



Housing strategy

2025

Eurobodalla
Shire Council

Acknowledgment of Country

Eurobodalla Shire Council recognises Aboriginal people as the original inhabitants and custodians of all land and water in the Eurobodalla and respects their enduring cultural and spiritual connection to it. Eurobodalla Shire Council acknowledges the Traditional Owners of the land in which we live. Council pays respect to Elders past, present and future.

How to contact us

In person	Customer Service Centre 89 Vulcan Street, Moruya Monday to Friday, 8.30am to 4.30pm
Phone	02 4474 1000 For after-hours emergencies call 1800 755 760
Mail	PO Box 99, Moruya NSW 2537
Email	council@esc.nsw.gov.au
Web	www.esc.nsw.gov.au

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SECTION 1 – Introduction

1.1 Executive Summary

Eurobodalla Shire Council's draft Housing Strategy (Strategy) presents a researched framework to address the evolving housing needs of the Eurobodalla local government area (LGA) for the next 20 years and beyond.

This Strategy, grounded in the Eurobodalla Housing Strategy Background Report (December 2023) and prepared in accordance with the Local Housing Strategy Guideline, integrates demographic analysis, market trends, land-use planning, infrastructure assessment and community and stakeholder engagement.

The aim is to ensure accessible, affordable and diverse housing options for all residents, with a strong focus on social equity, environmental sustainability and economic resilience.

Key recommendations underpinning this Strategy include:

- Significantly boosting the supply of social and affordable housing to address acute shortages, with a target of at least 500 new social dwellings and 150 supported accommodation places by 2041.
- Expanding housing diversity through policies and incentives that promote a mix of dwelling types, sizes and tenures, including accessible, adaptable and age-friendly housing for all household structures and life stages.
- Encouraging innovation by supporting alternative models such as co-living, boarding houses, build-to-rent, secondary dwellings and shared equity schemes, ensuring that planning controls enable a dynamic and responsive housing market.
- Strengthening the integration of housing growth, infrastructure and services including transport, utilities, open space and social infrastructure, to create liveable, connected communities.
- Forging strong partnerships with the NSW and Australian Governments, community housing providers, Indigenous organisations, the private sector and advocacy groups to collaboratively deliver housing outcomes.
- Embedding robust monitoring, evaluation and review mechanisms to ensure the Strategy's effectiveness, transparency and adaptability to changing contexts.

1.2 Planning Policy and Context

This Strategy responds to Australia's complex policy landscape. Aligning with the *Environmental Planning and Assessment Act 1979*, the State Environmental Planning Policy (SEPP) (Housing) 2021, regional plans and Council's Local Strategic Planning Statement (LSPS), it recognises the critical intersections with infrastructure planning, environmental management, economic development, public health and climate resilience.

The Strategy is informed by Australian housing targets, the Indigenous equity *Closing the Gap* framework and best practice principles from State and international examples.

What is affordable housing?

The Stubbs report states: *“housing is generally considered to be affordable when households can meet their housing costs and still have sufficient income to pay for other basic needs such as food, clothing, transport, medical care and education.”*

“Affordable housing has a statutory definition under the NSW Planning and Environmental Act 1979, being housing for very low, low and moderate income households who pay no more than 30% of their gross income on housing costs as deemed to be in housing streets, and at risk of after-housing poverty.”

Based on figures in the 2023 Stubbs report, to be affordable, weekly rental costs would need to be:

	Very low-income household	Low-income household	Moderate-income household
Affordable rental benchmarks	<\$238	\$239-381	\$382-\$572

Note: these figures are current as at 2023

1.3 Local Government Area Snapshot

Eurobodalla Shire encompasses approximately 3,400 km² of coastal, rural and environmental lands in southern NSW, home to around 39,000 permanent residents (2021 Census), with significant seasonal population peaks due to tourism.

The major urban centres of Batemans Bay, Moruya and Narooma anchor a network of coastal villages, rural hamlets and hinterland localities. The Shire’s demographic profile features:

- A markedly older population with 30% aged 65+ and a median age of 54 years, well above the State median
- 2,466 Aboriginal and Torres Strait Islander residents, with unique cultural, social and housing needs
- Increasing diversity in household types, including one-person, lone-parent, multi-generational and non-family households
- Low average household size (2.2 persons), reflecting both an ageing population and recent migration patterns
- Key economic sectors: tourism, health care and social assistance, construction, agriculture and public administration.

The LGA is subject to hazards (bushfire, flood, coastal erosion), environmental constraints and infrastructure limitations. The natural disasters experienced since 2019 and the COVID-

19 pandemic have increased vulnerability, disrupted housing markets and intensified social needs.

1.4 Housing Vision

Eurobodalla will be a Shire where all residents—including vulnerable groups, First Nations peoples, families, older adults, young people and key workers—can access safe, appropriate and affordable housing¹, in communities that are resilient, sustainable and inclusive. The Strategy aspires to:

- Foster communities that support ageing in place, participation in local employment and strong social and cultural connections
- Promote environmentally responsible growth, respecting our Shire’s unique coastal and rural identity, biodiversity and Aboriginal heritage
- Support innovative, flexible housing solutions that anticipate future changes in demographics, technology and climate.

SECTION 2 – Evidence and Analysis

2.1 Demographic and Socioeconomic Trends

At the 2021 Census, Eurobodalla LGA recorded a population of 40,593 including non-resident ratepayers—an increase of 13.6% since 2011, averaging 1.3% growth per year, slightly above the regional NSW rate of 1.2%. There were at least 2,466 Indigenous people, making up just over 6% of the total population.

