

# The State of Affordable Housing on The Central Coast 2022



**Pacific Link**  
**HOUSING**



## Supporters:







The Central Coast is predominantly located on Darkinjung Country. We acknowledge the traditional owners of the Country and their continuing connection to land, sea, sky and community. We pay our respect to them and their cultures, and to elders past, present and emerging.

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## INTRODUCTION: Process, Findings & Supporters

Pacific Link Housing, as the only locally-based Tier One Registered Community Housing Provider on the Central Coast, operates at the frontline of the housing affordability challenges for the region. In pursuit of our mission to provide evidence-based advocacy, Pacific Link Housing has collaborated with local leaders and CHIA NSW, the peak body representing all community housing providers across NSW, to develop a range of initiatives that need to be taken at national, state and local levels to address these significant challenges.

This paper represents the culmination of ideas from a Breakfast Housing Summit held at Tuggerah in September 2022, a collaboration between Business NSW, Regional Development Australia Central Coast and Pacific Link Housing, with over 90 attendees from local key stakeholders, including local MPs, developers, planning experts and representatives from Coast businesses, Central Coast Local Health District, Central Coast Council, University of Newcastle, Greater Cities Commission and the Darkinjung Local Aboriginal Land Council, as the largest private landowner in the region. NSW Housing Minister for Planning and Minister for Homes, the Hon. Anthony Roberts MP also attended to make an announcement that an Urban Development Program Committee will be established for the region.

Evidence is provided from recent research, in relation to the economic costs of a lack of affordable housing and the benefits of jobs and economic activity, together with the climate emissions reductions that can be achieved from renewal of ageing, inefficient housing stock – particularly through delivery of new, medium density infill housing.

A well-functioning local labour market requires labour mobility, where workers can move from one region to another to fill gaps. A lack of affordable rental housing options limits the ability of workers to easily move between regions and undermines the efficiency of the labour market. The inability to find a rental and eye-watering rent increases for the few places available is deterring people from taking up available, and particularly lower paid, jobs in key areas across the Central Coast.

This paper is actively supported by:



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## THE ASK: Initiatives to be undertaken

The NSW Central Coast is facing an acute shortage of affordable rental housing that, combined with rising rates of housing stress for households, is causing consequential negative impacts for economic opportunity in the region and hindering broader community cohesion. Our consultation confirms the following key priorities to be pursued by all levels of government and local stakeholders:

### 1. Set and Report on Targets for Affordable Housing Delivery

- Central Coast Council's 2019 Affordable Housing Strategy set targets of 21,200 new Affordable rentals and 10,300 new Affordable to buy housing by 2036 (total 31,500).
- Implement annual reporting on Affordable housing delivery from DA data on numbers and locations to support planning and accountability.
- Set a 30% target for affordable and diverse housing for future projects on government land. (NSW Minister for Cities & Infrastructure).

### 2. Incentivise and engage the non-government sector to deliver Affordable Housing

- Facilitate public-private-community housing provider partnerships to access unique finance streams (NHFIC, CRA, HAFF, CHIF, etc), expertise in planning controls and Housing SEPP and tenancy management.
- Provide concessions and incentives, with appropriate compliance mechanisms, to attract private sector capital.

### 3. Focus on medium density infill Affordable Housing outcomes

- Set agreed and ambitious targets for affordable apartments/semi-detached/terrace housing in identified priority locations (per Point 4), for which compliance is actively monitored and enforced.
- Such a target should be achieved through incentivising developments of mixed tenure housing outcomes delivering enhanced community cohesion.

### 4. Target priority locations for Affordable Housing

- Strategic new housing construction (and land release) is fundamental to the Central Coast's economic, social and environmental success. Require new Affordable Housing developments to be located as aligned to the Central Coast Council Regional Plan and where possible, near transport, education and employment, health and community services in mixed tenure areas such as:
  - Gosford – TAFE & University & Hospital
  - Somersby to Erina Corridor

- Tuggerah/Wyong employment zone
- Karagi (The Entrance, Long Jetty, Bateau Bay, Killarney Vale)
- Future fast rail corridor

### 5. Activate well located land sites for new, medium density infill affordable housing.

- Petition government land-owning agencies to provide transparency and mapping of suitable land sites, followed by transfers to community housing providers for acceleration of development projects for affordable housing.

### 6. Plan and develop adequate, affordable student accommodation in Gosford CBD

- With the planning underway for a Gosford CBD book-ended by a new University Campus at one end, and a new TAFE campus at the other, adequate, affordable student accommodation is required so that the accommodation of students will not be at the expense of key workers also needing affordable housing options.

