

CENTRAL COAST RESIDENTIAL DEVELOPMENT GUIDE



Image: Destination Central Coast

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2024

FOREWORD



An Invitation to Build the Future of the Central Coast

As the Regional Director of Business NSW Central Coast, I'm excited to share why now is the perfect time to invest in residential development in our region. The Central Coast is uniquely positioned between Sydney and Newcastle, offering fast access to both cities and two major airports, all while maintaining the natural beauty and lifestyle that make it so desirable.

Our economy is set to almost double to an annual Gross Regional Product of \$35 billion by 2040, driven by booming sectors like health, education, and advanced manufacturing. With rental vacancy rates between 0.6% and 1.5%, and a 36% rise in median housing prices from 2018 to 2023, the demand for new housing is undeniable. Our population is projected to grow by 15%, bringing the region close to the size of Canberra.

Our region's transit corridors and transport hubs are now prime locations for medium to high-density residential development, offering a rare opportunity to provide affordable housing solutions while delivering convenience and lifestyle for residents. By investing here, you'll be part of the region's transformation—creating vibrant, connected communities that meet the needs of our growing population.

I encourage you to explore the incredible potential the Central Coast holds. My team at Business NSW Central Coast, in collaboration with a local network of development specialists, are ready to provide all the support and information you need to make smart, impactful investment decisions. Let's work together to build a prosperous future for the Central Coast.

Scott Goold

Regional Director - Business NSW

Business NSW Central Coast acknowledges the Darkinjung people as the Traditional Custodians of the lands and waterways on which we live and work and recognise their continuing significance and connection to Country.

We pay our respects to Elders past and present. We honour the stories, traditions and living cultures of Aboriginal and Torres Strait Islander peoples and commit to building a brighter future together.

BUSINESS NSW CENTRAL COAST'S GUIDELINE FOR RESIDENTIAL DEVELOPMENT

With practical information relevant to development in areas like Gosford, Tuggerah, Wyong, Woy Woy, and the benefits of including affordable housing in new projects.

The Central Coast is a region on the rise. The moment is now to accelerate the Central Coast's trajectory towards more medium to high density and affordable residential housing.

October 2024

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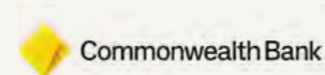


TABLE OF CONTENTS

PART I - THE CENTRAL COAST IS ON THE RISE 5

Evidence and context for choosing to invest on the Central Coast.

PART II - The HOUSING OPTIONS 14

Detail on the locations for medium to high density residential development opportunities, along with case studies and the benefits of partnering with affordable housing providers.

PART III - RESOURCES 44

Contact details of organisations that assist with investing on the Central Coast.

PART IV - APPENDIX 48

List of approved medium to high density residential development applications.



PART I THE CENTRAL COAST IS ON THE RISE

Australia's housing crisis is driving demand for new homes, and the Central Coast is emerging as a top contender. With its fantastic lifestyle and just an hour by train to Sydney, more people are making it their permanent home. For developers, this is the perfect time to secure approved sites and lead the way in meeting the region's growing demand for medium to high-density housing.

As Sydney and Newcastle face rising costs and congestion, the Central Coast, supported by Northconnex, future high-speed rail, and a growing health and education sector, offers an ideal home for professionals and young families with its relaxed lifestyle.

INTRODUCING THE CENTRAL COAST

The Central Coast has a population of over 351,000 and growing, who enjoy a high quality of life between the greater metropolises of Sydney and Newcastle.

This makes the Central Coast an attractive and secure long-term investment location for residential developers.



Brisbane

855km
1.25 hour

Newcastle

74km
1 hour

Sydney

94km
1 hour

Melbourne

945km
1.5 hour

Flight times based on travel from Newcastle Airport

Central Coast Housing Target

New completed homes by 2029

9,400

Central Coast Population Growth

2024 2041

351,000 404,000

This will make the Central Coast almost as big as Canberra (87% of 466,000)

6 REASONS TO CHOOSE THE CENTRAL COAST

01 STRONG RESIDENTIAL APPROVALS

Over the last couple of years, the Central Coast recorded over \$1.6 billion in residential development approvals, with an average of four new houses being approved every day. This growth is expected to be sustained over the coming decades.

03 THE RIGHT CONNECTIONS

Centrally located between Australia's 2nd largest (Sydney) and 7th largest (Newcastle) cities, the Central Coast offers access to two airports, Port Botany, and Port of Newcastle, all in one hour's reach, while benefiting from \$3 billion in recent upgrades to the M1 Pacific Motorway.

05 ALL ON THE ONE PAGE

The Central Coast has one Local Government Area, one State Government regional plan and one Local Aboriginal Land Council.

02 STATE APPROVAL PATHWAYS

Investments over \$10 million in Gosford City Centre are assessed by the State Government under a design-led approach to planning controls.

04 GROWING DEMAND

With median prices for attached dwellings comparable to Western Sydney and now at 85% of Greater Sydney's mean price, the Central Coast has seen significant post-pandemic price growth, demonstrating strong demand and feasibility for attached housing.

06 A MAJOR CENTRE OF BUSINESS

A diversified economy generating over \$17 billion annually. Key sectors in healthcare, food manufacturing, tourism, logistics, education and construction, including over 50 food manufacturers like Sanitarium and Mars Foods, alongside advanced manufacturing in MedTech.

WHERE IS GOVERNMENT AND COUNCIL INVESTING ON THE CENTRAL COAST?

<p>\$420 million</p> <p>Wyong Town Centre Pacific Highway upgrade</p>	<p>\$200 million</p> <p>Stage 1 of Wyong Hospital redevelopment</p>	<p>\$97 million</p> <p>Avoca Drive upgrade</p>
<p>\$39 million</p> <p>Planning for upgrade Central Coast Highway at Gosford</p>	<p>\$38 million</p> <p>Tumbi Road and Central Coast Highway intersection upgrade</p>	<p>\$67 million</p> <p>New University of Newcastle Gosford Campus</p>
<p>\$20 million</p> <p>Water and sewer at Gosford and Warnervale</p>	<p>\$21 million</p> <p>Gosford Regional Library and Innovation Hub</p>	<p>\$42 million</p> <p>Mardi Water Treatment Plant upgrade</p>

HOW IS THE CENTRAL COAST'S ECONOMY PERFORMING?

The Central Coast is a region bursting with potential and opportunities, ready to transform into an economic powerhouse. With its vibrant economy and incredible assets, the area is poised to attract new investment, talent, and innovation.

Its strategic connectivity to Greater Newcastle, Western Parkland, and Eastern Harbour cities, coupled with major interchanges on the M1 Pacific Motorway, positions the Central Coast for unparalleled growth.

The Central Coast is on the cusp of a revolution in manufacturing, logistics and warehousing, driven by smart manufacturing, AI and robotics. The rise of e-commerce is fuelling demand for state-of-the-art automated warehousing, making the M1 Pacific Motorway interchanges hotspots for job creation in these sectors. With efficient freight movement ensuring access to both local and global markets, the Central Coast is perfectly positioned to thrive. Its unique location, near major population and export hubs like Newcastle and Sydney, combined with its strong primary production industries and enviable regional lifestyle, offers unmatched advantages.

The Central Coast boasts a diverse economy, bolstered by its natural assets, infrastructure and talented workforce. The presence of globally recognised food manufacturing giants like Sara Lee, Mars and Sanitarium showcases the region's capacity to support big industries. Educational institutions like the University of Newcastle, Ourimbah and Gosford campuses and NSW TAFE Ourimbah campus are pivotal in upskilling the workforce, meeting current and future demands.

With strengths in advanced manufacturing, healthcare provision, and a skilled construction sector, the Central Coast is poised for a future of growth, innovation, and prosperity.



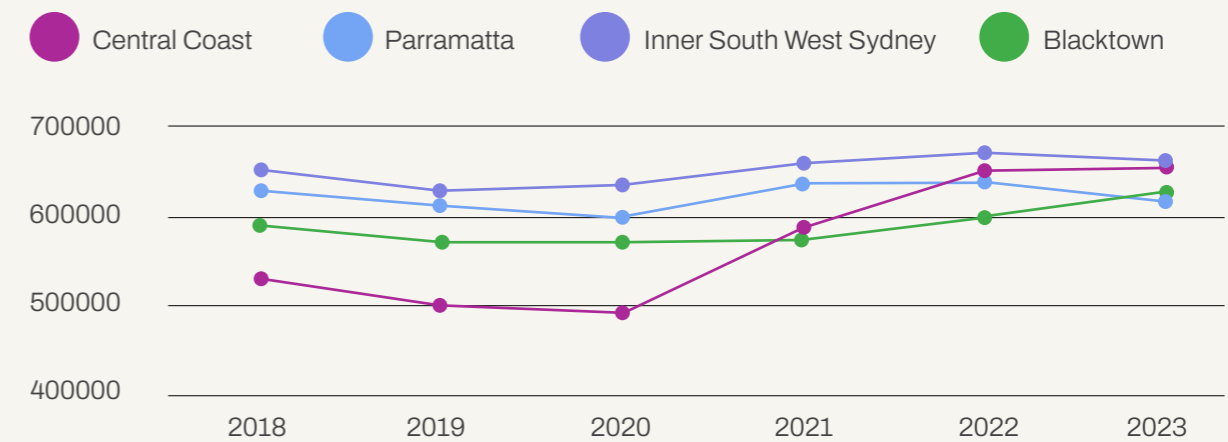
2025	2030	2040
Gross Regional Product \$17.7 billion	Gross Regional Product \$20.5 billion	Gross Regional Product \$34.7 billion
Visitors Night 7.9 million	Visitors Night 10.8 million	Visitors Night 14.8 million
Weekly Household Income \$1,761	Weekly Household Income \$1,880	Weekly Household Income \$2,118

Source: Central Coast Economic Development Strategy



MEDIAN PRICE OF ATTACHED DWELLING TRANSFER (YEAR ENDED 30 JUNE)

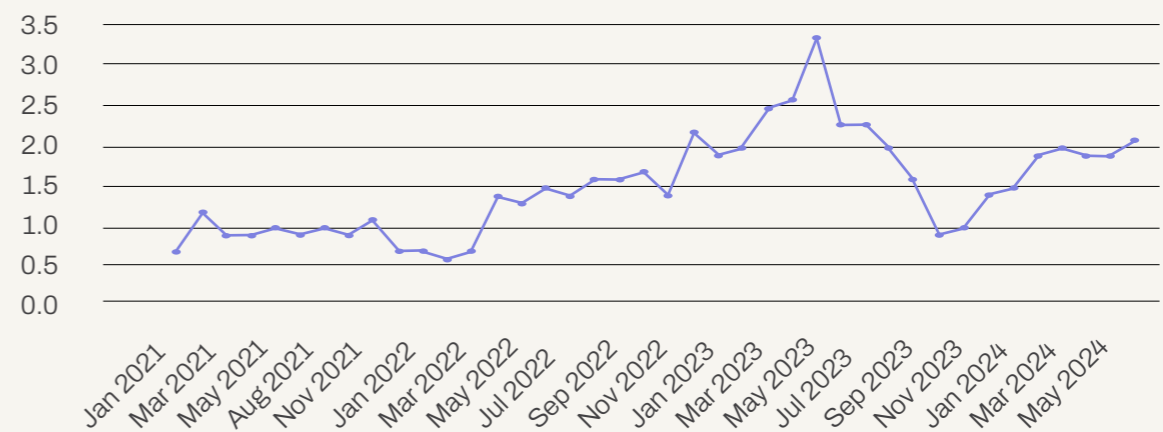
The Central Coast has a comparable median price point for attached dwellings to Western Sydney, with meaningful increases in median prices since the Covid-19 pandemic. The mean price of attached dwellings on the Central Coast is now equal to 85 percent the mean price for all of Greater Sydney. This shows the feasibility and demand for attached style housing across the Central Coast.



