

Queensland Housing Strategy 2021-2025 Local Housing Action Plan

Mount Isa City Council

www.mountisa.qld.gov.au

March 2023





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Introduction

Introduction

This Local Housing Action Plan (the Plan) is developed through a joint initiative involving the Queensland Government*, Mount isa City Council (Council) and the Western Queensland Alliance of Councils (WQAC) to respond to a range of immediate, emerging, and longer-term housing challenges in the city.

This is an iterative process that does not intend to duplicate existing actions of Council or the actions under The Queensland Housing Strategy Action Plan 2021-2025. It seeks to identify opportunities, consider an agreed response, develop targeted actions on key priorities and enable ongoing review of effort to adapt and respond to changing need.

The Plan aims to:

- 1. develop agreed priority actions to respond to housing need,
- 2. **establish strong foundations for longer-term housing responses** to assist housing and homelessness outcomes in the city into the future.
- 3. **incorporate existing information and plans** that assist with developing responses to housing need and acknowledge work already completed by the Council, State Agencies, private and not-for-profit organisations.
- 4. **facilitate targeted interaction between all parties through agreed actions** to ensure a focus on deliverables and projects that can improve housing responses in the short and longer-term.



Approach and methodology

The plan provides an overview of key community and housing characteristics, and emerging issues related to

housing in the community and identifies a targeted initial set of priority actions to respond to housing need. It has been developed through a review of a range of supporting documentation including:

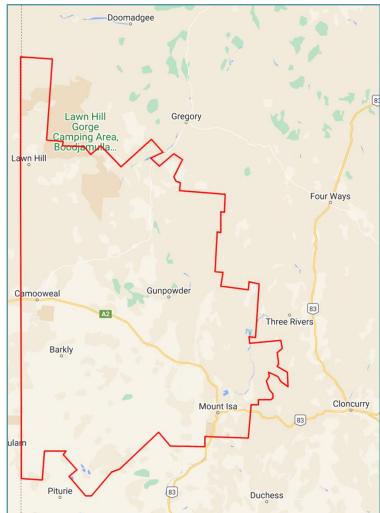
- Regional Infrastructure plans
- Council's Planning Scheme
- Relevant Council strategy reports and plans
- Statistical data via the Queensland Government Statisticians Office, including Census and other data sets such as building approvals, rental market data, housing approvals
- Housing needs data from the Department of Communities, Housing and Digital Economy and other state agencies as required
- The Queensland Housing Strategy 2017-2027 and the Housing and Homelessness Action Plan 2021-2025.
- Other local data and information such as RAI reports

Emerging issues and opportunities, key challenges, and potential responses have been developed from the review of a range of data sets, anecdotal feedback, and preceding engagement opportunities with Council and other stakeholders.



Mount Isa City Council key details

- Mount Isa Local Government Area (LGA) has a total land area of 7,066km². It is the largest centre of the North West Queensland region. It has a population of around 20,000.
- Mount Isa is a mining town situated on the banks of the Leichhardt River. It is 820km west of Townsville, 160km from the Northern Territory border and 350km south of the Gulf of Carpentaria. It is also the rail head for the railway line running from Townsville.
- Mount Isa and the North West Minerals Province hold many of the critical minerals essential to achieving carbon neutrality at state, national and worldwide levels. Renewable energy projects, central to carbon neutrality, require the copper, cobalt, zine and rare earth minerals being mined in Mount Issa.
- Apart from mining, the region's major industries are health services and beef cattle grazing. Beef roads which service the northern Gulf properties, converge on Mount Isa which is also a major retail and service centre for tourists, and the surrounding pastoral towns and properties.
- Tourism is also an important evolving industry and centres around the Mount Isa rodeo, Outback at Isa centre and the Hard Times mine, and Indigenous heritage and culture.
- Mount Isa is situated on the traditional lands of the Kalkadoon and Indjilandji peoples.



