional population and as they aged to 2006 represented around 5.9% (55-59 years), and 5.7% in 2011 as 60-64 years olds. This compares to the 2001 60-64 year age group which represented 4% of the Regional population.

FIGURE 5 – TRENDS IN DEMOGRAPHIC CHANGE



The shift in the generational age profile of the Toowoomba region does not theoretically place significant pressure on the demand for family dwellings in the form of 3-4 bedroom detached dwellings as the proportional reduction of these generations is broadly in line with the current provision of dwellings for these family types. This however relies on older age groups shifting out of these dwellings into dwellings that may better suit their ageing needs.

The significant growth in the over 65 year age groups represents a notable shift in the type of dwellings that need to be provided in the Toowoomba region going forward. Of course this depends on the desire for these age groups to move out of their existing dwellings into generally a different form of dwelling. Indications from the 2011 Census do not reflect a strong move for Baby Boomers to move into smaller attached and semi-detached dwellings (Urbis, 2013).

In a report prepared by the Federal Government's Australian Institute of Health and Welfare, it was found that there still continues to be a strong desire for older people to age in place, however, this is not necessarily related as much to emotional attachment to the home or the location, rather it is a connection to a place that has the facilities they need to access, and security of tenure is another key element. The major findings of the research indicate:

- “although the vast majority of older Australians own their home outright, this proportion is expected to decline into the future;
- location is a major motivating factor for older people in deciding where to live outright owners are more likely to intend to age in place, and exhibit the highest levels of satisfaction with their housing;
- the majority of private renters intend to move in the next 5 years and report the fewest number of reasons for wanting to stay in their current home; and
- among public housing tenants, housing mobility declines from the ages of around 20 to 60, but there is a subsequent, rapid increase in housing mobility from the age of 60 (Australian Institute of Health and Welfare, 2013).”

These are significant trends for Toowoomba Regional Council to be aware of with the increasing older population in the region.

2.2.2 GENERATIONAL CHANGES IN THE LOCALITIES

The generational analysis of the Toowoomba region has been applied at the local, Statistical Area Level (SA2), to identify similarities and differences in demographic influences from a locational perspective.

As at the 2011 Census the majority of SA2 areas in the Toowoomba Region had a primary demographic of Baby Boomer Families and a secondary demographic of Gen Y, or primary demographic of Gen Y and secondary demographic of Baby Boomers. This reflects a predominance of mature family households across these areas including a number of areas with relatively large households. Gowrie on the Outer West part of the Toowoomba City metropolitan area is more characteristic of a younger demographic area with a primary demographic of Gen Y and secondary demographic of Gen X.

FIGURE 6 – GENERATIONAL PROFILES OF TOOWOOMBA LOCALITIES

Age Group Distribution- Census 2011

BY SA2

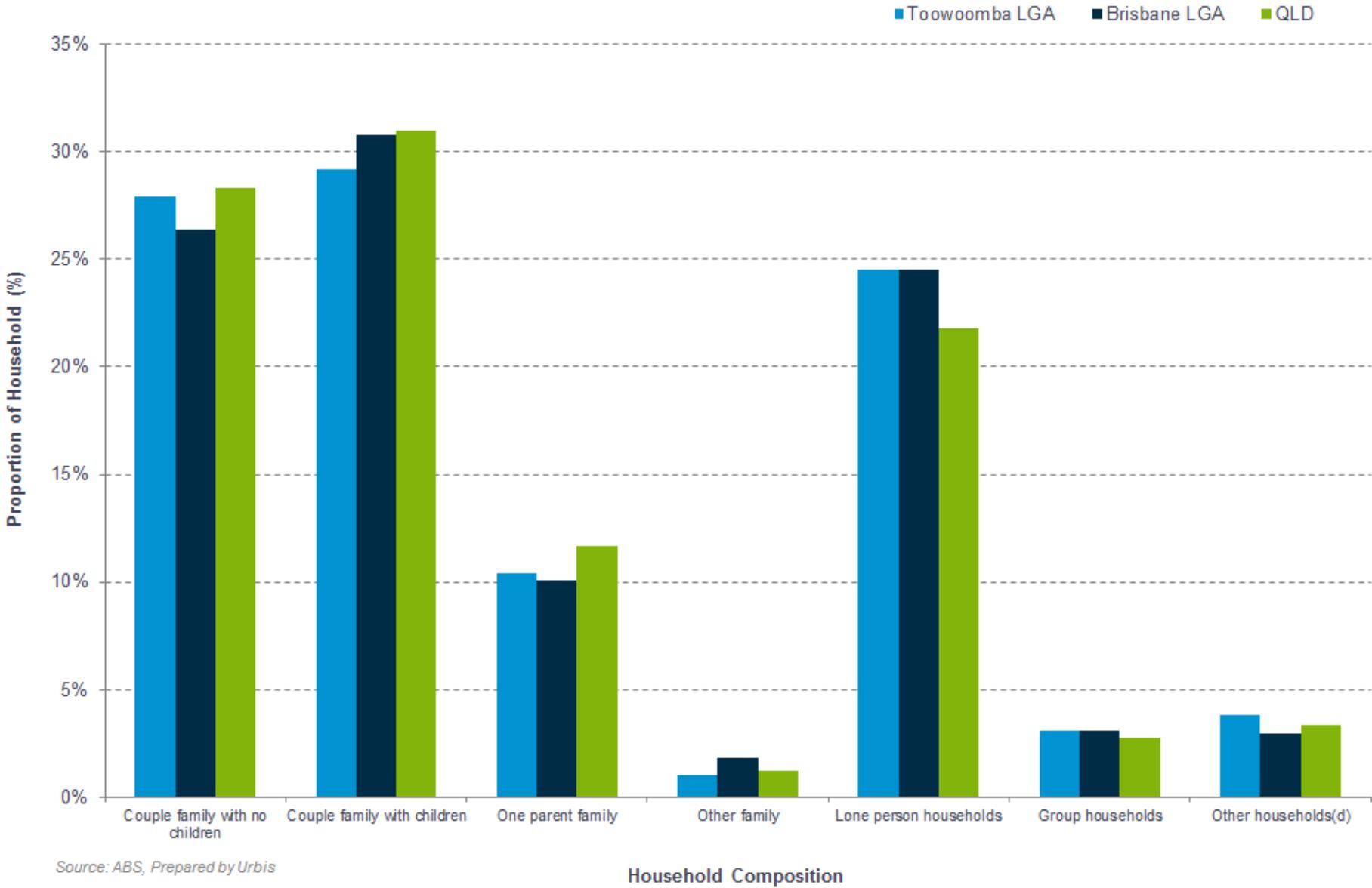
Statistical Area Level 2 ²	Generation Z	Generation Y	Generation X	Baby Boomers	The Silent Generation	The Great Generation	Primary Demographic	Secondary Demographic
Urban								
Toowoomba - Central	13%	28%	20%	22%	13%	2%	Gen Y	Baby Boomer Families
Toowoomba - East	13%	28%	20%	24%	13%	2%	Gen Y	Baby Boomer Families
Middle Ridge	15%	23%	19%	25%	15%	4%	Baby Boomer Families	Gen Y
Newtown (Qld)	14%	32%	19%	21%	12%	1%	Gen Y	Baby Boomer Families
Rangeville	15%	23%	20%	25%	15%	2%	Baby Boomer Families	Gen Y
Urban Growth								
Darling Heights	15%	34%	18%	19%	12%	2%	Gen Y	Baby Boomer Families
Drayton - Harristown	14%	29%	18%	20%	16%	3%	Gen Y	Baby Boomer Families
Gowrie (Qld)	20%	26%	24%	23%	8%	0%	Gen Y	Gen X
Highfields	18%	23%	23%	26%	11%	1%	Baby Boomer Families	Gen Y
North Toowoomba - Harlaxton	16%	32%	20%	22%	10%	1%	Baby Boomer Families	Gen Y
Toowoomba - West	18%	28%	22%	23%	9%	1%	Gen Y	Baby Boomer Families
Wilsonton	16%	26%	18%	23%	15%	1%	Gen Y	Baby Boomer Families
Rural								
Cambooya - Wyreema	19%	26%	23%	24%	7%	0%	Gen Y	Baby Boomer Families
Clifton - Greenmount	15%	21%	19%	29%	14%	2%	Baby Boomer Families	Gen Y
Crows Nest - Rosalie	14%	20%	18%	28%	18%	2%	Baby Boomer Families	Gen Y
Jondaryan	16%	25%	21%	24%	12%	2%	Gen Y	Baby Boomer Families
Millmerran	16%	22%	20%	27%	14%	1%	Baby Boomer Families	Gen Y
Pittsworth	15%	24%	20%	25%	14%	2%	Baby Boomer Families	Gen Y

Concentrations of younger Generation Zs are found in the new growth areas of Cambooya-Wyreema, Gowrie, Highfields, and Toowoomba West. At the opposite end of the age scale areas with high proportions of the older Silent Generation include the established areas of Crows Nest - Rosalie, Drayton-Harristown, Middle Ridge, Rangeville, and Wilsonton

2.3 TOOWOOMBA REGION HOUSEHOLD COMPOSITION

The Toowoomba Region has a similar household composition profile to the Brisbane LGA with respect to Lone Person Households, Group Households, and One Parent Families. It has a higher proportion of Couple Families with no children and lower proportion of Couple families with children. This is consistent with the older nature of the Region in comparison to Brisbane, particularly the high proportion of mature families (Baby Boomers and Gen Ys).

FIGURE 7 – HOUSEHOLD COMPOSITION OF THE TOOWOOMBA REGION



2.3.1 LOCALITY HOUSEHOLD COMPOSITION

There are notable differences in household composition across the different townships and suburbs of the Toowoomba Region. An examination of the 18 SA2s comprising the Toowoomba Region indicates that Couple Family with no Children is the most common (primary) or second most common (secondary) household type in all Toowoomba Region SA2s with the exception only of North Toowoomba-Harlaxton and Toowoomba East (Lone Person HH; Couple Family with Children).

FIGURE 8 – PROPORTION OF HOUSEHOLD COMPOSITION

PROPORTION OF HOUSEHOLD COMPOSITION - CENSUS 2011										
BY SA2										
STATISTICAL AREA LEVEL 2	COUPLE FAMILY WITH NO CHILDREN	COUPLE FAMILY WITH CHILDREN	ONE PARENT FAMILY	OTHER FAMILY	FAMILY TOTAL	LONE PERSON HOUSEHOLDS	GROUP HOUSEHOLDS	OTHER HOUSEHOLDS(D)	PRIMARY HOUSEHOLD	SECONDARY HOUSEHOLD
<u>Urban</u>										
Toowoomba - Central	24%	21%	12%	1%	58%	33%	5%	4%	Couple family with no children	Lone person household
Toowoomba - East	25%	26%	10%	1%	62%	30%	4%	4%	Lone person household	Couple family with children
Middle Ridge	35%	40%	6%	1%	82%	15%	1%	2%	Couple family with children	Couple family with no children
Newtown (Qld)	23%	20%	14%	2%	60%	32%	5%	3%	Lone person household	Couple family with no children
Rangeville	29%	30%	10%	1%	70%	26%	3%	2%	Couple family with children	Couple family with no children
<u>Urban Growth</u>										
Darling Heights	26%	25%	11%	1%	63%	27%	5%	5%	Lone person	Couple family with no

PROPORTION OF HOUSEHOLD COMPOSITION -CENSUS 2011

BY SA2

STATISTICAL AREA LEVEL 2	COUPLE FAMILY WITH NO CHILDREN	COUPLE FAMILY WITH CHILDREN	ONE PARENT FAMILY	OTHER FAMILY	FAMILY TOTAL	LONE PERSON HOUSEHOLDS	GROUP HOUSEHOLDS	OTHER HOUSEHOLDS(D)	PRIMARY HOUSEHOLD	SECONDARY HOUSEHOLD
									household	children
Drayton - Harristown	24%	21%	11%	1%	58%	32%	3%	7%	Lone person household	Couple family with no children
Gowrie (Qld)	30%	45%	8%	0%	83%	13%	2%	3%	Couple family with children	Couple family with no children
Highfields	34%	44%	7%	1%	86%	11%	1%	2%	Couple family with children	Couple family with no children
North Toowoomba - Harlaxton	20%	27%	14%	2%	63%	30%	5%	3%	Lone person household	Couple family with children
Toowoomba - West	29%	42%	9%	1%	80%	15%	3%	3%	Couple family with children	Couple family with no children
Wilsonton	27%	24%	14%	1%	66%	28%	3%	3%	Lone person household	Couple family with no children

PROPORTION OF HOUSEHOLD COMPOSITION -CENSUS 2011

BY SA2

STATISTICAL AREA LEVEL 2	COUPLE FAMILY WITH NO CHILDREN	COUPLE FAMILY WITH CHILDREN	ONE PARENT FAMILY	OTHER FAMILY	FAMILY TOTAL	LONE PERSON HOUSEHOLDS	GROUP HOUSEHOLDS	OTHER HOUSEHOLDS(D)	PRIMARY HOUSEHOLD	SECONDARY HOUSEHOLD
Rural										
Cambooya - Wyreema	30%	47%	7%	1%	85%	12%	1%	2%	Couple family with children	Couple family with no children
Clifton - Greenmount	35%	29%	10%	1%	74%	22%	1%	3%	Couple family with no children	Couple family with children
Crows Nest - Rosalie	34%	25%	8%	1%	68%	24%	2%	6%	Couple family with no children	Couple family with children
Jondaryan	30%	31%	10%	1%	71%	20%	2%	7%	Couple family with children	Couple family with no children
Millmerran	31%	26%	8%	1%	66%	24%	2%	8%	Couple family with no children	Couple family with children
Pittsworth	32%	33%	10%	1%	75%	20%	2%	3%	Couple family with children	Couple family with no children

Source: ABS. Prepared by Urbis

Four distinct household profiles have emerged across the Region which aligns with household age groups and the development activity occurring in the area as outlined in the following table:

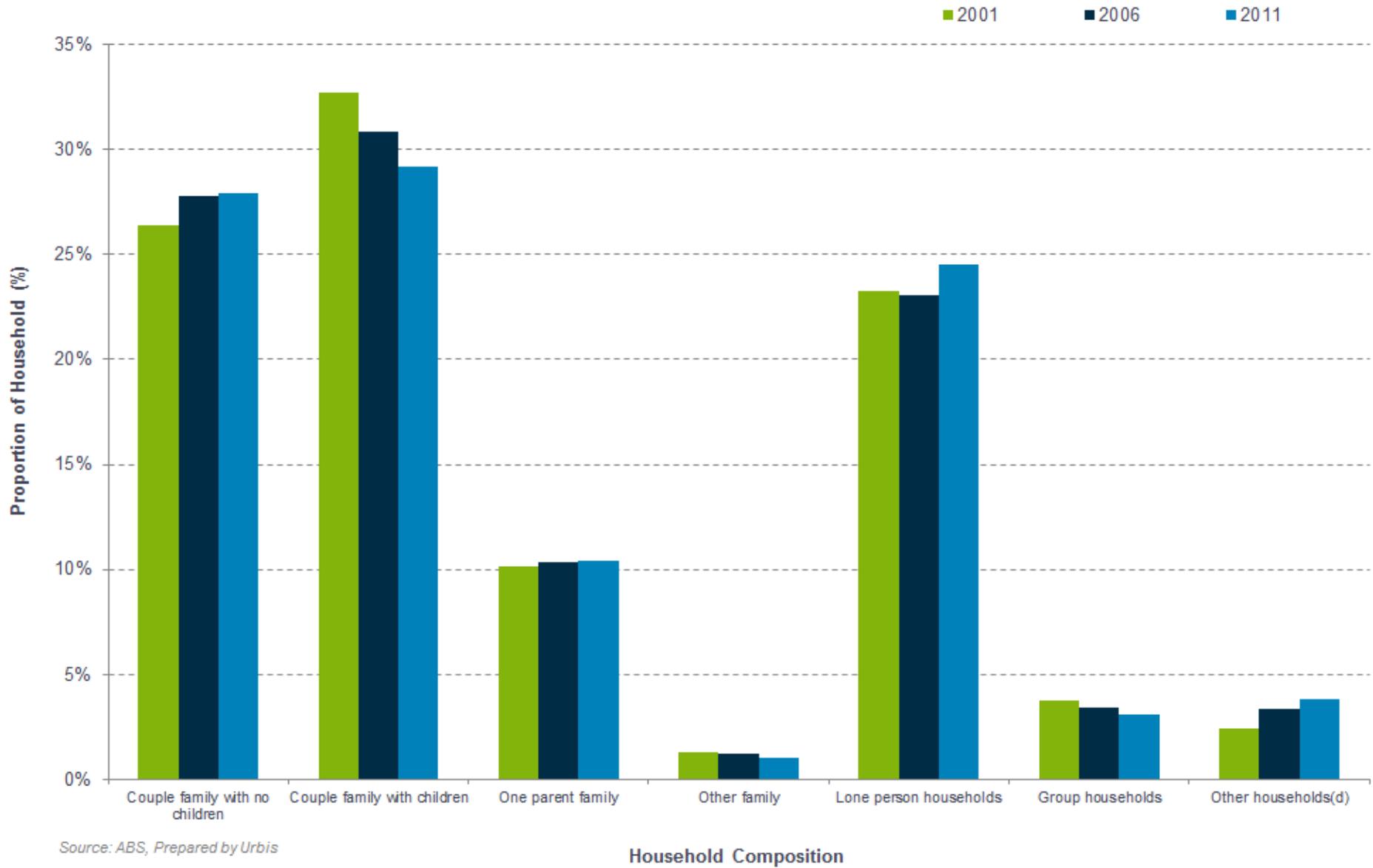
FIGURE 9 - HOUSEHOLD PROFILES ACROSS THE REGION

PRIMARY AND SECONDARY HOUSEHOLD TYPE	TOWNSHIPS AND SUBURBS	DESCRIPTIONS
1 Couple Family with Children 2 Couple Family No Children	Cambooya-Wyreema; Gowrie; Highfields; Jondaryan; Middle Ridge; Pittsworth; Rangeville; Toowoomba West.	Consistent with the Primary Gen Y household, and Secondary Baby Boomer or vice versa household. Incorporating a number of new growth and high growth residential areas.
1 Couple Family with No Children 2 Couple Family with Children	Clifton-Greenmount; Crows Nest-Rosalie; Millmerran.	Consistent with Primary Baby Boomer household, and Secondary Gen Y household with higher levels of Silent Generation. Generally more established rural areas.
1 Lone Person 2 Couple Family No Children; and 1 Couple Family No Children 2 Lone Person	Darling Heights, Drayton-Harristown; Newtown; Wilsonton; Toowoomba Central.	Strong proportions of Gen Y and Baby Boomers with higher levels of Silent and Great Generation households. Mature family and older lone person areas all located in close proximity to the Toowoomba CBD and its services including retail, health, and entertainment. Generally traditional established areas.
1 Lone Person 2 Couple Family with Children	North Toowoomba-Harlaxton, Toowoomba East.	A mixture of young and older households on the fringe of the Toowoomba CBD.

2.3.2 THE TREND TOWARDS SMALLER HOUSEHOLD SIZE IN TOOWOOMBA REGION

Over the past ten years the Toowoomba Region has experienced an increase in the proportion of Couple Families with no Children and Lone Persons and a decrease in the proportion of Couple Families with Children. This is once again consistent with an ageing regional population profile and needs to be considered in line with changes to the dwelling profile of the Region.

FIGURE 10 – HOUSEHOLD COMPOSITION TREND FOR TOOWOOMBA REGION



Toowoomba's comparatively high proportion and growing number of Couple Family with no Children households is consistent with the older age profile and the high proportion of Baby Boomers. This increases the focus on understanding the housing needs of these groups, particularly if they differ substantially from their current dwelling preferences.

2.4 THE TOOWOOMBA REGION HOUSEHOLD INCOME

The Median Household Income for the Toowoomba LGA based on the 2011 Census data was recorded as being \$55,172 (2011). This is consistent with surrounding regions with similar economies such as the Lockyer Valley LGA (\$52,156) and Western Downs LGA (\$55,484) but around 14% lower than the Queensland median (\$64,220), Australian median (\$64,168), and the Ipswich median (\$64,116). There is a substantial difference in median incomes with the Brisbane LGA (\$80,444, -31%) which is associated with higher living costs but also can be an attractor for young adults seeking employment opportunities.

The gap between low and high income households does not appear to have widened over the ten year period to 2011. In 2001 68% of Toowoomba LGA households earned less than \$42,000 (the 2011 low income estimate for the region) compared to 46% in 2011. This appears to be generally consistent with the increase in households earning over \$65,000 (the 2011 Queensland median household income level) which has risen from 11.5% of households in 2001 to 31% of households in 2011. The more significant issues is likely to be how these income rises have compared to cost of living increases, specifically housing costs. This is explored in the following chapters.

2.4.1 LOCALITY HOUSEHOLD INCOME

Average annual Household incomes by SA2 areas vary quite substantially across the Toowoomba Region from a low of \$41,236 in Crows Nest-Rosalie to a high of more than double this in Middle Ridge (\$89,388). This has generally been the result of a long term difference across SA2s with the majority of these differences existing since beyond 2001. The ten year average household income growth rates have been broadly similar across the Region, generally in the range of 3-5% p.a.

Gowrie has experienced above average growth at 6.1% p.a. while Millmerran has experienced an extremely low rate of household income growth at 1.5% p.a. This reflects a stark difference between these two areas which in 2001 had approximately the same household income levels whilst ten years later Gowrie has an average annual household income over \$25,000 higher. Whilst Gowrie appears to have benefited from the growth in economic activity and incomes around Toowoomba City and an inflow of higher income households, the more rural Millmerran area has seen low growth on the back of difficult agricultural conditions.

FIGURE 11 – MEDIAN HOUSEHOLD INCOME PER ANNUM

Median Household Income Per Annum

BY SA2

Statistical Area Level 2	2001 Census	2006 Census	2011 Census	Average 10 Year Growth Rate
Urban				
Toowoomba - Central	\$31,304	\$40,664	\$48,204	4%
Toowoomba - East	\$38,948	\$53,820	\$64,584	5%
Middle Ridge	\$60,632	\$71,916	\$89,388	4%
Newtown (Qld)	\$30,888	\$39,104	\$46,488	4%
Rangeville	\$42,016	\$57,096	\$63,284	4%
Urban Growth				
Darling Heights	\$36,920	\$46,332	\$53,092	4%
Drayton - Harristown	\$30,732	\$37,752	\$44,200	4%
Gowrie (Qld)	\$40,456	\$56,576	\$72,904	6%
Highfields	\$52,260	\$66,820	\$79,716	4%
North Toowoomba - Harlaxton	\$30,212	\$39,572	\$47,736	5%
Toowoomba - West	\$49,660	\$63,388	\$75,816	4%
Wilsonton	\$34,216	\$41,340	\$45,812	3%
Rural				
Cambooya - Wyreema	\$44,564	\$59,332	\$75,660	5%
Clifton - Greenmount	\$31,772	\$41,288	\$44,980	4%
Crows Nest - Rosalie	\$28,548	\$35,932	\$41,236	4%
Jondaryan	\$37,336	\$47,476	\$53,820	4%
Millmerran	\$40,716	\$41,704	\$47,216	1%
Pittsworth	\$38,792	\$47,840	\$55,224	4%

Source: ABS. Prepared by Urbis

Broadly the Toowoomba Region SA2s fit into three household income levels as highlighted in the table below (Figure 12 - Household Incomes Across the Region):

FIGURE 12 - HOUSEHOLD INCOMES ACROSS THE REGION

HOUSEHOLD INCOME	SA2 AREAS	DESCRIPTION
High: \$70,000-\$90,000 p.a.	Cambooya-Wyreema; Gowrie; Highfields; Middle Ridge; Toowoomba West	Outer Metropolitan Toowoomba City areas, principally Family Households in high growth areas dominated by detached dwelling development
Middle: \$50,000-\$70,000 p.a.	Darling Heights; Jondaryan, Pittsworth; Rangeville; Toowoomba East	Mix of Inner Metropolitan Toowoomba City and Western Rural areas; principally growing and mature families; generally low development activity areas
Low: \$40,000-\$50,000 p.a.	Clifton-Greenmount; Crows Nest-Rosalie; Drayton-Harristown; Millmerran; Newtown; North Toowoomba-Harlaxton; Toowoomba Central; Wilsonton	Mix of Inner Metropolitan Toowoomba City areas and outer Rural areas; Typically older households including Couple Family No Children and Lone Persons; higher proportion of medium and higher density dwellings including some with significant development activity

2.5 THE FUTURE TOOWOOMBA REGION POPULATION

There are a range of population estimates that have been applied to the Toowoomba Region to assist with planning of the provision of necessary infrastructure and services. As can be seen from Figure 13 below these estimates tend to vary somewhat.

FIGURE 13 - TOOWOOMBA REGION POPULATION FORECASTS (VARIOUS) 2011-2031

POPULATION ESTIMATE	2006	2011	2016	2021	2026	2031	GROWTH 2011-2031
Census		151,189					
Medium Series	151,297	164,501	180,052	198,591	220,571	244,340	79,839
High Series	151,297	165,749	185,039	208,599	236,385	266,496	100,747
TRC PIP	*	159,927	182,340	192,454	216,165	251,293	91,366

SOURCES: ABS CENSUS; QLD TREASURY; TOOWOOMBA REGIONAL COUNCIL

*2010 ESTIMATE

An initial issue is that the 2011 Census results indicated that for many locations the 2011 Estimated Resident Population estimates (inter Census population estimates provided by the ABS) were overstated. This was the case for the Toowoomba Region by around 13,000 persons. This has then led to potentially overstated population forecasts out to 2031. This can be rectified by reducing that amount from the future estimates, however other inconsistencies arise when comparing the Queensland Treasury's population forecasts (Office of Economic and Statistical Research – OESR) with those used by the Toowoomba Regional Council in the preparation of its Priority Infrastructure Plan (PIP).

These estimates differ across different time periods and also by the overall estimated increase in persons for the region. Generally they represent a mid-point forecast between the OESR's Medium and High Series forecasts (though they fall behind the Medium series in 2021 and 2026 before registering strong growth from 2026 to 2031 (35,128) at over 7,000 persons per annum compared to average annual growth over the 20 years to 2031 of 4,568 persons per annum.

For the purposes of this study the most relevant factor is the growth in population across the Toowoomba Region. Based on the QLD Government forecasts and the Toowoomba Regional Council PIP estimates, this reflects a population growth range of around 80,000 to 91,000 persons. Given the lower revised 2011 starting population of 151,189, the more appropriate population growth forecast is around 80,000 persons over the period 2011 to 2031.

FIGURE 14 - AGE DISTRIBUTION - CENSUS AND FORECASTING

Age Group Distribution- Census & Forecasting

TOOWOOMBA REGIONAL GOVERNMENT AREA CATCHMENT

Age Group	Census			Forecasting				Trend
	2001	2006	2011	2016	2021	2026	2031	
0-4 years	7.0%	6.9%	7.3%	7.0%	6.9%	6.7%	6.5%	
5-9 years	7.6%	7.2%	7.0%	7.0%	6.9%	6.8%	6.6%	
10-14 years	8.0%	8.1%	7.6%	6.9%	7.2%	7.0%	6.9%	
15-19 years	8.5%	7.8%	7.5%	7.0%	6.6%	6.9%	6.8%	
20-24 years	6.9%	6.9%	6.1%	7.2%	6.5%	6.2%	6.5%	
25-29 years	6.5%	5.6%	6.1%	6.7%	6.5%	6.0%	5.8%	
30-34 years	6.7%	6.2%	5.7%	6.6%	6.3%	6.2%	5.8%	
35-39 years	6.9%	6.7%	6.2%	5.9%	6.4%	6.2%	6.1%	
40-44 years	7.2%	6.7%	6.6%	6.3%	6.0%	6.4%	6.2%	
45-49 years	6.6%	6.9%	6.5%	6.4%	6.2%	5.9%	6.3%	
50-54 years	6.2%	6.3%	6.7%	6.3%	6.2%	6.0%	5.8%	
55-59 years	5.0%	5.9%	5.9%	6.1%	6.0%	5.9%	5.8%	
60-64 years	4.0%	4.9%	5.6%	5.5%	5.7%	5.7%	5.6%	
65-69 years	3.4%	3.9%	4.7%	5.0%	5.1%	5.3%	5.3%	
70-74 years	3.2%	3.3%	3.6%	3.9%	4.4%	4.5%	4.8%	
75-79 years	2.7%	2.8%	2.9%	2.7%	3.2%	3.7%	3.8%	
80-84 years	1.8%	2.1%	2.2%	1.8%	2.0%	2.4%	2.8%	
85 years and over	1.6%	1.8%	2.0%	1.8%	2.0%	2.2%	2.7%	

Source: OESR; Prepared by Urbis

When examining the Region’s estimated population growth by age group the Region is forecast to experience a decline in the proportion of Young Families, growth in seniors, and a stable proportion of Mature Families.

	YOUNG FAMILIES (GEN Z, GEN Y)	MATURE FAMILIES (BABY BOOMERS, GEN X, GEN Y)	EMPTY NESTORS (BABY BOOMERS)	SENIORS (SILENT GENERATION, GREAT GENERATION)
Declining Age Groups 	0-4 years 5-9 years 20-24 years 25-29 years 30-34 years	50-54 years 55-59 years		
Stable Age Groups 		10-14 years 15-19 years 35-39 years 40-44 years 45-49 years	60-64 years	

	YOUNG FAMILIES (GEN Z, GEN Y)	MATURE FAMILIES (BABY BOOMERS, GEN X, GEN Y)	EMPTY NESTORS (BABY BOOMERS)	SENIORS (SILENT GENERATION, GREAT GENERATION)
Increasing Age Groups 				65-69 years 70-74 years 75-79 years 80-84 years 85 years +

2.6 KEY INSIGHTS OF THE TOOWOOMBA REGION DEMOGRAPHIC PROFILE

In reviewing the key demographic characteristics of the Toowoomba Region the following insights in relation to housing requirements have been identified:

- The Toowoomba Region has a growing older population that is proportionally higher than Queensland overall. This is more acute in specific localities and is spread across a range of Urban, Urban Growth, and Rural areas. This will lead to an increasing proportion of smaller households which has the potential to generate a mismatch in supply of appropriately sized dwellings.
- Toowoomba’s comparatively high proportion and growing number of Couple Family with no Children households is consistent with the older age profile and the high proportion of Baby Boomers. This increases the focus on understanding the housing needs of these groups, particularly if they differ substantially from their current dwelling preferences.
- At the locality level there are a number of areas that have higher proportions of older persons than the Region overall. Future dwelling size mismatches are likely to be greatest in these areas and this will require the application of specific housing strategies on a locality basis.
- There is some alignment across the Toowoomba Region between household characteristics and dwelling type with lower income areas characterised by older and smaller households, with higher proportions of medium and higher density dwellings. Whilst there is some alignment this is not to say that there is the correct balance between household type and dwelling type. This also needs to be considered in a dynamic context where household characteristics will continue to change in the future.
- Going against the overall ageing trend of the Region has been the recent proportional increase in persons aged 25-29 years and children 0-4 years. This equates to a proportional increase in young families and appears to be supporting detached dwelling growth in the Urban Growth areas of the Toowoomba City.
- Mature households favour established areas whilst younger households are occupying the new development localities. This trend could be facilitating a lack of household diversity in both new and old neighbourhoods. This limits the ability to foster cross generational support relationships and can lead to other social problems.
- The low income levels experienced in a number of SA2 areas are likely to place significant housing affordability pressures on households. Examination of the extent of this at the locality level is undertaken in the next phase of work.

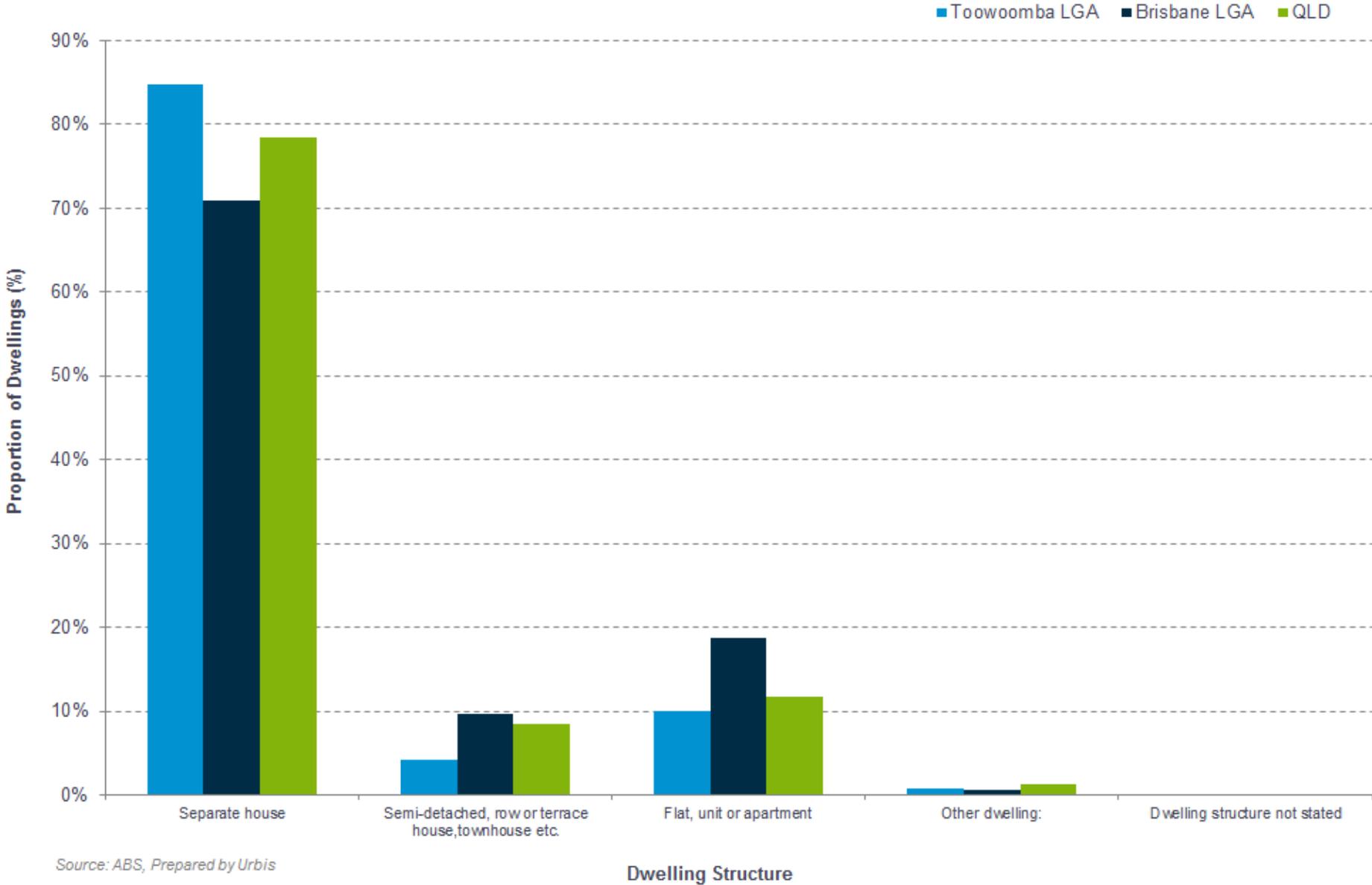
3 Housing Supply in the Toowoomba Region

Ensuring the housing supplied meets market demand is important. A review of previous studies, investigations by Council, and the Queensland Government, indicate that the Toowoomba Region has a number of factors from a market supply perspective that may impact the provision and maintenance of a housing market in relative demand and supply equilibrium. This examination of housing supply in the Toowoomba Region examines supply data, trends, and influences to identify specific issues at a region wide and locality level of housing supply.

3.1 TOOWOOMBA REGION CURRENT HOUSING STOCK AND DWELLING STRUCTURE

The Toowoomba Region is estimated to have had a total of 57,362 dwellings as at the time of the 2011 Census (ABS Census, 2011, Australian Government). This comprised 85% detached dwellings, 4% semi-detached dwellings, 10% Flats and Apartments, and 1% Other dwellings (caravans, cabins, etc). The Toowoomba Region has an extremely high proportion of Separate houses (85%) compared to the Brisbane LGA and Queensland overall. Conversely it has a much lower proportion of Semi-detached dwellings (4%) compared to the Brisbane LGA (10%) and Queensland (9%). The Region's provision of High Density Dwellings (Flat, unit or apartments) is relatively comparable to the rest of Queensland at around 10%.

FIGURE 15 – DWELLING STRUCTURE IN 2011



3.2 DWELLING TENURE IN THE TOOWOOMBA REGION

Dwelling tenure is generally categorised as Renting, Owned Outright, or Owned with a Mortgage. The representation of these forms of dwelling tenure in a particular market are influenced by, and reflect a range of characteristics including household income, household ages, surrounding land uses, dwelling prices, and a number of secondary influences. This examination of the dwelling tenure profile of the Toowoomba Region investigates these influences.

At the regional level Toowoomba has seen a strong rise in households owning dwellings with a mortgage from 2001 to 2006. This was associated with a comparable decline in the proportion of households owning dwellings outright. Over the same period the proportion of households renting virtually did not change. This is most likely to reflect greater pressure on mortgagees from house price increases whilst the provision of rental product kept pace with the market.

FIGURE 16 - TOOWOOMBA LGA DWELLING TENURE, 2001-2011

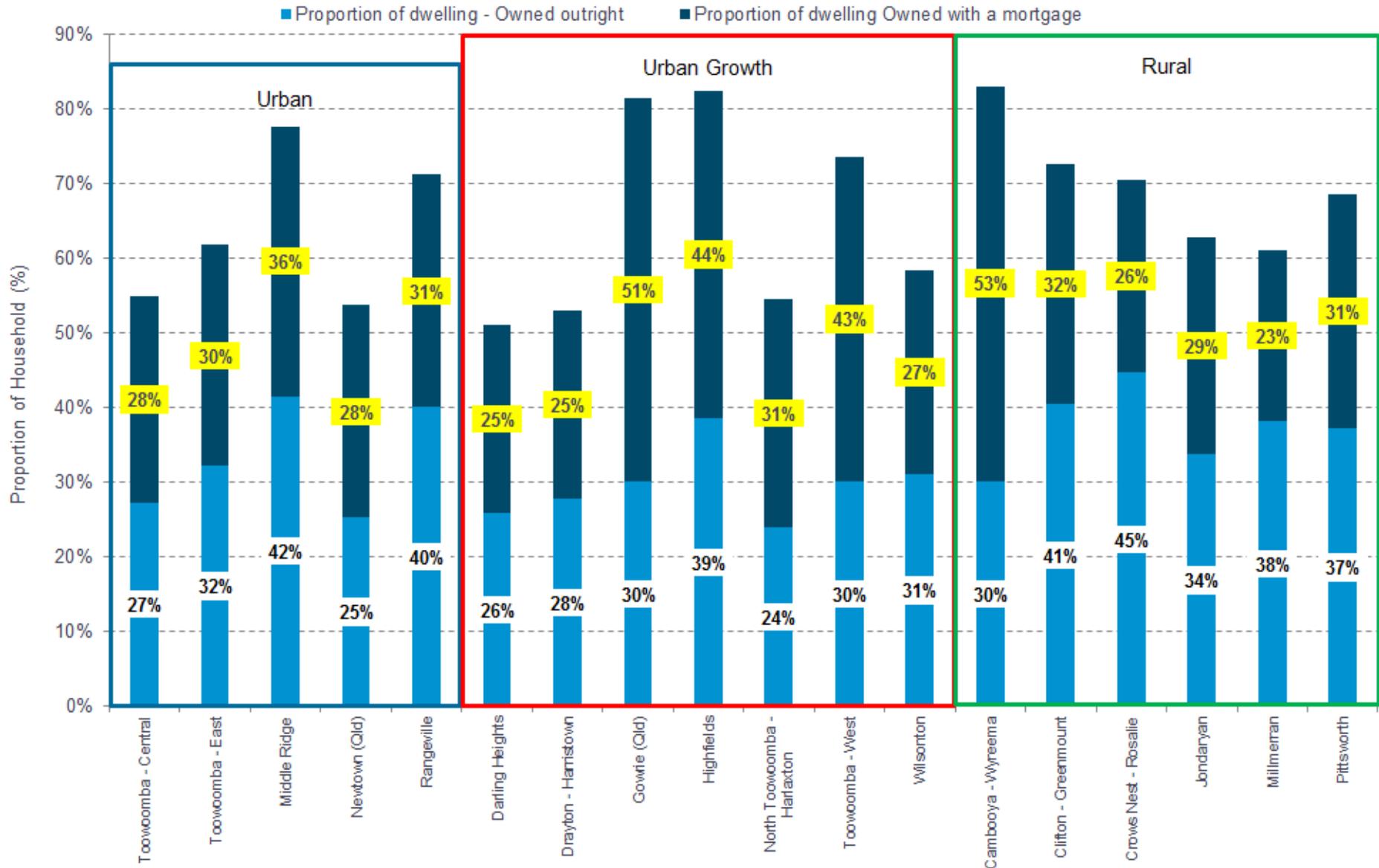
TENURE	2001		2006		2011	
	NO.	%	NO.	%	NO.	%
Owned	19,303	40%	18,106	34%	18,445	32%
Owned with Mortgage	12,731	26%	16,651	32%	18,380	32%
Renting	14,262	29%	14,937	28%	17,061	30%
Other/Not Stated	2,213	5%	3,083	6%	3,477	6%
Total	48,509	100%	52,777	100%	57,363	100%

Over the period from 2006 to 2011 the Owned outright and mortgagee markets stayed relatively stable whilst the rental market grew proportionally. This is likely to reflect the flow on of increased housing costs to the lower end of the market.

