

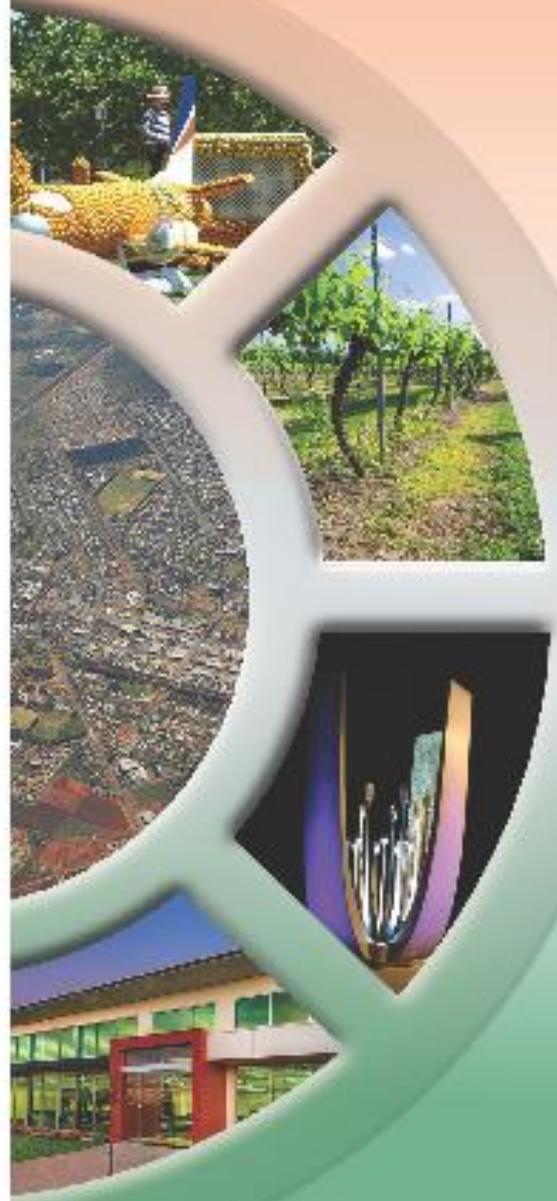


Ordinary Meeting

Tuesday, 24 February 2026

ATTACHMENTS UNDER SEPARATE COVER

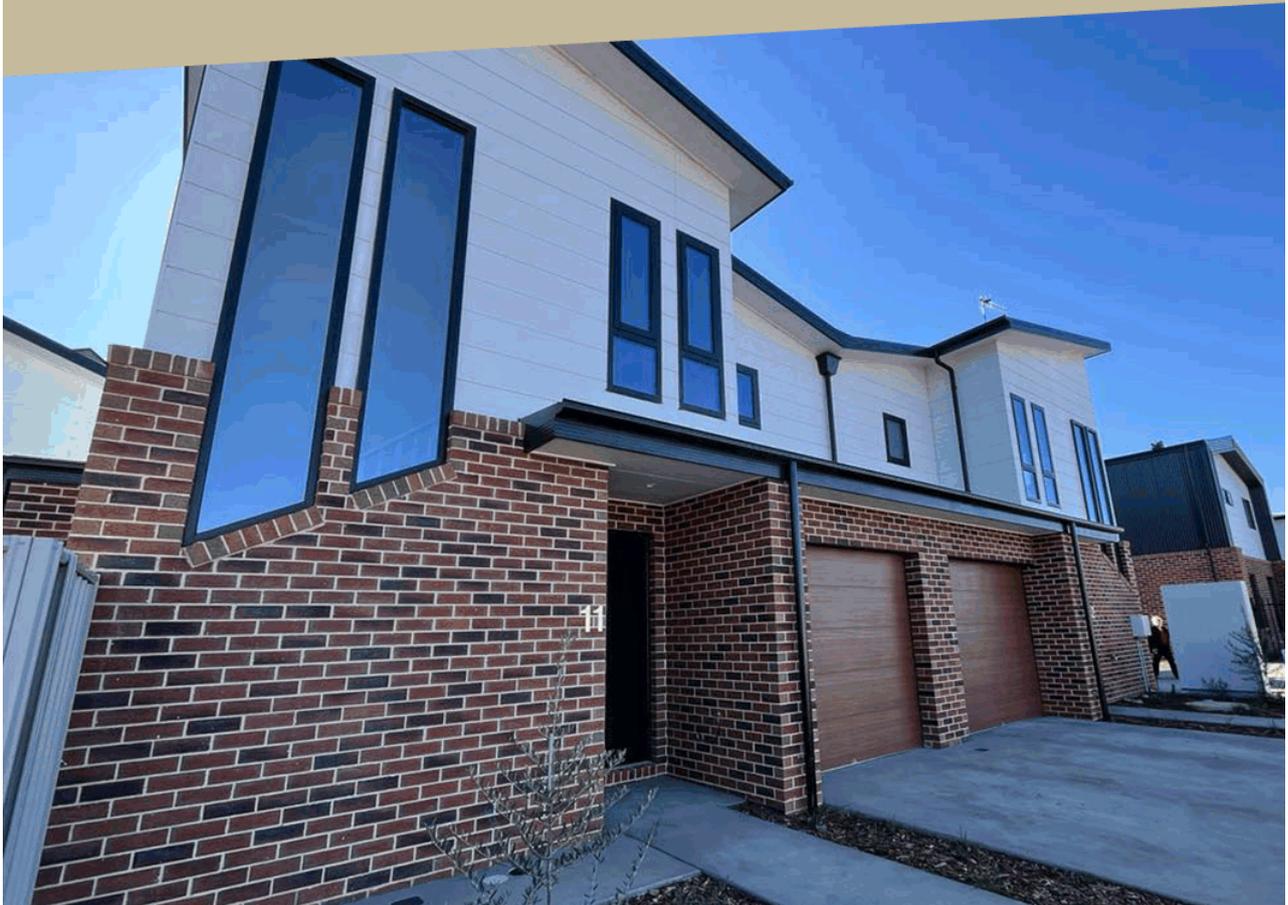
**CL01 Griffith Urban Crown Land Affordable Housing
Activation - Masterplan and Business Case**



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Griffith City Council

Griffith Crown Lands Housing Business Case and Master Plan

January 2026

Key Proposal Details

Proposal Information	
Proposal name	Griffith Affordable Housing Project: Crown Land Release for Affordable Rental Dwellings
Lead organisation	Griffith City Council (GCC)
Lead organisation ABN	81 274 100 792
Lead Contact	
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Position	Director, Business, Cultural & Financial Services
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Consultant Contact	
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Organisation ABN	87 651 027 931
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Position	Project Director
Phone	0413 874 364
Email	lmckinnon@lenrossfinancial.com
Proposal Scope	
Proposal summary for publication <i>Please provide 150 words or less</i>	<p>Griffith City Council seeks a conditional commitment from the NSW Government and Crown Lands to grant a 99-year nominal-rent lease over three underutilised Crown Land parcels to enable delivery of 91–110 affordable rental dwellings.</p> <p>Griffith faces a severe shortage of affordable housing, with strong evidence of rental stress, workforce constraints, overcrowding and pressure on crisis accommodation.</p> <p>The conditional lease is a low-cost, high-impact action that unlocks land for well-located, fit-for-purpose affordable housing consistent with NSW policy and Treasury guidance.</p> <p>This Business Case assesses the economic, social and environmental benefits of activating Crown Land for affordable housing and the opportunity cost of its alternative uses. A Masterplan, servicing studies and preliminary cost assessments confirm the feasibility of townhouse-led development and a net benefit to NSW</p> <p>The lease would be conditional on an approved development scheme, verified costings, planning approval, resolution of Aboriginal Land Claims matters, and a future NSW Government-approved final business case.</p>

Proposal Location																																																																																																					
Proposal address	<p>Three parcels of Crown Land in Griffith:</p> <ul style="list-style-type: none"> • Site 1A: Broomfield Street Griffith, NSW, 2680. • Site 1B: 8 -10 Kooyoo Street, Griffith, NSW, 2680. • Site 2: 78 Kookora Street, Griffith, NSW, 2680. <table border="1"> <thead> <tr> <th>Site 1A - Lot No.</th> <th>Area</th> <th>Land use zone</th> <th>Tenure</th> <th>Crown Reserve Purpose</th> </tr> </thead> <tbody> <tr> <td>16/69 DP 758476</td> <td>1,118</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>17/69 DP 758476</td> <td>1,118</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>18/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>19/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>20/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>21/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>22/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> <tr> <td>23/69 DP 758476</td> <td>964</td> <td>R1 General Residential</td> <td>Crown Reserve (75878)</td> <td>Public recreation</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Site 1B - Lot No.</th> <th>Area</th> <th>Land use zone</th> <th>Tenure</th> <th>Crown Reserve Purpose</th> </tr> </thead> <tbody> <tr> <td>21/70 DP 758476</td> <td>876</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>20/70 DP 758476</td> <td>876</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>19/70 DP 758476</td> <td>876</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>18/70 DP 758476</td> <td>941</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>17/70 DP 758476</td> <td>942</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>16/70 DP 758476</td> <td>941</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> <tr> <td>5 DP1172961</td> <td>566</td> <td>R1 General Residential</td> <td>Crown Reserve (71903)</td> <td>Public Park/Public recreation</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Site 2 - Lot No.</th> <th>Area</th> <th>Land use zone</th> <th>Tenure</th> <th>Crown Reserve Purpose</th> </tr> </thead> <tbody> <tr> <td>7023 DP1023980</td> <td>1387</td> <td>MU1 Mixed Use</td> <td>Crown Reserve (88209)</td> <td>Charitable Organisations</td> </tr> <tr> <td>3/125 DP758476</td> <td>4329</td> <td>MU1 Mixed Use</td> <td>Crown Reserve (88209)</td> <td>Charitable Organisations</td> </tr> </tbody> </table>	Site 1A - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	16/69 DP 758476	1,118	R1 General Residential	Crown Reserve (75878)	Public recreation	17/69 DP 758476	1,118	R1 General Residential	Crown Reserve (75878)	Public recreation	18/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	19/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	20/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	21/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	22/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	23/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	Site 1B - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	21/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	20/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	19/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	18/70 DP 758476	941	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	17/70 DP 758476	942	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	16/70 DP 758476	941	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	5 DP1172961	566	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	Site 2 - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	7023 DP1023980	1387	MU1 Mixed Use	Crown Reserve (88209)	Charitable Organisations	3/125 DP758476	4329	MU1 Mixed Use	Crown Reserve (88209)	Charitable Organisations
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Attachments Please list out all supporting information provided	<p>A. Business Case (this document)</p> <p>B. The Stable Group - Cost Benefit Analysis 08122025</p> <p>C. The Stable Group - Business Case Assessment (financials) 08122025</p> <p>D. PSA Consulting - Griffith Affordable Housing Sites - Concept Plan Sketch Report 12112025</p>																																																																																																				

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	F. Xeros Piccolo Consulting Engineers – Letter: Crown Land Residential Development Reference 250315 – B.
	G. The Stable Group - Stakeholder Insight Report V3 17112025
	H. Risk Management Methodology

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Version Release Date	23 rd January 2026
Document Security	Confidential and copyright to GCC, The Stable Group.

Document History

Version	Amendment	Amendment Date	Amended By
1	Draft	12/12/2025	The Stable Group
2	Final Draft	22/01/2025	The Stable Group
3	Final Draft for Councillor Review	23/01/2025	The Stable Group

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Abbreviations / Glossary

To minimise risk of confusion, terms defined below are being used during stakeholder engagement and project documentation where possible.

Council	Griffith City Council
Crown Lands	NSW Government Crown Lands
DCCEEW	Department of Climate Change, Energy, Environment and Water
Development	The built form of the affordable housing proposal, developed on Crown Land.
DPE	NSW Department of Planning and Environment
DPIE	NSW Department of Planning, Industry and Environment
EP&A Act	NSW <i>Environmental Planning and Assessment Act 1979</i>
GCC	Griffith City Council
LGA	Local Government Area
PALM	The PALM (Pacific Australia Labour Mobility) scheme allows workers from Pacific Island countries and Timor-Leste to take up temporary jobs in Australia to support critical labour shortages while sending income home to their communities.
PCG	Project Control Group
Project	This proposal to make available Crown Land for delivering affordable housing.
PSA	PSA Consulting
PSA Concept Report	PSA Consulting - Griffith Affordable Housing Sites - Concept Plan Sketch Report 12112025
SSI	State Significant Infrastructure
TSG	The Stable Group
Xeros	Xeros Piccolo Consulting Engineers
Xeros Piccolo Servicing Feasibility Report	Xeros Piccolo Consulting Engineers - Servicing Feasibility Report, Crown Land Residential Development Griffith NSW 2680 Revision D November 2025
Xeros Piccolo Development Cost Letter	Xeros Piccolo Consulting Engineers – Letter: Crown Land Residential Development Reference 250315 – B.

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1. Executive Summary (Proposal Scope)

Griffith City Council (GCC) is seeking a conditional commitment from the NSW Government and Crown Lands to lease three underutilised parcels of Crown Land for a 99-year term at a nominal rent, enabling delivery of 91-110 affordable rental dwellings. This commitment is required to progress master planning, detailed design, and a final business case, and to unlock the funding pathways needed to address Griffith's acute affordable housing shortage. GCC has demonstrated experience through delivery of the 20-unit Griffin Green project, which provides a proven model for townhouse-based affordable rental housing in Griffith.

Strong evidence from stakeholder engagement, workforce data, the NSW Homelessness Report, and lessons from the Griffin Green development confirms that housing supply constraints are placing upward pressure on rents, increasing social stress, and materially limiting labour force participation. Employers—including health, agriculture, logistics, and education—report ongoing challenges attracting and retaining workers due to a lack of affordable, stable rental housing. Lower-income and essential workers are particularly affected.

The proposed project would repurpose Crown Land for affordable housing consistent with NSW and Commonwealth policy settings, including the Housing Accord, the State's focus on liveability and workforce housing, and regional economic development priorities. The master-planned development predominately incorporates 2- and 3-bedroom townhouses based on NSW Government Pattern Book designs.

This Business Case assesses the economic and social benefits generated by making the Crown Land available and the opportunity cost to the NSW Government of foregoing market rental income. The assessment follows NSW Treasury guidelines for both economic appraisal (TPG23-08) and business case development (TPP18-06). A detailed Master Plan, cost plan and indicative development model have been prepared to support this analysis. The preliminary analysis indicates that releasing the land for affordable housing will improve labour market efficiency, increase business productivity, reduce housing stress, improve social outcomes, and avoid costs associated with homelessness and overcrowding.

This Business Case does not seek development funding. It seeks only a land-use commitment that enables GCC to prepare a final investment-ready proposal. Granting a lease does not guarantee completion of the housing project. Accordingly, GCC proposes that the land commitment be conditional, protecting the interests of NSW Government while enabling GCC to progress the project. Conditions would include use of the land exclusively for affordable rental housing; planning approval; verified costing and a detailed development scheme; NSW Government approval of a final business case; an agreed staging and funding plan; and resolution of Aboriginal Land Claims. GCC recognizes the need for and intends to complete constructive engagement with the relevant Aboriginal organisations.

This study found a benefit cost ratio of 2.2 for regional NSW¹. The analysis showed the incremental quantified benefits of the proposal would be worth \$800,000 per annum to NSW. This has been calculated as a total benefit of \$11.3M and net present value of \$6.3M after costs over 30-years at a core discount rate of 5% as prescribed in the NSW Cost Benefit Analysis Guidelines.

The proposal aligns with the Griffith Local Strategic Planning Statement, the Griffith Housing Strategy, the Western Riverina Regional Economic Development Strategy, and NSW policy priorities for housing supply, regional workforce growth and land activation. The project would catalyse further housing investment, improve liveability, support essential services, and strengthen the economic resilience of Griffith. **The requested conditional land commitment is a critical and low-cost enabling action that unlocks the potential for a financially viable, scalable, and socially impactful affordable housing development for Griffith.**

¹ Ibid. Pg. 38 Table 8 CBA results by state and territory.
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Figure 1-1: Location of the Proposal Sites in Griffith. Source PSA Concept Report.