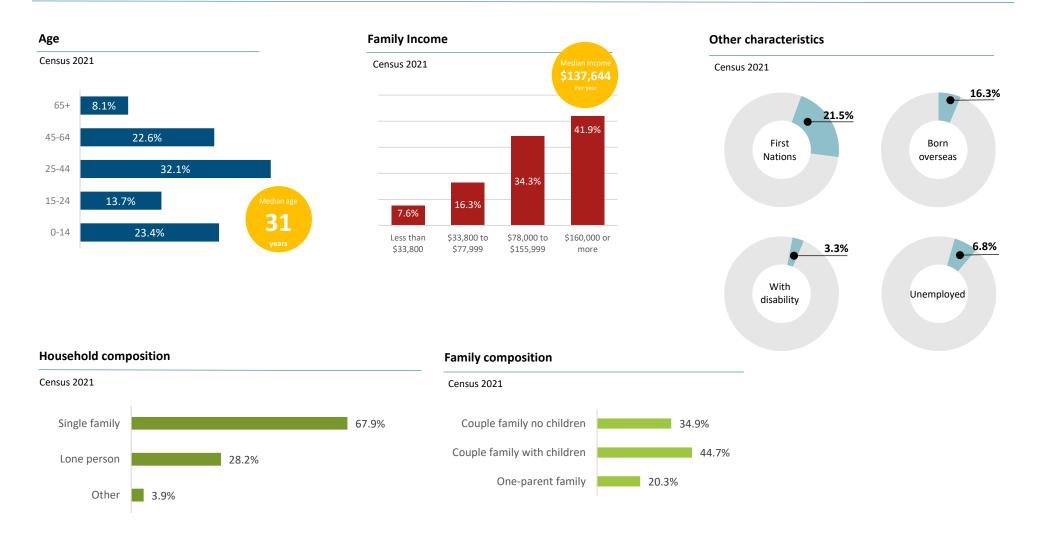


Key Community Characteristics

Key Demographic Characteristics

MOUNT ISA

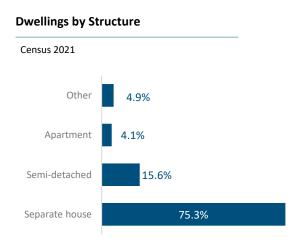
Estimated resident population is 18,727 and is projected to increase to 19,736 by 2041 (5.25%)

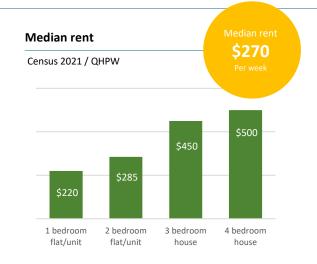




Key Housing Characteristics

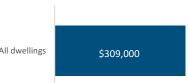
Total Occupied dwellings (2021) 6,416













Key focus areas identified

Areas of emerging concern have been determined through a review of existing data and engagement with stakeholders as identified in the methodology. These concerns will be considered when identifying and prioritising shared actions.



1. Housing Availability

Mount Isa is the main centre for the North West Queensland region with a population in the urban area of 17,937 (census 2021) – Council estimates that the true population is closer to 21,000 persons. The Indigenous population proportion is of the order of 22%.

Background

Mount Isa began as a mining town, following the discovery in 1923, of substantial deposits of lead. It is now one of the world's top ten producers of copper, silver, lead, and zinc. It is also a major retail, health, education, and higher level service centre for the local and surrounding community. It also supports the local agricultural businesses, mining, tourists, and freight travelling to and from the Northern territory and Townsville on the Overlander Way and north to the Gulf and Lawn Hill (Boodjamulla) national park and the Riversleigh world heritage area.

Mount Isa has a significant shortage of freehold land, most of the tenure in the region is leasehold and faces development restrictions due to Native Title.

Council advises that, some 60% of Mount Isa's housing stock is formerly housing commission, the design of these properties is limited to 10-12 floor plans, the original properties were camphor board timber construction, the next phase was fibro cement and timber, then a mix of no-fines concrete and finally zincaneal (metal clip lock) clad timber houses. The phases of construction start in 1950 through to the 1970's, all houses were low set, the majority were on-sold to private residents. These homes are poorly designed, not positioned on allotments to capture winter sun advantage, hot in summer, cold in winter, energy, and water inefficient.