Eurobodalla has an older population, with twice as many people aged 70+ compared to the NSW average. More people are living alone or as couples without children which means there is a greater need for help with daily tasks and generally lower household incomes with fewer people per home.

The population in Eurobodalla is expected to grow slowly—between 0.8% and 1.1% p.a. - adding just over 7,000 people over the next 15 years. This is a slower growth rate than what

¹ Affordable housing in this strategy, as distinct from social housing, public housing and community housing follows the definition in the NSW Housing SEPP 2021 which is tied to a percentage of the median household weekly income across NSW region.

has been seen in the past.

	2021	2036 (projected)	2041 (est.)	Total Change (#)	Total Change (%)	Annual Change (%)
Population	40,402	47,407	49,742	9,340	23.1%	
Households	18,118	20,913	21,844	3,726	21.1%	
Average household size	2.2	2.2	2.2	0	0%	-
Dwellings	24,524	28,473	29,789	5,265	21.5%	
Persons in Non-Private Dwellings	949	1,099	1,149	200	21.1%	
Dwelling occupancy rate	74%	74%	74%	-	0%	0%

Source: Population forecasts, 2016 to 2036, prepared by .id (informed decisions) 2023, with JSA estimated 2023.

Table 1 Key population, household and dwelling forecasts (2021-2041)

The following areas are expected to experience the largest population increases, each growing by approximately 300 people:

- Broulee – Tomakin – Mossy Point
- Urban Moruya – Moruya Heads
- Surfside – Long Beach – Maloneys Beach – North Batemans Bay
- Malua Bay – Lilli Pilli – Rosedale – Guerilla Bay.

In terms of social well-being and relative socio-economic disadvantage, the Shire has pockets of the most disadvantaged in Batemans Bay and Narooma-Bermagui. Our LGA is a relatively average area on the SEIFA table with pockets of more disadvantaged demographics.

	SEIFA Disadvantage	SEIFA Education and Occupation
Batemans Bay	20	15
Batemans Bay - South	39	33
Broulee - Tomakin	62	53
Eurobodalla Hinterland	42	33
Moruya - Tuross Head	41	30
Narooma - Bermagui	37	29
Eurobodalla LGA	54	45

Source: JSA 2023; ABS (2021) Census, General Community Profile, G02; ABS (2021) SEIFA.

Table 2 SEIFA (Socio-economic index for areas), Eurobodalla 2021 – ABS summary of socio-economic characteristics

A detailed demographic and socio-economic review reveals:

- Demographic trends reveal evolving housing needs and social challenges that require targeted and responsive planning. Population growth is projected at an average annual rate of 0.9% through to 2041, with the most significant increases expected among older adults aged 65+, lone-person households and couples without children. These shifts signal a growing demand for smaller, accessible and adaptable housing options.
- Youth out-migration continues to pose a concern. This is driven by limited access to education, employment and affordable housing. This trend undermines local workforce renewal and contributes to a loss of skills and vitality within the community.
- Overcrowding remains a critical issue, particularly among Indigenous households. Data indicates that 20% of Indigenous households accommodate five or more residents, compared to just 5% among non-Indigenous households. This disparity highlights the urgent need for culturally appropriate and adequately sized housing solutions.
- There has been a rise in single-person households in areas such as Malua Bay, Lilli Pilli, Rosedale, Guerilla Bay and Surfside (a 50% increase), Long Beach, Maloney's Beach and North Batemans Bay (a 37% increase). Similarly, lone-parent families are increasing in Broulee, Tomakin, Mossy Point (up 32%) and the Narooma rural hinterland (up 29%), indicating shifting family structures and associated housing requirements.
- Housing stress is acute among elderly residents, single women, Aboriginal individuals and those on very low incomes. These groups face heightened vulnerability in the housing market, underscoring the need for inclusive, affordable and supportive housing strategies that address both current and future demand.

2.2 Housing Demand

Housing can be seen as an investment rather than a place to live and as a result, developers often build large, standardised homes to maximise profits. This approach does not always meet the needs of the local community.

Builders are not keeping up with housing demand and the homes that are being built, do not correspond with what people want. Housing Australia suggest that more small homes are needed (eg., 1 or 2-bedroom apartments), especially in high-rise buildings; but builders keep making bigger homes containing three or more bedrooms. The Technical Report (JSA 2023) has found that 75% of housing stock in Eurobodalla has three or more-bedrooms and predominantly detached dwelling houses. Most are occupied by singles or couples.

The Shire faces multi-faceted housing demand challenges:

- There is a critical demand in the housing sector in relation to affordable and social housing. Rental vacancy rates have dropped below 1.5%, indicating a highly constrained market with limited availability. This has resulted in lengthy waiting lists for public housing and widespread rental stress, as many households struggle to secure stable and affordable accommodation.
- The demand for housing is diverse and reflects the needs of various community groups. There is a pronounced need for small, accessible dwellings and adaptable homes suited to older adults. Crisis and transitional accommodation is essential for individuals facing homelessness or domestic and family violence, while culturally appropriate housing is critical for our Aboriginal communities. Additionally, secure and affordable housing options are needed to support key workers and young families, who are increasingly priced out of the market.
- Home ownership remains unattainable for many, particularly first home buyers. Escalating property prices and a limited supply of modest dwellings has created significant barriers to enter the market, further exacerbating housing inequality.
- The impacts of the COVID-19 pandemic have intensified these challenges. The rise of remote work has prompted migration to regional areas, driving up property prices and increasing competition. In addition, the proliferation of short-term rentals has decreased the availability of long-term rental stock, placing further strain on the housing system and limiting options for permanent residents.