### 7. Develop solutions to support Central Coast Council in accelerating Das for new affordable housing and accelerate the actions outlined in the Central Coast Affordable and Alternative Housing Strategy.

- Development projects that incorporate affordable housing and meet the objectives of Council's strategy, should be actively accelerated through the planning and development approval processes.

### 8. Develop a shared equity pilot project for affordable home ownership.

- The NSW Government Shared Equity Scheme allocates \$780 million to 6,000 places over two years from January 2023 and the Commonwealth Government plans to implement a new Regional First Home Buyer Support Scheme to help 10,000 first home buyers a year in regional Australia. The Central Coast should be prioritised as an area for initial roll-outs, including the encouragement of locally led initiatives.

Canton Beach Studio Apartments  
Development completed by Pacific  
Link Housing in August 2020



## THE BENEFITS AND COSTS: Economic Opportunities from new Affordable Housing

**Recognising affordable housing as essential social infrastructure, in communities near employment and educational opportunities, can support wellbeing, inclusivity and economic sustainability. The following research provides evidence of the significant economic opportunity costs of lack of affordable housing as well as the benefits from renewal of outdated inefficient housing stock and the wider benefits to the Australian community of adequate, affordable housing supply.**

- Housing All Australians (HAA)** aim to bring a private sector voice and commercial lens, to help address Australia's chronic shortage of low income affordable housing. HAA's July 2022 SGS Economics Report "Give Me Shelter" found that if there is no change in assistance policy, more than two million lower income renter households will be in serious housing stress by 2051. The health, education, productivity and crime costs borne by the community as a result of this unmet housing need is estimated to reach \$25 billion per year by 2051. However, the benefit cost ratio (BCR) from addressing need for housing assistance is 2.01, which represents a net positive economic and community outcome for Australia. In other words, for every \$1 invested by taxpayers to induce delivery of social and affordable housing, the Australian community gets back \$2 in benefits. [Reference 1]
- PowerHousing Australian Affordable Housing 2022** - Developed in partnership with CoreLogic, the report outlines the multitude of benefits that the renewal of Australia's ageing housing stock brings, supercharging emissions reduction and boosting the economy through an uncertain period ahead. The report states: Almost 8 million older Australian homes are now well past their use by date, contributing 18 per cent of greenhouse gas emissions that will work against hitting our Paris Agreement commitments for net-zero emissions. Renewal of outdated housing is an opportunity to improve liveability, density, energy-efficiency and accessibility, and plan activity in the construction sector to keep the economic recovery going. Every new home that is built, provides employment for up to 43 trades and sub-trades across Australia's cities, regional and rural areas. There is an opportunity to focus on renewing much of the 300,000 ageing social housing dwellings mostly owned by state governments. These old homes on existing commuter routes, near retail and jobs are primed to be replaced with 2-5 additional housing outcomes that could come from knockdown/rebuild of inefficient stock, with accessible 6-7 star energy rated homes. Crucially, infill medium density housing of one and two bedroom apartments is increasingly required to match the rapidly rising proportion of unmet need for smaller households. [Reference 2]
- National Housing Finance and Investment Corporation (NHFIC)** - The residential construction industry has the second-largest economic multiplier of all 114 industries that make up the Australian economy, according to NHFIC. Their analysis shows \$1M of residential construction output supports around \$2.9M of industry output and consumption across the broader economy. [Reference 3]
- Infrastructure Australia** - March 2022 report for the Central Coast noted housing in the top three infrastructure gaps, along with further education and skills training and public transport. The report stated that with its strategic location, the region is well placed between the major service and employment centres of Sydney and Newcastle. This enables connectivity for tourists, residents and businesses, as well as freight movements. The recent University of Newcastle and hospital developments centred around Gosford, will support growth through greater regional capacity for healthcare services. Other key assets identified in the region were its food and beverage manufacturing strengths and natural assets underpinning tourism: Around 9% of total tourism expenditure in regional NSW occurs in the Central Coast, which occupies less than 1% of NSW's land mass. [Reference 4]
- Pacific Link Housing** - as one of approx. 24 Tier 1 registered community housing providers in NSW, Pacific Link has developed and constructed over 130 social and affordable housing units for the Central Coast and Lake Macquarie regions over the past five years, with a further 90 units in the pipeline. A recent analysis by Regional Development Australia - Central Coast calculated that Pacific Link's current \$6.73M Canton Beach housing project is estimated to generate stimulus to the local Central Coast economy of Total Output of \$11.977M, Total Gross Regional Product (GRP) of \$4.216M and creation of 28.9 full-time equivalent jobs. [Reference 5]

## Appendix: THE PROBLEM: BACKGROUND EVIDENCE

### Pressure on Rental Housing Affordability

Currently, housing affordability is a problem in Australia. For society to function people need to live affordably in or around areas where they work. Key workers such as nurses, teachers, police officers, bus drivers, hospitality and retail workers and other members of society need to be able to access housing which is affordable. Rental housing is generally considered affordable when people are not spending more than 30% of their household income on rent. Beyond this level, households are in rental or mortgage stress.