Mount Isa has traditionally gone through a boom-and-bust cycle in relation to the residential market. When the mining sector has performed well there has been investment in the residential sector and conversely when the mining sector has performed below expectations the residential market in relation to both ownership and leasing has contracted. At present the market is very strong, especially in the rental sector where rents are very high. Based on feedback from several stakeholders it would appear that the current market is making it difficult for people coming to Mount Isa for work to secure rentals of a reasonable standard. In some cases, people coming to Mount Isa for work have left their job due to a lack of rental options. Many new people to town request a FIFO option from employers because of unsuitable housing options.

Mount Isa City Council believes there is strong demand for all types of housing, low vacancy rates combined with appropriate yields on property investment are proven. An inclusive and considered approach is being undertaken by the Mount Isa City Council to understand the demand, all government departments, schools, and several employers, and other non-government organisation have been requested for feedback on a need's basis housing questionnaire. All Mount Isa real estate agencies have been consulted for a market update, RDA data analysed, school, prep, kindy, and childcare centres have provided enrolment input, airport numbers, citizenship ceremony recipient numbers (increasing despite COVID), and overall energy usage as key indicators, birth rates (increasing since 2012), hospital beds, all factors are showing a growth pattern in all sectors since 2016.

Council has developed 120 freehold allotments over 15 years, as a result over 100 quality, sustainable houses have been built, this new suburb is continuing to be developed. Progress was slow for several reasons - the lack of builders, the high cost of construction, a genuine reluctance from lending institutions to support property investments overall in Mount Isa - for new properties in the higher price bracket the banks are particularly guarded.

The housing market in Mount Isa is very tight with a major need for more stock. – there are currently some 160 houses for sale with prices ranging from \$200,000 to \$900,000. There are also 18 units for sale with prices ranging from around \$120,000 to \$365,000. In the last 12 months there have been some 240 houses sold (\$140,000 to \$800,000 – median \$309,000) and 35units (\$100,000 to \$320,000). There has also been 9 lots of residential sold (generally \$68,000 to \$85,000).

The Mount Isa residential real estate market for sales continues to strengthen, average house prices increased by \$78k or 30% since 2018, average house rentals have increased by \$100 per week or over 25% in the since 2016. The median rent for Mount Isa houses is \$430/week. Real Estate sales data for the second quarter of 2022 shows a further increase of house sales of 20% when compared to the same quarter in 2021, this shows a continued strengthening market, going against recent national trends since recent multiple interest rate rises.



There has been very limited new stock – the creation of new stock tends to be offset by loss of current stock due to poor condition and lack of maintenance. The city loses an average of five houses a year to fire, white ants, vandalism, and those condemned through lack of maintenance.

Current housing stock situation

There are some 8,494 total private dwellings in Mount Isa (census 2021) – this includes a wide range of dwelling types, not just traditional residential – the total number of private dwellings was 6,169. The average number of people per household is 2.6. (census 2021)

Occupancy rate at the time of the census was 82% - 18% unoccupied. The private dwellings are estimated to be 54% owner occupied and 46% rented. A breakdown of the dwelling ownership and type is:

- 6,169 private dwellings (4,665 houses, 1,002 town houses, 267 apartments, and 255 other)
- 731 State Social Housing 457 aged over 40 years.
- 28 Social Housing Mt Isa Community Dev Assoc.
- 4 Social Housing The Salvation Army
- 259 GEH (170 houses and 89 units)
- 10 Council staff properties (8 3 bed houses 2 2bed houses)
- other short -term accommodation in the caravan park, roadhouse and motel are not captured separately a mix of ensuite, self-contained and shared accommodation.
- Other State government departmental operational accommodation is not captured.
- The stock is generally aged.

Future Council staff Housing stock needs

Council is struggling to hire staff due to a lack of suitable housing.

Relocating an employee's family away from more populated areas creates stress, therefore, availability of good standard housing assists in the transition and performance. Council provides houses for staff – these are leased with a variety of subsidy levels, generally depending on the negotiations to attract the right staff at a reasonable cost. Increasingly, the need is to provide free or heavily subsidised rental arrangements. Council needs new stock to ensure that it can accommodate its current and future staff needs to ensure that appropriate levels of service are offered to its community.

