BANANA SHIRE LOCAL HOUSING ACTION PLAN





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Partnership Acknowledgement



The Banana Shire Council Housing Action Plan was developed with the support of the Queensland Government in association with the Local Government Association of Queensland.

Disclaimer

The Banana Shire Council Local Housing Action Plan is a non-statutory plan and 'living document' prepared under the Queensland Housing & Homelessness Action Plan 2021-2025 (Action 5) to support local housing outcomes. This Local Housing Action Plan is not the same as a Housing Strategy under the State Planning Policy, or a housing study, but may inform statutory documents like a planning scheme.

Acknowledgement of Traditional Custodians

The Banana Shire Council acknowledges the Traditional Custodians of the lands of the Gaangalu Nation, Iman People, Wulli Wulli People, Wadja People, Auburn-Hawkwood People and Darumbal People, and gives respect to Elders past and present.

1.0 INTRODUCTION

This Local Housing Action Plan has been developed through a joint initiative involving the Queensland Government, Banana Shire Council (Council) and the Local Government Association of Queensland (LGAQ) to respond to a range of immediate, emerging, and longer-term housing challenges in the Banana Shire local government area (LGA).

This is an iterative process (see Figure 1) that does not intend to duplicate existing actions of Council or the actions under the Queensland Housing Strategy 2017-2027 or the Housing and Homelessness 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.



Figure 1: The Local Housing Action Plan Iterative Process

The Plan aims to:

- 1. **develop agreed priority actions** to respond to housing need in the local government area.
- 2. **establish strong foundations for longer-term housing responses** to assist housing and homelessness outcomes in the local government area into the future.
- 3. **incorporate existing information and plans** that assist with developing responses to housing need and acknowledge work already completed by council, state agencies, private and not-for-profit organisations; and
- 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.

1.2 Approach and Methodology

This plan provides an overview of key community and housing characteristics, and emerging issues related to housing in the community and identifies a targeted 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
- Banana Shire Planning Scheme 2021
- Relevant Council strategies, reports and plans
- Statistical data from the Queensland Government Statisticians Office, including Census and other data sets such as building approvals, rental market data and housing approvals
- Housing needs data from the Department of Housing, Local Government, Planning and Public Works and other state agencies as required
- The Queensland Housing Strategy 2017-2027, Homes for Queenslanders, and the Housing and Homelessness Action Plan 2021-2025
- Other local data and information provided by Council.
- · Publicly available proposed renewable energy project information

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. This Plan provides an overview of available information as a basis for discussion and decision making. It should not be viewed in isolation but considered as part of broad response to supporting housing need across the State.

2.0 KEY FACTS

2.1 The Banana Shire Region

The Banana Shire is situated in Central Queensland, covers a total area of 28,610 km² and accounts for 1.6 per cent of the total land area of Queensland¹.

Banana Shire has the greatest development opportunities within the Southern Bowen Basin and Northern Surat Basin. Banana Shire is a major regional service hub – and provides a range of community and business services within and outside the borders of the shire. Strengths within the shire include a strong agricultural base, stable government sector, growing resources sector and service sectors of health and education, retail trade and tourism.

The main population centre is the town of Biloela, with Moura and Taroom being other significant urban centres in the Shire. Banana, Baralaba, Dululu, Goovigen, Jambin, Thangool, Theodore, Wowan and Cracow comprise the remaining towns of the Shire.

Biloela is the largest community, with a population of 5,694 and is home to the Council's administration centre. It is the dormitory town for the Callide Power Station, Callide Coal Mine and Teys Bros Meatworks and is the main service centre for the Callide Valley boasting a collection of retail, industrial and service businesses.

Moura has a population of 1,843 and serves the mining and rural industries of the area. It is the home of the Dawson Coal Mine and the second largest grain depot in Queensland. Also located adjacent to Moura is the Queensland Cotton processing gin, Queensland Nitrates ammonium nitrate manufacturing plant and significant gas resources.

Taroom has a population of 578 and is richly endowed with natural attractions, a thriving rural sector and a range of quality community and business facilities.