36% Increase in median price of established house transfers between 2018 and 2023

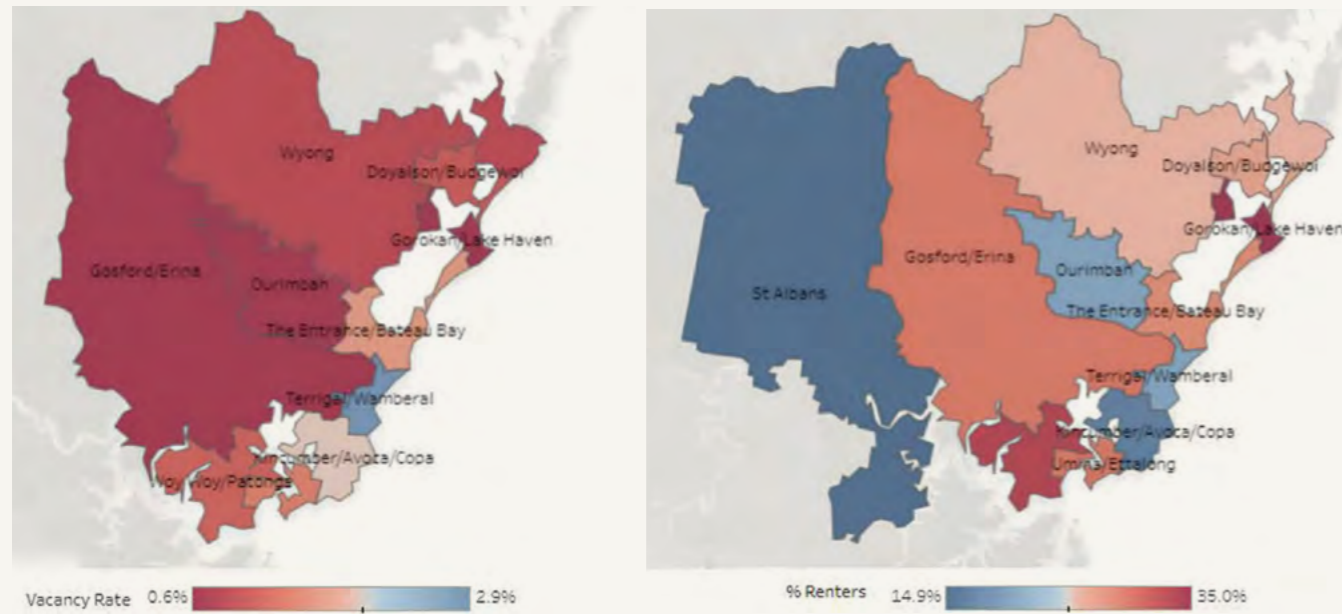
RENTAL VACANCY RATES (%)


The decline in available rentals is due to high demand and insufficient supply. Population growth, coupled with a lack of new homes being built, is driving this issue. The pandemic also contributed by causing material shortages and keeping building costs high. As a result, population growth is outpacing the development of new housing, leading to low rental vacancy rates.



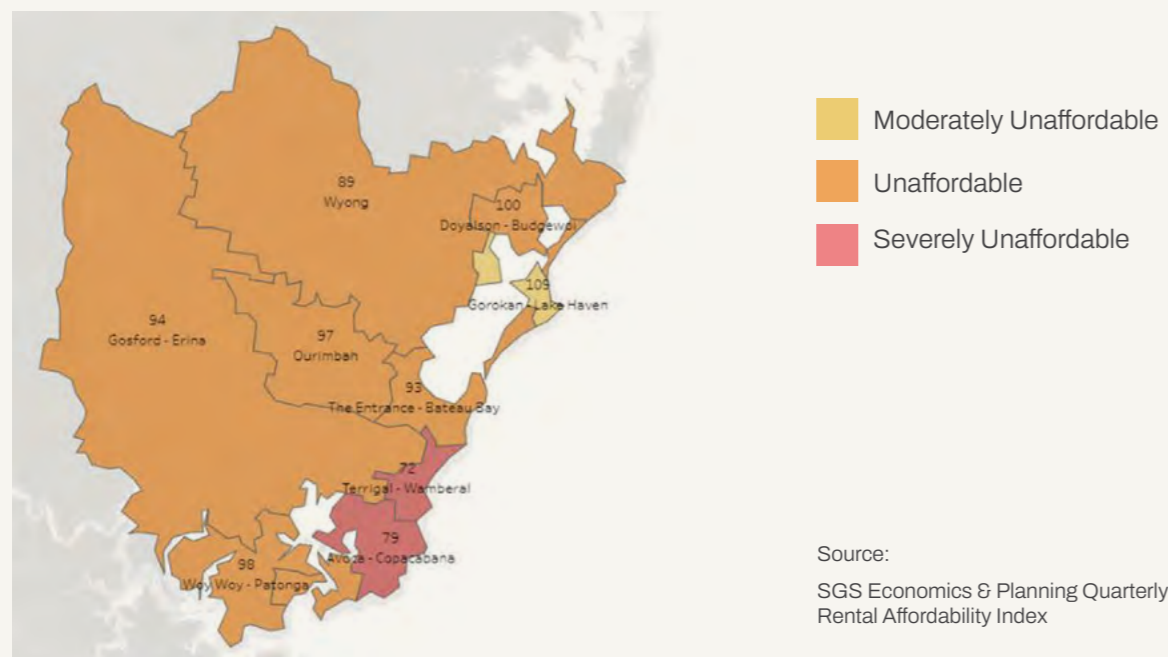
\$742 Average weekly rent for houses

CENTRAL COAST AVERAGE VACANCY RATE IS APPROX. 1.5% BUT MANY SUBURBS ARE AS LOW AS 0.6%

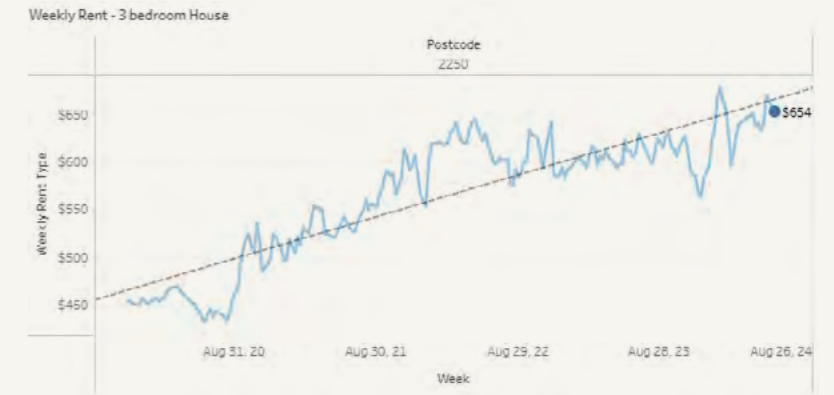


Source:  Central Coast Economy - Property Market

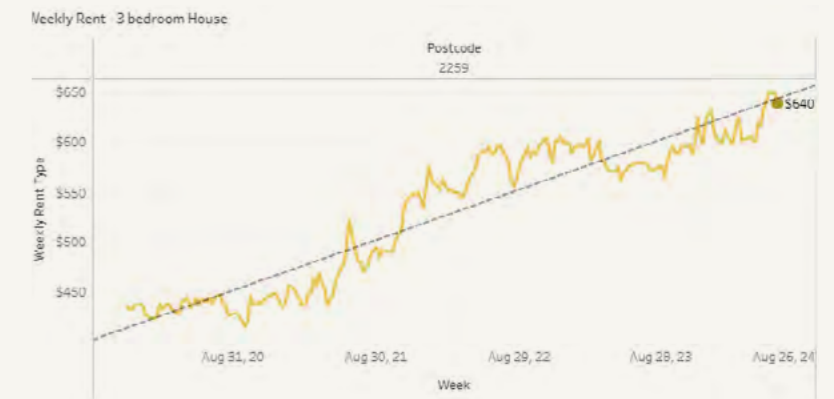
RENTAL AFFORDABILITY INDEX BY POSTCODE



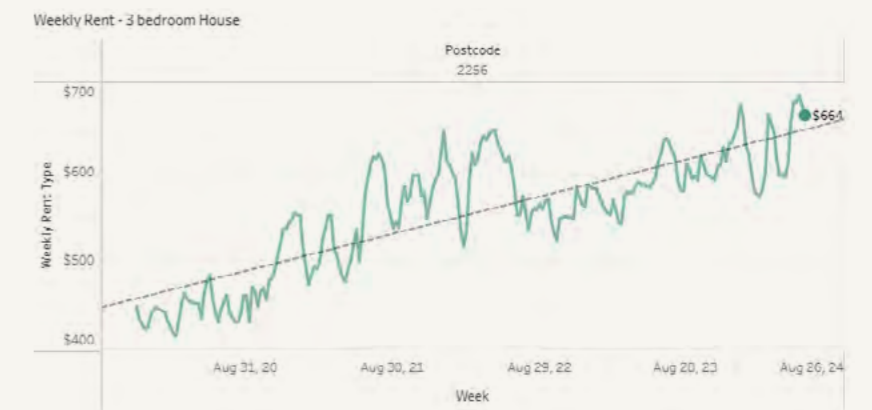
GOSFORD/ERINA WEEKLY RENTAL



WYONG WEEKLY RENTAL



WOY WOY WEEKLY RENTAL



PART II THE HOUSING OPTIONS




Image: Destination Central Coast



Image: Destination Central Coast



The housing crisis has created unprecedented demand for new homes on the Central Coast. It's not just about growing businesses needing to accommodate new staff - frontline workers such as nurses, paramedics, police and hospitality employees are also in the market for affordable, well-located homes.

There is an urgent need to accelerate housing development around the major transport hubs in Wyong, Tuggerah, Gosford, and Woy Woy. These areas have the potential to deliver much-needed affordable housing and greater diversity across medium to high density housing choices.



Affordable housing developments


Opportunities to partner with Community Housing Providers to access enhanced floor space and height bonuses, reduced parking requirements, potential savings on contributions, ESG and reputational benefits

Medium Density Development

Opportunities for:

- Infill housing consistent with state and local focus in strategies for increased density.
- Access to the enhanced height and floor space bonuses at transport oriented development locations at Woy Woy, Tuggerah and Wyong.
- Partnering with Darkinjung Local Aboriginal Land Council.