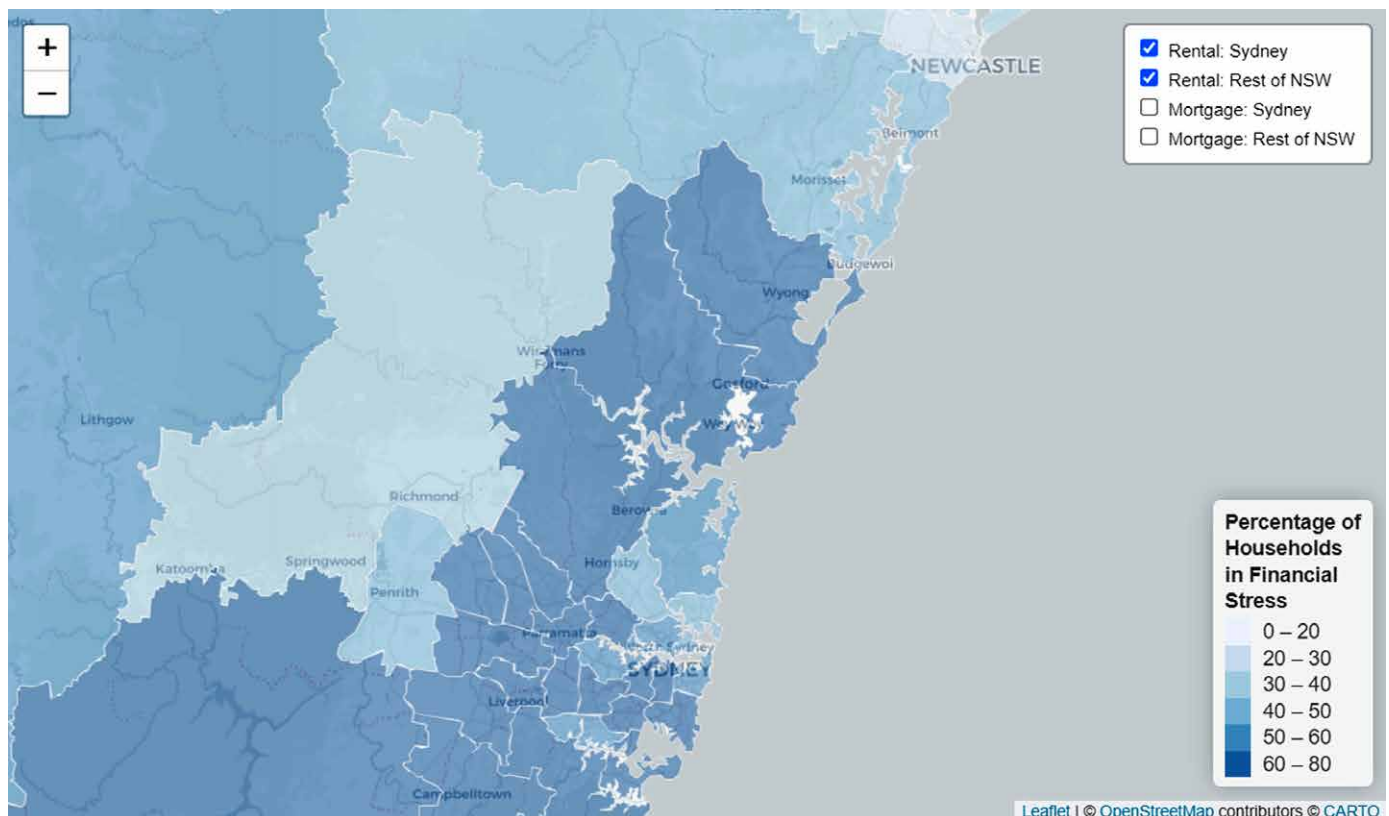
PowerHousing Australia, in its 2022 Australian Affordable Housing Report that:

- In the ten years from 2007-08 to 2017-18 the national proportion of low-income households in rental stress has increased from 35% to 43.1%.
- The proportion of mortgage holders in mortgage stress has increased from 32.9% in February 2020 to 41.7% in July 2021. This compares to 2013/14 when mortgage stress was below 20%.
- 20% of key workers in Sydney and 17% of key workers in Melbourne experience housing stress with key workers being pushed to the city fringes to obtain affordable housing. <sup>[Reference 2]</sup>

