



Cassowary Coast
REGIONAL COUNCIL

Local Housing Action Plan 2024-2029





Cassowary Coast Regional Council Local Housing Action Plan 2024 - 2029

In March 2023, the Queensland Government announced \$600,000 in funding to the Local Government Association of Queensland to undertake the development of Local Housing Action Plans for a further 38 councils, with all plans to be drafted by December 2023 and completed by March 2024

This funding was provided to LGAQ to assist with contractors and project staff to assist with the development of the individual plans across the state.

Disclaimer

Information contained in this document is based on available information at the time of writing. All figures and diagrams are indicative only and should be referred to as such. While the Cassowary Coast Regional Council has exercised reasonable care in preparing this document it does not warrant or represent that it is accurate or complete. Council or its officers accept no responsibility for any loss occasioned to any person acting or refraining from acting in reliance upon any material contained in this document.



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Local Housing Action Plan 2024 - 2029

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Acknowledgment of Country

Cassowary Coast Regional Council acknowledges the traditional custodians of the land and sea on which we operate, the Mamu, Djiru, Girramay, Gulngay, Warrgamay, Jirrbal and Bandjin Peoples. We wish to acknowledge our respect for their current and emerging leaders and those in the dreaming. We thank all First Nations people for the contributions they make in building this community.



Introduction

This Local Housing Action Plan (the Plan) is developed through a joint initiative involving the Queensland Government, Cassowary Coast Regional Council and the Local Government Association of Queensland (LGAQ) to respond to a range of immediate, emerging, and longer-term housing challenges in the Cassowary Coast region.

This is an iterative process that does not intend to duplicate existing Council actions or actions under the Queensland Housing Strategy 2017-2027 or the Housing and Homelessness Action Plan 2021-2025.

It seeks to identify opportunities, consider an agreed response, develop targeted actions on key priorities and enable ongoing review of effort to adapt and respond to changing need.

The Plan aims to:

1. develop agreed priority actions to respond to housing need in the local government area,
2. establish strong foundations for longer-term housing responses to assist housing and homelessness outcomes in the local government area into the future,
3. incorporate existing information and plans that assist with developing responses to housing need and acknowledge work already completed by the Council, state agencies, private and not-for-profit organisations, and
4. facilitate targeted interaction between all parties through agreed actions to ensure a focus on deliverables and projects that can improve housing responses in the short and longer-term.



Image: Cardwell Market Day

Methodology and Approach

This Plan provides an overview of key community and housing characteristics, and emerging issues related to housing in the community. It identifies a targeted initial set of priority actions to respond to housing need, developed through a review of supporting documentation including:

- Council's planning scheme and relevant strategies, reports and plans.
- Regional infrastructure plans.
- Statistical data from the Queensland Government Statisticians Office, including Census and other data sets such as building approvals, rental market data and housing approvals.

- Housing needs data from the Queensland Government other state agencies and research houses as required.
- Queensland Government housing documents, including Queensland Housing Strategy 2017-2027 and Housing and Homelessness Action Plan 2021-2025.
- Other local data and information.

Emerging issues and opportunities, key challenges and potential responses have been developed from the review of a range of data sets, anecdotal feedback, and preceding engagement opportunities with Council and other stakeholders.



Our Region

The Cassowary Coast region (Cassowary Coast) is situated between the major regional cities of Cairns (approximately one hour north) and Townsville (approximately two hours south).

The Cassowary Coast is named after the distinctive and endangered flightless bird which inhabits the region, and it covers an area of approximately 4,700 square kilometres.

The region is a mix of town, rural, hinterland and coastal communities boasting beautiful beaches, lush rainforest and scenic mountains.

There are over 3,500 businesses operating in the area, with potential for new business growth and development in all towns and communities.

The predominant industries in the region are primary industries, manufacturing and production that support primary industries, health, and support. The Cassowary Coast is Australia's premier banana growing region and a well-known cane growing region.