3.2.1 OWNER OCCUPIED DWELLINGS

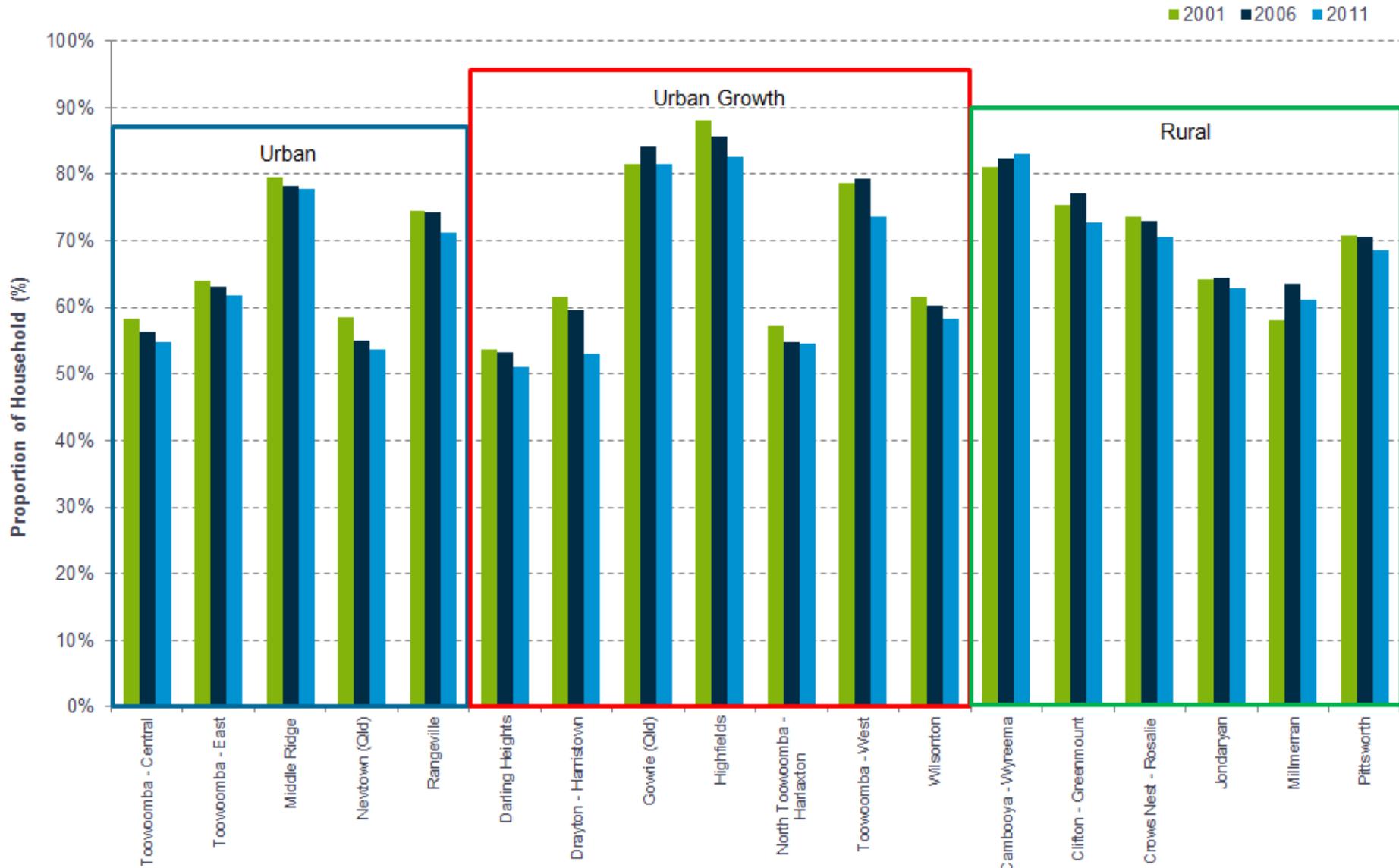
The localities with higher proportions of dwellings owned outright including Clifton-Greenmount, Crows Nest-Rosalie, Middle Ridge, and Rangeville are typically mature family localities in older established areas (refer to Figure 17 – Owner Occupy Status in 2011).

FIGURE 17 – OWNER OCCUPY STATUS IN 2011



The change in the proportion of owner occupied dwellings is driven by a number of factors including the demand for rental accommodation by highly mobile workers and also levels of housing affordability. The high number of localities that have experienced a decline in the proportion of owner occupied dwellings over the ten years to 2011 tends to indicate that housing affordability has been an issue in the Region over this period. Fifteen of the eighteen localities (SA2s in the Region) have experienced declining levels of owner occupation over this period. The exceptions to this trend have been Cambooya-Wyreema (upward trend), Gowrie (up then down), and Millmerran (upward trend). Cambooya-Wyreema and Gowrie reflect growth areas of young and mature families with relatively high incomes and thus a greater ability to own a home. Millmerran as an older, established locality is likely to be reflective of a lack of demand for rental accommodation and increasing desires for home ownership.

FIGURE 18 – CHANGE OF OWNER OCCUPY 2001 – 2011



Source: ABS Census 2011, Prepared by Urbis

SA2

3.2.2 RENTAL DWELLINGS

Dwelling tenure varies across the Toowoomba Region's SA2 areas including a number of areas with comparatively high levels of rental tenure. Darling Heights, Newtown, North Toowoomba-Harlaxton, and Toowoomba Central all have rental stock comprising around 40% of overall dwellings. Conversely these areas have low levels of dwellings owned outright (i.e. without a mortgage).

Notably the areas with high levels of rental dwellings are the areas with smaller households generally in close proximity to the Toowoomba CBD. There are a number of key drivers for rental accommodation in these locations including the University of Southern Queensland (Darling Heights, Drayton-Harristown), the Toowoomba Public Hospital (Newtown, Toowoomba Central), the Toowoomba CBD and St Andrews Hospital (Wilsonton, Toowoomba North-Harlaxton, and Toowoomba Central). These activity nodes generate high levels of demand for rental accommodation from the lower income workers and students who are engaged in these locations.

FIGURE 19 – NUMBER OF RENTAL DWELLINGS IN TOOWOOMBA



Traditionally there is a strong relationship between young adults (Gen Y) and rental accommodation. Figure 19 – Number of rental dwellings in Toowoomba, compares the proportion of dwellings rented in each SA2 with the proportion of Gen Y persons.

The relationship between Gen Ys and rental accommodation is broadly consistent across the Region with some exceptions. Cambooya-Wyreema has an average proportion of Gen Ys but a low level of rental accommodation. This could relate to the higher proportion of Gen Ys living at home (Couple Family with Children) compared to older Gen Ys that have moved out.

This is likely to be similar for Gowrie, Highfields, and Toowoomba West which all also have average levels of Gen Ys and low levels of rental accommodation. Notably these localities also have high levels of Mortgaged dwellings reflecting the younger nature of the households in the areas.

3.3 THE VACANT RESIDENTIAL LAND MARKET

The provision of vacant residential land in the Toowoomba Region over the past few years has been concentrated in growth corridors in the northern, southern, and western fringes of Toowoomba City. Over the past three years the Toowoomba Region has experienced around 1,392 vacant land sales at an average of 464 sales per annum. The major development areas generating these sales have been Highfields (284), Toowoomba West (221), Darling Heights (191), Middle Ridge (127) and Gowrie (103). Together these four areas have accounted for 67% of all vacant land sales in the Region.

FIGURE 20 – VACANT LAND SALES IN TOOWOOMBA REGION – 2010-2012

REGION	COUNT	MEDIAN 'SALE PRICE'
Urban		
Toowoomba – Central	13	\$140,000
Toowoomba – East	38	\$272, 500
Middle Ridge	127	\$197,000
Newtown (Qld)	12	\$132,000
Rangeville	7	\$255,000
Urban Growth		
Darling Heights	191	\$162,500
Drayton – Harristown	59	\$149,000
Gowrie (Qld)	103	\$110,000
Highfields	284	\$143,750
North Toowoomba – Harlaxton	18	\$108,500
Toowoomba – West	221	\$145,000
Wilsonton	56	\$143,000
Rural		
Cambooya – Wyreema	65	\$136,900

REGION	COUNT	MEDIAN 'SALE PRICE'
Clifton – Greenmount	50	\$57,500
Crows Nest – Rosalie	38	\$75,000
Jondaryan	63	\$80,000
Milmerran	5	\$75,000
Pittsworth	42	\$111,500

SOURCE RP DATA

Median land prices have ranged quite dramatically from a low of \$57,500 in Clifton-Greenmount to a high of \$272,500 in Toowoomba-East. Excluding a few outliers the majority of localities had a median land price of \$108,500 to \$162,500.

Currently the major developers in the Toowoomba Region are the Clive Berghoffer Group with 863 lots in the supply pipeline (Highfields and Toowoomba Central); Wagner Properties with 191 lots (Toowoomba West), Rissco Pty Ltd with 150 lots (Toowoomba West), and the Q Mac Group with 148 lots (Highfields).

FIGURE 21 – RESIDENTIAL ESTATES – CURRENT AND FUTURE SUPPLY

Residential Estates - Current and Future Supply

TOOWOOMBA REGIONAL AREA

PROJECT NAME	DEVELOPER	ADDRESS	SUBURB	SLA	COMMENCE	COMPLETION	TOTAL YIELD	CURRENT STAGE
Newman Road Subdivision	Ostwald Brothers Pty Ltd	54 Newman Rd	Wyreema	Cambooya	2010	2014	107	Under Construction
Toowoomba Karara Road Subdivision	Pixie Investments Pty Ltd	654 Toowoomba-Karara Rd	Wyreema	Cambooya	2013	2014	102	Development Application
Highfield Ridge Estate	Sunland	Rody Burke Rd	Gowrie Junction	Gowrie	2006	2013	106	Under Construction
Kalimna Park Estate Stage 9-12	The Q Mac Group Pty Ltd	42 Wirraglen Rd	Highfields	Highfields	2010	2013	148	Under Construction
Steinberg Road Residential Subdivision	Clive Berghofer Group	Steinberg & Otto Roads	Highfields	Highfields	2013	2015	63	Deferred
Woolmer Road Residential Subdivision	N/A	Woolmer Rd	Highfields	Highfields	2013	2014	82	Deferred
Highfield North Estate	Clive Berghofer Group	429 Meringandan Rd	Kleinton	Highfields	2011	2014	420	Under Construction
Park Residential Subdivision	Doug Bartkowski	Peters Rd	Meringandan	Highfields	2013	2014	53	Deferred
Pittsworth Estate 6-8	Construction Siteworks Pty Ltd	36 Vines St	Pittsworth	Pittsworth	2010	2014	40	Under Construction
Nelson Street Subdivision	Clive Berghofer	172-182 Nelson St	Toowoomba	Toowoomba	2009	2016	380	Under Construction

PROJECT NAME	DEVELOPER	ADDRESS	SUBURB	SLA	COMMENCE	COMPLETION	TOTAL YIELD	CURRENT STAGE
	Group			Central				
Outlook Estate Stage 7-8	Kerredan No 60 Pty Ltd	494 - 538 McDougall St	Toowoomba	Toowoomba Central	2010	2011	69	Completed
Barlow Estate	N/A	223-239 Greenwattle St	Cranley	Toowoomba NW	2013	2017	311	Development Application
Ruthven Street	N/A	973-985 Ruthven St	Kearneys Spring	Toowoomba SE	2013	2016	104	Development Application
Glenview Estate	Rissco Pty Ltd	274-282 Hursley Rd	Glenvale	Toowoomba West	2013	2015	150	Development Application
Drayton-Wellcamp Road Subdivision	Wagner Properties Pty Ltd	Drayton-Wellcamp Rd	Glenvale Park	Toowoomba West	2013	2015	191	Deferred

On this basis there appears to be a potential concentration of supply in a small number of owners with one particularly large owner controlling a significant volume of supply.

3.4 LONG TERM RESIDENTIAL LAND SUPPLY

The Queensland Government prepares Broadhectare Studies identifying available land for residential development for each Local Government Area in South East Queensland. This study identifies the availability of residential land through the application of a range of development constraints, and discussion with industry participants on indicative development timeframes. It considers population forecasts, recent dwelling development activity, dwelling yield potential, and developer intentions to estimate potential take up rates of the identified land supply and timeframes for this supply.

The most recent Broadhectare Study for the Toowoomba Region has provided estimates of dwelling yields by timeframe for each of the SA2s in the Region. It indicates that the Region has currently identified residential land stocks capable of yielding an additional 28,396 dwellings. Major dwelling yields have been identified for Toowoomba West, Highfields, Darling Heights, and Drayton-Harristown.

FIGURE 22 – SUPPLY PROJECTION OF NUMBER OF NEW DWELLINGS

Supply Projection - Number of New Dwellings

BY SA2

Statistical Area Level 2	2013-2015	2015-2018	2018-2023	2023-2031	Total
	0 - 2 Years	2 - 5 Years	5 - 10 Years	10 - 18 Years	
Urban					
Toowoomba - Central	0	0	0	39	39
Toowoomba - East	8	0	0	58	66
Middle Ridge	163	0	0	226	388
Newtown (Qld)	0	0	0	17	17
Rangeville	0	0	0	55	55
Urban Growth					
Darling Heights	570	416	775	851	2612
Drayton - Harristown	79	30	515	1976	2600
Gowrie (Qld)	65	0	0	936	1001
Highfields	25	1730	218	3106	5080
North Toowoomba - Harlaxton	20	0	405	371	796
Toowoomba - West	385	1276	3363	3521	8545
Wilsonton	311	0	21	535	867
Rural					
Cambooya - Wyreema	252	0	185	1218	1655
Clifton - Greenmount	3	0	0	905	908
Crows Nest - Rosalie	81	257	318	739	1395
Jondaryan	234	4	0	476	714
Millmerran	0	0	0	1101	1101
Pittsworth	66	0	20	471	557
Total	2261	3713	5821	16601	28396

Source: Queensland Government, Broadhectare Study, prepared by Urbis

In addition to the Broadhectare dwelling supply identified for the Toowoomba Region the Council has identified potential infill dwelling supply in the form of Multiple Dwellings (Medium and High Density dwellings) in areas within the Priority Infrastructure Areas. Over the period from 2010 to 2031 this is estimated to represent 4,293 multiple dwellings. Some of these dwellings may be developed on Broad hectare land thus they cannot all be considered additional to the potential Broad hectare dwelling supply for the Region. In total though it is estimated that on current stocks the Toowoomba Region has the capacity for between 28,396 new dwellings and 32,689 dwellings including both detached dwellings and multiple dwellings (medium and high density dwellings).

3.5 KEY INSIGHTS OF THE TOOWOOMBA REGION HOUSING SUPPLY

In reviewing the different aspects of housing supply in the Toowoomba Region the following insights in relation to housing requirements have been identified:

- The Toowoomba Region has a long established development history of producing detached dwellings (Toowoomba Dwelling Structure, 2001-2011 chart). Recent residential development activity has seen a slight reduction in this share from 85% to 72% however as a proportion of the overall number of dwellings in the Region this represents a minor change. At a regional level this trend does not appear to be aligned with the ageing of the population and associated decline in household size. There are a number of factors that influence this including the Australian Government's ageing in place policy and associated support this provides; the attachment people have to their own home, especially as they reach their senior years; and the availability of attractive alternative dwelling choices.
- Rental accommodation demand in the Toowoomba Region appears to have been driven more from mobile young, health and CBD workers and tertiary education students than by housing affordability issues. Based on this finding there is a need to plan for a profile of rental accommodation in relative proximity to the Toowoomba CBD and the surrounding health and education institutions.
- The vacant residential land market in the Toowoomba Region is significantly concentrated with the four largest developers accounting for 58% of the supply of lots in developments of 40 lots or more. Notably one developer controls 37% of this market. A highly concentrated housing market has the potential for higher prices, limited product choice, and timing delays due to a lack of significant competition.
- An increase in Mortgagee and Renter households for the overall Toowoomba Region over the period 2001-2011, and conversely decline in the proportion of households that own their properties outright, is symptomatic of increasing housing costs ahead of household incomes. This is likely to be generating housing affordability issues for some sectors of the housing market and possibly in specific localities.

4 Housing Demand in the Toowoomba Region

4.1 REGIONAL TRENDS IN DWELLING DEVELOPMENT

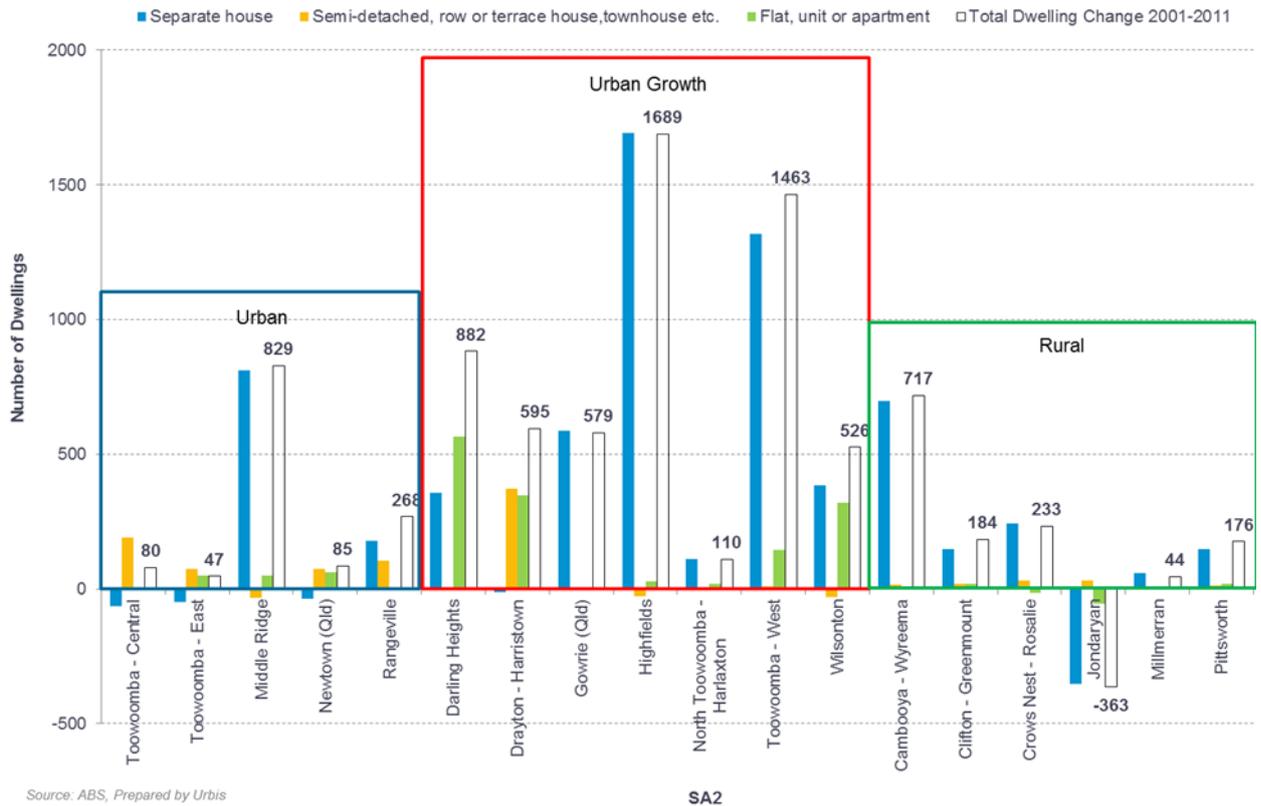
The Toowoomba Region dwelling profile is dominated by Separate Houses (85%), followed by Flats, Units, and Apartments (10%), then Semi-detached dwellings (4%). However dwelling development over the past two census periods (2001-2011) has seen an increase in the proportion of Semi-detached dwellings being developed (10% of all dwelling development over 2001-2011), and a moderate decrease in the proportion of Separate Houses being developed (72%). Flats, units and apartments have maintained their share at 10% (ABS Census, 2001, 2006, 2011).

At the local area there are notable concentrations of development activity. The major development areas over the 2001-11 period have been:

- Highfields (1,689 dwellings);
- Toowoomba West (1,463 dwellings);
- Darling Heights (882 dwellings);
- Middle Ridge (829 dwellings);
- Cambooya-Wyreema (717 dwellings);
- Drayton-Harristown (595 dwellings); and
- Gowrie (579 dwellings).

Together these seven locations have accounted for 6,754 of the total new dwellings in the Toowoomba Region. This essentially reflects growth corridors extending from the fringe of the Toowoomba City metropolitan area North/North West, (Highfields, Gowrie – 2,268 dwellings), South (Darling Heights, Drayton Harristown, Middle Ridge, and Cambooya-Wyreema – 3,023 dwellings), and West (Toowoomba West – 1,463 dwellings)

FIGURE 23 – CHANGE OF DWELLING STRUCTURE 2001-2011



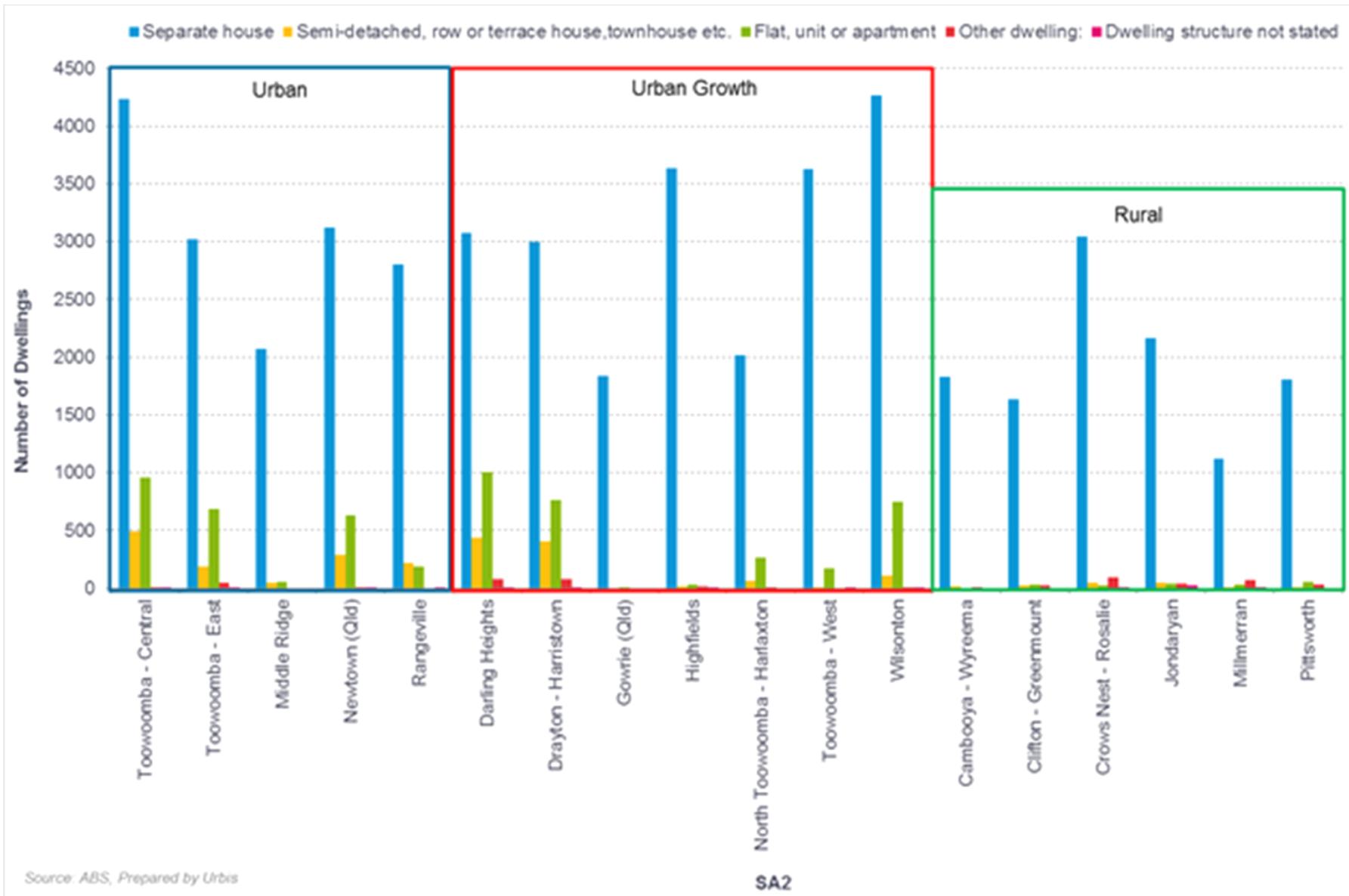
The majority of high growth areas have been dominated by separate house development, though Drayton-Harristown has been almost exclusively Flat/Apartments and Semi-detached dwellings. Darling Heights has also experienced a majority of Flats/Apartment development. Other areas to have experienced significant levels of medium and higher density development include Toowoomba Central (Semi-detached dwellings), and Wilsonton (Flat/Apartments).

Note that the negative growth for Jondaryan is due to the change of Boundary over the 2006 to 2011 Census period which was part of the Jondaryan SLA re-allocated to the SA2s of Toowoomba-West, Pittsworth, and Cambooya-Wyreema (see map in Appendix C)

4.1.1 LOCALITY DWELLING STRUCTURE

The majority of Flats/Apartments in the Region are located in Toowoomba Central, Darling Heights, Drayton-Harristown, Newtown, and Rangeville. The highest areas for Semi-detached dwellings are Crows Nest – Rosalie, Darling Heights, Drayton-Harristown, and Millmerran. This is consistent with the older nature of these localities and smaller household sizes including high proportions of Lone person households and Couple Family with no Children households.

FIGURE 24 – DWELLING STRUCTURE 2011 CENSUS



There is a preference for smaller dwellings (Semi-detached and Flats/Apartments) in the older established localities with smaller average household sizes including Toowoomba Central, Darling Heights, Drayton-Harristown, Newtown, Rangeville, Crows Nest – Rosalie, Wilsonton and Millmerran. Of these areas Darling Heights, Drayton-Harristown, Toowoomba Central, and Wilsonton have experienced relatively high levels of medium and higher density dwelling activity over the past ten years.

Areas that may need to encourage greater levels of medium and higher density development include Newtown, Crows Nest-Rosalie, and Millmerran in order to provide smaller dwelling options for their ageing populations.

4.2 LONG TERM DWELLING DEMAND

Queensland Government forecasts of population for the Toowoomba Region identify areas where growth is anticipated to be concentrated. Growth is forecast to continue in the short term in line with the current North/North West, South, and West growth corridors with major growth forecast for Highfields, North Toowoomba-Harlaxton, Toowoomba West, Cambooya-Wyreema, Darling Heights, Drayton-Harristown, and Gowrie. Crow's Nest-Rosalie is forecast to have significant growth over the next few years though current development activity does not appear to support this. Middle Ridge has been experiencing stronger development activity than its forecast population would indicate and this could be a warning sign for future housing demand pressures.

Over the long term to 2031 the major growth areas are forecast to be Toowoomba West, Highfields, Cambooya-Wyreema, and Crows Nest-Rosalie. The dwelling supply results for Crows Nest-Rosalie indicate that there could be significant long term housing demand pressures on this area unless substantial infill dwelling opportunities are identified.

FIGURE 25 – FORECAST GROWTH AREAS FOR TOWOOMBA

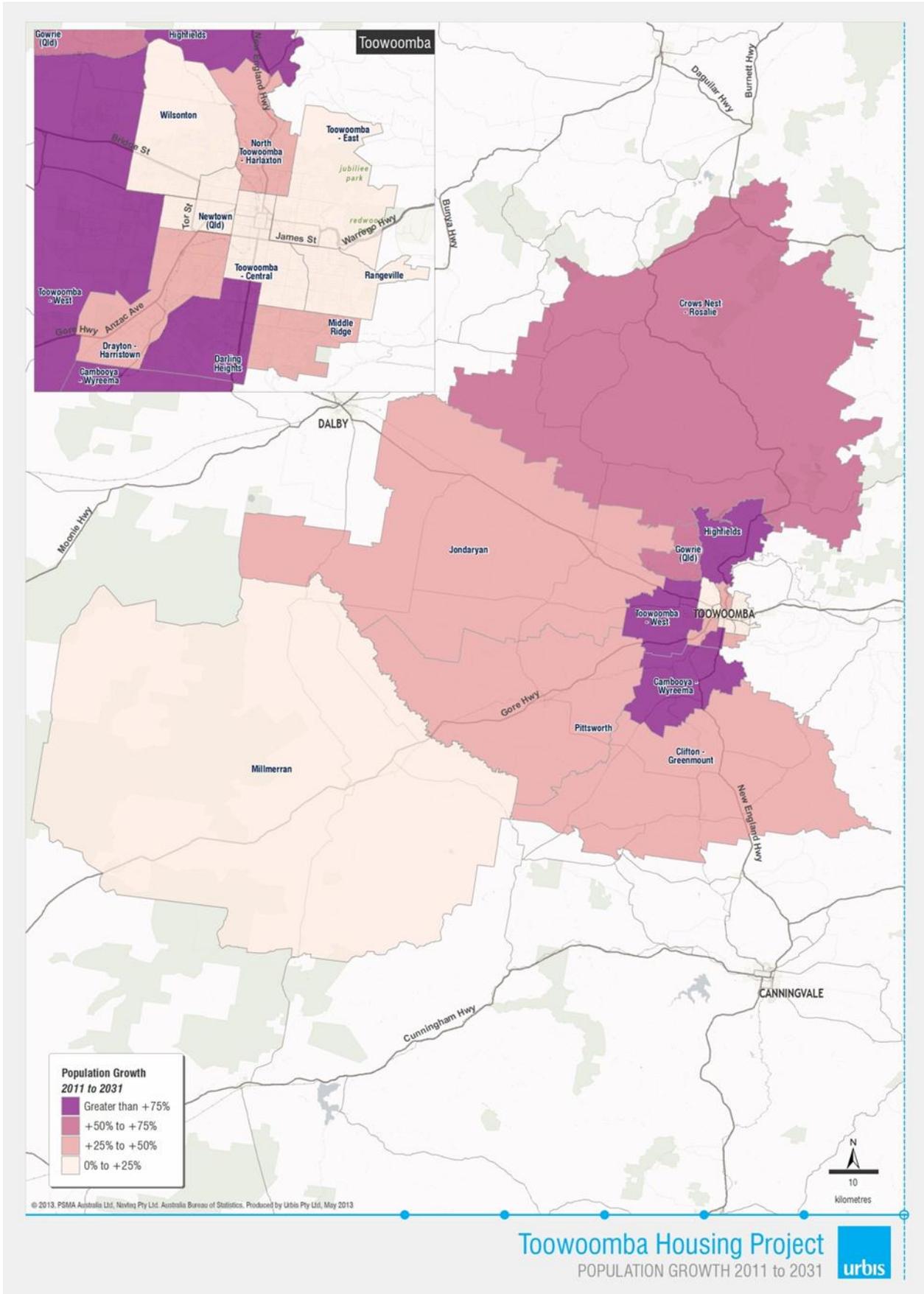


FIGURE 26 – PROJECTED POPULATION GROWTH

Projection of Population Growth

BY SA2

Statistical Area Level 2	2013-2015 0 - 2 Years	2015-2018 2 - 5 Years	2018-2023 5 - 10 Years	2023-2031 10 - 18 Years	Total Growth 0-18 years	Five Year Average Annual Growth Rate 2013-2018	Ten Year Average Annual Growth Rate 2013-2023
Urban							
Toowoomba - Central	137	147	269	389	942	⇒	0%
Toowoomba - East	128	139	132	88	487	⇒	0%
Middle Ridge	175	334	693	1053	2255	⇒	1%
Newtown (Qld)	37	61	133	155	386	⇒	0%
Rangeville	81	149	305	499	1034	⇒	1%
Urban Growth							
Darling Heights	477	985	2934	8680	13075	⇒	2%
Drayton - Haristown	313	648	1198	1657	3816	⇒	2%
Gowrie (Qld)	422	654	1146	1928	4149	↑	3%
Highfields	1165	1732	3290	6851	13038	↑	4%
North Toowoomba - Harlaxtor	315	599	738	226	1877	⇒	3%
Toowoomba - West	1242	2042	3930	6730	13943	↑	4%
Wilsonton	237	418	499	286	1439	⇒	1%
Rural							
Cambooya - Wyreema	580	839	1521	2781	5721	↑	4%
Clifton - Greenmount	185	215	409	673	1482	⇒	2%
Crows Nest - Rosalie	477	701	1309	2760	5247	⇒	2%
Jondaryan	282	472	770	1111	2635	⇒	2%
Millmerran	108	159	228	372	867	⇒	1%
Pittsworth	226	333	549	929	2036	⇒	2%

Source: OESR, prepared by Urbis

Long term estimates of dwelling demand for the Toowoomba Region forecast an overall dwelling demand for an additional 29,600 to 34,000 dwellings. These are based on population forecasts and assumptions around household sizes and dwelling preferences, the latter being open to ongoing debate.

The Toowoomba Regional Council has applied its population forecasts to derive household forecasts and subsequently dwelling forecasts for each Statistical Local Area out to 2031 in its Priority Infrastructure Plan (PIP). Overall the Toowoomba Region is forecast to grow by 32,830 households by 2031. Major growth areas are forecast to be Toowoomba West, Toowoomba South-East, Highfields, and Westbrook. These generally align with the current high growth areas for the Region. Note the Household forecasts were based on SLAs in comparison to the above population projections which are based on the new SA2 statistical areas generated by the ABS for the 2011 Census. Due to this change in statistical areas it is not possible to draw exact comparisons between these two data sets.

FIGURE 27 – PROJECTED HOUSEHOLD GROWTH

Household Projections

Toowoomba Regional Council, 2009-2031

TABLE X

SLA	2009		2011		2021		2031		Growth 2009-31
	Households	Households	Growth 2009-11	Households	Growth 2011-21	Households	Growth 2021-31		
Toowoomba Central	6,512	6,587	75	6,791	204	6,994	203	482	
Toowoomba North-East	4,709	4,875	166	5,058	183	5,205	147	496	
Toowoomba North-West	8,166	8,326	160	9,744	1,418	10,718	974	2,552	
Toowoomba South-East	11,266	11,626	360	14,004	2,378	15,972	1,968	4,706	
Toowoomba West	10,308	10,781	473	13,567	2,786	16,609	3,042	6,301	
Highfields	3,537	4,009	472	6,067	2,058	8,230	2,163	4,693	
Gowrie	1,819	1,994	175	2,764	770	3,659	895	1,840	
Westbrook	2,519	2,619	100	4,636	2,017	6,489	1,853	3,970	
Cambooya	1,532	1,686	154	2,490	804	3,454	964	1,922	
Crows Nest	1,793	1,883	90	2,851	968	3,816	965	2,023	
Rosalie	1,922	1,978	56	2,289	311	2,594	305	672	
Jondaryan	2,804	2,840	36	3,018	178	3,173	155	369	
Greenmount	775	815	40	1,091	276	1,376	285	601	
Pittsworth	1,942	2,023	81	2,372	349	2,712	340	770	
Millmerran	1,338	1,369	31	1,531	162	1,709	178	371	
Clifton	1,158	1,264	106	1,734	470	2,220	486	1,062	
TOTAL	62,099	64,674	2,575	80,008	15,334	94,929	14,921	32,830	

Source: Urban Economics analysis based on P/FU/medium series population projections

4.3 DWELLING DEMAND FOR THE AGEING POPULATION

Analysis of the migration patterns of older (60+ years) Toowoomba Region residents indicates that there are specific localities that are attracting greater and lesser proportions of these age groups.

FIGURE 28 - DWELLING DEMAND FOR THE AGEING POPULATION

LOCALITY – SA2	60-74 YEARS %	75 + YEARS %
Urban		
Toowoomba – Central	7%	3%
Toowoomba – East	6%	3%
Middle Ridge	10%	3.5%
Newtown	6%	2%
Rangeville	18%	9%
Urban Growth		
Darling Heights	7%	4%
Drayton - Harristown	6%	6%
Gowrie	8%	1.5%
Highfields	11%	2%

LOCALITY – SA2	60-74 YEARS %	75 + YEARS %
North Toowoomba - Harlaxton	6%	0.5%
Toowoomba – West	7%	4%
Wilsonton	10%	4%
Rural		
Cambooya-Wyreema	8%	0.5%
Clifton-Greenmount	15%	2%
Crows Nest – Rosalie	19%	3.5%
Jondaryan	8%	3%
Millmerran	9%	1%
Pittsworth	12%	4%

The Red, Green and Orange rating reflect localities that are above the regional average (Red), below the average (Green), and at or around the average (Orange). Essentially Red areas are locations that need to plan for higher levels of accommodation for older persons with those aged 60-74 years potentially requiring retirement type accommodation, and those aged 75+ years potentially requiring aged care accommodation.

Areas that specifically need to plan for Retirement type accommodation include:

- Clifton-Greenmount;
- Crows Nest – Rosalie; and
- Highfields.

Areas that specifically need to plan for Aged Care accommodation include:

- Darling Heights;
- Drayton-Harristown;
- Toowoomba West; and
- Wilsonton.

Areas that need to plan for both Retirement type and Aged Care accommodation include:

- Pittsworth; and
- Rangeville.

4.4 DWELLING PREFERENCES AND HOUSING TYPES

There are a range of factors that influence an individual or household's dwelling preference. These include income levels, household size, life cycle age, location, mobility, and a variety of individual preferences. The Toowoomba Regional Council has undertaken work to try to forecast the demand for different sizes of dwellings in the Region based on some of the major drivers of these preferences (as discussed in the following section).

The Queensland Government has investigated residential demand and supply from the perspective of how well the product supply meets the estimated product demand. This has been examined in terms of household size and dwelling size. The work undertaken by the Government identifies a theoretical shortfall of approximately 11,000 small dwellings currently in the region. Over the next 25 years there is estimated to be a shortfall of 27,903 small dwellings. This is based on a comparison between the number of small dwellings (1 and 2 bedroom) and the number of small households (1 and 2 person) and assumes that small households want to live in small dwellings.

This shortfall is anticipated to be driven by the ageing regional population who are anticipated to transition from larger suburban and rural properties to smaller urbanised properties closer to town centres. This is expected to be influenced by the desire for greater levels of community activity, a desire for greater proximity to health facilities, and greater use of cultural and entertainment facilities.

Work undertaken by The Hornery Institute examined the demand for higher density forms of living in the Region. This report, 'Exploring residential demand: stage 1-3 for lot sizes <600sqm and higher density housing types' (2012) assessed existing and emerging demand for residential lots less than 600sqm and higher density housing typologies, such as townhouses and units, specifically focusing on 8 locations - Toowoomba City Centre, The University Precinct (University of Southern Queensland), Clifford Gardens, Wilsonton Precinct, Glendale, Highfields town centre, Oakey Town centre, and Pittsworth Town centre. This study adopted a Top Down-Bottom up approach including three research stages:

1. assessed existing sale data and council's land use plans to identify potential demand;
2. interviews with industry experts (agents, university staff etc.); and
3. three focus groups with representatives from three audience groups, including students & young professionals; young families on lower income and single parents; elderly and downsizing baby boomers.

This research identified that Young Ambition (Gen Y) and Learner & Earners (students) groups as having a strong appetite (80%) for living in houses on lots less than 600 sq.m or higher density housing types. This indicates that the Toowoomba City Centre and the University precinct have significant potential for high density development. In addition to these groups, Academic Achievers (professional families with largely non-dependant students) and Suburban Subsistence (low income with largely lone person family) also indicated demand (40%) for high density living.

4.5 NET DEMAND FOR HOUSING IN THE TOOWOOMBA REGION

Dwelling demand and supply work for the Toowoomba Region has been undertaken previously by Council based on historical data and a variety of methods. For the purposes of this housing strategy the dwelling demand projections have been calculated from the latest ABS population forecasts at the SA2 level and the application of household size trends. These should be considered as indicative dwelling estimates suitable for the identification of areas with dwelling demand pressures.

FIGURE 29 – PROJECTED DEMAND FOR THE NUMBER OF NEW DWELLINGS

Demand Projection - Number of New Dwellings

BY SA2

Statistical Area Level 2	2013-2015	2015-2018	2018-2023	2023-2031	2013-2031
	0 - 2 Years	2 - 5 Years	5 - 10 Years	10 - 18 Years	0 - 18 Years
Urban					
Toowoomba - Central	62	67	122	177	428
Toowoomba - East	56	60	57	38	212
Middle Ridge	63	119	248	376	805
Newtown (Qld)	17	28	60	71	175
Rangeville	32	60	122	200	414
Urban Growth					
Darling Heights	199	410	1222	3617	5448
Drayton - Harristown	136	282	521	720	1659
Gowrie (Qld)	141	218	382	643	1383
Highfields	388	577	1097	2284	4346
North Toowoomba - Harlaxton	137	260	321	98	816
Toowoomba - West	428	704	1355	2321	4808
Wilsonton	99	174	208	119	600
Rural					
Cambooya - Wyreema	193	280	507	927	1907
Clifton - Greenmount	74	86	164	269	593
Crows Nest - Rosalie	199	292	545	1150	2186
Jondaryan	104	175	285	412	976
Millmerran	43	64	91	149	347
Pittsworth	84	123	203	344	754
Total	2455	3979	7511	13913	27858

Source: ABS, prepared by Urbis

Dwelling growth over the period to 2031 in the Toowoomba Region broadly reflects the continuation of the current growth corridors:

- North/North West – Highfields, Gowrie;
- South – Darling Heights, Cambooya-Wyreema, Drayton-Harristown, Middle Ridge; and
- West – Toowoomba West.

