



Queensland Housing Strategy 2021–2025

Local Housing Action Plan

Croydon Shire Council

croydon.qld.gov.au

October 2023



**Queensland
Government**

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Introduction

Introduction

This Local Housing Action Plan (the Plan) is developed through a joint initiative involving the Queensland Government*, Croydon Shire 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 Croydon Shire.

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 Croydon Shire 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
- Croydon Shire Council 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 Housing 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 review of a range of data sets, anecdotal feedback and preceding engagement opportunities with Council and other stakeholders.

* The Queensland Housing Strategy Action Plan 2021-2025

Croydon Shire Council key details

- Croydon Local Government Area (LGA) has a total land area of 29,498 km².
- Croydon is the shire's only settlement and is located in the heart of the Gulf Savannah Region. It is approximately 2,200km by road north west of Brisbane, 500km west of Cairns and 700km from Townsville.
- Approximately two thirds of the population reside in Croydon while the remainder live and work on the shire's large cattle stations.
- Positioned just 90km from the base of the Gulf of Carpentaria, Croydon is a key point of interest along the Savannah Way and has a wealth of history and natural attractions for visitors.

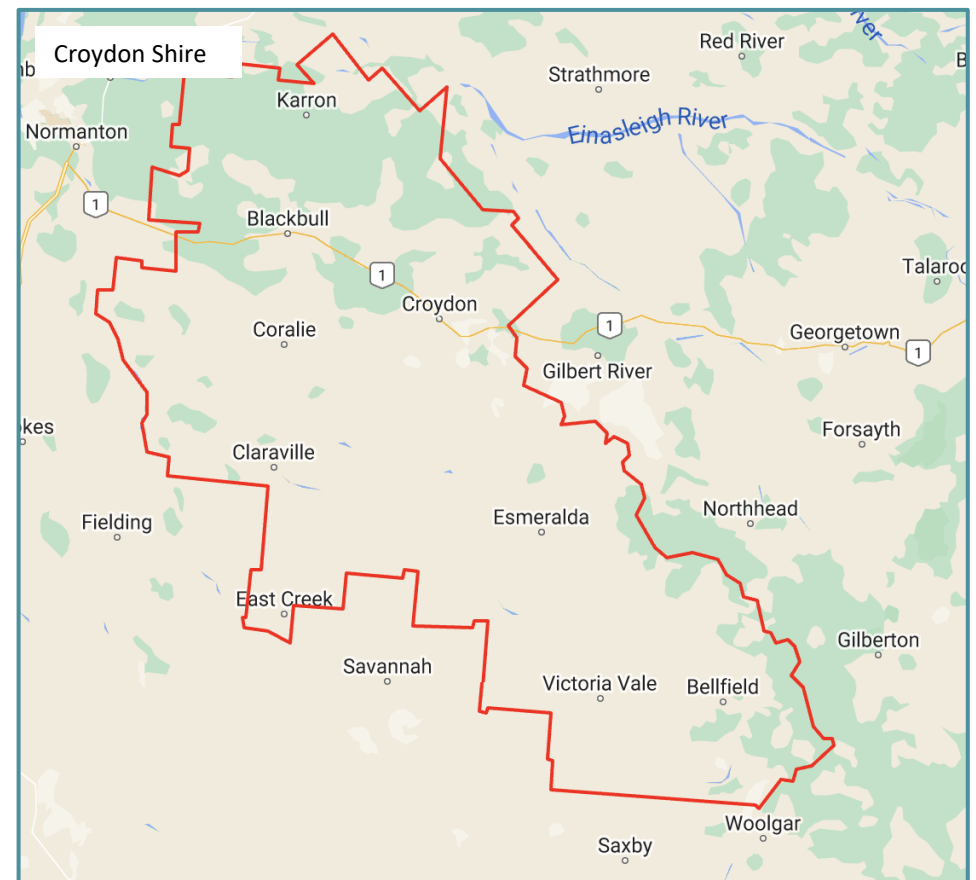
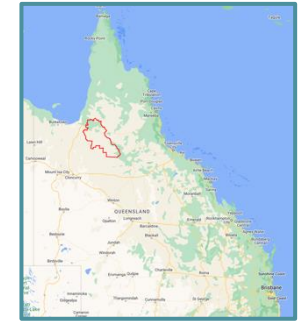