This problem is becoming increasingly acute in the Central Coast Region. PowerHousing Australia, found in May 2022 that the Robertson electorate has the 5th highest proportion of renters in housing stress in NSW, house price increases in 2021 of 34% ranked the electorate as 10th highest out of 151 electorates and rent increases of 17% ranked as the 8th highest electorate. As a result of the 2021 median dwelling increases alone, a home buyer with a maximum mortgage budget of \$3,500 monthly payments would have to extend the term of their loan from 20 years to 30 years to keep this stable payment level. They will see an extraordinary increase of \$406,703 to be paid off over the extended life of the loan. <sup>[Reference 6]</sup>

### Financial Stress Map New South Wales

Source: *Everybody's Home* <sup>[Reference 7]</sup>

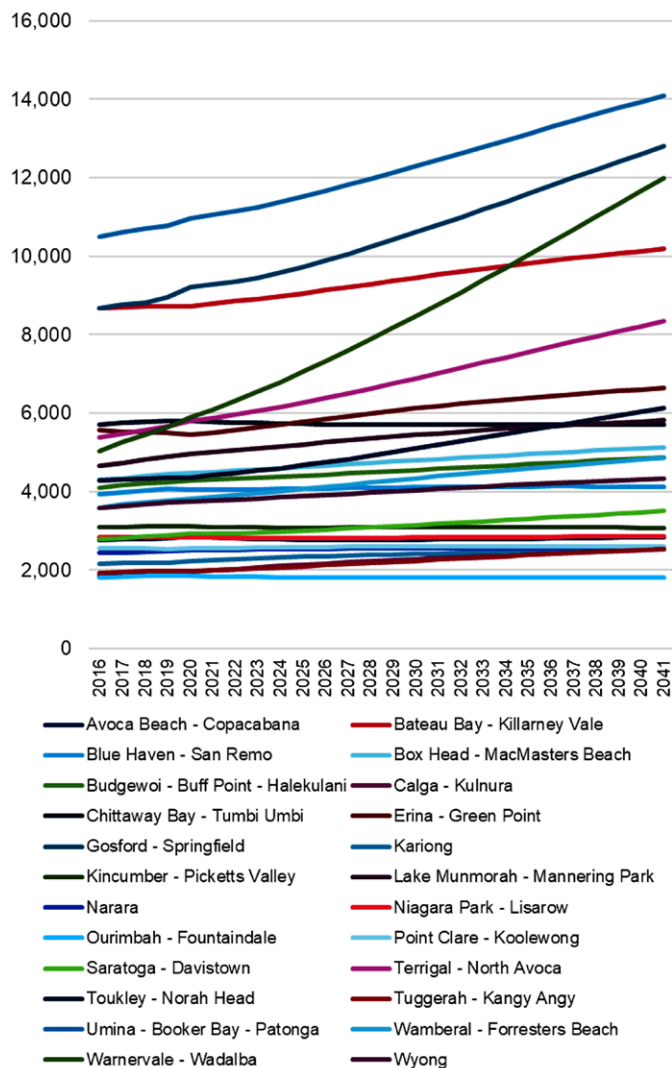




Anglicare’s national 2022 Rental Affordability Snapshot surveyed over 45,000 rental listings across Australia and found that affordability has crashed to record lows. On the Snapshot weekend in March 2022, 1,510 private rentals were advertised for rent across the Central Coast and Hunter region. Year on year the Snapshot typically finds very low numbers of listings that are affordable to people on income support – for example none were affordable for people on disability support, single parents or youth allowance. For a couple living on the Age Pension, only 12 (0.8%) rentals were affordable. Single retirees have only slightly better prospects, with 57 (3.8%) of listings to compete for. However, working people are hardly better off. A single person working full-time on the minimum wage could afford only 99 (6.6%) rentals while families with two parents in full-time work were competing for only 117 suitable rentals on the snapshot weekend - even they were locked out of 1,393 (92.3%) rentals surveyed. <sup>[Reference 8]</sup>

Research released in August 2022, ahead of September’s national jobs and skills summit, shows the surge in housing costs that accompanied the COVID-19 pandemic is a growing factor in the struggle facing many businesses to get staff as prospective workers are in effect priced out of the rental market. The research for Everybody’s Home by Impact Economics and Policy shows the surge in prices and rents is making it much more difficult for regional areas to attract workers. A well-functioning labour market requires labour mobility, where workers can move from one region to another to fill gaps. A lack of affordable and secure housing options limits the ability of workers to easily move between regions and undermines the efficiency of the labour market. The inability to find a rental and eye-watering rent increases for the few places available is deterring people from taking up jobs in regional communities. <sup>[Reference 9]</sup>