The area is experiencing some major opportunities that will increase the need generally, for more accommodation in the city and to employ more staff to be able to deliver the expected increase in Council services for the expanded community. Some of these new opportunities are:

- New mining ventures.
- Expansion of new agricultural businesses.
- Tourism is expanding as covid restrictions are lifted and the trend to visit remote areas is increasing

Council is hoping to be able to develop a further **2** dwellings (2 - 3 bed houses)



Council has 2 lots of serviced land available for new council housing development. Further unserviced Council land is available – estimated supply of 97 lots in 5 years and a further 400 lots in the following 5 years. A further 140 lots is available for future needs. Other unserviced land is available in the future that complies with Council's planning scheme.

Future private and community stock needs

Council has assessed its needs for the future of Mount isa, these are summarised below:

- 180 dwellings for Government Agency staff 120 houses, 40 townhouses or semi-attached, and 20 apartments
- **160 dwellings** for private sales for employment needs 100 houses, 40 townhouses or semi-attached, and 20 apartments

Council has land available to develop to meet these and known social housing needs – the development will also include other amenities such as schools, retail, parks, and other urban facilities. Council will need assistance to undertake the development. There is also private land available – 35 lots (1000m2) and 5 lots up to 5000m² and 6 Government 1000m² lots.

Response opportunities

- Council proceed to investigate funding for the development of a further 2 dwellings (2 houses).
- Council has commenced preliminary planning for development of up to 100 lots as part of a staged approach to provide more allotments based on future demand.
- Council to promote the benefits or look to incentives for landlords to convert CBD or any local shopping zoned property to multi dwelling residential units.
- Council to reassess possible reduction in headwork charges for residential property developers to stimulate local builders and developers to increase greenfield or existing undeveloped land.
- Council encourage more self-contained, short-term accommodation options in unit blocks, motels, and caravan /cabin type accommodation and sustainable housing options that can underpin the economic development of the region.
- The Western Queensland Alliance of Councils (WQAC) and State Government consider development of a major marketing strategy to highlight the housing affordability and other lifestyle and employment advantages and opportunities offered by the regions.
- Engage the State Government on the issue of home ownership in remote locations and the difficulty associated with obtaining finance through the normal means because of banking industry regulations specifically related to the deposit required to support a loan application.
- Council identify the source for more funds to assist with community building and housing renewal
- Council research shows that the greatest demand for property is from State Government departments and in particular, Social Housing in the interests of solving the current crisis Council believes the State Government will need to provide funding for trunk infrastructure in greenfield developments.



- Council agrees to provide fully freehold land in order to support new greenfield development. Council will be instrumental in attracting investment to construct new, high quality and sustainable houses on the new development with a binding commitment from both the State and Federal governments in relation to how many houses each level of government would be prepared to lease for fair value of 10 to 15 year lease terms.
- Council believes that should the greenfield redevelopment proceed; State and Federal Government need to consider the incorporation of community and affordable housing into the overall development. This should be undertaken in a manner that does not facilitate areas of disadvantage but rather integrates different housing uses in a seamless way to the rest of the development
- Council seeks more investment in public housing as part of community renewal and included in any greenfield development

2. Private Rental Market

Almost all Local Government Areas (LGAs) in Queensland are considered to have 'tight' rental markets (characterised by a vacancy rate under 2.5%). Over three quarters of Queensland LGAs (77%) have vacancy rates under 1% as at March 2022. The current rental vacancy rate (as of August 2022) in the city is near 0.0%.

There are currently 41 houses for rent (\$160 -\$680/week – median \$430/week) and 50 units (\$175 - \$480/week). Historically, there is little data, but anecdotal indications are that property is tightly held and rarely available for market. Rents have increased by around \$100/week or 25% since 2016. Tradesmen and contractors rely on self-contained accommodation at the motel, and caravan park but at times this is very hard to find.

Census data shows that 18% of private dwellings were unoccupied.

Some 46% of private properties are rented at an average rent of around \$300/week. At these rental levels, new construction for private rental to increase supply is generally not financially viable. due to the current challenges with material supply and construction cost increases plus the limited numbers of builders and tradespersons.

In addition, these historic, low rental returns and increasing construction costs limit the viability of private investors undertaking major renovations of existing stock to improve the housing standards.

Low income and supported individuals and families have limited entry into the private rental market. Their only option is to seek access to social housing alternatives. Social housing development provides additional options for those most susceptible to private market challenges and reduces demand on lower-priced private properties.