The major new growth area in the second half of the forecast period is anticipated to be Crows Nest-Rosalie. Given this has not been a major growth area recently, planning and preparation will be required to manage this forecast significant growth.

4.5.1 NET DWELLING DEMAND POSITION

Estimates of dwelling supply were identified in the previous chapter. These have been combined with the dwelling demand projections to generate a net dwelling demand position for each locality over the period to 2031. Overall the Toowoomba Region is estimated to have a small net supply of dwellings over the period to 2031. However this varies substantially across the region. Of most significance is the forecast substantial oversupply for Toowoomba West and undersupply for Darling Heights. These two areas are relatively proximate so it may be feasible to redirect this dwelling demand. The major issue with this though is the implication for infrastructure planning. An examination of Council's Priority Infrastructure Plan (PIP) indicates that it would be appropriate to review this in light of these insights. It is difficult to ascertain the depth of this issue as Council's PIP has been based on SLA areas and forecasts whilst this current work is based on SA2 areas and forecasts. The SA2 forecasts are yet to be translated into Council's PIP.

FIGURE 30 – THE NET DWELLING DEMAND AND SUPPLY

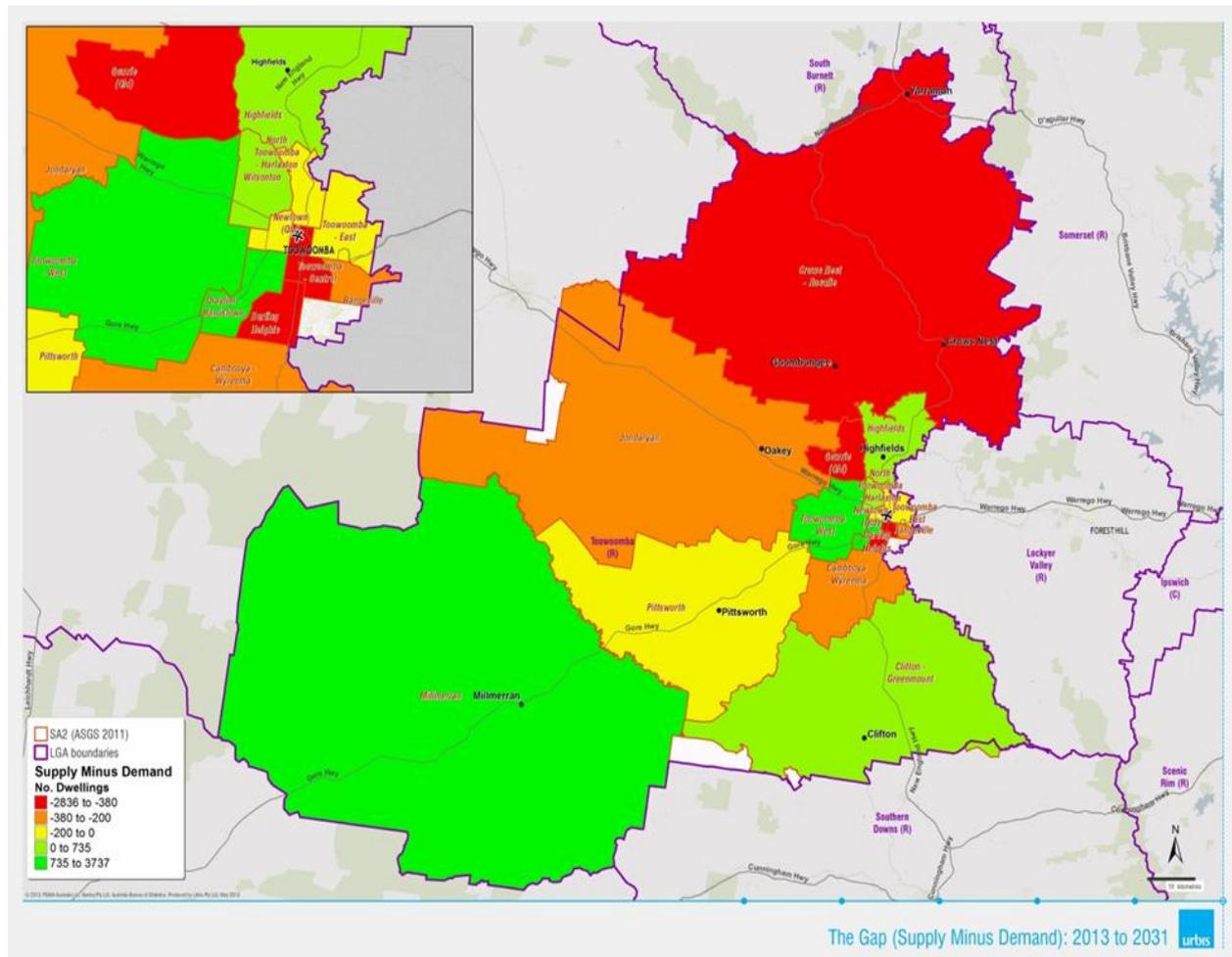
The Gap (Supply - Demand)- Number of Dwellings

BY SA2

Statistical Area Level 2	2013-2015	2015-2018	2018-2023	2023-2031	2013 to 2031
	0 - 2 Years	2 - 5 Years	5 - 10 Years	10 -18 Years	0-18 years
Urban					
Toowoomba - Central	-62	-67	-122	-138	-389
Toowoomba - East	-48	-60	-57	20	-146
Middle Ridge	100	-119	-248	-151	-417
Newtown (Qld)	-17	-28	-60	-53	-158
Rangeville	-32	-60	-122	-144	-358
Urban Growth					
Darling Heights	371	5	-447	-2766	-2836
Drayton - Harristown	-57	-251	-6	1256	941
Gowrie (Qld)	-76	-218	-382	294	-382
Highfields	-363	1153	-879	823	734
North Toowoomba - Harlaxton	-117	-260	84	272	-21
Toowoomba - West	-43	572	2008	1200	3737
Wilsonton	212	-174	-187	416	267
Rural					
Cambooya - Wyreema	59	-280	-322	291	-252
Clifton - Greenmount	-71	-86	-164	636	315
Crows Nest - Rosalie	-118	-35	-227	-411	-791
Jondaryan	130	-171	-285	65	-262
Millmerran	-43	-64	-91	952	754
Pittsworth	-18	-123	-183	127	-197
Total	-194	-266	-1690	2688	538

Source: Toowoomba Regional Council, prepared by Urbis

FIGURE 31 – NET DEMAND AND SUPPLY FORECAST FOR DWELLINGS



4.6 NICHE HOUSING DEMAND

4.6.1 STUDENT ACCOMMODATION

Demand for affordable, student accommodation remains high in Toowoomba. There are 4000 students on campus at the University of Southern Queensland at Darling Heights (out of a total of 27,000 students – majority enrolled through distance education). The average age of students is closer to 30 years (typically not school leavers).

Student accommodation options in Toowoomba include:

ACCOMMODATION FORM	DESCRIPTION
Residential colleges (on-campus)	Colleges at 430 bed capacity – current enrolment of 300 students – costs \$140week/self-catered and \$250-290week/catered – student profile mainly school leavers (young students)
Student Village (537-561 West Street, adjacent to USQ) http://www.studentvillage.com.au	Privately operated. Rooms are provided at \$80-130/week and Townhouses (3-4bedroom) at \$300+/week. Currently running at 85% occupancy. The student village is popular with students due to its proximity to campus (Toowoomba public transport is poor)

ACCOMMODATION FORM	DESCRIPTION
Private Rental	Used by majority of students, and accessed via local real estate agents
Private Boarding	USQ Student Services has established an online boarding database to broker local boarding opportunities - see www.studentstayz.edu.au
Private hosting by families	Available for only for English language students (2weeks intensive home stay)

Stakeholder interviews identified the following issues and opportunities in relation to student housing:

- USQ demand for affordable, well-located housing for students is increasing;
- USQ will be targeting students from equity groups rural/remote communities, low SES households, Aboriginal and Torres Strait Islander students as well as International students – these groups have specific housing needs and often require additional support to access private rental housing (this is an increasing student market);
- Closure of the Tenancy Advocacy and Advice Service (TAAS) means students are coming to USQ Student Services for tenancy and housing advice. USQ is expecting the demand for specialist housing services and support will continue;
- Housing for International students is another priority. These students have an older age profile with post-graduate qualifications and are non-English speaking students. They will often bring partners and children with them to Toowoomba. There are anecdotal reports of discrimination accessing housing through private rental market. These students like to be close to campus (due to limited public transport options and safety concerns), and require low cost accommodation solutions. This group are often unaware/ill-advised on housing and living costs prior to arriving in Australia. Students mainly from: Iraq, India, African communities, Indonesia, Afghanistan (some second generation);
- USQ students include a number of single mothers who are returning to education/changing careers – this group also experiences discrimination in the private market, and often find it difficult to compete for affordable rental housing; and
- Some of these students slip into homelessness (i.e. vulnerable households) due to lack of housing and/or inability to access suitable accommodation.

4.6.2 HOUSING FOR RECENT ARRIVALS AND REFUGEES

For the last 11-12 years Toowoomba has been part of Australia’s settlement program, providing housing to new arrivals and refugees. Families and individuals settling in Toowoomba most recently come from countries including:

- Eritrea, Africa;
- Congo, Africa (most recently – large families of parents with 5-8 children); and
- Afghanistan – mainly women at risk, as well as women with children.

Housing services are provided by Multicultural Development Association (through BRIC community housing). Refugees and new arrivals access a range of housing and accommodation across Toowoomba City (in particular Darling Heights).

After an initial 6 months tenancy (supported through the settlement program), households are required to secure private rental accommodation through local real estate listings or services such as the Queensland Government's RentConnect program.

Stakeholders have identified the following local housing needs:

- Requirement for affordable housing suitable for large families (5-6 bedrooms);
- Well-located housing close to schools, medical and community services, child care;
- Access to public transport (very few people have driver's licences and/or access to cars);
- Access to TAFE (new arrivals are eligible for English language lessons); and
- Support services to navigate the rental market (i.e. language and cultural barriers), understand different tenancy arrangements, tenant rights and responsibilities.

Toowoomba is expected to continue to be identified as a settlement region, so there will be ongoing demand for suitable housing and accommodation options.

4.7 KEY INSIGHTS ON HOUSING DEMAND IN THE TOOWOOMBA REGION

In reviewing the different aspects of housing demand in the Toowoomba Region the following insights in relation to housing requirements have been identified:

- Around two thirds of new dwellings in the Toowoomba Region (6,754) over the ten years to 2011 have occurred in three growth corridors extending from the fringe of the Toowoomba City metropolitan area - North/North West, (Highfields, Gowrie – 2,268 dwellings), South (Darling Heights, Drayton Harristown, Middle Ridge, and Cambooya-Wyreema – 3,023 dwellings), and West (Toowoomba West – 1,463 dwellings).
- There is a preference for smaller dwellings (Semi-detached and Flats/Apartments) in the older established localities with smaller average household sizes including Toowoomba Central, Darling Heights, Drayton-Harristown, Newtown, Rangeville, Crows Nest – Rosalie, Wilsonton and Millmerran. Of these areas Darling Heights, Drayton-Harristown, Toowoomba Central, and Wilsonton have experienced relatively high levels of medium and higher density dwelling activity over the past ten years.
- Areas that may need to encourage greater levels of medium and higher density development include Newtown, Crows Nest-Rosalie, and Millmerran in order to provide smaller dwelling options for their ageing populations.
- Overall the Toowoomba Region is forecast to grow by 32,830 households by 2031. Major growth areas are forecast to be Toowoomba West, Toowoomba South-East, Highfields, and Westbrook. These generally align with the current high growth areas for the Region.
- Overall the Toowoomba Region is estimated to have a small net supply of dwellings over the period to 2031. However this varies substantially across the region. Of most significance is the forecast substantial oversupply for Toowoomba West and undersupply for Darling Heights. These two areas are relatively proximate so it may be feasible to redirect this dwelling demand. The major issue with this though is the implication for infrastructure planning.
- Toowoomba Regional Council has identified a theoretical current shortfall of approximately 11,000 small dwellings in the region. Over the next 25 years there is estimated to be a shortfall of 27,903 small dwellings. This shortfall is anticipated to be driven by the ageing regional population who are anticipated to transition from larger suburban and rural properties to smaller urbanised properties closer to town centres. This is expected to be influenced by the desire for greater levels of community activity, a desire for greater proximity to health facilities, and greater use of cultural and entertainment facilities.

- Research undertaken by The Hornery Institute identified that Young Ambition (Gen Y) and Learner & Earners (students) groups as having a strong appetite (80%) for living in houses on lots less than 600 sq.m or higher density housing types. This indicates that the Toowoomba City Centre and the University precinct have significant potential for high density development. In addition to these groups, Academic Achievers (professional families with largely non-dependant students) and Suburban Subsistence (low income with largely lone person family) also indicated demand (40%) for high density living.
- Areas that need to plan for accommodation for older residents include:
 - Retirement Type Accommodation – Clifton-Greenmount, Crows Nest-Rosalie, Highfields;
 - Aged Care Accommodation – Darling Heights, Drayton-Harristown, Toowoomba West, Wilsonton; and
 - Retirement Type and Aged Care Accommodation – Pittsworth, Rangeville.
- There is unmet need for affordable accommodation for both students and recent arrivals and refugee families. These population groups generally require affordable accommodation in close proximity to community and education services, and access to public transport. There are anecdotal reports of discrimination when seeking suitable accommodation due to language and cultural barriers.

5 Housing Affordability, Social Housing and Homelessness

Provision of well-located, appropriate and affordable housing will be critical for meeting the current and future needs and aspirations of communities across the TRC area. Tackling the challenge of housing affordability is complex policy issue involving the three levels of government, industry and community sectors. The provision of community and social housing for those most disadvantaged in our communities, for whom private rental or home purchase is not an option, forms an important part of governments' response to this challenge. The following section outlines the extent of housing affordability issue across TRC area, the current status of social housing provision, as well as the nature of homelessness.

5.1 HOUSING AFFORDABILITY DEFINED

The Council of Australian Governments (including local government) has identified affordable housing as a priority policy issue, and has developed the National Affordable Housing Agreement as a mechanism to pursue change in the sector. The objective of the agreement is to ensure 'Australians have access to affordable, safe, and sustainable housing'. The following outcomes have been identified:-

1. People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion;
2. People are able to rent housing that meets their needs;
3. People can purchase affordable housing;
4. People have access to housing through an efficient and responsive market;
5. Indigenous people have the same housing opportunities as other Australians; and
6. Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas.

Most recent research conducted for COAG has found that 'nationally there is no indication housing affordability has improved.'¹

There are a number of different ways to measure housing affordability. One widely used measure is that housing is considered to be affordable when the household does not have to pay more than 30% of its income on housing costs. Households paying more than this, particularly those in the lowest 40% of the income range, are considered to be in 'housing stress' (Households on higher incomes are generally considered to have larger discretionary incomes and so have more capacity to make choices about how much they pay for their housing).

This definition means that affordability varies between households – what is affordable for one household may not be for another, depending on their income. Housing affordability is thus considered in a number of different market segments. These include:

- housing that is affordable to purchase by low to moderate income home purchasers including first home buyers. It is noted that the Queensland Department of Housing and Public Works uses the 40th percentile house price as the best representation of the median price paid by first home buyers;
- housing in the private rental market that is affordable to rent by low to moderate income households; and

¹ COAG Reform Council, 2010-11 Report, 2012, p. ix

- housing provided at subsidised rent by government or not-for-profit housing providers for those who are unable to find appropriate affordable housing in the private market.

The term affordable housing is often used to describe housing in any or all of these categories, but it can also be used in a narrower sense to describe a particular sub-category of government and non-profit housing in which rent is discounted by a fixed proportion of the full market rent (most commonly 25%). This term is used to distinguish this category of housing from social housing which is provided at a rent set at a proportion of household income, irrespective of the market value of the dwelling.

Housing affordability needs to be considered alongside other key issues including:

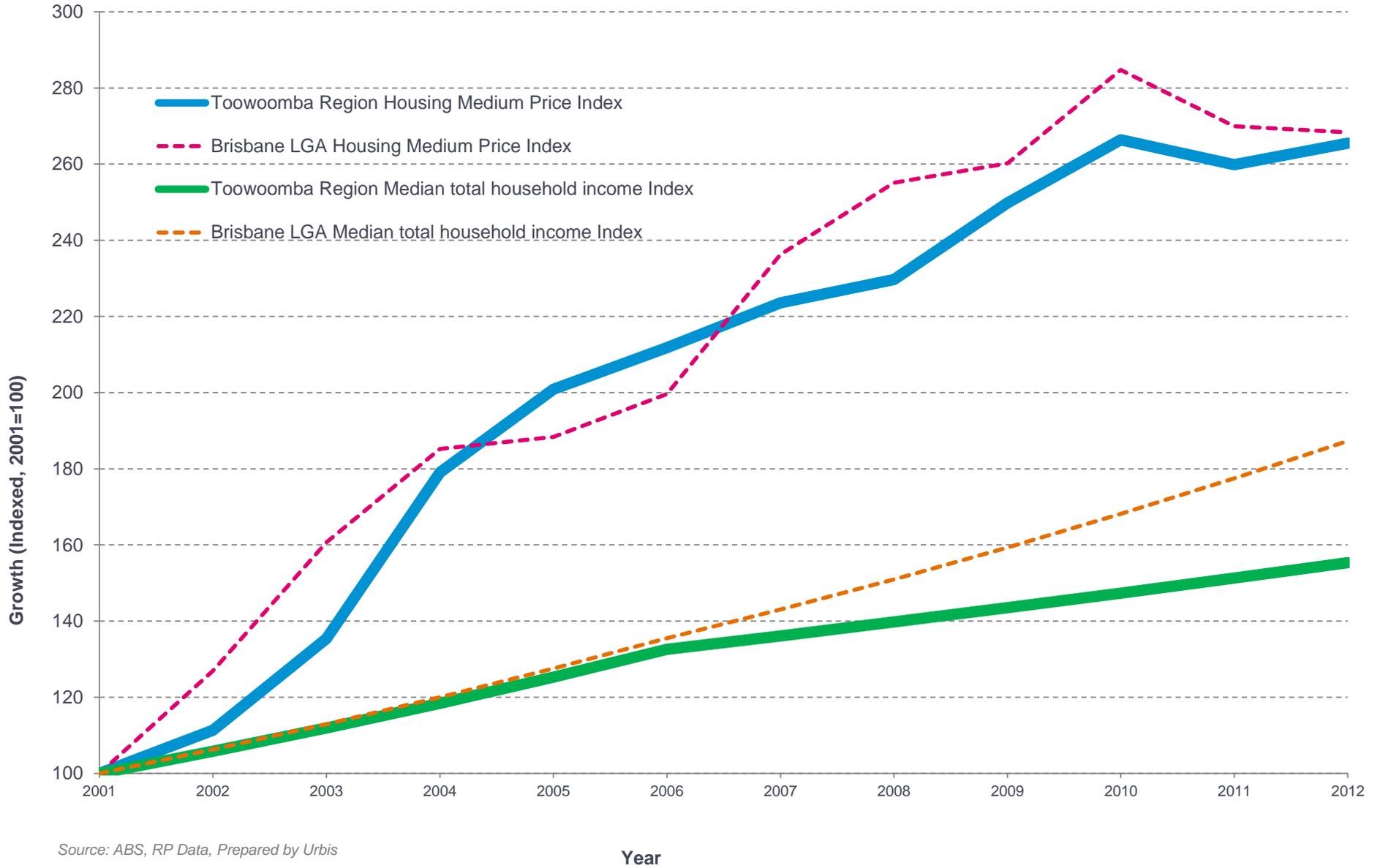
- appropriateness – housing should be appropriate to the household, including being the right size and having design features appropriate for the household's needs;
- accessibility – housing should be physically accessible to the household, including accessibility for people with disabilities where required;
- location – housing needs to be appropriately located in relation to employment, education, facilities and transport infrastructure; and
- quality – housing needs to meet appropriate quality standards in relation to its physical condition and quality of construction and maintenance.

Housing which does not meet these basic conditions can impose other costs on the household which offset any gains in housing affordability. For instance, housing which is a long way from employment and facilities may be affordable, but impose extra transport costs on the household.

5.2 HOUSING AFFORDABILITY IN TOOWOOMBA

Housing Affordability has been a growing problem across Queensland over the past ten years. Most areas have experienced house price rises at greater rates than income levels. The following chart highlights this for the Toowoomba Region and the Brisbane LGA from 2001 to 2012. Indeed Toowoomba has fared worse than Brisbane as incomes have grown at a notably slower rate than Brisbane while household prices have grown at comparable rates.

FIGURE 32 –TOOWOOMBA AND BRISBANE HOUSE PRICE AND INCOME COMPARISON, 2001-2012



The regional housing affordability issue becomes more pronounced when considered at the local level as discussed below.

5.2.1 HOUSING AFFORDABILITY ASSESSMENT MODEL

Housing Affordability has been investigated across the Toowoomba Region by examining the proportion of dwellings available for high, medium, and low income households in each SA2. This assessment has been based on an Urbis proprietary model that uses ABS household income ranges, RP Data sales data over the past three years, and derives affordable dwelling prices ranges based on the following assumptions:

FIGURE 33 –HOUSING AFFORDABILITY ASSESSMENT MODEL

ASSUMPTIONS	DESCRIPTION
Mortgage Period (years)	30
Number of Mortgage Payments Per Year	12
Initial Deposit on Property	20%
Proportion of Income towards Mortgage	30%
Interest Rate per annum	6.25%

Please note that this affordability model only provides an indicative index to reflect the level of affordability of a regional community, without specific consideration for individual families, their financial situations, lifestyle, preferences etc. In addition, the proportion of market sales by price range was calculated based on market transactions during a window period between 2010 and 2012, which only represents a small proportion of the entire residential market in each SA2. Therefore, the proportion of market sales only reflects a snapshot of current market supply and price levels, which is subject to change in the future.

The model produces results for high, medium, and low income households. The following table of results presents the results for low income households for each of the SA2s in the Region. For each area the proportion of households earning \$41,600 or less is identified. Based on the above assumptions a household earning this amount would be able to purchase a property up to the value of \$200,000. The proportion of dwellings available (measured by a proxy of dwellings sold in the area over the past three years) is reflected in the following table as the proportion of dwellings available to Low Income households in that SA2.

FIGURE 34 – TOOWOOMBA HOUSING AFFORDABILITY PURCHASE PRICE

Toowoomba Housing Affordability

BY SA2

SA2	% of HHS earning <\$41,600 (Low Income)	% of Dwellings Affordable to Low Income HHS	Gap (Supply-Demand)
	(a)	(b)	(a)-(b)
Urban			
Toowoomba - Central	48%	8%	-40%
Toowoomba - East	43%	8%	-35%
Middle Ridge	42%	13%	-29%
Newtown (Qld)	48%	13%	-35%
Rangeville	45%	8%	-37%
Urban Growth			
Darling Heights	36%	5%	-31%
Drayton - Harristown	45%	9%	-36%
Gowrie (Qld)	38%	21%	-17%
Highfields	40%	6%	-34%
North Toowoomba - Harlaxton	48%	18%	-30%
Toowoomba - West	45%	17%	-28%
Wilsonton	48%	13%	-35%
Rural			
Cambooya - Wyreema	41%	22%	-19%
Clifton - Greenmount	36%	5%	-31%
Crows Nest - Rosalie	38%	9%	-29%
Jondaryan	38%	36%	-2%
Millmerran	35%	55%	20%
Pittsworth	42%	18%	-24%

Source: RPData, ABS. Prepared by Urbis

The clear result of this analysis is that the majority of localities in the Toowoomba Region have a significant undersupply of affordable dwellings for low income households to purchase, the exceptions being Millmerran which has an excess supply, and Jondaryan, which has an approximate balance.

This affordability picture illustrates the relationship between income and house prices in determining affordability – Toowoomba region has both lower house prices, and lower median household incomes, than other comparable areas of Queensland – hence, while lower house prices make the region appear affordable, lower incomes mean that many households in fact struggle to afford to purchase.

A number of other factors contribute to this affordability picture. One is the comparatively high proportion of dwellings which are detached houses – 86% in TRC area compared to 77% in South East Queensland. As smaller dwellings can be less expensive, a shortage of such dwellings can limit affordable entry options for moderate income households.

5.3 AFFORDABILITY IN THE RENTAL MARKET

The affordability of rental dwellings in the Toowoomba Region has been a growing problem over the past five years. The Toowoomba Regional Council study, Affordable and Social Housing Needs in the Toowoomba Regional Council Area – A Snapshot (March 2011) noted that rents in the Toowoomba region's private rental market in 2010 were significantly lower than those for other comparable Queensland communities:

- The median rent for a two-bedroom unit was \$200 per week, compared to \$365 in Brisbane.
- The median rent for a three bedroom house was \$270 per week compared to \$380 for Brisbane.

However this study records that rents in Toowoomba at this time were increasing more rapidly than in most other Queensland locations, driven by a vacancy rate of 1.6% in the rental market, below the Queensland average of 4.1% and a "healthy" rate of 3%.

FIGURE 35 - HOUSING AFFORDABILITY RENT ACROSS THE REGION

Toowoomba Affordable Housing Rent

BY SA2

SA2	Proportion of Household (%) - Low End of Approx.40%	Median Rent - 3 Bed House	Affordable Rent
Cambooya - Wyreema	41%	\$230	\$0-\$300
Clifton - Greenmount	36%	\$205	\$0-\$180
Crows Nest - Rosalie	38%	\$250	\$0-\$180
Darling Heights	36%	\$270	\$0-\$240
Drayton - Harristown	45%	\$270	\$0-\$240
Gowrie (Qld)	38%	\$310	\$0-\$300
Highfields	40%	\$310	\$0-\$375
Jondaryan	38%	n/a	\$0-\$240
Middle Ridge	42%	\$270	\$0-\$450
Millmerran	35%	\$225	\$0-\$240
Newtown (Qld)	48%	\$270	\$0-\$240
North Toowoomba - Harlaxton	48%	\$270	\$0-\$240
Pittsworth	42%	n/a	\$0-\$241
Rangeville	45%	\$270	\$0-\$300
Toowoomba - Central	48%	\$270	\$0-\$240
Toowoomba - East	43%	\$270	\$0-\$240
Toowoomba - West	45%	\$270	\$0-\$450
Wilsonton	48%	\$270	\$0-\$240

Source: ABS. Prepared by Urbis

This reflects the findings from earlier research which found that between 2003 and 2008 there was a decline in the proportion of rental housing considered “affordable”. Of significant note is that:

- The proportion of affordable two bedroom houses for rental declined from 90% in 2003 to 77% in 2008.
- The proportion of affordable 3-bedroom houses declined from 77% in 2003 to 45% in 2008.
- The proportion of affordable 4-bedroom houses declined from 69% in 2003 to 49% in 2008.

Urbis completed a comparative analysis of rental housing rates for households on low and very low incomes for Toowoomba Region compared with Queensland. As shown in Figure 36 below, this analysis indicates that the Toowoomba Region broadly meets the rental ranges affordable by both Low income and Very Low income households for dwellings ranging from 1 to 3 bedrooms and Low income households for 4 bedroom dwellings. This can be misleading and an examination of the affordability of rental rates at the locality level is important to understand the depth of this issue at the smaller area level

FIGURE 36 – TOOWOOMBA AFFORDABLE RENTAL HOUSING

Toowoomba Affordable Housing Rent

BY TYPE

Dwelling	Benchmark Affordable Rent Range (\$/week)		Toowoomba Regional Area
	Very Low-Income	Low-Income	
1 bedroom	\$133-\$188	\$186-\$252	\$165
2 bedrooms	\$174-\$251	\$224-\$322	\$210-\$250
3 bedrooms	\$198-\$285	\$253-\$360	\$205-\$310
4 bedrooms	\$257-\$310	\$319-\$388	\$292-\$365

*Darling Heights, Drayton-Harristown, Middle Ridge, Newtown, Toowoomba, Wilsonton,Ran

Source: Urbis, .Queensland Department of Housing and Public Works 2013, Benchmark Affordable Housing Rent Guide, January 2013.

5.4 SUPPLY OF AFFORDABLE RENTAL HOUSING

Significant policy reform has been implemented to increase the national supply of affordable private rental housing - known as *affordable housing* to fill the gap created between social housing and the private rental market. The main vehicle for creating this is the Commonwealth Government's National Rental Affordability Scheme (NRAS) which aimed to create 50,000 new rental dwellings nationally by 2012, rented at no more than 80% of market rents.

As at April 2013, there were 193 dwellings funded under the NRAS for the Toowoomba Regions (see Figure 37 below for a summary).

FIGURE 37 - NRAS PROJECTS (ALLOCATED AND RESERVATIONS), TOOWOOMBA REGION LGA, APRIL 2013

SUBURB/TOWN	POSTCODE	ALLOCATED	RESERVED	TOTAL
Crows Nest	4355	0	4	4
Glenvale	4350	6	16	22
Harlaxton	4350	3	0	3
Harristown	4350	13	11	24
Highfields	4352	4	19	23
Kearneys Spring	4350	61	7	68
Kleinton	4352	1	2	3
Middle Ridge	4350	3	0	3
Rangeville	4350	0	3	3
Toowoomba City	4350	0	22	22
Wilsonton	4350	18	0	18
Total		109	84	193

Source: Australian Government (2013) National Rental Affordability Scheme Monthly Performance Report 30 APRIL 2013

Applications for projects under Round 5 of NRAS program closes on 6 August 2013.

5.5 SUPPLY AND DEMAND FOR SOCIAL HOUSING

Social housing is housing provided by the Queensland Department of Housing and Public Works, or by not-for-profit housing providers with Department of Housing and Public Works funding, and rented to low-income households at a rent calculated as a proportion of their income. Social housing is allocated to households on the Queensland Social Housing Register on the basis of need.

As at May 2013, there were 2006 dwelling units in government's social housing portfolio in the Toowoomba Region local government area. As shown below in Figure 38 – Social Housing Properties, Toowoomba Region LG, May 2013, the majority of dwelling units were either two or three bedroom, and were located in highest concentrations in the suburbs of Harristown, Newtown and South Toowoomba.

FIGURE 38 - SOCIAL HOUSING PROPERTIES, TOOWOOMBA REGION LGA, MAY 2013

SUBURB	DWELLING SIZE – NUMBER OF BEDROOMS						
	0	1	2	3	4	5	TOTAL
Cecil Plains	0	0	0	3	0	0	3
Centenary Heights	0	24	24	9	3	0	60
Charleville	0	31	15	35	13	0	94
Clifton	0	0	2	3	3	1	9
Crows Nest	0	0	4	7	0	0	11
Darling Heights	0	7	13	17	15	0	52
Drayton	0	1	6	30	4	1	42
East Toowoomba	1	115	23	3	11	1	144
Glenmorgan	0	0	0	2	0	0	2
Glenvale	0	0	0	15	10	1	26
Goombungee	0	0	2	0	1	0	3
Harlaxton	0	0	30	80	4	1	115
Harristown	0	24	84	67	25	2	202
Kearneys Springs	0	34	40	34	13	1	122
Kingsthorpe	0	0	0	13	0	0	13
Middle Ridge	0	4	0	0	8	2	14
Mount Lofty	0	0	3	3	1	0	7
Newtown	0	89	104	85	19	3	300
North Toowoomba	0	38	11	8	3	0	60
Rangeville	0	8	10	9	2	1	30
Rockville	0	10	17	78	11	1	117

SUBURB	DWELLING SIZE – NUMBER OF BEDROOMS						
	0	1	2	3	4	5	TOTAL
South Toowoomba	1	65	8383	51	55	1	206
Toowoomba City	0	56	25	4	1	0	86
Wilsonton	0	33	61	32	10	2	138
Wilsonton Heights	0	0	20	105	12	3	140
Yarraman	0	0	6	4	0	0	10
Total	2	539	583	697	164	21	2006

Currently, there are 400 households registered for long-term social housing (i.e. the social housing waitlist). Nearly half of these households were seeking one bedroom dwellings, while 147 were seeking dwellings of three bedrooms or more. The majority of households were defined by the Department to be in either very high or high need for housing (242 of 400 households on the waitlist) (see Figure 39 for more detail).

FIGURE 39 - SOCIAL HOUSING WAIT LIST, TOOWOOMBA REGION LGA, MAY 2013

WAITLIST BY DWELLING		WAITLIST BY NEED	
Dwelling Type/Size	Number of Households	Segment of Need	Number of Households
1 bedroom	196	Very high need	84
2 bedroom	57	High need	158
3 bedroom	89	Moderate	135
4 bedroom	47	Lower need	23
5 bedroom	11		
Total	400	Total	400

Notes: Very high need – facing immediate eviction, on the street escaping domestic violence and interagency priorities i.e. Child Safety joint action plans, Disability Services and new shared care arrangements, and victims of major crime; High need – homelessness, transient households.

Source: Department of Housing and Public Works, Internal correspondence dated 10 May 2013

Interviews with Department representatives suggest that there is ongoing high demand for seniors housing. Consultations with local registered housing providers have identified issues including homelessness, a need for supported housing and crisis housing, a shortage of affordable rental housing at the lowest end of the market. It also identified a series of target groups requiring housing support –

older people, tertiary students, young people, people with disabilities, low income households and single men.²

A number of factors impact on the provision of social housing in Toowoomba and elsewhere. Since 2007 the Queensland Department of Housing has moved towards a needs-based allocation system and has tightened eligibility criteria for social housing as a result. This means that such housing is now largely allocated to high need households, including those who have been homeless, those with disabilities or chronic health problems, older people with limited assets or women and children escaping domestic violence. This has tended to lead to other low-income households who do not experience other forms of disadvantage relying on the private rental market for longer periods, elevating the importance of rental affordability.

5.6 HOMELESSNESS IN TOOWOOMBA

Toowoomba is one of seven Queensland's homelessness 'hot spots' funded to prepare a Homelessness Community Action Plan as part of the Australian Government's response to The Road Home: A National Approach to Reducing Homelessness White Paper. The development and implementation of this plan is via a three year initiative (2010-2013) funded through the National Partnership Agreement on Homelessness and delivered in partnership by the Department of Communities and the Queensland Council of Social Service. Completed in 2011, Home on the Range: Homelessness Community Action Plan identifies seven local priorities for action:

1. Prevent eviction from all kinds of tenures;
2. Transition and maintain people exiting state care and correctional or health facilities into stable and supported accommodation;
3. Improve responses to people experiencing primary homelessness;
4. Improve access and supply of appropriate housing and coordinated support services;
5. Increase economic participation of people at risk of or experiencing homelessness ;
6. Working together- improve linkages between specialist homelessness, mainstream services and the wider community; and
7. Building workforce capacity to improve responses to people experiencing or at risk of homelessness.

On Census night (August 2011) there were 514 people homeless in the Toowoomba Region. Of these:

- 125 were in boarding houses;
- 146 were in supported accommodation for homeless people;
- 208 were staying with friends or relatives; and
- 13 were in improvised dwellings, or sleeping out.

As shown below in Figure 40, the number of homeless people increased across all groups between 2006-2011. This trend is supported by the workers in the health and community services, who provide services to these vulnerable households.

² Toowoomba Regional Council (2011) Affordable and Social Housing Needs in Toowoomba Regional Council area – A Snapshot, March 2011

FIGURE 40 - HOMELESSNESS IN TOOWOOMBA, AUGUST 2006-2011

HOMELESS OPERATIONAL GROUPS	2006	2011
Persons who are in improvised dwellings, tents or sleeping out	3	13
Persons in supported accommodation for the homeless	134	146
Persons staying temporarily with other households	111	134
Persons staying in boarding houses	68	125
Persons in other temporary lodging	16	9
Persons living in 'severely' crowded dwellings	56	87
All homeless persons	388	514
<i>Persons living in other crowded dwellings</i>	<i>134</i>	<i>195</i>
<i>Persons in other improvised dwellings</i>	<i>0</i>	<i>16</i>
<i>Persons who are marginally housed in caravan parks</i>	<i>53</i>	<i>69</i>

Source: 2049.0 Census of Population and Housing: Estimating homelessness, 2011: Homeless Operational Groups and Other Marginal Housing, Queensland –by Statistical Area Level 3–2011, 2049.0 Census of Population and Housing: Estimating homelessness 2006, Statistical Sub-division (important to note change in statistical boundaries between 2006 and 2011. This data should be used as indicative only).

There are a number of organisations and stakeholders attempting to address this scenario, and Toowoomba Regional Council can assist through its involvement in the Home on the Range initiative, particularly by improved design of public spaces, improved support for the provision of housing and shelter for the homeless, and raising the awareness and facilitating partnerships between local stakeholders, businesses, and organisations that support the homeless in the region.

5.7 KEY INSIGHTS FOR HOUSING AFFORDABILITY, SOCIAL HOUSING AND HOMELESSNESS

In reviewing the issue of housing affordability, social housing and homelessness the following insights can be made:

The issue of housing affordability is related to both sale price of houses and availability of suitable rental accommodation.

- Rental accommodation demand in the Toowoomba Region appears to have been driven more from mobile young health and CBD workers and tertiary education students than by housing affordability issues. Based on this finding there is a need to plan for a profile of rental accommodation in relative proximity to the Toowoomba CBD and the surrounding health and education institutions.
- The affordability of rental dwellings in the Toowoomba Region has been a growing problem over the past five years.

The demand for social housing and affordable housing in Toowoomba is not currently being met.

- As at May 2013, there were 2006 dwelling units in government's social housing portfolio in the Toowoomba Region local government area, the majority of dwelling units were either two or three

bedroom, and were located in highest concentrations in the suburbs of Harristown, Newtown and South Toowoomba.

- Currently, there are 400 households registered for long-term social housing (i.e. the social housing waitlist). Nearly half of these households are seeking one-bedroom dwellings, while 147 were seeking dwellings of three or more bedrooms. The majority of households were defined by the Department to be in either very high or high need for housing (242 of 400 households on the waitlist).
- Consultations with local registered housing providers have identified issues including homelessness, a need for supported housing and crisis housing, a shortage of affordable rental housing at the lowest end of the market. It also identified a series of target groups requiring housing support – older people, tertiary students, young people, people with disabilities, low income households and single men.
- Affordable housing designed to fill the gap created between social housing and the private rental market is largely delivered through the Commonwealth Government's National Rental Affordability Scheme (NRAS) which aimed to create 50,000 new rental dwellings nationally by 2012, rented at no more than 80% of market rents. As at April 2013, there were 193 dwellings funded under the NRAS for the Toowoomba Region.

There is a growing issue related to homelessness in Toowoomba.

- According to the 2011 census, there were 514 people homeless in the Toowoomba, compared with the 2006 Census, the number of homeless people increased across all groups. This trend is supported by the workers in the health and community services, who provide services to these vulnerable households.

6 Impacts of the Resource Sector

6.1 GATEWAY TO THE SURAT BASIN

The TRC area provides the eastern gateway to the Surat Basin³ – one of Australia's largest energy resources, with an estimated 20% of Queensland's coal reserves and 65% of its gas reserves. It is anticipated that activity in the gas sector will support economic development in the region over the next 20 years. The City of Toowoomba will play an integral role in the basin's development as the site for regional infrastructure and operations such as:

- Logistics for heavy transport;
- Regional airport and services (existing and proposed), rail (proposed);
- Fabrication and engineering plants; and
- Headquarters for firms such as FK Gardner and Sons Pty Ltd (construction), and regional offices for engineering, law and accounting practices.

The city is also playing a critical role as a 'service centre' for the regions, providing higher-order health, education and professional services.

6.2 REGIONAL WORKFORCE TRENDS

The region's working population is growing, driven by the current and future activities in the Surat Basin.

Queensland Government workforce projections suggest that the gas sector will drive regional employment growth at 3.9% per annum, from 209,961 in 2011 to 301,909 in 2031 (increase of 91,948 workers). However, it is anticipated that a high proportion of this new workforce will be provided through a non-resident workforce (i.e. fly-in fly-out and/or drive-in drive-out), with the majority of these located in towns and workers accommodation villages in rural areas throughout the Western Downs and Maranoa⁴.

6.2.1 RESIDENT WORKFORCE

Between 2006-2011 the resident workforce increased by 4,058. The largest changes in the jobs held by the resident population between 2006 and 2011 in Toowoomba Regional Council area were for those employed in Health Care and Social Assistance (+1,613 persons); Manufacturing (-1,206 persons); Mining (+780 persons); and, Construction (+627 persons).