**Central Coast Household Estimate based on Population Projection - DPIE**



While the Central Coast was not one of the five regions researched in the national report, for the Illawarra and South Coast Region it found that since March 2020 the number of job vacancies have more than doubled from 1,333 to 2,848. Over the same time the number of rental vacancies have more than halved from 2,479 (2.2% vacancy rate) in March 2020 to 1,147 (1.0% vacancy rate) in July 2022. This means that whereas at the start of the pandemic for every three jobs there were almost eight rental properties available, by June 2022 for every three jobs there was only one available rental property. Based on estimates that cost vacancies at three times an employee’s salary, these vacancies are costing that region an estimated \$641.7 million per year, or \$12.3 million per week.

Similar anecdotal evidence from local employers on the Central Coast notes that workers are finding it an increasingly unaffordable place to live, which can lead to long commutes, leaving the area and has consequences for the economic prosperity of the region.

## Central Coast Projected Housing Shortfall

A number of reports have assessed the projected housing need for the Central Coast.

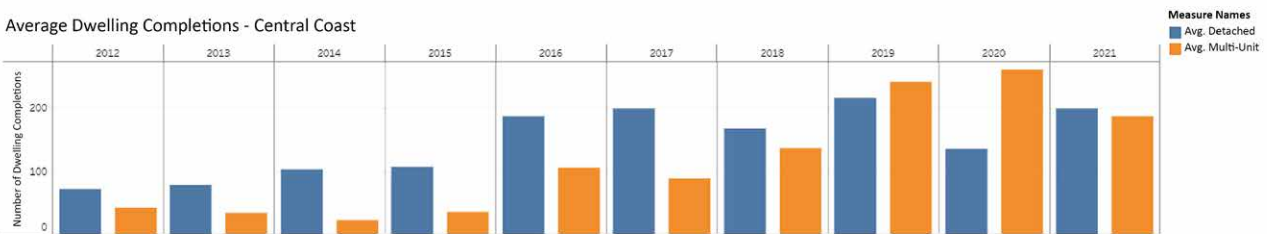
1. **Central Coast Council Strategic Plan One Coast 2028** – The February 2022 revision of the Plan found that an additional 41,500 new homes will be needed to accommodate projected population growth. Data to 2021 on housing completions:
  - Building Approvals show three regions are doing the heavy lifting and the stark contrast in greenfield locations such as Warnervale-Wadalba compared to infill, medium density housing in more established centres in Gosford and the Peninsula.



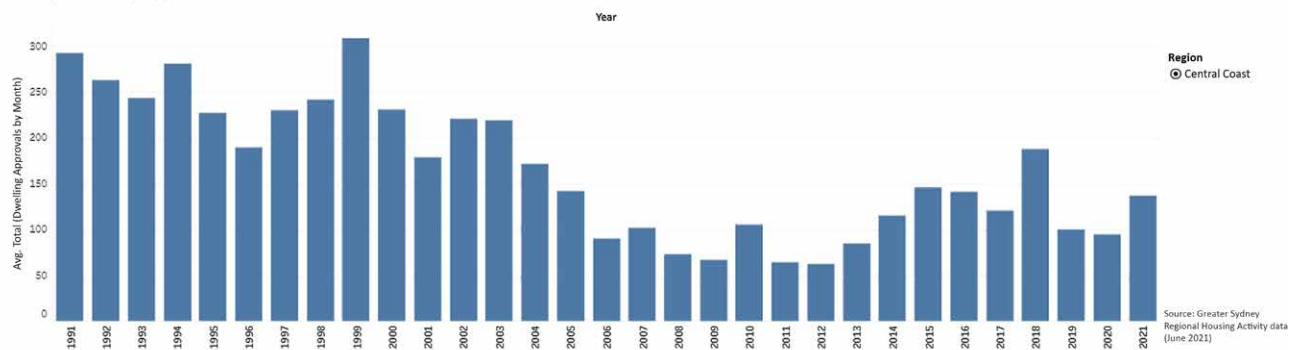
### CENTRAL COAST ECONOMY - BUILDING ACTIVITY

