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Deputy Premier
Minister for State Development, Infrastructure and Planning; and
Minister for Industrial Relations
Queensland Government
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Dear Minister,

SUBMISSION TO FAR NORTH QUEENSLAND REGIONAL PLAN REVIEW

This submission outlines Q Shelter's input to the Far North Queensland (FNQ) Regional Plan Review.

Background

Q Shelter is Queensland's peak body working to address housing needs and homelessness. We envision a future in which every Queenslander has a safe, affordable and accessible place to call home. We lead on solutions to unmet housing needs and homelessness. Incorporated in 1993, Q Shelter is a membership-based organisation that works to strengthen housing system capacity and influence policy and investment settings to support effective solutions. We are engaged at all levels of government, working collaboratively with the public and private sectors, the community services sector and the wider community to achieve real solutions that succeed through to successful implementation.

We believe a primary objective of planning systems and schemes should be to achieve a healthy housing system, where supply adequately meets demand and housing diversity and choice are key features, accessible to all income groups. This includes ensuring that people on low incomes can access affordable homes in areas well served by public transport and essential services. As such, we advocate for delivering the 'homes we need, where they count.'

Importance of Regional Plans

Our understanding is that a regional plan serves as a strategic framework that guides how land, infrastructure, economy, environment, and communities will develop and grow across a broad geographic area over a long-term horizon. It sets out the scope of planning, including population and housing growth, employment and industry needs, protection of natural and cultural values, and delivery of infrastructure and services, and establishes goals to ensure that such growth is well-located, sustainable, inclusive, and resilient.

In particular, the housing considerations include identifying areas for new residential development, supporting diverse and affordable housing options, integrating housing with transport and community services, and ensuring that housing growth responds to demographic and socio-economic trends.

A regional plan, therefore, provides the overall framework for local governments' planning schemes and associated housing action plans, helping to shape residential development across the region and the local government area. To be most effective, we believe such plans benefit from clear, measurable indicators of success, as there is a potential risk that, without such benchmarks, local plans may not fully achieve the intent of the regional plan and wider state planning policy. Establishing monitoring mechanisms and clear performance measures can help ensure that housing outcomes remain aligned with the region's strategic goals and the government's goals, such as the target of one million new homes by 2044, inclusive of 53,500 social and community homes.

Demand pressure

The FNQ Review proposes a range of measures to increase regional housing supply. The current housing context in FNQ is challenging. For instance, FNQ is the fastest-growing region in northern Australia, and population growth is expected to increase sharply, with the region's population projected to rise from 264,555 in 2021 to between 341,360 and 378,340 by 2046, creating a demand for between 34,455 and 48,485 new homes, requiring approximately 1,380 to 1,940 per year.

This combination of rapid population growth and constrained housing supply is placing unprecedented pressure on both the private rental market and the social housing system. The existing supply is already insufficient to meet current demand, limiting access to affordable housing for individuals with low to moderate incomes and progressively affecting broader demographic groups, such as young people and men and women aged 55 years and older. Without timely and coordinated action, these pressures are likely to exacerbate rates of housing stress and risk of homelessness across the region.

National Shelter and SGS Economics and Planning's recent National Rental Affordability Index (2025) shows that regional Queensland is now the least affordable regional housing market in Australia, placing significant strain on low-income households and increasing the risk of homelessness¹. These pressures are acutely felt in Northern Australia, where housing options are more limited and access to support services is constrained.

Across Queensland, more than 56,000² People are currently on the social housing waitlist, while homelessness support services report a significant increase in demand for support in the last 12 months. Rental vacancy rates are at historically low levels, and affordability challenges continue to push households into insecure or temporary accommodation. For communities in FNQ, this context highlights the urgent need for strategic, intentional, and well-resourced planning to address housing supply, affordability, and homelessness, including targeted measures to support vulnerable households and ensure equitable access to housing.

Key contextual factors shaping housing in the region include smaller household sizes, workforce growth driven by major infrastructure projects, and construction industry challenges, including skills shortages, supply constraints, and rising costs. Social and affordable housing supply has historically lagged population growth, while reliance on the private rental market offers limited security of tenure and remains undersupplied. The region's exposure to severe weather also affects insurance costs and construction risks, further challenging housing delivery. These factors together create significant pressures on the whole housing system.