Theodore, with a population of 451, supports a diverse rural community with its main industries being cotton growing, cereals, fodder production and saw milling².

Key future economic drivers include a significant pipeline of renewable energy projects for the Shire, which are at various stages of development.³

¹ Banana Shire Council, 2023, Statistical Information – Banana Shire Local Government Area

 ² Banana Shire Council, Shire Information: https://www.banana.qld.gov.au/shire-information/shire-information-1
³ Banana Shire Council, Pipeline of Renewable Energy Projects: https://www.banana.qld.gov.au/pipeline-

renewable-energy-projects-1

The extent of the region is shown in Figure 2.



Figure 2: Map of the Banana Shire Region

Within the LGA, there are several traditional owners and custodians, including the Bidjara People (West of the Lynd Range), Darumbal People (North of the Gogango Creek), Gaangalu People (Callide Valley & Northern Dawson Valley), Wadja (West of the Dawson River in the Moura Region), the Wulli-Wulli People (Theodore & Cracow Region), Wakka Wakka People (Theodore & Cracow Region) and the Iman People (Taroom Region).

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3.0 KEY CHARACTERISTICS

3.1 Demographic Characteristics

Trend Category	Banana Shire
	As of 30 June 2022, the estimated resident population for the Banana LGA was 14,919 ⁴ with an average annual growth rate of 0.5% over five years. This is a slower growth rate compared to Queensland's average annual growth rate of 1.8% over five years. The Banana LGA has a slightly higher proportion of Aboriginal and Torres Strait Islander Peoples with 737 persons (or 5.1% of the population) compared to Queensland's 4.6%.
Population	The Queensland Government Statistician's office project that Banana LGA's population is to be 14,150 persons as of 30 June 2046. This represents a 0.1 % per year decrease over 25 years. However, the Banana Shire Council Planning Scheme 2021 projects a population of 16,064 by 2031 ⁵ . There are several renewable energy projects that have been announced for the Shire, which will require additional workers for both the construction and operational phases that may alter those projections.
Age	As of 30 June 2022, the proportion of the estimated resident population aged 65 years and over for the Banana LGA was 15.9%. The age profile of the Banana LGA reflects a similar structure to that of Queensland as a whole, with a slightly higher proportion of persons aged 0-14 years (21.5% compared to Queensland's 18.8%) ⁶ . The median age in the Banana LGA as of 30 June 2022 was 38.2 years. This represents an increase of 2.4 years from the median age of 35.8 years as of 30 June 2012. This is projected to increase to 41.8 years by 2046.
	The Aboriginal and Torres Strait Islander community in the Banana LGA has a different age structure compared to the non-indigenous population, with a much younger demographic. Over 34% of the Aboriginal and Torres Strait Islander Community is aged 0-14 years and the proportion of the community over 65 years sits much lower at 6.4%.
Household Composition	As of 30 June 2022, there were 4,995 households in the Banana LGA of which 69.6% were one-family households.
Family Composition	As of 30 June 2022, there were 3,569 families in the Banana LGA of which 43.6% were couple families with children.
Family Incomes	As at the 2021 Census, the median total household income for the Banana LGA was \$1766 per week. Median mortgage repayments were \$1,300 per month, and the average household size was 2.5 persons per dwelling. There are 239 low-income families (or 6.7% of total families) in the Banana LGA. It is important to note that 8.8% of households with Aboriginal and/or Torres Strait Islander persons are low income, earning between \$500-\$649 per week.
Cultural Backgrounds	As of 30 June 2022, 1,129 persons in the Banana LGA (or 7.8%) were born overseas.
Work	As at the June quarter 2023, the Banana LGA had an unemployment rate of 2.3% (213 unemployed persons) which is below the Queensland average.

⁴ Queensland Government Statistician's Office, Queensland Regional Profiles: Resident Profile: Banana (S) LGA (ASGS 2021)

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⁵ Banana Shire Council Planning Scheme 2021, Schedule 2, Table SC2.2.1, page 220.