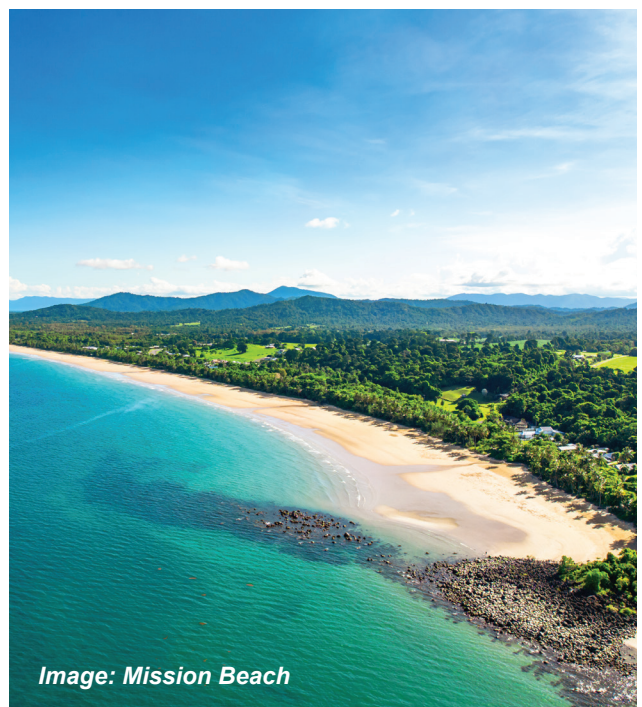
Other local employment industries include health care and social assistance, retail, education and training and manufacturing and construction.

The Cassowary Coast includes the towns of Innisfail in the north and Tully, Mission Beach and Cardwell in the south. Essential services are accessible within the towns, villages and small settlements at varying levels. The high rainfall and humidity mean this is one of the wettest and greenest places in Australia. The estimated resident population of the region is around 30,000 people.

The Cassowary Coast is accessed from the north and south via the Bruce Highway which passes through many of the region's townships.

The Palmerston Highway provides connectivity west, with the Tablelands region and is its major goods transport route. (Note that the Palmerston Highway suffered major damage during the severe weather event following Tropical Cyclone Jasper in December 2023). The eastern boundary of the region is bounded by the Coral Sea, the Hinchinbrook Channel and Hinchinbrook Island.

The region has limited public transport and is largely dependent on private vehicle and taxis for transport, with broader connections facilitated by Queensland Rail and select National bus services to major cities like Cairns and Townsville, where the nearest airports are also situated.



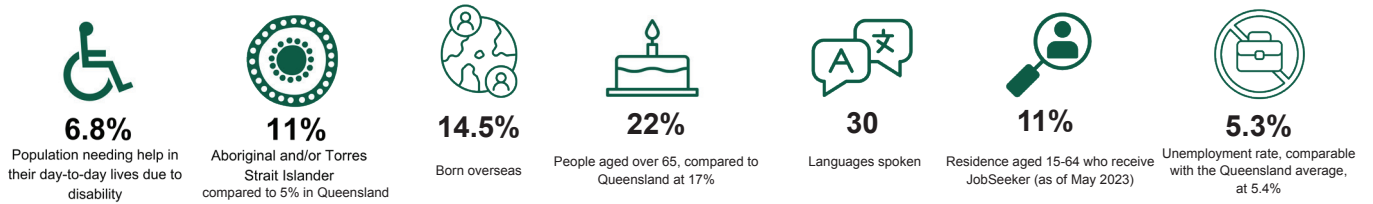
Snapshot

The following describes some of the key population highlights and housing trends in the Cassowary Coast region. All data is 2021 ABS Census data unless specified otherwise.

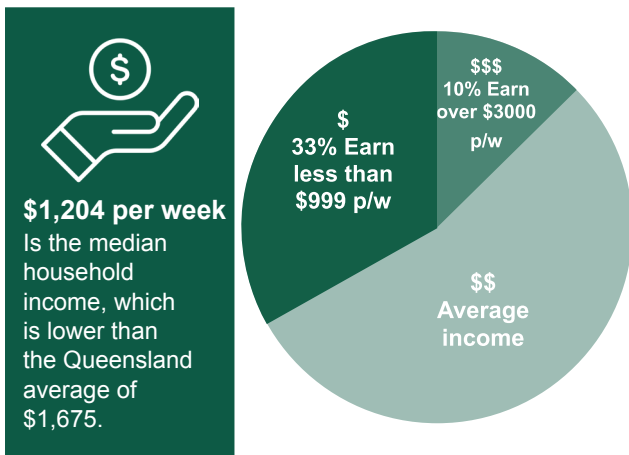
Population Characteristics

In 2022, there were 29,605 people living in the Cassowary Coast. This is set to grow to 31,599 people by 2046 .

Cassowary Coast is home to...