Figure 1-2: Render of the Proposed Housing Development, Terraces 03 by Officer Woods Architects (Source: NSW Pattern Book)



Figure 1-3: Render of Griffin Green Housing Project by Argyle Housing in Griffith (Source: Argyle Housing)



2. Case for Change

2.1. Background

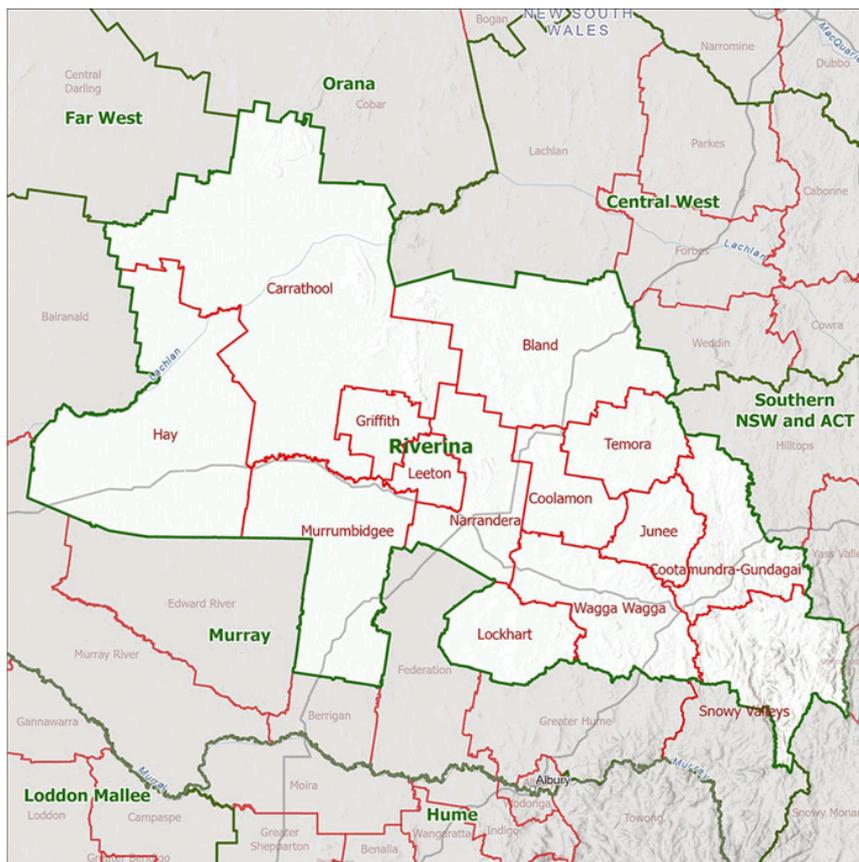
2.1.1. About Griffith City Council

Griffith City Council (GCC) is the planning and local government authority for the Griffith Local Government Area, a major regional centre in the Murrumbidgee Irrigation Area and one of the most productive agricultural and food processing regions in Australia. Griffith's diverse economy spans viticulture, poultry, horticulture, manufacturing, transport and logistics, health, education and services, and relies heavily on a stable and expanding workforce.

Council has a demonstrated track record in enabling housing delivery, including the successful Griffin Green affordable housing project, which delivered 20 townhouses in partnership with Argyle Housing. GCC now seeks to unlock Crown Land to respond to severe housing pressures, support regional economic growth, and provide a long-term pipeline of affordable rental accommodation.

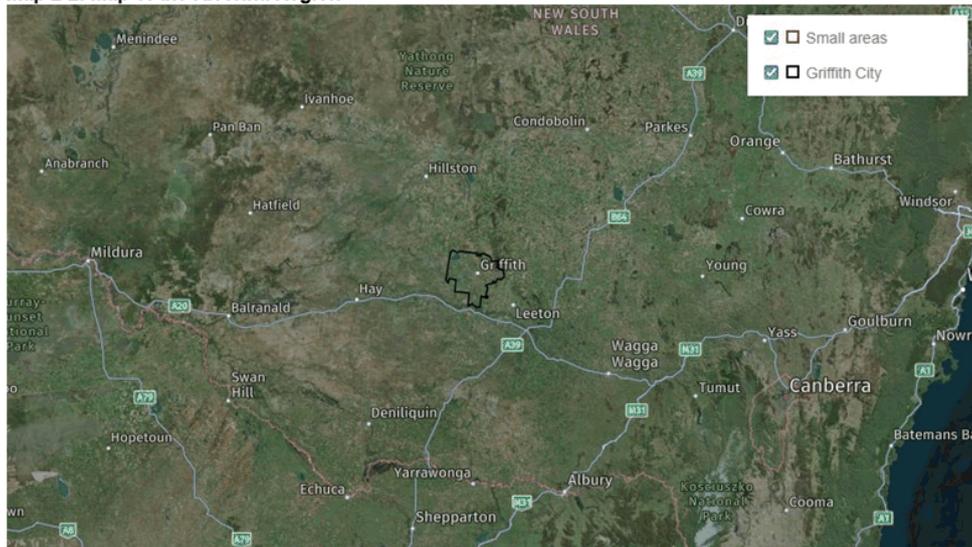
GCC is the proponent of this Business Case, seeking a conditional commitment from NSW Government and Crown Lands to lease three underutilised parcels of Crown Land for affordable housing.

Map 2-1: Map of the Riverina Region



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Map 2-2: Map of the Riverina Region



Compiled and presented in profile.id by .id (informed decisions).

2.1.2. Regional and National Context

At both national and state level, housing affordability and supply are recognised as critical policy priorities. Commonwealth and NSW Government programs—including the Housing Accord, Housing and Productivity contributions framework, and the 20-Year Economic Vision for Regional NSW—emphasise the need to increase delivery of well-located social and affordable housing. The shortage of rental accommodation in regional centres is identified as a barrier to economic participation, service delivery and regional workforce mobility.

2.1.3. Local Context

Griffith is experiencing sustained population growth, ongoing labour demand across multiple industries, and rising housing stress. The regional economy consistently outperforms its population base, and employers report persistent workforce shortages driven partly by the lack of appropriate and affordable rental housing.

The Griffith City Estimated Resident Population for 2024 is 27,340 (ABS ERP 2024), with a population density of 16.68 persons per square km. Griffith City is 1640 sq.km and is in the Riverina Region of south-western New South Wales, about 450 kilometres north of the Melbourne CBD, and 570 kilometres west of the Sydney CBD.²

² <https://profile.id.com.au/griffith>
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Table 2-1: Demographic overview of Griffith - EG from ID Profile

Indicator	Value / Statistic (Most Recent)
Estimated Resident Population (2024)	27,340 (i.d.Profile)
2021 Census Population (Usual Residents)	27,086 (Australian Bureau of Statistics)
Population Growth (2023-2024)	+0.79% per annum (Profile)
Total Private Dwellings (2021)	10,831 dwellings (Profile)
Average Household Size	2.65 persons per household (Profile)
Median Age	37 years (Australian Bureau of Statistics)
Median Weekly Household Income	AUD \$1,738 per week (Australian Bureau of Statistics)
Median Weekly Rent (private rental market)	AUD \$290 per week (Australian Bureau of Statistics)
Median Monthly Mortgage Repayments	AUD \$1,473 per month (Australian Bureau of Statistics)
Average Motor Vehicles per Dwelling	2.1 vehicles per dwelling (Australian Bureau of Statistics)
Indigenous Population (Aboriginal and/or Torres Strait Islander)	~5.8% of population (~1,195 people) (Australian Bureau of Statistics)

Within Griffith, these broader trends are evidenced by:

- **Extremely tight rental conditions:** vacancy rates near 1%, with 15-20 applications for rental properties priced between \$350-\$450 per week.
- **Mismatch between available housing and workforce needs:** most stock consists of older, low-amenity 2-bedroom units or 3-4-bedroom detached homes poorly suited to key workers, shift workers, couples and young families.
- **Market failure in medium-density construction:** rising build costs and land prices have made townhouse and apartment projects commercially unviable for private developers.
- **Pressure on social and crisis housing:** lack of affordable rental housing forces some working households into social housing or crisis accommodation, reducing availability for high-needs clients.
- **Critical workforce shortages across essential services:** health, aged care, education, and manufacturing employers report unfilled positions due to lack of housing.

These cumulative pressures demonstrate that traditional market-led housing delivery cannot be relied on to meet Griffith's needs within any reasonable timeframe. Repurposing Crown Land for affordable housing is one of the few viable mechanisms to activate supply at the scale required.

2.1.4. Client Requirements for this Business Case

GCC requires this Business Case to:

- Demonstrate the economic, social, and fiscal case for repurposing three Crown Land parcels for affordable rental housing.
- Establish the opportunity cost to the NSW Government of allocating Crown Land to this use rather than market uses.
- Provide a clear evidence base, supported by stakeholder insights, cost planning and master planning, to justify a conditional 99-year nominal rent lease.
- Enable Council to progress the project to the next stage of planning, design and investment attraction, including positioning for future NSW and Commonwealth funding.

- Ensure alignment with NSW Treasury guidelines for economic appraisal and business case development.
- Articulate the conditional framework protecting both GCC and the NSW Government, including requirements relating to affordable housing use, planning approval, detailed costing, funding commitments, staging and Aboriginal Land Claims resolution.

This Business Case serves as an enabling document, focused on unlocking land rather than seeking construction funding at this stage. A subsequent final Business Case will be prepared following detailed design, updated costing and refined staging.

2.2. Rationale for Investment

Griffith is experiencing a sustained and structural shortage of affordable rental housing that is now constraining economic activity, labour force participation, and community wellbeing. The shortage reflects a combination of market failure, rising demand, and limited development feasibility, resulting in a severe imbalance between available housing and the needs of workers, students, migrants, and lower-income households.

Stakeholders across a wide range of sectors—health, business, employers, real estate, training providers and social service organisations—expressed a consistent view:

“Griffith needs more workers, and those workers need housing.”

The rationale for investment in the release of Crown Land for affordable housing rests on five interrelated drivers.

2.2.1. Market failure in delivering appropriate and affordable housing

The private market is not producing the types of dwellings most needed in Griffith—well-located 2- and 3-bedroom dwellings targeted at key workers, couples, young families and new migrants. Rising land values, construction costs and viability constraints have curtailed medium-density development, with developers reporting that townhouse or apartment projects are not commercially feasible under current conditions. Rental yields on older stock exceed returns on new development, discouraging supply of modern, fit-for-purpose housing.

This market failure results in:

- a structural undersupply of appropriately priced rental dwellings
- increased overcrowding, informal leasing and sub-standard housing
- escalating rents that outpace local income levels
- increasing competition between employers for limited housing stock

Without government intervention through land release, the private market will not deliver supply at the scale or price point required.

2.2.2. Housing shortages are constraining workforce attraction, service delivery and economic growth

Employers consistently reported that the shortage of affordable accommodation is a primary barrier to recruitment and retention, particularly for essential services and production-based industries. Examples include:

1. Health sector: More than 30 properties are currently leased to house staff; vacancies persist across nursing and allied health roles at least in part due to accommodation barriers.
2. Agriculture and food processing: Multiquip and ProTen have lost workers due to housing scarcity or cost and in some cases have been forced to rent or repurpose dwellings for employees.
3. Manufacturing and viticulture: Casella Family Brands cannot consistently attract permanent workers without finding housing solutions, often paying higher costs to secure accommodation.
4. Training and education: TAFE and CUC identify housing costs and availability as limiting enrolments, training delivery, and student retention.

These impacts reduce productivity, deter investment, and diminish Griffith’s capacity to support economic expansion—including the anticipated additional workforce pressures associated with regional infrastructure and renewable energy projects.

2.2.3. Pressure on social, crisis and transitional housing

The absence of affordable rental stock forces some lower-income working households into social housing or crisis accommodation, displacing higher-need clients and creating backlogs. Providers report:

- 90%+ utilisation of crisis accommodation
- growing numbers of employed individuals seeking short-term shelter
- extended tenures due to lack of exit pathways
- ongoing overcrowding in older rental stock

Living Communities, Barnabas House and Argyle Housing confirm that demand for their services would ease significantly if affordable rental supply increased.

Increasing affordable housing supply is essential to restoring system capacity and reducing homelessness.

2.2.4. Demonstrated demand for affordable housing

The rapid leasing of the 20 Griffin Green dwellings, fully tenanted within one week with significant excess applications and provides direct evidence of unmet need. Argyle Housing confirmed that at least 10-20 additional units could have been tenanted immediately, despite no waiting list being maintained.

Demand is further indicated by:

- informal shared housing, overcrowding and squalid conditions
- non-compliant housing
- pressure on crisis accommodation
- reliance on employer-provided housing
- exclusion of new migrants and young workers from the private market due to lack of rental history
- the use of rental housing for Pacific Australia Labour Mobility (PALM) Scheme and other seasonal workers displacing permanent workers.

Meeting this demand requires a scale of supply not deliverable through private development at current costs.

2.2.5. Crown Land activation is one of the only viable pathways to deliver affordable supply

Given the market conditions, repurposing Crown Land is the most feasible and cost-effective mechanism to unlock affordable housing in Griffith. The parcels identified are well-located, have access to services, close to employment and suitable for residential development. However, Council cannot invest in advanced design, master planning or funding processes without certainty of land access.

A conditional 99-year nominal rent lease enables:

- GCC to progress detailed planning, design and cost verification.
- Staging and funding models to be developed.
- Additional NSW or Commonwealth investment to be investigated.
- Aboriginal Land Claims negotiations to be advanced.
- A final Treasury-compliant business case to be prepared.

This Business Case represents a low-cost and high benefit enabling action for the NSW Government.

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2.2.6. Conclusion

The evidence demonstrates that Griffith's housing shortage is not cyclical—it is a structural constraint on economic participation, social wellbeing and service delivery. The release of Crown Land for affordable housing will address this constraint, unlock labour supply, reduce housing stress, and support the region's economic resilience.

Government intervention is required to correct market failure and utilise Crown Land for its highest public value. A conditional lease is the appropriate mechanism to progress the project.

2.3. Strategic Alignment

The following table demonstrates how the proposed Project aligns with government strategy.

Table 2-1: Strategic Alignment of the Project

Strategy	Alignment
Australian Government	
State of the Housing System 2025	<p>A nationally consistent definition may help develop affordable housing into a distinct housing sector in Australia. Griffith currently lacks a supply of housing that meets this definition, contributing to rental stress, workforce shortages and overcrowding.</p> <p>The proposal will align with national definitions to ensure dwellings directly target this shortage and to support eligibility for future Federal funding programs.</p>
Sustainable Communities Program	<p>Department of Climate Change, Energy, the Environment and Water (DCCEEW) to help regional communities adjust economically and socially in response to water-recovery measures under the Murray–Darling Basin Plan.</p> <p>Strengthening local economic diversification, regional labour markets and essential community infrastructure improves local economic stability, which in turn reduces housing vulnerability. The proposal directly supports these policy goals by providing affordable housing that enables workforce retention and sustains community capacity during structural adjustment.</p>
NSW Government	
<p>Premier’s priorities: NSW Government no longer lists formal Premiers Priorities, but departmental websites continue to align policies to previous priorities. <i>Top priorities: Housing, transport and infrastructure, energy.</i></p>	<p>This project aligns with The Regional Development Roadmap:</p> <ul style="list-style-type: none"> • The proposal will align to regional development priorities. • The proposal, by its labour market benefits, will support regional programs.
2024 NSW Government Crown Land Review	<p>NSW Government Crown Land reform review (2023–2024) identifies activation of underutilised Crown Land for housing as a priority, particularly in regional areas facing affordability pressures, providing strong policy alignment for this proposal.</p>
A 20-Year Economic Vision for Regional NSW (NSW Government 2021)	<p>The 20-Year Vision targets, ‘Grow vibrant places to live, work and study to encourage business and population growth’.</p> <ul style="list-style-type: none"> • planning arrangements in all growing regional centres that ensure appropriate housing, utilities and transport to support growth, while maintaining liveability, sense of community and local identity <p>This proposal aligns with the intent.</p>

Strategy	Alignment
Local Government	
Griffith City Council Housing Strategy and the Griffith Economic Development Strategy 2025–2030	This Strategy document guides the city's future growth by ensuring diverse housing options support a strong local economy, focusing on increased supply, varied housing types (e.g. affordable, granny flats, apartments), supporting workers, boosting business, and making Griffith a premier destination for living, visiting, and investing, all shaped by community feedback.
Local Strategic Planning Statement (LSPS) <ul style="list-style-type: none"> • GCC has a LSPS which provides a 20-year vision and local expression of state and regional plans. 	Planning Priority 1 - Increase Urban Density and Housing Affordability (Pg. 22) <ul style="list-style-type: none"> • Strategy 1.1: Griffith Housing Strategy Recommendations • Action 1.1A: Increase Residential Density Close to The CBD (Short Term) • Action 1.1C - Increase the Availability of Affordable Housing (Short Term) • Action 1.1D - Collaborate with CHPs and Housing NSW (Ongoing) • This proposal aligns with the intent.
Local Environmental Plan	The Masterplan included in this proposal proposes a development scheme and seeks to anticipate planning requirements of GCC and meet the requirements of the Local Environment Plan.
Western Riverina Regional Economic Development Strategy - 2018-2022 & 2023 Update	Addresses the following identified Liveability risks (Pg. 57): <ul style="list-style-type: none"> • Jobs cannot be filled due to lack of affordable housing. • Housing costs absorb a larger share of disposable income than is necessary. • Potential perception that it makes sense to move to other regions as people age and become more dependent on health services. • This proposal aligns with the intent. Early-stage actions to grow the labour pool (Pg, 72) <ul style="list-style-type: none"> • Develop a regional catalogue of residential lands for activation and pro-actively seek funding opportunities • Western Riverina Affordable Housing Program (this project did not progress) • This proposal aligns with the intent.