Economic Development Update  
31 Oct 2021

Average Dwelling Completions - Central Coast



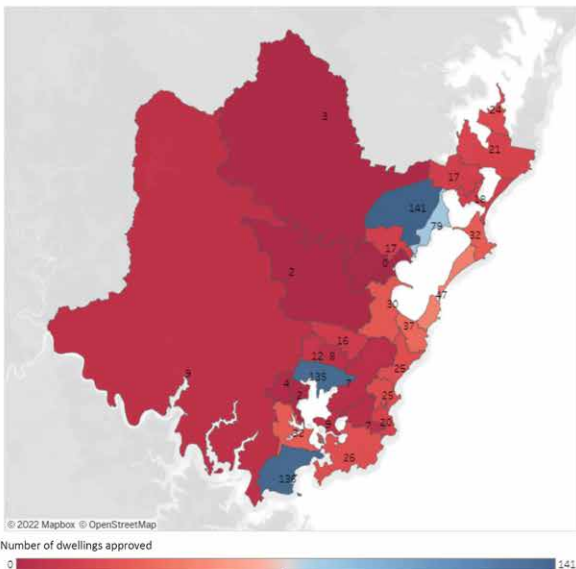
Average Dwelling Approvals



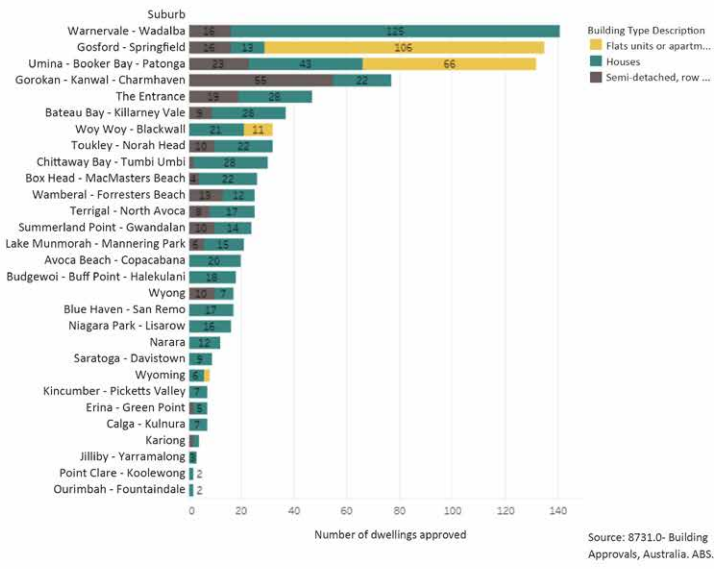
### CENTRAL COAST ECONOMY - BUILDING APPROVALS

Economic Data Update  
22 Apr 2022

Central Coast LGA - # residential dwelling approvals by Suburb - Fiscal 2021-22 YTD



Central Coast LGA - # residential dwelling approvals - Ranked by Suburb



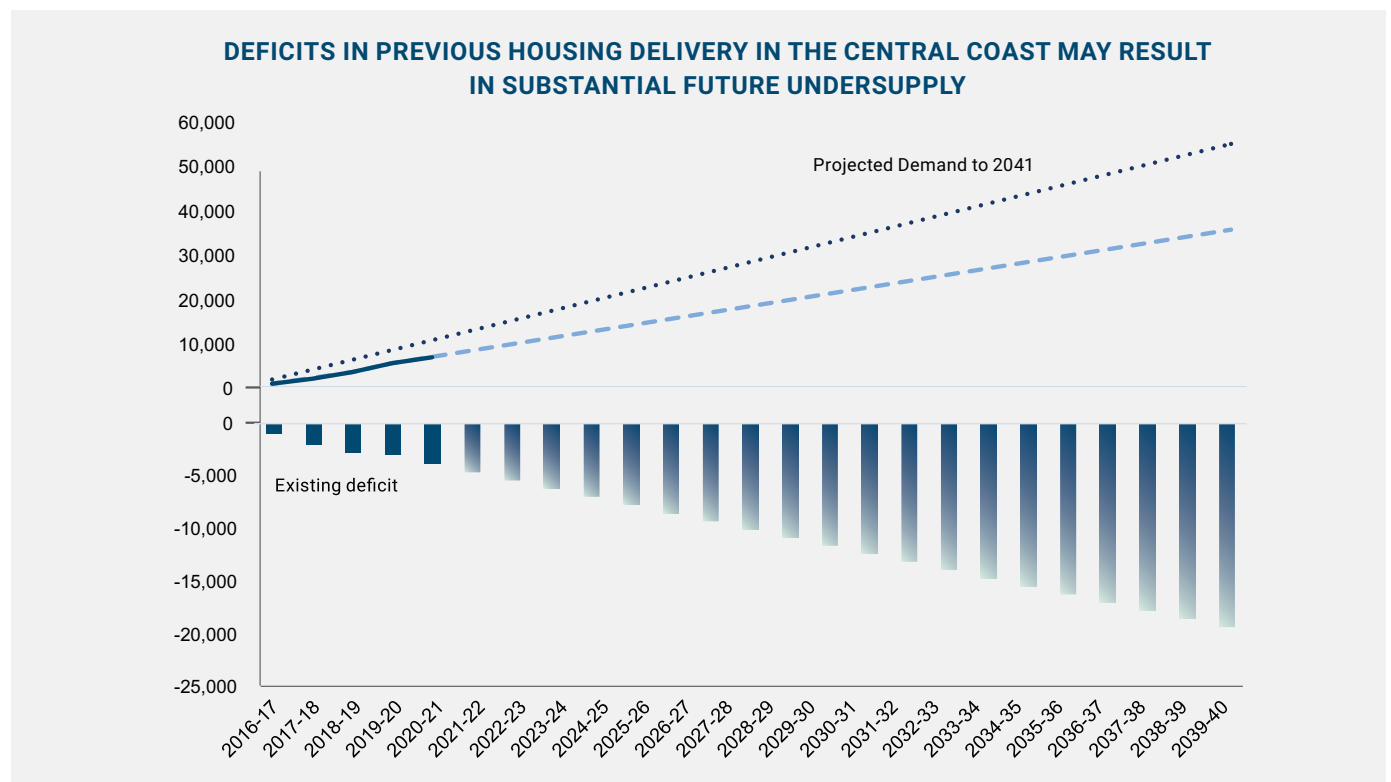
2. Property Council of Australia - Central Coast Housing Report July 2022. <sup>[Reference 10]</sup>