Income Comparison



Key Industries

Key worker industries are major local employers including:

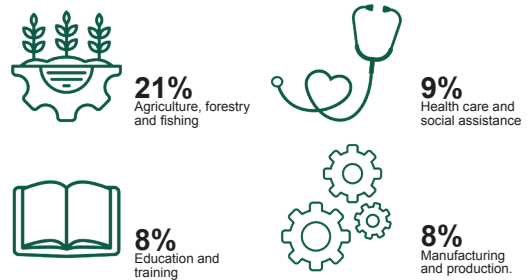
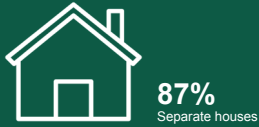


Image: Innisfail Show

Housing Characteristics

There are approximately 15,053 private dwellings in Cassowary Coast. The number of dwellings is forecast to grow to 17,156 by 2046.

There is minimal housing diversity across the LGA.



Housing Tenure



40%
Own their home outright



24%
Own their home with a mortgage

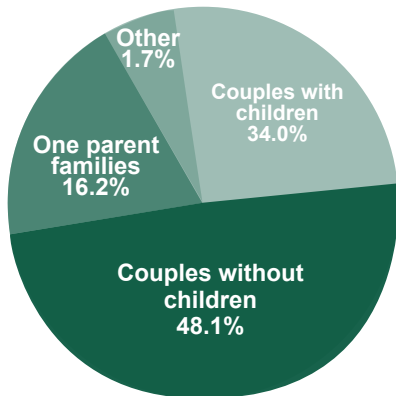


30%
Rent their home



Two in three households own their home

Household composition



67%
One family households

29%
Lone person householders

4%
Group households

2%
Multiple family households



Image: Innisfail

Key Challenges

As at Census 2021, of the 10,962 households in Cassowary Coast, 341 mortgage holders and 971 renting households were experiencing housing stress. With rents and interest rates rising since 2021, it is anticipated that this could potentially be higher in 2024.

Housing stress is defined as households paying more than 30% of their gross income on mortgage or rental repayments.

30% Of rental householder were paying more than 30% of their income to rent

13% Of mortgage households were contributing more than 30% of their income to the mortgage

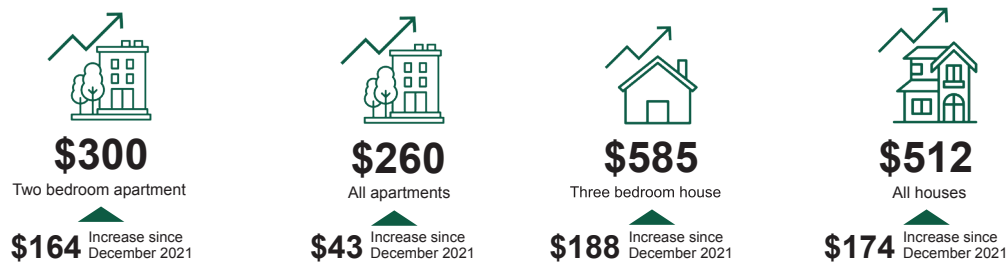
Low rental vacancy rates are impacting availability and affordability.

0.5%
October 2023
Vacancy rate for rental properties in Innisfail

Source: SQM Research 2023

Vacancy rate held relatively steady at .5% from September 2023 – March 2024, with a peak of 1.1% in December 2023, which was quickly reduced after the Ex-Cyclone Jasper Flooding.

Median rental prices in the Cassowary Coast (as of September 2023) were:



Housing stress is on the rise

Many areas across the Cassowary Coast are experiencing significant increase in housing prices.

\$295,000
Average 3 br house price in postcode 4860 in March 2022



\$394,000
Average 3br house price in Post Code 4860 in March 2024

Source: SQM Research 2024 – (Weekly Asking Property Prices 2010 – 2024) Highcharts.com



Image: Coconuts Boat Ramp

Focus Areas

Key focus areas help direct action and resources to address significant housing challenges and needs across the Cassowary Coast region. These have been determined through a review of existing data and engagement with stakeholders. These focus areas will be considered when identifying and prioritising actions.

Focus Area One: Housing supply and housing diversity

Current housing stock in the Cassowary Coast does not align with the needs of the region's current and future population. The population average age is increasing, and population base is declining. The predominant housing is larger, detached dwellings, despite almost a third of households being occupied by lone/single occupants. The limited supply of diverse housing types, including smaller dwellings that may better suit smaller households, also limits the opportunity for downsizing.