High Density Development

Opportunities to access the state assessment pathway and uncapped height and floor space bonuses at Gosford.

Also close to public transport corridor where medium to high rise apartments are sought.

CENTRAL COAST REGIONAL PLAN'S FOCUS FOR INCREASED RESIDENTIAL DENSITY

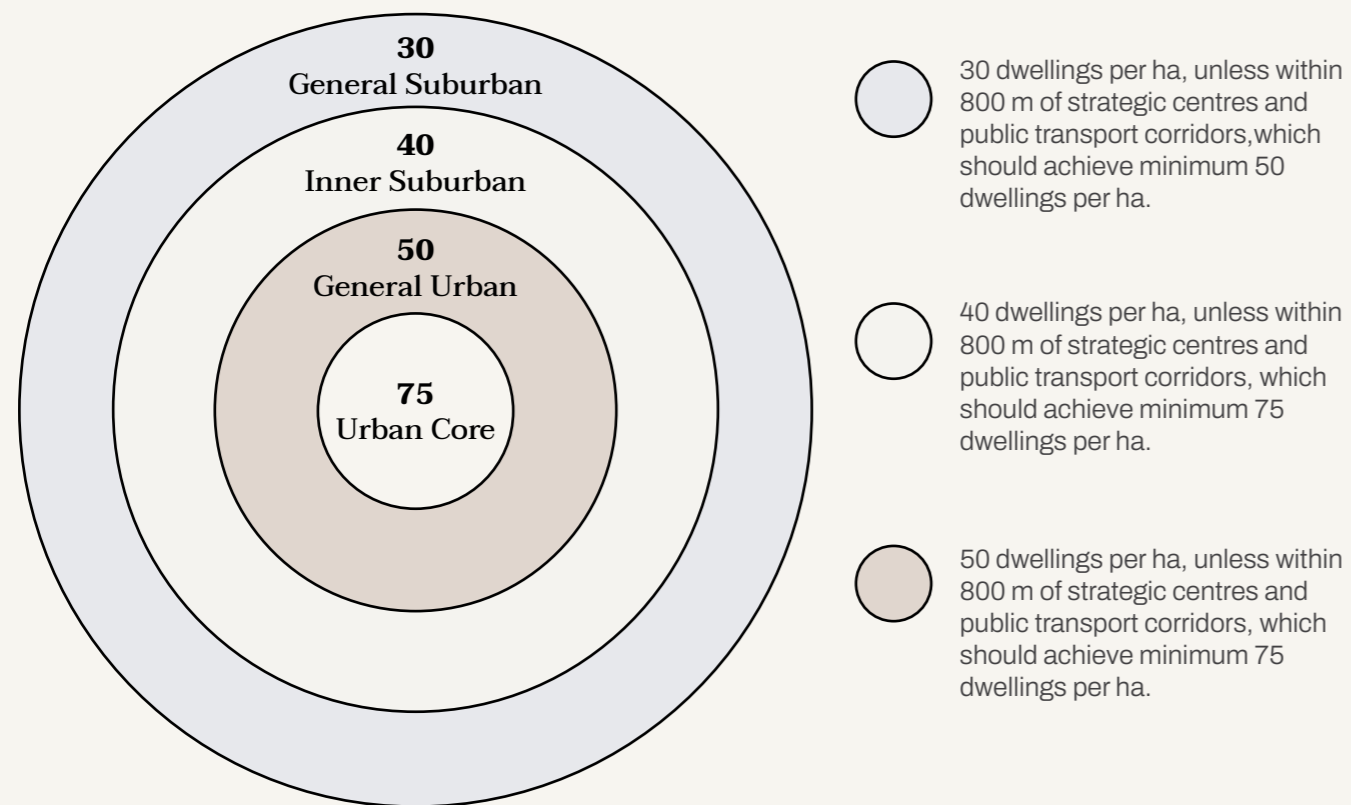
The Central Coast Regional Plan 2041 recognizes decisions about where and how to accommodate new housing influences people's lifestyles, natural environment, carbon emissions, public infrastructure costs, public health costs and outcomes, social equity and economic competitiveness.

The regional plan focuses greater density of housing in and around Gosford City Centre, the regional growth corridors and local centres of The Entrance, Toukley, Long Jetty, Bateau Bay, Wyong, Tuggerah and Woy Woy.

The regional plan has a mix of density targets across different community contexts, from new greenfield developments to metropolitan city centres, to be met through a diversity of human scale housing types up to four stories.

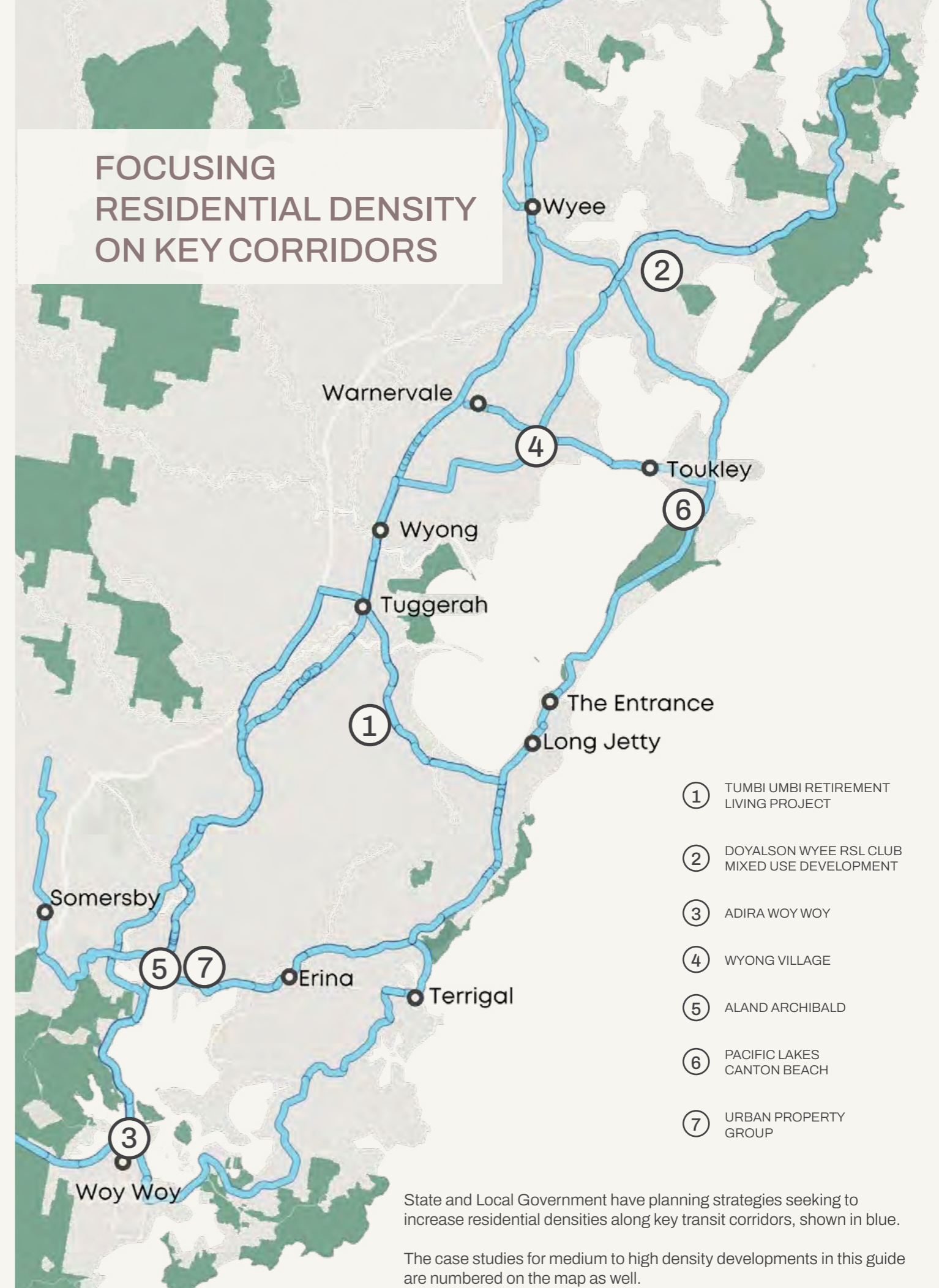
Together with Central Coast Council's Local Strategic Planning Statement and Local Housing Strategy, the Central Coast Regional Plan 2041 aims to build a future where housing is efficient, enriching, and supportive, fostering sustainable communities that meet the needs of all residents.

Optimal densities (dwellings per hectare)



Source: Central Coast Regional Plan 2041

FOCUSING RESIDENTIAL DENSITY ON KEY CORRIDORS



MEDIUM DENSITY DEVELOPMENTS

1 Tumbi Umbi Retirement Living Project

Mingara Leisure Group (MLG), in partnership with Pariter, has submitted a development application for the Tumbi Umbi Retirement Village, a State Significant Development (SSD) designed to meet the growing demand for senior housing on the Central Coast.

The project integrates independent living units (ILUs) and high-care suites, capitalising on the healthcare, wellness and recreational amenities of the Mingara precinct. It features 219 ILUs, 39 high-care suites, 7,500m² of communal open space and public amenities such as a walkway and rejuvenated creek line. Emphasising sustainability, the development blends with the natural environment and supports high-quality urban outcomes. The Tumbi Umbi Retirement Village will enhance the local economy, creating jobs in construction, aged care and hospitality, while aligning with the region's senior housing strategy and broader NSW planning goals.



Contact Mingara Leisure Group

Andy Yelds
Chief Property Officer
P 4349 7741
E ayelds@mingaraleisuregroup.com.au

2 Doyalson Wyee RSL club mixed use development

Doyalson Wyee RSL Club, trading as Doylo Lifestyle Group, has successfully rezoned its 50-hectare freehold estate to enable the future delivery of a mixed-use development that meets the community's evolving needs.

The \$400 million project will include 800 homes, consisting of 200 residential, 400 manufactured housing estate (MHE) and 200 seniors living units, alongside an 80-key hotel, health and wellness facilities, aquatic and childcare services, medical centres, indoor recreation, hospitality and fuel and fast-food outlets.

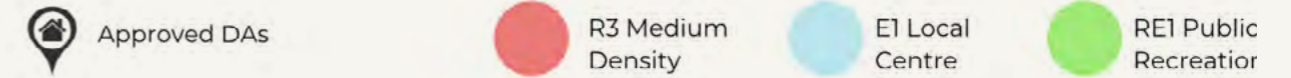
Staged over 10 years through multiple development applications with Central Coast Council, the project will create over 1,310 jobs and include a signalised intersection on the Pacific Highway as part of its first phase. Designed to preserve and enhance the natural environment, the development will feature high-amenity landscapes, green corridors and biodiversity-focused revegetation, inspired by an Australian resort theme.