Housing demand projections show a sustained need for diverse, affordable and accessible housing types that significantly exceed current and planned supply levels.

2.3 Housing Supply

The Technical Report (JSA 2023) confirmed that the *Eurobodalla Local Environmental Plan 2012* provides at least 10 years of residential land supply, which is expected to support the projected population growth. This includes consideration of economic development and urban expansion opportunities to 2041, informing future land release planning in the Local Strategic Planning Statement (2021).

The land supply audit (Department of Planning, Industry and Environment 2023) suggests an expected 310 dwellings per year can meet the Shire's housing needs. However, the Technical Report proposed that 263 dwellings a year will meet local housing needs while also providing for the 26% of tourism/unoccupied second dwelling aspect, unique to the Eurobodalla housing market; tourism growth and second-home ownership impact on the housing supply.

Analysis of development applications and completions highlights the construction industry's inability to match the pace of planning approvals, creating a significant gap between the number of approved projects and those that are completed.

Assessment of the existing and planned supply shows:

- The housing landscape is characterised by detached dwelling houses. This equates to over 80% of the total dwelling stock. This has resulted in a limited supply of alternative housing types such as townhouses, apartments and other medium- or high-density options. This has had a significant impact on restricting diversity and choice in the market.
- Rental housing is unevenly distributed and is concentrated in specific localities. This has led to intense competition for affordable rental properties, particularly in areas with better access to services and employment. The scarcity of affordable rentals exacerbates housing stress for low-income households and vulnerable populations.
- Recent development activity has largely focused on greenfield subdivisions with limited numbers of infill projects. However, these new builds frequently lack the necessary diversity, affordability and accessibility features required to meet the needs of a broad demographic. This trend contributes to a housing supply that is misaligned with community need.

	Very low-income household	Low-income household	Moderate-income household
Income Benchmark	<50% of Gross Median H/H Income	50-80% of Gross Median H/H Income	80%-120% of Gross Median H/H Income
Income Range	<\$794	\$795-\$1,271	\$1,272-\$1,906
Affordable Rental Benchmarks	<\$238	\$239-\$381	\$382-\$572
Affordable Purchase Benchmarks	<\$194,000	\$194,001-\$313,000	\$313,001-\$469,000

Table 3 Affordability of household income (ABS 2021)

- According to data from the Australian Bureau of Statistics (ABS, 2021), social and community housing comprises less than 4% of all dwellings. There has been negligible growth observed in the supply in recent years. This shortfall highlights a critical gap in housing provision for those most in need.

	Eurobodalla LGA		Rest of NSW		NSW	
	2011	2021	2011	2021	2011	2021
Lone person household	29%	31%	27%	28%	24%	25%
Couple only	36%	37%	29%	30%	26%	26%
Family with children	31%	28%	40%	38%	45%	44%
Group household	2%	3%	3%	3%	4%	4%

Source: JSA 2023; ABS (2021) Census, Time Series Profile, T14.

Table 4 Change in household type, 2011-2021

Overall, there is a clear mismatch between the types of dwellings currently being constructed and the requirements of smaller households, older residents and individuals with lower incomes. Addressing this imbalance is essential to creating a more inclusive, equitable and responsive housing system.

2.4 Land Use Opportunities and Constraints

Eurobodalla LGA has a mix of opportunities and challenges that need careful planning. There is strong potential for new housing through infill and redevelopment in existing urban areas like Batemans Bay, Moruya and Narooma—places already supported by infrastructure and transport. These areas are well-placed for increased housing density and renewal, helping make better use of land.

Council-owned land, such as unused car parks and vacant sites, could be repurposed to create affordable housing and help meet urgent community needs while making better use of public assets.

Concurrently, new development must consider serious environmental risks, including bushfires, floods, coastal erosion and the protection of habitats for threatened species. Climate change adds to these challenges, so all development must be carefully assessed to ensure it is sustainable and resilient.

Infrastructure is another key issue. Water, sewerage and transport systems need to be upgraded or expanded to support future growth and maintain service quality.

It is important to protect the area's heritage, character and cultural values, and new development should respect what makes Eurobodalla unique and help strengthen community identity and pride.

2.5 Analysis: Key Housing Gaps and Needs

There is a clear gap in the types of housing available across the region. Smaller, more affordable and accessible homes are in short supply, making it difficult for older residents looking to downsize, essential workers and people living alone, to find suitable housing.

Emergency and supported housing is also limited. This leaves people experiencing homelessness, escaping domestic or family violence or needing extra support, without safe and appropriate options. More specialised housing is urgently needed to support these vulnerable groups.

There is a lack of housing types with a rarity in options like boarding houses, co-living spaces, granny flats and manufactured home parks, which limits flexibility and choice for residents.

Homes that are accessible for people with disabilities or limited mobility are especially lacking. This creates barriers to inclusive living and highlights the need for housing that suits people of all abilities.