General feedback

Q Shelter supports several key directions and assumptions in the FNQ Regional Plan 2025, including:

- Ensuring housing is available where and when it is needed (p.3)
- New residential development is responsive to the tropical and sub-tropical climates of FNQ and avoids areas of intolerable risk (p. 68/121)
- Promoting climatically responsive and culturally appropriate dwelling and neighbourhood design (p.30/68/118)
- Recognising that declining household sizes require a more diverse mix of housing typologies to meet changing demographic and market needs (p.68/73)
- Maximise the efficient use of land within the Urban Footprint (p. 68)
- Facilitate infill development to increase the supply of a range of housing typologies (p.71)
- Increase medium-density residential development in proximity to public and active transport corridors (p. 68)

¹ Chwasta, M., Counihan, J., & Kendall, J. (2025, November 23). *Rental affordability data shows 'dire' situation across Australia*. ABC News. <https://www.abc.net.au/news/2025-11-24/sgs-economics-rental-affordability-index-data-release/106031672>

² Marie, J., & Taylor, J. (2025, October 29). *Families, single women join record high social housing waitlist*. ABC News. <https://www.abc.net.au/news/2025-10-30/queensland-social-housing-register-reaches-record-high/105946840>

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- Supporting the role of Tropical Urban Villages (TUVs) as mixed-use, higher-amenity areas that make more efficient use of land (p.66).
- Facilitate the delivery of more safe, secure, affordable and culturally appropriate First Nations housing. Support the aspirations of First Nations peoples to sustainably Return to Country by facilitating planning scheme amendments (p.68).
- Acknowledging the importance of a stable rural workforce and the need for safe, accessible rural worker accommodation (p.67).
- Supporting transitional housing options, such as modular units via Modern Methods of Construction (p.68).
- Planning for and achieving the proposed dwelling supply targets (p.68).

Specific feedback on Policy Outcomes and Strategies

In general, Q Shelter commends the foresight demonstrated in the FNQ Regional Plan 2025 review and supports the introduction of dwelling supply targets. The FNQ Regional Plan 2025 is an important framework for ensuring the delivery of housing in the region. Setting housing targets helps provide certainty and guidance for local governments, a critically important tier of government, in facilitating housing supply. It also creates a planning framework for other key delivery sectors, such as community housing providers and the development and construction industries.

Q Shelter emphasises the importance of demonstrating similar intentionality by establishing housing typology targets. While the FNQ Regional Plan 2025 recognises the need for housing diversity and a range of typologies to meet varying community needs, it does not identify specific targets to guide this work nor outline incentives to support their delivery. *ShapingSEQ 2023* provides a valuable precedent, offering clear housing typology targets tailored to projected population growth and emerging housing trends, including smaller household formations and changing household structures. While we acknowledge the differing characteristics of regions across the state, we believe the SEQ 2023 plan illustrates how clarifying specific measures to ensure housing diversity could serve as a compass within a regional plan.

Q Shelter also notes the absence of specific targets for social and affordable housing in the FNQ Regional Plan 2025. While the state target of 53,500 new social and community dwellings by 2044 is welcomed by the sector, its success will depend on how various planning instruments, such as regional and local planning schemes, allocate and implement this growth. Increasing overall housing supply is important; however, much of this growth primarily benefits households able to access market-rate housing. To support people on low incomes or with complex needs, intentional policy mechanisms that prioritise social and affordable housing are essential, in our view.

The “Making it Happen” section of the FNQ Regional Plan provides a framework for implementation, highlighting the shared responsibilities of state and local governments, industry, community, and non-government organisations. It demonstrates a commitment to coordinated planning, ongoing monitoring, and engagement with First Nations peoples, and outlines the statutory and non-statutory tools available to support delivery. While these aspects are positive, the section lacks specificity in measurable targets, timelines, and accountability mechanisms, particularly for housing, infrastructure, and environmental outcomes. Without clearer guidance in these areas, the plan could risk limited effectiveness in translating its strategic vision into practical, on-the-ground impact and results.

The FNQ Regional Plan Review also outlines five key Policy Outcomes. In the following table, we focus on Theme 1 – Housing, specifically on Policy Outcomes 1-3 and their associated strategies, as detailed on pages 68–75 of the review. Our comments highlight opportunities to further strengthen housing supply, diversity, affordability, and alignment with infrastructure and community needs across the region.