⁶ Queensland Government Statistician's Office, Queensland Regional Profiles: Resident Profile: Banana (S) LGA (ASGS 2021)

Trend Category	Banana Shire
Health and Disability	Of the total population, 16.6% of persons in the Banana LGA had one long-term health condition (or 2,428 persons) and 7.8% had two or more long-term health conditions – both below the Queensland averages of 19.3% and 9.5% respectively. The Aboriginal and Torres Strait Islander community in the Banana LGA had a slightly higher proportion of the population with one or more long-term health conditions (19.1% with one and 8.9% with two or more).
	In the Banana LGA, 4.1% of the population has a profound or severe disability. Whilst 5.7% of the Aboriginal and Torres Strait Islander community had a profound or severe disability.

Housing Implications

Analysis of key demographic characteristics indicates several implications for housing in the region, including:

- The Banana LGA's population is projected to decline slightly suggesting a lesser need for additional housing, however, this does not reflect the 2-speed housing market in the Shire. The market in Biloela and Moura, and to a lesser extent Taroom and Theodore, is quite tight, while the rest of the Shire is more aligned to the ABS picture.
- There are 16 new publicly declared renewable energy projects for the Shire, which are at various stages of development. There are also potentially a further 12-13 that could come online. These projects will need workers in the construction and the operational phases, putting pressure on housing.
- The median age in the Banana LGA is increasing gradually suggesting a modest need to provide accessible housing and housing which allows for ageing in place.
- The Banana LGA has a slightly higher proportion of Aboriginal and Torres Strait Islander residents than the Queensland average which may necessitate appropriate planning under a separate, focussed exercise.
- The average income in the Banana LGA is lower than the Queensland average, however, average mortgage repayments are also lower than the Queensland average.

3.2 Housing Characteristics⁷

Trend Category	Banana Shire
	As of 30 June 2021, there were 4,995 dwellings in the Banana LGA. Census 2021 found over 18% of dwellings were marked as unoccupied. The average household size in the Banana LGA was 2.5 persons per dwelling as of June 2021.
Dwelling by	Of the dwellings, 93.1% are separate houses, 2.3% are semi-detached, 3.2% flats or apartments and 1.1% are listed as 'other'.
Structure	Regarding residential sales, there were 2 <i>newly constructed</i> house sales in the 12 months ending 30 June 2023.
	In the same period, there were 366 <i>established</i> residential dwelling sales with a median sale price of \$245,000. This is much lower than the Queensland median sale price of \$595,000.
Vacant Land Sales	In the Banana LGA there were 32 vacant land sales with a median vacant land sale price of \$22,500.
Residential Lot Registrations	There were 7 residential lot registrations in the Banana LGA, in the 12 months ending 30 September 2023.
Renting	The median rent per week in the Banana LGA was \$330 as of 30 June 2021. When looking at the current market (as at December 2023) available properties to rent in Biloela ranged between \$360 - \$520 per week with the quality of housing quite poor.
Vacancy Rate	As April 2023, the rental vacancy rate was 0.3% in the Banana LGA ⁸ .
Home Ownership	In the Banana LGA, 33.10% of dwellings are fully owned, 27.60% are owned with a mortgage and 30% are rented. These numbers are significantly different for the Aboriginal and/or Torres Strait Islander population of Banana, with only 17.5% of dwellings fully owned, 21.2% owned with a mortgage and 53.1% rented.
Homelessness	The rate of homeless persons for the Banana LGA in 2021 was 21.2 per 10,000 persons. As a whole, there were a total of 34 persons, however this number does not capture those who may be 'couch surfing' or in other unsuitable or overcrowded housing.
Mortgage Affordability	The median mortgage repayment was \$331 per week for households.
Housing Stress	As at 2021, there were 131 households (or 9.50%) in mortgage stress, where their mortgage was 30% or more of their household income and 220 households (or 14.7%) in rental stress

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 ⁷ Information based on Census 2021, All persons Quickstats, Banana LGA
⁸ https://www.realestate.com.au/news/obscenely-tight-where-vacancy-rates-have-eased-or-declined-in-qld/

Within the Banana Shire LGA, there is significant demand for land in the towns of Biloela, Moura and Taroom. Below outlines the number of vacant lots zoned as general residential and the number owned by the State Government.