2.6 Community and Stakeholder Engagement

Council engaged with a wide range of people across the community to help shape this Strategy. Workshops were held with residents, Aboriginal communities, service providers, real estate agents and developers to gather different views and ideas.

Surveys were utilised (online and in-person), focus groups and public exhibitions were held to give people avenues to get involved and share their thoughts.

Special efforts were made to reach groups like young people, older adults and those facing housing stress or homelessness, to make sure their voices were heard.

Across all consultations, people highlighted the need for clear communication, transparency in decision-making and ongoing community involvement, as the Strategy is put into action. These values will help build trust and ensure the Strategy stays relevant to community needs.

SECTION 3 – Strategic Priorities and Objectives

3.1 Objectives

To guide the delivery of inclusive, resilient and future-ready communities, the housing Strategy sets out a series of clear objectives that respond to local needs, demographic trends and broader social and economic priorities.

- Deliver a minimum of 500 new social and affordable dwellings and 150 supported places by 2041

- Broaden housing diversity through planning reforms, incentives and targets for a mix of types, sizes and tenures
- Promote accessible and adaptable housing, aligning with Liveable Housing Australia guidelines
- Support culturally appropriate housing models, including for Aboriginal and Torres Strait Islander people
- Integrate housing growth with infrastructure, services and environmental management, ensuring capacity and resilience
- Empower the local economy by supporting housing for key workers and enabling workforce attraction and retention
- Foster ongoing community and stakeholder engagement in planning, delivery and monitoring.

3.2 Land Use Planning Approach

To respond to growing pressure on housing supply, affordability and liveability, the Shire is developing a new Settlement Strategy responding to revised forecasts, to guide future development. This plan aims to support population growth, changing household needs and community expectations through inclusive and well-considered urban planning. The goal is to create neighbourhoods that offer a mix of housing, protect the local character and promote sustainability.

Key actions include:

- Encouraging higher-density and mixed-use development near town centres and essential services to make better use of land, improve access to shops and transport, and support walkable, vibrant communities
- Making it easier to build a wider range of housing types—like secondary dwellings, dual occupancies, boarding houses and new ownership models—to increase housing diversity and affordability for different household types and income levels
- Updating the Eurobodalla Local Environmental Plan and Development Control Plan (DCP) to support more housing options, better accessibility and higher density where appropriate, ensuring planning controls meet current and future needs
- Creating urban design guidelines to ensure new developments are safe, attractive and environmentally sustainable, helping improve quality of life and community wellbeing
- Protecting sensitive environments and the unique character of each area by applying planning controls that balance growth with conservation, respecting ecological values and cultural heritage.

3.3 Delivery Mechanisms

To ensure the Strategy delivers real results for the community, a set of practical actions will guide investment, partnerships, land use and progress tracking.

- To fast-track affordable and social housing, a clear and coordinated plan will be put in place. By 2026, the Shire will introduce an Affordable Housing Contribution Scheme, setting targets for developers and offering incentives to include affordable homes in new projects.
- Council and Government-owned land will be identified for housing projects, making better use of under-utilised sites. Partnerships will be formed with community housing providers, Aboriginal organisations and private developers to deliver innovative and inclusive housing models
- Ongoing funding and policy support from the NSW and Australian Governments will be essential to keep projects moving and ensure they align with broader housing and infrastructure goals
- Council will track progress through yearly reports and a flexible approach that allows for adjustments based on community feedback and changing needs.

3.4 Evaluation Framework

A strong Evaluation Plan will help track how well the Strategy is working. It will:

- Measure progress using clear targets, like how much housing is being built, how affordable and diverse it is, and how satisfied the community feels about liveability
- Include feedback from the community and stakeholders, making sure their views continue to shape the Strategy
- Adapt to changes in the economy, population, policies and environment by reviewing and updating the Strategy regularly.

SECTION 4 – Implementation Plan

4.1 Detailed Actions and Timelines

Council, along with other key organisations, has a range of actions it can take to help improve housing. While Council does not control the whole housing market, it can influence change through planning controls and policies. Council can also take a leading role by working with community housing providers, NSW Government agencies and private developers to deliver affordable housing, advocate for more social and community housing, and support more crisis accommodation in the Shire.

The actions in this Strategy are organised by when they may be delivered, but that does not reflect their importance. The list shows Council's overall housing priorities but this is

flexible—if there is a strong reason to act on something sooner, like political support or community need, that action can be reprioritised.

Short term (1-5 years)

1. Expand the availability of affordable housing across the Local Government Area, ensuring equitable access to secure, well-located and sustainable homes for low- to moderate-income households.

To make housing fairer and more accessible for everyone, especially people on low and moderate incomes, more affordable homes need to be available to rent and buy. This will require smart planning, updated policies and targeted investment.

Some keyways to do this include:

- Encouraging developers to include affordable homes in new projects by offering incentives
- Using under-utilised public land for social and community housing
- Supporting alternative housing options like co-living, granny flats and manufactured home estates
- Making sure new housing is built near existing infrastructure and services, especially in high-demand areas.

By improving access to safe, suitable and affordable housing, our Shire can build more inclusive communities, reduce housing stress and improve the wellbeing of residents across all income levels.

To enable this, the Strategy will use a mix of incentives and planning controls, like inclusionary zoning, which requires a portion of new housing developments to be set aside for affordable homes.

Incentives might include faster approvals, extra building allowances or financial benefits for developers who meet affordable housing targets. These tools aim to get the private sector involved while keeping housing diverse and affordable.