Image source: Google Maps



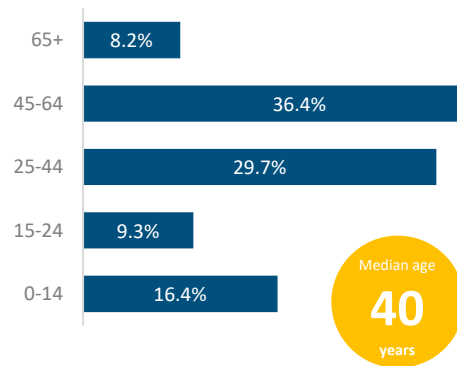
Key Community Characteristics



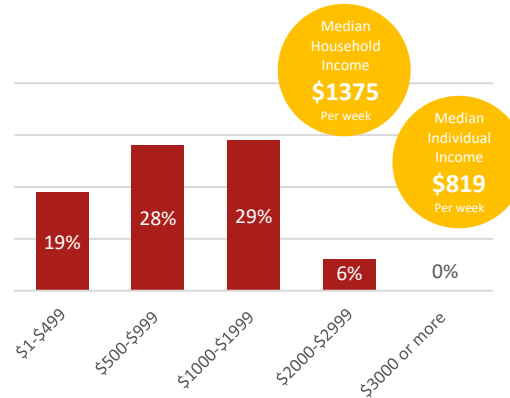
Key Demographic Characteristics

Estimated resident population is **269** and is projected to decrease to **239** by 2041 (-11.8 %)