2.4. Expected Outcomes

There are economic, social, health and environmental outcomes to be delivered through implementation of the business case. These outcomes relate to the delivery of new affordable housing for Griffith, and relate to the development proposed to be undertaken on the Crown Land sites. The outcomes are described below. The net benefits from these outcomes are discussed further in a later section which seeks to quantify these outcomes and benefits.

2.4.1. Economic

The economic benefits of the project through implementation of this business case include:

- Improved labour supply as affordable housing increases ability of lower wage workers to obtain accommodation.
- Increase in value add for local businesses as the labour constraint is eased.

2.4.2. Social and Health

The social and health benefits of the project through implementation of this business case include:

- Increase in labour supply for emergency services as housing increases ability of essential workers to obtain accommodation.
- Improved educational outcomes from better housing configurations with areas designated for study.
- Increase in permanent staff as the housing constraint is eased allowing more reliable and higher quality services.
- Potential health improvements from better care.
- Improved availability of social housing as pressure from lower wage workers on social housing capacity is reduced.
- Activating currently vacant Crown land for affordable housing creates a safer urban environment by reducing under-used spaces, increasing passive surveillance, and improving personal safety for both new and existing residents.

2.4.3. Environmental

The environmental benefits of the project through implementation of this business case include:

- Reduced urban sprawl by increasing housing density within the city limits.
- More efficient use of existing infrastructure including sewer, water and transport.
- Proximity of affordable housing to work encouraging walking, riding.
- Facilitates better management of stormwater and runoff.
- Undergrounding powerlines for visual amenity.

2.5. Stakeholder and Community Support

Extensive engagement was undertaken between July and October 2025 across housing, health, education, business, and community services. Stakeholders consistently reported that housing availability and affordability in Griffith are at crisis levels and directly constraining workforce attraction, business growth, education outcomes and social wellbeing.

Although formal data on affordable housing demand is limited, every sector provided clear and convergent evidence of unmet need, including high rental application ratios, persistent labour shortages, overcrowding, and rising reliance on crisis or informal housing. Stakeholders confirmed that the lack of suitable 2-to-3-bedroom dwellings close to services is significantly impacting the region's capacity to retain workers and support local industries.

The consultations further confirmed that increased supply of affordable housing would reduce pressure on both the private rental market and the social housing system, easing demand for crisis accommodation and reducing homelessness.

Stakeholders expressed strong support for GCC seeking to deliver affordable housing for workers on Crown Land, emphasising that Crown Land activation is one of few feasible pathways to deliver at scale meaningful enough to influence market outcomes.

Collectively, the engagement demonstrates strong community endorsement for the project. Key themes drawn from stakeholders are summarised below.

Table 2-2: How the Project would address stakeholder concerns

Issue Raised By Stakeholders	Evidence From Consultations	Project Response
1. Shortage of suitable worker housing	Employers and agents reported 15-20 applications per available rental; most 2-3 bed stock is old, poorly maintained, and unsuitable for working couples or families; new medium-density supply is commercially unviable. (Business Chamber, Multiquip, Casella, Real Estate agencies)	Project delivers 91-110 modern 2-4-bedroom townhouses (and potentially apartments) designed for key workers, young families and couples, located near services and employment nodes.
2. Rental market stress and overcrowding	Affordable properties (<\$450pw) are leased immediately; strong evidence of informal share housing (commonly 2 families and up to 10 seasonal workers per dwelling), hot bedding, and displacement of eligible households into crisis accommodation. (Argyle, TAFE, Barnabas House, Real Estate agencies)	Increases supply of well-located, fit-for-purpose affordable dwellings, reducing overcrowding and freeing social housing and crisis accommodation capacity.
3. Barriers to workforce recruitment and retention	Health, agriculture, education and manufacturing employers are unable to fill roles due to limited rental availability; many vacancies remain open for extended periods; some workers decline jobs due to lack of	Provides a reliable supply of appropriately priced rental housing supporting recruitment in priority sectors (health, aged care, manufacturing, agriculture, training/education). Improves

Issue Raised By Stakeholders	Evidence From Consultations	Project Response
	housing. (Murrumbidgee Health, Casella, ProTen, Multiquip, TAFE)	labour market efficiency and productivity.
4. Interdependency between social and affordable housing	Social housing providers report that some working households occupy social or crisis housing due to lack of affordable alternatives, reducing capacity for high-need clients. (Argyle Housing, Living Communities, Barnabas House)	Affordable dwellings provide exit pathways, relieving pressure on social and crisis accommodation and reducing homelessness risk.
5. Hidden and unmet demand	Griffin Green's 20 units were fully tenanted within one week with significant unmet applications; agencies confirm latent demand across couples, young families and migrant workers. (Argyle Housing, Real estate agents)	Scale (91-110 units) reflects demonstrated unmet demand and lessons from Griffin Green; staging approach allows demand monitoring and sequencing of supply.
6. Access constraints for migrants, students and new workers	Households without rental history—including migrants, young workers, students and visa holders—are routinely excluded from the private rental market. (Real Estate agencies, TAFE, Multiquip, ProTen)	Provides professionally managed, secure and tenure-appropriate rental pathways for new workforce entrants and newly arrived families.
7. Need for diverse dwelling types and good locations	Strong preference for 2-to-3-bedroom townhouses with outside areas; single-bedroom units are less suitable; amenity, accessibility and proximity to services are critical. (Argyle Housing, GCC, Real Estate agents, CHPs)	Master plan based on townhouse-led design using NSW Pattern Book principles; avoids overreliance on isolated apartment blocks; ensures pedestrian access, green space and integrated amenity.
8. Employer reliance on ad-hoc or unsuitable accommodation	Employers currently lease houses, convert farm dwellings, or rent large properties for multiple workers—diverting capital from productive investment. (Casella, Multiquip, ProTen)	Provides stable supply of rental housing, reducing need for employers to divert resources; supports business confidence and long-term investment.
9. Pressure on education and training outcomes	Visiting teachers and students incur high accommodation costs or undertake long daily travel; affordability barriers contribute to attrition. (TAFE NSW, CUC)	Provides longer-stay affordable rentals close to education providers, supporting skills and training pipelines essential to the region.
10. Need for safe, well-managed environments	Housing quality, safety and community cohesion are critical, especially for migrant workers, young families, and women. (Barnabas	Professional management model with consistent and reliable tenant selection processes on-site support, integration options, and

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Issue Raised By Stakeholders	Evidence From Consultations	Project Response
	House, Living Communities, Argyle Housing)	inclusion of safe outdoor and communal spaces.

3. Analysis of the Proposal

The Proposal is informed by technical studies that establish the need, feasibility and development potential of the three Crown Land sites identified for affordable housing in Griffith.

1. **The Griffith Housing Strategy 2025** provides the strategic evidence base, confirming a structural shortfall in diverse and affordable dwellings, compounded by persistent rental stress, limited medium-density stock, and strong population and workforce growth that is not being matched by housing delivery.
2. The **PSA Griffith Affordable Housing Sites - Concept Plan Sketch Report (PSA Concept Report)** include detailed site-specific assessments, which demonstrate that the sites can feasibly accommodate between 91 and 101 new dwellings in townhouse and apartment typologies while responding to local planning controls and site constraints. The Concept Plan has considered GCC planning regime and is considered by PSA to be compliant.
3. The **Xeros Piccolo Servicing Feasibility Report** confirms that all three sites can be serviced by existing or augmentable water, sewer, stormwater, electricity, gas and telecommunications networks, with no critical servicing barriers identified that would prevent development proceeding subject to detailed design. The report provides detailed costing which has been adopted in the financial analysis.

These studies provide a robust foundation for the proposal and confirm that the development is both necessary and achievable to address Griffith's documented shortage of affordable and workforce housing.

3.1. Objectives and Indicators

The proposal is designed to address Griffith's critical shortage of affordable rental housing and its impacts on labour supply, service delivery, and community wellbeing. The objectives and associated indicators for the proposal are set out below.

1. **Increase the supply of affordable rental housing**
Indicator: Delivery of 91-110 new affordable dwellings across three Crown Land sites.
2. **Improve labour market capacity and workforce attraction**
Indicator: Increased ability for local employers (health, agriculture, education, manufacturing) to recruit and retain workers due to improved access to suitable housing.
3. **Reduce pressure on social, crisis and overcrowded housing**
Indicator: Reduction in use of crisis accommodation by working households; decrease in overcrowding and informal housing arrangements.
4. **Activate underutilised Crown Land for highest public value**
Indicator: Conditional 99-year nominal rent lease secured; land activated for affordable housing consistent with recent NSW Government priorities.
5. **Enable preparation of a detailed, investment-ready development scheme**
Indicator: Completion of detailed design, verified cost plan, staging plan and a final NSW Treasury-compliant business case.

The proposal objectives and indicators are outlined in table 3-1 below.

Table 3-1: Proposal Objective

KEY PROBLEM/ISSUE	KEY PROPOSAL OBJECTIVE	KEY SUCCESS INDICATOR
Insufficient affordable rental housing	Deliver new supply on Crown Land	91-110 affordable dwellings delivered
Workforce shortages linked to housing	Improve access to fit-for-purpose rental housing for workers	Improved recruitment/retention across key industries
Overcrowding + crisis housing pressure	Provide stable, secure affordable homes	Reduced use of crisis housing by employed households
Underutilised Crown Land	Activate land for highest public benefit	Conditional 99-year lease secured; planning commenced
Need for investment-ready project	Enable detailed design + final Business Case	Verified costing, staging plan, detailed design and funding plan completed

3.2. The Base Case (Business As Usual)

If this proposal does not go ahead, the Base Case is the 'state of the world' without the proposal, the case with no change and business as usual.

The Base Case approach would involve:

- Continuing private sector led commercial housing development without a specific affordable housing option;
- No change in Crown Land use in the City of Griffith;
- Ongoing strong demand for housing from the growing economy in Griffith;
- Rise in numbers of essential workers, including nurses, doctors and ancillary staff at the hospital, due to a shift to attracting permanent instead of locum or agency workers.
- Some restraint on that economic growth from labour shortages, in part affected by the lack of available housing. This effect would be across all housing demand segments, but particularly for lower wage workers who would be suitable candidates for affordable housing.
- The shortage of housing would have spillover social effects, such as shortages of social housing as lower quality housing is taken up by employed, higher wage workers and some overcrowding in better quality sites.

3.3. Options Considered

A range of options were considered to address the shortage of affordable rental housing in Griffith. These options were assessed based on feasibility, cost, alignment with land-use planning requirements, capacity to deliver meaningful dwelling yield, and ability to respond to the specific workforce and affordability challenges identified in Section 2. The options below reflect the early scoping discussions and technical testing undertaken by Griffith City Council, The Stable Group, and PSA Consulting.

3.3.1. Option 1: Development of Alternate Land Sites

Description

Assessment of delivery of affordable housing using different Crown Land or Council-owned parcels within Griffith.

Assessment

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- Council's review identified no alternative council owned land capable of accommodating the required ~100 dwelling yield.
- Many sites are constrained by zoning (RE1, RU), flood extents, vegetation values, or insufficient area.
- The three selected sites represent the only viable cluster of centrally located, developable Crown Land.

Conclusion

Not an option given lack of suitable alternative sites.

3.3.2. Option 2: Private-sector delivery on private land

Description

Encouraging private developers to deliver affordable rental housing through incentives or planning concessions.

Assessment

- Planning incentives for affordable housing not valuable to incentivise private developer.
- Market evidence confirm that development of new medium-density affordable rental housing is not commercially feasible.
- Developers would prioritise higher-yield market-rate dwellings, not income-tested rentals.
- No mechanism exists to guarantee affordability or tenure stability.

Conclusion

Not feasible.

3.3.3. Option 3: Higher-density three-storey apartment buildings on Sites 1A and 1B under SEPP (Housing) 2021

Description

Consideration was given to maximising yield by pursuing three-storey apartments across Sites 1A and 1B under SEPP (Housing) uplift provisions.

Assessment

- PSA analysis shows that achieving SEPP uplift would require a shift to higher-rise apartments, which would significantly increase construction cost and complexity.
- Built form would be inconsistent with the surrounding low-rise character, likely generating community concern.
- Stakeholders strongly favoured 2–3 bedroom townhouse typologies suited to key workers and families.
- This option does not efficiently target the core need for medium-density, affordable rental housing.

Conclusion

Not preferred.

3.3.4. Preferred Option: Multi-site Affordable Housing Development (Sites 1A, 1B and 2)

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Description

Deliver an integrated affordable housing precinct across all three Crown Land parcels, using Pattern Book townhouse designs with the potential to deliver apartments as an alternative scheme at Site 2.

Assessment

- Combined PSA modelling demonstrates the three sites can deliver between 91 and 110 dwellings, depending on townhouse/apartment mix.
- Multi-site staging increases deliverability and reduces risk.
- Locations are well suited to affordable rental housing close to services, schools, employment and transport.
- This option offers the strongest alignment with labour-force needs, Griffith's Housing Strategy and NSW Government housing objectives.

Conclusion

Preferred. This option offers the best balance of feasibility, scale, affordability outcomes and value for money.

3.4. The Proposal (Preferred Option)

The preferred option is to repurpose three vacant and strategically located Crown Land parcels within the Griffith urban area to deliver **91-110 affordable rental dwellings**. The proposal is based on concept planning undertaken by PSA Consulting, which confirms the technical feasibility of developing the sites in compliance with GCC planning regime. It is anticipated the development would predominately use NSW Pattern Book townhouse typologies.

The proposal provides a coordinated, low density affordable housing precinct that addresses local workforce needs, supports labour market mobility, and helps alleviate acute rental stress identified through stakeholder engagement. The development is likely to be staged and delivered through a master-planned approach that meets Griffith City Council's planning framework and NSW Government housing objectives.

The Business Case includes a draft Masterplan, Engineering Services Scope and Costs for enabling Infrastructure, and an allowance for Build cost based on a \$SQM for construction of 99-110 townhouses and apartments.

3.4.1. Scope

The scope of the proposal involves:

- Securing 99-year conditional leases of three Crown Land parcels (identified elsewhere as Sites 1A, 1B and 2) at nominal rent to enable the delivery of accommodation for tenants meeting NSW government affordability guidelines.
- Delivering **between 91 and 110 dwellings**, depending on the final configuration at Site 2 (Option 1 or Option 2).
- PSA yield testing found the following potential dwelling numbers:
 - **Site 1A - Bromfield Street:** 38 townhouses
 - **Site 1B - Kooyoo Street:** 32 townhouses
 - **Site 2 - Kookora Street:**
 - Option 1: 21 townhouses
 - Option 2: 10 townhouses + 28 apartments (total 39 units)
- Applying NSW Government Pattern Book townhouse designs to maximise yield, amenity and affordability.
- Delivering all enabling works required for servicing the sites, including road access, shared driveways, landscaping, drainage and utility connections.
- Ensuring all dwellings delivered meet the definition of affordable rental housing, consistent with NSW Government guidelines.

The scope excludes detailed apartment design, final landscaping plans, civil engineering design, and construction delivery. These will form part of the final business case.

3.4.2. Proposal Locations

The three proposed development sites are located within the established urban area of Griffith and are well positioned in relation to key employment centres, transport networks, schools, health services and community facilities. Their proximity to existing residential areas ensures integration with the surrounding urban fabric while enabling efficient servicing and infrastructure delivery.