Contact Doyalson Wyee RSL

Brett Elliss
Chief Commercial Officer
M 0423 733 716
E brette@doylo.com.au



CURRENT R3 MEDIUM DENSITY ZONED LOCATIONS



THE ENTRANCE

R3 MEDIUM DENSITY ZONE

Height of Building
12m (~3 stories)
Floor Space Ratio
0.9:1 to 1.85:1

E1 LOCAL CENTRE ZONE

Height of Building
23m (~6 stories) to 31m (~8 stories)
Floor Space Ratio
2.75:1 to 3:1

TOUKLEY

R3 MEDIUM DENSITY ZONE

Height of Building
12m (~3 stories)
Floor Space Ratio
0.9:1

E1 LOCAL CENTRE ZONE

Height of Building
20m (~6 stories) to 25m (~7 stories)
Floor Space Ratio
1.25:1 to 2:1



WHY CHOOSE TRANSPORT ORIENTATED DEVELOPMENT SITES?

The Department of Planning, Housing and Infrastructure has identified strategic locations near transport stations that can accommodate additional housing growth due to their existing rail, water and wastewater infrastructure capacity.

Woy Woy, Tuggerah and Wyong were selected by the Department based on several criteria, including their ability to handle increased housing density, existing residential zoning near stations and alignment with government priorities for growth. Other factors considered include flood zones, bushfire risks, land fragmentation and Council's planning strategies.

Planning controls have been adjusted in these areas to support higher density housing, with changes like allowing buildings up to 6 storeys, increasing floor space ratios, and eliminating minimum lot size requirements. These adjustments aim to create well-located homes close to jobs and amenities, where people want to live.

This is different to Part 1 of the program where the Department of Planning, Housing and Infrastructure is master planning and rezoning land within 1,200 meters of eight rail and metro stations for affordable housing. This part of the program is also provided with a faster assessment pathway where development with a capital investment value of \$60 million or more qualify for a fast-tracked state-significant development assessment until November 2027.

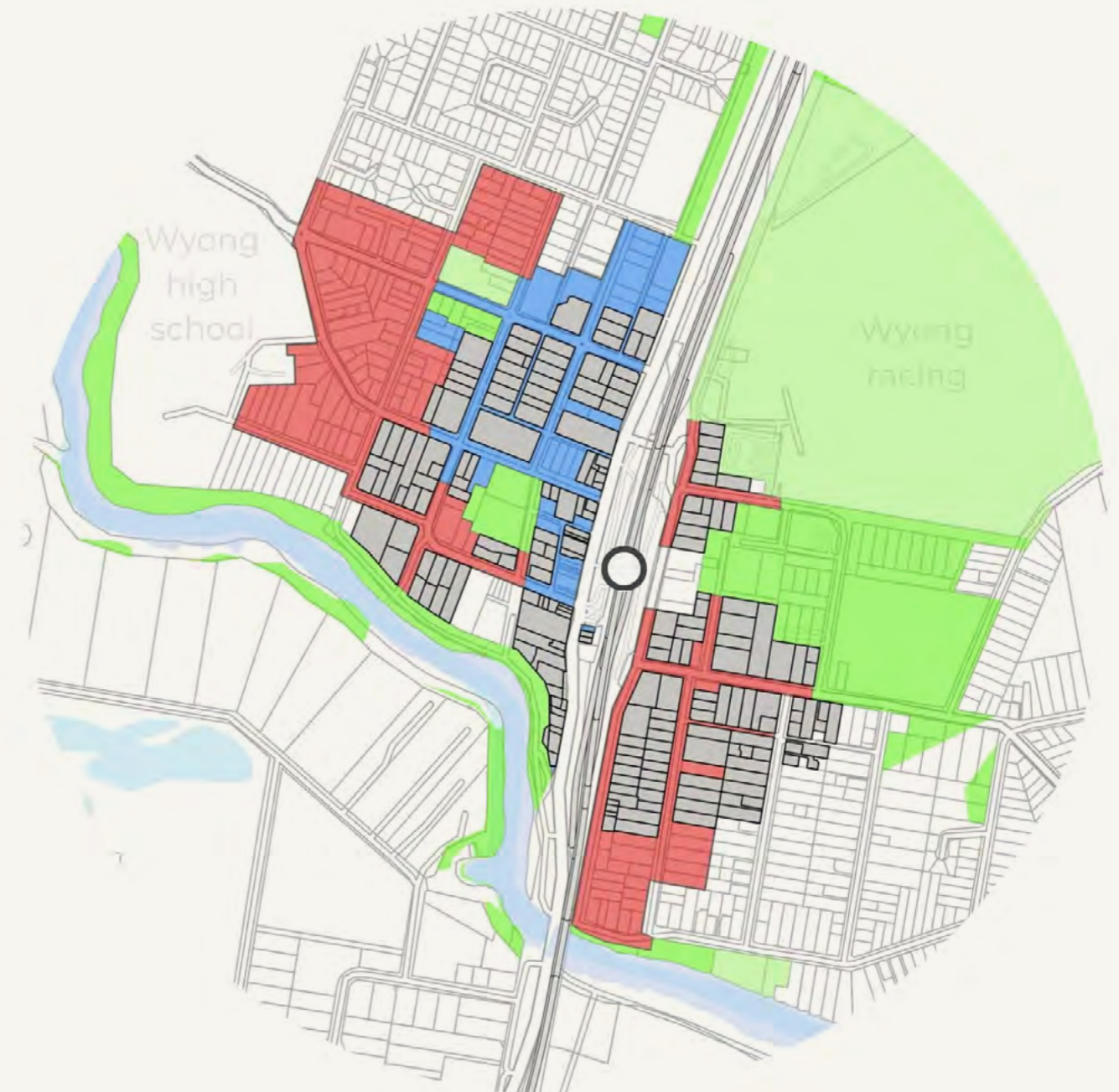


Image: Destination Central Coast

WYONG TOD OPPORTUNITIES

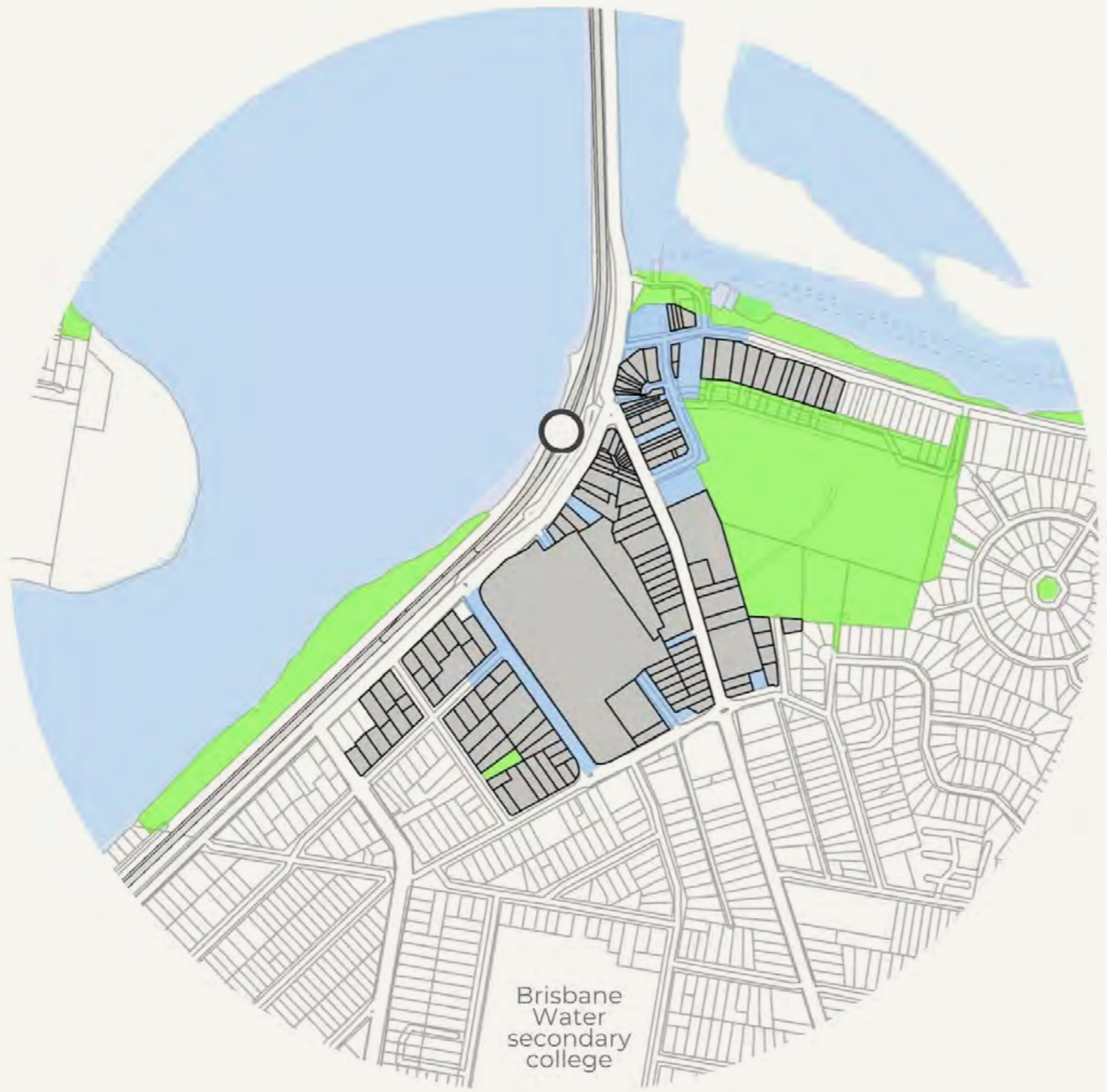
The NSW Government is also investing \$420 million to upgrade the Pacific Highway that runs along the railway line through Wyong.

- R3 Medium Density
- RE1 Public Recreation
- RE2 Private Recreation
- E2 Commercial Centre
- 6 storeys TOD sites



WOY WOY TOD OPPORTUNITIES

- E1 Local Centre
- RE1 Public Recreation
- RE2 Private Recreation
- 6 storeys TOD sites



Contact Pacific Link Housing

Ian Lynch
CEO
P (02) 4324 7617
E ianl@pacificlink.org.au

3 Adira Woy Woy

Adira Apartments is a three-storey mixed-tenancy development featuring 12 one-bedroom units designed to provide housing for older single women, a vulnerable group facing rising homelessness and rental stress. Built on an underutilised site purchased from Land and Housing Corporation, the project was funded through grants and financing from Housing Australia, enabling 6 units to be designated as social housing in perpetuity.