³ Surat Basin includes the Toowoomba, Western Downs and Maranoa Regional Council areas

⁴ Skills Queensland 2011, Surat Basin Workforce Development Plan

FIGURE 41 - INDUSTRY SECTOR BY EMPLOYMENT, TOOWOOMBA REGION LGA 2006 -2011

TOOWOOMBA REGION (LOCAL GOVERNMENT AREA)	2011			2006			CHANGE
	Industry Sector	No.	%	Regional QLD	No.	%	Regional QLD
Agriculture, Forestry & Fishing	4,320	6.3	4.6	4,675	7.2	5.8	-355
Mining	1,245	1.8	3.9	465	0.7	2.7	+780
Manufacturing	6,413	9.3	7.6	7,619	11.8	8.7	-1,206
Electricity, Gas, Water and Waste Services	783	1.1	1.2	656	1.0	1.0	+127
Construction	5,401	7.8	9.7	4,774	7.4	9.9	+627
Retail Trade	7,481	10.9	11.3	7,544	11.6	12.1	-63
Wholesale trade	2,529	3.7	3.2	2,461	3.8	3.4	+68
Accommodation and Food Services	3,915	5.7	7.9	3,397	5.2	8.1	+518
Transport, Postal and Warehousing	3,234	4.7	4.8	2,875	4.4	4.6	+359
Information Media and Telecommunications	655	1.0	1.1	696	1.1	1.2	-41
Financial and Insurance Services	1,926	2.8	2.0	1,935	3.0	2.1	-9
Rental, Hiring and Real Estate Services	868	1.3	1.9	924	1.4	2.2	-56
Professional, Scientific and Technical Services	2,993	4.3	4.7	2,407	3.7	4.1	+586
Administrative and Support Services	1,545	2.2	3.1	1,283	2.0	2.9	+262
Public Administration and Safety	4,622	6.7	6.0	4,598	7.1	6.3	+24
Education and Training	6,832	9.9	7.7	6,212	9.6	7.4	+620
Health Care and Social Assistance	9,368	13.6	11.4	7,755	12.0	9.6	+1,613

TOOWOOMBA REGION (LOCAL GOVERNMENT AREA)	2011			2006			CHANGE
Arts and Recreation Services	616	0.9	1.5	545	0.8	1.4	+71
Other Services	2,711	3.9	4.0	2,600	4.0	3.7	+111
Inadequately described or not stated	1,361	2.0	2.5	1,339	2.1	2.8	+22
Total employed persons aged 15+	68,818	100.0	100.0	64,760	100.0	100.0	+4,058

Source: Australian Bureau of Statistics, Census of Population and Housing 2006 and 2011, ID Profile 2013

6.3 NON-RESIDENT WORKFORCE

Currently, the region's non-resident mining and energy workforce is relatively small – 190 workers⁵.

During 2011-2012 the number of on-shift non-resident workers in the Toowoomba Regional Council area increased by 85% from 105 to 190 people. However, the number of non-resident workers stabilised at 190 workers (see Figure 42 below).

FIGURE 42 - NON-RESIDENT WORKERS POPULATION IN TOOWOOMBA AND SURAT BASIN, 2011-2013

LGA	2011	2012	2013*	CHANGE 2011-2012		CHANGE 2012-2013	
	Number			Number	%	Number	%
Maranoa (R)	1155	2075	3120	920	80	1045	50
Western Downs (R)	2005	4175	5280	2175	108	1105	26
Toowoomba (R)	105	190	190	85	79	0	0
Surat Basin Total	3265	6445	8590	3175	97	2150	33

SOURCE: QUEENSLAND TREASURY 2012, SURAT BASIN POPULATION REPORT 2012, P.3; GOVERNMENT STATISTICIAN, SURAT BASIN NON-RESIDENT PROJECTIONS 2012-13

As shown in Figure 43 below, in 2012 Toowoomba-based non-resident workers resided in town rather than in rural areas (i.e. not in worker accommodation camps). This situation is very different to that experienced in the remainder of the Surat Basin where there are 7,585 beds available in workers accommodation villages (nearly 2/3 of which are located within Western Downs Region); accommodating 6,250 workers (i.e. on-shift non-resident population) in June 2012⁶.

FIGURE 43 - NON-RESIDENT WORKERS DISTRIBUTION, TOOWOOMBA REGIONAL COUNCIL, JUNE 2013

LGA	LOCATION	UCL	ESTIMATED RESIDENT POPULATION 2012	NON-RESIDENT WORKERS ON-SHIFT	FTE POPULATION ESTIMATE
Toowoomba(R)	In town	Oakey	4505	65	4570
		Toowoomba	100,250	95	100,345
		Other towns	29550	30	29580
	Rural areas		22,340	0	22,340
Toowoomba (R) TOTAL			156,640	190	156,835
SURAT BASIN TOTAL			203,140	6,445	209,850

⁵ Non-resident workers – counted on-shift

⁶ Government Statistician 2012, Surat Basin Population Report 2012

Projections by the Queensland Government Statistician suggest that the number of non-resident workers on-shift in Toowoomba Region Council area is expected to grow steadily over the next 5-6 years to between 380-410 workers. This peak is expected to be reached between 2016-2017 and is subject to construction of the proposed Anduramba Molybdenum project and expansion of the New Acland coal mine.⁷ If these projects do not commence, the increase will be less (330 workers in 2019).

These same projections suggest that the non-resident population in Surat Basin is expected to peak in June 2013 at 8,590 workers. This population will then decline as large construction workforces involved in construction of the gas pipelines and expansion of the gas fields are replaced by smaller numbers of operational staff. Over half of these workers will continue to reside in Western Downs Region (over 5280 non-resident workers in 2013) and 3,120 non-resident workers in Maranoa Region.⁸

6.4 HOUSING TRENDS IN RESOURCE REGIONS

The resource sector impacts on housing demand and supply is a vexed issue, and has been the subject of significant amount of academic, government and industry research. The key research findings are:

- Mining communities due to the transient nature of the project workforce, tend to have high levels of rental and short-term accommodation and lower levels of home ownership, when compared with other Australian communities.
- The cyclical nature of the resources industry, with its 'boom and bust' activities can influence housing demand, creating periods of uncertainty and discouraging normal investment patterns⁹
- Housing affordability is dramatically reduced, and households on low or moderate incomes have difficulty in finding appropriate housing. The increase in housing costs has resulted in households making the decision to relocate to another community for cheaper housing. New housing supply is often slow to bring to market, as resource towns may not have appropriate essential infrastructure in place to service new developments.

In addition:

- Dysfunctional housing markets, where housing and accommodation prices can escalate significant due to peaks in housing demand and limited local supply, are often present in mining towns. Investors require higher rates of return in mining towns as "they are riskier investments with less predictable capital appreciation over the long term"¹⁰.
- The degree of impact on housing is related to the size, capacity and economic diversity of the towns affected, with remotely located communities – who may be reliant on a single industry or employer – more likely to be impacted. Larger towns with more diverse economic base are more likely to be resilient.¹¹
- Resource companies have a major impact on housing availability and affordability. Relevant factors include:
 - How companies manage the sequencing of resource development, and timing of closures and restructuring exercises;
 - Willingness to invest in or underwrite construction of new housing and their supporting human resource policies;
 - Policies on locally based or long distance commuting workforces (FIFO, DIDO etc);

⁷ Government Statistician 2013, Surat Basin non-resident population projections 2012-2013, p.7

⁸ Government Statistician 2013, Surat Basin non-resident population projections 2012-2013

⁹ Housing and Homeless Services, Affordable Housing in Resource Communities, Department of Communities, Queensland Government, 2009.

¹⁰ Growth Management Queensland, Surat Basin Resource Town Housing Affordability Strategy: A Headline initiative of the Surat Basin Future Directions Statement 2010, Queensland Government, July 2011, p.11

¹¹ Growth Management Queensland, Surat Basin Resource Town Housing Affordability Strategy: A Headline initiative of the Surat Basin Future Directions Statement 2010, Queensland Government, July 2011

- Willingness to make housing available to non-company personnel or otherwise subsidise their housing costs; and
- Willingness to release company owned land for urban development¹².

6.5 RESOURCE HOUSING ISSUES IN TOOWOOMBA

The key issue arising from investigations completed to date are detailed below:

- Impact of poor housing affordability in Surat Basin - Anecdotal reports that households on low and moderate incomes have been forced to relocate from small western communities to suitable housing in TRC as housing costs have increased as a direct result mining activities. The number of affected households cannot be confirmed, but they are likely to include families and individuals in private rental housing, short-term accommodation i.e. caravan parks.
- Housing for resident workers - Demand for housing for workers and their families due to current construction activities in the Surat Basin. Access to higher order health, education and community infrastructure in Toowoomba City means that relocation is a viable option for families.
- Housing required for households across all income levels, sizes and types - Some anecdotal reports that families are arriving in Toowoomba 'on spec' – to see if they can secure work in resource sector. These families are often seeking affordable, short-term accommodation.
- The relative proximity to resource projects means that travel arrangements i.e. DIDO, BIBO are viable for TRC resident workers undertaking construction activities. In the long term as resource projects move to their operational phase, workers may seek to relocate permanently to the nearest town.
- Housing for non-resident workers Industry demand for housing is currently being met through local hotels, motels and caravan parks across TRC, rather than through workers accommodation villages (as found in neighbouring local government areas).
- Anecdotal reports from local services that this reduction in accommodation is having a detrimental impact on their ability to be responsive to need for crisis and/or temporary accommodation. No documented impact on tourism or other industry sectors.
- In neighbouring local government areas, there is community and local government concern regarding the location, size, design and operation of worker accommodation villages – particularly, whether to locate in rural areas or in-town.
- Regional population and workforce growth will be sustained due to long-term investment, and ongoing construction and operational activities in the Surat Basin.
- Toowoomba City likely to be regional heart for Darling and Western Downs resource sector. Its liveability, strong sense of community identity, significant heritage and lifestyle and proximity and access to capital cities via air and road connections.
- Access to housing (for rental, home purchase) and short-term accommodation (for tourists, business travellers and resource workers) will be a key part of TRC investment and attraction strategies.
- Housing and accommodation requirement for resident and non-resident workers is difficult to quantify given the 'stop – start' nature of resource sector investment and activity; and the resource companies reticence to share workforce plans which detail requirements for construction and operational workforces.
- Lack of region and locality specific research on housing preferences for resource works and their families.

¹² McKenzie et al 2009 as cited in Surat Basin Resource Town Housing Affordability Strategy, July 2011

- Further investigation is required around land supply and development, housing product mix, affordability and timeliness in provision to manage the fluctuating demand due to stop-start nature of energy and mining projects.
- Lack of clear policy and planning framework for the location, design and operation of worker accommodation villages. Should the planned expansion of the New Acland coal mine proceed there may be some local impacts in the neighbouring small town of Acland. Currently there are no plans for a FIFO workforce.

FIGURE 44 - SURAT BASIN: WORKER ACCOMMODATION VILLAGE (WAV) BED CAPACITY, BY LOCAL GOVERNMENT AREA (LGA) 2008-2012

LGA	WORKERS ACCOMMODATION VILLAGE BED CAPACITY				
	2008	2009	2010	2011	2012
	NUMBER				
Maranoa (R)	570	NA	670	1,015	2,050
Western Downs (R)	1,115	NA.	1,505	1,950	5,535
Toowoomba (R)	n.a.	NA	0	0	0
Surat Basin total(c)	1,685	NA	2,175	2,965	7,585

(R) – Regional Council

NA – not available

(a) Boundaries are based on the 2012 edition of the Australian Statistical Geography Standard (ASGS).

(b) WAV bed capacity as at the survey date in June/July.

(c) Data for Toowoomba (R) were not collected in 2008. The total WAV bed capacity of the Surat Basin therefore does not include any WAVs that may have been in Toowoomba (R) during the survey period. Figures in this table have been rounded to the nearest 5; any internal discrepancies are due to rounding.

Explanatory notes: Data are sourced from the Government Statistician's annual Survey of Accommodation Providers, which collects information on non-resident worker accommodation (WAVs, hotels, motels, caravan parks and other commercial accommodation). Data are a point in time measure, based on best information available at the time of survey.

7 Local Government's Role in the Housing Market

Local government has a number of roles and responsibilities which enable it to be of influence to the housing market.

7.1 TRADITIONAL ROLES AND DRIVERS FOR EXPANDED ROLES

In Queensland, the traditional role of local government in housing markets has been implemented through mechanisms which are mainly mandated in the *Sustainable Planning Act 2009* (and its predecessors) and associated regulation. It is the extent of application of these mechanisms that varies from Council to Council.

Areas where local government has a direct influence on housing include:

- housing supply- building regulation and approvals, land use planning, infrastructure charges, and development assessment processes; and
- housing affordability - policies that impact on the demand or supply-side of the housing market, including those that influence the costs of dwelling construction or purchase.

Ignited by sustainability demands and reducing affordability, Councils are looking for ways to more effectively influence housing markets for improved outcomes. The keys in the exercise of these roles are leadership, evidence based community and stakeholder engagement, and pragmatism.

When considering the level of intervention Council is willing to apply in the housing market, the following table of options need to be considered:-

- Advocacy: Political leadership and advocacy;
- Facilitator: Engage in partnerships to deliver housing;
- Policy: Local policy and statutory land use planning;
- Development costs: Infrastructure charges regime; development assessment;
- Services and Facilities Provider: provision of support services and facilities to influence locational demand for housing;
- Housing Manager: Management of housing – to a limited extent;
- Housing developer: construction and sale of housing; and
- Design, Construct, Operate and Manage: owner of housing from design to manage.

7.2 RELEVANT QUEENSLAND GOVERNMENT LEGISLATION

The role of local government in the Queensland housing market is mainly underpinned by two pieces of Queensland Government legislation, being the *Sustainable Planning Act 2009* and the *Local Government Act 2009*.

7.2.1 SUSTAINABLE PLANNING ACT 2009

The *Sustainable Planning Act 2009* seeks to achieve ecological sustainability by, amongst other things:

- seeking to provide for equity between present and future generations;
- ensuring the sustainable use of renewable natural resources and the prudent use of non-renewable natural resources;

- avoiding, if practicable, or otherwise lessening, adverse environmental effects of development;
- considering housing choice and diversity, and economic diversity;
- supplying infrastructure in a coordinated, efficient and orderly way, including encouraging urban development in areas where adequate infrastructure exists or can be provided efficiently;
- applying standards of amenity, conservation, energy, health and safety in the built environment that are cost-effective and for the public benefit; and
- providing opportunities for community involvement in decision making.

It is the key legislation that outlines the process for preparation and implementation of planning schemes, the development assessment process, regional planning, and State Planning Policies.

7.2.2 LOCAL GOVERNMENT ACT 2009

The *Local Government Act 2009* provides for:

- the way in which a local government is constituted and the nature and extent of its responsibilities and powers; and
- a system of local government in Queensland that is accountable, effective, efficient and sustainable.

A local government has the power to do anything that is necessary or convenient for the good rule and local government of its local government area, however, can only do something that the State can validly do. To ensure the system of local government is accountable, effective, efficient and sustainable, performance of responsibilities must be in accordance with certain local government principles.

The local government principles are:

- transparent and effective processes, and decision-making in the public interest;
- sustainable development and management of assets and infrastructure, and delivery of effective services;
- democratic representation, social inclusion and meaningful community engagement;
- good governance of, and by, local government; and
- ethical and legal behaviour of councillors and local government employees.

Additional to broad Council powers for the good rule and governance of the local government area as a body corporate with perpetual succession and ability to sue and be sued, Councils also have the capacity to enter into beneficial enterprise arrangements with an association (as defined in section 40 of the Local Government Act), or undertake a significant business activity as a corporatised business entity owned or controlled by Council and registered under the Corporations Act.

7.3 FEDERAL GOVERNMENT POLICIES

In addition to the National Affordable Housing Agreement discussed previously, there are two Federal Government policies which will influence the way Councils deal with housing market issues in the future. These include:

- Sustainable Australia - Sustainable Communities Strategy; and
- National Urban Policy.

These policies, together with Council of Australian Government work in the housing supply and affordability space, constitute significant Australian Government effort in the housing and lifestyle development components of Australia's sustainable development.

7.3.1.1 SUSTAINABLE AUSTRALIA – SUSTAINABLE COMMUNITIES STRATEGY

The Strategy outlines the Government's framework for a Sustainable Australia and aims to ensure that future population change is compatible with the economic, environmental and social wellbeing of Australia. It recognises that population change is not only about the growth and overall size of our population, but also about the needs and skills of our population, how we live, and importantly, where we live. The Strategy identifies its focus as ensuring that we have in place the necessary policy settings and governance arrangements which will deliver improvements in our wellbeing, at the local, regional and national levels into the future. It outlines the Government's commitment to improving the liveability of our urban areas, and building stronger regions.

7.3.1.2 NATIONAL URBAN POLICY

The National Urban Policy and summary action plan applies to cities with population greater than 100,000, which in aggregate comprise 75% of Australia's population. The goals of the National Urban Policy are:

- Productivity – to harness the productivity of Australia's people and industry, by better managing our use of labour, creativity and knowledge, land and infrastructure;
- Sustainability – to advance the sustainability of Australia's natural and built environment, including through better resource and risk management; and
- Liveability – to enhance the liveability of our cities by promoting better urban design, planning and affordable access to recreational, cultural and community facilities.

An urban design protocol was launched in November 2011 in support of the National Urban Policy. It sets out principles focusing on liveability, sustainability and productivity to underpin good urban design; and provides advice for avoiding planning mistakes which might create neighbourhoods characterised by high crime rates, poor health outcomes, social isolation, joblessness, poor housing and a lack of basic services.

7.4 STATE GOVERNMENT PLANNING AND POLICY

A review of the relevant State initiatives, planning policy, and the Darling Downs Regional Plan identify their responses to promoting housing choice and affordability.

7.4.1 STATE PLANNING POLICY

State Planning Policy 1/07 Housing and Residential Development (SPP 1/07) has effect when a local government decides to prepare a new scheme or amend an existing scheme or is required to amend their planning scheme as a result of a regional planning process.

It is noted that the current Toowoomba Planning Scheme does not identify that SPP 1/07 has been appropriately reflected in the planning scheme. However a comprehensive residential land use study was completed in December 2009 to inform the current scheme which does consider SPP 1/07 in detail.

Going forward, the Queensland Government is currently undertaking a review of all State Planning Policies with a view to preparing a Single State Planning Policy for Queensland. The Draft released in March 2013 indicates that there is still a state interest in the provision of housing, and it does generally reflect the same sentiments of the previous SPP1/07.

7.4.2 REGIONAL PLANNING POLICY

Toowoomba Regional Council is affected by two regional plans being the South East Queensland Regional Plan 2009 (SEQ Regional Plan) and the Surat Basin Regional Planning Framework 2011 (Surat Basin Regional Plan).

The SEQ Regional Plan is a statutory regional plan, providing strict guidelines on where residential development can occur through an urban footprint and promoting infill development around city centres. The SEQ Regional Plan does have a significant influence on the current land use designations and, under the current regime, Toowoomba Regional Council must reflect these intentions in the planning scheme.

The current Surat Basin Regional Plan is a non-statutory regional plan the purpose of which is to 'inform' federal, state and local planning for areas within this region. In relation to housing, housing choice and affordability form one of eight 'strategic directions' set by the regional plan.

At the time of preparing this report, the draft Darling Downs Regional Plan was in preparation. The preliminary draft indicates a significant shift in how regional planning is conducted in the State, and demonstrates a direct alignment with the Draft State Planning Policy. The draft does not include some of the key elements of previous regional planning mechanisms, such as Urban Growth Boundary or density targets.

In relation to Regional Plans the Queensland Government is also currently undertaking a review of their approach and structure. The most significant change will likely occur to the SEQ Regional Plan with a shift in policy focus from housing provision to economic development. This state of policy change may mean there is a potential need for future revision to the current Toowoomba Planning Scheme based on changes made to regional plan.

7.4.3 STATE DIRECTION ON PROVISION OF HOUSING PROGRAMS

The Queensland Government is committed to reform of housing assistance and delivery in Queensland, with the Minister for Housing expected to deliver a revised policy on social and community housing in July 2013.

Reform options currently being considered include:

- reviewing how public housing stock is utilised;
- reviewing the current rent policy;
- reducing administrative and maintenance costs;
- introducing fixed-term tenancies from one to five years, depending on household circumstances;
- leveraging the extensive asset base—worth over \$15 billion, to facilitate redevelopment and/or additional housing;
- getting tougher on those who abuse social housing assistance;
- creating a stronger role for non-government housing providers;
- addressing under-occupancy of social housing; and
- identifying undeclared household members.

An example of this approach is the Queensland Government and Logan City Council's Logan Renewal Initiative which aims to renew social housing in Logan and meet the growing demand for affordable housing.

This initiative aims to:

- transfer the management of 4,700 public housing properties and tenancies to an experienced, non-government housing organisation;
- renew and revitalise older neighbourhoods with lots of social housing to create mixed communities that improve social cohesion;

- develop new affordable homes for people on low to medium incomes;
- give local businesses the chance to be part of housing renewal in Logan; and
- engage the local community in carrying out the plan.

In June 2013, the Queensland Government released its Homelessness-to-Housing Strategy 2020. The objective of this strategy is to provide a whole of government response to “provide real and sustainable pathways out of homelessness and develop independence rather than on-going dependence on high-cost, government funded crisis accommodation services’. The strategy is supported by a detailed action plan which details a number of actions including the provision of additional emergency housing for rough sleepers, youth, and women and families escaping domestic violence, the strategy includes reforms to strengthen working relationships across government departments, between the government and large service providers, and between large and small service providers with a view to reducing service duplication and improving effectiveness.

7.5 KEY MECHANISMS FOR LOCAL GOVERNMENT

7.5.1 ADDRESSING SUPPLY AND DEMAND

Supply and demand are components of the housing market equation and affordability is one of several desirable outcomes. Issues that are likely to be pertinent for Council’s policies and plans to influence supply and demand and deliver desirable outcomes include:

- sustainable development;
- population growth;
- lifestyle aspirations;
- residential choice;
- infrastructure requirements and charging;
- planning and design focus on sustainability, productivity, choice, affordability and achievement of lifestyle aspirations;
- development industry competition and viability; and
- streamlined regulation.

These issues are more fully described below. The first four are about understanding capacity, development drivers and what the community wants. The last four are about strategy to deliver what the community wants.

- Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainability parameters that affect sustainable development include geography, water, energy, ecosystems, air quality and natural resource consumption.
- Population growth is a major demand factor. In the Toowoomba region it is expected to be influenced by resource industry development; and to a lesser extent by improving regional communications connectivity and an evolving government understanding of the relevance of regional development in the Australian sustainable population strategy.
- Achievement of lifestyle aspirations is influenced by issues such as urban design, service provision, affordability, regional economy and jobs, community facilities and environmental conditions. These issues also exercise strong influence over housing market demand factors.

- Availability of residential choice affects both supply and demand and is critical for a successful housing market. It should be a primary consideration in the development of policy and planning to shape the housing market to deliver desirable outcomes for the Toowoomba regional communities.
- Infrastructure requirements and charging are impacted by matters such as sustainability parameters, catchment implications, soil type, development constraints and density. Such matters are the foundation of overall planning and design and are strong determinants of supply factors and affordability.
- Planning and design for the urban environment, lot production and dwelling types should focus on sustainability, productivity, choice, affordability and achievement of lifestyle aspirations, whilst encouraging development industry competition and ensuring development industry viability for improved supply.
- Time is money in business and the development business is no different. Streamlined regulation in the areas of lot configuration, land use and building improves supply and is an essential element of an efficient and effective housing market.

Where the housing market ‘fails’ local government has in some instances intervened as a ‘housing provider’ This typically occurred in rural councils and in communities where the community advocated for a housing solution to address a particular need e.g. aged care, supported accommodation etc. A more sophisticated example of intervention is where Brisbane City Council proactively engaged government to establish the Brisbane Housing Company with the intent of dramatically increasing the supply of affordable housing across the city.

7.5.2 EARLY INTERVENTIONS AND LONG TERM STRATEGIES

The new house market largely determines the resale and rental markets. For this reason this segment deals only with the new house market.

Mechanisms that Councils can implement to influence supply and demand in the new house market are best considered as those which:

- either reinforce the existing market if current outcomes are desirable, or intervene in the existing market in an endeavour to improve outcomes; and
- lay the foundations to shape future housing markets for planned outcomes.

In view of emerging issues and the concerns identified in the project brief, this segment does not pursue as an option the reinforcement of the existing market to provide current outcomes. It addresses early intervention to improve outcomes and longer term strategies to shape future markets for planned outcomes.

It is very difficult to impact demand through short term intervention. Desirable demand changes need to be the focus of mechanisms with longer term implications. Accordingly early intervention should target supply factors. Longer term mechanisms should address both supply and demand factors.

Council should implement mechanisms for early intervention and lay the foundations for future housing markets in tandem.

7.5.2.1 EARLY INTERVENTION IN NEW HOUSE MARKET

The new house market consists of the following two stages and, of course, sale may occur at either or both stages:

- lot production and use regulation; and
- house construction.

Notwithstanding the separate description of these two stages, it is critical that they be considered in an integrated fashion to plan for optimum market outcomes.

The direct local government roles in lot production and use regulation are:

- urban planning and design;
- infrastructure policies and charges;
- development assessment processes and conditions; and
- Council rates and charges.

The direct local government roles in house construction are:

- building regulation and approvals; and
- Council rates and charges.

Intervention may occur through all of these roles; and, of course, the current application of these roles in most Queensland Councils currently shapes the housing markets in various ways.

As previously identified early intervention will be most effective on supply factors. Accordingly early intervention should concentrate on matters such as those identified in section 6.2.2 which relate to supply. The Toowoomba Regional Housing Strategy will address which roles could apply to what matters, and what changes could be the most effective and efficient to deliver improved outcomes in each stage of the Toowoomba region's market.

7.5.2.2 LAYING THE FOUNDATIONS FOR FUTURE HOUSING MARKETS

As previously identified the mandated lot production, land use and building regulation roles of Councils underpin Council involvement in the new house market. However, Council needs to implement a broader agenda to lay the foundations to shape future markets to deliver desirable outcomes. Many aspects will be deliverable through statutory land use planning and regulation; and other aspects will be deliverable through Council's good rule and governance powers. Preferably the latter would be done through Council's strategic planning (community plan) process so that there is alignment and co-ordination with all other Council activities. This will require:

- strong leadership and innovation;
- effective evidence based community and stakeholder engagement;
- sound understanding of any sustainability capacity issues and implications for urban planning and design;
- determination of policies to impact matters such as those identified in section 6.2.2, to change supply and demand factors for improvement of affordability and other desirable market outcomes; and
- pragmatic application of the planning scheme to help deliver policy intent.

The Darling Downs Regional Plan is being prepared and should provide a sound basis for understanding any sustainability capacity issues for the Toowoomba region; and Council has a new planning scheme with some important provisions about residential choice.

8 Toowoomba Regional Council Current Role in Housing

Toowoomba Regional Council is currently undertaking a range of projects that influence how housing is delivered in the region.

8.1 TOOWOOMBA REGION PLANNING SCHEME

Toowoomba Regional Council recently introduced a new planning scheme and priority infrastructure plan. It extends Council's influence in the housing market through introduction of the Residential Choice Zone. Similar to most Queensland Councils, it currently exercises all the mandated roles available to it, as well as its traditional rating and charging function.

The following review of the Toowoomba Planning Scheme is focused on the existing strategic direction of the Planning Scheme to provide a high level picture of the policy direction currently set for housing choice and affordability.

8.1.1 STRATEGIC FRAMEWORK

A review of the Strategic Framework of the existing Planning Scheme has identified the following points with regard to housing choice and affordability:

Section 3.4.8 of the Toowoomba Planning Scheme states:

"Toowoomba has traditionally been composed of a continuum of compact urban and rural communities. In earlier periods these communities had a broad spectrum of housing options and forms. Despite this, the production of new suburban housing since the post WWII era and especially post 1970, has been dominated by the fully detached house on a relatively large suburban block. The net result has been that modern suburbs and extensions of rural towns have been car dominated and dominated by detached housing with very little alternative housing provided by the market. It is the intent of this scheme to provide opportunities to increase housing choice and therefore provide a variety of housing forms to improve affordable living options, to provide housing for people of all income levels and to allow people the opportunity to age in place."

It is clear from this statement that the issues of providing for housing choice and affordability are strongly recognised by the planning scheme, and Council has the statutory mandate to drive policy that achieves this outcome. Furthermore, the above statement is supported by the following Land Use Strategies:

1. Any development within the Westbrook Identified Growth Area (South-East Queensland Regional Plan 2009-2031) and the emerging community area of Drayton that will compromise long-term consolidated urban growth is avoided.
2. Structure planning of emerging communities land will be undertaken progressively as part of the development assessment process.
3. New developments shall contribute to achieving minimum dwelling yields of:
 - (a) 15 dwellings per hectare net in Greenfield Development Areas;
 - (b) 30-40 dwellings per hectare net in Urban Consolidation Priority Areas, and within and around Major and District Urban Activity Centres; and
 - (c) 60 dwellings per hectare net in the Principal Activity Centre (Toowoomba City Centre).
4. Regionally significant industrial and enterprise activities are located at Charlton Wellcamp Enterprise Area. The area is the major hub for regionally significant industries and logistic activities.

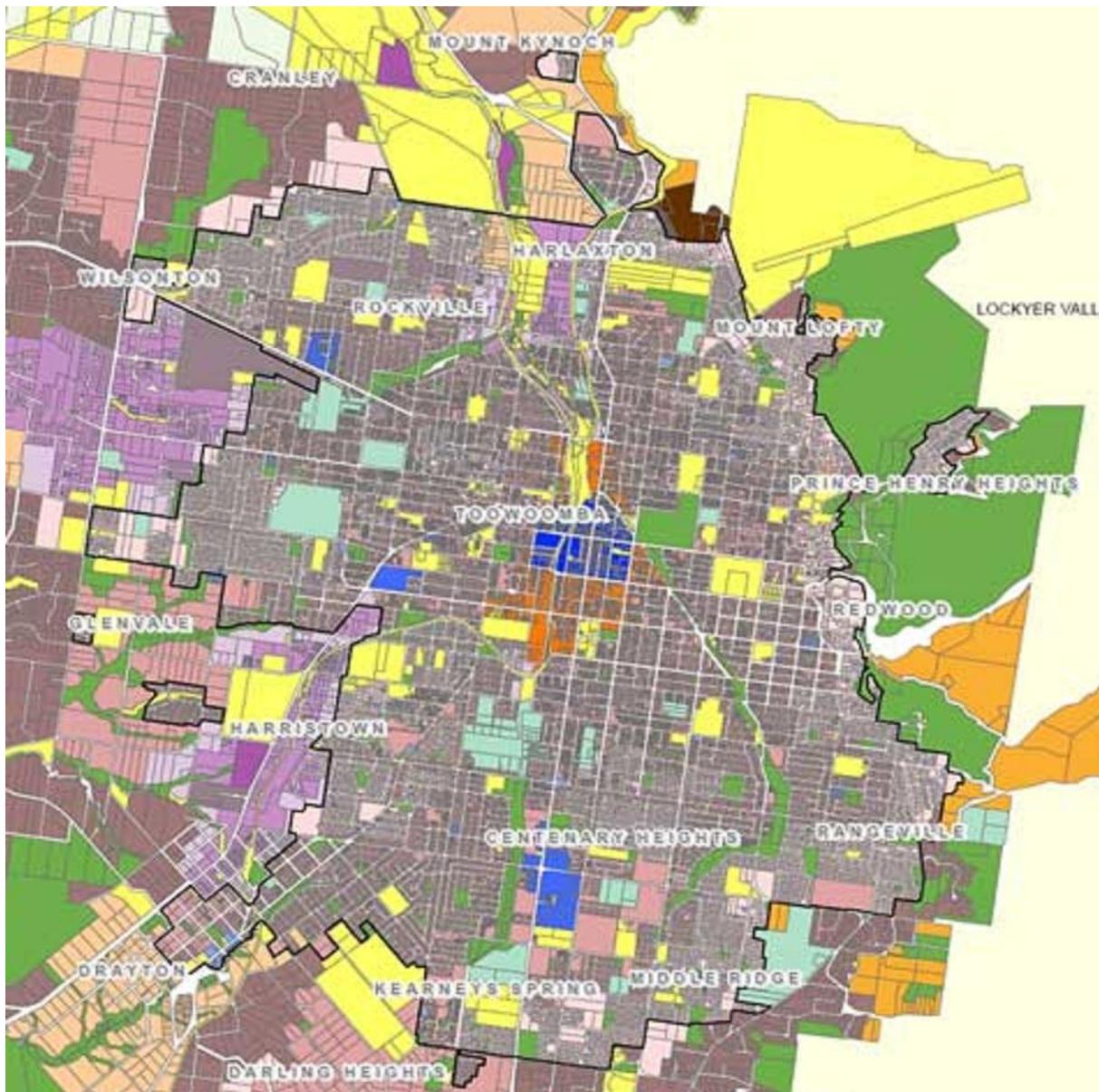
5. Significant car-dependant uses such as bulky goods stores and service industry uses are located in or adjacent to the major activity centres of Wilsonton, Kearney's Spring and Highfields and the Specialist Retail Centres at Anzac Avenue and Boundary Street.

From these points the intent of the Toowoomba Planning Scheme with respect to greenfield and infill development is clearly articulated. In addition, these strategic outcomes are supported by the Strategic Framework mapping which identifies New Urban Areas (greenfield) and through land use zoning areas identified to promote consolidation.

8.2 TEMPORARY CONSOLIDATION INCENTIVES POLICY 2013

In response to the policy direction set at the state, regional and local levels of planning policy which seek to promote housing choice and affordability, Council has recently released the Temporary Urban Consolidation Incentives Policy 2013. The purpose of this policy is to stimulate medium density development in existing urban areas and promote housing choice. This policy applies to those areas within the boundary, mapped by Figure 45 – Toowoomba Regional Priority Infrastructure Plan, and provides development within this area with an incentive by way of a reduced infrastructure charge contribution for development.

FIGURE 45 – TOOWOOMBA REGIONAL PRIORITY INFRASTRUCTURE PLAN



Source: As supplied by Toowoomba Regional Council August 2013

8.2.1 CURRENT COUNCIL ROLE IN THE NEW HOUSE MARKET

In the area of lot production and use regulation these roles are summarised as follows:

- urban planning and design;
- infrastructure policies and charges;
- development assessment processes and conditions; and
- Council rates and charges.

In the area of house construction the Council roles include:

- building regulation and approvals; and
- Council rates and charges.

In recent times, in support of these roles, Council has undertaken significant research and policy development in association with the introduction of the new planning scheme (including the Priority Infrastructure Plan as Part 4) and in the lead up to commissioning preparation of the Toowoomba Regional Housing Strategy. Examples of that work include:

- Adopted Infrastructure Charge Resolution No 2 of 20 March 2012;
- Exploring residential demand: stages 1 – 3 (for lot sizes < 600 sq m and higher density housing types)
- Toowoomba Regional Planning Scheme Medium Density Feasibility Review (Draft October 2012); and
- Choice – Toowoomba Region Housing Choice Initiative Discussion Paper (Draft October 2012).

These Council roles and supporting policy have particular influences on the new house market. Together with new and established research, they will be analysed in conjunction with consideration of early intervention and longer term strategies in the preparation of the Regional Housing Strategy.

8.3 SOCIAL HOUSING SUBSIDISED AFFORDABLE HOUSING AND HOMELESSNESS

8.3.1 COUNCIL IS A PROVIDER OF SOCIAL HOUSING

Council currently owns and manages 12 units of social housing, funded by the Queensland Department of Housing between 1991 and 2004, as shown in the table below.

FIGURE 46 - TOOWOOMBA REGIONAL COUNCIL CURRENT SOCIAL HOUSING STOCK

DATE	WHERE	WHAT	QLD GOVT FUNDING	COUNCIL CONTRIBUTION
18/01/1991	2 Market St, Goombungee	2X2 bedroom units	\$90,000	Unknown
15/06/1999	22-24 Park Drive, Yarraman	4X2 bedroom units	\$401,827	\$3,737
06/02/2002	1, 4, 5 & 8 Olsen Drive, Crows Nest	4X2 bedroom units	\$627,396	Unknown
20/10/2004	23 Bunya Drive, Yarraman	2X2 bedroom units	\$488,800	\$20,280

Although not stated clearly it seems that these are also built on Council land. A report to Council refers to other adjacent sites which may still be available for further community housing development. It outlines Council's responsibilities under the program guidelines and regulations, and flags the forthcoming National Regulatory System. There was an accompanying folder provided to Councillors which I believe provided more detail on these regulatory responsibilities.

The report presents four options – the project team has no record of a Council decision on this question.

- Continue to provide.
- Grow the property portfolio (with attendant regulatory requirements).
- Buy out or hand back.
- Partner with a registered provider.

8.3.2 COUNCIL AS A SOCIAL HOUSING PARTNER

Council has agreed 'in principle' to establish a partnership with Horizon Housing Company.

The Council report on this matter outlines five ways Council could support Horizon's work, based on Horizon's requests.

- Availability of Council land "on builder's terms".
- Rebates on fees and charges on a case by case basis.
- Assistance with town planning matters.
- Preparation of a housing needs assessment leading to a planning policy.
- Assisting by supporting funding applications to other levels of government.

8.3.2 COUNCIL IS COMMITTED TO SUPPORT SOME ACTIONS ON HOMELESSNESS

Council is listed as a partner agency for the following four actions from Home on the Range, which is seeking to deliver sustainable solutions for homelessness in Toowoomba. These commitments include:

- Action 5 – Explore opportunities to utilise public spaces to better support people experiencing primary homelessness;
- Action 7 – Identify actions to increase;
 - the supply of affordable and appropriate housing;
 - crisis accommodation,
 - low cost hostel accommodation for Aboriginal and Torres Strait islander people;
- Action 12 – Establish protocols to ensure a coordinated central service directory for community services is established and maintained; and
- Action 13 – Engage with the business sector, financial institutions, philanthropic organisations, entrepreneurs and the wider community to promote opportunities to become involved in preventing homelessness (Council is the only supporting partner listed for this action with the DOC and QCOSS sharing lead agency)

8.3.3 COUNCIL'S PROPOSED APPROACH TO HOUSING CHOICE HAS STRONG OVERLAPS WITH AFFORDABLE HOUSING

The Housing Choice Initiative discussion paper outlines the need for more diversity and particularly for more small housing given demographic change, while at the same time recognising that in the current Toowoomba market it is not financially viable for developers to produce unit-style developments.

It outlines a GDP approach – “guide demonstrate promote” – to encourage more small lot development along the lines pioneered by the urban Land Development Authority. While primarily aimed at promoting diversity in housing form and land development, it also has the potential for affordability outcomes both through the use of more affordable housing styles, and through partnership with affordable housing providers. Some key elements of this approach:

- Investing in demonstration projects, including the use of surplus Council sites and potential partnership with affordable housing companies;
- Aiming for triple bottom line results;
- Working with a community and industry reference group and an internal working group including all areas of Council; and
- Developing an initial catalyst project through the redevelopment of Freyling Park, which is on Ruthven Street at the southern entry to Toowoomba.

Council has considered strategic approaches to addressing affordable housing in Toowoomba, through a range of short term (12 month) and longer term (1-4 years) strategies. This approach is based on a three-fold model drawn from the Queensland Department of Housing's 2003 Local Government Housing Resource Kit.

- Research – awareness, Identification of Needs and Capacity Building – actions include collating and revising data, building expertise in Council and engaging with community sector projects.
- Plan – Planning and Regulatory Functions – this focuses on developing a policy/strategy, amending the planning scheme to take account of housing needs assessment findings.
- Facilitate – Advocacy and Facilitation of Housing Outcomes – this includes measures including collaboration with non-profit providers to assist the delivery of housing projects, identification and use of surplus Council land, advocacy with other levels of government, examining potential incentives for affordable housing, and applying for or supporting applications for State and Commonwealth funds.

Council did not formally adopt the above approach and it still remains as a draft.

8.4 KEY ISSUES SUMMARY

The following provides a summary of key issues emerging from the review of the statutory planning framework that needs to be addressed.

- At present, Council has met its State obligations under SPP 1/07 through the completion of the Residential Land Use Study 2009. Many of the findings of this study have informed the current planning scheme.
- The planning policy framework at the State level moving forward is uncertain given the pending changes proposed to State Planning Policies across the State. Preliminary discussions need to be held with the State to identify the potential implications of these changes to this study.
- Toowoomba Regional Council is in the position of having two separate regional plans applicable to the local government area, and both having very different statutory power and policy directions.
- The SEQ Regional Plan is expected to undergo significant review in the coming 12 months both in terms of its urban footprint, its statutory powers and its policy directions relevant to housing choice and affordability.

- The Surat Basin Regional Plan sets policy direction relevant to the impact of the resources sector on housing. In this regard the 12 principles set by the plan relevant to housing choice and affordability will need to be evaluated and tested by the next stage of this project.
- The current Toowoomba Planning Scheme provides a clear intent and policy position which seeks to support improved housing choice and affordability which can be relied upon by Council in the making of new policy instruments such as incentives to promote this form of development.
- The recent release of the Temporary Urban Consolidation Incentive Policy provides an important step in promoting greater housing choice and affordability. The next phase of this project will however examine how effective a policy like this can be in the context of other planning constraints such as land size and heritage controls to provide council with an understanding of how effective this incentive might be, and/or how it could be improved or applied in other areas.
- Land ownership patterns and lot size form a critical issue in the effective delivery of infill and Greenfield development. Both will be examined in further detail in the next phase of this project to identify local areas that face particular challenges with respect to delivery of new housing product.