Vacant land

<u>NB: This information has been separated into the towns of Biloela, Moura and Taroom (that currently have 'hot' real estate markets) and the remaining towns that have limited demand.</u>

- Biloela 59 lots zoned General Residential (10 owned by State Government)
- Moura 86 lots zoned General Residential (44 owned by State Government)
- Taroom 33 lots zoned General Residential
- Other 169 lots (30 zoned General Residential (Theodore), 139 zoned Township (smaller settlements) (including 11 owned by Council, 59 owned by State Government)

Unoccupied dwellings

- Biloela 49 houses (7 owned by State Government), 39 units.
- Moura 54 houses (14 owned by State Government), 3 units
- Taroom 31 houses
- Other 80 houses

The number of unoccupied dwellings was determined by identifying those residences that were provided with kerbside waste collection service, but which recorded a 'zero' water usage charge for the previous measuring period. This provides a reasonable assessment that the premise is available for residence (garbage service provided) but is not occupied (no water being consumed). However, the assessment does not account for faults in the water meter reading process, houses owned by farmers who maintain a town house for only occasional use or houses that have rainwater tanks for consumption. It would be reasonable to conclude that the actual number of vacant houses could be less than that identified here.

Housing Implications

Analysis of key housing characteristics indicates several implications for housing in the region, including:

- The Banana Shire has a greater proportion of unoccupied dwellings than the Queensland average, suggesting minimal need to incentivise new home construction, however anecdotally, the vast majority of unoccupied homes are uninhabitable due to their current state or are undesirable due to their location. They are also disproportionately located in the wrong places, for example in tiny towns such as Cracow where there are limited jobs.
- Notwithstanding the above, the rental vacancy rate in the Banana Shire is very tight and is likely to continue to be, considering the increased demand that will come from new projects. This suggests a need to either construct new build-to-rent homes, or convert existing vacant homes to rental stock.
- Home prices in the Banana LGA are well below the Queensland average (as is the rate of housing stress), suggesting minimal need to incentivise new affordable housing. However, the new renewable energy projects and the quality of the current housing stock also needs to be taken into account.

4.0 KEY FOCUS AREAS

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

4.1 Land and Property

The region has seen slow development growth due to constraints such as lack of material and trade workers to build new homes. There is available land in the region which can be unlocked for housing development. There are opportunities to work with the State Government as within the State-owned vacant lots there are approximately 20 in Widderick Street, Moura that are serviced by road and water infrastructure and, with extension of sewerage infrastructure, estimated to cost approximately \$250,000, can be unlocked to deliver more social and affordable homes. Focus is to attract housing investment to the region and work with State to deliver more homes on vacant State-owned land.

4.2 Workers Accommodation

Temporary accommodation is of particular need, in the Shire with significant renewable energy projects planned, including nine wind farms and three solar farms, hundreds of workers will be needing accommodation.

Publicly available information about these proposed projects forecast that if each of these were to begin construction at the same time, more than 3,000 jobs would be required in the construction phase and almost 200 jobs in the operational phase.

Council will need to understand the needs of these projects, including temporary construction jobs versus permanent operation jobs, in order to develop policy to assist project proponents with appropriate sites and planning for such temporary accommodation.

Existing worker accommodation in the Shire:

- Banana Accommodation Village Barfield Rd, Banana. Currently has 52 rooms but has approval for up to 240 rooms
- Moura Accommodation Village Dawson Highway, Moura. Approved and constructed with 176 rooms in addition to 32 caravan sites but with a limitation that a maximum of 77% of spaces are occupied by workers
- Dawson Village Dawson Highway, Moura. Approved for 500 rooms but operated exclusively for workers of Anglo
- Baralaba Camp/Caravan Park Wooroonah Rd, Baralaba. Approval for 176 rooms but only 156 constructed. Primarily used for workers of the Baralaba mine

There are also several remote camps in the Shire that are on-license camps serving the gas industry projects and are not available for other projects. These are so remote that it is unlikely that workers for these projects would be utilising other forms of housing in our towns.

