

Housing Diversity and Affordability Overarching Site Strategy

Wyatt Road, Kagaru

Our Reference: 11560
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Saunders Havill

PATHWAYS TO SUCCESS

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1. Introduction

Saunders Havill has been engaged by Litoba Developments Pty Ltd (the Applicant) to prepare a Housing Diversity and Affordability Overarching Site Strategy (OSS) for a proposed master-planned development located at 208 & 325 Wyatt Road, Kagaru Queensland 4285 (the 'subject site'), within the Wyatt Road Context Plan Area. The OSS provides an overall site strategy and vision for housing diversity and affordable outcomes within this development.

The subject site is within the Greater Flagstone Priority Development Area (PDA) and is located in the southern part of the PDA, within the remaining part of the southern PDA area not currently covered by an endorsed Context Plan. A Context Plan for the area was approved on 4 December 2025 under application DEV2023/1431. The land subject to the approved Context Plan is referred to as the **Wyatt Road Context Plan Area**.

The proposed development of the site has a total area of approximately 307.534 hectares, including the following landholdings:

- Lot 22 on SP341889
- Lot 11 on SP341889
- Lot 12 on S31468
- Lot 1 on SP360332
- Lot 1000 on SP360332

This strategy is prepared to demonstrate how the development achieves compliance with PDA Guideline 16 (Housing).

Applicable administration definitions

Applicant	The entity lodging the application for compliance assessment
Developer	An entity with effective control of the development or a parcel of land within the Subject Site
Subject Site	▪ Lot 22 on SP341889 ▪ Lot 11 on SP341889 ▪ Lot 12 on S31468 ▪ Lot 1 on SP360332 ▪ Lot 1000 on SP360332
PDA Guideline 2	PDA Guideline 2 – Accessible Housing (May 2015)
PDA Guideline 16	PDA Guideline 16 – Housing (January 2016)(Under Review)
PDA Development Scheme	Greater Flagstone Development Scheme (GFDS)

2. Proposed Development

The development is part of the Greater Flagstone PDA of which covers a total of 7188 hectares. Greater Flagstone PDA is one of the largest urban growth areas and is anticipated that when development of Greater Flagstone is completed, will provide for 51,500 new dwellings, and house a population of approximately 138,000 people. This development will provide for a significant number of those dwellings and population.

The site is located at the southern part of the PDA, adjoining the Flinders Lake Context Plan Area and Monarch Glen Context Plan Area. Access to the subject site is currently via Undullah Road to the south-east and Kilmoylar Road to the north-west.

The site is within the Urban Living Zone of the Greater Flagstone Development Scheme and is subject to an endorsed Context Plan (DEV2023/1431) a copy of which is provided (**Appendix A**).

The Wyatt Road development consists of a master-planned development comprising residential uses; a variety of greenspace (including major linear, minor linear, environmental, neighbourhood recreation and district recreation park); future non-residential uses (including future centre and possible school); and necessary infrastructure to support the creation of the development. An extract from the existing approved Context Plan is included below as **Figure 1**.