Table 3-2: Address and zoning of potential locations

Site	Address	Zoning	Ownership
Site 1A	Broomfield Street, Griffith NSW 2680	R1 General Residential	Crown Land
Site 1B	8–10 Kooyoo Street, Griffith NSW 2680	R1 General Residential	Crown Land
Site 2	78 Kookora Street, Griffith NSW 2680	MU1 Mixed Use	Crown Land

The Xeros Piccolo Servicing Feasibility Report confirms that all three locations benefit from existing trunk and reticulation networks in proximity, including sewer, potable water, raw water, stormwater, electricity and telecommunications connections. No critical servicing constraints were identified that would prevent development of the sites, with only minor augmentations expected to be required to meet increased demand. These include local sewer extensions, minor water main upsizing and adjustments to stormwater management, all of which can be delivered within the scope of normal subdivision works without reliance on major network upgrades.

The sites' centrality and access to existing networks means the dwellings can be efficiently integrated into Griffith's urban systems, minimising servicing costs and avoiding the need for expansion into greenfield or peri-urban areas. Their clustered locations also allow enabling works—such as road upgrades, cul-de-sacs, drainage connections and utility alignments—to be coordinated across multiple parcels for greater construction efficiency.

Collectively, the locations provide a strong foundation for affordable rental housing by offering:

- ready access to employment nodes (hospital, education providers, industrial precincts, retail centres),
- proximity to public transport routes and pedestrian networks,
- adjacency to established community services and open space, and
- confirmed servicing feasibility with no identified network capacity barriers.

The well-connected nature of the sites ensures that future residents—particularly key workers, young families and lower-income households—can access essential services and employment without requiring additional transport, infrastructure or community facilities investment.

Figure 3-1: Map of potential locations



Figure 3-2: Photo of Kooyoo Street potential location



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Table 3-3: Proposal Locations including Lot Number, Land Use Zoning and Aboriginal Land Claim

Site 1A - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	Claim no.	Notes
16/69 DP 758476	1,118	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	Community Gathering and BBQ Shelter
17/69 DP 758476	1,118	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
18/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
19/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
20/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
21/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
22/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
23/69 DP 758476	964	R1 General Residential	Crown Reserve (75878)	Public recreation	56850	
Site 1B - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	Claim no.	Notes
21/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	
20/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	
19/70 DP 758476	876	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	
18/70 DP 758476	941	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	
17/70 DP 758476	942	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	
16/70 DP 758476	941	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	56849	Two claims
5 DP1172961	566	R1 General Residential	Crown Reserve (71903)	Public Park/Public recreation	52656 56849	
Site 2 - Lot No.	Area	Land use zone	Tenure	Crown Reserve Purpose	Claim no.	Notes
7023 DP1023980	1387	MU1 Mixed Use	Crown Reserve (88209)	Charitable Organisations	-	
3/125 DP758476	4329	MU1 Mixed Use	Crown Reserve (88209)	Charitable Organisations	-	Building

Note: The claims numbers represent claims under the Aboriginal Land Rights Act 1983.

3.4.3. Conditional Lease Commitment from Government

The commitment for lease sought from government is expected to be conditional and subject to:

- The delivery of dwellings for affordable housing.
- Final Masterplan for each site including density, dwelling type, site layout for built product and services and development infrastructure.
- Detailed design for the dwellings and infrastructure.
- Confirmation from service providers that the proposed infrastructure arrangements meet their requirements.
- Detailed and independently verified cost budget for delivery of dwellings and infrastructure for each site.
- Staging plan for delivery.
- Planning approval from GCC for the development proposed for each site.
- Satisfactory resolution of Aboriginal Land Claims.
- Funding is committed, including an appropriate contingency, to complete the proposed development.
- Procurement processes including a market tender which satisfy NSW government requirements for project delivery.
- Binding Contract is in place with a suitably qualified builder (whether on a staged or total project basis).
- GCC has the requisite capabilities and resources to manage project delivery, and likely to involve the appointment of a specialist Project Manager.
- Governance and reporting guidelines are satisfactory.

3.4.4. Site Context and Concept Plan Overview

A summary of the three development sites is provided below.

A full assessment is provided in Appendix C: PSA Consulting Griffith Affordable Housing Sites – Concept Plan Sketch Report dated 12th November 2025.

Table 3-4: Development Site Summary

Attribute	Site 1A – Bromfield Street	Site 1B – Kooyoo Street	Site 2 – Kookora Street
Total Site Area	6,918 m ²	5,384 m ²	6,060 m ²
Constrained Land	480 m ² (public park retained)	None	2,226 m ² (flood-prone, native vegetation, RE1 zoning)
Unconstrained Land	6,438 m ²	Entire site	3,834 m ²
Indicative Capacity	38 townhouses	32 townhouses	Option 1: 21 townhouses Option 2: 10 townhouses + 28 apartments
Key Features	<ul style="list-style-type: none"> Eastern park retained as public open space. ~1,200 m² native vegetation in SW incorporated in developable area. Bromfield Street currently unconstructed and requires full upgrade incl. cul-de-sac. 	<ul style="list-style-type: none"> Access reliant on extension of Kooyoo Street and construction of a cul-de-sac. Adjoins existing residential and recreation areas. 	<ul style="list-style-type: none"> Portion unsuitable for built form due to flooding + vegetation. Access via Kooyoo Street extension. Stormwater upgrade required; coordination with neighbours needed.

Across all sites, PSA confirmed that the townhouse typology is feasible under LEP/DCP controls, with SEPP (Housing) 2021 enabling additional density only if three-storey apartments were pursued. This is not proposed at Sites 1A or 1B. Consideration has been given to an alternative scheme at Kookara Street including a two-storey apartment building with above grade parking. This is not currently preferred for resident and neighbour amenity.

Figure 3-3: Site 1A Bromfield Street Townhouse Configuration on the Land. Source: PSA Consulting.



Figure 3-4: Site 1A Bromfield Street Indicative Capacity of 38 Townhouses. Source: PSA Consulting.

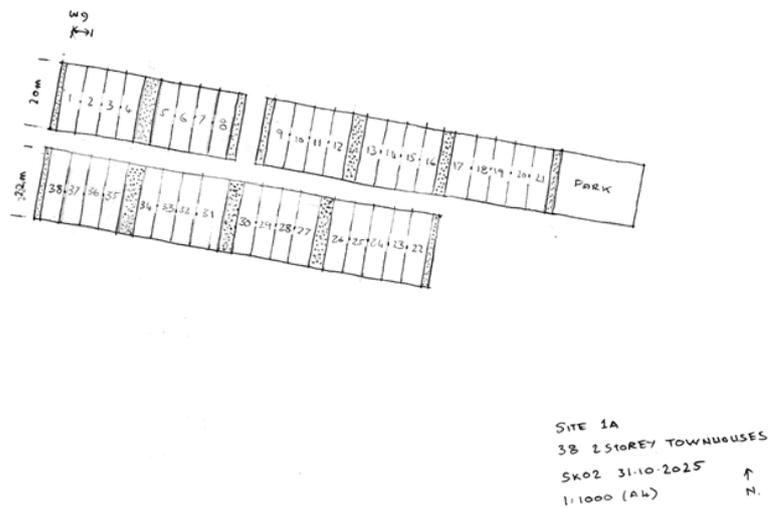


Figure 3-5: Site 1B Kooyoo Street Townhouse Configuration on the Land. Source: PSA Consulting.

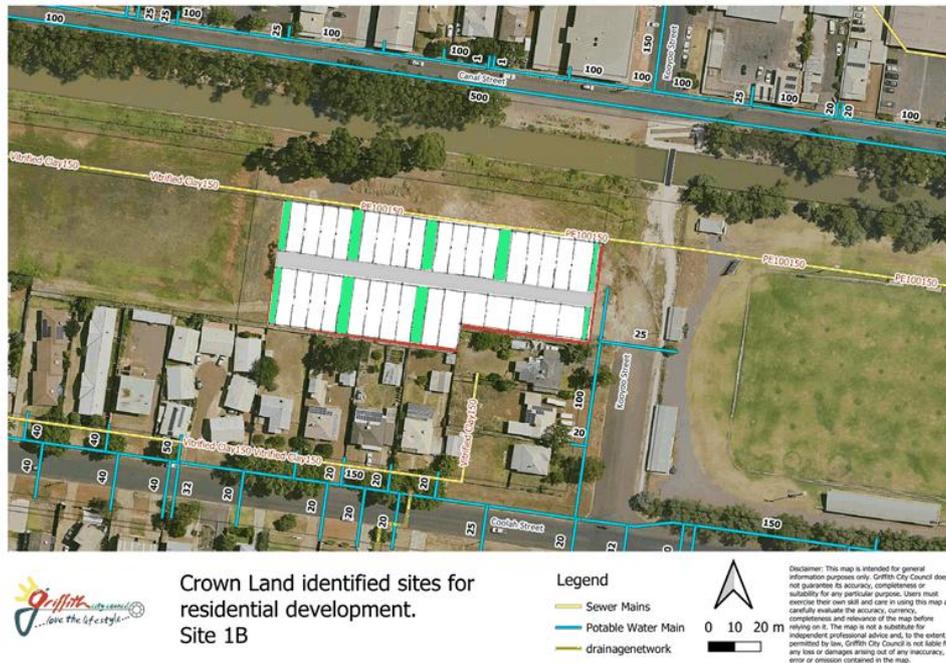


Figure 3-6: Site 1B - Kooyoo Street - Indicative Capacity of 32 Townhouses. Source: PSA Consulting.

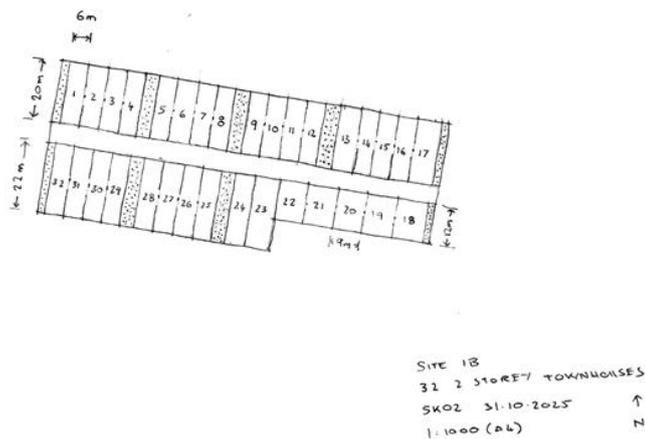


Figure 3-7: Site 2 - Kookora Street. Option 1 Townhouse Configuration on the Land. Source: PSA Consulting.



Figure 3-8: Site 2 - Kookora Street Indicative Capacity Option 1: 21 Townhouses.

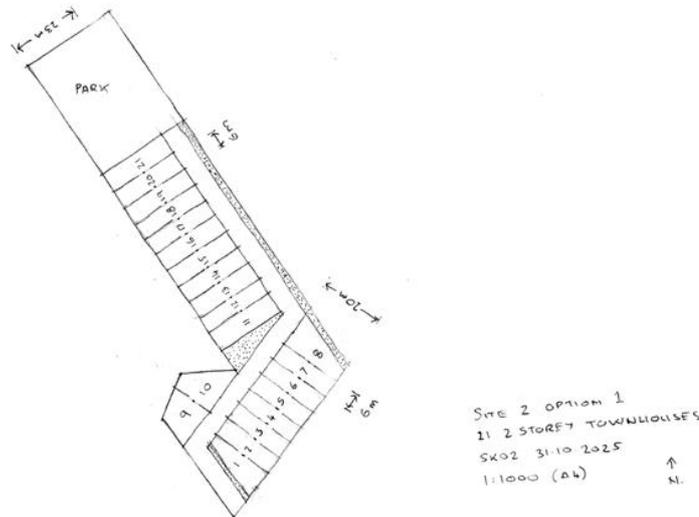
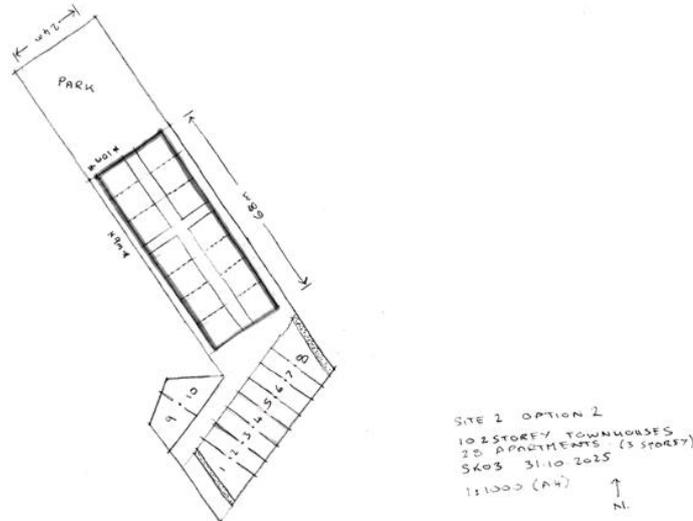


Figure 3-9: Site 2 - Kookora Street. Option 2 Townhouse and Apartment Configuration. Source: PSA Consulting.



Figure 3-10: Site 2 - Kookora Street Indicative Capacity Option 2: 10 townhouses + 28 apartments (two-storey apartment building)



3.4.5. Typical Townhouse Design - Low Medium Rise (LMR) Housing Area

The built form of the townhouses used in this assessment is based on a 2-storey terrace design from the NSW Pattern Book Design prepared by Officer Woods Architects. Excerpts from the pattern book are provided below. As noted above, to maximise yield, these townhouses have been placed on individual sites with minimum dimensions of 20m x 6m, which allows for the townhouse itself (12.8m x 6m), external carport (3m x 5.4m) and private open space. Where lot size or dimensions vary from the standard of the NSW Pattern Book used in the Masterplan, designs specific to those lots will be developed.

Figure 3-11: Low Medium Rise (LMR) Housing Area Design, Ground Floor

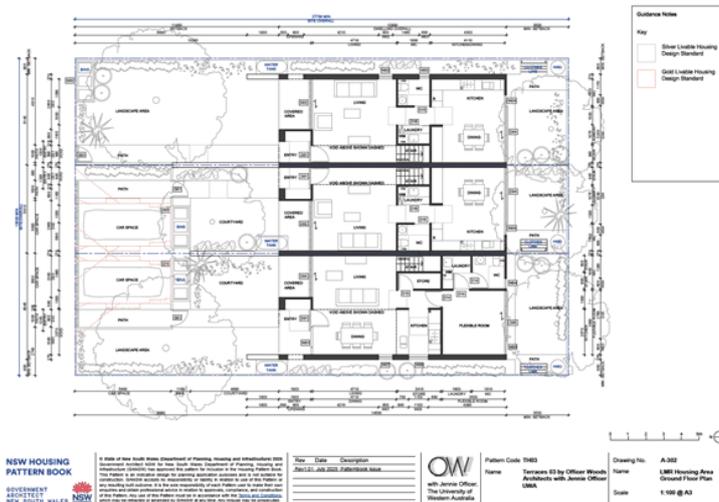
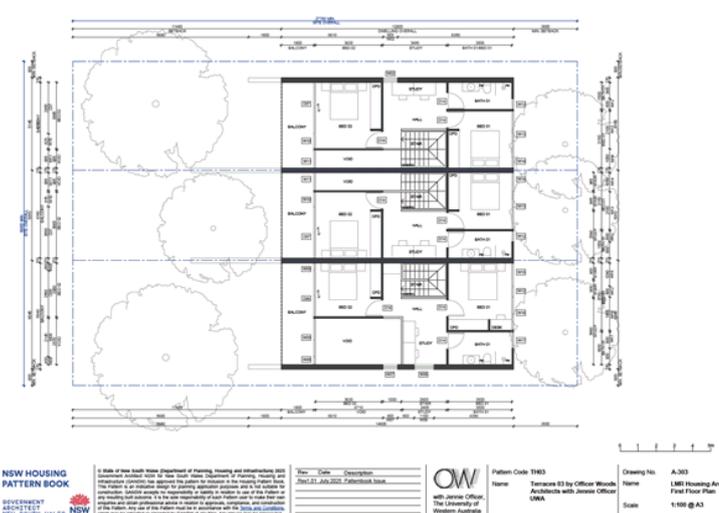


Figure 3-12: Low Medium Rise (LMR) Housing Area Design, First Floor



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3.4.6. Masterplan Flexibility and Yield

PSA yield testing confirms that the three Crown Land sites can accommodate 91 to 110 dwellings, depending on the mix of townhouses and apartments across the sites.