Policy Outcomes and Strategies	Q Shelter Comments
Policy Outcome 1: Regional Growth Pattern Ensure adequate residential land supply in well-located areas where land is supported by appropriate infrastructure.	<ul style="list-style-type: none"> Q Shelter supports the intent of the Policy Outcome but emphasises the need for clarity and safeguards to ensure that housing supply delivers diverse, affordable, and well-located options, rather than simply increasing the number of dwellings. Effective mechanisms for inclusionary requirements, appropriate incentives, and ongoing monitoring are essential.
1.1 Maximise the efficient use of land within the Urban Footprint.	<ul style="list-style-type: none"> Q Shelter supports this strategy as it ensures housing proximity to services and other environmental considerations. Infill development, however, can default to high-end or investor-driven housing types. Therefore, Q Shelter recommends establishing clear expectations for diverse housing types and 'gentle density' that address the needs of households with low incomes, older people, key workers, and First Nations families.
1.2 Ensure new residential development is serviced by appropriate infrastructure and services, considering resilience and whole-of-life costs.	<ul style="list-style-type: none"> Q Shelter supports this strategy to ensure new residential development is serviced by appropriate infrastructure and services. We note that infrastructure should include transport, community facilities, access to employment, and climate resilience, and that affordable housing must be strategically located to minimise travel costs for households with low incomes. Consideration of insurance risks posed by extreme weather is also critical to ensuring long-term housing security. The region's exposure to severe weather events increases the cost and complexity of building and insuring homes, creating additional barriers to the delivery of affordable and social housing. Addressing insurance and climate resilience considerations is therefore essential to ensure housing remains secure, accessible, and sustainable in the long term. This requires targeted investment and incentives to support resilient construction, reduce insurance burdens, and encourage uptake of programs such as the Household Resilience Program.
Policy Outcome 2: Housing Supply Ensure housing supply meets the full spectrum of housing demand within the FNQ region to respond to the needs of current and future residents.	<ul style="list-style-type: none"> Q Shelter supports the intent but emphasises that supply must translate into diverse, affordable, and accessible homes, including social and affordable housing. The 2025-2024 budget included record investment in non-market housing options. The FNQ plan could intentionally signal to the market and CHPs where non-market housing is needed to stimulate investment and delivery.
2.1 Plan for and achieve the dwelling supply targets in Figure 3.	<ul style="list-style-type: none"> Q Shelter commends the dwelling supply targets for providing guidance to local governments, CHPs, and the development industry. The review should clarify when to apply medium- versus high-series population projections (p. 72) and include robust monitoring and review mechanisms to ensure alignment with regional targets, local planning, and housing delivery. For

Policy Outcomes and Strategies	Q Shelter Comments
	<p>example, SEQ's population grew by 3.0 % in 2022–23³—well above ShapingSEQ 2023's 1.8 % baseline⁴</p> <ul style="list-style-type: none"> Q Shelter recommends careful, measurable monitoring to ensure policy outcomes accurately reflect realistic population growth in FNQ.
<p>2.2. Achieve a mix of housing types appropriate to local context and need, in both new and established communities, through a range of housing typologies shown in Figure 4</p>	<ul style="list-style-type: none"> Q Shelter supports the objective of achieving a mix of housing types appropriate to the local context and need. We emphasise the importance of establishing clear, measurable targets for housing typology to guide delivery and ensure housing diversity. This would provide the Plan with a framework for accountability and evaluation, ensuring that local governments can effectively implement its intent.
<p>2.3. Increase medium-density residential development in proximity to public and active transport corridors, Major Regional Activity Centres (MRACs) and/or FNQ regional precincts shown on Maps 10, 11 and 13</p>	<ul style="list-style-type: none"> Q Shelter supports the objective to increase medium-density residential development near public and active transport corridors, MRACs, and FNQ regional precincts. This approach is particularly important for people with low incomes, people with a disability, and those with complex needs, who rely on close access to services and transport. To maximise benefits and reduce housing stress, housing should be consolidated near services and transport, helping to avoid the concentration of lower-middle-income households in greenfield areas where social infrastructure is limited, commutes are longer, and transport costs are higher. Embedding safeguards and clear implementation measures will ensure that this growth meets community needs and delivers equitable housing outcomes.
<p>2.6. Enable new models and forms of housing including dwelling type, size and modern methods of construction in both new and established communities.</p>	<ul style="list-style-type: none"> Q Shelter acknowledges the significant gap between current traditional construction rates and the state's target of delivering one million new dwellings by 2044. We consider Modern Methods of Construction (MMC) to be a key opportunity to accelerate delivery and help meet this target. To realise the full potential of MMC, targeted investment in local manufacturing capacity in FNQ is needed to ensure the region can actively contribute to housing delivery. We recommend that the review consider incorporating incentives and other supportive mechanisms to encourage the uptake of MMC and strengthen the sector's ability to achieve the required outcomes. In addition, Q Shelter emphasises the importance of promoting housing diversity through a range of dwelling types and sizes. Clear housing typology targets should be established, alongside mechanisms such as incentives, subsidies, or other measures, to ensure that delivery meets community needs.
<p>2.9. Facilitate the delivery of more safe, secure, affordable and culturally appropriate First Nations housing</p>	<ul style="list-style-type: none"> Q Shelter supports this priority and recognises its importance in addressing long-standing inequities in First Nations housing. However, we believe a more

³ Queensland Government Statistician's Office. (2024). *Population growth highlights and trends, Queensland regions, 2024 edition*. <https://www.qgso.qld.gov.au/issues/3061/population-growth-highlights-trends-qld-regions-2024-edn.pdf>