According to the 2021 Census, 1,989 dwellings were unoccupied in the Cassowary Coast, representing 15% of private dwellings, and significantly higher than the Queensland average of 9%. Some of the highest rates of unoccupied dwellings were in Mission Beach (21%) and Innisfail (11%), meaning there is a high proportion of housing stock being underutilised or unavailable for purchase or rent, possibly due to short-term rentals in tourist hot spots. With low rental availability, further investigations on vacancies reasons are required to better understand this underutilisation.

Following the coronavirus pandemic, there has been significant migration to the Cassowary Coast, a trend not reflected in the 2021 Census data. Increasing migration is happening alongside a booming short-term accommodation market (e.g. properties being used for Airbnb during the high season) and increase in vacant dwellings, further exacerbating residential rental shortages and overall lack of housing stock. Anecdotally, it is understood that some property owners are leaving their vacant dwellings to deteriorate when maintenance costs exceed rental value.

There is a need to increase both housing supply and diversity in the Cassowary Coast. New residential development needs to be carefully located and designed to maximise access to existing infrastructure and services, but also respond to the environmental attributes of the region. A substantial portion of the region is located within flood zones and approximately 60% of the area is located in protected World Heritage Area and National Park areas. The potential exists to deliver secondary dwellings, mixed use development and medium and high-density to provide more responsive housing to the local market.

Response opportunities:

- Continue to provide ongoing monitoring of housing needs and trends.
- Encourage the development of diverse housing in key locations, particularly smaller dwelling product to respond to local needs.
- Examine statutory and non-statutory levers to support the delivery of medium and high density housing.
- Encourage the development of the local construction and manufacturing industry to support local housing and infrastructure delivery



Focus Area Two: Housing to support the local workforce

Cassowary Coast is home to a diverse workforce, essential for sustaining the local economy.

With cane and bananas being major employers, alongside other fruit crops, agriculture, forestry and fishing represents 21% of local employment. Other significant sectors include health care and social assistance (9%), retail trade (9%), education and training (8%), and manufacturing (8%).

Cassowary Coast experiences challenges in attracting and retaining professional, skilled, and essential workers, resulting in unfilled positions and worker shortages. Housing strategies that consider the unique housing needs of different workers, including location of dwellings, affordable price point and appropriate dwelling size, are required to attract and retain the workforce needed for the region. The below summarises different challenges and needs.

Seasonal Worker Housing

With the Cassowary Coast being Australia's premier banana and cane-growing region, seasonal and rural workers are essential for sustaining this agricultural sector.

The Australian Government's Pacific Australia Labour Mobility (PALM) scheme allows eligible agricultural businesses to hire workers from Pacific Islands countries and Timor-Leste when there are local worker shortages. Under this scheme, agricultural businesses operating in Cassowary Coast are recruiting Pasifika workers for short-term jobs up to 9 months, or longer term roles in unskilled, low skilled and semi-skilled positions. Although the PALM scheme helps to fill seasonal worker shortages in the Cassowary Coast, it has significantly impacted the local housing market.

Previously, rural workers would typically be international visitors or "backpackers" who would work for 88 days in the region to fulfil their working holiday visa requirements. Given the short timeframe, they would often camp, stay in on-site accommodation or backpacker style accommodation. There are currently six backpacker facilities in the Cassowary Coast, and some have

closed in recent years, resulting in fewer beds to accommodate backpackers and working holiday makers.

The PALM scheme requires employers to support a longer stay for workers. In addition to homes, in some cases, large farming operators have purchased existing motels, caravan parks and backpacker hostels to accommodate their labour force. In other cases, farmers have been seeking to establish on-farm workforce accommodation facilities.

This has impacted the availability of residential housing for both purchase and rental in the Cassowary Coast. It is also important to provide other social, recreational and cultural opportunities to support the integration of PALM workers into local communities, as well as their own health and wellbeing while away from their home countries.



Image: Banana Farm

Image courtesy of Tourism Tropical North Queensland

Skilled and essential worker housing

ABS data shows that since 2021 the labour market has tightened significantly, indicating that employers are increasingly competing for workers, resulting in a greater number of occupations in shortage as employers are unable to fill advertised vacancies.