Findings of this recent report by Gyde Consulting found that:

- Central Coast is expected to grow by nearly 100,000 people between 2019 and 2041.
- From 2016 to 2021 the number of housing completions trended up. However, since 2019-20, housing delivery has declined, with a drop in completions. Overall, completions have almost halved in just over one year, falling from 2,200 dwellings in March 2020 to 1,300 dwellings in June 2021. From 2016-17 to 2020-21 3,600 detached houses were delivered, while 3,500 multi-unit dwellings were completed.
- During this period, the Central Coast delivered 7,200 new dwellings, against a projected demand for 11,000 new dwellings. Based on these recent delivery trends, the Central Coast is at risk of not delivering sufficient housing to meet the projected demand of 53,500 dwellings between 2016 and 2041.
- In order to meet the projected demand for housing from 2016 to 2041 the Central Coast will need to deliver at least 2,200 dwellings per year.
- Residential vacancy rates can be used to measure in immediate changes in housing demand. Using SQM research data, at the beginning of the pandemic in 2020 the Central Coast region vacancy rates was at 2.2%. By the beginning 2022 it had fallen to 0.5%. In the two years since the pandemic started (June 2019 to June 2021) around 3,200 people moved into the Central Coast. In the previous two years before the pandemic (June 2017 to June 2019) it was 4,500 people.
- If approximate completions rates of 7,200 dwellings every five years is maintained, the Central Coast region is unlikely to meet its revised 2036 projected demand of 46,700 dwellings. The region may create a deficit of approximately 17,900 dwellings, delivering roughly 28,800 dwellings between 2016 to 2036. This indicates significant future delivery constraints for the region and the strong likelihood of insufficient housing for the population.

**Central Coast Housing Delivery**

Source: DPE, Central Coast Region Net Dwelling Completions by Quarter from 2012; 2019 DPE Population Projections, GYDE Calculations



3. **Pacific Link Housing** – Deloitte Central Coast Housing Statement - In October 2020, Pacific Link Housing commissioned Deloitte to undertake and consolidate research on social and affordable housing supply and demand in the Central Coast region. The data preceded the COVID19 pandemic and findings included:
- Central Coast is anticipated to experience almost 20% in population growth and an additional 50,000 dwellings are required over the next two decades.
  - a shortfall of 11,000 affordable housing dwellings on the Central Coast.
  - the Central Coast, as the region's economic contribution is set to grow by over \$21 billion over the next two decades, will create 72,000 new jobs.
  - Demand for social and affordable housing exceeds 16,000 dwellings, current supply is 5,300 social and affordable housing dwellings. Current supply meets only 31% of demand.
  - In 2016, 35.7% of the Central Coast Council area's renting households were experiencing rental stress compared to 26.4% in Greater Sydney.
  - Several cohorts of vulnerable people including indigenous, older people, people living with disability and women and children escaping domestic violence were all found to reside on the Central Coast in higher proportions than Greater Sydney or NSW averages. <sup>[Reference 5]</sup>