It is also important to note that not captured in the above is the number of FIFO/DIDO workers in caravan parks and private dwellings.

4.3 Social and Affordable Housing

There is a high demand for social housing across Queensland and allocations are focussed on supporting households with the highest need. The weekly median household income in the Banana LGA is \$1,766 compared to the Queensland median of \$1,675. Applicants for social housing must prove their eligibility according to the State's criteria.

There are currently 252 social housing dwellings in the Banana LGA⁹. There are currently 65 active applications for social housing in the Banana LGA as at 30 September 2023.¹⁰

Interviews with local stakeholders indicate that some community members may have withdrawn from making applications for social housing until they are aware of houses becoming available.

4.4 Specific Housing Needs

4.4.1 For an ageing population

According to population projections, the Banana LGA will see the over 65 years population grow from 2,298 (Census 2021) to 3,026 persons by 2046, representing an additional 728 people. This represents a gradual ageing of the population, and a modest need for age-appropriate housing.

Currently in the Banana LGA there are:

- 15 aged care services;
- 132 operational places;
- 118 residential care places; and
- 14 home care services.

4.4.2 For the First Nations community

Banana LGA has a higher proportion of the population who identify as First Nations members of the community. These community members have specific needs when it comes to housing, however, the needs of this community are not fully understood. Council would like to conduct a First Nations housing needs assessment but would need some additional support to do so.

4.4.3 Crisis accommodation

The Banana Shire Support Centre provides support to those who are homeless or at risk of homelessness. BSSC provides 11 units of crisis accommodation in Biloela, catering for homeless individuals and families, and funded by the Queensland Government. Continuing to fund and support the centre is vitally important to the community.

4.5 Other Accommodation

The council own land that is currently being developed for a camp site and expects to have the development application lodged in 2024 with approval anticipated, this would be available for construction in the second half of 2024. It has an ultimate accommodation capacity of 700 people, with central catering and domestic laundry facilities. Linen will be laundered offsite using existing commercial facilities in Biloela.

⁹ AIHW National Housing Assistance Data Repository, 2021, Dwellings, by local government area for public housing, SOMIH and community housing

¹⁰ <u>Queensland Government Social Housing Register as at 30 September 2023.</u>

5.0 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 will be determined in consultation with the local housing and social services sector. These responses can provide flexibility in delivery and support each of the broad areas identified.



5.1 Existing Initiatives

The Council has already worked on several key initiatives to address the housing crisis to date and look forward to accelerating opportunities in partnership with the State. Some of the key activities and initiatives the Council has implemented include:

- Developing vacant council land for a camp site to provide more accommodation. While a council-facilitated camp will take some of that supply pressure away and open up housing, it would be preferred if a private operator take the opportunity to develop and run a camp.
- Working with the Banana Shire Support Centre to conduct a housing needs analysis.
- Recently adopted Planning Scheme (2021) allows for multiple dwellings as Code Assessable development (where in the Multiple Dwelling Precinct on lots larger than 800sqm) and minimum lot sizes of 400sqm in the same precinct.
- Recently adopted Temporary Local Planning Instrument (TLPI 2024) allows for Code Assessment of worker accommodation camps in identified locations across the Shire.
- The 2022/23 budget removed the lower rating charge for developed and vacant residential lots to encourage land holders to construct houses to be available for sale or rent to offset the increased rates. Possible due to timing associated with COVID, this measure has not proven to be a success with many lots still vacant.
- A review of the Local Government Infrastructure Plan (LGIP) and Infrastructure Charges Resolution is commencing in 2024, to investigate viable options to improve lot development and take up.

5.2 Actions

The Council, with the support of the Queensland Government through the 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.