9 Stakeholder Consultation

Throughout the preparation of the Toowoomba Regional Housing Strategy, a number of stakeholder engagement activities were undertaken, including:-

- Toowoomba Regional Housing Strategy Reference Group;
- Targeted stakeholder consultation meetings;
- Councillor workshop;
- UDIA Affordable Housing workshop; and
- Participation in a number of meetings with members of the Homelessness Action Plan committee.

The following section outlines the key findings and outcomes of those discussions.

9.1 TOOWOOMBA REGIONAL HOUSING STRATEGY REFERENCE GROUP

This group was established at the beginning of the project and consisted of representation from the following organisations:-

- Toowoomba Regional Council;
- Department of Housing and Public Works;
- OzCare;
- Urban Development Institute of Australia (UDIA) Toowoomba Branch;
- Housing Industry Association (HIA);
- Department of Communities, Child Safety and Disability Services;
- Queensland Resources Council; and
- YWCA Queensland.

The Reference Group met 4 times during the preparation of the strategy and the presentations from each meeting are provided in Appendices 1-4.

9.1.1 PROJECT INCEPTION – MEETING #1 (14 FEBRUARY 2013)

The primary purpose of this meeting was to provide an overview of how the project would be undertaken, the preliminary findings from analysis, and insights into new information that is available to the project team to utilise in their work. The following comments were attained from the discussions related to each of the 'themes' that were investigated for the strategy.

HOUSING DEMAND AND SUPPLY

- High density living and complexes have issues with body corporate, and although there have been a number approved in Toowoomba in recent years, these have not been constructed due to costs and lack of demand.
- Duplexes and small complexes work well in Toowoomba.
- Department of Housing has put RentConnect services in place to reduce waiting times on 'public housing' and move them into the 'open rental market'.

- High maintenance costs impact on affordability, particularly for seniors.
- Under occupancy is an issue and now Department of Housing is going through a process of moving residents from 3-4 bedroom dwellings to 2brm dwellings if appropriate.
- Diversity in the demographic profile within a community and suburbs is 'healthy' and needs to be encouraged across the region.

AFFORDABILITY

- Stock for public housing has been relatively consistent over the years, not increasing or decreasing.
- Migrants have been more successful in the rental market.
- There is an issue with translation of development applications into constructed product.
- Housing challenges and issues for indigenous population may increase over time.

RESOURCES SECTOR

- There are early indications of Toowoomba becoming a home for 'resource sector' migrants, in that there are requests coming into the Department to relocate to Toowoomba from the western communities considering cost of living and availability of services and resources.
- Challenge is how to 'capture' the financial benefit, whilst not being subject to the 'costs'.
- Social housing offer in the western communities is old and so in need of replacements.

LOCAL GOVERNMENT ROLE IN HOUSING

- The Maranoah Exchange is a good example, and information is available from the South West Department office.
- Council's role can be large to use triggers to encourage diversity.
- Council should educate community and the market.
- Industry leaders in the larger SEQ region need to be targeted and invited to demonstrate their benefit and best practice examples they can build in Toowoomba.
- Need for more 'infrastructure incentives'.

9.1.2 PRIORITY ISSUES AND CONFIRMATION OF KEY INSIGHTS – MEETING #2 (13 MARCH 2013)

The purpose of this meeting was to discuss some of the key findings of the project to date and confirm that those issues identified were valid. The following insights were gathered from this meeting:-

- Increasing prices is more of a driver for dwelling preference, rather than household size;
- Could use the 'Suncorp' rankings to check on how 'liveable' Toowoomba is;
- Character housing is a challenge in Toowoomba;
- Need to consider the life-cycle of a household;
- Access to services in the region and jobs in the rural centres is important to drive 'demand' for housing;
- There is a preference for 'ageing in place' as retiring farmers are going to Millmerran rather than Toowoomba;

- There is an 'ageing profile' in the rural areas;
- Affordability for homeless is a problem;
- There is a trend of people staying in houses below their 'affordability' rate, which restricts the number of properties available of others in lower income bracket;
- There is a demand for larger houses with larger households, particularly from some families of specific cultural background;
- There is plenty of land supply available for housing, however, not enough lots are being produced. This is impacted by the large amount of land with one landholder;
- Total cost of developing land is too great in Toowoomba for developers to consider delivering new products, when the current offering is selling;
- Engineering standards for infrastructure are too high;
- Planning process is difficult to define and the possibilities haven't been communicated effectively;
- Small to medium size developers will be the providers;
- Financiers, values, agents influence the 'market demand';
- There is a need to update and improve the existing hotel and motel accommodation in Toowoomba;
- There is anecdotal evidence that there is some 'over-crowding' in the existing social housing, with couch-surfing, people staying with friends and family and other arrangements;
- There is a need to provide more support and guidance for homeless people;
- NRAS not really applicable in Toowoomba as couldn't create the demand in 2013; and
- HIA have prepared a report which identifies the costs of government changes.

9.1.3 LOCALITY ASSESSMENT – MEETING #3 APRIL 10

The primary purpose of this meeting was to gain feedback on the findings of the 'locality assessment' that had been undertaken across the region. There were a series of questions of clarification and recommendations for adjustments to be made to some of the assessment based on the comments raised. The key findings of the discussion included:-

- Question whether it is possible for anyone to be able to 'purchase' a home when household income less than \$41k/year;
- The primary growth is in sales in the price point of \$300-350k for Toowoomba;
- Community needs to be built around services and facilities such as centres, health care, schools, etc;
- Adelaide provides some good examples of where there is a mixture of 'tenancies' in one high-rise building;
- Horizon is building some good product in Roma;
- Discussion occurred whether it is realistic for all to aspire to home ownership when private rental might be a more realistic expectation;
- Homelessness is a growing issue in Toowoomba, and the problem is being moved to the NGO sector to resolve, rather than Government.

- There is increasing conversations occurring with regards to what the role is of the State and Local government, with regards to the provision of housing;
- Council should target the 'market failures'. Example, infrastructure rebates for those that deliver 'affordable housing';
- The current 'infrastructure incentives' program has received positive feedback, but limitations in terms of elements such as provision of aged care product;
- Need to know how much of what type of housing is required for each sector of the market – i.e. How many small lot homes/units/standard housing product required at different price points.
- There is a general resistance to strata title and the need for a 'body corporate';
- There is an issue with regards to the quality of DA submissions provided to Council and that Council doesn't require a certain standard of submission which impacts on the ability for Council to measure the form of housing and how it is going to cater to the market;
- Council could 'sponsor' some social housing product i.e. gifting land, exempt of infrastructure charges, etc;
- Local management of social/affordable product is essential; and
- Long-term management of social and affordable housing is a major issue.

9.1.4 DRAFT STRATEGY OUTLINE – MEETING #4

The following matters were agreed upon and/or discussed:

- The strategy needs to look at a minimum of 10 years and needs to focus on Council activities only;
- Need to keep in mind the legislative impacts on affordability, which are outside the influence of Council;
- Need more guidance and information provided on the 'development code' and how it can be applied;
- Need to consider whether it is possible to apply a 'rating differential' on land;
- Capital works priorities don't appear to match the development intentions;
- Innovation in how infrastructure is delivered;
- The culture of the development industry is well ingrained, with the majority of the development and building industry not having any experience beyond Toowoomba;
- There are a lot of land assets owned by Toowoomba Regional Council that can be used for innovative housing; and
- Council should demand high quality DA application and innovation in design.

9.2 COUNCILLOR WORKSHOP 15TH JUNE

A workshop was conducted with full Council to discuss the role that Council felt most comfortable with when influencing the housing market (refer to Appendix E). An abbreviated version of a presentation was delivered to them and the key directions that were provided by Council in that meeting included:-

- There is a clear need for Toowoomba Regional Council to play a role in monitoring and ensuring that the region does remain a place that is affordable and attractive for new people to move to Toowoomba.

- Toowoomba Regional Council does not wish to be involved in the ownership and/or management of social housing facilities, and seek opportunities to divest current property portfolio.
- Toowoomba Regional Council is prepared to look at how the planning scheme and other tools can be used to manage the level of affordability but also encouraging a range of different housing types to be provided across the region.

9.3 UDIA AFFORDABLE HOUSING WORKSHOP 16TH JUNE

As part of its regular events program, the Toowoomba Branch of the UDIA held a breakfast on 16th June. The event included a workshop component where attendees were asked about what the challenges were related to providing affordable and diverse range of housing in Toowoomba region, and what key activities should Council undertake to encourage greater diversity. The outcomes of these discussions are recorded in Appendix E.

9.4 STAKEHOLDER CONSULTATIONS – PRIVATE SECTOR

Interviews were undertaken with private sector organisations involved in the residential property industry including property agents and developers. The key insights provided from these discussions are summarised below.

PROPERTY AGENCY

- Residential land for development is principally controlled by major land holder.
- The Toowoomba City area has experienced a reduction in lot sizes from 1,000 sq.m to 500 sq.m. This has resulted in larger houses on smaller lots and lower quality neighbourhoods.
- Rising house prices have resulted in high demand for rental accommodation and a higher proportion of investor product entering the market.
- Housing affordability is difficult for First Home Buyers.
- Council's policy of providing infrastructure rebates has been effective and is supported.
- Increasing demand for retirement accommodation in some areas.

RESIDENTIAL DEVELOPERS

- Historically development approval timing has been slow from Council and utility providers (Ergon). This is improving under the new Council.
- Infrastructure costs have increased substantially over last 10-20 years.
 - Healthy waterways – storm water tank underground (\$250,000);
 - Power costs up from \$1,100 to \$10,000 per lot;
 - NBN has added \$1,500 per lot;
 - Infrastructure charges from \$6,000/lot to \$28,000/lot virtually overnight;
 - Requirements for wider footpaths and roads increases land take from development; and
 - Raw land costs have also increased to a point where development is difficult to make viable.
- Lot sizes have been decreasing across Toowoomba over many years from 2,500 sq.m to 1,000 sq.m at Highfields and 1,500 sq.m to 1,000 sq.m at Westbrook.

- Highfields has been an attractive alternative to Toowoomba due to larger lots (800-1,000 sq.m), less expensive blocks (more for your money), and ease of commute into Toowoomba. People in Toowoomba don't want 300 sq.m blocks. Minimum size is around 600 sq.m (market preference).
- Experience has been that Young Families and Empty Nesters have not differentiated in housing preference.
- Households have been showing preference to stay in one house over the long term.
- There is a strong cultural preference for single storey houses in the Toowoomba Region. Thus small lots which may require two storey dwellings have not been popular. Four bedroom preference. No interest in the granny flat concept to date.
- Duplex on corner blocks have been accepted by the market.
- Need for improved public transport to support greater dwelling densities.

9.5 STAKEHOLDER CONSULTATIONS – SOCIAL AND COMMUNITY HOUSING SECTOR

Discussions were held with a range of stakeholders from Toowoomba's community and social housing sector regarding current and future housing needs. A summary of these discussions is provided in Appendix D.

Targeted consultation occurred with the following organisations:

- University of Southern Queensland Student Services;
- Toowoomba Refugee and Migrant Support (TRAMS);
- Homelessness Community Action Plan (network and committee members);
- Toowoomba Community Housing/Assert Services;
- Salvation Army (Crisis Housing Manager);
- TASC (Community Legal Service and Tenancy Advocacy and Advice Service); and
- Queensland Government - Toowoomba Housing Service Centre (Client Service Manager, Service Manager, Indigenous Housing Officer).

DEMAND FOR AFFORDABLE HOUSING

- Increased demand due to people being displaced from resource areas e.g. Roma, Chinchilla, Dalby, Miles and Cunnamulla.
- Community housing providers in Toowoomba include Toowoomba Community Housing Service, St Vincent de Paul, YWCA and Horizon.
- Indigenous housing providers include Goolburri, Downs Housing.
- NRAS housing stock is being developed.
- Harder for higher risk tenants to access housing due to increased demand for affordable housing.
- Shortage of accessible housing and housing for people with a disability – opportunity for private sector investment.
- High demand for young people with a disability seeking to live independently.

- Demand for medical accommodation (to support the hospital and health services).

DEMAND FOR SOCIAL HOUSING

- Public housing now housing those with the most complex needs, and this can lead to neighbourhood issues.
- Demand for smaller dwellings (1 bedroom units) and large dwellings (4-5 bedroom houses).
- Council's social housing stock is allocated tenancies through the housing register (based on need).
- New arrivals, rather than refugees, are main clients of social housing.
- Social housing tenants (due to their complex needs) now require wrap around services (drug and alcohol, mental health services).
- Tenants prefer location in the northern and western suburbs.
- Demand for Indigenous housing and housing services.

HOMELESSNESS

- Homelessness Hub runs from the Toowoomba Housing Service Centre.
- Crisis housing is available for families and single men. These services are in demand. Demand for housing for single women (none available in Toowoomba).
- Transitional housing required for people leaving psychiatric care, respite care required for carers of people with a mental illness.
- Youth homelessness is prevalent, often masked through 'informal' house sharing.
- Caravan Parks (including Helidon Springs) often provide 'crisis housing' alternative.

OPTIONS FOR ENHANCED HOUSING SERVICES

- Need to consider service delivery options where housing and support services are provided separately.

LOCATIONS OF INTEREST

- Oakey – due to accommodation shortage, employment with the abattoirs, army base and rural industries.
- Yarraman – lots of vacant houses but poor local employment opportunities.

POTENTIAL ROLE FOR COUNCIL

- Support for Homelessness Community Action Plan – secretariat services
- Facilitating development of relationships between refugee/new arrival services and real estate agents and property managers.
- Review whether Council's social housing stock still meets local needs and/or is fit for purpose.
- Council's planning to consider needs of community and social housing sector. Social and community housing needs to be close to services and accessible by public transport.

Disclaimer

This report is dated July 2013 and incorporates information and events up to that date only and excludes any information arising, or event occurring, after that date which may affect the validity of Urbis Pty Ltd's (Urbis) opinion in this report. Urbis prepared this report on the instructions, and for the benefit only, of Urbis Pty Ltd (Instructing Party) for the purpose of Urbis Pty Ltd (Purpose) and not for any other purpose or use. Urbis expressly disclaims any liability to the Instructing Party who relies or purports to rely on this report for any purpose other than the Purpose and to any party other than the Instructing Party who relies or purports to rely on this report for any purpose whatsoever (including the Purpose).

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

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

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

- Toowoomba Regional Council (2010) Report of the Meeting of the Committee of the Council 12-13 October 2010.
- Toowoomba Regional Council (2010) Existing Housing Needs in Toowoomba Regional Council Area December 2010: Stage One – Housing Needs Assessment, Prepared by Markus Dittman, Strategic Planning Branch, Toowoomba Regional Council.
- Toowoomba Regional Council (2011).
- Queensland Government (2012) Surat Basin Population Report 2012, Government Statistician, Queensland Treasury and Trade.
- Skills Queensland 2011, Surat Basin Workforce Development Plan.
- Existing Housing Needs Report (Dec 2010).
- Stakeholder consultations.
- 2011 Census – workforce, housing (new).
- Queensland Treasury and Trade (new) – non-resident workers and housing census 2012.
- Surat Basin EISs – housing strategies, workforce plans etc (new).

Appendix A

Supporting Dwelling Supply and Demand Data

Supply Projection - Number of New Dwellings

BY SA2

Statistical Area Level 2	2013-2015 0 - 2 Years	2015-2018 2 - 5 Years	2018-2023 5 - 10 Years	2023-2031 10 - 18 Years	Total
Low Density Residential					
Urban					
Toowoomba - Central	0	0	0	0	0
Toowoomba - East	8	0	0	4	12
Middle Ridge	0	0	0	9	9
Newtown (Qld)	0	0	0	0	0
Rangeville	0	0	0	5	5
Urban Growth					
Darling Heights	0	0	0	90	90
Drayton - Harristown	3	0	0	55	58
Gowrie (Qld)	52	0	0	308	360
Highfields	0	14	218	207	439
North Toowoomba - Harlaxton	0	0	0	31	31
Toowoomba - West	0	3	0	359	362
Wilsonton	0	0	0	124	124
Rural					
Cambooya - Wyreema	26	0	0	701	727
Clifton - Greenmount	0	0	0	0	0
Crows Nest - Rosalie	81	0	0	191	272
Jondaryan	0	4	0	75	79
Millmerran	0	0	0	278	278
Pittsworth	0	0	0	38	38
Urban Residential					
Urban					
Toowoomba - Central	0	0	0	39	39
Toowoomba - East	0	0	0	54	54
Middle Ridge	163	0	0	216	379
Newtown (Qld)	0	0	0	17	17
Rangeville	0	0	0	50	50
Urban Growth					
Darling Heights	570	416	775	760	2521
Drayton - Harristown	76	30	515	1921	2542
Gowrie (Qld)	13	0	0	629	642
Highfields	25	1716	0	2899	4641
North Toowoomba - Harlaxton	20	0	405	339	764
Toowoomba - West	385	1273	3363	3162	8183
Wilsonton	311	0	21	410	742
Rural					
Cambooya - Wyreema	226	0	185	517	928
Clifton - Greenmount	3	0	0	905	908
Crows Nest - Rosalie	0	257	318	548	1123
Jondaryan	234	0	0	402	636
Millmerran	0	0	0	823	823
Pittsworth	66	0	20	434	520
Total Residential					
Urban					
Toowoomba - Central	0	0	0	39	39
Toowoomba - East	8	0	0	58	66
Middle Ridge	163	0	0	226	388
Newtown (Qld)	0	0	0	17	17
Rangeville	0	0	0	55	55
Urban Growth					
Darling Heights	570	416	775	851	2612
Drayton - Harristown	79	30	515	1976	2600
Gowrie (Qld)	65	0	0	936	1001
Highfields	25	1730	218	3106	5080
North Toowoomba - Harlaxton	20	0	405	371	796
Toowoomba - West	385	1276	3363	3521	8545
Wilsonton	311	0	21	535	867
Rural					
Cambooya - Wyreema	252	0	185	1218	1655
Clifton - Greenmount	3	0	0	905	908
Crows Nest - Rosalie	81	257	318	739	1395
Jondaryan	234	4	0	476	714
Millmerran	0	0	0	1101	1101
Pittsworth	66	0	20	471	557
Total	2261	3713	5821	16601	28396

Source: Queensland Government, Broadhectare Study, prepared by Urbis

Appendix B

Literature Review

ISSUE: HOUSING AFFORDABILITY

SOURCE / AUTHOR / DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
Australian Government / COAG Reform Council / 30 April 2012	<p>'Affordable Housing 2010-11: Comparing performance across Australia'</p> <p>Report by the COAG Reform Council to the Council of Australian Governments under the National Affordable Housing Agreement.</p>	<p>Key findings in relation to housing affordability include:</p> <p>Nationally – there is no indication housing affordability has improved.</p> <p>Queensland – is the least affordable State for low and moderate income households – mortgage stress fell in Brisbane – rental stress was close to the national average.</p>	Jamie Quinn

ISSUE: SUPPLY AND DEMAND

SOURCE/AUTHOR/ DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
Australian Government / COAG Housing Supply and Affordability Reform Working Group / July 2012	<p>'Housing Supply and Affordability Reform'</p> <p>Report by the COAG Housing Supply and Affordability Reform (HSAR) Working Group to the Council of Australian Governments following examination of the housing supply pipeline and government policies that may act as barriers to supply or that may stimulate demand for housing. The HSAR Working Group particularly focused on land supply, infrastructure cost recovery, and land-use planning and approval processes.</p>	<p>Key issues in relation to supply, demand and affordability include:</p> <ul style="list-style-type: none"> ▪ allocating land to highest value use – in supporting diversity in lot size and dwelling mix, governments should ensure planning policy does not unduly constrain the market's capacity to provide the type of dwellings people want in the locations people want ▪ certainty, timeliness and cost of regulatory processes are critical risk factors in the business of development •costs and charges imposed on developers and home buyers should be efficient, transparent, accountable, 	Jamie Quinn

SOURCE/AUTHOR/ DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
		<p>predictable and equitable</p> <ul style="list-style-type: none"> more efficient supply should put downward pressure on house prices, but other factors such as population growth, interest rates or unemployment rates may also impact level and growth of house prices and rent. <p>A useful diagram of factors that influence the housing market (attributed to Source NHSC) is available at page 38.</p>	

ISSUE: THE ROLE OF LOCAL GOVERNMENT IN HOUSING

SOURCE/AUTHOR/ DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
Australian Government / COAG Reform Council / 30 April 2012	<p>'Affordable Housing 2010-11: Comparing performance across Australia'</p> <p>Report by the COAG Reform Council to the Council of Australian Governments under the National Affordable Housing Agreement.</p>	<p>Local Government roles are building approval processes; local urban planning and development approval processes; and rates and charges that influence housing affordability.</p>	Jamie Quinn
Australian Government / COAG Housing Supply and Affordability Reform Working Group / July 2012	<p>'Housing Supply and Affordability Reform'</p> <p>Report by the COAG Housing Supply and Affordability Reform (HSAR) Working Group to the Council of Australian Governments following examination of the housing supply pipeline and</p>	<p>Local Government roles in housing supply are policies relating to building regulation and approvals, urban planning, infrastructure charges, and development assessment processes.</p> <p>Local Government roles in housing affordability are</p>	Jamie Quinn

SOURCE/AUTHOR/ DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
	<p>government policies that may act as barriers to supply or that may stimulate demand for housing. The HSAR Working Group particularly focused on land supply, infrastructure cost recovery, and land-use planning and approval processes.</p>	<p>policies that impact directly or indirectly on the demand or supply-side of the housing market, including those that influence the costs of dwelling construction or purchase.</p>	
<p>Regional Advantage and Innovation: Achieving Australia's National Objectives / Editors S Kinnear, K Charters and P Vitartas / published by Physica-Verlag, a Springer Company / 2012</p>	<p>Specifically Chapter 3 – The Challenges of Delivering a 'Sustainable Australia' authored by J Quinn and S Kirby - proposing a multi-government Sustainable Australia Framework, supported by regional planning and a Local Sustainable Development System as the engine for Local Government strategic or community planning, to help deliver sustainable development.</p>	<p>The following development elements, amongst those identified in Figure 3.4 (p49) Sustainable Australia Framework, are pertinent to the Toowoomba Regional Housing Strategy:</p> <p>centres; residential; community assets; services; public and active transport; rail; roads; aviation; water network, energy network; communication network; and waste network.</p> <p>To ensure sustainable development of these elements, in section 3.8.6 (p 62), one of the steps in the Local Sustainable Development System is formulation of appropriate sustainable development strategies based on:</p> <p>sustainable regional design; acceptable urban design capacity; investment in enabling infrastructure; affordability; value adding implications and return on investment; impact in favour of productivity growth and community</p>	<p>Jamie Quinn</p>

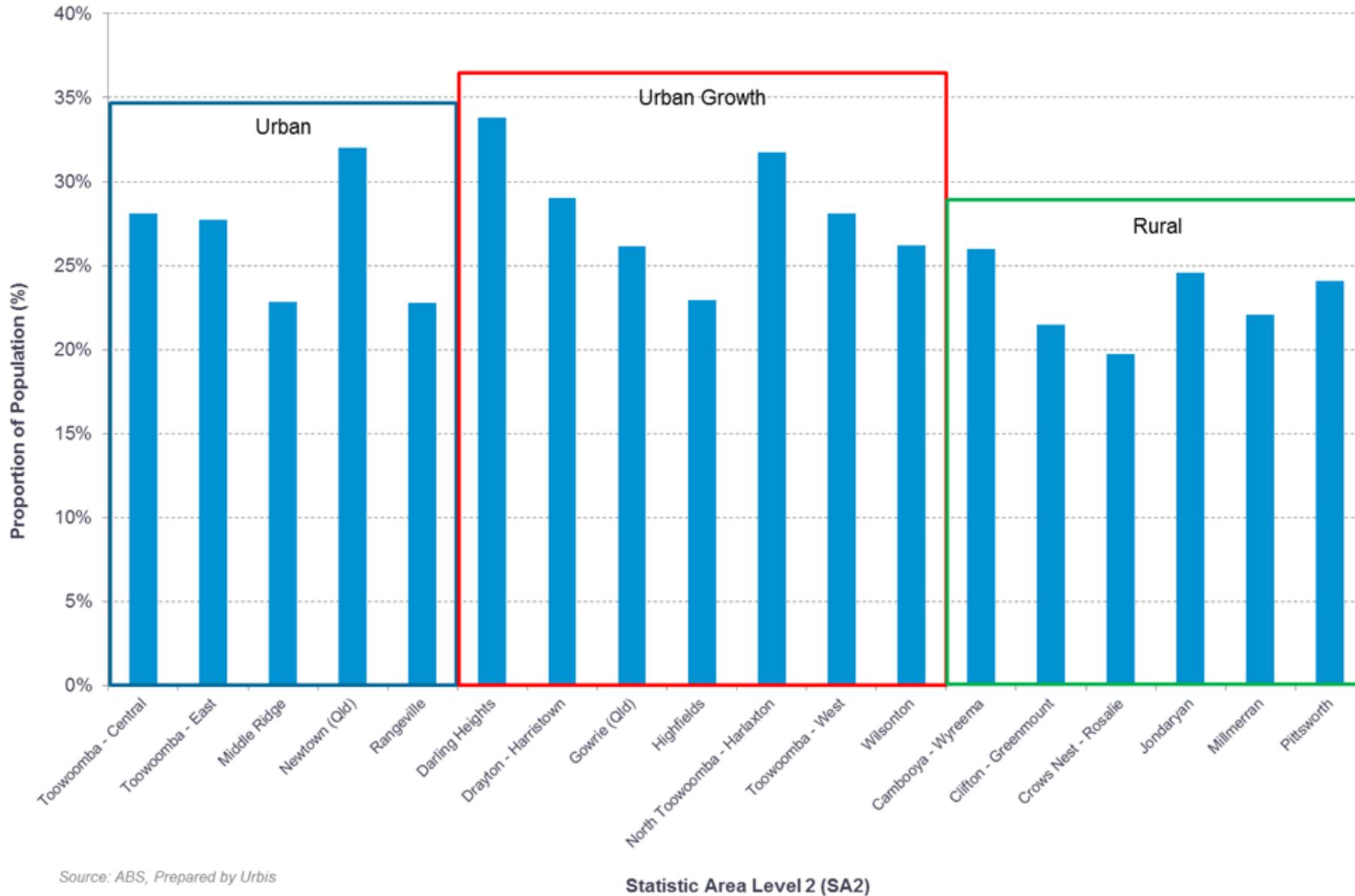
SOURCE/AUTHOR/ DATE	'DESCRIPTION' / INFORMATION	INSIGHT	REVIEWER
		wellbeing; enhancement of regional economic 'balance sheet'; validation of community vision; and validation that regional design capacity remains in surplus.	

Appendix C

Census Assessment Areas
Translation

GEN Y - 11-30 YEARS (1981-2000)

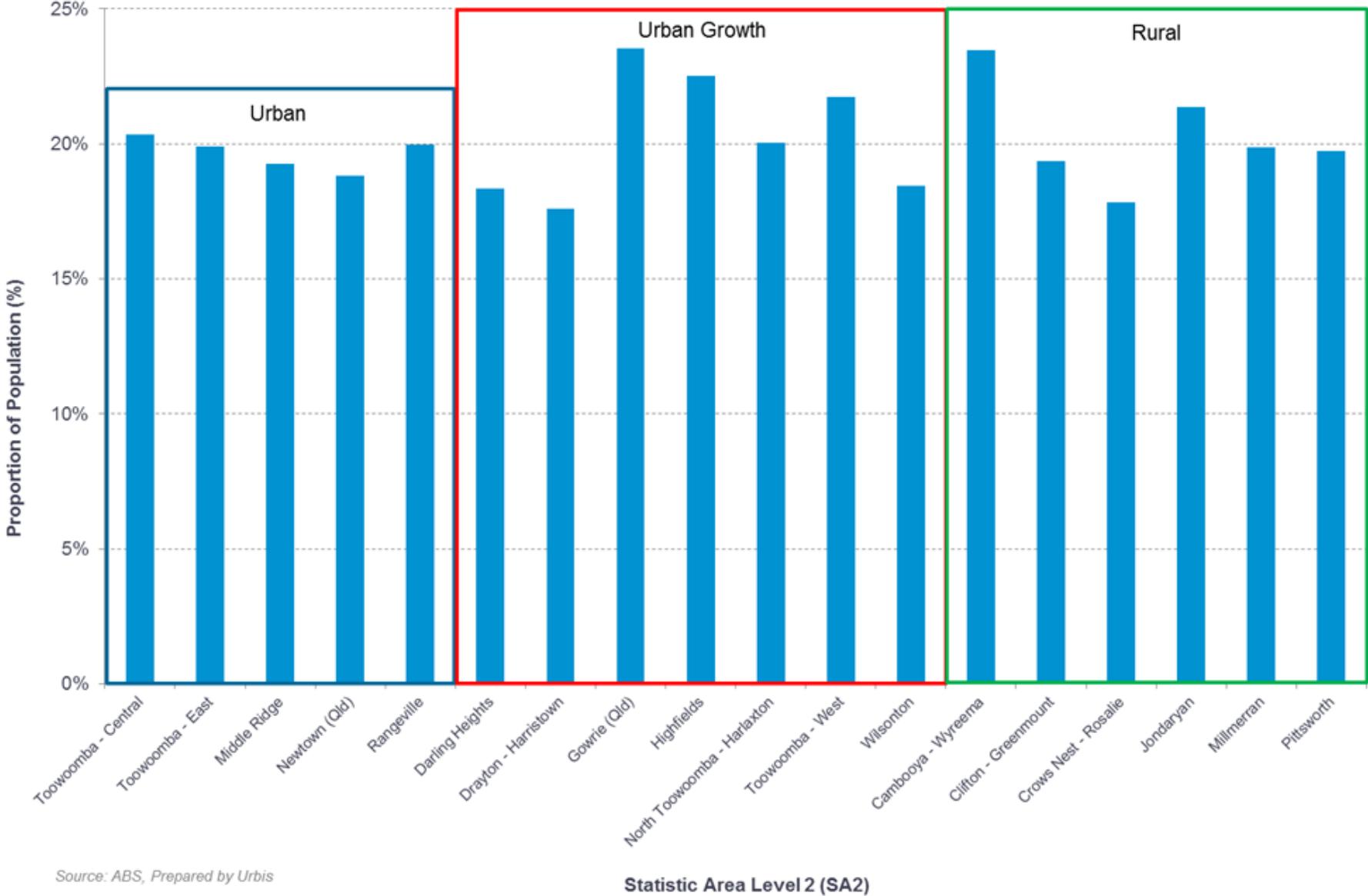
FIGURE 47 – GENERATION Y



Source: ABS, Prepared by Urbis

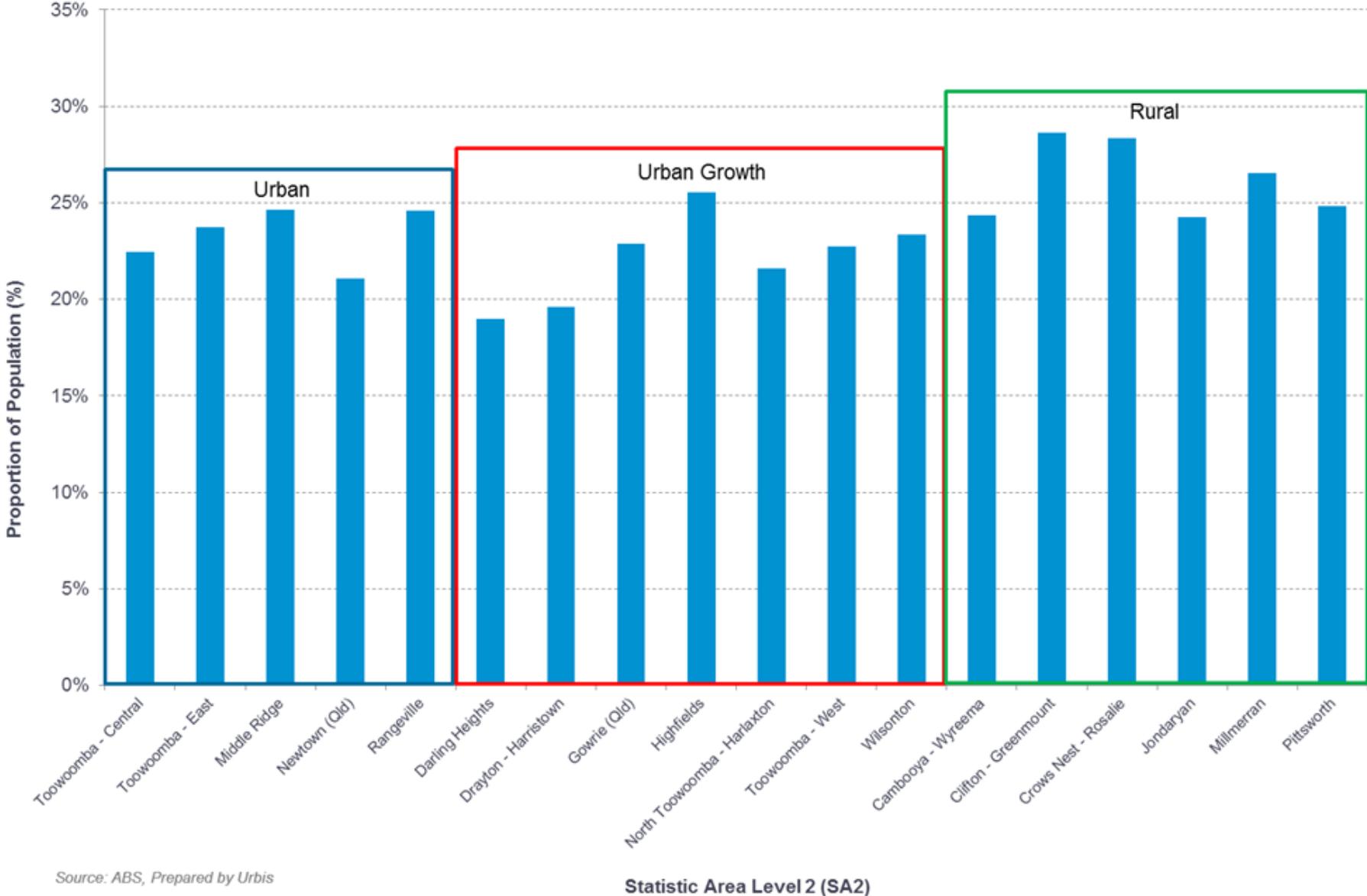
GENERATION X – 31-46 YEARS (1965-1980)

FIGURE 48 – GENERATION X



BABY BOOMERS – 47-65 YEARS (1946-1964) by sa2

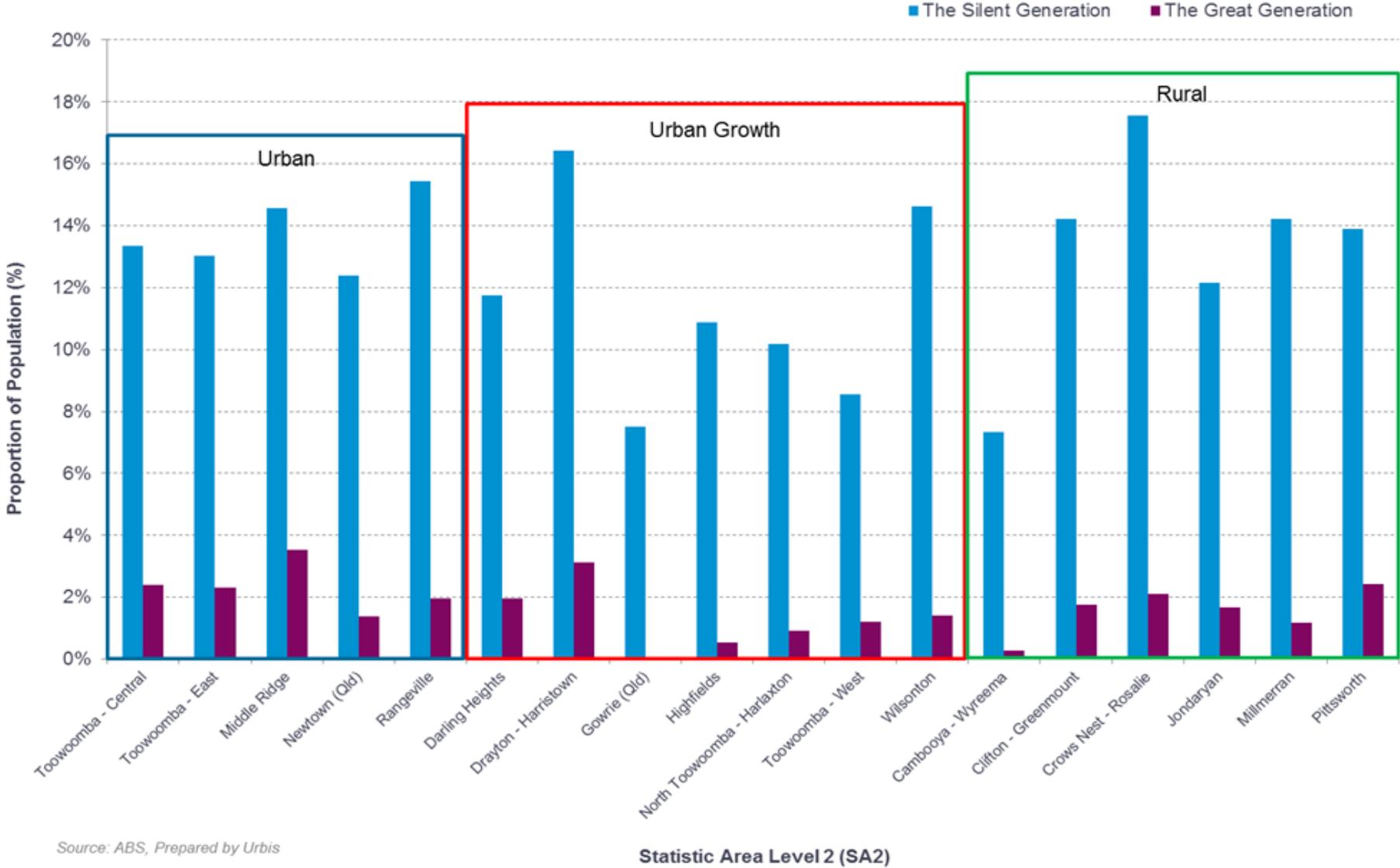
FIGURE 49 – BABY BOOMERS



Source: ABS, Prepared by Urbis

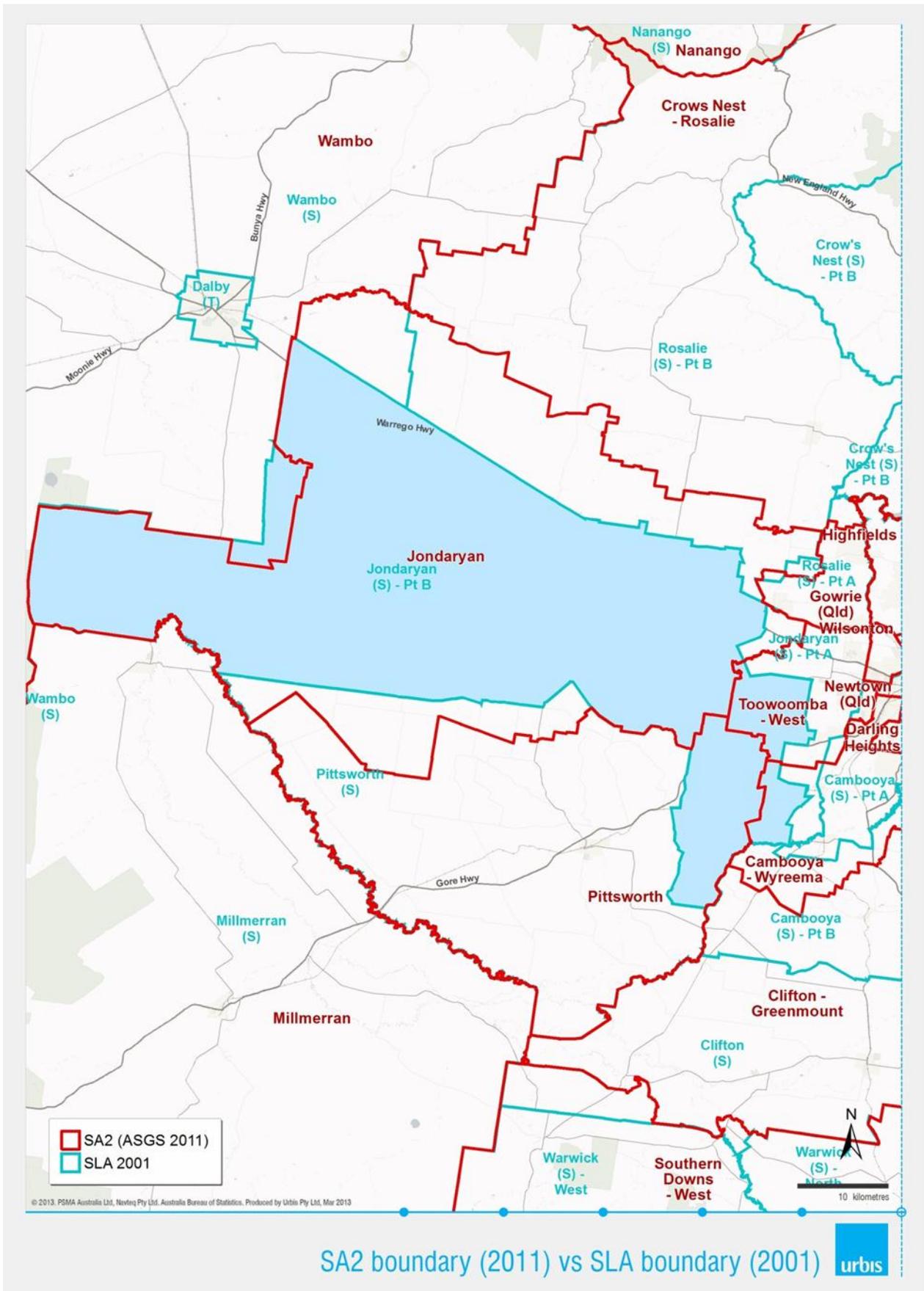
THE SILENT AND GREAT GENERATION (AGED ABOVE 65) by sa2

FIGURE 50 – THE SENIOR GROUP



Source: ABS, Prepared by Urbis

FIGURE 51 – CENSUS TRANSLATION AREAS



Appendix D

Consultation Notes

TABLE 1 – TOOWOOMBA REGIONAL HOUSING STRATEGY CONSULTATION NOTES

NAME AND POSITION	EXPERIENCE OF HOUSING AVAILABILITY AND AFFORDABILITY	HOW HAS THIS CHANGED OVER TIME?	GAPS OR SHORTFALLS	LOCALITIES EASIEST AND HARDEST TO GET HOUSING IN/OTHER LOCALITY ISSUES	POPULATION GROUPS	INITIATIVES UNDER WAY NOW	WHAT WOULD YOU LIKE TO SEE HAPPEN IN THE FUTURE?
Toowoomba HCAP meeting, 8 March 2013			<p>In the process of gathering knowledge about outreach – who does it, what do people mean by it?</p> <p>Designated Indigenous positions – survey data suggests people don't really know what it means</p>			<p>The HCAP project has been going since 2011, but funding is only guaranteed to the end of June. Project has resulted in a number of initiatives to improve homelessness service delivery – see the update on the <i>Home on the Range</i> action plan for details.</p>	
Simon King, Client Service Manager, Housing Service Centre	<p>Rent Connect staff say there is a good supply of affordable rental housing – they are usually able to find clients somewhere to rent in the private market with assistance such as bond loans.</p> <p>Rental returns are still good as housing</p>	<p>They are seeing more displacement now from resource areas – e.g Roma, Chinchilla, Dalby, Miles, Cunnamulla.</p> <p>Due to policy changes they are now housing people with more complex needs – this can lead to</p>	<p>In social housing they have a good supply of 3-4 bedroom houses. Main shortages are in smaller stock – one bedroom units especially – and 4-5 bedroom houses. Nation building funds</p>	<p>In the last 10 years the Dept has sold a lot of older 3-4 bedroom houses in higher density areas, especially Harlaxton. Rockville/Wilsonton has the highest concentration of social housing and is the most “problem” area for them.</p>	<p>They have very limited involvement in Aboriginal housing and no information about what is happening with Goolburri except that they are being managed day to day by Go Gecko real estate.</p> <p>They see a lot of African refugees – especially Sudanese</p>	<p>Department of Housing have moved towards a more holistic approach to service delivery – where they used to just sign people up to the waiting list, now they try to meet the persons needs in a number of ways – private rental</p>	

NAME AND POSITION	EXPERIENCE OF HOUSING AVAILABILITY AND AFFORDABILITY	HOW HAS THIS CHANGED OVER TIME?	GAPS OR SHORTFALLS	LOCALITIES EASIEST AND HARDEST TO GET HOUSING IN/OTHER LOCALITY ISSUES	POPULATION GROUPS	INITIATIVES UNDER WAY NOW	WHAT WOULD YOU LIKE TO SEE HAPPEN IN THE FUTURE?
	is affordable to purchase – when they sell their own houses they are getting about \$200k for a three bedroom surplus public housing dwelling. According to real estate contacts, houses in the \$250-300k market are moving fastest, often bought by investors and super funds who believe the Toowoomba market is undervalued.	neighbourhood issues and more intense effort. This also means there are now fewer long term social housing tenants in the community. However, in the most recent review of need/eligibility only 30 out of 2,500 tenancies came up as needing review.	(over 100 units) went mainly into two bedroom stock.	They have social housing in the smaller communities – the housing managed by Council and other local orgs is allocated through their register. They try to house local people but often can't find anyone, will house people from Toowoomba there or even from further afield.	and more recently Congolese. Also more Middle Eastern refugees recently. Many South-East Asian people, mainly migrants rather than refugees.	assistance, crisis referrals etc. Simon feels this has really improved outcomes. Homelessness Hub runs from the Housing Service Centre.	
Darcy Foley, Housing Coordinator, Toowoomba Community Housing/Assert Services	TCHS operates 64 properties under the Community Rent Scheme including 61 in Toowoomba (head leased from the private market as transitional housing) plus four unit complexes as long-	There was a massive market shift in the early 2000s which made housing a lot harder for people on low incomes – before that rental was easily available and affordable and	Their main concern is about wrap-around supports in the environment where the majority of new social housing tenants now have complex needs – availability	Generally they find that with persistence they can get head-lease housing pretty much in any area they want it. Most of their tenants end up wanting to go to the northern or western suburbs and they have handed back		TAFE has started a program to support sole parents in the transition to Newstart as their children turn 8 – to try and avoid the drop in income and hardship by getting people work-ready.	Much better coordination of housing and support services in the social sector.