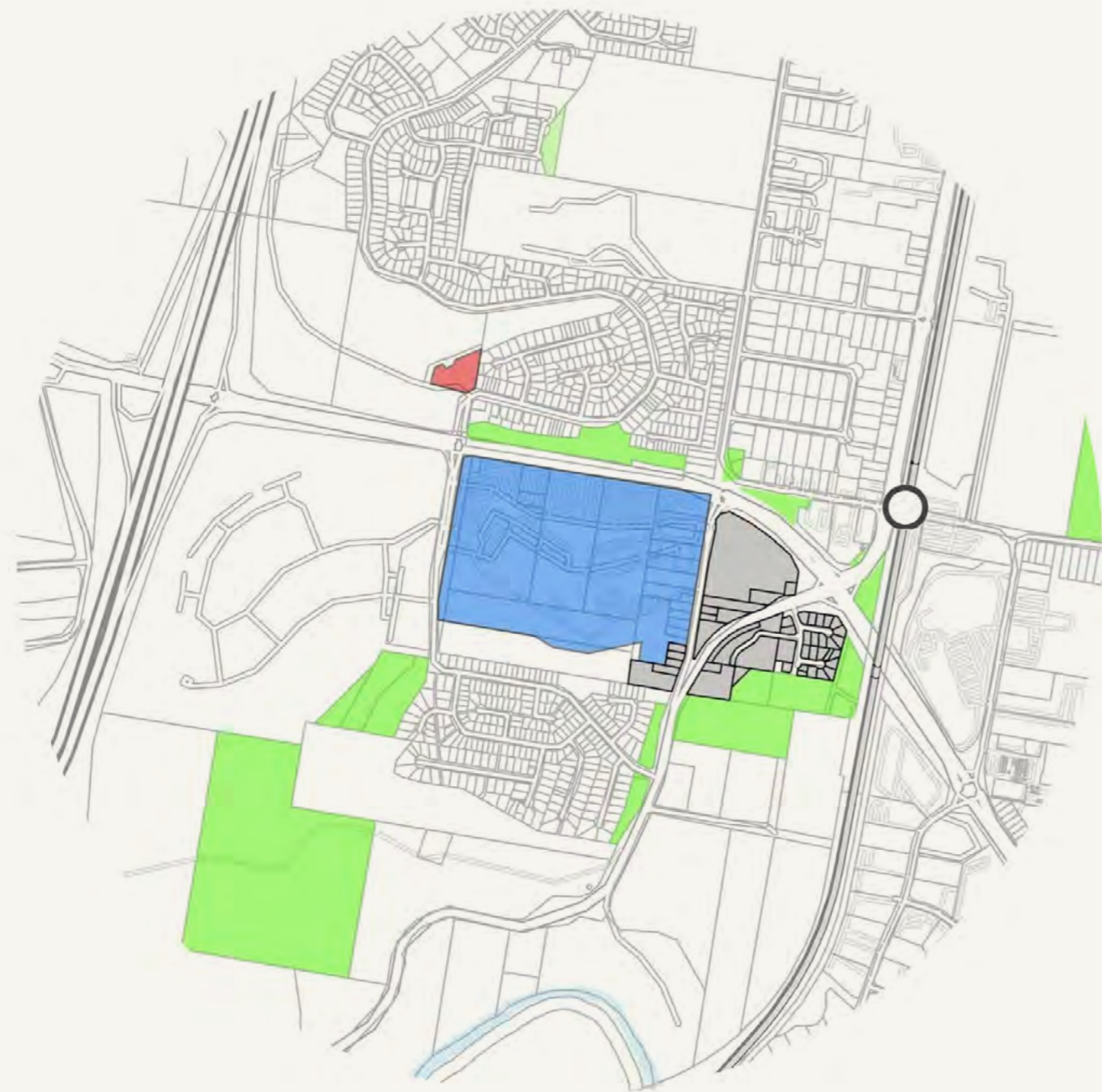
Located near amenities, the project features sustainable design elements like rainwater reuse, solar power and energy-efficient systems.

Experience with Central Coast

In developing the Adira Apartments, Pacific Link Housing utilised the Affordable Housing SEPP, which assisted with car parking ratio concessions, which ultimately delivered an additional three dwellings on the site, enhancing the housing outcomes for older single women on the Central Coast.

TUGGERAH TOD OPPORTUNITIES

- R3 Medium Density
- RE1 Public Recreation
- E2 Commercial Centre
- 6 storeys TOD sites



WHAT ARE THE TRANSPORT ORIENTATED DEVELOPMENT CONTROLS?

	Zone	Residential flat building	Shop-top housing
Permissibility	R1, R2, R3, R4	Yes	No
	E1	Yes	Yes
	E2	No	Yes
Floor space ratio		Maximum 2.5:1*	Maximum 2.5:1*
Height of building	Relevant zones are defined in clause 151 of the Housing SEPP	Maximum 22 m*	Maximum 24 m*
Lot size		No minimum lot sizes	No minimum lot sizes
Lot width		Minimum 21 m	Minimum 21 m
Active street frontages	E2	Yes	No
Affordable housing	Relevant zones are defined in clause 151 of the Housing SEPP	Yes	Yes

* where council local environment plan controls are higher, they continue to apply.

HIGH DENSITY DEVELOPMENTS



4 Wyong Village

207-209 Wallarah Road, Kanwal

Contact Vivacity Property

Tom Copping
Planning Manager
E tom@vivacityproperty.com.au

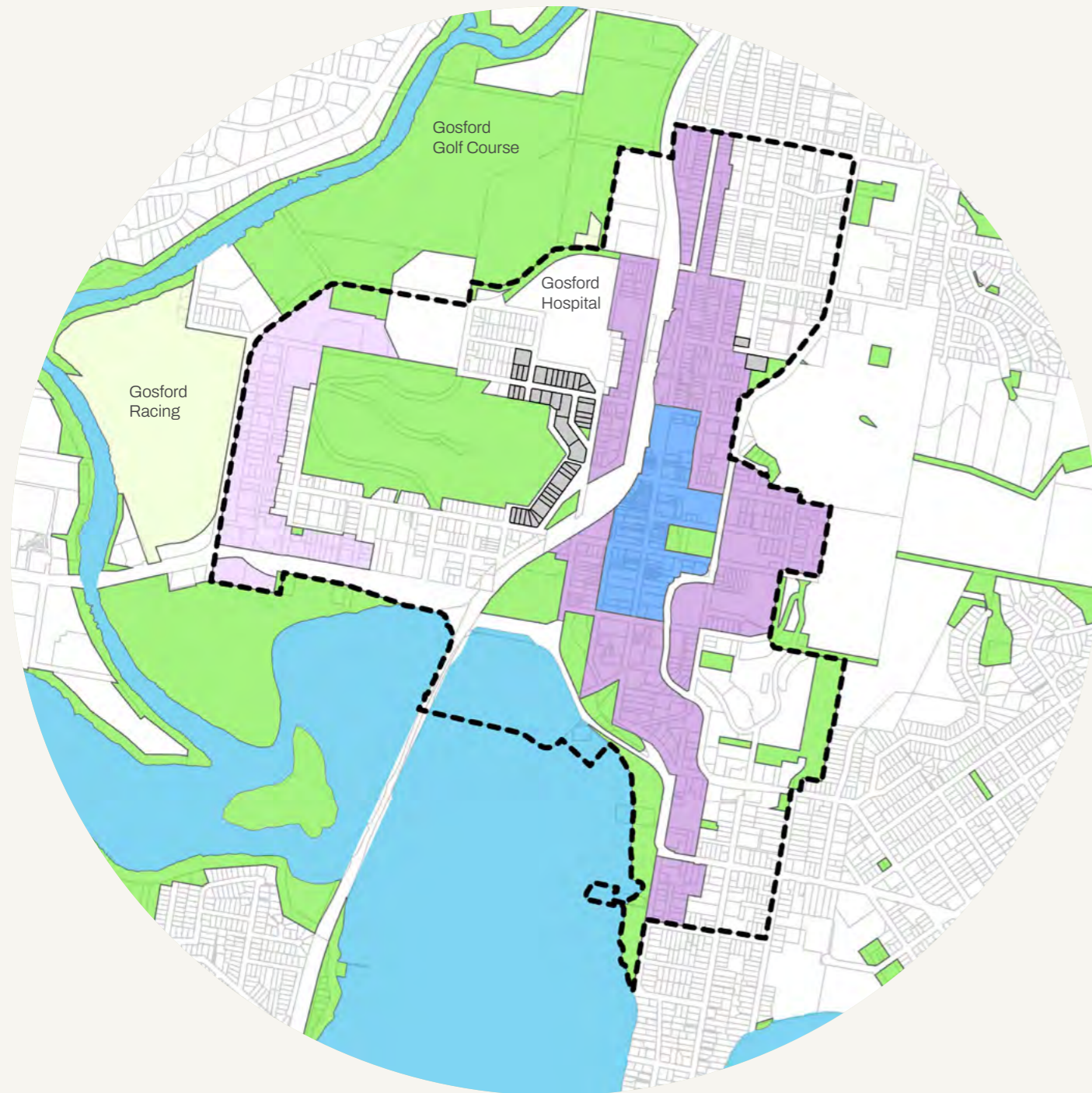
Vivacity has lodged a proposal to develop Wyong Village featuring 675 apartments, including 102 affordable rental units and 200 for senior independent living. The project includes rehousing permanent caravan park residents in new apartments at subsidized rents, while offering 1.7 hectares of public parklands and recreation spaces. Additionally, local road upgrades and a new signalized intersection will improve infrastructure, with the \$500 million project expected to create 630 jobs during its five-year construction.

Experience with Central Coast

Kanwal has been included in the NSW government's Rezoning Pathways Program to address the housing supply crisis in NSW. The project has been designated as a State Significant Development (SSD) and is currently being assessed by NSW Planning Department.

GOSFORD'S HIGH DENSITY OPPORTUNITIES

- B4 Mixed Use
- B6 Enterprise Corridor
- B3 Commercial Core
- SEPP Precincts
- 6 storeys TOD sites



5 Aland Archibald 108 Donnison Street

Archibald by ALAND is a purpose-built residential, hotel and hospitality development in downtown Gosford. The 5,656sqm site at 108 Donnison Street was dormant for several years before it was acquired by Sydney developer ALAND in June 2022. The Archibald, just minutes from the foreshore and railway station, repositions Gosford as Australia's newest tourism and conference destination on the Central Coast.

Archibald by ALAND consists of two towers (27 and 28 storeys respectively) and a central podium. The precinct contains 327 apartments, a 130-room voco® hotel and six hospitality venues, including restaurants, cafes and a pub, plus a rooftop ballroom and cocktail bar with panoramic views over Brisbane Water.

ALAND believes that the Archibald precinct, which is due to open in early 2025, will make a positive contribution to the revival of Gosford CBD, providing high-quality housing, 200 jobs and a boost to the nighttime economy.

Experience with Central Coast

This is one of the most complex and challenging projects that we've tackled in the past 20 years. So, we really appreciate the support of the local community. Our experience with council has been equally positive. We are excited to be part of Gosford's future.