Together, inclusionary zoning and targeted incentives will help create a fairer housing market, reduce rental stress and support the social and economic health of the community.

Affordable housing includes a range of options for people with different income levels, making sure housing costs stay manageable and not cause financial hardship.

To plan effectively, it is important to understand how much affordable housing is currently available, how much is needed and where the gaps are. This will help guide future decisions and policies.

2. Ensure the delivery of a broad range of housing types, sizes, tenures, and models that reflect the diverse needs of the community and support inclusive, resilient neighbourhoods.

To meet the needs of different households and life stages, a mix of home sizes and bedroom layouts will be encouraged.

New and alternative housing models—like co-housing, build-to-rent and shared ownership—will be supported to improve affordability and offer more choice.

Homes will be designed to be flexible and adaptable, so they can meet changing needs over time, including ageing in place and accessibility for people with disabilities.

Planning controls will support dual occupancies, granny flats and co-housing in suitable residential areas to increase housing options.

Inclusionary zoning and value-sharing approaches will be used to make sure new developments contribute to affordable housing supply.

Planning controls will be reviewed and updated to remove barriers to housing diversity and support new and innovative housing designs.

Steps will be taken to strengthen the long-term rental market, including encouraging the shift of short-term holiday rentals into permanent housing.

3. Ensure sufficient staffing, funding, and organisational capacity to support the effective planning, implementation and monitoring of housing initiatives across the Local Government Area.

To help deliver more affordable housing, Council will dedicate staff resources, including allocating a strategic planner position to specifically look at housing/residential reforms. This role will lead the rollout of the Strategy, work with stakeholders and track progress.

An Affordable Housing Advisory Group will also be set up to provide advice, encourage collaboration and make sure decisions reflect community and industry views. The group will include representatives from Council, community housing providers, Aboriginal organisations and the private sector.

Council will also review the Settlement Strategy to work in conjunction with transport and infrastructure planning. This will help ensure new housing is supported by good access to public transport, essential services and strong infrastructure, creating more sustainable and inclusive communities.

4. Ensure that medium- and higher-density housing contribute positively to urban character, liveability, sustainability and community wellbeing through thoughtful planning, design excellence, and strategic location.

Medium and higher-density housing will be built in areas that are easy to walk around and already have good access to services. This will support sustainable growth and make it easier for people to reach shops, transport and other amenities.

New development will focus on major towns like Batemans Bay, with high quality designs that fit well with the existing buildings and local character.

Planning will prioritise medium and higher-density housing near town centres and along key transport routes to improve connectivity and make better use of land.

Taller buildings will be considered in suitable areas to allow for more homes, while still protecting important views and keeping the local character.

Development Control Plans (DCPs) will be updated to make sure new housing meets high standards for appearance, safety and environmental sustainability.

Demonstration projects will be used to showcase good design and planning, helping guide future development and engage the community.

Medium Term (5-10 years)

5. Expand access to safe, secure and appropriate housing for individuals and families experiencing disadvantage, through coordinated planning, partnerships and targeted support

To support residents facing urgent housing needs, the Strategy includes targeted actions to improve access to housing and support services:

- Council will help deliver affordable housing by offering specific prelodgment and assessment services and making Council-owned land available for suitable projects
- People at risk of or experiencing homelessness, will have better access to emergency, short-term and long-term housing, along with tailored support services to meet individual needs
- Council will advocate for more funding and expanded support services from the NSW and Australian Governments to help address housing insecurity in the region
- Innovative solutions like pop-up and modular housing will be supported to provide quick and flexible accommodation for people in urgent need
- Council will work closely with non-government organisations and health services to coordinate support and ensure people in housing crisis receive the help they need.

6. Enhance the delivery of affordable, social and diverse housing through strategic collaboration with community housing providers.

To support the delivery of affordable and diverse housing, Council will take a number of practical steps:

- Funding will be set aside to maintain Council-owned housing, buildings and gardens, helping keep them safe, attractive and sustainable over time
- Council will build strong partnerships with housing providers, Aboriginal organisations and private developers to deliver a mix of inclusive housing options
- More prelodgement meetings will be offered to developers to improve communication and make the development process smoother
- Council will regularly collect feedback from developers to improve the clarity and speed of planning advice and support continuous improvement
- Efforts will be made to reduce the time it takes to assess development applications, especially those that meet planning requirements, to give developers more certainty
- Council will aim to increase approvals for affordable and diverse housing types, showing its commitment to housing equity
- The number of public-private housing projects supported by Council will be tracked as a key measure of collaborative success
- Multi-agency housing forums will be organised to strengthen partnerships and align housing efforts with health, social and infrastructure services
- Planning certainty will be a priority, helping reduce risks and encourage investment in affordable housing.
- Council will use public and surplus land for pilot housing projects, showcasing new ideas and unlocking opportunities for future development.

Note: While Council is not responsible for directly providing or funding social housing, it plays a critical enabling role. This includes supporting partnerships, facilitating planning outcomes and advocating to NSW and the Australian Governments for investment in social and affordable housing.

Long-Term (10 years plus)

7. Ensure that all new and retrofitted housing contributes to environmental sustainability, reduces energy and water consumption, and is resilient to current and future climate risks.

New homes and upgrades to existing ones will be designed to cut greenhouse gas emissions, lower energy bills and better withstand climate-related risks.