As the demand for employee rentals increases for transient fixed contract staff, local community rental demand is challenged. Anecdotally it was noted this situation results in increased rental prices for houses, if any were available, with reasonable liveability quality. The cost of delivery of employee housing adds to the cost of delivering services which is difficult to pass on to already financially struggling communities. Federal Government assistance to support employers in these situations maybe one of the options for consideration.

Response opportunities

- Consideration be given to bringing forward any proposed social housing projects to increase the rental stock and free up lower cost rentals for market availability.
- Council proceed to facilitate development options as discussed previously in the Housing availability section.



- Support for service provider employers to construct employee housing to reduce transient employees monopolising higher quality housing at higher rental which limits community rental access.
- Encourage new private development to cater for new mining, agriculture, and infrastructure projects.

3. Social Housing Supply

There is a high demand for social housing across Queensland and allocations are focussed on supporting households with the highest need. Weekly median household incomes in Mount Isa of \$2,224 compared to the Queensland median of \$1,675. Applicants for social housing have to prove they are homeless and living on the poverty line.

There are currently 763 social housing dwellings in (28 provided by the Mt Isa Community Development Association and 4 by The Salvation Army) in Mount Isa.

It is understood that the registered social housing demand with Mount Isa as a first preference is 173 and further 85 with lower rated preferences. (refer Social Housing register). Interviews with local stakeholders indicates that some community members may have withdrawn from making application for social housing until they are aware of houses becoming available.

With over 200 applicants on the waiting list and the average applicant having 3 people in the household as part of the application, there are currently over 600 people living in overcrowded situations or sleeping rough, our understanding is that there have been people on the waitlist for over 3 years which is in line with overall trend of having over 200 applicants on the waitlist.

Overcrowding and "couch surfing" has been raised in a number of interviews. The interviewees consider that these situations aggravate social issues that cause other unintended consequences such as family and domestic violence. Also, the limited availability of housing may be resulting in persons relocating from the region.

To Increase social housing around the city, without addressing the aged and poor standards of existing stock, will only impact on the liveability of the city. Consideration needs to be given to the level of services and wrap around support required to care for and protect social housing customers. For Social Housing numbers to increase, housing for social services needs to catch up and then increase as a direct proportion of new social housing numbers.

As an example, Mount Isa is up 10 times above the state average for domestic violence cases per capita. In addition, Mount Isa is struggling to provide families with basic access to specialist care. At the moment there are long waitlists for many health care needs such as speech and occupational therapy.

Mount Isa has currently 763 social houses for a population of 19,700; Townsville has 3,000 for a population of 178,860; Cairns has 2,400 for a population of 146,778; Gold Coast 4,572 for a population of 540,559 and Alice Springs 938 social houses for a population of 25,186.

Response opportunities

• Investigate partnerships with social housing providers for development of facilities on Council land.



4. Aged Housing and Care

Currently there are 12 houses and 34 units provided by private providers. The Laura Johnson home for the aged is separately owned and managed. With the aged population increasing there is likely to be a need for additional accommodation. More research is needed in this area. Council is not currently planning to provide any further aged accommodation.

Response opportunities

• Nil for Council

5. State Government Employee Housing

In order to employee appropriately skilled and suitable employees, employers are required to prioritise attraction and retention incentives such as housing when housing stock is limited, and the standards do not match accommodation expectations.

Relocating an employee's family away from more populated areas creates stress, therefore, availability of good standard housing assists in the transition and performance.

The State Government supplies housing for its employees under 3 systems. GEH provides a range of housing types for government employees in government owned dwellings. The majority are provided for Police, Health, and Education. In addition, these departments provide "operational housing" for staff where located on operational sites e.g., police stations, hospitals, and schools. They also rent housing in the private market. Stock in the last 2 systems is not accounted for in this study.

Currently GEH has 259 dwellings (170 houses and 89 apartments) for government employees in Mount isa. Recent advice from GEH indicates that they currently have plans to provide 42 new dwellings (8 houses and 34 units) – Council estimates that there is a need for new dwellings for 260 new departmental staff to be provided by GEH or the departments.

Response opportunities

• Council to discuss with GEH the difference in their assessment of future needs and GEH's.