Contact ALAND

Scott Rudgley
Head of Sales
E scott@aland.com.au



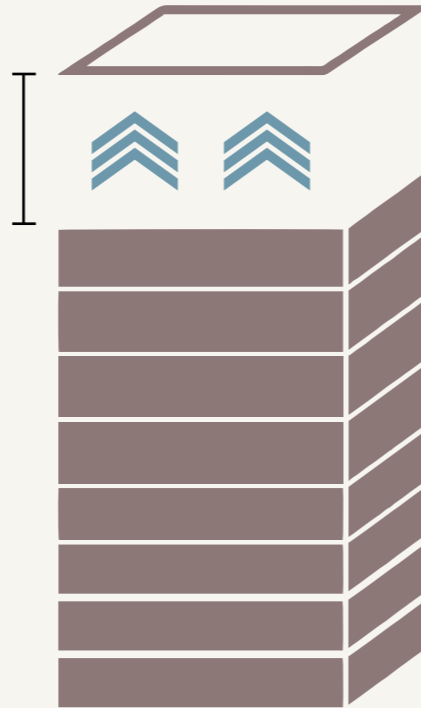
WHAT IS SPECIAL ABOUT RESIDENTIAL DEVELOPMENT IN GOSFORD?

The Gosford State Environmental Planning Policy (SEPP) offers strategic advantages for property developers by recognising the area's state-level importance and modernising planning controls to make developments more feasible.

It streamlines the approval process through State Government oversight, allowing better coordination with key agencies like Transport, Education and Health, and reduces bottlenecks by having a single minister as the consent authority, instead of multiple councillors.

Developers benefit from experienced Department of Planning, Housing and Infrastructure assessment teams that specialize in resolving complex development applications, and manage State infrastructure contributions. While these projects may have longer timelines compared to smaller Council-managed applications, the process offers greater certainty and a stronger commitment to resolving issues for state-significant development applicants.

Uncapped
if achieves
design
excellence



Central Coast
Council assessment

< \$10M

> \$10M

Department of
Planning assessment

Contact Urban Property Group

Sales Centre
P 1300 146 554
W www.centralcoastquarter.com.au

7 Urban Property Group

Developed and built by iCIRT rated Urban Property Group, Central Coast Quarter is a mixed-use masterplanned development located on the doorstep of Gosford's Brisbane Water. The precinct will be delivered across two stages and includes hotel and visitor accommodation, residential, commercial and retail land uses. The mixed-use hotel and residential central tower is in the middle of the Northern and Southern residential towers, which will be delivered over a commercial podium with accessible connections from Mann Street to the waterfront and the Central Coast Leagues Club.

The site is significant to the Gosford City Centre, with Urban committed to providing a high-quality design outcome which exhibits design excellence courtesy of project architects DKO and Furtado Sullivan, along with 10-year Latent Defects Insurance offered to all buyers. When complete, the project will provide circa 350 residential apartments, with the potential for a 150-key hotel. The new precinct will also provide laneway access permeating throughout the site, allowing a pedestrianised experience aiming to elevate the local retail amenity, and provide a safe access from Mann Street to the park and waterfront.

HOW DOES THE GOSFORD DEVELOPMENT APPLICATION PROCESS WORK?

URBAN DESIGN FRAMEWORK

The NSW Government Architect's Urban Design Framework sets the long-term vision for Gosford's continued development, emphasising design excellence and contributions to the city's natural, cultural, visual and built character. The Precincts - Regional SEPP and the accompanying development control plan for Gosford lay the groundwork for future projects, requiring that all developments reflect high design standards.

The Precincts-Regional SEPP mandates that developments in Gosford City Centre exhibit design excellence, taking into account the city's natural, cultural, visual and built character. Consent authorities must consider these factors as specified in Clause 5.45 of the SEPP. Proponents are required to prepare design excellence statements which the City of Gosford Design Advisory Panel (CoGDAP) evaluates to determine if they meet the high standards and whether a design competition is necessary. This process ensures that every development contributes positively to Gosford's identity and future growth, aligning with the vision of the Central Coast Regional Plan 2041.

CITY OF GOSFORD DESIGN ADVISORY PANEL

To ensure high design standards are met, the City of Gosford Design Advisory Panel (CoGDAP) provides expert advice on design excellence at the pre-lodgement stage and during the assessment of development proposals.

CoGDAP gets involved if the proponent is seeking a variation based on the following table "Gosford SEPP Options". That is, if they want to justify going above the planning controls because of design excellence they engage with the Panel.

Although advisory in nature, the Panel's recommendations significantly influence the preparation and evaluation of development applications. Acting as the 'design review panel', CoGDAP reviews major development proposals, particularly those classified as State Significant Developments or those seeking variations to height and floor space ratios.

GOSFORD SEPP OPTIONS

	SEPP exceptions to planning controls
Small sites <2,800sqm or <36m street frontage	Minor variations to floor space control only
Medium sites 2,800 to 5,600sqm or 36m or more street frontage	Variations to height of building control permitted, subject to design excellence review
Large sites 5,600sqm or more	Variations to both height of building and floor space ratio controls permitted subject to design excellence review

Capital Investment Value (CIV)	Pathway	Assessment	Determination
More than \$75 million	State Significant Development	DPHI	Minister (or delegate) or Independent Planning Commission if council or more than 20 submissions object
\$10 to \$75 million	Gosford SEPP	DPHI	Minister (or delegate) or Independent Planning Commission if CIV is over \$40 million and council objects
Less than \$10 million	Part 4	Council	Council



GOSFORD DESIGN EXCELLENCE PROCESS

↓ Prepare Design Excellence Statement

↓ Workshop with Design Review Group as pre-lodgement

↓ Presentation to City of Gosford Design Advisory Panel

↓ Lodgement of Development Application

↓ City of Gosford Design Advisory Panel advice to consent authority

The Department of Planning, Housing and Infrastructure provides a case manager who is responsible for the administration of the City of Gosford Design Advisory Panel (CoGDAP) and the design excellence process. The proponent may request a meeting with the case manager to discuss their development proposal by contacting the Secretariat.



Image: Destination Central Coast



INCENTIVES AND BENEFITS THROUGH PARTNERSHIPS



Image: Destination Central Coast

WHAT IS THE DARKINJUNG DEVELOPMENT DELIVERY PLAN?

The Development Delivery Plan (DDP) was created to guide the future development of 31 sites that are either owned by or of interest to the Darkinjung Local Aboriginal Land Council (Darkinjung LALC).

The DDP was developed in collaboration with the Department of Planning and Environment and aligns with State Environmental Planning Policy (SEPP) 2021. The Darkinjung LALC was established under the Aboriginal Land Rights Act 1983, which allows Aboriginal people to claim ownership of certain Crown lands, helping to restore land ownership that was taken away from them over time.

The DDP focuses on lands that have either been transferred to Darkinjung LALC through the land claims process or are in the process of being transferred. The Darkinjung LALC has specific responsibilities under the Aboriginal Land Rights Act 1983, including managing the land in ways that benefit the local Aboriginal community. All financial gains from their activities must be reinvested into improving the well-being of Aboriginal people in the area. The plan aligns with Darkinjung LALC's goals for managing and growing their assets effectively, as outlined in their Community, Land and Business Plan for 2020-2024.



Image: Destination Central Coast

Image: Destination Central Coast

This DDP builds on a previous interim plan released in 2019, which was part of a broader effort to align NSW's planning system with the needs of Aboriginal Land Councils. While this plan does not grant specific development approvals, it lays out the general objectives for each of the 31 sites, including the type of development envisioned, the reasons behind it, and how it will be achieved considering economic, social and environmental factors. It also references the Central Coast Regional Plan 2041, ensuring that the developments align with broader regional planning goals.

In summary, this DDP is a strategic document that outlines how the Darkinjung LALC intends to manage and develop its land in a way that supports the local Aboriginal community. It provides a roadmap for future development, ensuring that any changes to the land are made with careful consideration of the community's needs and the region's planning objectives.



WHAT IS AFFORDABLE HOUSING?

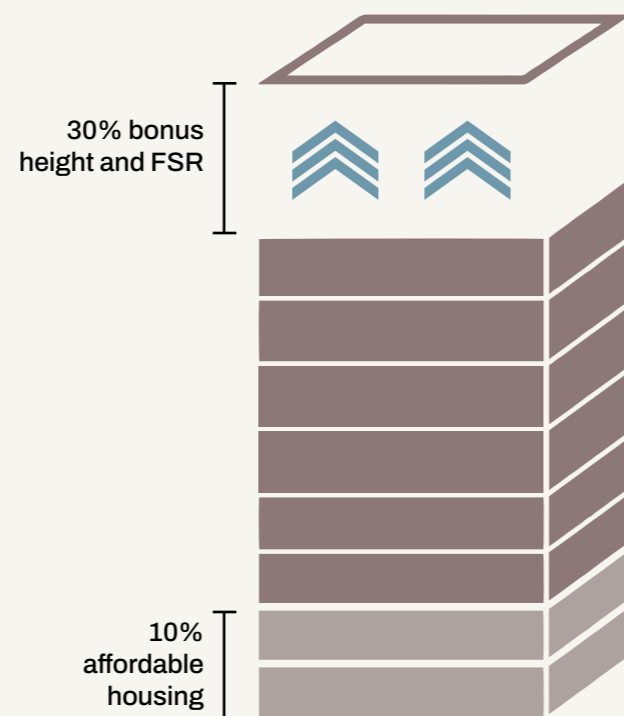
Affordable rental housing is designed for households with very low to moderate incomes, offering accommodation that costs no more than 30% of gross household income.

Unlike social housing, it serves a broader range of income groups, including essential workers like teachers, nurses and police officers, providing a crucial solution for those who struggle to afford market rent.

Affordable housing rents can be adjusted with market shifts and are regulated by the NSW Affordable Housing Ministerial Guidelines, particularly for developments tied to planning approvals like rezonings and SEPPs.

Affordable rental housing must be managed by registered community housing providers, with available properties typically advertised through standard real estate channels rather than through waiting lists.

Applications are made directly to the managing providers and housing can be provided on either a fixed-term or continuous basis. Tenants can renew their leases indefinitely, provided they remain eligible, with regular reviews conducted to ensure ongoing eligibility.