0	Land and Development	Timeline
1.1	Seek State funding to undertake a review of Council-owned land holdings, which could be developed or re-developed for social, affordable or community housing.	MEDIUM
1.2	Where opportunities are identified to offer council-owned land to community housing providers, on either a permanent or temporary basis, promote these opportunities to the community housing sector and conduct and expression of interest process.	MEDIUM
1.3	Advocate for the State to review their land holdings in the Banana LGA, to identify opportunities for land to be provided for social, affordable or community housing.	SHORT
1.4	Advocate for State funding to support inventive measures to attract community housing providers to the region.	MEDIUM
1.5	Council to support developers to apply for the \$350m 'Homes for Queenslanders' funding to offer incentives to private developers for the development of private-led diverse, affordable housing. Council to identify land that is constrained by inadequate/lack of trunk infrastructure.	SHORT

0	Planning	Timeline
2.1	Advocate for State support to undertake a needs assessment and develop policy options for temporary worker's accommodation.	SHORT
2.2	With the Banana Shire Support Centre, complete the housing needs analysis.	SHORT
2.3	Advocate for State to revise Queensland's infrastructure charging framework to encourage a greater proportion of smaller infill dwellings, which may be appropriate for the Banana Shire's modestly ageing population.	SHORT
2.4	Access the State's \$350 million fund from the Homes for Queenslanders plan to incentivise infill development, in particular, to address Banana's modestly ageing population.	MEDIUM
2.5	Seek State funding and support to undertake a First Nations housing need assessment.	SHORT
2.6	Council seek to apply through Homes for Queenslanders - funding opportunity of \$12.5 million of targeted, needs-based funding for strategic planning and planning schemes updates.	ONGOING
2.7	Council to review their Local Government Infrastructure Plan as well as their infrastructure charges scheme.	SHORT

0	Optimisation	Timeline
3.1	Advocate for planning reform to allow for expedited planning scheme review processes, where planning scheme amendments are proposed to support appropriate measures for temporary worker accommodation.	MEDIUM

0	Master planning	Timeline
4.1	Monitor population growth, to understand if/when master planning exercises may be warranted.	ONGOING
4.2	Council seek to apply through Homes for Queenslanders - funding opportunity of \$12.5 million of targeted, needs-based funding for strategic planning and planning schemes updates.	SHORT

0	Supports	Timeline
5.1	Investigate measures to utilise unoccupied dwellings if possible to address limited rental stock in the Banana LGA, with potential State funding and support.	SHORT
5.2	Advocate for increased investment in social and affordable housing in the Banana LGA.	MEDIUM
5.3	Housing Australia Futures fund – support social and affordable housing.	MEDIUM

0	People in need	
6.1	Liaise with the State regarding their research into the effectiveness of inclusionary zoning to better understand its potential application within the region.	ONGOING

0	Construction	
7.1	Advocate for further promotion of State incentives for the Regional Building Boost grants and the Queensland Housing Finance Loan products, to increase housing stock and address low rental vacancy rates in the Banana LGA.	ONGOING
7.2	Advocate for the State to consider opportunities to promote education and training to take up a trade, such as partnerships with TAFE and Construction Skills Queensland (CSQ). This could also include accommodation subsidies and transitional or temporary housing.	ONGOING
7.3	Explore avenues to support local manufacturing and innovative construction (faster, cheaper, and/or higher quality) through partnerships with local industry and research institutions investigating prefabrication, modular or industrialised house-building programs.	LONG

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0	Capital solutions	
8.1	Advocate for the establishment of a low or no-interest 'Housing Innovation Fund', to support innovative development which would otherwise be unable to attract conventional financing – such as build-to-rent or housing support ageing-in-place in the Banana LGA.	MEDIUM
8.2	Identify opportunities for Council to support employer-funded housing construction assistance	SHORT
8.3	Engage with major project proponents to implement the <i>Major Projects Housing Demand & Levy Policy</i> and advocate for the adoption of the Policy's intent at a State level.	ONGOING

It is important to note that this Local Housing Action Plan provides an overview of available information as a basis for discussion and decision making. It should not be viewed in isolation but considered as part of broad response to supporting housing need across both the Banana LGA and the State more broadly.

5.3 Next Steps

Council will establish a Local Housing Action Plan Working Group of key representatives from Council, relevant State agencies, key stakeholders and community organisations, to oversee and progress actions, review findings, report on progress and further develop the LHAP in an open partnership.