NAME AND POSITION	EXPERIENCE OF HOUSING AVAILABILITY AND AFFORDABILITY	HOW HAS THIS CHANGED OVER TIME?	GAPS OR SHORTFALLS	LOCALITIES EASIEST AND HARDEST TO GET HOUSING IN/OTHER LOCALITY ISSUES	POPULATION GROUPS	INITIATIVES UNDER WAY NOW	WHAT WOULD YOU LIKE TO SEE HAPPEN IN THE FUTURE?
	<p>term social housing and 26 studio units. TCHS is the largest housing community provider in Toowoomba but St Vincent de Paul, YWCA and Horizon are all out of town providers who have a foothold in Toowoomba and looking to expand. There is some NRAS funded housing in Toowoomba owned and managed by a private company, but its rents are too expensive – more costly than other properties in the private rental market.</p>	<p>people on moderate incomes could buy, much less so now so more pressure on the market. They now struggle to get head-lease properties as managers have lots of options.</p>	<p>of drug and alcohol support and mental health support are particularly important and resources in Toowoomba are really stretched. This places tenancies at risk. They are committed to housing high need households but fund they still need to be very selective who they accept to manage neighbourhood relationships, especially in multiple dwellings.</p>	<p>head lease housing in places like Rangeville because their tenants would rather not live there.</p> <p>Darcy talked about two outlying areas – Yarraman and Pittsworth – with which he has personal experience. Since the late 1990s Pittsworth has had a property boom, mainly driven by Toowoomba-based workers looking for cheaper housing and family-friendly lifestyle – as a result it has gone from little country town to thriving community. At the other end of the spectrum, Yarraman is in the grip of economic malaise – the main employer (the timber mill) only operates</p>			

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				about 4-months a year, unemployment and poverty are high and there is vacant and run down housing – people go there because housing is affordable but find there is no work and a difficult community situation.			
<p>Perry Miller and Mike Mutzie</p> <p>Qld Department of Housing, Toowoomba Housing Service Centre</p> <p>(Mike is service manager, Perry is Indigenous housing officer – a lot of the discussion centred on Aboriginal housing issues)</p>	<p>Across their region (which goes out to the far South-West) there are about 160 Indigenous-specific social housing dwellings, plus another 160 managed by Indigenous Community Housing Organisations. About 40% of these are in Toowoomba itself, the rest in rural communities – not sure in relation to</p>	<p>There has been a major change in the last few years in management of social housing, moving to needs based allocation, and this changes the profile of who gets housed. Over recent years the Department has sold and redeveloped housing in Toowoomba but this has slowed now as resources</p>	<p>There is a shortfall of smaller housing forms – the Nation Building stimulus package rectified this to some extent but still an imbalance, and hard to see now how this will be fixed.</p> <p>The other issue is with the management of ICHO stock. There are two organisations</p>	<p>Aboriginal tenants used to choose Harlaxton a lot – now the Aboriginal households out there are mainly older, and younger families mostly end up in Wilsonton area. They see Oakey as a kind of “staging point” for Aboriginal families coming from the West – they will stay with family in Oakey for a while before moving into Toowoomba.</p>	<p>Key issues for Aboriginal households – overcrowding, generally involving family members moving in either temporarily or indefinitely. This can lead to tenancy issues either because the extra occupants are undeclared, or because there are behaviour issues in the household. If Indigenous tenants are evicted (e.g from social housing) they generally end up living with other</p>	<p>Department of Housing has shifted its intake process recently so that Rent Connect is now the first port service option and many households are housed in the private rental market – social housing applications are taken but people are steered away from this if they don't seem to be in the highest categories.</p>	<p>Better coordination of housing and support – holistic service, better tenancy sustainment.</p> <p>Financial Management is crucial.</p>

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	TRC boundaries. For both Indigenous and mainstream social housing there's a mismatch of supply and demand, both in terms of overall amount (not enough) and the type of housing.	are so tight.	active in the region – Goolburri is based in Dalby and manages housing in Oakey as well as a small amount in Toowoomba. Downs Housing is the main Toowoomba provider. There are question-marks over the quality of management by both these organisations, and a lot of the housing is in quite poor condition.		family members in another social housing dwelling. Toowoomba as a regional centre attracts people from further west, as does Oakey (often via Oakey).	The other coming change is that the Logan initiative is expected to serve as the model for other areas including Toowoomba so housing will be transferred en masse to non-government managers. What will Council's role be?	
Stan Gittins, Crisis Housing Manager, Salvation Army	They manage 17 family crisis dwellings and 3 sets of duplexes with space for 14 men – all crisis housing with support, maximum of	There used to be a progression that families followed from crisis housing into CRS, and then eventually being housed in social	Need more supported housing.	Families commonly end up in social housing at Wilsonton, single men end up in boarding houses or share housing in the	Lots of difficulties for Indigenous families – overcrowding and other family members. Recent increase has been in CALD families – currently housing 4	Sunrise Way on the edge of the range is a former State facility that has been done up with community and Council support for use as an alcohol	Better drug and alcohol support. Shift to model where housing and support are separated – a group like TCHS

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	<p>12-13 weeks stay. Managing the men's housing is a struggle because the men have drug and alcohol problems and in the share situation those who genuinely want to stop using are led astray by those who don't. Most families move on to social housing, most often the CRS through TCHS.</p>	<p>housing. However, this is now less certain, households are reassessed for their social housing priority after 3 months in CRS and because their situations often improve in that time, many are then deemed a lower priority and streamed back into private rental. They are also getting a lot more referrals now from Department of Housing evictions. In their experience, the three things that lead to getting priority for housing is being Indigenous, having a disability (including mental health) and having</p>		<p>central area.</p>	<p>and 6 more on their wait-list, mostly from Africa – Congo, Ethiopia, Sudan, Kenya.</p>	<p>rehab facility, but the committee has been unable to secure any operational funding so the project may lapse as a result – such a facility is badly needed.</p>	<p>do tenancy and groups like Salvos purely provide the support services.</p>

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		a TICA listing. There is also an increasing trend to share housing with a landlord renting their house by the room rather than the whole house – generally \$175 per room so much more lucrative for an owner.					
Meg O'Neill, Community Advocacy Manager, TASC TASC are a community legal service and run the TAAS service along with other community advocacy programs.	Market has got much more difficult over the past year or two – rents have increased as a result and also there is less availability so tenants who are perceived as higher risk struggle to get housing even if they can afford it. They experience a lot of discrimination in the private market.	Increased pressure in the market. Private sector Supported Accommodation has mostly closed as it's not financially viable, so limited options now for people with mental health issues. Caravan Parks have also either closed or moved more into	TAAS funding ends on June 30 and concerned about increased evictions and problems in the rental market as a result as tenants have less protection.		Issue of people transitioning out of psychiatric care – because there is no supported accommodation it is hard for them to make the transition. Baillie Henderson is scaling down or closing (hard to be sure which) and this is placing extra pressure. Shortage of accessible housing for people with	ARAFMI is moving into Toowoomba and setting up an accommodation hub – villas will initially serve families having respite from the person they are caring for, also there will be respite/transitional housing for people with mental illness over time.	Two messages for Council – need to be aware that Toowoomba is a regional hub and so what happens outside the TRC boundaries has an impact – e.g resource industry development. Also, it would be

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		<p>the tourist market.</p> <p>Her perception is that the resource boom further west is impacting on the market – not so much directly through workers coming to Toowoomba, but indirectly as a result of people priced out of western rental markets moving to town and adding to rental pressure.</p>			<p>disabilities – of they rely on the private market, private landlords will rarely make the modifications.</p>		<p>good to have a strategy for promoting the benefits of disability housing to the private market – not only physical design, but people with disabilities under Public Trustee/Adult Guardian supervision provide stable, long term and risk-free tenancies for owners, but most are unaware of the benefits.</p>
<p>Toowoomba HCAP meeting 9 May, 2013</p> <p>(The notes from</p>							

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this meeting are too extensive to fit in the table, so are appended below)							
Sarah Hawes Welfare Officer Student Services - Student & Communities Division - University of Southern Queensland	See notes below						

TOOWOOMBA HOUSING AND HOMELESSNESS COALITION MEETING, 9 MAY 2013

Attendees : Robyn Giddings, Browyn Herbertson, Kelly Hoey, Ricky Fletcher, Kym Green, Di Burgess, Leigh Ward, Meg O'Neill, Tonia Jackson, Simon Booth, Heather Luck, Jon Eastgate, Kim Morrow, Tamara Clucas, Paul Carlton, Lindyll Van Den Ende, Rodney Watton, Matt Gregg, Darce Foley, Amber Browne, Deena Dodd and Rebecca Schroder.

Jon presented a brief update on the work in progress on the strategy, focusing on:

- Council's role in housing;
- Demographic growth and change;
- Housing Demand V Supply;
- Housing Affordability;
- Resource Industry Impacts; and
- Locality Issues.

The discussion that followed focused around these five themes, with some digressions. The following notes summarise this discussion under the six headings. I haven't made any attempt to attribute comments in the main and we didn't make any attempt to forge a consensus on the issues so the items recorded here don't necessarily have universal agreement.

COUNCIL ROLE

- Would Council consider taking on a secretariat role for the H&HC?
- Council's own social housing – Department of Housing experience is it is hard to let, and questions whether the social supports are available and if the housing is still suited to purpose. Any further development on the site would need Department approval because of mortgage and funding conditions.

DEMOGRAPHICS

- Participants were very concerned with housing for people with disabilities.
- People with disabilities living with their parents can now wait years to get into social housing as they are not a high priority, since they are already housed – this creates issues for transition to independence as parent's age.
- Most newly built housing in the private sector, as well as older housing, is not built to universal design standards or even adaptable, and so there is limited housing available physically. Toowoomba's development industry is very conservative and has not developed any understanding of accessible design, so just sees it as an extra cost with no return.
- In general, the development industry in Toowoomba has a "culture of same" (also relevant to housing supply and demand issues below) however the up side is that because the sector is dominated by a few players, there are only a few people to convince.
- Single men and women on low incomes find it extremely hard to get rental housing – there are not that many one-bedroom flats and the cheapest is around \$175pw which is beyond the means of a pensioner. A room in share housing costs about the same but is slightly cheaper in reality because utilities are included in the price.
- There is no crisis accommodation for single women in Toowoomba – only for those with children, or for women escaping domestic violence.

- When sole parents shift to Newstart as their children turn 8, this provides a stress point as their incomes drop. The Department of Human Services has a program in place to help prepare women for the transition to work, but this doesn't seem to be widely known.
- Larger families (4+ children) struggle to find housing – no social housing large enough, private rentals see them as a risk because of increased wear and tear. This particularly affects people from other cultures – e.g Aboriginal families, Sudanese families.
- Youth homelessness is prevalent, people mainly either couch-surfing or in squats. University students often couch surf or “make do” in some other way – informal house sharing or formal share accommodation.
- Medical accommodation (for out of town people) currently provided at Glennon House. This is larger than needed for the purpose and they also take some overflow from homelessness services. They are soon to move to new and smaller premises, and this will remove the option for homeless people.
- Older people's issues – older people struggling in the private rental market. This is not reflected in the social housing wait list – perhaps people are just over the asset limit, or reluctant to seek government help because of the stigma?
- Aboriginal and Torres Strait Islander issues. The two Aboriginal housing providers have a poor reputation. Overcrowded housing, health issues, people moving to Toowoomba from further west.

HOUSING DEMAND AND SUPPLY

- The supported accommodation market has shrunk a lot and most accommodation is constantly full. Ozcare has had people in supported “temporary” accommodation for 10-15 years because there is nowhere else for them to move to.
- Need to understand Toowoomba as a regional centre. People migrate from western communities either looking for work, or for cheaper housing and may become homeless in Toowoomba when they find it's not as cheap as they thought. Some people also come through temporarily – e.g Aboriginal people coming in for family reasons or health reasons.
- There are four caravan parks in Toowoomba counting Helidon Spa which is just outside the TRC boundary. People in crisis often end up in Helidon Park and this is not a great environment, and limited transport back into Toowoomba.

HOUSING AFFORDABILITY

- What about rent to buy options as an alternative for people struggling to get into home ownership?
- NRAS has not been very successful in Toowoomba – the few dwellings it has provided here are from a private sector provider and rents are actually more expensive than market.
- Rough sleeping – people don't congregate in any particular location because they get moved on – they will have a number of spots that they move between, mostly hidden out of sight for safety, and be up and moving at sunrise. Mostly in inner city/CBD area because of service availability. Carnival of Flowers is a hard time, they basically clear out of the CBD – and winter is also a problem, many leave town for the winter.
- There are limited other options for this population – some interaction with supported accommodation, hostels have mostly closed, increasing barriers to pub accommodation (key deposits).
- Social housing issues – have shifted intake policy to channel people straight into Rent Connect to get help in the private market, try to limit people going on the register to the highest need. The result has been a 20% drop in the number of people on the register. They are also implementing the “3-strikes” policy – this is not necessarily a huge change in what they were doing already, but formalises it. They have a rising number of neighbour complaints, particularly about alcohol and drugs – issue of availability of supports, especially for alcohol and drug issues. Eviction is a difficult option as people tend to end up sharing another social housing dwelling elsewhere.

RESOURCE INDUSTRY

- People felt there were some impacts here in local employment and economic flow-through.
- Need to be careful with resource industry issues as it's easy to overdevelop and end up with empty housing as the industry is so volatile.
- Media tends to feed this issue and blow it up further than it needs to be.
- People do believe there is an impact in the form of migration into Toowoomba of lower income people who can't afford to live in the resource communities any more.

LOCALITY ISSUES

- The location of infrastructure and transport services is very important to low income people and people with disabilities because they have limited private transport, and public transport in Toowoomba is very poor. Hence limited locations suit these households. This is even more the case for outlying communities. Work is under way to set up a Regional Patient Transport Network.
- Oakey is a key location for many of these services – accommodation shortage, employment node with the abattoirs and army base as well as rural industries, staging post for Aboriginal families (crowded housing), migrant workers. Oakey was cheaper than Toowoomba and proximity meant Toowoomba families would move there and travel to town for work. The flood is still a cause of emotional scars and financial issues – the Aboriginal provider (Goolburri?) has still not fixed up some of their houses that were affected. Difficult real estate environment – agents openly prejudiced, won't take Aboriginal families or anyone on benefits, CRS can't get properties in Oakey.
- Yarraman – lots of vacant housing, economic malaise as the main employer has scaled back (timber mill), good housing affordability but no work and a long way from the nearest larger community (Kingaroy).

SARAH HAWES, WELFARE OFFICER, STUDENT SERVICES, UNIVERSITY OF SOUTHERN QUEENSLAND

- USQ has 27000 students enrolled, with majority through distance education.
- 4000 students are on campus, average age of students is closer to 30 years (not school leavers).
- Student accommodation is provided:
 - Residential colleges (430 bed capacity) – current enrolment of 300 students – costs \$140/week/self-catered and \$250-290/week/catered – student profile mainly school leavers (young students);
 - Student Village (537-561 West Street, adjacent to USQ) <http://www.studentvillage.com.au/> Privately operated. Rooms are provided at \$80-130/week and Townhouses (3-4bedroom) at \$300+/week. Currently running at 85% occupancy. The student village is popular with students due to its proximity to campus (Toowoomba public transport is poor);
 - Private rental – used by majority of students;
 - Private boarding – USQ Student Services establishing an online boarding database (www.studentstayz.ed.au – which goes live at the end of May 2013); and
 - Private hosting by families – only for English language students (2weeks intensive home stay).
- Issues:
 - USQ demand for affordable, well-located housing for students increasing;

- USQ will be targeting students from equity groups (rural/remote communities, low SES households, Aboriginal and Torres Strait Islander students) as well as International students – these groups have particular housing needs – increasing student market;
- Closure of TAAS service means students are coming to Student Services for tenancy and housing advice – expecting an increase demand for specialist housing services;
- International students – profile includes post-graduate and English speaking students; often with partners and children – there are reports of discrimination accessing housing through private rental market. Like to be close to campus (due to limited PT options and safety concerns), and require low cost. This group are often unaware/ill-advised on housing and living costs prior to arriving in Australia. Students mainly from: Iraq, India, African communities, Indonesia, Afghanistan (some second generation);
- Students include a number of single mothers – returning to education/changing careers – this group also experiences discrimination in the private market, and limited supply of housing;
- Some of these students slip into homelessness (i.e. vulnerable households); and
- Older Toowoomba residents have approached USQ Student Services interested in ‘boarding students’ – to fill empty house and additional income.

Appendix E

Workshop Presentation Material



Planning

Design

Property Economics

Valuations

Social Policy

Toowoomba Regional Housing Strategy

Reference Group – Meeting #1

14 February 2013

Welcome and Agenda

- Welcome and Introductions
- The Project Overview – Purpose and Timelines
- Housing Issues Examined
 - Housing Demand and Supply
 - Housing Affordability
 - Impacts of Resource Sector
 - Local Government Role in the Housing Sector
- Next Steps



Workshop #1 – Desired Outcomes

For Reference Group members

- Introduction to the project and other Toowoomba Housing Reference Group members.
- A greater understanding of the scope of the Toowoomba Regional Housing Strategy project.
- An opportunity to contribute during the very early stages of the project.
- An opportunity to contribute local knowledge and insights in the project.

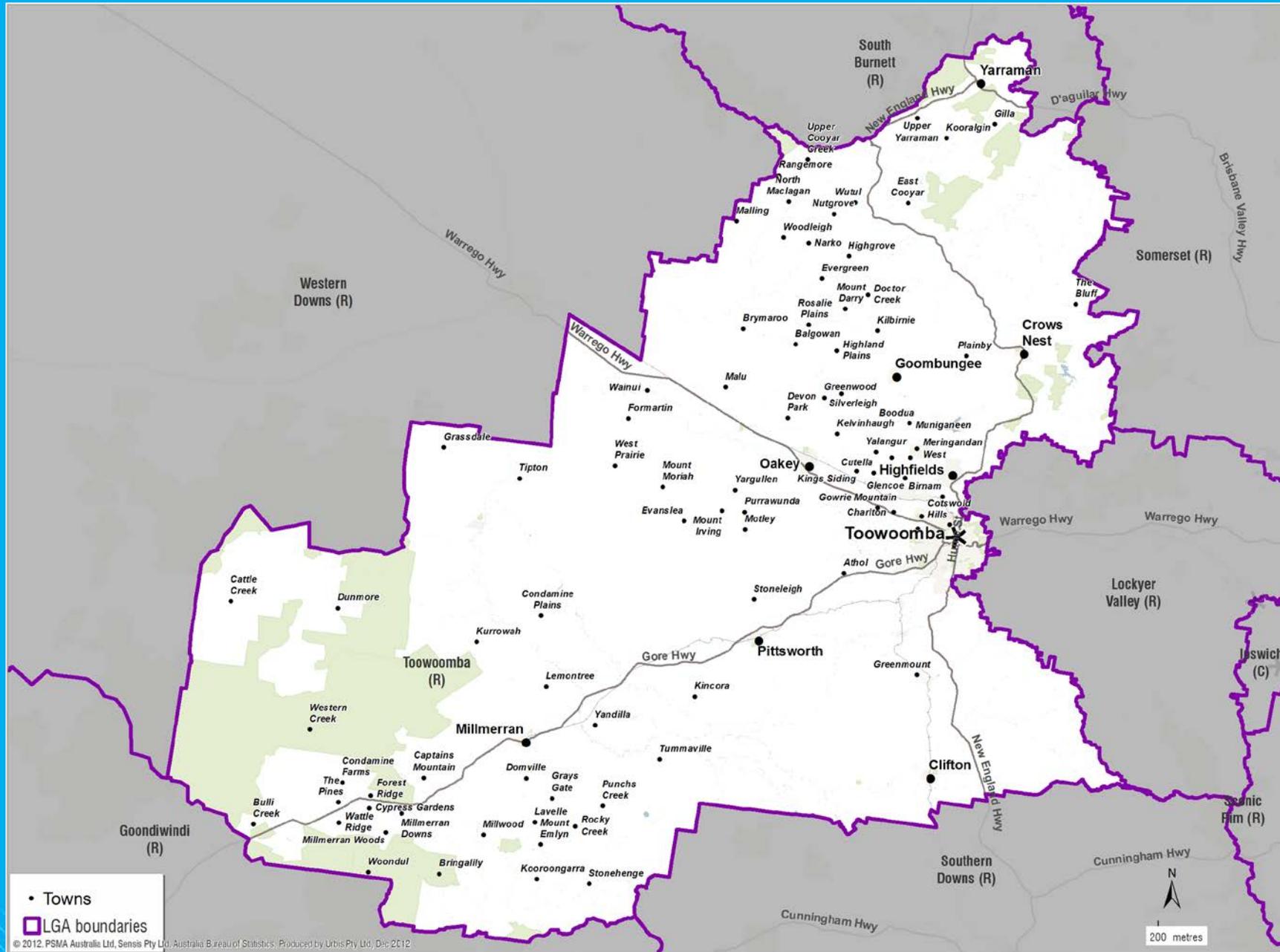
For Project Team

- Feedback and confirmation of the priority housing issues and influences in the Toowoomba region.
- Advice on additional data sources and background information that needs to be considered.
- Confirmation of the initial indications from the analysis and review undertaken to date.

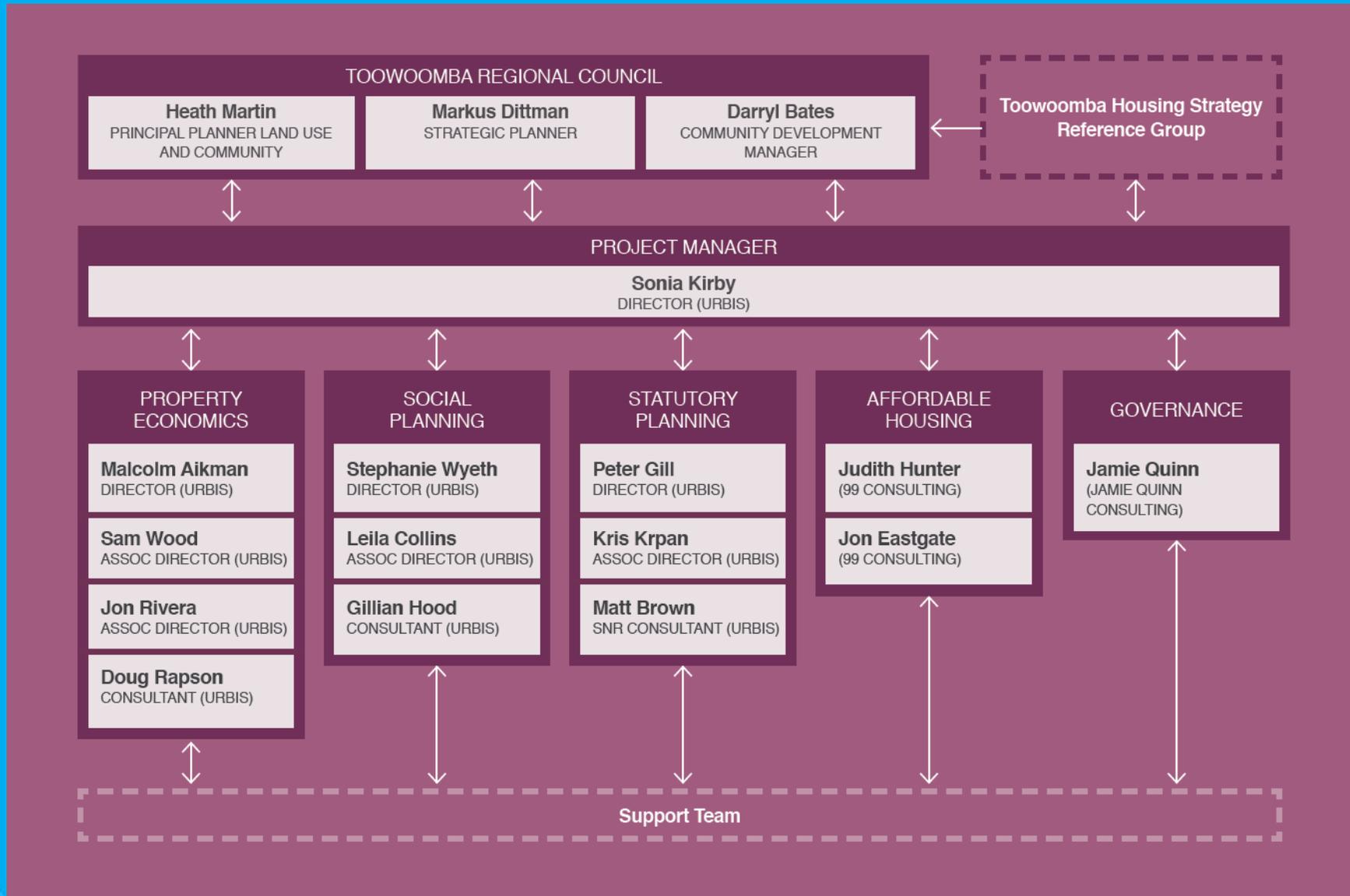
Project Overview - Purpose

- The purpose of this project is:
 - (a) To **describe 'housing'** within the Toowoomba region, including in relation to:
 - How it is supplied to the market,
 - The rate at which it is supplied, whether demand is being met and the factors affecting supply,
 - The type of housing being supplied to the market,
 - The type of housing being sought by the market,
 - Affordability,
 - Supply and demand for social housing,
 - Current and projected impacts of the resource sector, and
 - The role currently played by Council in the provision of housing.
 - (b) To **identify the issues affecting housing** in the Toowoomba region, highlighting those that would result in a negative impact on the Toowoomba community if Council did not intervene or which Council intervention might be beneficial.
 - (c) To **establish a Council position on the role** it will take in housing in the Toowoomba region.
 - (d) To **develop a Council based action plan** to address housing issues in the region, within the context of the role Council has adopted under item (c) above.

Project Overview – The Study Area



Project Overview – The Team



Project Overview – Methodology and Timeframes

Phase 1 - Project Inception	
	Project Inception Meeting
	Preliminary Data Review and Information Gap Identification
	Confirm Project Timeframe/Budget/ Contract
	Council Fill Information Gaps
	Contract signed
Phase 2 - Toowoomba Regional Housing Strategy Section 1 - Background Review and Issues Paper	
	Preliminary Market Analysis General Demand - Population
	Social and Affordable Housing
	Resource Sector
	Residential Land Supply
	Local Government Role in Housing - Case Study Review
	TRC Housing Reference Group Workshop - Preliminary Issues Reality Check and Opportunities for Consideration
	Preparation of Draft Issues Paper
	Project Team Review - Draft Section 1 - Issues and Opportunities
	Final Section 1
Phase 3 - Toowoomba Regional Housing Strategy Section 2 - Detailed Housing Market and Needs Assessment (
	Preparation and Testing of Locality Assessment Framework
	TRC Housing Reference Group Workshop - Testing the Preliminary Locality Assessment Framework
	Targeted Stakeholder Consultation - Confirmation of Regional and Local Issues and Priorities
	Application of Locality Assessment Framework and Mapping
	TRC Housing Reference Group Workshop - Preliminary Findings of Locality Assessment
	Refinement of Locality Assessment including Targeted Stakeholder Input
	Preparation of Draft Section - Detailed Housing Market and Needs Assessment
	TRC Project team Meeting - Draft Section 2 - Detailed Housing Market and Needs Assessment
	Final Section 2
Phase 4 - Toowoomba Regional Housing Strategy Section 3 - Options for Policy Response and Strategic Initiatives	
	Identification of Policy Responses V Locality Assessment Results
	TRC Housing Reference Group Workshop - Preliminary Options Workshop
	Targeted Stakeholder Consultation
	Refinement of Policy Responses and Initiatives
	Preparation of Draft Section - Policy Responses and Strategic Initiatives
	TRC Project Team Review - Draft Section 3 - Policy Response and Strategic Initiatives
	Final Section 3
Phase 5 - Toowoomba Regional Housing Strategy Section 4 - Implementation - Action Plan	

January

March

April

May

June



Project Overview – Questions answered along the way

- What are the major influences that affect the balance between housing demand and supply in each of the townships?
- Should Toowoomba Regional Council be a housing provider?
- What are the factors that are contributing to the lack of diversity in the housing products being provided in the Toowoomba region?
- Is there an 'affordability' problem in the Toowoomba region, or in any of the individual townships?
- What is the balance between housing demand and housing supply?
- What are the housing issues related to homelessness in Toowoomba?
- How suitable is the existing housing stock to cater for an ageing population?
- What are some of the cultural aspects that influence how housing is used by different groups in Toowoomba?
- What are the barriers to providing more affordable housing and a greater diversity of housing?
- What is the best role that Council can play in the housing market - both now and into the future?
- How can Council partner with the various housing providers to ensure housing supply meets the specific housing demand?

Housing Demand and Supply – Information Base

Household Growth

- Strong Regional growth forecast to 2031
- Faster growth for rural part of Region than Toowoomba City – Crows Nest, Jondaryan, Rosalie
- Strong growth for Toowoomba South East and Toowoomba West

Households	2009	2031	Growth	% p.a.
Former TCC	40,961	55,498	14,537	1.39%
Balance TRC	21,139	39,432	18,293	2.87%
Total TRC	62,100	94,930	32,830	1.95%

Source: Residential Land Use Study, HRP, 2009

Household Type

- Toowoomba Region has a higher proportion of couple only households than QLD and a higher proportion of couple with children households (except for Toowoomba City and Millmerran – slightly below)
- Proportion of lone person households is projected to increase significantly across Queensland
- Couple only and lone person households are projected to be dominant household types in the Toowoomba region by 2031 (33% and 27%)

Housing Demand and Supply – Information Base

Tenure

- A higher proportion of dwellings in Toowoomba Region are fully owned than QLD – reflects older age profile (high proportion of retirees own their own homes)

Dwelling Type

- Higher percentage of detached housing in the Toowoomba Region than QLD and a higher proportion of flats (12.5%) than for QLD (11.2%) – thus lower proportion of town houses and semi-detached dwellings

Dwelling Price

- Median dwelling and land prices in the Toowoomba Region are generally lower than those in QLD (*check current situation*)

Housing Demand and Supply - Insights

- Variations in locality levels of residential land supply. Areas of supply shortage indicatively are:
 - Toowoomba City
 - Crows Nest
 - Cambooya (Greenmount)
 - Jondaryan
 - Millmerran
 - Pittsworth
- Data inconsistencies – based on different base information?

Toowoomba Regional Area

BY SLA

SLA	Capacity less June 2031 (Households) - Residential Land Use Study, 2009	Total Remaining Developable Area (hectares) - Priority Infrastructure Plan, 2012
Cambooya Part A	613	462
Cambooya Part B	-360	9
Clifton	119	27
Crows Nest Part A	53	654
Crows Nest Part B	-1628	344
Jondaryan Part A	-744	268
Jondaryan Part B	-322	88
Millmerran	-108	75
Pittsworth	-272	76
Rosalie Part A	1221	387
Rosalie Part B	32	493
Toowoomba Central	-2655	75
Toowoomba NE	-1231	62
Toowoomba NW	-3053	15
Toowoomba SE	-4478	389
Toowoomba West	-4063	285

Source: Humphreys Reynolds Perkins Planning Consultants. Prepared by Urbis

Housing Demand and Supply – Discussion Points

- Need to agree base data
- What are supply pressure points – locations, product types?
- How well does the Supply Pipeline Flow – constraints?
- Is price an issue – location, product type?
- How significant is the ageing population?

Housing Choice and Dwelling Preferences – Information Base

Smaller Dwellings for Smaller Households?

- Almost 62% of all households in the region comprise only one or two people – ABS Census, 2011
- Anecdotally demand is perceived for an older aged market and for contained but single storey living, as opposed to (vertical) apartment style living
- Small lot, fine grained infill development is creeping into the market – eg. Mews on Mary (83 Mary St, East Toowoomba)

Desire for Young Adults, Professional Couples, and Lower income singles for increased density

- THI research identified that Young Ambition (Gen Y) and Learner & Earners (students) groups have a strong appetite (80%) for living in houses on lots less than 600m² or higher density housing types. This indicates the Toowoomba City Centre and University precincts have the greatest potential for high density development.
- In addition to the above groups, Academic Achievers (professional families with largely non-dependant students) and Suburban subsistence (low income with largely lone person family) also indicate demand (40%) for high density livings.

However

- The market data shows competitive pricing for detached houses and reflects limited demand for medium density housing

Housing Choice and Dwelling Preferences – Insights

Density Not Stacking Up

- New medium density forms of housing have not made in-roads in the region as it is easier and relatively cheaper to buy a new 4 bedroom home on 800 sq.m for \$327,000 in Toowoomba or an old house on a large lot in the regional towns
- “It is our opinion that current market conditions will not confidently deliver feasible development of multiple dwelling products in the short term, and as such alternative development options for densification should be explored” – JLL/Place Design

Potential Dwelling Preference and Density Solution

- High level considerations of project feasibility indicated that infill development (small lot and dual occupancy housing) can achieve healthy returns on costs in the current market – JLL/Place Design
- Freyling Park is a potential demonstration project for small lot development

Housing Choice and Dwelling Preferences – Discussion Points

- Feasibility for medium and higher density living is still a fair way off
- Ageing population shifting to smaller dwellings is inconsistent with Government policy for Ageing in Place
- What happens to existing larger product if shift to smaller dwellings?
- What do different stakeholders think of small lot and single storey attached product as future dwelling prospect?

Housing Affordability - Context

- Affordability – affordable home purchase, private rental, social housing and homelessness
- People – ageing, household composition, cultural diversity, disabilities, older single men, young people, Aboriginal and Torres Strait Islander peoples, new arrivals

Council

- Affordability has been a focus for investigations for Council – and Council has commenced draft strategy
- Council currently manages community housing stock – Crows Nest, Goombungee, Yarraman
- Council is a partner in local homelessness strategy (*Home on the Range*)

Housing Affordability– Information Base

- TRC supplied reports including:
 - Home on the Range: Toowoomba Homelessness Community Action Plan
 - Affordable and Social Housing Needs in the Toowoomba Regional Council area
 - A Snapshot
- New data:
 - *Social housing waiting time list and housing stock data (new)*
 - *Affordability metrics (new) – home purchase, rental and income*
 - *Homelessness count (new) - due for release early 2013*

Housing Affordability– Insights

- Housing purchase and rental prices are lower than SEQ – but so are household incomes
- Social housing – waiting times are longer than Queensland overall
- Homelessness is an issue (530 people homeless on 2006 Census night)

- What are the pressure points – localities, households and individuals?
- What is currently impacting on affordability?
- What local action is being taken?
- Who should we talk to, to find out more?

Impacts of Resource Sector - Context

- Surat Basin – 20% of Queensland coal deposits and 65% of gas reserves
- Growth in gas sector will drive local workforce growth over next 20 years – high proportion expected to be FIFO/DIDO (Maranoa and Western Downs LGAs)
- Mining is a growth industry in TRC (+780 between 2006-2011) BUT Health and Community Services (+1613)

Council

- Council has proactive engagement through *Toowoomba & Surat Basin Enterprise* and other initiatives:
 - Toowoomba Chamber of Commerce and Industry
 - Charlton Wellcamp Enterprise Area

- TRC Reports including:
 - Existing Housing Needs Report (Dec 2010)
 - Stakeholder consultations
 - *2011 Census – workforce, housing (new)*
 - *Queensland Treasury and Trade (new) – non-resident workers and housing census 2012*
 - *Surat Basin EISs – housing strategies, workforce plans etc (new)*

Impacts of Resource Sector – Insights

- Small number of non-resident workers (190 in 2012) – located in town, not in workers accommodation villages
- Industry demand met through local hotels/motels and caravan parks – impact on other users i.e. social housing providers
- Direct and in-direct employment in mining & construction related industries likely to sustain demand for home purchase and rental (in towns)

Impacts of Resource Sector – Discussion Points

- What are the pressure points/opportunities – localities, households and companies?
- What else is impacting on demand? Do we understand housing preference of ‘relocating households’?
- What local initiatives are being taken?
- Who should we talk to, to find out more?