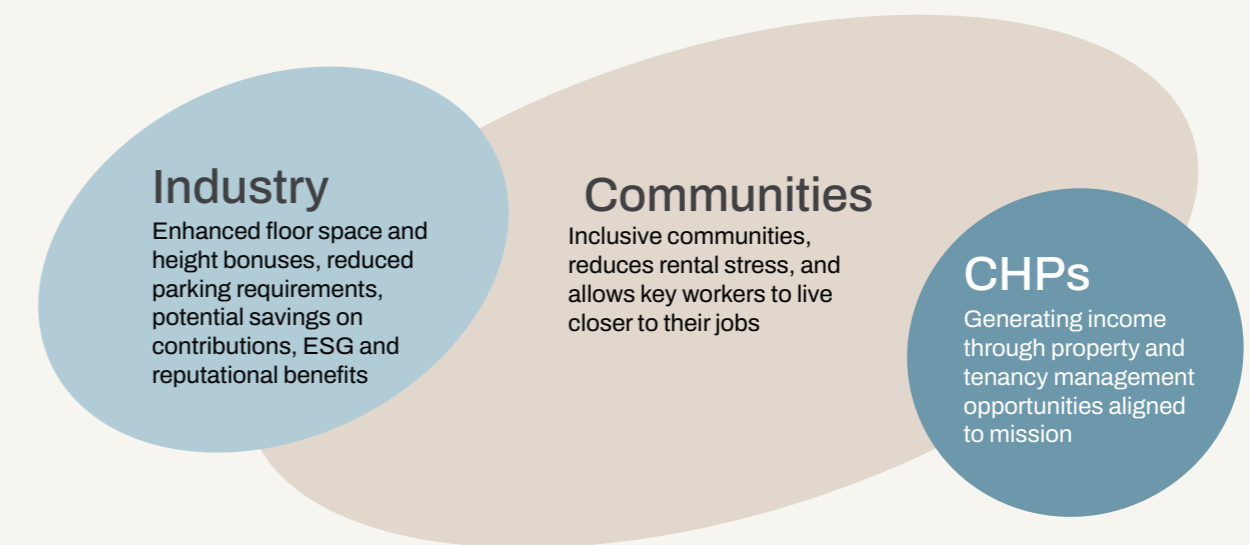


INCOME BANDS BY % OF MEDIAN INCOME - 2023/24

Income bands	% of median income	Annual income limits (2023 -24)
Very low	50% median	\$48,800
Low	50% - 80% median	\$78,000
Moderate	80% - 120% median	\$117,000

HOUSEHOLD INCOME ELIGIBILITY LIMITS - 2023/24

Household type	Very low	Low	Annual income limits (2023 -24)
Single	\$29,200	\$46,700	\$70,100
Single + 1	\$38,000	\$60,700	\$91,100
Single + 2	\$46,800	\$74,700	\$112,100
Single + 3	\$55,600	\$88,700	\$133,100
Single + 4	\$64,400	\$102,700	\$154,100
Couple	\$43,800	\$70,100	\$105,200
Couple + 1	\$52,600	\$84,100	\$126,200
Couple + 2	\$61,400	\$98,100	\$147,200
Couple + 3	\$70,200	\$112,100	\$168,200
Couple + 4	\$79,000	\$126,100	\$189,200



6 Pacific Lakes Canton Beach

Pacific Lakes is a vibrant two-storey mixed-tenancy complex featuring 14 stylish one- and two-bedroom apartments, including six social, four affordable, and four market-rate units, all with quality finishes and two adaptable units for key workers. Blending different housing types, the development meets local demand for smaller dwellings and was made possible through a capital grant covering 29% of costs. Pacific Lakes integrates into the streetscape while championing sustainability through recycled materials, energy-efficient appliances, rooftop solar, and features that reduce utility costs and environmental impact.

Experience with Central Coast

Central Coast Council's significant investment in restoring and upgrading the Canton Beach Foreshore has improved community safety, wellbeing and amenity, providing residents and visitors with a picturesque and accessible public space for recreation and connection.



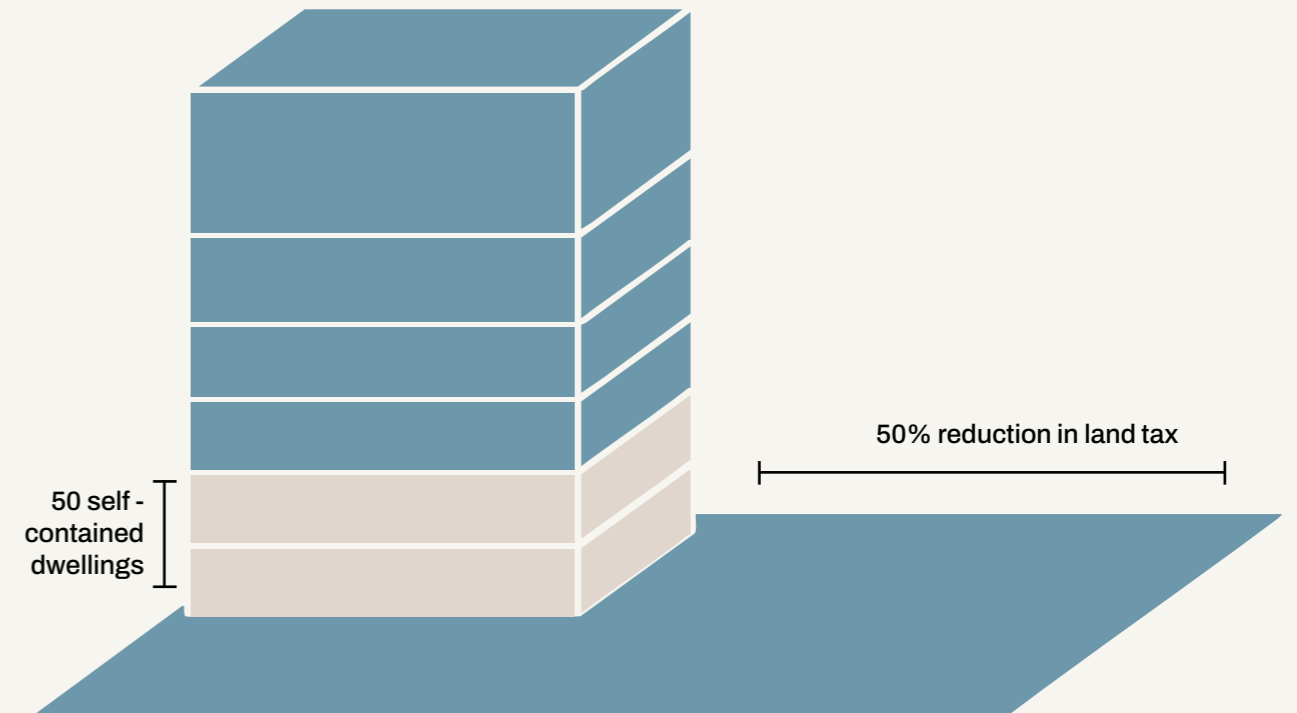
Contact **PACIFIC LINK** housing

Ian Lynch, CEO
Office: (02) 4324 7617
Email: ianl@pacificlink.org.au

WHAT ARE THE BUILD TO RENT OPPORTUNITIES?

Build-to-rent housing is large-scale, purpose-built rental housing that remains under single ownership and is professionally managed, offering more rental options in desirable areas. Key provisions include flexible design standards, encouraging the consideration of amenities in common spaces through the adaptable application of the Apartment Design Guide.

Approval by the Chief Commissioner of State Revenue is required for the concession. This tax concession aims to remove barriers to institutional rental services, enhance the rental experience, and encourage new construction of large-scale, professionally managed rental properties, offering tenants better security and quality of service than typically provided by smaller investors.



PART III RESOURCES

Interested in learning more about residential development opportunities on the Central Coast?

Contact the Business NSW Central Coast team on centralcoast@businessnsw.com or contact one of the specialised service providers listed in this resources section

Be Interested in Ideas with
PROMETHEUS PLANNING

Dan Simpkins

Principal
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**Prometheus means forethought.
To act beyond impulse by looking into the future.**

Prometheus Planning is a boutique consultancy specialising in partnering with local governments to develop strategies that streamline planning proposals and expedite development applications, all while supporting a clear and cohesive vision.

With extensive experience in NSW Government, we are adept at empowering local governments across NSW to effectively navigate approvals and policy reforms.

We have detailed understanding of the NSW Planning framework, its constraints and opportunities for improvement as well as extensive knowledge of NSW Department of Planning, Housing and Infrastructure processes, protocols and systems.

Our expertise spans a range of services, including: Local Strategic Planning Statements, Urban Growth Strategies, Local Housing Strategies, Employment Land Strategies, Development Control Plans, Planning Proposals and Development Applications.



Suzanne Naden

CEO
0427740849
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Bungree Aboriginal Association (Bungree) is a registered Community Housing Provider – Tier 2 with the National Regulatory System for Community Housing and a registered provider with NSW Aboriginal Housing Office, Bungree has been providing safe accommodation through transitional, social and affordable housing since 1995. We currently own and property manage housing for other government and non-government agencies across multiple Local Government Areas including Central Coast, Lake Macquarie, Cessnock, Maitland, Newcastle and Port Stephens.

Bungree as a Community Housing Provider offers both secure and affordable housing with tenancy support to sustain tenancies. Bungree continues to prioritise housing needs across the housing continuum and strive to diversify our property portfolio and land holdings to reflect the needs of the communities where we operate. Bungree's future growth is focusing on delivering a diversity of accommodation and housing options in our communities. We are also seeking partnerships with other Community Housing Providers, Government Agencies and Builders to increase our housing portfolio.



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**Every expert
Every asset class**

Our national platform has attracted new qualified buyers to englobo and industrial sites through to CBD development opportunities. The entire Colliers business works together to maximise the potential of development sites and accelerate the success of our clients.

Colliers has a dedicated team of development site agents who are supported by a network of industry experts in every state across Australia. We have a deep understanding of feasibilities and key inputs that create site value, along with relationships with consultants, builders and financiers which combine to enhance the land value for our clients' sites. From engineering and design, marketing strategy concept through to settlement of the transaction, our team have transacted many of the notable development sites in the Central Coast and Hunter regions.



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CommBank has been a long-term supporter to the construction industry and more specifically the residential construction industry through many business and economic cycles. We are well positioned to assist property developers and related businesses that service the industry, including affordable housing operators with their future plans and vision. We are here to support our customers through the cycles and changing property environment, particularly housing supply, recognising the shift towards medium and higher density developments across NSW in response to demand.

CommBank is committed to supporting the Central Coast and have dedicated, local managers with Property Development Finance expertise to assist developers with financing the construction of residential housing, affordable housing, and specialist disability accommodation. Our local specialist property team are underpinned by the engine room of the Bank, Australia's largest Bank. Responsively we are committed to assisting sustainable economic developments on the Central Coast and broader Hunter Newcastle Region and are proud to sponsor Business NSW's Central Coast Housing Summit – Building for the Future.



Darkinjung Local Aboriginal Land Council
darkinjung@dlalc.org.au
02 4351 2930
www.darkinjung.com.au

Darkinjung Local Aboriginal Land Council is a major land developer on the Central Coast. We currently have over 3000 potential lots in our development pipeline and are committed to environmentally responsible development.

This pipeline includes a major project at Lake Munmorah which will be a focus of affordable housing. The first phase of site (some 600 lots) is expected to go to DA early in 2025 and may include a range of long term leasehold dwellings within the R2 zone as well as conventional Torrens title affordable housing opportunities. Phase two of some 700 lots is expected to commence rezoning shortly, and would provide for up to 4 storey medium-high density housing surrounding a new neighbourhood centre. This would also include leasehold options and affordable housing. Smaller zoned sites, including at Bateau Bay and Blue Haven are being explored for medium density housing as they are DA ready.



Our office is located in the City of Gosford CBD
info@gebc.com.au,
02 4323 1735
www.gebc.com.au

The vision of the GEBC is to create a vibrant regional capital that will support business and the community through facilitating appropriate engagement with and between all stakeholders. The GEBC advocates for investing in infrastructure, better business practices, education, tourism and industry in the community.

GEBC 5 key strategic focus areas are:

Better Business - Make Gosford and Erina a better place to do business.

Infrastructure - Better infrastructure for Gosford and Erina.

Industry - Attract Industry to Gosford, Erina and surrounds to improve employment and opportunities for the Business Community.