Council will encourage the use of eco-friendly building materials and smart design features, like natural ventilation and insulation, to improve comfort and reduce environmental impacts.

Planning controls will support water and energy-efficient designs in all new housing to help conserve resources and support long-term sustainability.

In areas of high risk from bushfires or floods, stronger safety and resilience standards will be applied to make sure homes are built to last and protect residents.

8. Ensure transparent, accountable and data-driven implementation of the housing Strategy through regular monitoring, evaluation and public reporting.

Council will regularly track and report on housing supply, affordability and diversity to support ongoing improvements and keep planning and partnerships accountable:

- Each year, a housing outcomes report will be prepared, showing the number and types of homes approved, their affordability levels and their location.
- Council will monitor trends in developer engagement, including prelodgement meetings and satisfaction surveys, to assess how well planning services are working.
- Assessment timeframes for development applications will be reviewed, helping identify ways to make the process faster and more efficient.
- Progress toward housing targets in the Strategy will be checked regularly to make sure goals are being met.
- Council will track the number and impact of joint housing projects with community organisations and housing partners to measure success and guide future work.
- A local housing data dashboard will be created, giving the community easy access to up-to-date housing trends and performance indicators.
- Annual progress reports will be published, sharing achievements, challenges and any changes made to improve how the Strategy is delivered.

9. Implement Regional Housing Taskforce - Recommendation 5.2

To follow Recommendation 5.2 of the Regional Housing Taskforce about Short-Term Rental Accommodation (STRA), Council will take a staged and evidence-based approach to understand and respond to the impacts of recent and upcoming changes. This includes reviewing planning controls, infrastructure contributions and regulations, especially those related to STRA and long-term rental use of caravan sites.

Phasing of implementation:

Phase 1: 2025–2026 – Foundation and Early Action

- **Adopt a Contribution Scheme:** Introduce a targeted infrastructure contribution framework to ensure STRA and caravan parks contribute equitably to local services and amenities
- **Initiate Planning Reforms:** Begin updating local planning instruments to reflect new STRA regulations, including zoning, occupancy limits and compliance mechanisms
- **Demonstration Projects:** Launch priority housing demonstration projects on identified public land to showcase innovative models and test regulatory and funding approaches.

Phase 2: 2027–2031 – Delivery and Evaluation

- **Roll Out New Housing:** Expand the delivery of social and affordable housing with a focus on areas impacted by housing stress
- **Monitor and Report:** Establish an annual reporting framework to evaluate the effectiveness of reforms, track housing supply and affordability metrics, and assess community impacts
- **Adapt Strategies:** Use evidence from monitoring to refine policies, adjust planning controls and respond to emerging trends in STRA and long-term rental markets

Phase 3: 2032–2041 – Consolidation and Long-Term Planning

- **Continue Delivery:** Maintain momentum in constructing new dwellings and supported accommodation, ensuring alignment with demographic and market shifts
- **Complete Infrastructure and Land Use Upgrades:** Finalise upgrades to infrastructure and land use planning to support sustainable housing growth and mitigate STRA-related pressures
- **Ongoing Engagement and Review:** Sustain community engagement and conduct periodic reviews to ensure the Strategy remains responsive, inclusive, and effective.

4.2 Partnerships and Resourcing

To make the housing Strategy more effective, strong partnerships and coordinated advocacy are essential.

Council will formalise partnerships with NSW Government agencies, community housing providers and key local stakeholders. These partnerships will help to deliver projects more efficiently and ensure they align with broader policies and goals.

For complex projects, formal agreements like memoranda of understanding (MOUs) and joint ventures will be used to clearly outline roles, responsibilities and resources. These agreements will support transparency and help deliver innovative and scalable housing solutions.

Concurrently, ongoing advocacy will be important to secure funding from the NSW and Australian Governments, attract investment in infrastructure and influence policy changes. By working together and presenting strong, evidence-based proposals, the Shire can gain the support needed to meet its housing goals and respond to community needs.

4.3 Monitoring and Review

To keep the housing Strategy transparent, accountable and responsive, a clear system for tracking progress will be built into its delivery:

- Each year, Council will publish a housing dashboard and progress report to show what has been achieved, highlight trends and flag areas that need attention. This will help guide decisions and keep the community informed.
- Every five years, a full review of the Strategy will be carried out to check how well it is working, update the evidence base and adjust priorities to reflect changing community needs.
- A major update will happen every ten years to respond to long-term changes in population, policy, market conditions and the environment. If major changes happen sooner—like economic shifts, new laws or natural disasters—an earlier review will be triggered to keep the Strategy relevant and effective.

4.4 Risk Management and Contingencies

To make sure the Strategy is successfully delivered and stays effective over time, strong risk management and flexible planning are essential:

- Council will create a risk register to identify possible challenges—like funding gaps, market changes, bushfires, floods or delays in infrastructure. For each risk, backup plans will be put in place to reduce impacts and keep projects moving forward.

- The Strategy will also be flexible, so it can respond to changes in policy, the housing market or population needs. This means Council can adjust priorities, shift resources or change timelines when needed.

By planning ahead and staying adaptable, the Strategy will remain relevant and able to meet the community's changing housing needs.

Conclusion

Eurobodalla Shire Council's draft Housing Strategy sets out a clear and practical plan to meet current and future housing needs. It brings together strong evidence, new ways of delivering housing, good governance and partnerships to make sure all residents have access to safe, affordable and suitable homes in thriving, sustainable communities.

