

**Submission  
No 28**

## **OPTIONS FOR ESSENTIAL WORKER HOUSING IN NEW SOUTH WALES**

**Organisation:** Shoalhaven City Council

**Date Received:** 13 September 2024

### Inquiry into Essential Workers Housing

#### Introduction

Council welcomes the inquiry and the opportunity to make a submission. The aims of the inquiry are supported given the alignment with Council's attempts to improve the supply and affordability of housing in Shoalhaven, including for essential workers.

Consistent with recent state and national trends, Shoalhaven continues to experience a decline in housing availability and affordability. Mirroring housing pressures felt across New South Wales with rents rising faster than incomes, Shoalhaven is experiencing significant stress within the rental market. The median rent and sale price of dwellings has outpaced income and combined with low vacancy rates, is impacting housing availability and affordability. As a result, housing stress continues to rise.

Shoalhaven supports 41,571 jobs and has an annual economic output of \$15.7 billion. Healthcare and social assistance is Shoalhaven's largest employment sector, while significant numbers of jobs are also provided in defence, education and training, public administration and safety, hospitality, accommodation, retail, and construction. Council is also attempting to diversify the economy to provide a resilient and sustainable year-round economy; work which relies on a supply of new homes.

Service providers, organisations, and businesses in Shoalhaven are now well versed in the challenges of attracting and retaining a skilled workforce and the need for access to affordable housing to successfully achieve this. Over recent years, these challenges have been exacerbated by several events including the current housing situation and the COVID-19 pandemic.

Providing homes to meet all needs and lifestyles is a confirmed priority in Council's Community Strategic Plan and Local Strategic Planning Statement. Council has committed to provide a supply of new homes, increase housing choice, and improve housing affordability. An increasing population will demand new and more efficient services, including schools, health, and emergency response. Council is also contributing to improving the affordability of new homes through a range of actions confirmed in its recently adopted Affordable Housing Strategy.

There are several significant infrastructure projects being delivered in Shoalhaven. These include the redevelopment of the Shoalhaven District Memorial Hospital, the Princes Highway Upgrade Program (which includes two bypasses), planned investment in Milton Ulladulla Hospital to increase services and continued investment in HMAS Albatross as a significant Australian military base. The workforce employed to construct the infrastructure and provide expanded health services needs housing.

Council is collaborating with Homes NSW, community housing providers Landcom and others to increase the supply of social housing, Affordable Rental Housing (rental

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housing linked to income thresholds), and build -to-rent developments in Shoalhaven. Council also contributed to Business Illawarra's campaign on key worker housing.

Council appreciates the value and effort in addressing housing affordability for essential or key workers or specific industry sectors but notes the challenge and many parameters involved in defining essential workers, including those employees with household income greater than current affordability tests (e.g. doctors). Council also raises the challenge of focussing efforts on essential worker housing and the potential to reduce efforts to address the broader housing affordability challenge.

Council requests the opportunity for representatives of Council to meet with the Committee to allow for further discussion of Council's submission and allow Council representatives to answer any additional questions the committee may have.

***Recommendation 1:*** *The Committee organise a series of hearings and invite those organisations and individuals who made a submission to the inquiry to address the Committee and answer any additional questions the Committee may have.*

## About Shoalhaven

Shoalhaven, located on the south coast of New South Wales, is bordered by mountains and coastal plains. It contains substantial areas of National Parks, State Forests, bushland, beaches and lakes. It also contains many different towns and villages, including the regional centres of Nowra and Ulladulla.

Shoalhaven's natural environment and scenic landscapes include a range of rainforests, woodlands, rocky terrain, coastal plains, farmland and floodplains. Its coast is diverse, with major estuaries, many coastal lakes, beaches, extensive coastal dune systems, and sandstone headlands and bluffs. Outstanding natural amenity is a strong attractor for both residents and tourists.

Shoalhaven is the largest coastal area close to the growing Sydney Metropolitan Region. It is also close to Canberra. Shoalhaven has road and rail connections to Sydney and Wollongong. It is also connected to Canberra by road. Major connections include the north-south connection provided by the Princes Highway which continues to be upgraded resulting in shortened journey times, westerly connections to the Hume Highway, and the South Coast Railway Line. This central geographic location and the improving access to these key centres means the City will most likely continue to be a focus for growth and changing community values into the future.