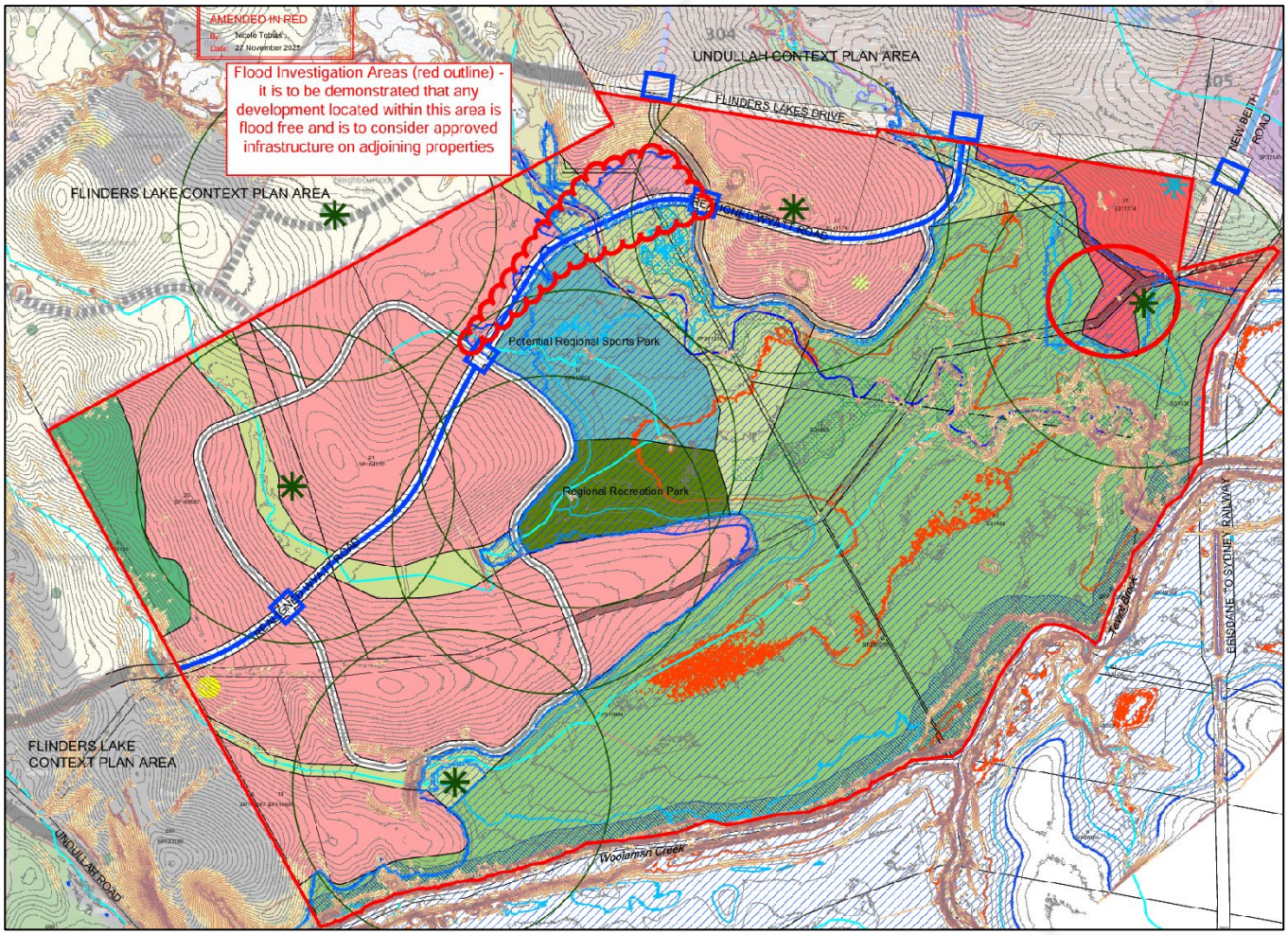


Figure 1: *Extract of Endorsed Wyatt Road Context Plan*

This OSS is prepared in conjunction with other IMP's and OSS's and when approved, will outline the strategy for achieving housing diversity and affordability within the development. Importantly, all IMP's and OSS's are prepared based on the endorsed Context Plan (DEV2023/1431). The IMP's and OSS's also have regard to one another to ensure a consistent approach across the development.

3. Housing Diversity and Affordability

Housing affordability in South East Queensland (and Australia generally) is an increasing challenge in the past decade, both in greenfield location and existing suburban areas. Housing prices are influenced by several supply and demand factors including:

- Income levels
- Construction costs
- Interest rates
- Rental costs
- Limited housing supply
- Population growth
- Government policies/timing challenges
- Economic conditions

Collaboratively comprehending and tackling these factors can enable policymakers, developers, and communities to collectively strive for enhancing housing affordability across a wider spectrum of the population. A primary objective of the GFDS is to tackle the challenge of housing affordability and provide a variety of housing options within Greater Flagstone.

Part 3.3.3 – Housing Diversity and Affordability of the GFDS requires that development delivers:

- *Housing choice and diversity to meet the needs of the community, through a mix of densities, types, designs, tenures, and levels of affordability, to cater for a range of lifestyles, incomes, and life cycle needs;*
- *Residential development that complements or enhances the character of the neighbourhood and streetscape, and contributes to the creation of an attractive and safe environment;*
- *Dwellings that provide appropriate levels of amenity and privacy, and adequate outdoor areas and car parking to meet varying household needs; and*
- *Energy efficient, climatically responsive design including appropriate solar orientation, shading, cross ventilation, natural lighting, and passive cooling techniques.*

Section 5.2 of the GFDS (implementation strategy) identifies stretch targets of 25% of housing that is affordable for key workers and first homebuyers, 10% accessible housing and 5% social housing.