The Strategy commits Council and its partners to regularly review and adapt the plan, so it stays relevant and effective as Eurobodalla continues to grow and change.

ANNEXURE 1 – Detailed Site and Partnership Assessments

All proposed sites will need further checks, including feasibility studies, infrastructure and environmental assessments, and community consultation. Each project will also require a tailored delivery approach.

Batemans Bay

- **Princes Highway Caravan Park Site**
This site could support around 180 homes. It is located 1.3 km from the town centre and zoned for mixed use, making it suitable for a mix of housing types.
The area relies on cars, but the project has a projected return of 11%. There is potential for staged development and partnerships with community housing providers to deliver strong social and economic benefits.
- **Pacific Street Site**
This site could deliver 105 homes and is 1.4 km from the town centre. It qualifies for a seniors housing height bonus, making it ideal for age-friendly design.
With a projected 60% sales ratio, it is a strong market opportunity and could support a mix of affordable rentals and housing for older residents and low- to moderate-income households.

Moruya

- **Murray Street (a) Site**
This site could deliver 12 two-storey homes and is zoned for mixed use and located in the town centre.
With a 50% sales ratio, it is moderately viable and well-suited for key workers, downsizers and single-parent families. Its location and scale make it ideal for compact, accessible housing.
- **Murray Street (b) Site**
This smaller site could support 13 single-storey homes. It is in the town centre and suited to low-scale residential development.
With a 15% sales ratio, it is intended for low-income and older residents, offering affordable, ground-level homes designed for accessibility and inclusion.

Narooma

- **94 Campbell Street Site**
Located just 300 metres from the town centre, this site could deliver 28 homes. It benefits from a seniors housing height bonus, allowing for more homes and age-friendly design.

With a 68% sales ratio, it is a strong market opportunity for affordable and accessible housing, especially for older residents and those with mobility needs. Its central location supports a walkable, inclusive community.

ANNEXURE 2 – Implementation Plan

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
1. Facilitate social and community housing					
1.1	Social and community housing targets	Set targets for social and community housing and advocate to NSW and Australian Governments for funding.	Increase housing equity		AWEB
1.2	Audit Council-owned land	Review feasibility of Council-owned land for the purpose of affordable housing	Opportunities for affordable housing developments	Completed audit	AWEB
1.3	Advocate to the NSW and Australian Governments for funding to increase the supply of social and community housing.	Advocate to Government Agencies	Increase housing equity		AWEB
1.4	Advocate and seek funding for transitional and emergency accommodation.	Advocate to Government Agencies	Increase support services	Successful delivery of support services	AWEB
1.5	Provide targeted prelodgement and assessment services for specific affordable and community housing projects.	Due diligence and assessment services	Streamline development proposals		AWEB

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
2. Increase supply of affordable housing					
2.1	Update planning controls to allow pop-up and modular housing initiatives, including mechanisms to permit modular housing as a primary dwelling.	Update planning controls to allow for a variety of housing types.	An increase in modular housing, leading to faster occupation	Increased number of development applications for different styles of housing	AWEB
2.2	Encourage affordable housing through incentives and inclusionary zoning, defining affordable housing for low and middle-income earners and for those wishing or needing to rent.	Update planning controls to set aside a certain percentage of new units as affordable housing	Increased affordable housing	Increased numbers of affordable housing	AWEB
1.4	An overview of current provision and current need for all types of affordable housing to establish current need and likely future need.	Review current and future demand	Review of current controls	Consider current controls and determine whether they achieve the required targets.	AWEB
3. Mandate Housing Diversity					
3.1	Require different dwelling sizes and bedroom numbers.	Update planning controls to define dwelling sizes and bedrooms.	Increase variety and affordability of dwellings	Increased number of dwelling sizes with more variety	AWEB
3.2	Encourage the delivery of alternative housing models, tenures and adaptable housing plans.	Update planning controls to encourage more variety.	Increased variety in the available housing types on the market	Increased variety in the housing market	AWEB
3.3	Support flexible zoning that enables dual occupancies, granny flats and co-housing	Update planning controls to allow increased residential uses	Increase variety of permissible land uses in residential zones	Increased densities in residential zones.	AWEB
3.4	Support the conversion of holiday homes into permanent rental accommodation	Promote and advocate to second homeowners the benefits of permanent rental accommodation	Increased number of dwellings available as permanent rentals	Increased number of rentals available	AWEB

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
4. Resourcing					
4.1	Allocate a Housing officer to focus on residential and housing outcomes.	Repurpose a Strategic Planner position whose function will support the delivery of Housing	A dedicated officer within Council to advocate, monitor and encourage the delivery of residential and housing outcomes.	1 x FTE.	AWEB
4.2	The Housing officer is to coordinate a Housing Advisory Group that actively encourages and promotes the creation of affordable housing.	Create a Housing Advisory Committee	A committee of Council to collaborate with and encourage affordable housing.	A committee is created	AWEB
4.3	Develop a long-term plan with an integrated transport infrastructure.	Prepare a settlement strategy	Clearly define where it is appropriate for population density	Adopted settlement strategy	AWEB
5. Partnerships with Community Housing Providers					
5.1	Council fosters partnerships with housing providers, Aboriginal organisations and private developers to deliver affordable and diverse housing.	The Housing Advisory Committee is to engage with housing providers to encourage diverse housing.	A committee of Council to collaborate with and encourage affordable housing.	A committee is created	AWEB
5.2	Include budget provision for building and garden, and asset maintenance	Ongoing budget for community and affordable housing projects	Long-term financial commitment	Budget provision	ASP
NOTE: While Council is not responsible for directly providing or funding social housing, it plays a critical enabling role. This includes supporting partnerships, facilitating planning outcomes and advocating to the NSW and Australian Governments for investment in social and affordable housing.					
5.3	Increased numbers of prelodgement meetings held with developers and housing proponents.	Prelodgement meetings are used to encourage affordable housing offerings.	Increased affordable housing	Affordable housing is front of mind	AWEB
5.4	Reduction in average assessment times for compliant development applications.	Simplify development controls to allow fast track outcomes	Reduced development application timeframes	Decreased timeframes	AWEB
5.5	Coordinate multi-agency housing forums.	The Housing Advisory Committee is to engage with housing providers to encourage diverse housing.			AWEB