Shoalhaven's urban areas include the regional centre of Nowra-Bomaderry, and major urban areas of Milton-Ulladulla, Huskisson-Vincentia, Jervis Bay-St Georges Basin, Culburra Beach, and Sussex Inlet. The historic towns of Berry and Kangaroo Valley are located inland, and Shoalhaven's smaller towns, villages and settlements are

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spread along the coast. As a result of its environment and geography, Shoalhaven's current population is concentrated in the towns and settlements along the coast.

Shoalhaven's Aboriginal communities have a long, rich spiritual and cultural connection to this land, to the natural landscapes, sacred objects, and stories that are embedded throughout the region. Their continued work towards maintaining and restoring these enduring cultural traditions, empowering local Aboriginal communities, and strengthening connections to Country is highly valued and respected. Shoalhaven also shares in a more recent European heritage, which dates back as recently as 1822 when land was first settled at the mouth of the Shoalhaven River.

### ***Shoalhaven's Economy***

Shoalhaven has 41,571 jobs and an annual economic output of \$15.7b. Healthcare and social assistance is Shoalhaven's largest employment sector, supporting an estimated 7,287 jobs. Other industries employing essential workers include:

- Construction – 5,101 jobs
- Retail – 4,749 jobs
- Public administration and safety – 4,420 jobs
- Accommodation and food services – 4,286
- Education and training – 3,602 jobs
- Manufacturing – 2,047 jobs

Shoalhaven's economy is driven by the Defence and Manufacturing, Health and Social Services sectors. Tourism and Retail sectors also play important roles, with Shoalhaven the most visited location in New South Wales outside of Sydney.

Council's attempts to diversify the economy, both industry sectors and year-round, to improve sustainability and resilience needs to be supported with new homes.

### ***Shoalhaven's Housing Needs***

The number of people living in Shoalhaven is forecast to grow from an estimated 113,347 to 142,936 in 2051. This represents an increase of 29,589 people or about 26%. Shoalhaven's communities are generally ageing, and the average household or family size is predicted to get smaller. There is continued demand for short term tourist accommodation and holiday homes given the proximity to major centres. These matters all contribute to the demand for new homes, resulting in the need to deliver at least 14,200 extra homes by 2051.

This housing need is based on detailed demographic information and modelled forecasts provided by Council's demographers - Informed Decisions (or .id). The forecasts consider census results and a range of drivers behind population change,

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such as the pandemic and regional migration. Council provides the forecast results and a range of demographic data online ([link](#)).

The NSW Department of Planning and Environment prepared population projections ([link](#)). These projections indicate an additional 36,900 people will live in Shoalhaven by 2041, increasing the current population of 108,612 to 145,527. This is greater than the growth identified by Council, with a forecast increase of an extra 7,000 people in a shorter timeframe (by 2041 instead of 2051).

More recently, the NSW Government has published housing supply targets, identifying Council's responsibility to plan for 4,900 homes over the next five years. Unfortunately the diversity and affordability targets foreshadowed in the former Greater Cities Commission's planning documents have not yet been published.

Consistent with recent state and national trends, Shoalhaven has experienced a decline in housing availability and affordability post COVID-19. Mirroring housing pressures felt across NSW with rents rising faster than incomes, Shoalhaven is experiencing significant stress within the rental market. The median rent and sale price of dwellings has outpaced income and combined with low vacancy rates, is impacting housing availability and affordability and increasing housing stress.

The increasing demand for housing is affecting availability and affordability. Over 2,148 households, or 5% of all households, in Shoalhaven have an unmet need for affordable housing<sup>1</sup>. A significant number of households (4,138 or 9% of all households) are experiencing housing stress, spending more than 30% of household income on rent or mortgage repayments.

### Council's Proposed Work to Increase Housing Supply

Council plans to meet identified housing need by facilitating the delivery of a sustainable supply of all housing types throughout Shoalhaven if possible, including:

- New suburban areas with high-quality open space providing a mix of different sized homes, with smaller homes close to shops, parks, and open space.
- Compact, easy-to-maintain homes like apartments and townhouses in and around city and town Centres and other infill locations.
- Sensitive infill development in established suburbs and coastal and rural villages.
- Seniors living in locations close to shops and services.
- Higher value options provided by rural-residential and waterfront locations.