6. Cohort Specific Housing

The following cohort specific housing has been identified as being required to be investigated:

- Natural disasters
- Domestic and family violence
- Disability
- Youth homelessness
- Family homelessness
- Sleeping rough

Currently there are the following facilities in Mount isa:

- 5 natural disasters
- 3 domestic and family violence
- 2 disability
- 0 youth homelessness
- 2 family homelessness
- 150-200 people sleeping rough, can grow to 500 plus at rodeo time.

The Queensland Government Statisticians Office 2019-20 Crime Report Queensland shows assault, unlawful entry, property damage, drug and traffic offences and breaches of domestic violence to be the main forms of crime in North West Queensland and the highest rates in the state. The State Government and Council would be well aware of these issues. It is evident that these problems are having an effect on the well-being of the community and diminishing the liveability of the City and require urgent intervention. These issues would not be encouraging families or employees to relocate to Mount isa to live and work.

Further assessments and remedial action plans need to be further developed as a matter of urgency.

Response opportunities

- Undertake investigation into crisis housing for victims of domestic and family violence to identify specific needs for such housing.
- NDIS housing requirements should also be investigated.



Response Opportunities

Response opportunities

A local housing action plan enables engagement across all levels of government, and benefits from partnerships between private and not-for-profit organisations.

An initial set of tactical actions has been developed, enabling refinement through an ongoing iterative process. These actions provide for a targeted response and outcomes that will seek to either create immediate benefit or establish a foundation for the next phase of actions. More specific responses can then be determined that provide flexibility in delivery and support each of the broad areas identified.





Actions

The Council with the support of the Queensland Government through the Queensland Housing and Homelessness Action Plan 2021-2025 is committed to engage in the delivery of its initial Local Housing Action Plan through this set of actions, developed to target immediate to longer term housing responses. This is an iterative process, and these actions and target outcomes will seek to either create immediate benefit or to establish foundations that help respond to ongoing housing need.

1	Land and Development	Timeline Starting in March 2023 (months)
1.1	Conduct a detailed assessment of current Council and State-owned residential land and buildings to support immediate development of temporary housing provision including repurposing of existing buildings to address the present housing crisis.	6
1.2	Review other land holdings (vacant or disused buildings) to identify lots that would be suitable for permanent development and/or redevelopment/repurposing to support short and longer-term housing outcomes	12
1.3	Council to promote the benefits or look to incentives for landlords to convert CBD or any local shopping zoned property to multi dwelling residential units.	18
1.4	Council to reassess possible reduction in headwork charges for residential property developers to stimulate local builders and developers to increase greenfield or existing undeveloped land	18
1.5	Council encourage more self-contained, short-term accommodation options in unit blocks, motels, and caravan /cabin type accommodation and sustainable housing options that can underpin the economic development of the region.	Immediate
1.6	As new stock is developed, WQAC and State Government consider development of a major marketing strategy to highlight the housing affordability advantages and other lifestyle and employment opportunities offered by the regions	18
1.7	Engage the State Government on the issue of home ownership in remote locations and the difficulty associated with obtaining finance through the normal means because of banking industry regulations specifically related to the deposit required to support a loan application	12
1.8	Research what type of product is best suited for Indigenous Housing i.e., more of a community style development with sleeping separate from outdoor cooking and meeting areas	18
1.9	Council proceed to investigate funding for the development of a further 2 dwellings (2 houses).	Immediate
1.10	Council has commenced preliminary planning for development of up to 100 lots as part of a staged approach to provide more allotments based on future demand commence planning for development of further lots including funding options for new infrastructure	12-24
1.11	Council identify the source for more funds to assist with community building and housing renewal	12
1.12	Council research shows that the greatest demand for property is from State Government departments and in particular, Social Housing – in the interests of solving the current crisis Council believes the State Government will need to provide funding for trunk infrastructure in greenfield developments	12



1.13	Council believes that should the greenfield redevelopment proceed; State and Federal Government need to consider the incorporation of community and affordable housing into the overall development. This should be undertaken in a manner that does not facilitate areas of disadvantage but rather integrates different housing uses in a seamless way to the rest of the development	12-24
1.14	Council agrees to provide fully freehold land in order to support new greenfield development. Council will be instrumental in attracting investment to construct new, high quality and sustainable houses on the new development with a binding commitment from both the State and Federal governments in relation to how many houses each level of government would be prepared to lease for fair value of 10 to 15 year lease terms	12-24
1.15	Council seeks more investment in public housing as part of community renewal and included in any greenfield development	12-24