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
6. Sustainable and climate-resilient housing					
6.1	New and retrofit housing to reduce emissions, reduce energy costs and be resilient to climate risks.	Advocate to the Government to improve BASIX outcomes and facilitate grants/ subsidies for existing dwellings.	Reduce emissions, reduce energy costs and be resilient to climate risks.	Reduction in cost of living	AWEB
6.2	Encourage the use of sustainable building materials and passive solar design.	Update planning controls to provide more emphasis on sustainable building materials and passive solar design.	Reduced energy costs and reduced emissions.	Reduction in cost of living	AWEB
6.3	Promote water and energy efficiency through planning controls.	Update planning controls and advocate to the Government to increase water and energy efficiency targets in BASIX.	Reduced water and energy consumption and	Reduction in cost of living	AWEB
6.4	Apply bushfire and flood resilience standards in high-risk areas.	Update planning controls and Settlement Strategy to ensure new development is carried out in conjunction with a risk management process.	Ensure new development is compatible with known risks and develop resilient communities.	Protect lives from natural disasters.	AWEB

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable /measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
7. Medium to higher Density done well					
7.1	Increased medium- and higher-density housing is delivered in walkable, serviced locations, particularly within major towns like Batemans Bay, Moruya and Narooma with high urban design quality and sensitive integration into the existing built form.	Prepare a settlement strategy and masterplans for our towns.	Review existing housing and land supply to determine if sufficient supply exists.	Increased dwelling densities.	AWEB
7.2	Prioritise medium- and higher-density housing near town centres and transport corridors.	Masterplan and strategic planning work to define key locations to support increased densities.	Increase densities in appropriate locations	Increased dwelling densities	AWEB
7.3	Consider increased building heights in appropriate zones to support greater density while preserving key view corridors and community character.	Prepare a Settlement Strategy and masterplans for Batemans Bay, Moruya and Narooma	Increased heights in appropriate locations.	Increased dwelling density.	AWEB
7.4	Update DCPs to encourage high-quality urban and landscape design.	Update existing DCPs to improve a focus on high-quality urban design supported by suitable landscape design.	Improved visual appearance and urban design in our higher density living areas.	Adopted DCPs	AWEB
7.5	Use demonstration projects to showcase good outcomes.	Facilitate demonstration projects with partners.	Community awareness about sustainability and energy efficiency		ASP

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
8. Monitoring and reporting to stay on track					
8.1	Housing supply, affordability and diversity are tracked and reported to guide continuous improvement.	Monitoring affordable housing numbers against targets	Monitoring also supports accountability in Council's planning engagement and partnership efforts.	Increased awareness	AWEB
8.2	Annual housing outcomes report including dwelling approvals by type, affordability and locations.	Prepared by the Housing officer, a report to Council, outlining approvals by type, affordability and the locations.	Monitoring of housing trends	Improved awareness	AWEB
8.3	Trends in prelodgement meetings and post-approvals by type, affordability and location.	Improved performance of prelodgement meetings with active encouragement for affordable housing options	Improved number of affordable housing units	Improved affordability	AWEB
8.4	Timeframes for assessing different categories of development applications.	Analyse timeframes for development applications and set targets.	Improved development application timeframes	Improved timeframes	AWEB
8.5	Delivery progress on housing targets identified in the Strategy.	Track the number of dwellings annually.	Track the number of dwellings annually.	Track the number of dwellings.	AWEB
8.6	Number and outcome of collaborative projects with community and housing sector partners.	Track the number of collaborative projects completed.	An increased number of affordable housing projects delivered.	Improved awareness	AWEB
8.7	Establish a local housing data dashboard.	User friendly dashboard provides readily available data on progress of housing Strategy	Dashboard on Council web page	Improved awareness	ASP

#	Action	What are we doing?	Consequence (what is it going to achieve)	Deliverable / measurable	\$ Budget
\$ Budget – AWEB (Achievable within existing budget) and ASP (aspirational)					
9. Regional Housing Taskforce – Recommendation 5.2					
9.1	Implement recommendation 5.2 of the Regional Housing Task Force Recommendations Report, October 2021 -	Advocating to the Government and keeping up to date with reforms.	Ensure Council is up to date with changes relating to short term rental accommodation.	Policy changes made promptly to align with Government reform.	AWEB
	Review the short- and long-term impacts of recent and planned reforms, such as the Housing SEPP, infrastructure contributions reform and the regulation of Short-term Rental Accommodation.	Policy review			AWEB