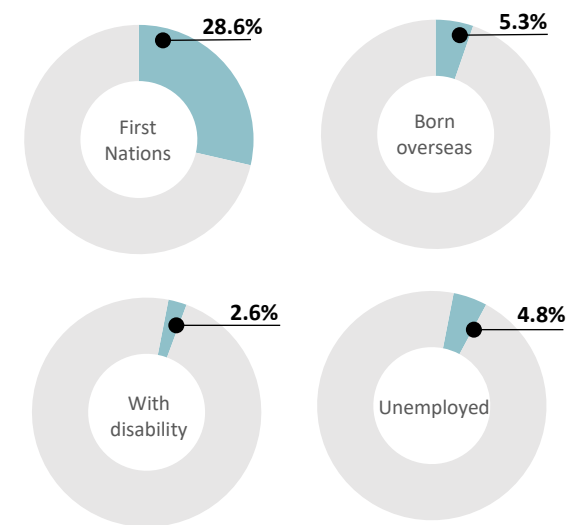
Age



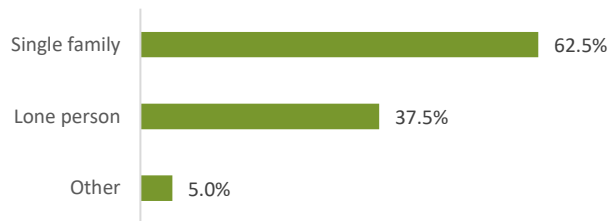
Household Income – per week



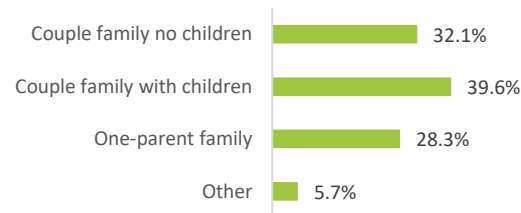
Other characteristics



Household composition



Family composition

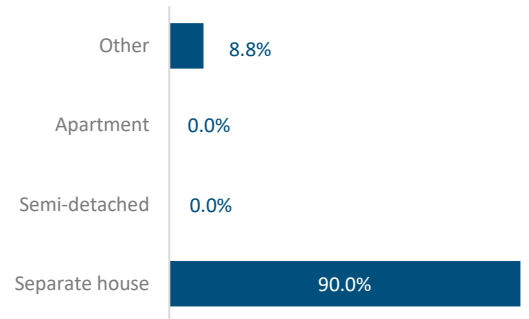




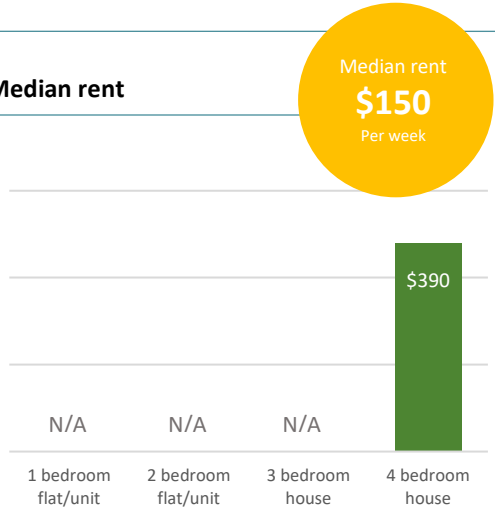
Key Housing Characteristics

Total Occupied dwellings (2021) **80**

Dwellings by Structure



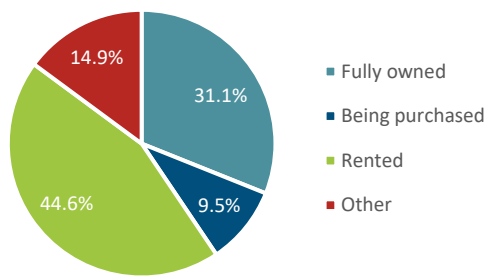
Median rent



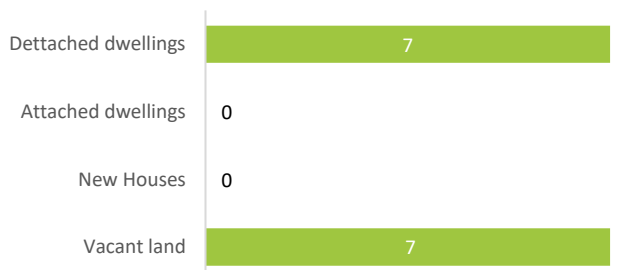
Building approvals



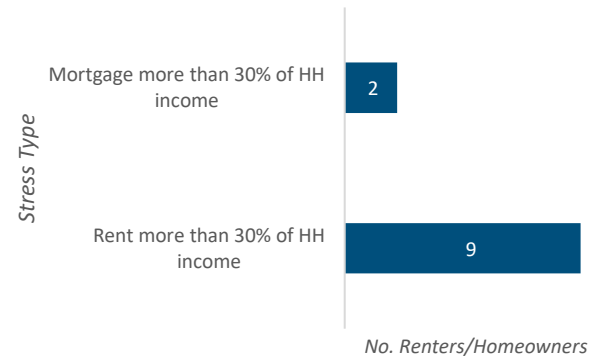
Dwellings by Tenure



Number of sales



Housing Stress





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

Croydon is the main population centre in Croydon Shire with a population of 215 (QGSO 2023). The Indigenous population proportion is 28.6% (Census 2021). Croydon is a major tourist destination with access to the Gulflander, Heritage buildings, gold mining museum, Lake Belmore, excellent bird watching, a Chinese Temple, Steam Machinery collection, and many trails. The shire also has a thriving cattle industry. It is also a major service centre for tourists and freight travelling to and from the Northern Territory and Queensland on the Savannah Way. Croydon Shire takes in part of the traditional lands of the Tagalaka people.

The housing market in Croydon is very tight with a major need for more stock – there is currently one property for sale at \$170,000. There has been no recorded sale of houses in the last 5 years. In 2021, Council took to market 18 residential lots – 15 were sold at an average price of \$7,000. Eleven of these were sold to interstate interests and to date no houses have been built. Of the 4 sold locally, 2 have been or are being developed and a further 2 are expected to be developed in the near future. Council has constructed 2-bedroom houses on the 3 lots that were not sold. There are no real estate agents in town, and real estate needs are generally serviced, when necessary, by agents from outside the region. Little or no data exists of historic activity or price trends. There has been no new private sector stock built in the past 5 years and the bank requirements of up to 60% deposit is a major impediment for potential purchasers including former residents wishing to move back to Croydon to live on a permanent basis.