The proposed master planned residential estate aims to contribute to housing affordability in several ways, including:

- **Establishment of Increased Housing Supply** to increase the overall housing supply in the region. By creating new residential areas, more homes become available, potentially helping to meet demand and stabilise or lower housing prices.
- **Provide Diverse Housing Options** through a variety of housing types, including more affordable housing options such as multiple dwellings, townhouses and smaller single-



family homes (refer to **Section 3.4**). This diversity caters to a broader range of income levels. Diversity of housing is achieved, at a context plan level, through establishment of residential neighbourhoods with differing density requirements, such as:
    - Urban Residential Neighbourhood (*minimum* 15 dwellings per hectare); and
    - Medium Density Residential Neighbourhood (20-50 dwellings per hectare).
- **Innovative Design and Master Planning** provides an opportunity for innovative urban planning and design that prioritises efficiency, sustainability, and cost-effectiveness, resulting in the ability to provide more cost-efficient construction methods and energy-efficient housing.
- **Partnership with Community Housing Providers (CHP's)** – provides an opportunity for the developer to partner with a CHP to deliver social housing (refer to **Section 3.5**).

Adherence to the requirements of the GFDS and the relevant EDQ guidelines ensure a range of housing choice is provided to meet the needs of the community, including a mix of densities, types, designs, tenures, and levels of affordability.

3.1. PDA Guideline 16

The PDA Guideline 16 exists to ensure housing affordability and diversity is delivered across PDA's, using several methods including:

- Encouraging the developer "*to propose alternative and innovative solutions*" to meet the relevant housing affordability and diversity requirements;
- Identifying target prices for dwellings to rent/purchase that reflect local levels of affordability;
- Influencing lot and house sizes to provide more diverse mix of dwellings; and
- Delivery of accessible housing.

This strategy focuses on identifying target prices for dwellings that reflect local levels of affordability and influencing lot sizes (and therefore by definition house sizes) to provide a more diverse mix of dwellings. In addition to lot size, the following lot specific factors will have a direct and measurable impact on the sales price and housing construction price, thus directly impacting affordability:

- Lot position/location in the overall development context;
- Lot orientation;
- Lot shape;
- Lot slope;
- Other characteristics including soil type, acoustic requirements, bushfire requirements;
- Building design and building covenants; and
- Volume of land supply in the immediate catchment.

The developer will take each factor mentioned above when considering how best to meet the affordability and diversity objectives for this development.

The Wyatt Road development will provide a range of different housing types, ranging from low density residential development (detached dwellings) through to medium density residential



development (multiple dwellings and townhouses). Other dwelling typologies will also be achieved, including small lot housing, terrace housing and auxiliary dwellings.

The affordability targets (**Section 3.3**) will be largely met through offering a range of detached and attached housing products with dimensions and specifications suitable to accommodate more affordable products to meet the relevant affordability prices points (and target income bands).

Sections 3.3 & 3.4 below outline how diverse, affordable, and accessible housing will be delivered within the Wyatt Road development.

3.2. Affordable Housing Metrics

The GFDS and EDQ Guideline 16 (Housing) establishes housing affordability and social housing targets to encourage a diversity of housing products. To achieve the diverse housing product is intended to be delivered across three income bands established by PDA Guideline 16. Table 1 (within the Guideline) shows the detailed method used to determine the affordability bands within the residential estate to meet the targets, however generally it is expected that development strive to achieve the following targets:

- 5% Social Housing (stretch target); and
- 25% Affordable Housing (stretch target) consisting of:
    - 5% housing within Band 1 (50% median household income)
    - 10% housing within Band 2 (80% median household income)
    - 10% housing within Band 3 (100% median household income)

For the purposes of the affordable housing calculations within this OSS, the Logan LGA Median Household Income (MHI) is based Australian Bureau of Statistics (ABS) data from 2021 census, and the total mortgage amount is calculated using a 5.85% interest rate (an average of the banks interest rate from *moneysmart.gov.au* in April 2026) applied over 30 years for principal and interest repayments. It is also assumed that at least a 20% deposit accompanies any dwelling purchase, which is a standard deposit amount for first home buyers (or buyers generally) to avoid lenders mortgage insurance and is recommended by most financial institutions. The calculations do not contemplate any first home buyer incentives/grants, however such grants (in some form or another), although such schemes have generally been in place for at least the last 13 years.

This OSS should be regularly reviewed to ensure that the correct metrics (and therefore targets) are reflected – please refer to **Section 4** relating to 'monitoring'.

3.3. Affordable Housing Targets

The following table outlines affordability bands based on the Logan local government area median household income; the maximum house price/weekly rent for each band; and a target for provision of housing within each affordability band which needs to be achieved in order to meet the requirement for 25% affordable housing in accordance with PDA Guideline 16.