Central Coast Tourism - To development promote Tourism on the Central Coast through Advocacy and Events.

Education - Make Gosford a university town.

GEBC holds monthly events for members and guests, focused on networking opportunities, business improvement opportunities, and keynote government information and advocacy.



Tier One Community Housing Provider
info@pacificlink.org.au
02 4324 7617
www.pacificlink.org.au

Pacific Link Housing (PLH) is a Tier 1 Community Housing Provider (CHP) and registered charity that has proudly served the Central Coast for 40 years. PLH is a recognised leader in the delivery and management of sub-market housing, with a mission to provide safe secure and affordable homes for those in need. PLH houses approximately 2,500 people across a portfolio of over 1,200 owned and managed properties.

In addition, PLH owns and operates two subsidiary social enterprises; our for-purpose real estate agency, Key2 Realty, manages over 200 affordable and market rental properties on behalf of individual property investors and build-to-rent developers, and Renew Projects provides a multi-trade offering, specialising in residential upgrades, such as bathroom and kitchen replacements.

The combination of the three entities is a unique specialisation in residential build-to-rent, development and construction, tenancy management, and asset maintenance, in our own right, but also as a service offering to other residential owners and operators.



Tom Copping
Planning Manager
tom@vivacityproperty.com.au

Vivacity Property has extensive experience within the land lease and residential sectors as owners, operators and developers. In the land lease and retirement living sector, Vivacity has a proven track record of building thriving communities in architecturally designed, lavish spaces that offer a secure and interactive lifestyle in highly desirable retirement locations. Vivacity owns and operates boutique communities at Port Stephens (Tallowood Medowie) and Tahmoor (Stratford Gardens) featuring meticulously designed, premium-finished homes that cater to various lifestyles and budgets. The company is also currently developing new high quality communities at Maitland, Chain Valley Bay, Coral Cove and Hervey Bay. Vivacity is part of the Land Lease SPV consortium that is seeking approval to build Wyong Village, comprising 675 apartments on the existing Oasis caravan park at Kanwal.

It will include 102 apartments designated for affordable rental housing, and 200 apartments for independent living for seniors.

Over five years the Kanwal project will inject around \$500 million into the Central Coast economy during construction, including creating 630 jobs.



Regional Development Australia Central Coast
02 4349 4949
mail@rdacc.org.au

Regional Development Australia Central Coast works to enhance regional economic development, identify and seek quality development opportunities, drive jobs growth, attract business investment, identify enabling infrastructure needs and facilitate regional stakeholder collaboration.

We proactively attract new businesses, support existing business growth, attract government funding and market the Central Coast as an attractive region for investment.

Our organisation is also committed to developing a coordinated approach across all levels of government and the private sector to support diverse and sustainable housing on the Central Coast to address local housing challenges impacting our community and region, including continued rapid population growth, a shortage of low-cost rental accommodation and the lack of housing diversity.

PART IV
APPENDIX

ACTIVE DEVELOPMENT APPLICATIONS
FOR APARTMENTS

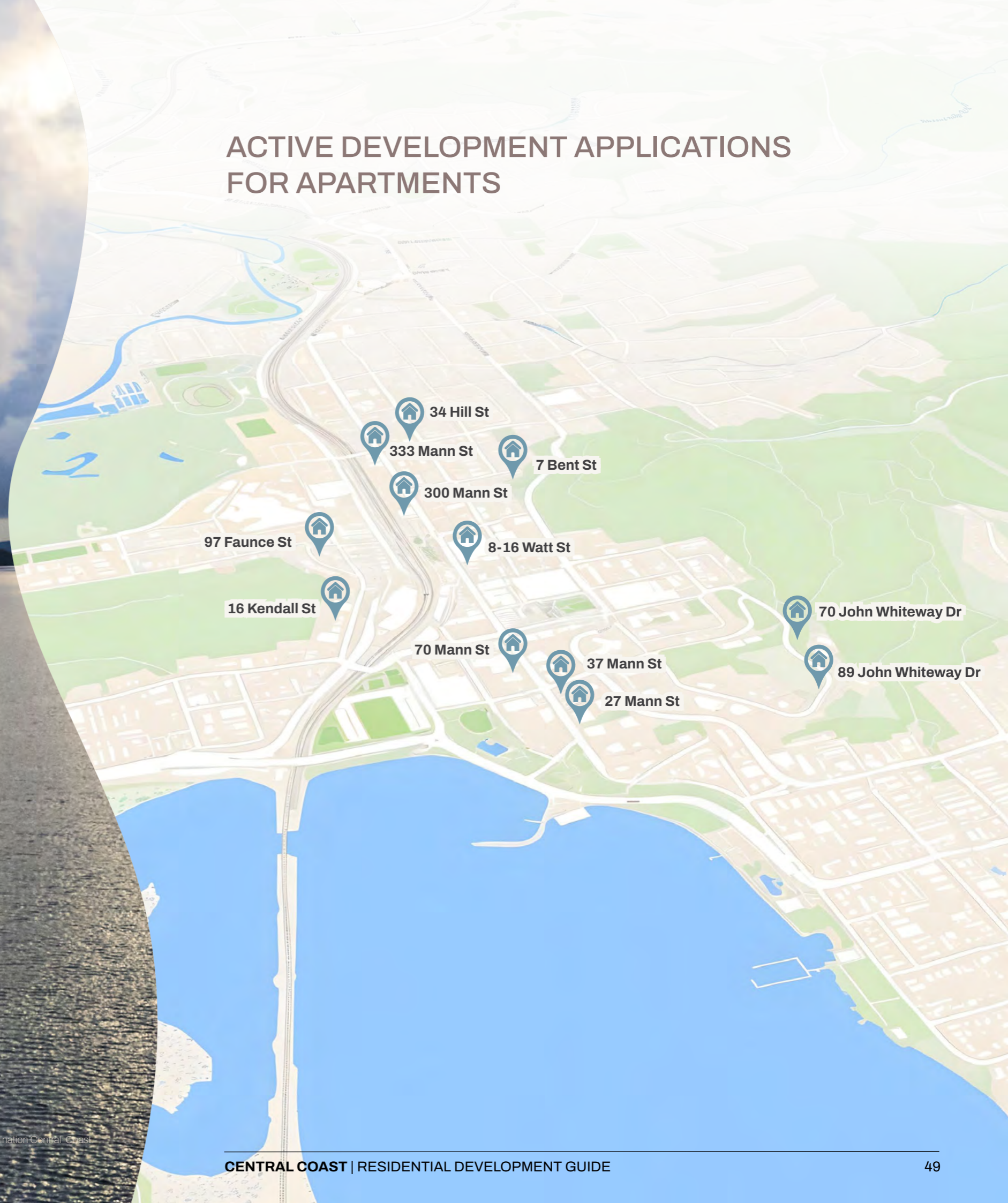


Image: Destination Central Coast

GOSFORD DEVELOPMENT APPLICATIONS

The Gosford SEPP has stimulated significant interest in high-density development, with the projects listed below among those approved for development.

Site	DA no.	Development description
43-45 Beane Street	DA/46238/2014	Mixed use development containing two buildings, one of 4 levels containing 19 units and one of 19 levels containing 79 units and a commercial tenancy on the ground floor. The development has physically commenced.
50-70 Mann Street	DA/47046/2015	Mixed Use Development including commercial, residential (shop top housing), cinema, hotel and tavern.
27-33 Mann Street	DA/46209/2014/ E	19 storey building with 128 residential units and retail (537.54m ²) and commercial (848.68m ²) frontages to Mann Street contained in a 2 storey podium adjacent to the existing heritage building (former 'Creighton Funeral Parlour'). The development has physically commenced.
70 John Whiteway Drive	DA/47044/2015	72 residential units.
89 John Whiteway Drive	SSD-10321	4 residential flat buildings ranging in height from 5 to 9 storeys with 204 residential units.
7 Watt Street	DA/34204	8 commercial units (2 x commercial, 6 x commercial - home office) and 101 residential units. The development has physically commenced.
10-16 Kendall Street	DA/49585/2016/ A	74 residential units across a 7 residential flat building. The development has physically commenced.
32 Holden Street	DA49584/2016	71 residential units, 844.5m ² retail/restaurant, 2683 m ² commercial area across an 8 storey building. The development has physically commenced.
333-337 Mann Street	DA/46238/2014	Construction of a 21 storey mixed use development comprising 2 cafes on lower ground & ground floor 50sq m & 100sq m, 2 commercial tenancies in level 2 podium. It is understood the development has physically commenced.
49-51 Caroline Street	DA/49585/2016/ A	Construction of a 2 storey residential building to comprise 15 x 3 bedroom & 1 x 2 bedroom apartments. Construction of a pool & boat shed. 513sq m communal open space.
73-77 Etna Street	DA/48290/2015/A	Construction of a 6 storey residential building development within 3 buildings containing 55 units, 45 x 2 & 10 x 3 bedroom. It is understood the development has physically commenced.
93-95 Henry Parry Dr	DA/57145/2019	Construction of a 5 storey residential building to comprise 34 units. Basement level - 2 x 2 bedroom units. Ground level - 1 x 1 bedroom & 4 x 2 bedroom units. Understood consent may lapse on 11 November 2025.
181-183 Gertrude Street	DA/48850/2015/B	Construction of a 6 storey residential building with 54 units comprising 4 x 1 bedroom, 44 x 2 bedroom & 6 x 2 level x 2 bedroom units.

THE ENTRANCE DEVELOPMENT APPLICATIONS

The Entrance has has the amenity and lifestyle that have driven interested in medium density housing, with the following projects approved for development.

Site	DA no.	Development description
14 The Entrance Road	DA/545/2014	Mixed use, shop top housing development comprising 126 apartments, ground level shops, an upper level restaurant and car parking. It is understood the development has physically commenced.
2-6 Bayview Avenue	DA/133/2003	Residential Flat Building of 48 units including Demolish Existing Houses. The development has physically commenced.
1-7 Armidale Street	DA/2026/2006/B	Residential flat building comprising of 55 units, pool, 2 levels of basement carparking. It is understood the development has physically commenced.
7 Bayview Avenue	DA/2161/2023	Construction of 1 x 8 storey & 2 x 7 storey buildings to comprise 7 x 1 bedroom, 40 x 2 bedroom & 4 x 3 bedroom units.
19-21 Coral Street	DA/5/2019	Construction of a 6 storey shop top housing with commercial premises & 12 units to comprise 4 x 1 bedroom, 6 x 2 bedroom & 2 x 3 bedrooms. It is understood the consent may lapse on 11 May 2025.

THE TOUKLEY DEVELOPMENT APPLICATIONS

Toukley has has the amenity and lifestyle that have driven interested in medium density housing, with the following projects approved for development.

Site	DA no.	Development description
5-7 Beach Parade	DA/7/2017/A	Construction of a 5 storey mixed use development comprising a total of 40 apartments (28 x 2, 12 x 3 bedroom) & 4 food & drink premises 264.4sq m. It is understood the development has physically commenced.



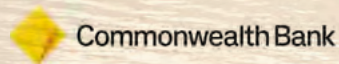
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