Current housing stock situation

There are some 123 total dwellings in Croydon township – this includes all types of accommodation including visitor accommodation. The total number of private dwellings is 65 (it is assumed this number also includes private short stay accommodation if available) with an average number of people per household of 2.5 (Census 2021). Occupancy rate at the time of the Census was 68 percent with 32 percent unoccupied. The private dwellings are estimated to be 60 percent owner occupied and 40 percent rented. A breakdown of the dwelling ownership and type is:


- 65 private dwellings – 58 houses and 7 others.
- 9 Social Housing dwellings – 3 reported to be unsuitable to live in due to poor condition.
- 7 State Government employee dwellings – 4 Education Queensland (3- 3BH, 1-1BH), 1 Queensland Health (1-3BH), and 2 Queensland Police (1-3BH, 1-2BH).
- 22 Council staff properties (1-4BH, 11-3BH, 6-2BH, 4-1BU).
- Other short -term accommodation in the caravan park and motel are not captured separately including caravan and tent sites, and a mix of ensuite, self-contained and shared accommodation.
- Other State government departmental operational accommodation may not have been captured.
- The stock is generally aged.

Source: Census 2021, Queensland Government Social Housing Register, Croydon Shire Council records.

Future Council Housing stock and land needs

Council is struggling to hire staff due to a lack of suitable housing. Due to the limited housing stock, only prioritised positions can be recruited. Positions that should be filled are left vacant thus leading to a reduced capacity to adequately undertake all the service functions of Council. The reasonable proximity of other major local governments such as Cairns and Mount Isa and the Atherton Tablelands also limits staff employment attractiveness. As an absolute last resort there may be a potential future option for weekly accommodation and DIDO on weekends or fortnightly.

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 shire 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 exploration and operations are being investigated in the region which would increase the need for accommodation but also the provision of commercial and industrial services.
- Council is seeking to provide a major mountain bike trail and facility – funding is currently being sought for the approximate \$5 million project. This would be a major new tourist attraction for the region.
- Tourism is expanding as Covid restrictions are lifted and the trend to visit areas like Croydon is increasing.

Land options

Council is keen to have available land for future residential, tourist, commercial and industrial needs.

In this regard Council is currently purchasing from the State Government of Unallocated State Land (USL) and State Freehold Lots (SFL). This includes 44 USL lots, and 60 SFL lots and Council is also looking to acquire other lots for commercial and industrial purposes. This land is generally serviced or can be at a reasonably minimum cost.

Tagalaka Aboriginal Corporation

The Tagalaka Aboriginal Corporation has available some 200 lots in or near the Township zone of Croydon. They are actively seeking funding to engage a resource to assist in the preparation of a Strategic Plan to guide the future development of the lands. The principal objective of the corporation is to cater for the needs of the Tagalaka people.

The future development of these lands will require increases in State Government services including health and education as well as Council services. There will also be a positive impact on the town in terms of increased commercial, tourism, and industrial needs. A number of new jobs would also be created if this land could be developed.

Response opportunities

- Following successful acquisition of the State USL and SFL lands, Council proceed with the preparation of a development strategy for the land including identification of infrastructure needs and applications for planning and construction funding.
- The Tagalaka Aboriginal Corporation continue its investigations and funding applications to prepare a Strategic Plan for the future development of their land.
- Council encourages 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.

- WQAC and Council 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.

2. Private Rental Markets

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.

There are no properties currently for rent in Croydon and anecdotal indications are that property is tightly held and rarely available for market. When properties are available, they are passed on privately and often through "word of mouth". Tradespersons and contractors rely on self-contained accommodation at the motel, and caravan park but at times this is extremely hard to find.

The 2021 Census data shows that 32% of private dwellings are unoccupied. This figure is disputed but it is consistent with other local governments in the Census. This needs further investigation as to its veracity.

Some 40% of private properties are rented at an average weekly rent of around \$200 - (4BH-\$240, 3BH-\$210, 2BH-\$200, 1BU-\$132). At these rental levels, new construction for private rental to increase supply is 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 rental returns and increasing construction costs limit the viability of private investors undertaking major renovations of existing stock to improve housing standards.

Council has no known demand for age pensioner units at present. Currently the aged pensioner units are being used as single staff quarters. 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 and State Governments 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 proceeds to facilitate development options as discussed previously in the Housing Availability section.
- Encourage new private residential development to cater for new mining and tourism 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 income in Croydon is \$1,375 compared to the Queensland median of \$1,675.

There are currently 9 social housing dwellings in Croydon – 3 of these are not tenanted due to their poor condition.

It is understood that the registered social housing demand for Croydon is 3 as the first preference, with 3 as second preference, 1 as third preference, and 1 as fourth preference. Information received from local stakeholders, is that some community members may have withdrawn from making application for social housing until they are aware of houses becoming available. There are overcrowding issues due to the lack of social housing.