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<sup>1</sup> This includes homeless, marginally housed and very low-, low-, and moderate-income households in rental stress, but excludes households in social housing as their need is met.

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Council's Affordable Housing Strategy recommends a range of actions to improve the affordability of housing and increase the supply of Affordable Rental Housing in Shoalhaven ([link](#)). An update to this Strategy was recently adopted by Council and will soon be publicly available. Actions identified in the Strategy include the adjustment of planning and development controls, advocacy for action by the NSW Government, and the direct delivery of Affordable Rental Housing on Council owned land.

Council has also confirmed its intended preparation of a Local Housing Strategy, updating the Growth Management Strategy completed in 2014 ([link](#)). This work will examine the number and type of new homes needed by Shoalhaven's communities over the following 20 years. It will set the location of new homes to provide access to jobs, shops and services and protect environmentally and culturally significant land.

### Defining Essential Workers

*Terms of Reference: Establishing an appropriate definition for essential worker housing for the NSW Government to adopt including criteria for prioritising worker cohorts and geographical areas.*

During the COVID-19 pandemic and the lockdown measures, Council and communities experienced much debate about the term "essential worker" and the often-interchangeable term "key worker". These terms have not yet been defined or consistently used across governments. The definition was continually broadened, and additional industry sectors and job types included. The Committee's attempt to establish an appropriate definition is welcomed and supported, but there are various opportunities and challenges in this regard.

The intended use of the definition needs to be carefully considered. Efforts to increase housing for essential workers are needed, but these efforts must not detract from the broader efforts to increase the supply of affordable housing for all households in need of housing. If the required homes are delivered by broader measures, homes will also be provided for essential workers.

Definitions can have many components generating a need to prioritise certain elements such as identifying industry sectors, job types, employers and confirming applicable household incomes to ensure housing is provided to households in greatest need of affordable housing.

Different geographical areas have unique employee or worker profiles and demands which align with their economies, leading industries, and major employers. For example, areas reliant on manufacturing, the visitor economy, or defence establishments have different employment profiles and needs.

Communities and their needs are a further consideration. Older or aging communities may require more health-related services, while younger communities may need

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access to education and training organisations. Ensuring growing communities, such as in regional growth areas, are supported necessary services requires a complementary increase in all services.

The values and features of an area should also be considered in a definition. Areas with significant natural areas or at risk from environmental hazards may require a specific work force to manage these areas and risks and improve community resilience during floods and bushfires.

Other areas have significant or competing housing demands such as a high number of holiday rentals and second homes in coastal locations, a large number of hubs of essential industries, or defence establishments.

Some workers considered to be essential workers, e.g. doctors, may have incomes which mean they do not necessarily require support to access suitable housing. Including an income test in the definition would help ensure new homes are available to those essential workers with the greatest housing need.

The Australian Housing and Urban Research Institute (AHURI) has published a range of relevant work which examines and attempt to define essential workers.

Collaboration and agreement on a definition with the Federal Government will help increase community awareness about essential workers and their need for housing. This will allow communities to better understand and participate in planning work and related activities to increase the supply of housing for essential workers.

***Recommendation 2:*** Consider the need to separately define and increase efforts to provide housing for essential workers, noting the potential to undermine or divert efforts away from work to meet the housing needs of all households in need of affordable accommodation.

***Recommendation 3:*** Any definition established for essential worker should:

- Review the findings of contemporary research published by recognised research institutes,
- Select or include the interchangeable term “key worker”,
- Consider the identification of industry or job types or government employed or privately employed workers,
- Include household income tests.
- Be flexible to allow application and use in areas with different employment profiles, features, or competing needs for housing.

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**Recommendation 4:** *The NSW Government collaborate with Federal Government on its work to define essential workers to set a consistent approach for future work to meet the needs of essential workers.*

## Options to Increase Housing Supply for Essential Workers

### **Planning Tools and Reforms**

#### Capturing Value to Help Provide Housing

Significant opportunities to secure funds for the delivery and/or direct delivery of Affordable Rental Housing are provided by mechanisms which capture a share of the value from planning work to zone new residential areas or providing significant increases in residential density, such as around significant transport infrastructure. These mechanisms include mandatory, inclusionary zoning and affordable housing development contribution schemes.