GCC planning guidelines permit built floor space (FSR) significantly greater than assumed under the draft Masterplan. Significantly increasing the dwelling numbers would require adoption of apartment rather than townhouse-built form. This has been considered as an option for Kookara Street only and not pursued as suitable for the other sites. Limited increase in dwelling numbers may be possible if the lot configuration can be changed to enable more efficient use of the land retaining the townhouse-built form. Both the PSA Concept Report and Xeros Piccolo Servicing Feasibility Report demonstrates that such changes remain feasible, as there are no water, sewer, stormwater, road or electrical capacity constraints that limit density at the levels proposed.

The draft Masterplan is designed to balance dwelling yield, neighbourhood character, tenant preferences, and servicing feasibility while considering Griffith City Council's planning guidelines. This is consistent with the product delivered at Griffin Green and is influenced by Argyle Housing (CHP owner and manager) expression of tenant preference for townhouses with some outdoor area.

The primary opportunity for increased yield lies at Site 2, where PSA tested two Masterplan options:

- Option 1: 21 townhouses, and
- Option 2: 10 townhouses + 28 apartments, resulting in a total of 39 dwellings.

Incorporation of a two-storey apartment building on part of Site 2 increases total project yield to approximately 110 dwellings and introduces a smaller number of compact units appropriate for singles, couples, and transitional households. PSA confirmed that the apartment massing is feasible within the site constraints and planning controls, with undercroft parking and a 2-storey built form consistent with surrounding development.

Although additional apartment buildings on Sites 1A or 1B could further increase dwelling numbers, this is not proposed. Three-storey apartment buildings would be required to realise SEPP (Housing) 2021 uplift at those locations, which would significantly change the neighbourhood character and reduce alignment with tenant preferences. Stakeholder consultations emphasised a preference for townhouses over apartments with outdoor space, particularly for young families, shift workers, and new migrant households.

GCC support the model under the draft Masterplan as optimising and appropriately balancing yield, liveability, urban design, servicing feasibility and community preference. No sign off or commitment has been sought at this stage from GCC planning.

3.4.7. Servicing Feasibility Summary

Xeros Piccolo Consulting Engineers have provided a report of the servicing feasibility of each site. The Summary of that report for each site is set out below. The full report is available in Appendix D.

Further works to complete feasibility assessment and costing are itemised in Section 7 of the Xeros.

3.4.7.1. Site 1A Bromfield

The service feasibility assessment for Site 1A confirms that key utility services, including water, sewer, stormwater, electricity, gas, and telecommunications, can be readily extended to support the proposed development. The existing infrastructure demonstrates good capacity and pressure, with only connection works required. Council feedback has been positive, supporting the integration of stormwater management and access arrangements. The site layout offers flexibility for efficient service routing and connection. Overall, Site 1A is well-positioned for the development, with all essential services available and capable of supporting the proposed housing.

Key Findings:

- Adequate water pressure (~500 kPa) and available main connections at both ends.
- Council supportive of stormwater direction and OSD basin solution.
- Existing sewer capacity is suitable for the proposed loading.
- Strong electrical and gas servicing options with feasible substation and metering solutions.
- Road access achievable with minimal upgrades; site not flood-affected.

3.4.7.2. Site 1B Bromfield

The Site 1B service feasibility review identifies that the area is serviced and capable of accommodating the proposed Crown Land Housing project. Infrastructure for water, sewer, stormwater, and power is established, with sufficient capacity to handle the projected demands.

Council engagement has been positive, confirming serviceability and access options. The site benefits from its proximity to key utilities and the potential for straightforward connections, enabling efficient service design integration during the detailed development stages.

Key Findings:

- Existing utilities in close proximity and of suitable capacity.
- Stormwater connection available with Council-supported basin strategy.
- Confirmed sewer and water capacity with no upgrades required.
- Electrical supply readily adaptable with planned substation installation.
- No flooding concerns and excellent access to Kooyoo Street for vehicle movements.

3.4.7.3. Site 2 Kookora

The service feasibility assessment for Site 2 confirms that services, including water, sewer, stormwater, electricity, gas, and telecommunications, can be effectively delivered to the site. Noting that this will require service extensions, particularly for water and stormwater, these are achievable within the existing Council services. The stormwater design will include on-site detention (OSD) to achieve the required 65 L/s/ha discharge limit, and initial consultations indicate that easement negotiations with neighbouring properties for drainage extension are viable.

Flooding Considerations:

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A small portion of the rear of the site is affected by overland flow flooding, as identified in Council's flood mapping. However, this impact is minimal, with the developable area situated predominantly on the higher portion of the site. Council has set a minimum finished floor level (FFL) of 126.9 m AHD, which can be readily incorporated into the design.

Key Positive Findings:

- Adequate water and sewer capacity with direct and achievable connections.
- Stormwater system feasible with OSD design to meet Council discharge requirements.
- Council supportive of new drainage infrastructure and connection easement proposal.
- Electrical and gas servicing is achievable
- Flood-affected area limited to the rear low section

3.4.8. Access infrastructure

Key enabling infrastructure requirements identified by PSA:

- **Bromfield Street (Site 1A):**
 - Full road construction and provision of a cul-de-sac
 - Shared internal driveway for townhouse access
- **Kooyoo Street (Site 1B and Site 2):**
 - Street extension and cul-de-sac required
 - Two-way 6 m internal driveways for both sites
- **Utility Servicing:**
 - Sewer, potable water, raw water and drainage networks are directly adjacent to or crossing the sites (PSA mapping shows alignments).

3.4.9. Staging the Development

The project can be delivered in stages, with each site forming a standalone stage or being further divided into smaller stages if required. Staging is a key risk-mitigation tool for both GCC and the NSW Government.

Staging should be structured to achieve the following benefits:

- Provide a progressive supply of dwellings that meets demand over time and avoids the risk of oversupply.
- Allow lessons from earlier stages to refine product mix, reduce delivery costs and improve management arrangements.
- Enable re-tendering opportunities and reduce reliance on a single delivery partner.
- Ensure each stage is of sufficient scale to achieve cost efficiencies, including continuous build programs and modular/off-site construction.
- Allow efficient apportioning of upfront infrastructure costs, noting that infrastructure must generally be delivered to activate whole sites rather than in small increments.
- Support progressive funding commitments from NSW and Commonwealth Governments, while creating opportunities to introduce private capital and reduce reliance on government contributions.

Recommendation: Given the configuration of the sites, a three-stage program, with each site delivered as a separate stage, is likely to maximise benefits and manage delivery risks effectively.

3.4.10. Design and Construction

The design is anchored in the NSW Housing Pattern Book, specifically the *Terraces 03* typology by Officer Woods Architects with Jennie Officer (UWA), which PSA adopted as the basis for yield testing and townhouse configuration.

The table below summarises the key design attributes guiding the proposed development, noting that lots of varying size and dimensions will require separate design.

Table 3-5: Design Elements

Design Element	Specification / Description
Primary Typology	Townhouse - NSW Housing Pattern Book – <i>Terraces 03</i> (Officer Woods Architects)
Footprint	6 m width × 12.8 m depth
Internal Area	120–150m ² (2–3 bedrooms)
Parking	External carport (3 m × 5.4 m); integrated garage optional
Private Open Space	20–30m ² , depending on lot depth
Rear Setbacks	Minimum 2m where adjoining existing residential areas
Landscaping Pattern	Landscape breaks inserted every 4–5 dwellings
Build Form	Two-storey townhouses, low-rise profile consistent with surrounding neighbourhood
Placement Options	PSA model uses Pattern Book-compliant 20 m or 22 m deep lots with carport and open space

Apartments (Site 2 – Option 2 Only)

Where applied, the Masterplan incorporates a low-rise apartment building consistent with PSA testing:

- Two-storey residential flat building
- 28 apartments (14 per level)
- 2-bedroom units using 9 m × 10 m modules
- Undercroft parking for efficiency and access
- Building massing compliant with site constraints and surrounding character

Urban Design Principles

Across the three development sites, the design incorporates:

- Passive surveillance and clearly defined front entries
- Safe pedestrian connectivity via internal driveways and shared accessways
- Landscape treatments to break up building mass and improve microclimate
- Avoidance of high-rise built form to maintain neighbourhood character and community acceptability.

Figure 3-13: Render of the Proposed Housing Development, Terraces 03 by Officer Woods Architects (Source: NSW Pattern Book)



Figure 3-14: Render of Griffin Green Housing Project by Argyle Housing in Griffith (Source: Argyle Housing)



3.4.11. Operation

The development is intended for management as affordable rental housing, consistent with NSW affordability guidelines.

Operational considerations include:

- Tenancy management via a registered community housing provider
- Single ownership structures preferred for efficiency
- Maintenance aligned with Pattern Book modularity
- Embedded asset management design to reduce lifecycle costs

3.4.12. Proposal Exclusions

The proposal does not include:

- Acquisition of land (Crown Land remains under NSW Government ownership).
- Development of RE1 Public Recreation land at Site 2.
- Development on flood-prone or native vegetation-constrained areas.
- Three-storey apartment buildings at Sites 1A or 1B, despite SEPP allowances.
- Final civil, structural, landscape or services engineering design (to be undertaken post-lease).

These exclusions are consistent with PSA findings on constraints and permissible built form.

3.4.13. Related Projects

The proposal draws directly on lessons from Griffin Green, Griffith's first affordable housing development.

The project aligns with the Griffith Housing Strategy and Local Strategic Planning Statement.

No other projects are dependent on this proposal proceeding, but its delivery will improve housing market conditions that enable economic growth and other developments

3.5. Project Costs

This section outlines the anticipated capital and operating costs associated with delivering the Griffith Affordable Housing Project. Cost estimates have been informed by the draft Masterplan, PSA concept design testing, Xeros construction benchmark, and preliminary servicing investigations. Costs are indicative and will be refined at a later detailed design phase, including a full Quantity Surveyor (QS) cost plan, and market testing should there be agreement on the use of the Crown Land for development of affordable housing.

Project costs combine the costs of:

- Land value assessed by consideration of current and alternative uses.
- Infrastructure costs based on two Masterplan schemes with 91 townhouses under a base scheme and 110 dwellings under a mixed townhouse and apartment scheme.
- Build cost for dwellings on a \$/SQM basis given total SQM to be delivered.

The most relevant project for benchmarking costs is the Griffin Green project completed in 2024. This project delivered 20 townhouses for affordable rental with a similar development model to the Masterplan proposed. Costs for a development on the Crown Land have been tested against the cost of delivery of Griffin Green.

It is assumed that a further Business Case will be prepared prior to proceeding with a development of affordable housing. This subsequent Business case may seek a capital commitment from NSW Government in addition to land provision to enable the delivery of affordable housing. An updated analysis of costs and benefits and project viability would be undertaken at that time.

3.5.1. Costing Methodology

Costs have been developed using the following inputs:

- PSA concept designs, including townhouse and apartment footprints, site layouts and yield assumptions (91–110 dwellings).
- Local construction benchmark rates provided by Xeros Piccolo Consulting Engineers, based on recent contractor pricing in the Riverina region.
- Estimated servicing requirements, including water, sewer, stormwater, power, NBN and gas, as identified in the Xeros Piccolo Servicing Feasibility Report.
- Comparable regional housing projects, including Griffin Green (2019–2022).
- NSW Housing Pattern Book standardised design assumptions.

All costs are in AUD 2025 dollars and exclude GST unless otherwise stated.

3.5.2. Costing This Proposal

The costs considered in this proposal relate specifically to the NSW Government decision to make Crown Land available for affordable housing.

At this stage of the project, the relevant cost components are:

- (i) the opportunity cost of the Crown Land parcels, and
- (ii) preliminary development and site-servicing costs required to enable progression to a final development scheme.

Because the decision under consideration concerns making land available for activation, rather than the actual construction of housing, the appraisal focuses on the economic value of dedicating Crown Land to affordable housing and the enabling works required to realise that value. This is called a real

option value, in that it opens the scope for future economic, environmental and social benefits which may be delivered by new affordable housing options.

Consistent with NSW Treasury guidance, this assessment distinguishes between the net benefits unlocked by the Crown Land decision to make the land exclusively available for this purpose—which can be analysed now—and the full net benefit of the completed development, which can only be determined once a detailed, approved development plan is available.

The land-use decision creates what is known as a real option value: by securing land for affordable housing, the Government enables future social and economic benefits that are not available under the current use. The analysis therefore sets a baseline for understanding opportunity costs and initial servicing costs, with more precise net benefits to be calculated as the project progresses through design, costing and approvals.

It is important to distinguish this from the final net benefit that will only be able to be calculated once the approved development plan can be scoped and costed.

3.5.3. Opportunity Cost of Crown Land

The Crown Land has an opportunity cost for its alternative uses. Based on discussions with real estate agents' residential development is likely to result in the highest and best use of the land. This use is consistent with zoning and surrounding development.

Consideration has been given to the nature and type of alternative models for development. Given the location of the land close to the Griffith town centre development is likely to involve townhouse or smaller lot duplex development. For this reason, the Masterplan model has been used. It facilitates a direct comparison between development for affordable and for market housing. Given the development analysis is directed to determining the opportunity land value other schemes can be tested once an in-principle commitment is provided for use of the Crown Land.

Griffin Green land cost has been adopted to test development viability. The site for Griffin Green was purchased in 2020 for around \$650,000 - \$32,500 per lot. The following land values would result adopting this per lot value. The values below are marginally less than the values ascribed by the Valuer General of NSW based on developable net land as the sites were pre-approval and servicing, whereas the Valuer General does not take account of development costs. .

Opportunity Cost	Site 1A 38 Units	Site 1B 32 Units	Site 2 21 Units	Total
Site Area	6,918	5,384	6,060	18,362
Constrained Land	480	Nil	2226	
Developable Land Gross	6438	5384	3834	
Developable Land Net (65%)	4506	3769	2492	
Land Value (\$32.5K per lot)	\$1,235,000	\$1,040,000	\$682,000	\$2,957,000
VG Land Value	\$1,306,400	\$1,092,726	\$860,786	\$3,259,911

Source: Market asking prices, Valuer General of NSW R1 (Residential values for Griffith)

3.5.4. Total Cost per Dwelling

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The following table combines the dwelling construction cost and servicing costs per unit to estimate total cost for the built dwellings. The costs estimate of the built form is based on \$3,500 construction cost. Townhouses are assumed to average 140 square metres. This rate was sourced from discussions led by Xeros Piccolo with Griffith builders of residential townhouses and other dwellings. The Services Cost report of Xeros Piccolo Engineers shows the estimated costs PSQM of built area providing external infrastructure to the site and servicing the individual lots for development:

Table 3-6: Construction Cost on a per Dwelling Basis

Dwelling Construction Cost	Site 1A	Site 1B	Site 2	Average
	1A Bromfield St	1B Kooyoo St	2 Kookora St	
Cost per Square Metre				
[Cost 1] = Base Building Cost /m ²	\$3,500	\$3,500	\$3,500	\$3,500
[Cost 2] = [Cost 1] + Internal Supporting Infrastructure Cost /m ²	\$3,780	\$3,800	\$3,940	\$3,840
[Cost 3] = [Cost 1] + [Cost 2] + External Infrastructure /m ²	\$4,310	\$4,340	\$4,590	\$4,413
Cost per Dwelling	1A Bromfield St	1B Kooyoo St	2 Kookora St	
Base Building Cost per unit	\$490,000	\$490,000	\$490,000	\$490,000
Base Building + Internal Supporting Infrastructure Cost per unit	\$529,200	\$532,000	\$551,600	\$535,354
1 + 2 + External Infrastructure per unit	\$603,400	\$607,600	\$642,600	\$613,923
Total Average Cost per Dwelling				
Developer margin @ 10%				\$61,392
Average Total Cost for all dwellings				\$675,315

Source: Xeros Piccolo

Taking the mean planned floor area of each unit of 140m² and the yield of units we can calculate total cost per dwelling for each site.