Overcrowding and “couch surfing” has been raised in a few 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.

Council estimates that there is a need for a further **9 Social Housing dwellings** (9 - 3-bedroom houses).

Response opportunities

- Investigate partnerships with the State and Federal Governments and other social housing providers for the development of more social housing.
- 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.

4. Aged Housing and Care

Council has aged pensioner housing available in Croydon. However, at present there is no known demand, and the dwellings are being used as single staff accommodation units. With the aged population increasing there is likely to be a need for this accommodation to be used for this purpose which can be rearranged relatively quickly. However, more research is needed in this area to assess the longer-term housing needs for aged persons and single employees.

Council is currently not planning to provide any additional aged person accommodation.

Response opportunities

- Undertake a needs assessment to determine the future needs for aged person accommodation.
-

5. State Government Employee Housing

In order to employ 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. Government Employee Housing (GEH) provides a range of housing types in government owned dwellings. The majority are provided for Police, Health, and Education. In addition, these departments provide "operational housing" for staff 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 as information is not publicly available.

Currently it is understood there are 7 State Government owned houses in Croydon. Four for Education Queensland (3- 3BH, 1-1BH), 1 Queensland Health (1-3BH), and 2 Queensland Police (1-3BH, 1-2BH). It is not known whether these are GEH provided housing or departmental operational stock.

It is not known whether GEH intends to provide any new dwellings for Croydon. **Council estimates that there is a need for 6 new dwellings for GEH staff for teacher aides, cleaners, specialist Education Queensland staff as well as relieving Queensland Police Service and Queensland Health staff.**

Response opportunities

- Council to discuss with GEH its plans to provide any further housing in Croydon and, if so, whether Council believes it will be adequate for future needs.
-

6. Cohort Specific Housing

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

- Domestic and family violence
- Disability

- Youth homelessness
- Family homelessness
- Sleeping rough

There are no facilities for any of these needs in Croydon.

Council does not believe there is a need for any new purpose-built facilities at this stage nor does it have the capacity to construct any new facilities at this time.

Further assessments may be required to determine whether these needs are being addressed satisfactorily. Homelessness does not appear to be an issue generally but there are some overcrowding problems related to the lack of available social housing and general housing.

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 Croydon Shire 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 <small>Starting in November 2023 (months)</small>
1.1	Following the successful acquisition of the State USL and SFL lands, Council proceeds with preparation of a development strategy for the land including identification of infrastructure needs and applications for planning and construction funding.	Ongoing
1.2	The Tagalaka Aboriginal Corporation continue with investigations and funding applications to prepare a Strategic Plan for the future development of its land.	Ongoing
1.3	Conduct a review of current Council and State-owned 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.	6
1.4	Council encourages 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.	Ongoing
1.5	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.	12

2	Planning	
2.1	Council to discuss with Government Employee Housing the provision of additional housing for State Government employees.	6-12
2.2	Council to prepare a 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.	12-24

3 Optimisation		
3.1	Council to investigate partnerships with the State Government and other social housing providers for development of more social housing.	6-12
3.2	Council and the State Government investigate the use of possible lease, purchase, new for old land exchange, redevelopment, change of use or renovation of existing buildings – public and private sector owned, to optimise community outcomes that support housing need identified in the Council Housing Strategy.	12 -24
4 Master planning		
4.1	Council to consider the inclusion of housing master planning arising from the development of a Council Housing strategy and the inclusion of the Master Plan in any amendment to or development of a new Council Planning Scheme. The planning may be at allotment, street, or locality level.	12-24
5 Supports		
5.1	State and Federal Governments to 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.	12-24
5.2	State Government to consider providing interest free loans to councils for the development of serviced land for sale.	12
5.3	State Government to 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	Council to undertake a detailed needs assessment, having regard to the Data Collection findings, to identify any necessary action for specific cohorts. Where necessary, seek to assist young people, individuals, and households in response to domestic and family violence situations and residents requiring Specialist Disability Accommodation (SDA)	6 - 12

7 Construction		
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.	12-24
7.2	Encourage housing development which may repurpose existing vacant commercial and private 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 the State Government and not-for-profit social housing providers to deliver outcomes for specific cohorts where needs are identified.	12-24
8.3	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.