Local Government Role in Housing Sector - Context

- Local government is only one stakeholder in the housing market, and must function within the context of development industry, other levels of government, and the demands its residential population.
- Government intervention into the housing market is required when there are certain 'market failures' where the free market supply is not catering fully to demand eg. Public housing.
- Local government only has a certain range of opportunities available, as does Federal and State levels of government.
- Local government interventions in the housing market tend to be more secondary rather than primary eg. Use of planning regulation and infrastructure charging rather than direct supply and management of housing stock.

Local Government Role in Housing Sector – Information Base

- Federal government policy :- *National Urban Policy, Sustainable Australia - Sustainable Communities Strategy*
- State government :- *Sustainable Planning Act, Local Government Act*
- Toowoomba Regional Council Policy Mechanisms
 - Statutory - *Toowoomba Regional Planning Scheme, Priority Infrastructure Plan;*
 - Non-statutory – *Toowoomba Homelessness Strategy*

Local Government Role in Housing Sector – Insights

- Mechanisms that Councils can implement to influence supply and demand in the new house market are best considered as those which:
 - either reinforce the existing market if current outcomes are desirable, or intervene in the existing market in an endeavour to improve outcomes; and
 - lay the foundations to shape future housing markets for planned outcomes.
- It is very difficult to impact demand through short term intervention.
- Desirable demand changes need to be the focus of mechanisms with longer term implications.
- Early intervention should target supply factors.
- Longer term mechanisms should address both supply and demand factors.
- Council should implement mechanisms for early intervention and lay the foundations for future housing markets in tandem.
- There may be a need to apply both ‘region-wide’ responses, and ‘location specific’ responses.

Local Government Role in Housing Sector – Discussion Points

- What are the most effective tools that Council is using to ‘influence’ the housing sector – infrastructure agreements, planning laws, incentive programs, housing supplier?
- Are there examples elsewhere of interventions other Council’s have applied to influence the housing market?
- What do you consider Toowoomba Regional Council’s core strengths to capitalise upon when devising the interventions eg. Political, financial, landholdings, legislative responsibility?
- What have been some of the industry frustrations/ positive experiences with Council’s intervention into the housing market?
- Should Council be a supplier of housing?

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Phase 5 - Toowoomba Regional Housing Strategy Section 4 - Implementation - Action Plan

January

March

April

May

June



Thank You

urbis

- Next meeting: 2nd week March
- Further information and contact details:-

Sonia Kirby
Director Planning
Urbis

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0407 180 576



Planning

Design

Property Economics

Valuations

Social Policy

Toowoomba Regional Housing Strategy

Reference Group – Meeting #2

13 March 2013

Welcome and Agenda

- Welcome
- Locality Assessment Framework Overview
- Locality Assessment Framework Approach
 - Assumptions
 - Information Base
 - Influencing Factors
 - Target stakeholders
- Next Steps



Workshop #2 – Desired Outcomes

For Reference Group members

- Confirm the key insights identified through the project to date.
- Gain an understanding of the Locality Assessment Framework methodology and factors being analysed.

For Project Team

- Feedback and confirmation of the priority housing issues and influences in the Toowoomba region.
- Receive comment on the Locality Assessment Framework approach.
- Receive comments on the 'Targeted Stakeholder Consultation' targets for the Locality Assessment Framework.

Where are we now?

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January

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June



Locality Assessment Framework Overview

- The purpose of the Locality Assessment Framework is to test the relevance of the broader regional issues at the local scale, both now and in the future.
- The key assumptions that underpin the Framework include:-
 - Statistical Area 2 (Census SA2) scale is the most appropriate assessment level (refer to map)
 - The demographic forecast to be used is the ‘high PIFU series’ as per the Priority Infrastructure Plan.
 - Mixture of quantitative and qualitative analysis required
- The key outcomes from the Locality Assessment Framework will be tested through the ‘Targeted Stakeholder Consultation’.
- The outcomes of the assessment will identify the key areas, relative to localities that can be addressed by Council – hence reflect whether a ‘regional’, ‘sub-regional eg. Rural centres’, ‘local’, or perhaps ‘neighbourhood’ response is to be considered.

Housing Demand and Supply - Supply

Supply Projection - Number of New Dwellings

BY SA2

Statistical Area Level 2	2013-2015 0 - 2 Years	2015-2018 2 - 5 Years	2018-2023 5 - 10 Years	2023-2031 10 - 18 Years	Total
<i>Cambooya - Wyreema</i>	252	0	185	1218	1655
<i>Clifton - Greenmount</i>	3	0	0	905	908
<i>Crows Nest - Rosalie</i>	81	257	318	739	1395
<i>Darling Heights</i>	570	416	775	851	2612
<i>Drayton - Harristown</i>	79	30	515	1976	2600
<i>Gowrie (Qld)</i>	65	0	0	936	1001
<i>Highfields</i>	25	1730	218	3106	5080
<i>Jondaryan</i>	234	4	0	476	714
<i>Middle Ridge</i>	163	0	0	226	388
<i>Millmerran</i>	0	0	0	1101	1101
<i>Newtown (Qld)</i>	0	0	0	17	17
<i>North Toowoomba - Harlaxto</i>	20	0	405	371	796
<i>Pittsworth</i>	66	0	20	471	557
<i>Rangeville</i>	0	0	0	55	55
<i>Toowoomba - Central</i>	0	0	0	39	39
<i>Toowoomba - East</i>	8	0	0	58	66
<i>Toowoomba - West</i>	385	1276	3363	3521	8545
<i>Wilsonton</i>	311	0	21	535	867
Total	2261	3713	5821	16601	28396

Source: Queensland Government, Broadhectare Study prepared by Urbis

Housing Supply – Land Ownership

Residential Estates - Current and Future Supply

TOOWOOMBA REGIONAL AREA

Project Name	Developer	Address	Suburb	SLA	Commence	Completion	Total Yield	Currently Stage
Newman Road Subdivision	Ostwald Brothers Pty Ltd	54 Newman Rd	Wyreema	Cambooya	2010	2014	107	Under Construction
Toowoomba Karara Road Subdivision	Pixie Investments Pty Ltd	654 Toowoomba-Karara Rd	Wyreema	Cambooya	2013	2014	102	Development Application
Highfield Ridge Estate	Sunland	Rody Burke Rd	Gowrie Junction	Gowrie	2006	2013	106	Under Construction
Kalimna Park Estate Stage 9-12	The Q Mac Group Pty Ltd	42 Wirraglen Rd	Highfields	Highfields	2010	2013	148	Under Construction
Steinberg Road Residential Subdivision	Clive Berghofer Group	Steinberg & Otto Roads	Highfields	Highfields	2013	2015	63	Deferred
Woolmer Road Residential Subdivision	N/A	Woolmer Rd	Highfields	Highfields	2013	2014	82	Deferred
Highfield North Estate	Clive Berghofer Group	429 Meringandan Rd	Kleinton	Highfields	2011	2014	420	Under Construction
Park Residential Subdivision	Doug Bartkowski	Peters Rd	Meringandan	Highfields	2013	2014	53	Deferred
Pittsworth Estate 6-8	Construction Siteworks Pty Ltd	36 Vines St	Pittsworth	Pittsworth	2010	2014	40	Under Construction
Nelson Street Subdivision	Clive Berghofer Group	172-182 Nelson St	Toowoomba	Toowoomba Central	2009	2016	380	Under Construction
Outlook Estate Stage 7-8	Kerredan No 60 Pty Ltd	494 - 538 Mcdougall St	Toowoomba	Toowoomba Central	2010	2011	69	Completed
Barlow Estate	N/A	223-239 Greenwattle St	Cranley	Toowoomba NW	2013	2017	311	Development Application
Ruthven Street	N/A	973-985 Ruthven St	Kearneys Spring	Toowoomba SE	2013	2016	104	Development Application
Glenview Estate	Rissco Pty Ltd	274-282 Hursley Rd	Glenvale	Toowoomba West	2013	2015	150	Development Application
Drayton-Wellcamp Road Subdivision	Wagner Properties Pty Ltd	Drayton-Wellcamp Rd	Glenvale Park	Toowoomba West	2013	2015	191	Deferred

Source: Cordell; Urbis

Housing Demand and Supply - Demand

Household Projections

Toowoomba Regional Council, 2009-2031

TABLE X

SLA	2009	2011		2021		2031		Growth 2009-31
	Households	Households	Growth 2009-11	Households	Growth 2011-21	Households	Growth 2021-31	
Toowoomba Central	6,512	6,587	75	6,791	204	6,994	203	482
Toowoomba North-East	4,709	4,875	166	5,058	183	5,205	147	496
Toowoomba North-West	8,166	8,326	160	9,744	1,418	10,718	974	2,552
Toowoomba South-East	11,266	11,626	360	14,004	2,378	15,972	1,968	4,706
Toowoomba West	10,308	10,781	473	13,567	2,786	16,609	3,042	6,301
Highfields	3,537	4,009	472	6,067	2,058	8,230	2,163	4,693
Gowrie	1,819	1,994	175	2,764	770	3,659	895	1,840
Westbrook	2,519	2,619	100	4,636	2,017	6,489	1,853	3,970
Cambooya	1,532	1,686	154	2,490	804	3,454	964	1,922
Crows Nest	1,793	1,883	90	2,851	968	3,816	965	2,023
Rosalie	1,922	1,978	56	2,289	311	2,594	305	672
Jondaryan	2,804	2,840	36	3,018	178	3,173	155	369
Greenmount	775	815	40	1,091	276	1,376	285	601
Pittsworth	1,942	2,023	81	2,372	349	2,712	340	770
millmerran	1,338	1,369	31	1,531	162	1,709	178	371
Clifton	1,158	1,264	106	1,734	470	2,220	486	1,062
TOTAL	62,099	64,674	2,575	80,008	15,334	94,929	14,921	32,830

Source: Urban Economics analysis based on PIFU medium series population projections

Affordability

Toowoomba Housing Affordability

BY SA2

SA2	% of HHs earning <\$41,600 (Low Income)	% of Dwellings Affordable to Low Income HHs		Gap (Supply-Demand)
	(a)	(b)		(a)-(b)
Cambooya - Wyreema	41%	22%		-19%
Clifton - Greenmount	36%	5%		-31%
Crows Nest - Rosalie	38%	9%		-29%
Darling Heights	36%	5%		-31%
Drayton - Harristown	45%	9%		-36%
Gowrie (Qld)	38%	21%		-17%
Highfields	40%	6%		-34%
Jondaryan	38%	36%		-2%
Middle Ridge	42%	13%		-29%
Millmerran	35%	55%		20%
Newtown (Qld)	48%	13%		-35%
North Toowoomba - Harlaxton	48%	18%		-30%
Pittsworth	42%	18%		-24%
Rangeville	45%	8%		-37%
Toowoomba - Central	48%	8%		-40%
Toowoomba - East	43%	8%		-35%
Toowoomba - West	45%	17%		-28%
Wilsonton	48%	13%		-35%

Source: RPDData, ABS. Prepared by Urbis

Impacts of Resource Sector – Information Base

Resource Housing Issues	Current Issues and Implications
<p>Impact of poor housing affordability in Surat Basin</p>	<p>Anecdotal reports that households on low and moderate incomes have been forced to relocate from small western communities to suitable housing in TRC as housing costs have increased as a direct result mining activities. The number of affected households cannot be confirmed, but they are likely to include families and individuals in private rental housing, short-term accommodation i.e. caravan parks.</p>
<p>Housing for resident workers</p>	<p>Demand for housing for workers and their families due to current construction activities in the Surat Basin. Access to higher order health, education and community infrastructure in Toowoomba City means that relocation is a viable option for families.</p> <p>Housing required for households across all income levels, sizes and types. Some anecdotal reports that families are arriving in Toowoomba ‘on spec’ – to see if they can secure work in resource sector. These families are often seeking affordable, short-term accommodation.</p> <p>The relative proximity to resource projects means that travel arrangements ie. DIDO, BIBO are viable for TRC resident workers undertaking construction activities. In the long term as resource projects move to their operational phase, workers may seek to relocate permanently to the nearest town.</p>
<p>Housing for non-resident workers</p>	<p>Industry demand for housing is currently being met through local hotels, motels and caravan parks across TRC, rather than through workers accommodation villages (as found in neighbouring local government areas).</p> <p>Anecdotal reports from local services that this reduction in accommodation is having a detrimental impact on their ability to be responsive to need for crisis and/or temporary accommodation. No documented impact on tourism or other industry sectors.</p> <p>In neighbouring local government areas, there is community and local government concern regarding the location, size, design and operation of worker accommodation villages – particularly, whether to locate in rural areas or in-town.</p>

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January

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April

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June



Thank You

urbis

- Next meeting: first week April
- Further information and contact details:-

Sonia Kirby
Director Planning
Urbis

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Toowoomba Regional Council Housing Strategy

Assessment Framework Workshop

Wednesday 10th April 2013

Outline

- Confirmation of Regional issues
- The Locality Assessment Framework Focus
- Where to next – targeted stakeholder consultation

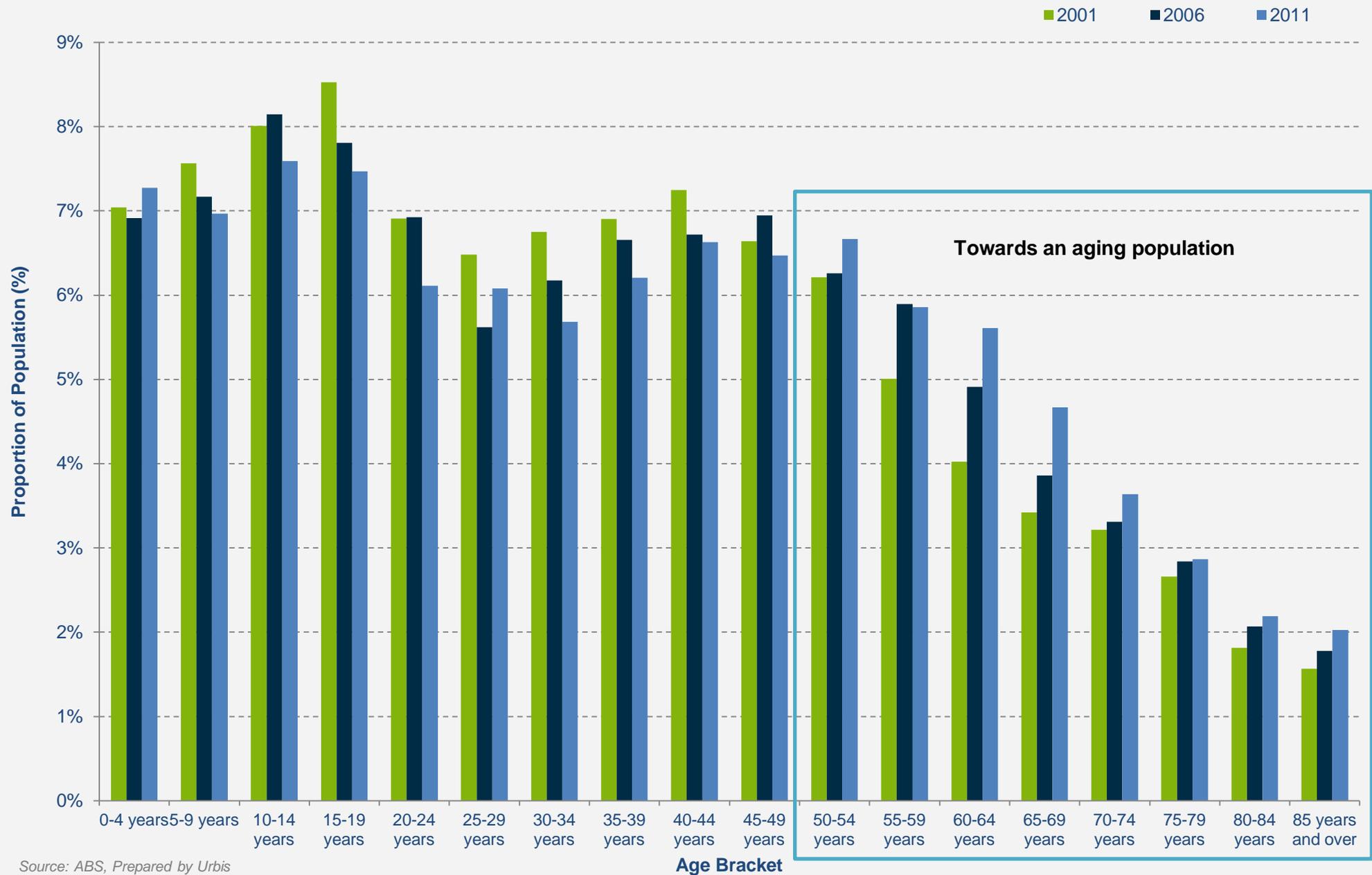
Issues

- Toowoomba region has a larger proportion of ageing population
- Toowoomba region has a growing number of smaller households
- Toowoomba region has a long established development history of producing detached dwellings, and limited smaller dwelling types.
- The existing housing stock in terms of dwelling preference does not match the trends of increasing smaller household size.
- Affordability is a growing issue in Toowoomba region
- There are 1550 social housing dwellings in the region (2010), and waiting lists are on the increase. But incorrect balance between dwelling type and demand.
- Imbalance between dwelling supply and demand generally.

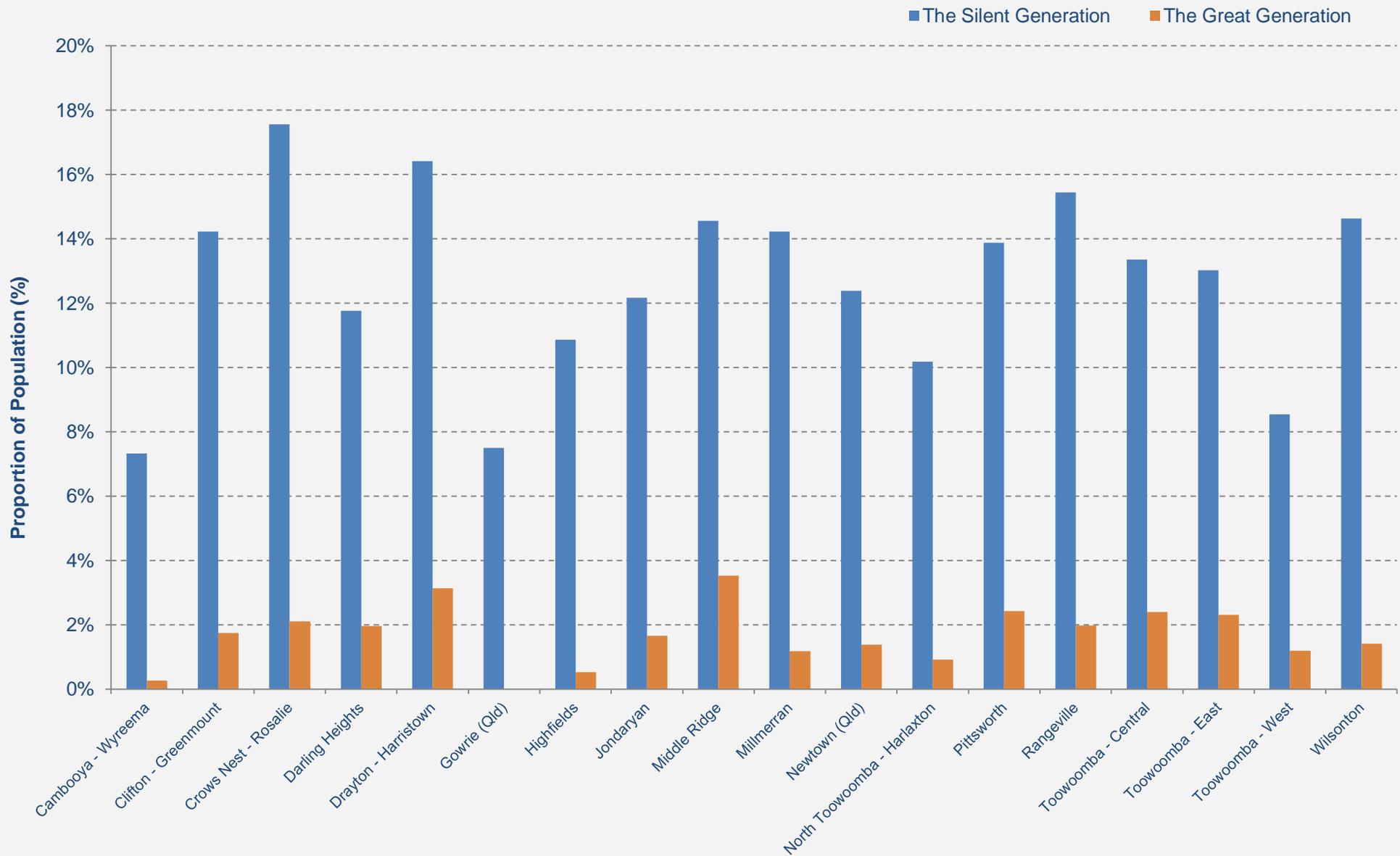
Issue: An ageing population

- Areas of investigation – the location and distribution of older persons relative to the existing housing stock and types
- Key Assumptions – the proportion of aging population is going to continue to grow across the region; trend is to ‘age in place’ not move on; the lack of movement in the established areas of older people to smaller dwelling types, places pressure on the market.
- Data Sources – ABS Census 2001,2006, 2011; QLD Government reports; Toowoomba Regional Council reports

Issue: An ageing population



Ageing by Location - <65yrs (2011)



Source: ABS, Prepared by Urbis

Statistic Area Level 2 (SA2)

Single older people in rental housing

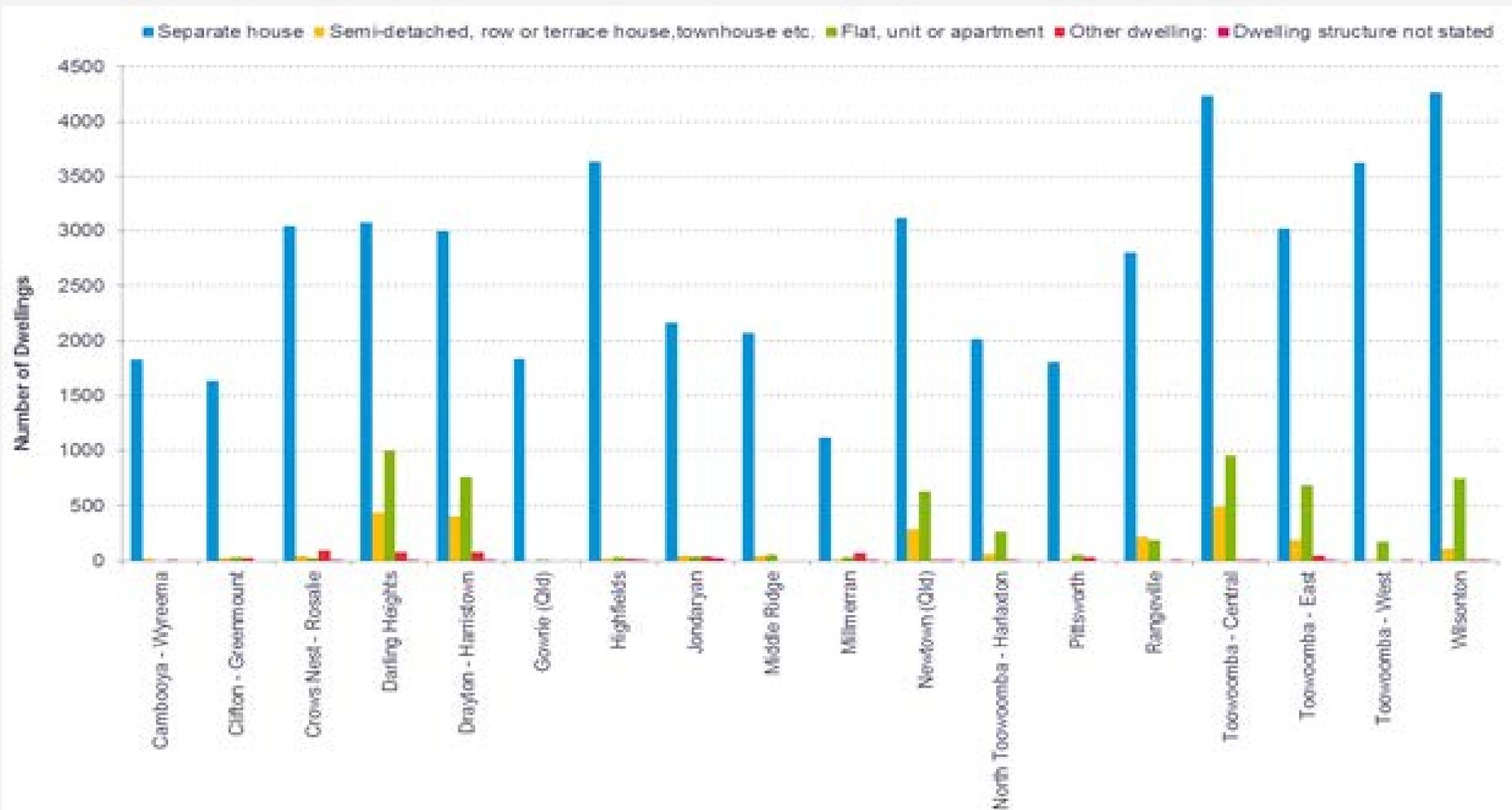
Toowoomba SA2	65-74yrs				75yrs+				Total			
	Male		Female		Male		Female		Male		Female	
	Lone Person		Lone Person		Lone Person		Lone Person		Lone Person		Lone Person	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
Cambooya - Wyreema	0	12	5	24	0	6	0	14	0	18	5	38
Clifton - Greenmount	6	27	6	29	4	20	8	26	10	47	14	55
Crows Nest - Rosalie	16	50	21	54	9	49	16	75	25	99	37	129
Darling Heights	12	23	41	106	11	35	30	145	23	58	71	251
Drayton - Harristown	32	37	42	79	30	39	65	213	62	76	107	292
Gowrie (Qld)	0	8	0	14	4	9	0	10	4	17	0	24
Highfields	0	17	6	50	5	17	5	60	5	34	11	110
Jondaryan	20	27	11	32	6	24	11	46	26	51	22	78
Middle Ridge	3	11	4	46	3	16	12	66	6	27	16	112
Millmerran	4	27	3	18	3	10	7	22	7	37	10	40
Newtown (Qld)	45	39	47	63	8	49	29	148	53	88	76	211
North Toowoomba - Harlaxton	18	23	31	27	10	13	25	57	28	36	56	84
Pittsworth	8	14	14	27	6	21	10	47	14	35	24	74
Rangeville	6	24	18	88	4	35	22	130	10	59	40	218
Toowoomba - Central	46	45	68	104	29	62	75	220	75	107	143	324
Toowoomba - East	28	27	43	82	23	46	33	139	51	73	76	221
Toowoomba - West	7	17	10	39	14	16	34	69	21	33	44	108
Wilsonton	40	48	60	125	13	44	41	192	53	92	101	317
Total	291	476	430	1007	182	511	423	1679	473	987	853	2686

Source: 2011 Census of Population and Housing

Take Outs:

- Older people in rental housing are vulnerable to shifts in the housing market
- Differences across localities, gender, age
- 50% of older men in lone person households are in rental housing, older women in lone person households have much higher rate of home ownership than men (widows)?

Existing Dwelling Types



Source: ABS, Prepared by MRB

Affordability

- Areas of investigation – Social Housing, Homelessness, Low income ownership, Low income renting
- Key Assumptions
 - Low income households defined as those with annual income less than \$41,600 (approximately lowest 40% of households by income)
 - Low income rental households defined as those unable to pay more than \$300 per week on housing (reflecting 30% of HH income)
- Data Sources – ABS Census; RP Data residential transaction data base; QLD Government reports; Toowoomba Regional Council reports

Low Income Affordability – Home Ownership

- Matching proportion of households that are low income with share of housing market available to this group

Toowoomba Housing Affordability

BY SA2

SA2	% of HHs earning <\$41,600 (Low Income)	% of Dwellings Affordable to Low Income HHs	Gap (Supply-Demand)
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Pittsworth	42%	18%	 -24%
Rangeville	45%	8%	 -37%
Toowoomba - Central	48%	8%	 -40%
Toowoomba - East	43%	8%	 -35%
Toowoomba - West	45%	17%	 -28%
Wilsonton	48%	13%	 -35%
Regional Benchmark - Average	42%	16%	-26%

Source: RPData, ABS. Prepared by Urbis

Low Income Affordability – Dwelling Rental

- Comparing Median 3 Bed House rent with Rental affordability (30% of HH Inc.) for bottom 40% of households by income

Toowoomba Affordable Housing Rent

BY SA2

SA2	Proportion of Household (%) - Low End of Approx.40%	Median Rent - 3 Bed House	Affordable Rent
Cambooya - Wyreema	41%	\$230	\$0-\$300
Clifton - Greenmount	36%	\$205	\$0-\$180
Crows Nest - Rosalie	38%	\$250	\$0-\$180
Darling Heights	36%	\$270	\$0-\$240
Drayton - Harristown	45%	\$270	\$0-\$240
Gowrie (Qld)	38%	\$310	\$0-\$300
Highfields	40%	\$310	\$0-\$375
Jondaryan	38%	n/a	\$0-\$240
Middle Ridge	42%	\$270	\$0-\$450
Millmerran	35%	\$225	\$0-\$240
Newtown (Qld)	48%	\$270	\$0-\$240
North Toowoomba - Harlaxton	48%	\$270	\$0-\$240
Pittsworth	42%	n/a	\$0-\$241
Rangeville	45%	\$270	\$0-\$300
Toowoomba - Central	48%	\$270	\$0-\$240
Toowoomba - East	43%	\$270	\$0-\$240
Toowoomba - West	45%	\$270	\$0-\$450
Wilsonton	48%	\$270	\$0-\$240

Source: ABS. Prepared by Urbis

Resource Sector Impacts

- Areas of investigation – Short Term Accommodation room numbers and occupancy levels
- Key Assumptions
 - Areas with occupancy levels significantly above the regional average require investigation
- Data Sources – ABS Small Area Accommodation Data; Tourism Australia International and National Visitor Survey; QLD Government reports; Toowoomba Regional Council reports

Resource Sector Impacts – Short Term Accommodation

Accommodation Statistics

TOOWOOMBA REGIONAL COUNCIL, SEPTEMBER QUARTER 2013

SA2	Establishments	Rooms	Room Nights Occupied	Room Occupancy Rate	Occupancy Variance From Toowoomba (R) Council
Crows Nest - Rosalie	1	0	0	0%	n/a
Jondaryan	n/a	n/a	n/a	n/a	n/a
Millmerran	n/a	n/a	n/a	n/a	n/a
Pittsworth	1	0	0	0%	n/a
Clifton - Greenmount	1	0	0	0%	n/a
Cambooya - Wyreema	n/a	n/a	n/a	n/a	n/a
Darling Heights	4	134	9,332	76%	6.2%
Drayton - Harristown	3	81	5,876	79%	9.3%
Gowrie (QLD)	n/a	n/a	n/a	n/a	n/a
Highfields	1	0	0	0%	n/a
Middle Ridge	n/a	n/a	n/a	n/a	n/a
Newtown (QLD)	2	0	0	0%	n/a
North Toowoomba - Harlaxton	2	0	0	0%	n/a
Rangeville	n/a	n/a	n/a	n/a	n/a
Toowoomba - Central	15	517	32,132	68%	-2.0%
Toowoomba - East	8	245	15,147	67%	-2.3%
Toowoomba - West	1	0	0	0%	n/a
Wilsonton	2	0	0	0%	n/a
Toowoomba Regional Council	41	977	62,487	70%	n/a
Darling Downs (TR) Total	107	2,804	178,632	69%	-0.3%
Queensland	1,125	60,647	3,961,507	71%	1.5%

Source : ABS Tourist Accommodation Small Area Data; Urbis

- Not a noticeable impact in the Hotel/Motel/Guest House market
- Potential for peak pressure points most likely to be in Central Toowoomba

Issue: Dwelling Demand and Supply

- Areas of investigation – Residential land supply; Forecast dwelling demand
- Key Assumptions
 - Household size trends to remain constant
 - Government population forecasts (Medium) to eventuate
 - Broadhectare only used for supply (does not include all infill opportunities)
- Data Sources – QLD Treasury Population projections; QLD Treasury Broadhectare Study; ABS Census 2001, 2006, 2011; QLD Government reports; Toowoomba Regional Council reports

Dwelling Demand and Supply – A Local Issue

- The Priority Infrastructure Plan identifies sufficient land supply for region including 13% in multiple dwellings
- Government Broadhectare supply appears to meet demand to 2031 but with notable locality differences
- Darling Heights is notable area of future undersupply
- Toowoomba West appears to have excessive future supply

The Gap (Supply - Demand)- Number of Dwellings

BY SA2

Statistical Area Level 2	2013-2015	2015-2018	2018-2023	2023-2031	Five Year Gap (Supply-Demand)	Ten Year Gap (Supply-Demand)	2013 to 2031
	0 - 2 Years	2 - 5 Years	5 - 10 Years	10 - 18 Years	2013-2018	2013-2023	
Cambooya - Wyreema	59	-280	-322	291	-221	-543	-252
Clifton - Greenmount	-71	-86	-164	636	-157	-321	315
Crows Nest - Rosalie	-118	-35	-227	-411	-153	-380	-791
Darling Heights	371	5	-447	-2766	377	-70	-2836
Drayton - Harristown	-57	-251	-6	1256	-309	-315	941
Gowrie (Qld)	-76	-218	-382	294	-293	-675	-382
Highfields	-363	1153	-879	823	789	-89	734
Jondaryan	130	-171	-285	65	-41	-326	-262
Middle Ridge	100	-119	-248	-151	-19	-267	-417
Millmerran	-43	-64	-91	952	-107	-198	754
Newtown (Qld)	-17	-28	-60	-53	-45	-105	-158
North Toowoomba - Harlaxton	-117	-260	84	272	-377	-293	-21
Pittsworth	-18	-123	-183	127	-141	-324	-197
Rangeville	-32	-60	-122	-144	-92	-214	-358
Toowoomba - Central	-62	-67	-122	-138	-129	-251	-389
Toowoomba - East	-48	-60	-57	20	-108	-165	-146
Toowoomba - West	-43	572	2008	1200	528	2536	3737
Wilsonton	212	-174	-187	416	38	-149	267
Total	-194	-266	-1690	2688	-459	2149	538

Source: Toowoomba Regional Council, prepared by Urbis

Issue: Homelessness – Areas for Action

Location	People	Boarding house	Supported Accommodation Assistance Program (SAAP)	Friends and relatives	Improvised dwellings	Total homeless	Marginal residents in caravan parks	Total homeless and marginally housed	Rate per 10,000 (incl caravan parks)*
Toowoomba	Non-Indigenous	169	94	195	7	465	60	525	47
	Indigenous	14	34	13	0	61	4	65	188
	Total	183	132	208	7	530	64	594	52
Queensland	Non-Indigenous	4982	2442	12468	4637	24529	5649	30178	80
	Indigenous	456	686	478	528	2148	516	2664	197
	Total	5438	3233	12946	5165	26782	6385	33167	85

Source: Chamberlain, C Mackenzie, D., (2009), Counting the Homeless 2006: Queensland. Cat No. HOU 205, Canberra, AIHW; QCOSS Regional Homelessness Profile, Darling Downs and South West Statistical Division, March 2011, p.5

Key Take-outs

- Rate of non-Indigenous homelessness in TRC area is well-below Queensland rate
- Rate of Indigenous Homelessness comparable to Queensland rate (PRIORITY FOR ACTION?)
- *Consultation required to confirm locations*
- *Actions should complement Homelessness Community Action Plan + remote service responses to rural communities*

Toowoomba Regional Council – Housing Strategy Assessment Matrix

Toowoomba Regional Housing Strategy

ASSESSMENT MATRIX

TABLE X

Metric	Cambooya-Wyreema	Greenmount-Clifton-Rosalie	Crows Nest - Darling Heights	Drayton-Harristown	Gowrie	Highfields	Jondaryan	Middle Ridge	Millmerran	Newtown	North Toowoomba - Harlaxton	Pitsworth	Rangeville	Toowoomba - Central	Toowoomba - East	Toowoomba - West	Wilsonton	Region	
Accommodating an ageing population (MA)																			
Proportion of 65+ year olds	8%	16%	20%	14%	20%	8%	11%	14%	18%	15%	14%	11%	16%	17%	16%	15%	10%	16%	15%
Provision of Aged Care Facilities relative to Ageing Population (MA)																			
Potential for ageing population to afford moving into new dwelling as sole person household (MA)																			
Affordability of housing (MA) – Rents to income																			
Affordability Gap for Low Income Renters	\$70	-\$25	-\$70	-\$30	-\$30	-\$10	\$65	n/a	\$180	\$15	-\$30	-\$30	n/a	\$30	-\$30	-\$30	\$180	-\$30	
Affordability Gap for Low Income Purchasers	-19%	-31%	-29%	-31%	-36%	-17%	-34%	-2%	-29%	20%	-35%	-30%	-24%	-37%	-40%	-35%	-28%	-35%	
Supply of social housing (SW)																			
Availability of short-term accommodation for resource sector growth - No. of Establishments	n/a	1	1	4	3	n/a	1	n/a	n/a	n/a	2	2	1	n/a	15	8	1	2	
Occupancy level of short-term accommodation options (SW)	n/a	n/a	n/a	76%	79%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	68%	67%	n/a	n/a	
Occupancy Differential with Region				6%	9%										-2%	-2%			
Supply v Demand - 5 year Gap	-221	-157	-153	377	-309	-293	789	-41	-19	-107	-45	-377	-141	-92	-129	-108	528	38	
Supply v Demand - 10 yr Gap	-543	-321	-380	-70	-315	-675	-89	-326	-267	-198	-105	-293	-324	-214	-251	-165	2536	-149	
Supply v Demand - Gap 2013-2031	-252	315	-791	-2836	941	-382	734	-262	-417	754	-158	-21	-197	-358	-389	-146	3737	267	
Area of land available for greenfield development relative to projected population growth (SK)																			

Toowoomba Regional Council – Housing Strategy Assessment Matrix

- Identifying the areas for focus

Toowoomba Regional Housing Strategy

ASSESSMENT MATRIX

TABLE X

Metric	Cambooya- Wyreema	Clifton- Grenmount	Crows Nest – Rosalie	Darling Heights	Drayton- Harristown	Gowrie	Highfields	Jondaryan	Middle Ridge	Millmerran	Newtown	Toowoomba – Harlaxton	North Toowoomba	Pitsworth	Rangeville	Toowoomba – Central	Toowoomba – East	Toowoomba – West	Wilsons ton	Region
Proportion of 65+ year olds	8%	16%	20%	14%	20%	8%	11%	14%	18%	15%	14%	11%	16%	17%	16%	15%	10%	16%	15%	
Affordability Gap for Low Income Renters	\$70	-\$25	-\$70	-\$30	-\$30	-\$10	\$65	n/a	\$180	\$15	-\$30	-\$30	n/a	\$30	-\$30	-\$30	\$180	-\$30		
Affordability Gap for Low Income Purchasers	-19%	-31%	-29%	-31%	-36%	-17%	-34%	-2%	-29%	20%	-35%	-30%	-24%	-37%	-40%	-35%	-28%	-35%		
Occupancy Differential with Region				6%	9%											-2%	-2%			
Supply v Demand - 5 year Gap	-221	-157	-153	377	-309	-293	789	-41	-19	-107	-45	-377	-141	-92	-129	-108	528	38		
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Source: Urbis

Targeted Stakeholder Consultation

- The data has to be qualified with the targeted stakeholder consultation, to answer questions such as:-
 - Housing demand and sales – real estate agents
 - Demand for social housing – housing providers
 - Homelessness – social service providers
 - Resource sector and Toowoomba – resource companies, Toowoomba Surat Basin Enterprises
 - Future planning directions – DSDIP (Regional Planning)

Next Steps

- Additional local analysis
- Targeted stakeholder consultation
- Options workshop with Project team
- Investigation and analysis of options against key criteria
- Presentation of options to Reference Group and Council for discussion

Thank You



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Toowoomba Regional Council Housing Strategy

Policy Options Workshop

Friday 10th April 2013

Outline

- Set the scene for the workshop Discussion
- The Key Issues
- Options to Consider
- Where to next – targeted stakeholder consultation

Strategy Purpose & Objectives

The purpose of the Toowoomba Regional Housing Strategy (correct heading??) is to guide Toowoomba Regional Council policy and activities related to the delivery of a housing market which:-

- Provides for forecast population growth and change
- Balances the supply of housing relative to housing demand – in terms of quantity, price, and dwelling type
- Encourages delivery of a diverse range of housing types across the region
- Ensures all sectors of the housing market are suitably catered, at the both the regional and local scale
- Ensures the cost of housing is maintained below the National/State average (???)