The availability and cost of housing in the region has resulted in some industries, including construction, healthcare and social assistance, experiencing skill shortages and challenges in recruiting and retaining workers. As at April 2024, Cassowary Coast Regional Council has implemented a proactive approach to advising potential candidates of housing challenges in the region, and intensively supporting those looking to relocate to the area.

The Cassowary Coast Regional Council Advocacy Plan 2023 considers the unique opportunity for the State Government and Council to explore new and innovative investment models to deliver much-needed key worker housing in the Cassowary Coast region.

Council's social housing portfolio has a combination of direct council ownership and joint ownership with the Queensland Government, and the value of Council's equity is an estimated \$3.4m. Through divestment of Council's social housing portfolio, Cassowary Coast Regional Council is seeking to enter discussions with the Queensland Government to fully explore innovative investment models by leveraging Council's equity in the social housing portfolio to deliver needed key worker housing in the Cassowary Coast region.

Recent advice (Homes for Queenslanders: Budget delivers plan, 600 modular homes, [Press Release] from Premier and Cabinet indicates that the Queensland Government have plans to provide additional new affordable dwellings proposed for the township of Innisfail.

Council has two properties across the region which can be made available to specific local government employees affiliated with particular roles. A third property is supplied to James Cook University with a long term lease.

Response Opportunities

- Undertake studies and develop strategies to understand local worker needs and future requirements.
- Undertake an assessment to understand the impact of housing shortages on current and future industries.
- Advocate to State and Federal governments for improved funding and initiatives to support essential workers.
- Support initiatives that address construction skills shortages in rural and regional areas.



Image: Pacific Island community marching at Tully100 event

Focus Area Three: Housing for First Nations, people with disability and an older population

As per the Cassowary Coast Regional Council profile, the region has a population of approximately 30,000 people, with Aboriginal and Torres Strait Islander peoples comprising around 11% of this population, over double state average of 4.6%. This demographic exhibits a younger age profile compared to the non-Indigenous population, which underscores the need for housing solutions that accommodate growing families and young individuals. Additionally, the socioeconomic indicators reveal disparities in income, employment, and education levels, contributing to a higher incidence of housing stress within the Indigenous community.

Many Indigenous families in the Cassowary Coast struggle with housing affordability. Low-income levels and high unemployment rates exacerbate this issue, making it difficult for these families to secure stable and affordable housing. Additionally, the availability of social and affordable housing in the region does not meet the demand, leading to long waiting lists and temporary housing solutions that are often inadequate.

Cassowary Coast is home to a population that has 22% of residents aged 65 years and over. This is slightly above the percentages in that age group for Queensland (17%).

The last decade has also seen a growing proportion of the community with disability and long-term health conditions, with the proportion of disability (6.8%) in the region now exceeding the state average (6%). More than 9,300 people suffer from chronic health conditions, such as arthritis, mental health condition, asthma, diabetes or heart disease .

Council recognises the importance of providing quality health care and support to people with disability and older people. A priority initiative in Council's Corporate Plan is to advocate for improved services for seniors. In the Corporate Plan 2021-2025, priority initiatives under the 'Our community' focus area are to advocate for improved services for seniors, and place-based health care services.

Residents with specific health needs, as well as the region's older population, require access to adequate, affordable and accessible housing options, as well as services that support healthy living and ageing in place. Interviews with members of the Cassowary Coast Community Sector Alliance indicate that accessing in-home services and community transport are challenges for older people in the Cassowary Coast.

Further compounding this issue is the lack of supported living accommodation and housing diversity within the region, with limited opportunities for people to downsize from their larger detached family homes. With only 294 places across the 8 Aged Care Services in the region, and no retirement (over 55) accommodation.

The flooding disaster following Tropical Cyclone Jasper in December 2023 exacerbated the issues facing vulnerable community members through displacement from existing living arrangements, lack of emergency and short term accommodation and a lack of in-community supports that can provide timely and appropriately managed responses to community.

Response Opportunities

- Support Social and Affordable Housing growth in the area.
- Investigate new models for housing and service delivery to support target cohorts.
- Collaborate with local industries and service providers to identify opportunities for housing older people.



Focus Area Four: Social and affordable housing

There is growing demand for affordable and social housing in Cassowary Coast, and additional supply is needed.

Almost one in three rental households (30%) were experiencing rental stress in 2021. Considering the significant shift in the housing landscape since then, it is anticipated that the true rate of housing stress is higher than the 2021 Census data suggests.