2	Planning	
2.1	Undertake, in conjunction with the Queensland Treasury Corporation (QTC) and WQAC, an analysis of the LHAP Data Collection for Council to assist in the assessment of housing needs and the identification of opportunities in relation to local density aspirations, opportunities for secondary dwellings on existing blocks, mixed use development options, repurposing unused commercial space, types of construction permitted and any other specific initiatives to address future housing need for both public and private sectors.	6
2.2	Prepare a draft Council Housing Strategy with targeted action for the next 10 years in consultation with the community, business sector and government agencies and informed by other policy settings such as, infrastructure and servicing, transport, economic development, and environmental management	12
2.3	Council to discuss with GEH the difference in their assessment of future needs and GEH's.	6-12

3	Optimisation	
3.1	Council and the State Government investigate and coordinate options to develop under-utilised sites in partnership with the not-for-profit sector, private sector including employer housing providers and with Federal Government assistance, having regard to the assessment of underutilised land and buildings and the housing needs assessment.	12
3.2	Assess use of possible lease, purchase, new for old land exchange, redevelopment, change of use or renovation of existing buildings to optimise community outcomes that support housing need.	12
3.3	Investigate partnerships with social housing providers for development of private and government facilities on Council land.	12-24



4	Master planning	
4.1	Consider master planning of identified options for future devilment, future development should be resilient and meet the community expectation of how its town acknowledges its heritage. The planning may be at allotment, street, or locality level.	12-24
4.2	Undertake Master Planning as part of preparation of any new Council Planning Scheme.	6

5	Supports	
5.1	Federal Governments provide programs/funding/incentives to encourage and assist local youth to take on trades in the local building industry.	12-24
5.2	State and Federal Governments provide financial assistance in grants for rural and remote LGA's to support provision of employee housing to reduce the financial burden on communities of meeting these additional costs and obtaining equitable access to essential services.	12
5.3	State Government to consider providing interest free loans to councils for the development of serviced land for sale.	12
5.4	State Government ensure there is sufficient housing of an acceptable standard in rural and remote LGA's for State Government agency and service staff to minimise the impact on the general housing markets.	5 years

6	People in need	
6.1	Consider how Specialist Disability Accommodation (SDA) can be incorporated into existing where required and future developments.	12-24
6.2	Undertake a detailed needs assessment, having regard to the Data Collection findings, and identify necessary action for any specific cohorts. Where necessary, seek to assist young people, individuals, and households in response to domestic and family violence situations by way of immediate support for crisis housing on a temporary or more permanent basis.	12-24



7.1	Identify opportunities to enable housing construction in the private market and social housing sector including the use of non-traditional housing options in response to emergent needs, however, in the longer-term the built form needs to be reflective of the traditional housing character but using more sustainable and resilient materials.	12-24
7.2	Encourage housing development which may repurpose existing commercial properties for specific cohorts to address emerging needs.	12

8	Capital solutions	
8.1	Develop capital solutions in partnership with the State and Federal Governments through land provision and funding partnerships to construct and manage delivery of current and future housing needs having regard to the recommendations of the RAI-WQAC Western Queensland Housing Solutions Report – September 2021.	12-24
8.2	Develop funding partnerships with not-for-profit social housing providers to deliver short term outcomes for specific cohorts in the interim with longer term arrangements being incorporated in the arrangements	12-24
8.3	Engage with private land owners and developers with land opportunities to maximise use of existing underutilised land.	12-24
8.4	Consider incentives to encourage rent to buy options for housing sales.	12-24
8.5	Engage the State Government on the issue of home ownership in remote locations and the difficulty associated with obtaining finance through the normal means because of banking industry regulations specifically related to the deposit required to support a loan application.	12-24



Next steps

Establish a Local Housing Action Plan Working Group of key representatives from Council, relevant State agencies, and community organisations, to oversee and progress actions, review findings, report quarterly on progress and further develop the LHAP in an open partnership to address and ultimately resolve the housing challenge.