Councils in NSW have either settled, or are preparing, affordable housing plans/targets and associated development contribution schemes. The process for identifying targets and preparing schemes requires significant information and feasibility testing. Councils require support to identify, test, and set affordable housing targets and deliver affordable housing contribution schemes.

The Government's current policy and planning reforms to increase housing supply to meet the commitments of the Housing Accord should also include ambitious targets or requirements for the supply of Affordable Rental Housing and lower-cost homes. There are opportunities to increase the required affordable housing contribution for Transport Orientated Development program and introduce a requirement for the Low- and Mid-Rise Housing program.

#### Planning Reform

There are several opportunities available to the NSW Government to increase the supply of housing more generally by supplementing current efforts to promote the supply of housing to meet the Housing Accord commitments. These include further improvements of the planning system to enable councils to identify, zone, and deliver new residential areas, charge realistic development contributions, and increase government investment and support for enabling infrastructure. This will also help de risk and potentially bring forward developments that can assist.

The recent reform of the NSW Government's Urban Development Program offers a current opportunity to ensure Government Agencies collaborate on the delivery of housing and prioritise infrastructure spending.

#### Short-Term Rental Accommodation



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The prevalence of short-term rental accommodation in locations like Shoalhaven is often cited as a driver for increased housing costs through its reduction in the amount or availability of long-term rental accommodation. There is also evidence that short-term rentals are often occupied by temporary, or locum workers associated with the delivery of significant infrastructure, health services and the like.

The NSW Government is currently undertaking a review of the planning and regulatory framework for short-term rental accommodation. This presents opportunities for the NSW Government to examine the benefits, function, and management of a category of short-term rental accommodation specifically for essential workers. Consideration should be given to defining short-term rental accommodation for essential workers, introducing financial incentives or discounts for providing such accommodation, and capping rental prices to match the income levels of essential workers.

### Caravan Parks, Camping Grounds, and Manufactured Homes

The NSW Government is working to improve the planning and approvals processes for caravan parks, camping grounds, manufactured home estates, and moveable dwellings.

The aims of the review are to simplify and streamline the planning and approval process, and improve the design, location, and amenity of future developments. This activity may provide opportunities to improve the supply of affordable housing for essential workers.

### Meanwhile Use

Meanwhile Use, the concept of utilising vacant properties earmarked for future redevelopment or infrastructure projects to provide a social benefit, such as addressing the housing shortage, may provide opportunities to meet the needs of essential worker temporarily employed in an area.

The concept was proposed in the NSW Government's *Housing 2041 Strategy* in response to a 2022 State Parliamentary Inquiry recommendation for the Government to consider developing a planning framework for meanwhile use. Despite the opportunities presented, little progress has however been seen at this point.

***Recommendation 5:*** Assist councils to increase the supply of affordable housing, including for essential workers, by providing funding and resources to investigate and if justifiable prepare affordable housing contribution schemes.

***Recommendation 6:*** The NSW Government increase the required Affordable Rental Housing contribution for Transport Orientated Development and introduce a requirement for Affordable Rental Housing in its Low- and Mid-Rise Housing program. This requirement should also be 'in perpetuity' and not only for a defined period.

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**Recommendation 7:** Generally, increase financial support for councils to identify, zone, and deliver new residential areas and support them with enabling infrastructure.

**Recommendation 8:** The NSW Government complete its review of the short-term rental accommodation framework and consider opportunities to expand the framework to include planning controls, financial incentives, and rent caps promoting the delivery/use of short-term rental accommodation for essential workers.

**Recommendation 9:** The NSW Government commence Phase 2 of its work to improve the planning and approvals process for caravan parks, camping grounds, manufactured home estates, and moveable dwellings (definitions and permissibility) in a timely manner.

**Recommendation 10:** The NSW Government introduce a planning and regulatory framework to promote and manage *Meanwhile Use*, which considers provision of short-term housing for temporarily employed essential workers.

### **Incentives for development on privately owned land**

The NSW Government has already introduced bonus height and floor space incentives for the delivery of Affordable Rental Housing and increased opportunities for property owners to construct dual occupancies and secondary dwellings in low-density residential areas. Further work includes increased building heights in or close to urban centres containing a range of essential shops, businesses, and services.