There is a higher proportion of low income households in the Cassowary Coast than the Queensland average, with the region's weekly median household income (\$1,204) below the State average (\$1,675). More than 13% of households earn less than \$499 and 23% between \$500 to \$999 per week.

There are 364 social housing dwellings in the region, including public housing properties, community housing properties, and Indigenous housing properties (AIHW 2023). The average time on the register prior to housing, has increased from 9 months in 2017 to 22 months in 2023.

The region's shortfall of smaller, accessible dwelling types means that people are not living in appropriate housing. For example, an older person whose family has left home may want to downsize into a smaller, more accessible dwelling, which would free up a house for a family, however the lack of housing diversity makes this move unattainable.

Service providers in the region have anecdotally reported that an emerging housing challenge is the growing incidence of overcrowding and couch surfing. Research also indicates that household crowding puts pressure on household relations and can contribute to increased risk of domestic and family violence, youth disengagement, and chronic health issues (AHURI 2019).

The social housing register as of June 2023 shows demand for social housing from:

- Families, including larger families from First Nations backgrounds who meet criteria for larger detached homes.
- Single persons over 55 years
- People with disability requiring modified

housing.

- Single parents with 1 child waiting for 2-bedroom dwellings.

This highlights that a diversity of social housing types is needed to support households, as well as culturally appropriate housing for First Nations households.

Domestic and family violence services operating in the region, report there is also a need for more emergency housing and support services for people experiencing domestic violence and at risk of homelessness.

Response opportunities

- Increase understanding of housing needs to determine response to cohort needs, including young people, individuals, households, and family and domestic violence situations, and crisis housing.
- Advocate for more crisis housing in response to family and domestic violence in the region.



Actions

Cassowary Coast Regional Council, with the support of the Queensland Government through the Local Housing Action Plan 2021-2025 (LHAP), is committed to engage in the delivery of its initial LHAP through the following set of actions, developed to target immediate to longer term housing responses. The outcomes can only be delivered through a place-based collaborative approach by all levels of government, NFP, industry and community stakeholders. This is an iterative process, and these actions will seek to either create immediate benefit or to establish foundations that help respond to ongoing housing need.

The LHAP focuses on eight key activities to improve the housing response at the local level.

- 1 Land**
Review land holdings for contribution towards disaster response and future housings.
- 2 Planning**
Review the Planning Scheme to identify options to expand housing development.
- 3 Optimisation**
Identify underutilised land or property to optimise development opportunities.
- 4 Master Planning**
Consider any master planning on identified land by site/ street/ suburb.
- 5 Supports**
Provide appropriate service support and resilience responses.
- 6 People in need**
Develop specific targeted responses, including responses for people experiencing homelessness.
- 7 Construction**
Consider opportunities to enable new construction.
- 8 Capital Solutions**
Identify and develop capital solutions for sites.



Image: Reconciliation Day at Innisfail Shire Hall

Land and Development		Council's Role
1.1	Complete an assessment (vacancy audit) of current land and buildings in the region.	Partner
1.2	Review existing land holdings, including State, Federal and local government for residential or emergency housing uses.	Partner
1.3	Identify lots which may be suitable for future housing developments.	Deliver
1.4	Ongoing review of Council's Development Incentive Scheme.	Deliver

Planning		Council's Role
2.1	Conduct a Cassowary Coast Regional Council key worker housing needs assessment, Develop Key Worker Housing Strategy for 10 year plan for the region.	Partner/ Deliver
2.2	Including PALM workers programs in planning – and the gap that may bring to the region in short term / transitional housing across all industries.	Partner
2.3	Investigate other initiatives such as secondary dwellings on existing blocks, mixed use development options (farming / residential / industrial) to open up housing opportunities and explore further accommodation options.	Deliver

Optimisation		Council's Role
3.1	Complete an assessment of underutilised residential and commercial assets in the region.	Partner
3.2	Advocate to the State to complete audit of Government Employee Housing to quantify and understand demand.	Advocate
3.3	Assessment of possible lease, purchase, change of use or renovation of existing buildings to optimise community outcomes that support housing need.	Partner
3.4	Consider innovative means to repurpose unused commercial space for conversion into residential dwellings.	Partner
3.5	Explore divestment of Council-owned housing stock to relevant State Government Department or Registered Community Housing Provider (RCHP) to successfully maintain tenancies and infrastructure.	Deliver