Context

- Toowoomba region has an increasingly large proportion of ageing population
- Toowoomba region has a growing number of smaller households
- Toowoomba region has a long established development history of producing detached dwellings, and limited smaller dwelling types.
- The existing housing stock in terms of dwelling preference does not match the trends of increasing smaller household size.
- Affordability is a growing issue in Toowoomba region
- There are 1550 social housing dwellings in the region (2010), and waiting lists are on the increase. But incorrect balance between dwelling type and demand.
- Imbalance between dwelling supply and demand generally.

Council Scope of Influence



Increasing Scale of Influence

- Advocacy: Political leadership and advocacy
- Facilitator: Engage in partnerships to deliver housing
- Policy: Local policy and statutory land use planning
- Development costs: Infrastructure charges regime; development assessment.
- Services and Facilities Provider: provision of support services and facilities to influence locational demand for housing
- Housing Manager: Management of housing – to a limited extent
- Housing developer: construction and sale of housing
- Design, Construct, Operate and Manage: owner of housing from design to manage

SWOT Analysis – Council Current Activities

STRENGTHS

- Policy & statutory authority
- Planning scheme – new, current, and focused
- Infrastructure Incentives policy
- ‘Choice Housing’ demonstration project
- Relationship with local development industry

WEAKNESSES

- Not a developer
- Limited ability to provide services and facilities that may drive demand ie. health, aged care
- Existing housing stock
- Lack of experience in housing development/provision/management
- Limited ability to influence housing demand factors for social/affordable housing sectors
- Housing not ‘core business’
- Limited role in ‘housing policy’

OPPORTUNITIES

- Land asset rich
- Increased focus on ‘localism’
- Public housing renewal process
- Current regional planning activities
- State govt. focus on ‘construction’ industry support
- Forecast regional economic growth, support housing supply increase

THREATS

- Need to act in the ‘public’ interest
- Political motivations and changes in leadership
- Increase responsibilities coming from State to Local govt
- Policy direction and political leadership at State and Federal level
- Infrastructure charges State review
- Planning reform
- Local development industry capacity to deliver

Theme: Demographic Change

Increasing Level of Intervention



ISSUE	CONTEXT				
Provide housing for an increasingly ageing population - 65y-75+ yrs	65-74 yrs will increase from 8.3% of pop to 10.1% by 2031; 75+yrs will increase from 7.1% to 9.3% by 2031				
Provide for care and specialised accommodation for 75+ aged group	Currently moving to Drayton, Harristown, (is this where the services are)				

Theme: Demographic Change

Increasing Level of Intervention



ISSUE	CONTEXT				
<p>Mature households dominating established areas and younger households in greenfield areas, hence lack of household diversity within localities, hence not providing housing diversity to encourage cross-generational support relationships</p>	<p>There is a need to encourage diversity of housing throughout new estates to better facilitate cross generational support</p>				
<p>Changing demographic profile of region will require a range of flexible housing responses including -</p>	<p>Ability to modify homes; provision of Small Lot housing; increase in Residential Care services; Locations for Retirement and Aged Care accommodation</p>				

Theme: Housing Supply

Increasing Level of Intervention



ISSUE	CONTEXT				
<p>There is some imbalance between localities with an oversupply of future dwellings and an undersupply. Ensure the number of dwellings that can be supplied to the market matches demand</p>	<p>Current capacity for new dwellings between 28,396 - 32,689 dwellings. Toowoomba West is forecast to have an oversupply of almost 4,000 dwellings by 2031 whilst Darling Heights is estimated to have an undersupply of almost 3,000 dwellings by 2031</p>				
<p>Market concentration can increase prices, limit diversity, and slow dwelling delivery. Ensure housing is supplied to the market in the right locations for an affordable price and with lifestyle options.</p>	<p>Majority of greenfield development undertaken by Clive Bergohoffer Group (863) and other small group of developers.</p>				

Theme: Housing Supply

Increasing Level of Intervention



ISSUE	CONTEXT				
Increase the capacity of the development industry in provision of different housing types	Current 'Choice Housing' project is an attempt to demonstrate best practice				
Potential for misalignment with infrastructure provision and population and dwelling growth. Align staging of infrastructure and housing supply with demand	Toowoomba West is forecast to have an oversupply of almost 4,000 dwellings by 2031 whilst Darling Heights is estimated to have an undersupply of almost 3,000 dwellings by 2031				
Ensure development of investment properties for rent are available in localities around health services hubs, CBD, and tertiary education facilities.	Rental accommodation demand is greatest around health precincts, tertiary education facilities and CBD				

Theme: Housing Demand



Increasing Level of Intervention

ISSUE	CONTEXT				
Ensure the type of housing provided matches the demand in terms of dwelling type	Increasing number of lone-person, couple only households, but large number of large homes				
Ensure the type of housing provided matches the demand in terms of housing price (high end - low end)					
Increasing number of smaller households has the potential to impact dwelling demand for smaller dwellings	High proportion and growing number of households of couples without children (both young and old)				

Theme: Affordable / Social Housing

Increasing Level of Intervention



ISSUE	CONTEXT				
Ensure adequate provision of social housing	<ul style="list-style-type: none">- Increasing trend to privatise management of public and social housing- Increasing demand in social housing from the ageing population- Limited new development of housing stock, more a focus on redevelopment of existing stock and management				
Ensure adequate provision of affordable housing					

Theme: Resource Sector Housing



Increasing Level of Intervention

ISSUE	CONTEXT				
Ensure the accommodation requirements of the resource sector growth does not impact on the affordability of housing generally in Toowoomba.	No indications of this being a major factor to date, and may not directly, but indirect possible				
Ensure adequate provision of short-term accommodation options	Current stock can be turned over.				

Toowoomba Regional Council – Housing Strategy Assessment Matrix

- Identifying the areas for focus

Toowoomba Regional Housing Strategy

ASSESSMENT MATRIX

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Proportion of 65+ year olds	8%	16%	20%	14%	20%	8%	11%	14%	18%	15%	14%	11%	16%	17%	16%	15%	10%	16%	15%
Affordability Gap for Low Income Renters	\$70	-\$25	-\$70	-\$30	-\$30	-\$10	\$65	n/a	\$180	\$15	-\$30	-\$30	n/a	\$30	-\$30	-\$30	\$180	-\$30	
Affordability Gap for Low Income Purchasers	-19%	-31%	-29%	-31%	-36%	-17%	-34%	-2%	-29%	20%	-35%	-30%	-24%	-37%	-40%	-35%	-28%	-35%	
Occupancy Differential with Region				6%	9%										-2%	-2%			
Supply v Demand - 5 year Gap	-221	-157	-153	377	-309	-293	789	-41	-19	-107	-45	-377	-141	-92	-129	-108	528	38	
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Source: Urbis

Thank You



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The logo for Urbis, consisting of the word "urbis" in a lowercase, sans-serif font, positioned inside a white square with a thin blue border.

Diversity, Choice, Affordability: A Preferred Housing Future for Toowoomba Region

Councilor Workshop – Wednesday 15 May



Workshop Overview

What to achieve today

Workshop Outlines

- Present the key findings from the research undertaken for the project
- Confirm Council's 'Scope of Influence' in the housing market
- Receive feedback on the Strategy direction
- Workshop options to consider for Council's activities in the 'housing market'



Context

In the Market for Housing

Results

Profile	Property Search	# Results	Challenges
<u>Young professional female</u>	Young single professional female, unit/townhouse, 1-2brm, 2bth, close to Toowoomba CBD, relatively new construction, \$100-300k	12 – under \$300k	<ul style="list-style-type: none"> - None within walking distance of CBD (unless budget of \$435k for Central Units) - Others in Kearney Springs, Newtown, Darling Heights. - Very few new builds - 2 bathrooms very rare, majority 1 bath
<u>Elderly couple</u>	1-2brm ground floor unit, close to Crows Nest, connection to family and local area, \$80-200k	0 - Crows Nest 45 - other	<ul style="list-style-type: none"> - 50/50 single storey/ accessible - Mixture new and established stock - Nothing in the regions
<u>Professional family</u>	3-4brm, new build, Toowoomba growth area or established area, up to \$400k	847	<ul style="list-style-type: none"> - 50/50 established and new areas
<u>Young single parent</u>	Young single parent, unit/townhouse, 2-3brm, rental, close to Toowoomba CBD, \$100-200/wk	6	<ul style="list-style-type: none"> - Only 2brm, no 3 brm - Mostly in established areas



Project Overview

Progress to Date

Project Brief

- The purpose of this project is:
- (a) To describe 'housing' within the Toowoomba region, including in relation to:
 - How it is supplied to the market,
 - The rate at which it is supplied, whether demand is being met and the factors affecting supply,
 - The type of housing being supplied to the market,
 - The type of housing being sought by the market,
 - Affordability,
 - Supply and demand for social housing,
 - Current and projected impacts of the resource sector, and
 - The role currently played by Council in the provision of housing.
- (b) To identify the issues affecting housing in the Toowoomba region, highlighting those that would result in a negative impact on the Toowoomba community if Council did not intervene or which Council intervention might be beneficial.
- (c) To establish a Council position on the role it will take in housing in the Toowoomba region.
- (d) To develop a Council based action plan to address housing issues in the region, within the context of the role Council has adopted under item (c) above.

Project Timeline

Phase 1 - Project Inception

Project Inception Meeting
 Preliminary Data Review and Information Gap Identification
 Confirm Project Timeframe/Budget/ Contract
 Council Fill Information Gaps
 Contract signed

January

Phase 2 - Toowoomba Regional Housing Strategy Section 1 - Background Review and Issues Paper

Preliminary Market Analysis General Demand - Population
 Social and Affordable Housing
 Resource Sector
 Residential Land Supply
 Local Government Role in Housing - Case Study Review
 TRC Housing Reference Group Workshop - Preliminary Issues Reality Check and Opportunities for Consideration
 Preparation of Draft Issues Paper
 Project Team Review - Draft Section 1 - Issues and Opportunities
 Final Section 1

March

Phase 3 - Toowoomba Regional Housing Strategy Section 2 - Detailed Housing Market and Needs Assessment (

Preparation and Testing of Locality Assessment Framework
 TRC Housing Reference Group Workshop - Testing the Preliminary Locality Assessment Framework
 Targeted Stakeholder Consultation - Confirmation of Regional and Local Issues and Priorities
 Application of Locality Assessment Framework and Mapping
 TRC Housing Reference Group Workshop - Preliminary Findings of Locality Assessment
 Refinement of Locality Assessment including Targeted Stakeholder Input
 Preparation of Draft Section - Detailed Housing Market and Needs Assessment
 TRC Project team Meeting - Draft Section 2 - Detailed Housing Market and Needs Assessment
 Final Section 2

April

Phase 4 - Toowoomba Regional Housing Strategy Section 3 - Options for Policy Response and Strategic Initiatives

Identification of Policy Responses V Locality Assessment Results
 TRC Housing Reference Group Workshop - Preliminary Options Workshop
 Targeted Stakeholder Consultation
 Refinement of Policy Responses and Initiatives
 Preparation of Draft Section - Policy Responses and Strategic Initiatives
 TRC Project Team Review - Draft Section 3 - Policy Response and Strategic Initiatives
 Final Section 3

May

Phase 5 - Toowoomba Regional Housing Strategy Section 4 - Implementation - Action Plan

June



Stakeholder Consultation

- 4 Reference Group meetings – includes HIA, UDIA, Department Housing, Oz care, Qld Resource Council, and Council staff.
- Participation in Homelessness Strategy meetings – includes representatives from numerous housing providers, housing support services and Council.
- Targeted stakeholder consultation undertaken with others:-
 - Council DA staff
 - Local development industry: Clive Berghoffer, Qmac group, Ray White
 - Department of Housing (Housing Service Centre)
 - Toowoomba Community Housing Services
 - Salvation Army
 - Toowoomba & Surat Basin Enterprises
 - Tenancy Advice Service/Community Legal Service



Factors that Influence Housing in Toowoomba

Themes, Insights, Trends and Issues

Demographic Change

Age Group Distribution- Census & Forecasting

TOOWOOMBA REGIONAL GOVERNMENT AREA CATCHMENT

Age Group	Census			Forecasting				Trend
	2001	2006	2011	2016	2021	2026	2031	
0-4 years	7.0%	6.9%	7.3%	7.0%	6.9%	6.7%	6.5%	
5-9 years	7.6%	7.2%	7.0%	7.0%	6.9%	6.8%	6.6%	
10-14 years	8.0%	8.1%	7.6%	6.9%	7.2%	7.0%	6.9%	
15-19 years	8.5%	7.8%	7.5%	7.0%	6.6%	6.9%	6.8%	
20-24 years	6.9%	6.9%	6.1%	7.2%	6.5%	6.2%	6.5%	
25-29 years	6.5%	5.6%	6.1%	6.7%	6.5%	6.0%	5.8%	
30-34 years	6.7%	6.2%	5.7%	6.6%	6.3%	6.2%	5.8%	
35-39 years	6.9%	6.7%	6.2%	5.9%	6.4%	6.2%	6.1%	
40-44 years	7.2%	6.7%	6.6%	6.3%	6.0%	6.4%	6.2%	
45-49 years	6.6%	6.9%	6.5%	6.4%	6.2%	5.9%	6.3%	
50-54 years	6.2%	6.3%	6.7%	6.3%	6.2%	6.0%	5.8%	
55-59 years	5.0%	5.9%	5.9%	6.1%	6.0%	5.9%	5.8%	
60-64 years	4.0%	4.9%	5.6%	5.5%	5.7%	5.7%	5.6%	
65-69 years	3.4%	3.9%	4.7%	5.0%	5.1%	5.3%	5.3%	
70-74 years	3.2%	3.3%	3.6%	3.9%	4.4%	4.5%	4.8%	
75-79 years	2.7%	2.8%	2.9%	2.7%	3.2%	3.7%	3.8%	
80-84 years	1.8%	2.1%	2.2%	1.8%	2.0%	2.4%	2.8%	
85 years and over	1.6%	1.8%	2.0%	1.8%	2.0%	2.2%	2.7%	

Source: OESR; Prepared by Urbis

Greatest Growth

- 70-74 years
- 75-79 years
- 85+ years
- 65-69 years
- 80-84 years

Greatest Decline

- 0-4 years
- 10-14 years
- 15-19 years
- 0-4 years

Demographic Change

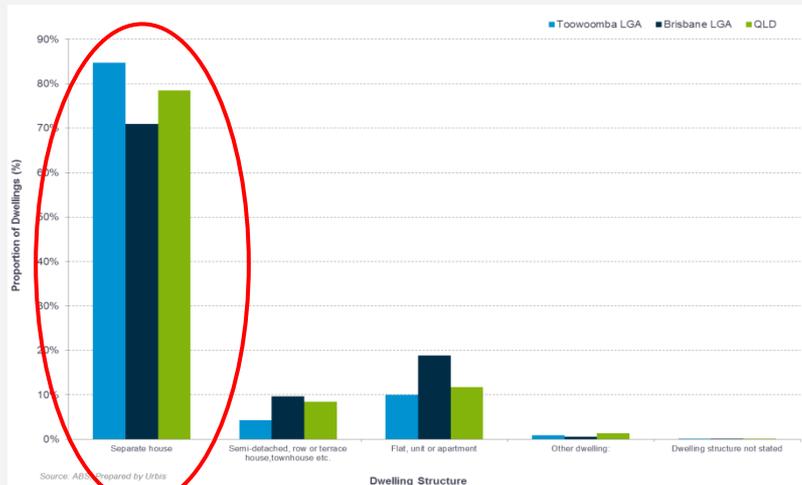
LOCALITY – SA2	60-74 YEARS %	75+ YEARS %
Cambooya-Wyreema	8%	0.5%
Clifton-Greenmount	15%	2%
Crows Nest – Rosalie	19%	3.5%
Darling Heights	7%	4%
Drayton - Harristown	6%	6%
Gowrie	8%	1.5%
Highfields	11%	2%
Jondaryan	8%	3%
Middle Ridge	10%	3.5%
Millmerran	9%	1%
Newtown	6%	2%
North Toowoomba - Harlaxton	6%	0.5%
Pittsworth	12%	4%
Rangeville	18%	9%
Toowoomba – Central	7%	3%
Toowoomba – East	6%	3%
Toowoomba – West	7%	4%
Wilsonton	10%	4%

RATING KEY
Above Regional Average
At Regional Average
Below Regional Average

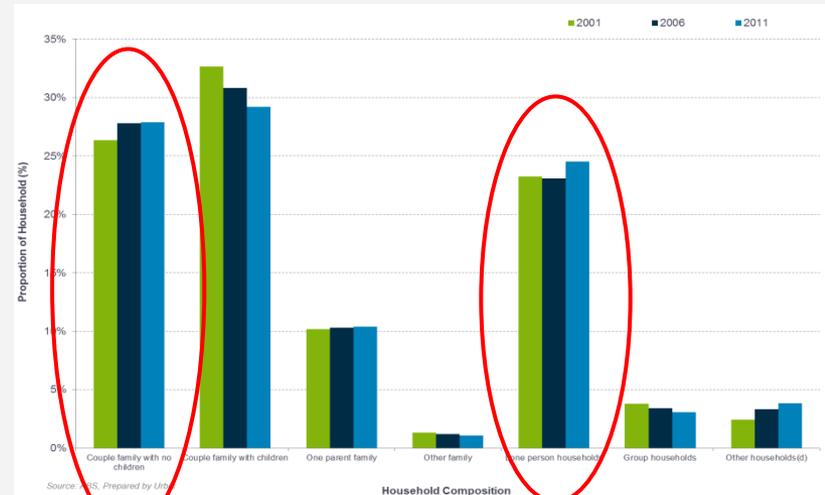
- Areas that specifically need to plan for **Retirement type accommodation** include:
 - Clifton-Greenmount
 - Crows Nest – Rosalie
 - Highfields
- Areas that specifically need to plan for **Aged Care accommodation** include:
 - Darling Heights
 - Drayton-Harristown
 - Toowoomba West
 - Wilsonton
- Areas that need to plan for **both Retirement type and Aged Care accommodation** include:
 - Pittsworth
 - Rangeville

Housing Supply

Dwelling Structure -
Toowoomba LGA, 2011



Household Composition
Toowoomba LGA, 2001-2011



Housing Demand V Supply

Total Dwelling Net Demand - Toowoomba LGA, 2013-2031

The Gap (Supply - Demand)- Number of Dwellings

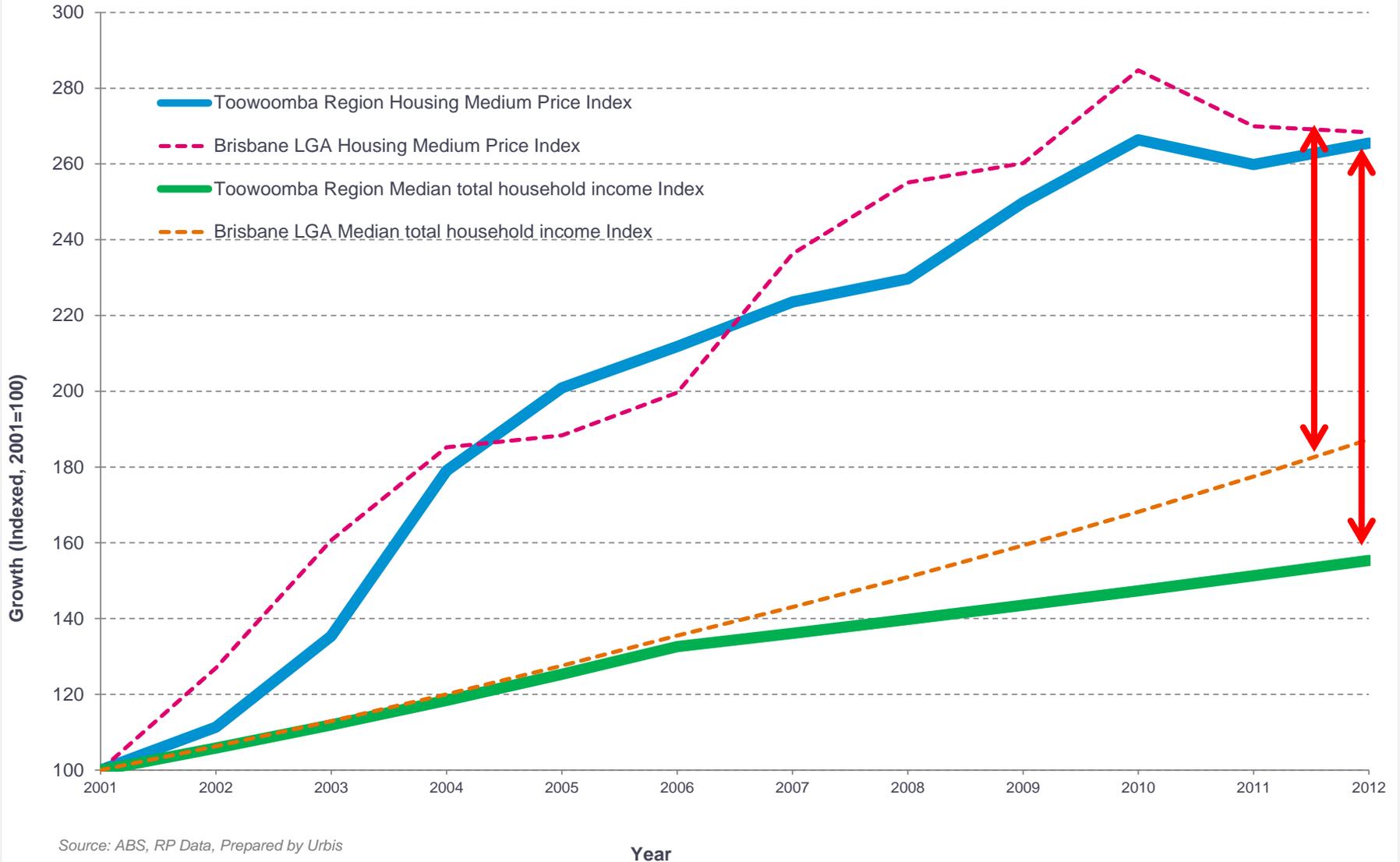
BY SA2

Statistical Area Level 2	2013-2015	2015-2018	2018-2023	2023-2031	2013 to 2031
	0 - 2 Years	2 - 5 Years	5 - 10 Years	10 - 18 Years	0-18 years
Cambooya - Wyreema	59	-280	-322	291	-252
Clifton - Greenmount	-71	-86	-164	636	315
Crows Nest - Rosalie	-118	-35	-227	-411	-791
Darling Heights	371	5	-447	-2768	-2836
Drayton - Harris town	-57	-251	-6	1258	941
Gowrie (Qld)	-76	-218	-382	294	-382
Highfields	-363	1153	-879	823	734
Jondaryan	130	-171	-285	65	-262
Middle Ridge	100	-119	-248	-151	-417
Millmerran	-43	-64	-91	952	754
Newtown (Qld)	-17	-28	-60	-53	-158
North Toowoomba - Harlaxton	-117	-260	84	272	-21
Pitts worth	-18	-123	-183	127	-197
Rangeville	-32	-60	-122	-144	-358
Toowoomba - Central	-62	-67	-122	-138	-389
Toowoomba - East	-48	-60	-57	20	-146
Toowoomba - West	-43	572	2008	1200	3737
Wilsonton	212	-174	-187	416	267
Total	-194	-266	-1690	2688	538

Source: Toowoomba Regional Council, prepared by Urbis

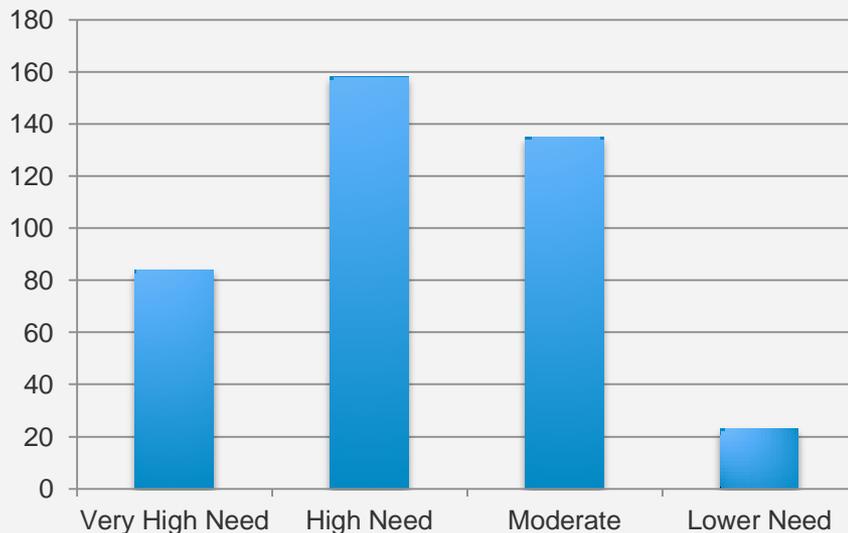
Housing Affordability

Toowoomba and Brisbane LGA Household Income Growth vs. House Price Growth – 2001-2012



Social and Affordable Housing

- 2002 social housing dwellings in Toowoomba (govt)
- Highest concentrations: Harristown (202), Newtown (300), South Toowoomba (206), Wilsonton (138) and Wilsonton Heights (140)
- Waitlists remain high, despite proactive referral to private rental



- Opportunities:
 - Emergence of community housing providers/managers/developers i.e. Brisbane Housing Company, Horizon etc.
 - Queensland Government policy to transfer public housing into community/non-government management
 - Servicing rural and town communities – new models?

Resource Sector

- Mostly indirect impacts from resource and energy sector projects in Surat Basin
- Only 190 non-resident workers in Toowoomba LGA (compared with 4,175 in Western Downs) in 2012
- Local housing services report gradual loss of affordable/low cost housing options since early 2000s (i.e. flats)
- Anecdotal reports of residents displaced from western communities settling in town

Challenges

- *Local impact of proposed New Acland Coal Mine – construction and operational workforce*
 - *Workers accommodation villages*
 - *In-town housing options nearby i.e. Goombungee*

Issues Overview

- Toowoomba region has an increasingly large proportion of ageing population
- Toowoomba region has a growing number of smaller households
- Toowoomba region has a long established development history of single-storey, detached dwellings, and limited smaller dwelling types.
- The existing housing stock in terms of dwelling size does not match the trends of increasing smaller household size.
- Cultural preference for larger dwellings.
- Affordability is a growing issue in Toowoomba region, for lower income households
- Homelessness is a growing issue in Toowoomba region
- There are 2002 social housing dwellings in the region and waiting lists are on the increase. But incorrect balance between dwelling type and demand.
- Imbalance between dwelling supply and demand at a locality level.
- Uncertainty regarding 'resource sector' impacts.



Toowoomba Regional Council Scope of Influence

Strengths, Weaknesses, Opportunities & Threats

Scope of Influence

Increasing Scale of Influence

- Advocacy: Political leadership and advocacy
- Facilitator: Engage in partnerships to deliver housing
- Policy: Local policy and statutory land use planning
- Development costs: Infrastructure charges regime; development assessment.
- Services and Facilities Provider: provision of support services and facilities to influence locational demand for housing
- Housing Manager: Management of housing – to a limited extent
- Housing developer: construction and sale of housing
- Design, Construct, Operate and Manage: owner of housing from design to manage

SWOT Analysis – Councils Capacity to Influence Housing Market

STRENGTHS

- Policy & statutory authority
- Planning scheme – new, current, and diversity strong policy direction
- Infrastructure Incentives policy
- ‘Choice Housing’ demonstration project
- Relationship with local development industry
- Council’s ability to respond relatively quickly

WEAKNESSES

- Not a developer
- Limited ability to provide services and facilities that may drive demand ie. health, aged care
- Existing housing stock
- Lack of experience in housing development/provision/management
- Limited ability to influence housing demand factors for social/affordable housing sectors
- Housing not ‘core business’
- Limited role in ‘housing policy’

OPPORTUNITIES

- Land asset rich
- Increased focus on ‘localism’
- Public housing renewal process
- SEQ and Darling Downs Regional Plan input
- State govt. focus on ‘construction’ industry
- Forecast regional economic growth, support housing supply increase
- Infrastructure investments e.g.. Airport, 2nd range

THREATS

- Need to act in the ‘public’ interest
- Political motivations and changes in leadership
- Increase responsibilities from State to Local govt
- Policy and leadership at State and Federal level
- Infrastructure charges State review
- Planning reform
- Local development industry capacity to deliver
- Infrastructure capacity and planning unknown



Toowoomba Regional Council Options for Action

Testing Council's Appetite for Action

Strategy Purpose and Objectives

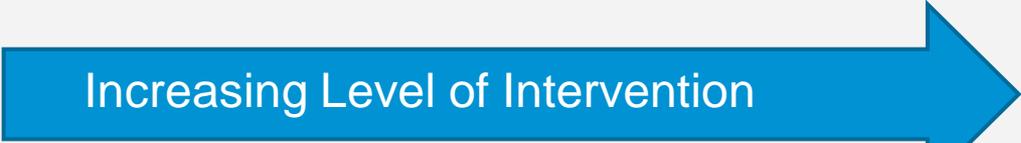
The purpose of the Strategy is to guide Toowoomba Regional Council policy and activities related to the delivery of housing within the region which:-

- Provides for forecast population growth and change
- Maintains a balance between the supply of housing relative to housing demand – in terms of quantity, price, and dwelling type
- Encourages a diverse range of housing types across the region
- Caters for all sectors of the housing market from social housing to high-end housing, at the both the regional and locality level

Strategy Assumptions

- Planning scheme will increase in level of importance in terms of managing land availability and infrastructure planning.
- Reduced interest in land use planning by the State.
- Planning reform and changes to Infrastructure Charges regime.
- Continuation of National Rental Assistance Scheme (NRAS).
- State government Public Housing Renewal initiative in Toowoomba 2013-2014.
- Demographic trends and population growth follows projections
- Housing affordability remains ongoing concern within the community

Options to Consider

Increasing Level of Intervention 

Objective	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Housing for an increasingly ageing population - 65-75yrs	65-74 yrs. forecast to increase from 13,654 persons to 24,678 persons by 2031. Indications are priority growth areas are Clifton-Greenmount, Crows Nest – Rosalie, Highfields, Pittsworth, Rangeville. Whilst accounting for 19.4% of the 2031 regional population, persons aged 65+ yrs. will account for 27.6% of the regional population growth to 2031		<ul style="list-style-type: none"> - Identification/ confirmation of priority demand areas for housing for this demographic. - Assess effectiveness of planning scheme to encourage supply in the priority areas. 		<ul style="list-style-type: none"> - Develop/own/ operate retirement living product on Council land.
Housing for an increasingly aged population - 75yrs+	75+ yrs. forecast to increase from 11,680 persons to 22,724 persons by 2031. Priority areas are Darling Heights, Drayton-Harristown, Wilsonton, Toowoomba West.	<ul style="list-style-type: none"> - Encourage development of facilities and service centres for 'aged care' services e.g.. Blue care regional office, etc. 	<ul style="list-style-type: none"> - Identification/ confirmation of priority demand areas for housing for this demographic. - Inclusion of 'aged care facility' in Infrastructure Incentives Policy. 	<ul style="list-style-type: none"> - Release EOI for lease of Council land to provide 'aged care' in priority area, especially 'high-medium density product'. 	<ul style="list-style-type: none"> - Develop/own/ operate aged care product on Council land.

Options to Consider

Increasing Level of Intervention 

Objective	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Housing diversity for cross-generational support relationships	There is a need to encourage diversity of housing e.g. Granny flats, small lot housing, dual-occupancy	<ul style="list-style-type: none"> - Improve alignment between Building Codes & Planning Codes. 	<ul style="list-style-type: none"> - Continue to prepare and amend Scheme with 'Residential Code' 		
Improve balance between land supply and dwelling demand across localities	Current capacity for new dwellings between 28,396 - 32,689 dwellings. Toowoomba West is forecast to have an oversupply of almost 4,000 dwellings by 2031 whilst Darling Heights is estimated to have an undersupply of almost 3,000 dwellings by 2031	<ul style="list-style-type: none"> - Input into 'Regional Plans' of 'State's' interest in housing to expand and require support from the State. 	<ul style="list-style-type: none"> - Review current land use plan relative to infrastructure capacity and cost of provision, rather than zoned land. - Develop an Infrastructure Investment Strategy. - Improve 'local area/ neighbourhood planning' 	<ul style="list-style-type: none"> - Strategic investment in infrastructure which will encourage development to take place in preferred localities. 	

Options to Consider

Increasing Level of Intervention 

Objective	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Increase the capacity of the development industry in provision of different housing types	Current 'Choice Housing' project will demonstrate best practice	<ul style="list-style-type: none"> - Promote and market 'Choice Project'. - Incorporate design and building traineeships within 	<ul style="list-style-type: none"> - Update Planning Scheme to ensure this is encouraged. - Identification of targeted 'infill' areas through 'local area plans'. 	- Release 'Council land' for EOI demonstration project.	<ul style="list-style-type: none"> - Monitor and major public awareness campaign monitoring success of sales of 'Housing Choice' project. -
Align Infrastructure Planning with Housing Supply/ Demand	Current Infrastructure Planning is based on existing 'urban footprint' rather than efficiencies.			<ul style="list-style-type: none"> - Prepare 'Infrastructure Investment Program' to prioritise investment in infrastructure relative to existing network capacity and inclusion of infrastructure alternative delivery models. 	<ul style="list-style-type: none"> - Council upfront investment in 'strategic infrastructure' to promote development in the correct areas and encourage innovation in product delivery.

Options to Consider

Increasing Level of Intervention 

Objective	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Facilitate adequate provision of social housing	Waitlist for social housing remains high – particularly very high need, and for one bedroom dwellings	- Monitor demand and community need.	- Ensure Planning Scheme will allow for 'renewal' project and does not form an obstacle to success.	- Engage in partnership with the State to offer 'existing stock' for 'renewal initiative'.	- Retain ownerships, management, and operation of existing stock – and potentially expand.
Facilitate adequate provision of affordable housing	Unlikely to be significant injection of government funds in new housing stock in near future Emerging community housing providers	- Support and encourage proposals for NRAS funding.	- Ensure no barriers in Planning Scheme for social housing providers (facilitate development projects)	- Provide Council land assets at reduced rate for private company to develop 'affordable housing'.	- Demonstration project of 'affordable housing' – Council design, construct, maintain, operate.

Options to Consider

Increasing Level of Intervention 

Objective	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Support local homelessness initiatives	Currently 500 people reported to be homeless in Toowoomba, with further numbers transient in rural areas	<ul style="list-style-type: none"> - Monitor community need - Develop advocacy strategy - Support Homelessness Community Action Plan - ongoing 	<ul style="list-style-type: none"> - Adopt Homeless Strategy for Council (supporting the implementation of HCAP) 	<ul style="list-style-type: none"> - Engage in partnership with community services to ensure access to services - Incorporate design and facilities for homeless in public spaces design specs. 	<ul style="list-style-type: none"> - Support community-led social and affordable housing initiatives

Options to Consider

Increasing Level of Intervention 

Issue	Context	Advocacy / Facilitator/ Monitoring	Policy & Planning	Services, Land, Infrastructure Provision	Housing Provision, Development, Management
Facilitate provision of housing in response to direct 'Resource Sector' demand	Comparatively low proportion of direct housing No workers accommodation villages operating in TRC	<ul style="list-style-type: none"> - Be proactive and engage project proponents during the EIS preparation (operational and construction worker needs) 	<ul style="list-style-type: none"> - Require Community Impact Assessments for Resource Projects. - Implementation of 'Resource Towns Action Plan' - Understand impact on temporary accommodation 	<ul style="list-style-type: none"> - Offer incentives for in-town developments rather than isolated workers accommodation villages 	<ul style="list-style-type: none"> - Seek partnerships to deliver short-term accommodation for resource projects (opportunity to align with business traveller and tourist markets)
Facilitate provision of housing in response to indirect 'Resource Sector' demand	Housing demand addressed through existing rental and home purchase	<ul style="list-style-type: none"> - Be proactive when engaging with resource and energy companies to understand worker's housing preferences as well as project requirements Monitor impacts of 	<ul style="list-style-type: none"> - Implementation of 'Resource Towns Action Plan' 	<ul style="list-style-type: none"> - Offer incentives for in-town developments rather than isolated workers accommodation villages 	<ul style="list-style-type: none"> Seek partnerships to deliver short-term accommodation for resource projects (opportunity to align with business traveller and tourist markets)

Key Initiatives

- Although there are a series of 'actions' to be undertaken over the next 10 years, the following are highlighted as key initiatives (or series of actions) Council should consider:-
 - Ageing in Place Strategy
 - Housing Diversity – Invite, Promote, Reward
 - Affordable and Social Housing – Partner not Provide
 - Monitor and Respond to Demand V Supply Equation
 - Planning Scheme, Policy and Incentives
 - Infrastructure Planning and Programing



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Housing Affordability TRC Response

Issues:

Issues:	Response:
Finance Availability	<ul style="list-style-type: none"> • Review mortgage insurance • Variable interest rating scheme
State Government Transfer Duty	<ul style="list-style-type: none"> • Bracket creek review • Why pay up front • Why not an annual tax
Lack of Diversity (Product)	<ul style="list-style-type: none"> • Tiered infrastructure structures eg. 2 bed VS 4 bed • Market awareness of product • Cost of construction- planning concessions/direction
Lack of land availability	<ul style="list-style-type: none"> • Transport network • Infrastructure investment requirements
Timing DAs	<ul style="list-style-type: none"> • Needs to be faster
Timing Ergon	<ul style="list-style-type: none"> • Needs to be faster
Accept qualified consultants reports	<ul style="list-style-type: none"> • Obvious
Water access charges	<ul style="list-style-type: none"> • This is having a significant impact on affordable housing as are all of the other councils. • Not really using water just paying access
Tap into the resource sector	<ul style="list-style-type: none"> • Talk to the major players
FIFO	<ul style="list-style-type: none"> • Tap into the FIFO market
Infrastructure Charges	<ul style="list-style-type: none"> • Deferred payment of charges i.e. on transfer of ownership
Land Supply	<ul style="list-style-type: none"> • Clive • Infrastructure costs • Timeframes
Expectation	<ul style="list-style-type: none"> • “House” as a finished product • Diversity of housing and smaller lots • Maintain a mix of housing with affordable housing side by side with traditional • Don’t want to mix larger and smaller lots
Availability of Land	<ul style="list-style-type: none"> • Limits the size of the investors and opportunities for small developers to play in the market as opposed to the larger developments companies

	<ul style="list-style-type: none"> • Broadening development areas
Cost of land	<ul style="list-style-type: none"> • Limits the size of the investors and opportunities for small developers to play in the market as opposed to the larger developments companies • Broadening development areas
	<ul style="list-style-type: none"> • Gould planning infrastructure • Form land planning infrastructure- boundary units future expansion • Diversity in ownership of future land expansion • Infrastructure charges- deferred payment or differentiated in outcomes (i.e. separate charges for 1,2 and 3 bed or land size)

TRC Strategy

Demographic Change

Action:

- Diversity of housing
- Community and cultured events/venues
- Planning constraints
- Residential living driving demographics
- Growing port would like it to grow even harder
- Partnership with major companies
- Aging population impacts
- University housing demand
- Smaller lots- easier approval process
- House hold size- mix of housing styles for smaller households
- Aging population- make provisions for aged accommodation shortages and not necessarily retirement places , rather part of the community
- Policies that encourage diversity
- Increase the supply for aged care investment to allow for transfer/ transition to new stock

Housing Supply

Action:

- Speed of approvals
- Work with developers
- Additional change to outcomes focus
- Appropriate infrastructure
- Infrastructure charges and upfront costs
- Flexibility especially for smaller timeframes about when those Brownfield sites available
- Reduce hurdles
- Reduce timeframes
- Costs to development
- Multi unit developments- high IA costs
- Delaying infrastructure chares until further on the sales/process
- Mixed, small lot subdivisions
- Deferred infrastructure charges
- Delays with Ergon are also slowing down
- RAHs approved low significantly reduced over the last ten years –by affordability
- Need better approval times
- Continue to incentivize infill development
- Reduce infrastructure charges
- Alter planning mindset –“why can instead of why can’t”
- Diversity of land ownership (for land diversity is low release)
- Ownership assessment prior to release of future land

Housing Demand

Action:

- Increasing significantly
- Tap into FIFO
- Encourage development
- Design of housing –adapatable
- Ease of approval and assessment process
- Risks mount process-Brisbane
- Encourage industry development to increase population growth
- Reduce red tape and costs
- Rising confidence in Toowoomba
- Building densities that have changes should provide on flow
- Seek partnerships with social/church groups
- Infrastructure planning not to restrict options for future land development

Affordable/Social Housing

Action:

- Transfer to government or non-government sector unless incentives are increased for private sector unless incentives are increased for private sector
- Acceptance of “something different”
- Active partnership with ERMAS continued community consultation
- Support for continued dialog with development industry and TRC
- Decreasing time, costs, red tape, Ergon and Telstra
- Rising lot density
- Support organization like Horizon and NRAS- funded developments through discounted charges
- Railway precinct
- Partnership with Horizons and private sector
- Council concessions
- Allocation of land
- Increase NRAS attention

Resource Housing Sector

Action:

- Continue to maintain short term workers in temp housing
- Market utility of diversified product (marketing)

- Target FIFO
- Target resource companies
- Workers camps for construction workforce not investment housing
- Strategy how to deal with short term should not be driver- but still should have something to respond to peaks
- Not a major focus at present and should not form if land supply and infrastructure is addressed
- Regionally and issue, not so much in Toowoomba

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