## References

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## Government Policy Settings

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### Local

Central Coast Council Affordable & Alternative Housing Strategy 2019

[https://cdn.centralcoast.nsw.gov.au/sites/default/files/Council/centralcoastaffordablealternativehousingstrategy2020\\_1.pdf](https://cdn.centralcoast.nsw.gov.au/sites/default/files/Council/centralcoastaffordablealternativehousingstrategy2020_1.pdf)

Central Coast Council Local Housing Strategy 2022 – Existing Conditions HillPDA Consulting Report

[www.yourvoiceourcoast.com/sites/default/files/2022-01/p20092\\_-\\_central\\_coast\\_housing\\_existing\\_conditions\\_report\\_-\\_draft\\_-\\_v3.pdf](http://www.yourvoiceourcoast.com/sites/default/files/2022-01/p20092_-_central_coast_housing_existing_conditions_report_-_draft_-_v3.pdf)

Draft discussion paper

[www.yourvoiceourcoast.com/sites/default/files/2022-01/central\\_coast\\_lhs\\_-\\_discussion\\_paper\\_v4.pdf](http://www.yourvoiceourcoast.com/sites/default/files/2022-01/central_coast_lhs_-_discussion_paper_v4.pdf)

Consultation Report

[www.yourvoiceourcoast.com/sites/default/files/2022-04/consultation\\_report\\_-\\_cc\\_local\\_housing\\_strategy\\_dp.pdf](http://www.yourvoiceourcoast.com/sites/default/files/2022-04/consultation_report_-_cc_local_housing_strategy_dp.pdf)

### State: NSW Government

NSW Housing Strategy 2041

[www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-Strategy-Report-2021.pdf](http://www.planning.nsw.gov.au/-/media/Files/DPE/Reports/Policy-and-legislation/NSW-Housing-Strategy-Report-2021.pdf)

Draft Central Coast Regional Plan 2041 NSW DPIE

[https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub\\_pdf/Lisa+Drupal+Documents/Central-Coast-Regional-Plan-2041.pdf](https://shared-drupal-s3fs.s3.ap-southeast-2.amazonaws.com/master-test/fapub_pdf/Lisa+Drupal+Documents/Central-Coast-Regional-Plan-2041.pdf)

NSW Regional Housing Taskforce – Government Response August 2022

[www.planning.nsw.gov.au/-/media/Files/DPE/Plans-and-policies/Housing/Regional-housing-taskforce/Government-response-to-the-Regional-Housing-Taskforce.pdf?la=en](http://www.planning.nsw.gov.au/-/media/Files/DPE/Plans-and-policies/Housing/Regional-housing-taskforce/Government-response-to-the-Regional-Housing-Taskforce.pdf?la=en)

Greater Cities Commission – Central Coast

[https://gsc-public-1.s3-ap-southeast-2.amazonaws.com/s3fs-public/central\\_coast\\_strategy\\_-\\_what\\_we\\_heard.pdf](https://gsc-public-1.s3-ap-southeast-2.amazonaws.com/s3fs-public/central_coast_strategy_-_what_we_heard.pdf)

NSW Housing SEPP

[www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-SEPP](http://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Housing-SEPP)

NSW Shared Equity Scheme

[www.nsw.gov.au/housing-and-construction/shared-equity-scheme](http://www.nsw.gov.au/housing-and-construction/shared-equity-scheme)

Social and Affordable Housing Fund (SAHF)

[www.facs.nsw.gov.au/reforms/future-directions/initiatives/SAHF](http://www.facs.nsw.gov.au/reforms/future-directions/initiatives/SAHF)

Community Housing Innovation Fund (CHIF)

[www.facs.nsw.gov.au/reforms/future-directions/partner-with-the-nsw-government/community-housing-innovation-fund-chif/chapters/chif-funding](http://www.facs.nsw.gov.au/reforms/future-directions/partner-with-the-nsw-government/community-housing-innovation-fund-chif/chapters/chif-funding)

### National: Commonwealth Government

NHFC

[www.nhfc.gov.au](http://www.nhfc.gov.au)

Capital Gains Tax Discount

[www.key2realty.com.au/post/Capital-Gains-Tax-discounts-for-investment-property-owners](http://www.key2realty.com.au/post/Capital-Gains-Tax-discounts-for-investment-property-owners)

2022 Albanese Government's housing reform agenda

[www.ahuri.edu.au/research/news/what-new-housing-and-urban-policies-can-be-expected-incoming-federal-government](http://www.ahuri.edu.au/research/news/what-new-housing-and-urban-policies-can-be-expected-incoming-federal-government)



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