Master Planning		Council's Role
4.1	Consider master planning of identified options to ensure resilient development meets community expectations and State requirements.	Partner
4.2	Local master planning in areas at risk of severe natural disasters and adverse climate events to prioritise the development of resilient infrastructure and emergency response systems.	Deliver
4.3	Incorporate additional emergency accommodation in Emergency Response Plans and identify areas and demands in anticipation of future emergency housing needs.	Advocate
4.4	Local master planning can encourage architects to draw inspiration from Art Deco's adaptability when designing new structures.	Partner

Support		Council's Role
5.1	Federal Government to provide programs/ funding / incentives to encourage and assist local youth in regional and remote Australia to take on trades in the local building industry.	Advocate
5.2	Support registered housing providers to participate in growing supply.	Advocate
5.3	Advocate to the Federal Government to investigate to ensure adequate placement and housing options for essential workers, particularly when implementing workers programs that require local accommodations. E.g. PALM workers.	Advocate
5.4	Advocate to the State Government for housing of an acceptable standard in rural and remote LGAs for State Government agency and service staff to minimise the impact on the general housing markets.	Advocate
5.5	Advocate to the State Government for increased communications in regards to supply and funding for diverse and accessible social housing and crisis accommodation.	Advocate
5.6	Seek State Government support to outreach work and case management, to ensure sustainable tenancies with tenant support between yearly inspections.	Advocate
5.7	Council to deliver a stakeholder Roundtable to progress the implementation of the LHAP	Deliver

People and Need		Council's Role
6.1	Engage with Specialist Disability Accommodation (SDA) on appropriate accommodation options for people with disability in the Cassowary Coast Region, To identify continuity of availability in the market, reflecting changes in NDIA funding guidelines	Facilitate
6.2	Incorporate the need for an Essential Workers Accommodation Strategy in the 2024 CCRC Advocacy Plan.	Deliver
6.3	Advocate to State government to further incentivise the affordable housing program with grants available for rates / insurance rebates for owners.	Advocate
6.4	Support agencies who are able to provide a detailed needs assessment to determine necessary action for any specific identified cohorts, eg young people and domestic and family violence.	Partner

Construction		Council's Role
7.1	Identify opportunities to enable new construction in private market and social housing including the use of non-traditional housing options in response to emergent need.	Partner
7.2	To encourage longer-term solutions, where architects and builders should design and construct buildings that reflect the traditional housing character of the region while ensuring they are sustainable and robust enough to withstand the severe environmental impacts from prevalent cyclones and storms	Facilitate
7.3	Identify and locate historically significant accommodations which may be eligible for support and financial assistance to ensure they remain as housing options.	Advocate

Capital Solutions		Council's Role
8.1	Develop capital solutions for potential projects identified through the assessment of underutilised land and buildings, to fund change of use or divestment.	Partner
8.2	Engage with private landowners and developers with land opportunities to maximise use of existing underutilised land, advocating to State and Federal Governments for financial support in infrastructure and development.	Advocate



Image: Cardwell Market Day

Next Step

Council will establish a Local Housing Action Plan Working Group of key representatives from Council, relevant State agencies, key stakeholders and community organisations, to oversee and progress actions, review findings, report quarterly on progress and further develop the LHAP in an open partnership to address the housing challenge.



Sources

Aboriginal and Torres Strait Islander Housing Action Plan 2019-2023

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Australian Housing and Urban Research Institute. 2020. What role can local government play in delivering affordable housing? [Online] Available at What role can local government play in delivering affordable housing? | AHURI. Melbourne

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Cassowary Coast Economic Development Strategy – Growing Stronger Together 2023 – 2033 <https://www.cassowarycoast.qld.gov.au/downloads/file/4532/growing-stronger-together-cassowary-coast-economic-development-strategy-2023-2033>

Cassowary Coast Regional Council Local Government Infrastructure Plan -www.cassowarycoast.qld.gov.au/local-government-infrastructure-plan-lgip

Cassowary Coast Regional Council Secondary Dwellings Fact Sheet
www.cassowarycoast.qld.gov.au/downloads/file/4245/secondary-dwelling-factsheet

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Queensland Regional Profiles, Queensland Treasury, Queensland Government Statistician's Office
Queensland Regional Profiles (Queensland Government Statistician's Office, Queensland Treasury) (qgso.qld.gov.au)



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