***Table 1**: Housing Affordability Targets*

Income Bands as per Guideline 16 (% of Median Household Income)	Logan LGA Average Household Income (annual) *	Income Range (Based on MHI)	Annual Mortgage Payment (35% of income band)	Monthly Mortgage Payment	Total Mortgage Amount (assumes principal and interest payments)	Total House Price (incl. 20% deposit	Affordable Rent ($ per week)	Total Dwelling price for affordable rental	% of housing product required within income band	Type of Housing (Dwelling)
Band 1 50%	$101,678.72	$50,839.36	$17,793.65	$1,482.815	$246,611.20 Band 1	$308,264.00	$293.30 Band 1	$381,290.00 Band 1	5%	Any
Band 2 80%	$101,678.72	$81,342.98	$28,469.04	$2,372.42	$394,562.85 Band 2	$493,203.56	$469.29 Band 2	$610,077.00 Band 2	10%	Any
Band 3 100%	$101,678.72	$101,678.72	$35,587.55	$2,965.63	$493,087.07 Band 3	$616,358.84	$586.61 Band 3	$762,593.00 Band 3	10%	Any

** Logan LGA median household income at 2021 Census = $84,032 p.a (Source: https://abs.gov.au/census/find-census-data/quickstats/2021/LGA34590). Inflation factor in line with change in average weekly earnings May 2021 to November 2025 = 1.21 (Source: ABS Average Weekly Earnings, November 2025, Table: 12C, Queensland (dollars) - seasonally adjusted, Column: Earnings; Persons; Total earnings; Queensland)*

 Excluding any first home owner grants or incentives

3.4. Delivering Housing Affordability and Diversity

Housing affordability and diversity is delivered across the PDAs utilising a variety of methods, including:

- Leading innovation in the design of neighbourhoods, precinct, and dwellings;
- Identifying target prices for dwellings to rent and purchase that reflect local levels of affordability;
- Influencing lot and house sizes to provide a more diverse mix of dwellings; and
- Delivery of accessible housing.

The development will be designed in accordance with the relevant PDA guidelines/practice notes and in accordance with the approved Context Plan (**Appendix A**). As noted in the preamble to this section, the diversity of housing is achieved, at a context plan level, through establishment of residential neighbourhoods with differing density requirements and built form parameters. Reference should be made to this OSS when developing the detailed reconfiguration/subdivision design as part of future applications to ensure the design allows for an appropriate diversity of housing, which will impact affordability. It is also recommended that any future 'Plan of Development' within the context plan area allow for development of diverse housing products and for housing provided by a Community Housing Provider or similar (i.e. 'other residential' land use).

We have provided further information about the intent for these differing neighbourhoods/parameters below, including how these contribute towards providing a diverse mix of dwellings:

3.4.1 Urban Residential Neighbourhoods (minimum 15 dwellings per hectare)

This precinct is the largest precinct in the development and will mainly accommodate urban residential development at a typical density of minimum 15 dwellings per hectare.

The delivery of standardised grids within the estate allows for a mix of residential lots to be spread evenly across the estate with lots ranging in size. The potential greatest impact on housing affordability available is varying the size of allotments and innovative new lot typologies and housing product.

Typically, development in these neighbourhoods will comprise predominantly standard and small residential lot sizes, however, can include differing lot design allowing for different housing products, such as:

- Block ends – incorporation of smaller lot sizes/depths;
- A range of lot frontages ranging from 8.5m (terraces) to 18+m;
- A range of lot depths (ranging from 20m to 32m); and
- Designated multiple allotment sites (i.e. duplex and triplex sites).

Due to the inclusion of the abovementioned housing products, we generally see urban residential neighbourhoods in Greater Flagstone achieve significantly above the minimum 15

dwellings per hectare density. Allowance for the abovementioned housing products contributes to the ability to achieve compliance with the targets outlined in **Section 3.3**.

3.4.2 Medium Density Residential Neighbourhood (20-50 dwellings per hectare)

These neighbourhoods are provided within a walkable catchment of the District Centre, school/s, community facilities and the future Monarch Glen railway station. Designation of medium density residential neighbourhoods makes efficient use of land in these well-located and higher-amenity areas. Typically, development in these neighbourhoods will comprise a very limited amount of standard and small residential lot sizes (if any), however, will comprise *predominantly* smaller and more affordable land/housing products, such as:

- Villa housing (>300m² lot sizes);
- Terrace housing (125m² to <300m² lot sizes);
- Townhouses;
- Designated multiple allotment sites (i.e. duplex and triplex sites); and
- Designated auxiliary dwelling sites.

It is intended this neighbourhood will be designed to comply with the Residential 30 PDA Guideline, including requiring the achievement of a minimum density of 30 dwellings per hectare, however there is the opportunity to achieve a higher density.