⁴ Department of State Development, Infrastructure, Local Government and Planning. (2023). *ShapingSEQ 2023: Background Paper 1 — Grow Theme*. https://www.planning.qld.gov.au/_data/assets/pdf_file/0030/99435/shaping-seq-review-grow-background-paper.pdf

Policy Outcomes and Strategies	Q Shelter Comments
	<p>prescriptive approach is required to ensure meaningful progress. This includes establishing clear, measurable targets and aligning them with the necessary investment to fully realise the strategy's intent. Without defined milestones and matched resourcing, the sector's ability to deliver more safe, secure, affordable, and culturally appropriate housing for First Nations communities will remain limited.</p>
<p>2.11. Support the aspirations of First Nations peoples to sustainably Return to Country by facilitating planning scheme amendments.</p>	<ul style="list-style-type: none"> Q Shelter welcomes this strategy and strongly supports efforts to enable First Nations peoples to sustainably Return to Country. This direction is vital and reflects the priorities expressed by communities. However, additional detail is needed to understand how this will be operationalised. In particular, clarification on which specific planning scheme amendments are being considered—and how these amendments will actively remove barriers or create new pathways for Return to Country initiatives—would help ensure the strategy can be fully realised and effectively supported by the sector.
<p>2.12. - 2.18. Facilitate infill development to increase the supply of a range of housing typologies.</p>	<ul style="list-style-type: none"> Q Shelter supports this strategic direction and acknowledges the role of infill development in expanding the range of available housing typologies. However, without specifying clear targets, benchmarks, or guidance, the policy becomes less accountable and more difficult to implement consistently. Greater clarity around expected outcomes would help ensure the strategy can be effectively monitored and realised in practice.
<p>Policy Outcome 3: Rural Towns and Villages</p> <p>Rural towns and villages provide for growth that supports economic viability and protects ecological significance.</p>	<ul style="list-style-type: none"> Q Shelter supports this policy outcome and acknowledges the important role that rural towns and villages play in fostering economic viability while protecting ecological significance. However, we also recognise the market failure present in many regional housing markets, where the cost of construction often exceeds the value of the completed home. This structural challenge limits private sector investment and undermines the ability of rural and regional communities to grow. To enable this policy to be fully realised and to support regional Queensland to thrive, government investment and targeted financial mechanisms will be essential to bridge this gap and stimulate viable housing delivery.
<p>3.2 Support suitable accommodation types within rural towns and villages for seasonal workers, including those employed by the tourism, agricultural and construction sectors.</p>	<ul style="list-style-type: none"> See comments immediately above. Additionally, all major projects—such as infrastructure, energy, schools, and hospitals—should include accommodation plans to reduce pressure on already stretched local housing markets.
<p>*Mount Peter Priority Development Area</p>	<ul style="list-style-type: none"> Q Shelter is supportive of the declaration of the Mount Peter PDA, recognising its crucial role in ensuring housing supply and its potential to encourage development in the growth area. However, the PDA should include clear social and affordable housing targets to address community needs. While the plan emphasises “housing mix” and “housing choices,” it

Policy Outcomes and Strategies	Q Shelter Comments
	does not currently provide guaranteed numbers or percentages for affordable or social housing.

In summary, Q Shelter supports the FNQ Regional Plan Review's emphasis on increasing housing supply, promoting diverse housing typologies, and aligning development with transport, services, and regional precincts. We commend the plan's recognition of climate-responsive and culturally appropriate design, the facilitation of infill development, the promotion of medium-density housing near public transport, and support for First Nations housing and sustainable Return to Country initiatives. The introduction of dwelling supply targets is also welcomed as a critical tool for providing certainty to local governments, community housing providers, and the development sector.

While the plan sets an important strategic direction, Q Shelter notes several implementation gaps that may limit its overall effectiveness. Key issues include the absence of clear, measurable targets for social and affordable housing, housing typologies, and infill development, as well as limited detail on implementation mechanisms, incentives and accountability measures.

Q Shelter looks forward to ongoing engagement with the Queensland Government and the associated Local Government Authorities as the FNQ Regional Plan Review progresses. We would welcome the opportunity to collaborate on refining targets, implementation measures, and incentives to ensure housing diversity, affordability, and accessibility are delivered effectively across the region. Our common goal is to foster resilient, inclusive, and sustainable communities while reaching the shared housing goals.

Further contact

We appreciate the opportunity to provide input to the FNQ Regional Plan review process. For further questions or contact, please liaise with our Policy & Strategic Engagement Lead, Maya Glassman at Maya.Glassman@qshelter.asn.au, in the first instance.

Yours sincerely



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