Other opportunities include reduced development application fees, faster development application processing, and reduce local infrastructure contributions for developments providing Affordable Rental Housing. Continual improvements to the planning framework for build-to-rent housing may also provide opportunities to increase the supply of housing for essential workers.

**Recommendation 11:** The NSW Government fully implement the *Low- and Mid-Rise Housing Policy* and fully engage with Councils to ensure that this is done in a coordinated manner.

**Recommendation 12:** The Committee consider opportunities to reduce development application fees, shorten development application processes, and reduce local infrastructure contributions for appropriate/relevant Affordable Rental Housing developments.

### **Opportunities Within Developments on Government Owned Land**

#### Surplus Government Land

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The NSW Government has committed to and is undertaking an audit of its surplus land to make sufficient sites available to deliver 30,000 well-located homes close to infrastructure and transport over the next four years.

The first four sites were confirmed in July 2024 and have the potential to deliver about 700 new homes, 300 of which will be Social Housing and Affordable Rental Housing. The audit should however be completed as a **priority** to identify sites throughout NSW, which it is noted do exist, for the remaining 29,300 homes and opportunities to increase the supply of Social Housing and Affordable Rental Housing, including for essential workers. The potential for vacant or under-utilised Commonwealth Government land to assist in this regard should also be considered.

### Accommodation to Support Major Infrastructure Investment

The NSW Government should be required to consider and provide the temporary and permanent accommodation necessary to support the construction and operation of significant new infrastructure. For example, in Shoalhaven this includes the \$438 million upgrade of the Shoalhaven District Memorial Hospital which is currently well underway and the Princes Highway Upgrade Program which is continuing.

Temporary accommodation will lessen the impact of a mobile workforce looking for accommodation while constructing a project. This will help flatten peak housing demand. Providing permanent accommodation helps meet the needs of new essential workers key to operating the infrastructure and providing associated services.

The hospital redevelopment will deliver much needed contemporary and expanded hospital services, which in turn require a larger workforce. Opportunities in this regard include partnerships between NSW Health, the development industry, and Council and utilising Council-owned land in Nowra to provide accommodation for health professionals.

Ideally this work should have been done early and alongside the consideration of the State Significant development application/approval for the hospital.

### Homes NSW

Homes NSW, under the NSW Government's Building Homes Program, has significant opportunities to deliver Affordable Rental housing for essential workers as it upgrades its existing estates and housing stock.

Significant opportunities exist for this with the Shoalhaven and Council has for a concerted period asked for this to be prioritised.

***Recommendation 13:*** *The NSW Government accelerate its audit of surplus government land to build more homes and consider additional opportunities to increase the supply of Social and Affordable rental Housing.*

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**Recommendation 14:** *The NSW Government integrate the provision of temporary and permanent accommodation into its planning and delivery of significant infrastructure projects.*

**Recommendation 15:** *The NSW Government commit to prioritise and fund the redevelopment and renewal of its existing housing estates within Shoalhaven in cooperation with Council and Southern Cross Housing (Local Community Housing Provider) to provide substantial opportunities for much needed additional social and affordable housing (including essential worker housing).*

### **Reforms promoting fiscal sustainability, innovation, and essential worker housing in perpetuity**

#### Adjusting affordable housing to be 'in perpetuity'

The NSW Government's planning and policy framework for the provision for affordable rental housing stipulates that housing delivered as affordable rental housing (and using any incentives relating to affordable rental housing) must be used for such for at least 15 years (and managed by a community housing provider). Where affordable rental housing is delivered directly by a community housing provider, there are significant opportunities for it to be secured for a longer timeframe.

Council has an existing advocacy position requesting and promoting affordable rental housing being secured as affordable housing in perpetuity.

#### Transfer/Stamp Duty

Except for first-home buyers, who may be eligible for stamp duty concessions or exemptions under the First Home Buyers Assistance Scheme, all residential property transactions within NSW are subject to transfer duty. Formally known as stamp duty, transfer duty is a tax applied to the purchase and title transfer of land and property.