Table 3-7: Construction Cost on a Staged Project Basis

Site Developable Area	Site 1A Bromfield St	Site 1B Kooyoo St	Site 2 Kookora ST	Floor Area per Dwelling
Floor Area of each development site (m ²)	5,320	4,480	2,940	140
Total Cost per Stage				
[1] = Base Building Cost per development site	\$18,620,000	\$15,680,000	\$10,290,000	\$44,590,000
[2] = [1] + Internal Supporting Infrastructure Cost per development site	\$20,109,600	\$17,024,000	\$11,583,600	\$48,717,200
[3] = Total Cost per Site = [1] + [2] + External Infrastructure per development site	\$22,929,200	\$19,443,200	\$13,494,600	\$55,867,000
Number of Dwellings (per assumptions)	38	32	21	91

The mean dwelling construction cost, including services and a conservative developer margin for the development would be \$675,000.

3.5.5. Cost Compared to Griffin Green

The build and infrastructure costs of developing the Masterplan scheme at \$615,000 per dwelling are less than the cost of approximately \$700,000 for delivery of each townhouse at Griffin Green. These costs do not include land.

There are a number of potential efficiencies including the potential use of NSW Housing Pattern Book designs which could further reduce costs. These include reduced design complexity and documentation, ability to use off site construction, bulk ordering and shorter program overall.

3.5.6. Total Cost per Dwelling for Private Development

The costs of delivery for a private developer for sale or market rental include items not included in an affordable scheme. A for sale development will attract GST and both for sale and for rent developments will require a profit/risk margin (not necessarily required in an affordable housing scheme).

The costs per dwelling are adopted from the costs of delivering similar size and specified affordable housing. These costs are adjusted for costs required for private development.

Table 3-8: Total cost per dwelling for private development

Item	\$ cost	Comment
Land	\$40,000	Includes stamp duty and transaction costs
Total dwelling build cost including services	\$615,000	Source Xeros Piccolo \$4,400 per SQM for 140SQM per dwelling
Developer Margin @ 10%	\$65,000	Estimated minimum margin
Total Costs for rental	\$680,000	GST not required
GST	\$68,000	Required for sale
Total costs for sale	\$750,000	

The cost for a townhouse development for sale adopting the affordable townhouse model described in the Masterplan would be in the order of at least \$615,000 pre-developer margin and GST and estimated at \$750,000 after including these costs. After discussions with real estate agents it appears unlikely that this cost could be recovered from a sale of the completed property.

Purchasers are likely to compare a small lot townhouse at around \$750,000 unfavourably to acquisition of a good quality 4/5 bed house on a large suburban block for a similar price.

We have tested this cost to determine whether the rental yield would be sufficient to meet developer return requirements where the properties were retained for rental post development. We estimate that a minimum IRR of 10-12% would be required. The following assumptions have been used:

Table 3-9: Assumptions

Item	Value	Assumption
Capital cost	\$615,000	Excludes developer margin for risk; may underestimate total cost.
Rent (annual)	\$31,200 (\$600 per week)	Based on agent discussions; assumes full occupancy at market rate.
Pre-tax Net Income	\$23,000	Estimated after agency, holding, and maintenance costs deducted.
Rent escalation	3.75%	Assumes 1% above inflation for annual rent increases.

Exit cap rate (15 yrs)	5.5%	Mirrors minimum holding for affordability; used for resale calculation.
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The resulting IRR is less than 4% which is below market expectations and unlikely to secure investor support.

In conclusion an assumed cost of \$32,500 per lot appears unsustainable or at least at the higher range of what a private developer would be prepared to pay for sale or rental of completed property. We should acknowledge that a developer may be prepared to warehouse sites pending growth in rental yields or property values. We do not believe such speculative warehousing is likely or should be taken into account.

3.5.7. Operating Costs Consideration

Operating costs will depend on the final delivery model and ownership structure. For the purpose of this preliminary Business Case:

- Community Housing Provider (CHP) operational benchmarks have been used
- Maintenance costs reflect townhouse-dominant built form (lower OPEX than apartments)
- Long-term lifecycle costs benefit from Pattern Book standardisation, consistent materials and simplified asset management

A detailed OPEX schedule will be developed during the next project phase.

3.5.8. Whole-of-Life Cost Considerations

Whole-of-life evaluation includes:

- 30-year asset depreciation modelling
- Replacement cycles for key structural and service elements
- Lower lifecycle costs associated with repeatable townhouse construction
- Potential solar PV and energy efficiency upgrades lowering tenant outgoings and increasing asset value

Full whole-of-life costing will be completed with QS and engineering inputs during the next project phase.

3.6. Cost-Benefit Analysis

3.6.1. Introduction

This section presents the economic appraisal of the proposal, following the NSW Government Guide to Cost-Benefit Analysis (TPG23-08). Because the current decision relates only to the release of Crown Land—rather than approval of a fully designed development—the analysis focuses on the public value created by making the land available for affordable housing and the opportunity cost associated with alternative uses of the land. The appraisal quantifies the incremental benefits enabled by activating Crown Land for housing, including improved labour market efficiency, reduced social and health pressures, and avoided costs associated with homelessness, overcrowding and constrained service delivery. These benefits are compared against the enabling costs identified in Section 3.5. The purpose of this section is therefore to establish whether the Crown Land decision generates a positive net public benefit independent of the final development configuration, which will be tested in a future final business case.

3.6.2. Cost-Benefit Analysis

The cost-benefit analysis provided below is in accordance with the *NSW Government Guide to Cost Benefit Analysis* and uses a core discount rate of 5%.

The case for the Crown Land development proposal is based on an assessment of net benefit for the proposal to use three parcels of Crown Land for affordable housing. The assessment of the proposal will cover the economic, social, environmental, and fiscal benefits from unlocking the availability of Crown Land for affordable housing.

To ensure this rigour, this assessment will follow NSW Treasury Guidelines:

- TPG23-08 NSW Government Guide to Cost-Benefit Analysis February 2023 with regard to economic evaluation³;
- TPP 18-06 Policy and Guidelines Paper NSW Government Business Case Guidelines⁴, especially with regard to financial evaluation and fiscal impact.

This approach is intended to ensure that the business case will meet the NSW Government's own requirements for making investment decisions.

The crux of the business case is whether the value of the total benefits gained by delivering the proposal exceeds the total cost (i.e., that there is a net benefit to providing housing in this way).

The analysis involved discounted cash flow of tangible and intangible costs and benefits, brought to a single measure of net benefit using Treasury required core discount rate of 5%, with sensitivity testing around that rate. The analysis will include sensitivity testing of other assumptions such as population growth, economic growth and so on, to ensure that the conclusions are robust.

The **benefits** of the proposal, compared to the base case and to the alternative options, have been measured using the number of additional affordable housing entitlements resulting from the commitment of parcels of Crown land. This has been determined from the Master Plan and itself involves some sensitivity testing on lot numbers. The benefits have included an analysis of the following, based on recent equivalent analyses:

- Not include private benefits to the residents, for the purpose of this public investment assessment. This is a conservative approach to ensuring that the net benefit is of a public

³ NSW Treasury (2023) TPG23-08 NSW Government Guide to Cost-Benefit Analysis, February, <https://www.nsw.gov.au/departments-and-agencies/nsw-treasury/documents-library/tpg23-08>

⁴ NSW Treasury (2024) TPG24-29 NSW Government Business Case Guidelines, November, <https://www.nsw.gov.au/nsw-government/public-sector/financial-information-for-public-entities/centre-for-economic-evidence/nsw-government-investment-framework/business-case-guidelines>

good nature. We have not included direct travel cost savings, for instance, though there are indirect travel benefits in labour responses.

- Health benefits from a more stable and protected lifestyle to lower income persons;
- Social benefits from reduced crime and social dysfunction mediated through the stability and security of safe housing.
- Enhanced human capital, with housing providing access to employment, and with that an ability to take advantage of investment in skills, and to obtain on-the-job experience. Housing in this context, improves the efficiency of local labour markets by allowing low wage workers to access better paid jobs by being able to be located in the relevant job market. This benefits both employers and employees.

There has been a modelling study cost benefit of affordable housing undertaken⁵, which have included valuation of these benefits. The study have found partial benefits for housing programs as a whole would deliver an exceptional benefit cost ratio as high as 4.8⁶. The study included NSW regional analysis showing somewhat lower gross benefits to housing programs, but benchmarking against that analysis, likely high benefit cost ratios.

To monetise the above values in this report we have taken values from a particular application of these studies in 2022⁷ which looked at social and affordable housing. **This study found a benefit cost ratio of 2.2 for regional NSW⁸.**

We have restricted the values to affordable housing targets, in particular, low income employed worker households. That is, we have excluded demographics likely to benefit from social housing investments in the earlier study. We have also taken a discounted value (50% of benefits) to reflect the option value of the land allocation decision which is at the heart of this proposal. The full implementation of the project at full development would deliver the full benefit, but as explained in the methodology, this conservative approach reflects the risks at this stage.

Table 3-10: Benefits of the Project (monetised outcomes described in 2.4 Expected Outcomes)

Benefit	Outcome Description	Benefit per household per annum	Benefit per annum all households
Economic	Improved labour supply as affordable housing increases ability of lower wage workers to obtain accommodation measured by wage net revenue	\$4,100	\$373,000
	Increase in value add for local businesses as the labour constraint is eased measured by retention of key workers	\$1,940	\$176,000
Social	Reduced crime from improved economic stability and social cohesion, better availability of essential workers, including police.	\$1,430	\$130,000
	Improved education outcomes from student accommodation providing stability and access	\$190	\$17,000
	Improved health outcomes with more essential workers	\$1,130	\$102,000
Environmental	Not valued quantitatively		
Total		\$8,790	\$798,000

⁵ Eg. MacLennan et al (2019) Strengthening Economic Cases for Housing Policies, City Futures UNSW

⁶ Ibid. Pg 34 "The Net Present Value of better housing outcomes as described in the scenario is \$32.2 bn with a benefit-to-cost ratio (BCR) 4.80."

⁷ SGS Economics and Planning (2022) Give Me Shelter The long-term costs of underproviding public, social and affordable housing - Cost-benefit analysis report for Housing All Australians, June

⁸ Ibid. Pg. 38 Table 8 CBA results by state and territory.

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The analysis summarised in the table below shows that the incremental quantified benefits of the proposal would be worth \$800,000 per annum to NSW. This has been calculated as a total benefit of \$11.3M and net present value of \$6.3M after costs over thirty years at a core discount rate of 5% as prescribed in the NSW Cost Benefit Analysis Guidelines. A detailed cash flow table is provided in Annex A & B.

The following table presents the results as net benefits and benefit cost ratios.

Table 3-11: Summary of Cost Benefit Analysis (Option value)

Summary of Economic Appraisal			
Total Values			
\$M	Option 1- Crown Land Development		
	3% Discount Rate	5% Discount Rate	7% Discount Rate
Costs: Present Value	-	-	-
- Capital Costs	3.06	2.94	2.83
- Operating & Maintenance & Other Costs	3.15	2.40	1.88
- Total Capital & Other Costs	6.21	5.34	4.70
Non-Capital Benefits	14.55	11.33	9.06
Total Benefit	14.5	11.3	9.1
Net Present Value (\$'M)	8.6	6.3	4.6
Benefit Cost Ratio	2.5	2.2	1.9

3.7. Financial Appraisal

The financial appraisal assesses the projected cashflows associated with enabling the development of affordable rental housing on Crown Land, including land value assumptions, servicing costs, construction costs and operating income under an indicative tenancy model. Unlike the cost-benefit analysis, which considers broader economic and social impacts, this section evaluates the proposal from a financial viability and fiscal impact perspective. The analysis provides indicative capital requirements, expected rental revenue, operating costs, and timing of cashflows across staged delivery.

These financial outputs are not intended to represent a final investment case; instead, they establish a preliminary financial profile to test market feasibility, inform future funding pathways, and support NSW Government consideration of the land-activation decision.

3.7.1. Indexation to Values of the Year

The costs and revenues have been escalated using NSW Treasury official forecast inflation rates as follows:

Table 3-12: Escalation Rates

NSW Treasury Economic Outlook Parameters:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
<i>Inflation % per annum</i>	3.0	2.5	2.5	2.5	2.5	2.5

Source: NSW Treasury Budget 2025

3.7.2. Costs

The project costs have been assessed and projected for the next 5-years of a staged development.

Table 3-13: Costs

Property - Projected Investment Requirements	2025-26	2026-27	2027-28	2028-29	2029-30	Total
Nominally:	Year 1	Year 2	Year 3	Year 4	Year 5	
<i>Phase 1 - Crown Land Acquisition</i>	\$2,957,500	\$0	\$0	\$0	\$0	\$2,957,500
<i>Phase 2 - Servicing Design & Construction</i>	\$0	\$992,572	\$9,382,121	\$0	\$0	\$10,374,693
<i>Phase 3 - Construction</i>	\$0	\$0	\$28,266,000	\$28,266,000	\$14,847,000	\$71,379,000
<i>Phase 4 - Operations</i>	\$0	\$0	\$0	\$0	\$0	\$0
Nominal Capital Investment	\$2,957,500	\$992,572	\$37,648,121	\$28,266,000	\$14,847,000	\$84,711,193
Indexation	3%	2.50%	2.50%	2.50%	2.50%	2.50%
Indexed cost	\$2,957,500	\$1,022,349	\$39,747,004	\$30,587,875	\$16,468,253	\$90,782,981
Completed Units per year			38	32	21	91

Notes to accompany the costs include:

- Nominal Capital Investment is shown in dollars of 2025, and then a contingency is added if required and then indexed to the given year.
- Site acquisition is scheduled for Year 1.
- Unit construction has been scheduled to complete at each site in sequence from Year 3.

- Revenues and costs are escalated in this business case on a gross basis, as this facilitates using real costs in the cost benefit analysis. That is, escalation is by totals and not at the level of individual prices. For instance, the following product prices are presented on a real, not nominal basis.

3.7.3. Revenue

The revenue achieved from operating and renting the affordable property has been determined using the following pricing and demand tables. Affordable Housing is assumed to be rented at a 25% discount to market rents.

Table 3-14: Prices

Pricing	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Market Rent	\$550	\$550	\$550	\$550	\$550	\$550
Affordable Housing Discounted Rent	\$420	\$420	\$420	\$420	\$420	\$420

Table 3-15: Demand

Supply & Demand	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Supply: Cumulative Units Available	0	0	38	70	91	91
Occupancy	0	0	67%	84%	92%	99%
Demand: Units Occupied	0	0	25	59	83	90

The following revenue stream is calculated using these prices and sales volumes and estimated retail margins.

3.7.4. Project Operating Results

The following operating results are derived taking the direct costs and revenue into account.

The overall operating result is revenue positive within five years but subject to financial viability and funding.

Table 3-16: Revenue and Operating Results

Affordable Housing Project – Projected Operating results	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
Nominally:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Revenue Summary						
Rent	\$0	\$0	\$559,867	\$1,302,869	\$1,840,930	\$1,990,989
Other						
Total Nominal Revenue Projections	\$0	\$0	\$559,867	\$1,302,869	\$1,840,930	\$1,990,989
Direct Operating Cost Summary						
Equipment & property operation /maintenance					\$140,837	\$140,837
Business operations	\$0	\$40,000	\$52,000	\$143,000	\$159,000	\$167,000
Direct Labour		\$0	\$8,000	\$15,000	\$20,000	\$21,000
Total Nominal Direct Cost Projections	\$0	\$40,000	\$60,000	\$158,000	\$319,837	\$328,837
Net position	\$0	(\$40,000)	\$499,867	\$1,144,869	\$1,521,093	\$1,662,152

3.8. Proposed Funding Arrangements

At this stage of the project, Griffith City Council is seeking only a conditional Crown Land commitment from the NSW Government. This Business Case does not request capital funding for construction. Instead, the land commitment will enable GCC to prepare a fully costed, investment-ready proposal to support future funding decisions by NSW Government, the Commonwealth, and potential private partners.

The proposed funding approach is consistent with the NSW Government's focus on unlocking housing supply through land activation, leveraging partnerships, and enabling regional workforce housing. It also aligns with national policy settings that encourage mixed financing of affordable housing, recognising that government land contributions, concessional finance and CHP participation are often required to achieve long-term affordability and financial viability.

Future development of 91–110 affordable rental dwellings is expected to be supported through a blended funding model, consistent with NSW and Commonwealth housing policy. This may include a combination of:

- **NSW Government enabling or capital contributions**, where justified by net public benefit and alignment with state housing objectives including the development of a Business Case for development of the proposal;
- **Commonwealth housing programs**, including Housing Accord mechanisms, NHFIC financing, Housing Australia support, or other emerging national initiatives for regional workforce housing;
- **Community Housing Provider (CHP) investment**, including debt finance supported by rental revenue under an income-tested affordable housing model;
- **Private capital participation**, particularly if the final development structure supports build-to-rent, joint ventures, or long-term leasing models; and
- **Local government contributions**, such as in-kind support through planning facilitation, infrastructure coordination, enabling infrastructure and services, or project management.