Inclusion of the above housing products contributes to the ability to achieve compliance with the targets outlined in **Section 3.3**. For instance, we typically expect <300m² villa housing, terrace housing (front and rear loaded) and townhouses would accommodate smaller and more affordable 3 bedroom dwellings. Duplex and triplex housing would typically range in size between 2 and 3 bedrooms. We anticipate the smaller products will ensure the development can easily meet the abovementioned targets for Bands 2 & 3 affordability; and 1-2 bedroom products will likely be able to assist in achieving the target for Band 1 affordability.

3.5. Social Housing Target

The GFDS identifies a stretch target for development to provide 5% social housing. Social housing provides for safe, secure and sustainable homes to vulnerable people in Queensland and includes 'public' or 'community' housing. Public housing is facilitated by the State government, whereas community housing is typically managed by non-government or community organisations or local governments. To achieve 5% social housing provision within the Wyatt Road development, the developer may need to partner with a CHP (if possible) to deliver social housing. Reporting of provision of social housing and/or evidence of efforts made to partner with either the State or CHP's will need to be monitored and reported on annually, pursuant to **Section 4** of this OSS.

3.6. Accessible Housing Target

The Liveable Housing Design Guidelines (LHDG) provide direction towards creating accessibility and future options for accessibility in many ways, such as: dwelling access (level, step free entrance), hobless showers, allowances for future installation of grabrails, hallways

and doorways that facilitate an ease of access, and ease of access/adaptability in kitchens/bathrooms/bedrooms.

The LHDG outline levels of performance for accessible housing from Silver Level through to Platinum Level.

Land Use	PDA Guideline	Accessible Housing Target	Performance Level*
Medium Density Residential Neighbourhood	10% (for multiple residential development)	10% (for multiple residential development)	Silver or Gold Level
Urban Residential Neighbourhood	10% (for multiple residential development)	No requirement	N/A

Silver level provides for seven core liveable housing design elements. Gold level provides for enhanced requirements for most of the core liveable housing design elements plus some additional elements. Platinum level provides further enhanced requirements for the core liveable housing design elements plus additional elements (up to 15 elements in total).

** per the Liveable Housing Design Guidelines*

PDA Guideline 2 in relation to accessible housing does not have any requirements for reconfiguration of a lot; however, requires a mandatory delivery of at least 10% of all dwellings as 'accessible' within multiple residential developments.

We anticipate that the development will easily be able to achieve 10% accessible housing target (overall) if the above precinct targets are met.

We note that from October 2023, changes to the National Construction Code (NCC) have begun to be implemented in phases. The NCC – Liveable Housing Design Standard (phase 1) provides for:

- a step-free path to the entrance
- at least one step-free entry into the home
- slightly wider internal doorways and corridors
- an accessible toilet
- a step-free (hobless) shower
- provision for future inclusion of grabrails in an accessible bathroom and toilet

Further changes to the NCC are anticipated in subsequent phases, which will improve accessibility for all dwellings, including detached dwellings within the Urban Residential and Medium Density residential neighbourhoods.

4. Monitoring and Reporting

To meet the requirements of this OSS, the developer will provide an annual monitoring report. The annual reporting will be undertaken over a calendar year and should be submitted to EDQ by early February in the year following the reporting period. The annual monitoring/reporting requirement will be initiated at commencement of the project (i.e. upon creation of the first residential lot).

The monitoring report will calculate the diversity and types of products created, along with the achieved price points (or actual rent) within the development during the monitoring period and provide an assessment of achievement of the targets identified in **Sections 3.3, 3.5 and 3.6** of this OSS. If the targets are not met, the monitoring report should outline potential measures to achieve targets in the subsequent monitoring period and demonstration of efforts made to achieve targets.

The affordable housing metrics outlined in **Section 3.2** should be reviewed as part of each monitoring report to ensure the assumptions made (including but not limited to interest rates, median household income, land sales price and construction costs) remain accurate. Reviews should also consider any changes to EDQ policy or PDA Guidelines over the course of the project.

In summary, the annual monitoring/reporting should:

- Review affordable housing metrics outlined in **Section 3.2** and update where necessary;
- Provide a summary different housing typologies outlined in **Section 3.4** delivered during the reporting period;
- Provide a summary of delivery of and performance against affordable housing, social housing and accessible housing targets outlined in **Sections 3.3, 3.5 & 3.6**; and
- Propose specific mitigation measures where targets have not or will not be met, including demonstration of efforts made to achieve relevant targets.

Appendix A

Wyatt Road Context Plan