This duty imposes an additional and notable financial barrier to access housing. Calculated on a sliding scale and based on a percentage of the property value, stamp duty costs have significantly increased alongside property prices, adding to current housing affordability pressures. Not only do the increased costs of duty become a barrier to those trying to enter the housing market, but it may also deter people from moving to a different house. For example, rather than moving to a new larger house, a growing family may decide to renovate their current home, while retirees may stay in larger homes due to the costs associated with downsizing. Similarly, essential workers may choose to remain in the rental market when relocating to other areas rather than pursue home ownership.

**Recommendation 16:** *The NSW Government adjust the timeframe requirements for affordable rental housing in the Housing SEPP from 15-years to "in perpetuity".*

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**Recommendation 17:** Consider opportunities to review stamp duty and other taxation framework to:

- Encourage investment in affordable housing,
- Facilitate property transfers to enable people to move into more appropriate forms of housing, and
- Provide greater opportunities for essential workers to move between homes due to relocation.

### **Other Related Matters**

#### Collaboration Between Organisations

Council has an existing Collaboration Agreement with Homes NSW and is proposing similar agreements with key Community Housing Providers and possibly Landcom. These agreements set out how the organisation will work together to facilitate and support the delivery of Social Housing and Affordable rental Housing. Agreements confirm activities around simplifying and accelerating development approval, promoting each other's work, and undertaking joint community education activities. A broader NSW Government led framework and roll out of Collaboration Agreements could assist with increasing housing supply generally.

Business-Illawarra, a peak representative and advocacy body for business in the Illawarra-Shoalhaven Region published an Advocacy Report in July 2023. This Report, titled *Solutions to the affordable housing crisis in the Illawarra Shoalhaven*, provides a range of relevant research, contemporary statistics, and actions for relevant stakeholders and is considered relevant to this Inquiry.

#### Community Education

Several studies into the provision of affordable housing highlight the challenge of community acceptance and community opposition to increasing housing diversity and providing low cost and affordable housing.

This suggests a need for community education to raise awareness of current housing need, the importance of increased housing diversity, and the role of Social and Affordable Rental Housing.

#### Monitoring the Delivery of Affordable Housing for Essential Workers

Monitoring and reviewing the results of efforts to increase the supply of Affordable Rental Housing, including for essential workers, is essential to understand the effectiveness of measures and the need for new or additional measures.

There is currently no register which tracks the currently available affordable housing stock, relevant development approvals, and the remaining life of the affordable housing stock (noting the 15-year period). Proposed Collaboration Agreements with

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Community Housing Providers provide an opportunity for data collection from the source, noting these organisations directly deliver or manage Affordable Rental Housing. The Planning Portal may provide opportunities to record relevant data and create a public register. The creation and maintenance of any register will also require adequate resourcing.

### Alternative Delivery Models

The NSW Government's Essential Worker Attraction Program to boost essential workforces in regional NSW aims to support essential workers in their relocation to regional areas by helping to connect people with suitable housing providers, education and childcare, social and cultural connections, and the like.

There are opportunities for this program to be expanded to include the provision of essential worker housing managed by the NSW Government, in a similar manner to the Defence Housing Australia investment model. Such a scheme would encourage private investment in the rental market and provide housing certainty for NSW Government employees required to relocate for work. Consideration could also be given to the implementation of a shared equity model to facilitate home ownership for those essential workers seeking to purchase a home to live in.

***Recommendation 18:*** *The NSW Government lead the development and implementation of a framework to deliver standard collaboration activities between Homes NSW, councils, and Community housing Providers, with the aim of increasing the supply of Affordable Rental Housing, including for essential workers.*

***Recommendation 19:*** *The Committee consider the findings and recommendations of Business Illawarra's "Solutions to the affordable housing crisis in the Illawarra Shoalhaven" (July 2023).*

***Recommendation 20:*** *The NSW Government lead and/or contribute to a community education campaign to raise awareness of the needs of essential workers and relevant policy and planning reform to meet their housing needs. The campaign should utilise relevant statistics and real examples to provide the narrative about the need for affordable housing to help overcome community opposition.*

***Recommendation 21:*** *The Committee consider monitoring and reporting opportunities for the delivery of affordable housing, including the publication of an online, public-facing dashboard.*

***Recommendation 22:*** *Investigate opportunities for establishing a NSW Government housing model for essential workers, like the Defence Housing Australia investment model. Such a scheme could provide opportunities for private property investment and/or essential worker purchase under a Shared Equity model.*