The final funding configuration will depend on the detailed development scheme, staging plan, verified costings, and the outcomes of market testing with CHPs, financiers and development partners. These inputs will be incorporated into a future final business case submitted to NSW Government following completion of detailed design.

The staged delivery approach outlined in Section 3.1.4 will allow funding commitments to be sequenced across multiple phases, reducing upfront fiscal exposure and enabling GCC and NSW Government to adjust the financing model as market and policy conditions evolve.

3.9. Financial Health and Support

The Griffith City Council is the proponent of this proposal. Their financial statements for the past three financial years (or other financial statements as required by Treasury Financial Guidelines) can be provided upon request by Treasury.

4. Implementation Case

4.1. Program and Milestones

The program of tasks and milestones follow.

This program addresses key tasks for the acquisition of Crown Land and Development Approval for commencing Stage 1. The commencement date will depend on the availability of funding.

Table 4-1: Work program for establishment and operation

Event	Start	Finish
Project establishment		
Establish project governance (Project Control Group), appoint Project Manager, confirm reporting structure	Year 1 – Month 1	Year 1 – Month 3
Confirm project scope, objectives, staging strategy and success metrics	Year 1 – Month 1	Year 1 – Month 3
Engage core advisory services (legal, planning, surveying, valuation, Aboriginal Land Claims)	Year 1 – Month 2	Year 1 – Month 4
Crown Land Activation (Primary Objective)		
Prepare and submit Crown Land assessment package (including Business Case and land-use rationale)	Year 1 – Month 3	Year 1 – Month 5
Aboriginal Land Claims assessment and engagement with Aboriginal organisations	Year 1 – Month 3	Year 1 – Month 8
Crown Land negotiations and finalisation of conditional land lease terms	Year 1 – Month 6	Year 1 – Month 10
NSW Government decision and execution of conditional land commitment	Year 1 – Month 10	Year 1 – Month 11
Technical and Site Investigations		
Site investigations: contamination (PSI), geotechnical, flood assessment, biodiversity screening	Year 1 – Month 5	Year 1 – Month 7
Preliminary servicing and infrastructure design refinement (based on Xeros feasibility inputs)	Year 1 – Month 6	Year 1 – Month 9
Topographical and cadastral surveys across all three sites	Year 1 – Month 5	Year 1 – Month 8
Masterplan + Planning Pathway		
Masterplan refinement incorporating investigations, servicing inputs and stakeholder feedback	Year 1 – Month 8	Year 1 – Month 10
Pre-lodgement planning discussions with Griffith City Council	Year 1 – Month 10	Year 1 – Month 11

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Event	Start	Finish
Commence preparation of Development Application (DA) package for Stage 1 site	Year 1 – Month 11	Year 2 – Month 5
Stage 1 Delivery Preparation (Site 1A or Site 1B)		
Procurement of design consultants (architectural, civil, landscape, building services)	Year 2 – Month 1	Year 2 – Month 3
Detailed design and infrastructure design for Stage 1	Year 2 – Month 3	Year 2 – Month 7
Lodgement of DA for Stage 1	Year 2 – Month 7	Year 2 – Month 8
Preparation of Business Case for Development of Affordable Housing		
Preparation of a Business Case using the detailed design work including in the DA application for Stage 1, and projected costs for future stages.	Year 1 – Month 11	Year 2 – Month 8
Cross-Site Integration Activities		
Update staging plan, financial model and delivery strategy based on Stage 1 outcomes	Year 2 – Month 8	Year 2 – Month 10
Funding applications (NSW + Commonwealth), including private capital testing	Year 2 – Month 8	Year 2 – Month 11
Prepare procurement strategy for builder/CHP/delivery partners	Year 2 – Month 9	Year 2 – Month 11
Ongoing Operations		
Project management and progress reporting	Year 1 – Month 1	Ongoing
Update program as DA and funding milestones are confirmed	Year 2 – Month 11	Ongoing

4.2. Legislative, Regulatory Issues and Approvals

The decision under consideration concerns the *activation of Crown Land for affordable housing* through a conditional land commitment. As such, the legislative and regulatory requirements for the proposal fall into two categories:

1. **Approvals required for the land-use decision itself**, and
2. **Approvals required for the future development**, which will be addressed during detailed design and planning.

At this stage, no statutory development approval is being sought. The purpose of this Business Case is to support a NSW Government decision on land availability, with all development-related approvals to occur in later phases.

4.2.1. Crown Land and Aboriginal Land Claims Requirements

As the land is currently Crown Land, the following requirements apply:

1. A **Crown Land lease or licence** under the *Crown Land Management Act 2016*, requiring approval from NSW Department of Planning, Housing and Infrastructure (DPHI).
2. Preparation of a **Crown Land assessment report** demonstrating that the proposed use is in the public interest and consistent with the principles of Crown Land management.
3. Confirmation of **Aboriginal Land Claims status**, including:
 - o evidence of extinguishment, or
 - o engagement and negotiated outcomes with the relevant Aboriginal organisations if Aboriginal Land Claims may exist.

4.2.2. Environmental Approvals

Before development can proceed, the Crown Land parcels will require site-specific environmental due diligence, including:

1. Preliminary Site Investigation (PSI) to confirm the absence of contamination or identify the need for a Detailed Site Investigation, undertaken in accordance with the *Contaminated Land Management Act 1997*.
2. Biodiversity assessment to confirm that no threatened species or ecological communities are affected, consistent with the *Biodiversity Conservation Act 2016*.
3. Flood risk verification (already partially addressed through PSA concept planning) and compliance with Council's flood planning controls.

These investigations will form part of the planning pathway for development consent but do not pose constraints to the Crown Land decision at this stage.

4.2.3. Environmental Impact Assessment and Approvals

Future development of the sites will require assessment under Part 4 of the Environmental Planning and Assessment Act 1979 (EP&A Act). Based on the current scope and PSA concept design, the proposal is expected to be classified as Local Development rather than *Designated Development*, meaning an Environmental Impact Statement (EIS) is unlikely to be required.

Key planning considerations include:

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1. Development Application (DA) approval from Griffith City Council, supported by architectural design, civil engineering, landscaping and environmental assessments.
2. Compliance with the Griffith Local Environmental Plan (LEP), Development Control Plan (DCP) and relevant exemptions under SEPP (Housing) 2021 for affordable housing and medium-density development.
3. Infrastructure and servicing approvals, including water, sewer, stormwater and electrical connections (noting the Xeros Piccolo Servicing Feasibility Report confirmed servicing feasibility with no major augmentation required).
4. Assessment of heritage impacts if any items of local heritage significance are identified (none identified to date).

Should any thresholds under Schedule 3 of the EP&A Regulation be triggered—for example, if staging introduces large-scale apartment buildings—further environmental assessment requirements would be identified at that time.

4.2.4. Statutory Approvals at Later Stages

The table below summarises the key approvals and their expected timing:

Approval	Legislation	Responsibility	Stage
Crown Land lease	Crown Land Management Act 2016	DPHI / Crown Lands	Current decision
Aboriginal Land Claims confirmation	Aboriginal Land Rights Act 1983	Crown Lands / GCC	Pre-DA
Environmental assessment	EP&A Act 1979	GCC / Consultant team	DA preparation
Development Application	EP&A Act 1979	Griffith City Council	DA
Servicing agreements	Water, Sewer, Electricity providers	Essential Energy Council / Utilities	Detailed design
Construction & occupation certificates	EP&A Act 1979	Accredited certifier	Post-DA

The proposal does not require environmental or planning approval at this stage. The regulatory requirements listed above will be addressed during the subsequent design and delivery phases. None of the identified legislative pathways pose a material barrier to progressing the land-use decision.

4.3. Project Risks

4.3.1. Key Risks

The key risks to the Project are detailed below. They have been generally derived from the:

- 'PESTLE' perspective (political, economic, social, technological, legal and environment), and
- 'SABRE' perspective (safety, asset, business output, reputation and environment).

Refer to **Annex E** for the methodology and risk management process to determine the consequence, likelihood and rating.

Table 4-2: Key Proposal Risks

Project Key Risks	Proposed mitigation	Risk rating after mitigation		
		Consequence	Likelihood	Rating
1. Delay in securing Crown Land lease approval	Early engagement with Crown Lands; provision of detailed business case; clear conditional framework; staged approval structure.	MEDIUM	Medium	Medium
2. Aboriginal Land Claims considerations affecting timing of land activation	Formal Aboriginal Land Claims assessment; engagement with relevant Aboriginal organisations; conditional lease subject to resolution/ILUA as required.	HIGH	Medium	Medium
3. Incomplete environmental due diligence required for Crown Land decision	Undertake preliminary site investigation (PSI); confirm contamination status; early biodiversity checks; incorporate into DA-stage environmental pathway.	Medium	Low	Low–Medium
4. Crown Land not supported for affordable housing use	Demonstrate strong alignment with NSW housing and regional development policy; evidence of local need; stakeholder support; clearly articulate public value.	High	Low	Medium
5. Conflicting land-use expectations or community concern	Early communication strategy; confirm compliance with LEP/strategic planning documents; highlight low-rise townhouse-led design.	Medium	Low	Low–Medium
Longer term project risks:				
6. Planning approval conditions affecting layout or yield	Early design review with GCC; ensure Masterplan consistency with LEP/DCP and SEPP (Housing); integrate environmental and servicing assessments.	Medium	LOW	Medium

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Project Key Risks	Proposed mitigation	Risk rating after mitigation		
		Consequence	Likelihood	Rating
7. Servicing or infrastructure cost escalation once detailed design progresses	Use Xeros feasibility as baseline; maintain early engagement with utilities; allow contingency in future cost plans; refine staging to manage cashflow.	Medium	Medium	Medium
8. Construction cost movements impacting future feasibility	Adopt Pattern Book designs; pursue staging to allow re-tendering; adjust mix between townhouses/apartments if required; integrate value engineering.	Medium	Medium	Medium

4.3.2. Risk Management

A Risk Management Plan and Register⁹ to be developed by the Project Manager would guide risk reporting, monitoring and mitigation activities during the delivery phase of the Project, that is during pre-construction to construction, until handover to the management team for the Project asset.

The following guidance is provided for risk management:

- Day-to-day risk monitoring would be overseen by the Project Manager.
- A risk management activity / workshop would be held for the project prior to the commencement of each pre-construction activity, and subsequently at key progression points during the construction phase of the project.
- Projects that have a 'very high' and 'high' risk rating would be monitored by the Project Manager on a weekly basis and updated in the 'weekly' progress report.
- Making risk and opportunity management as an integral component of the project management systems to ensure excellence in risk and opportunity management is reflected in all elements of the project.
- Identifying risks and opportunities, recognise potential impacts and to ensure that appropriate steps are in place to manage the risk or to capitalise on the opportunity.
- Ensuring that the responsibilities for identifying and managing risks and opportunities are clearly structured and included in the management of the project.
- Implementing continuous improvement through the adoption of the elements of AS/ NZS ISO 31000: 2009
- Incorporating risk functions / requirements into the roles and responsibilities of key staff and external suppliers with the project governance structure.
- The project manager ensuring all risks are recorded and monitored, with input from the relevant stakeholders.

⁹ To be based on the NSW Treasury TPP12-03c_Risk_Management toolkit for the NSW Public Sector.
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Griffith Crown Lands Housing Business Case and Master Plan

**Annex A – The Stable Group - Cost Benefit Analysis Final Draft 1.0
12122025**

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Griffith Crown Lands Housing Business Case and Masterplan

Cost Benefit Analysis

23rd January 2026

Griffith City Council

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1. Executive Summary

This is a report of the analysis undertaken for the Cost Benefit Analysis of the proposal by Griffith City Council to NSW Government. The Cost Benefit Analysis is a rigorous assessment of the proposal against the base case (what is expected to happen if the project doesn't proceed.), including estimation of the net present value of the quantifiable benefit and cost flows of the project over thirty years.

This Cost Benefit Analysis Report has been completed to assess the merit of investing in the Griffith Affordable Housing Project in accordance with the To ensure this rigour, this assessment has followed NSW Treasury Guidelines:

- TPG23-08 NSW Government Guide to Cost-Benefit Analysis February 2023 with regard to economic evaluation¹

That is, it assesses if the project is worth doing by contrasting the project's economic, social, and environmental benefits with its delivery costs.

The cost items considered included capital expenditure and ongoing operating expenditure.

The findings of the Cost Benefit Analysis are that:

- The proposal has a Benefit-Cost Ratio of around 2.2
- For every dollar of capital invested in the proposal, \$2.30 of net benefit is generated.
- The proposal should proceed as it is expected to generate \$11.3 M in benefits to the Murrumbidgee Region and State over 30 years, compared to a present cost of \$5.1M, giving a net benefit of \$6.3M.

¹ NSW Treasury (2023) TPG23-08 NSW Government Guide to Cost-Benefit Analysis, February, <https://www.nsw.gov.au/departments-and-agencies/nsw-treasury/documents-library/tpg23-08>

2. Introduction

Griffith is experiencing sustained population growth, ongoing labour demand across multiple industries, and rising housing stress. The regional economy consistently outperforms its population base, and employers report persistent workforce shortages driven partly by the lack of appropriate and affordable rental housing.

Within Griffith, this situation is evidenced by:

- **Extremely tight rental conditions:** vacancy rates near 1%, with 15-20 applications for rental properties priced between \$350-\$450 per week.
- **Mismatch between available housing and workforce needs:** most stock consists of older, low-amenity 2-bedroom units or 3-4 bedroom detached homes poorly suited to key workers, shift workers, couples and young families.
- **Market failure in medium-density construction:** rising build costs and land prices have made townhouse and apartment projects commercially unviable for private developers.
- **Pressure on social and crisis housing:** lack of affordable rental housing forces some working households into social housing or crisis accommodation, reducing availability for high-needs clients.
- **Critical workforce shortages across essential services:** health, aged care, education, and manufacturing employers report unfilled positions due to lack of housing.

These cumulative pressures demonstrate that traditional market-led housing delivery cannot be relied on to meet Griffith's needs within any reasonable timeframe.

Griffith City Council (GCC) proposes repurposing Crown Land for affordable housing as one of the few viable mechanisms to activate such supply at the scale required. GCC has prepared a business case for this proposal. This cost benefit analysis report provides supporting research to that proposal.

2.1. Background

Griffith City Council Griffith City Council (City of Griffith LGA in south-west NSW) has a population of roughly 27,500 people, is relatively young to middle-aged, highly multicultural (notably Italian and Indian communities), and is projected to grow by a bit over 20% between 2021 and 2041, with much faster growth in the 65+ age group.

- **Current population and growth**
 - The City of Griffith LGA has an estimated population of about 27,214 residents,.
 - The area has a relatively low density for a regional city (around the mid-teens people per square kilometre) but is one of the denser LGAs within its broader region.
- **Age structure**
 - Census data show a median age of about 37 years, slightly younger than the NSW median, with noticeable representation of children and working-age adults.
 - Population projections indicate total growth of about 21.5% from 2021 to 2041, but the 65+ population is expected to grow by about 45%, meaning a significantly more aged population in coming decades.

- **Cultural and linguistic diversity**
 - Around 18% of residents are born overseas, with strong Italian heritage and more recent migration from India and other countries contributing to local agriculture and services.
 - Top ancestries include Australian, English and Italian, and key languages spoken at home other than English include Italian, Punjabi, Gujarati and Samoan, giving Griffith a higher share of certain migrant language groups than NSW overall.
- **Country of birth and religion**
 - About 70% of residents were born in Australia, with other leading birthplaces including India, Italy, New Zealand and the Philippines.
 - Christianity remains the largest broad religious group, with Catholicism particularly prominent, while “no religion” also represents a substantial and growing share of the population.
- **Projected population to 2041**
 - Between 2021 and 2041 the Griffith LGA population is projected to increase by about 21.5%; if the base is around 26,000–27,000 in 2021, this implies a population in the low-to-mid 30,000s by 2041.
 - The strongest growth is expected in older age groups (65+), which will have implications for health, aged care, transport and housing planning across the Griffith City Council area.

With this context of high growth for a regional city, the pressures that the project is addressing on affordable housing are substantial.

2.2. Methodology

The case for the Crown Land development proposal is based on an assessment of net benefit for the proposal to use three parcels of Crown Land for affordable housing. The assessment of the proposal will cover the economic, social, environmental, and fiscal benefits from unlocking the availability of Crown Land for affordable housing.

To ensure this rigour, this assessment has followed NSW Treasury Guidelines:

- TPG23-08 NSW Government Guide to Cost-Benefit Analysis February 2023 with regard to economic evaluation²;
- TPP 18-06 Policy and Guidelines Paper NSW Government Business Case Guidelines³, especially with regard to financial evaluation and fiscal impact.

This approach is intended to ensure that the business case will meet the NSW Government's own requirements for making investment decisions.

The crux of the business case is whether the value of the total benefits gained by delivering the proposal exceeds the total cost (i.e., that there is a net benefit to providing housing in this way).

² NSW Treasury (2023) TPG23-08 NSW Government Guide to Cost-Benefit Analysis, February, <https://www.nsw.gov.au/departments-and-agencies/nsw-treasury/documents-library/tpg23-08>

³ NSW Treasury (2024) TPG24-29 NSW Government Business Case Guidelines, November, <https://www.nsw.gov.au/nsw-government/public-sector/financial-information-for-public-entities/centre-for-economic-evidence/nsw-government-investment-framework/business-case-guidelines>

The analysis involved discounted cash flow of tangible and intangible costs and benefits, brought to a single measure of net benefit using Treasury required core discount rate of 5%, with sensitivity testing around that rate. The analysis will include sensitivity testing of other assumptions such as population growth, economic growth and so on, to ensure that the conclusions are robust.

There has been one prior study of the cost-benefit of affordable housing in Griffith⁴. This study used a direct measurement methodology to estimate likely value add developed by the project. This study uses state-wide modelling to estimate benefits (See 5.4.1 Prior Studies Measuring Affordable Housing Economic Benefits in Regional NSW). Although both approaches are valid and useful, state wide modelling in this context is likely to be more conservative (risk of understating, rather than overstating) benefits. The methodology can be refined and localised at subsequent stages should the project proceed.

3. Identification of Objectives

The Business Case identifies the proposal objectives as follows:

Table 3-1: Proposal Objectives

KEY PROBLEM/ISSUE	KEY PROPOSAL OBJECTIVE	KEY SUCCESS INDICATOR
Insufficient affordable rental housing	Deliver new supply on Crown Land	91-110 affordable dwellings delivered
Workforce shortages linked to housing	Improve access to fit-for-purpose rental housing for workers	Improved recruitment/retention across key industries
Overcrowding + crisis housing pressure	Provide stable, secure affordable homes	Reduced use of crisis housing by employed households
Underutilised Crown Land	Activate land for highest public benefit	Conditional 99-year lease secured; planning commenced
Need for investment-ready project	Enable detailed design + final Business Case	Verified costing, staging plan, detailed design and funding plan completed

4. Base Case and Project Options

This section outlines the base case and a number of feasible alternative options to "business as usual" that could meet the proposal objectives.

4.1. Base Case (Business as Usual)

If this proposal does not go ahead, the Base Case is the 'state of the world' without the proposal, the case with no change and business as usual.

The Base Case approach would involve:

- Continuing private-sector led commercial housing development without a specific affordable housing option;

⁴ PPM Economics and Strategy (2019) **Building Better Regions Fund (BBRF) Round 4 Griffith Pioneer Housing Project – Cost Benefit Analysis**, December Unpublished?

- No change in Crown Land use in the City of Griffith;
- Ongoing strong demand for housing from the growing economy in Griffith;
- Rise in numbers of essential workers, including nurses, doctors and ancillary staff at the hospital, due to a shift to attracting permanent instead of locum or agency workers.
- Some restraint on that economic growth from labour shortages, in part affected by the lack of available housing. This effect would be across all housing demand segments, but particularly for lower wage workers who would be suitable candidates for affordable housing.
- The shortage of housing would have spillover social effects, such as shortages of social housing as lower quality housing is taken up by employed, higher wage workers and some overcrowding in better quality sites.

Note that the Base Case assumes that there will be an increase housing supply provided in Griffith in the Base Case. This is important for considering what the incremental costs incurred from providing affordable housing in the options.

4.2. Options

A range of options were considered to address the shortage of affordable rental housing in Griffith. These options were assessed based on feasibility, cost, alignment with land-use planning requirements, capacity to deliver meaningful dwelling yield, and ability to respond to the specific workforce and affordability challenges identified in Section 2. The options below reflect the early scoping discussions and technical testing undertaken by Griffith City Council, The Stable Group, and PSA Consulting.

4.2.1. Option 1: Development of Alternate Land Sites

Description

Assessment of delivery of affordable housing using different Crown Land or Council-owned parcels within Griffith.

Assessment

- Council's review identified no alternative council owned land capable of accommodating the required ~100 dwelling yield.
- Many sites are constrained by zoning (RE1, RU), flood extents, vegetation values, or insufficient area.
- The three selected sites represent the only viable cluster of centrally located, developable Crown Land.

Conclusion

Not an option given lack of suitable alternative sites.

4.2.2. Option 2: Private-sector delivery on private land

Description

Encouraging private developers to deliver affordable rental housing through incentives or planning concessions.

Assessment

- Planning incentives for affordable housing not likely to be available to incentivise private developers.

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- Market evidence confirm that development of new medium-density affordable rental housing is not commercially feasible.
- Developers would prioritise higher-yield market-rate dwellings, not income-tested rentals.
- No mechanism exists to guarantee affordability or tenure stability.

It is important to state that these incentives can be effective in large scale metropolitan developments where there is sufficient developer margin to

Conclusion

Not feasible.

4.2.3. Option 3: Higher-density three-storey apartment buildings on Sites 1A and 1B under SEPP (Housing) 2021

Description

Consideration was given to maximising yield by pursuing three-storey apartments across Sites 1A and 1B under SEPP (Housing) uplift provisions.

Assessment

- PSA analysis shows that achieving SEPP uplift would require a shift to higher-rise apartments, which would significantly increase construction cost and complexity.
- Built form would be inconsistent with the surrounding low-rise character, likely generating community concern.
- Stakeholders strongly favoured 2–3 bedroom townhouse typologies suited to key workers and families.
- This option does not efficiently target the core need for medium-density, affordable rental housing.

Conclusion

Not preferred.

4.2.4. Preferred Option: Multi-site Affordable Housing Development (Sites 1A, 1B and 2)

Description

Deliver an integrated affordable housing precinct across all three Crown Land parcels, using Pattern Book townhouse designs with the potential to deliver apartments as an alternative scheme at Site 2.

Assessment

- Combined PSA modelling demonstrates the three sites can deliver between 91 and 110 dwellings, depending on townhouse/apartment mix.
- Multi-site staging increases deliverability and reduces risk.
- Locations are well suited to affordable rental housing close to services, schools, employment and transport.
- This option offers the strongest alignment with labour-force needs, Griffith's Housing Strategy and NSW Government housing objectives.

Conclusion

Preferred. This option offers the best balance of feasibility, scale, affordability outcomes and value for money..

4.3. The Proposal (Preferred Option)

The preferred option is to repurpose three vacant and strategically located Crown Land parcels within the Griffith urban area to deliver **91-110 affordable rental dwellings**. The proposal is based on concept planning undertaken by PSA Consulting, which confirms the technical feasibility of developing the sites in compliance with GCC planning regime.

The scope of the proposal involves:

- Securing 99-year conditional leases of three Crown Land parcels (identified elsewhere as Sites 1A, 1B and 2) at nominal rent to enable the delivery of accommodation for tenants meeting NSW government affordability guidelines.
- Delivering **between 91 and 110 dwellings**, depending on the final configuration at Site 2 (Option 1 or Option 2).
- PSA yield testing found the following potential dwelling numbers:
 - **Site 1A - Bromfield Street:** 38 townhouses
 - **Site 1B - Kooyoo Street:** 32 townhouses
 - **Site 2 - Kookora Street:**
 - Option 1: 21 townhouses
 - Option 2: 10 townhouses + 28 apartments (total 39 units)

The Business Case provides further detail, location maps and plans on the proposal.

5. Identification of Costs and Benefits

This section outlines the anticipated capital and operating costs associated with delivering the Griffith Affordable Housing Project. Note that the costs and benefits relevant to the Cost-benefit Analysis, differ from the full anticipated costs of delivering the project, as laid out in the Business Case. The focus of the cost benefit analysis is the net costs and benefits of delivering *affordable* housing, rather than delivering housing *per se*. This is consistent with the expectation in the Base Case assumptions that commercial housing development will continue to provide housing supply of similar scale to the proposal in the absence of the project.

5.1. Nominal Costs

The costs considered in this proposal relate specifically to the NSW Government decision to make Crown Land available for affordable housing.

At this stage of the project, the relevant cost components are:

- (i) the **opportunity cost** of the Crown Land parcels, and
- (ii) **preliminary development and site-servicing costs** required to enable progression to a final development scheme.

These are also costs that would be incurred in the base case, of commercial development at some other site.

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Because the decision under consideration concerns making land available for activation, rather than the actual construction of housing, the appraisal focuses on the economic value of dedicating Crown Land to affordable housing and the enabling works required to realise that value. This is called a real option value, in that it opens the scope for future economic, environmental and social benefits which may be delivered by new affordable housing options.

Should the affordable housing scheme proceed, there will be incremental costs of scheme operations that will be incurred, including staffing costs for screening and community development in the affordable housing scheme precinct. These costs are incremental to the base case of other commercial development proceeding.

Consistent with NSW Treasury guidance, this assessment distinguishes between the net benefits unlocked by the Crown Land decision to make the land exclusively available for this purpose—which can be analysed now—and the full net benefit of the completed development, which can only be determined once a detailed, approved development plan is available.

The land-use decision creates what is known as a **real option value**: by securing land for affordable housing, the Government enables future social and economic benefits that are not available under the current use. The analysis therefore sets a baseline for understanding opportunity costs and initial servicing costs, with more precise net benefits to be calculated as the project progresses through design, costing and approvals.

It is important to distinguish this from the final net benefit that will only be able to be calculated once the approved development plan can be scoped and costed.

5.1.1. Opportunity Cost of Crown Land

The Crown Land has an opportunity cost for its alternative uses. Based on discussions with real estate agents' residential development is likely to result in the highest and best use of the land. This use is consistent with zoning and surrounding development.

Consideration has been given to the nature and type of alternative models for development. Given the location of the land close to the Griffith town centre development is likely to involve townhouse or smaller lot duplex development. For this reason, the Masterplan model has been used. It facilitates a direct comparison between development for affordable and for market housing. Given the development analysis is directed to determining the opportunity land value other schemes can be tested once an in-principle commitment is provided for use of the Crown Land.

5.2. Nominal Benefits

There are economic, social, health and environmental benefits (referred to as project outcomes in the Business Case) to be delivered through implementation of the business case. These benefits relate to the delivery of new affordable housing for Griffith, and also relate to the development proposed to be undertaken on the Crown Land sites. In this section we outline the conceptual or nominal benefits, which we go on to attempt to measure in Section 5.4 Monetised Benefits.

These benefits are sourced from the consultations with stakeholders, from background research on the economic, social, health and environmental issues associated with shortages of affordable housing (See Background2.1

5.2.1. Economic

The economic benefits of the project through implementation of this business case include:

- Improved labour supply as affordable housing increases ability of lower wage workers to obtain accommodation
- Increase in value add for local businesses as the labour constraint is eased

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5.2.2. Social and Health

The social and health benefits of the project through implementation of this business case include:

- increase in labour supply for emergency services as housing increases ability of essential workers to obtain accommodation,
- Increase in permanent staff as the housing constraint is eased allowing more reliable and higher quality services
- Potential health improvements from better care
- Improved availability of social housing as pressure from lower wage workers on social housing capacity is reduced
- Activating currently vacant Crown land for affordable housing creates a safer urban environment by reducing under-used spaces, increasing passive surveillance, and improving personal safety for both new and existing residents.

5.2.3. Environmental

The environmental benefits of the project through implementation of this business case include:

- Reduced urban sprawl by increasing housing density within the city limits.
- More efficient use of existing infrastructure including sewer, water and transport.
- Proximity of affordable housing to work encouraging walking, riding.
- Facilitates better management of stormwater and runoff.
- Undergrounding powerlines for visual amenity.

5.3. Monetised Costs

The following tables report the costs of the affordable housing operations. Staff time will be required to screen applicants for eligibility for the provided housing units. There is also an allowance for community communications and activities in the housing development, consistent with the model employed at the existing affordable housing site in Griffith, Griffen Green, by operators Argyle Housing.

Table 5-1: Incremental costs of Affordable Housing Scheme

Affordable Housing Staffing	2025-26	2026-27	2027-28	2028-29	2029-30
	Year 1	Year 2	Year 3	Year 4	Year 5
Screening	\$40,000	\$52,088	\$143,473	\$159,135	\$166,667
Community	\$0	\$7,634	\$14,568	\$19,968	\$21,408
Total	\$40,000	\$59,722	\$158,041	\$179,103	\$188,075
Screening EFT	40%	52%	143%	159%	167%
Community EFT	0%	8%	15%	20%	21%
Nominal salary	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

Source: consultant estimates from consultation with existing operators.

Note that the other development costs would effectively net off between the base case and the option, as a difference between market rent and capped affordable rent, in line with the increments calculated in prior studies⁵. Any other commercial development to the subdivision stage would incur land acquisition and servicing costs in line with the those in the financial analysis provided.

5.4. Monetised Benefits

The **benefits** of the proposal, compared to the base case and to the alternative options, have been measured using the number of additional affordable housing entitlements resulting from the commitment of parcels of Crown land. This has been determined from the Master Plan and itself involves some sensitivity testing on lot numbers. The benefits have included an analysis of the following, based on recent equivalent analyses:

- Not include private benefits to the residents, for the purpose of this public investment assessment. This is a conservative approach to ensuring that the net benefit is of a public good nature. We have not included direct travel cost savings, for instance, though there are indirect travel benefits in labour responses.
- Health benefits from a more stable and protected lifestyle to lower income persons;
- Social benefits from reduced crime and social dysfunction mediated through the stability and security of safe housing.
- Enhanced human capital, with housing providing access to employment, and with that an ability to take advantage of investment in skills, and to obtain on-the-job experience. Housing in this context, improves the efficiency of local labour markets by allowing low wage workers to access better paid jobs by being able to be located in the relevant job market. This benefits both employers and employees.

5.4.1. Prior Studies Measuring Affordable Housing Economic Benefits in Regional NSW

There has been a modelling study cost benefit of affordable housing undertaken⁶, which has included valuation of these benefits. The study have found partial benefits for housing programs as a whole would deliver an exceptional benefit cost ratio as high as 4.8⁷. The study included NSW regional analysis showing somewhat lower gross benefits to housing programs, but benchmarking against that analysis, likely high benefit cost ratios.

To monetise the above values in this report we have taken values from a particular application of these studies in 2022⁸ which looked at social and affordable housing. **This study found a benefit cost ratio of 1.9 for regional NSW⁹.**

⁵ Pg. 27, SGS Economics and Planning (2022) Give Me Shelter The long-term costs of underproviding public, social and affordable housing - Cost-benefit analysis report for Housing All Australians, June "This implicitly assumes that returns pegged to market rents would be sufficient for investors – government or private – to induce the required supply."

⁶ Eg. MacLennan et al (2019) Strengthening Economic Cases for Housing Policies, City Futures UNSW

⁷ Ibid. Pg 34 "The Net Present Value of better housing outcomes as described in the scenario is \$32.2 bn with a benefit-to-cost ratio (BCR) 4.80."

⁸ SGS Economics and Planning (2022) Give Me Shelter The long-term costs of underproviding public, social and affordable housing - Cost-benefit analysis report for Housing All Australians, June

⁹ Ibid. Pg. 38 Table 8 CBA results by state and territory.

We have restricted the values to affordable housing targets, in particular, low income employed worker households. That is, we have excluded demographics likely to benefit from social housing investments in the earlier study. We have also taken a discounted value (50% of benefits) to reflect the option value of the land allocation decision which is at the heart of this proposal. The full implementation of the project at full development would deliver the full benefit, but as explained in the methodology, this conservative approach reflects the risks at this stage.

5.4.2. Measured Benefits

Taking values conservative from the modelling of regional benefits of affordable housing, the following measured benefits of the project are expected.

Table 5-2: Benefits of the Project

Benefit	Outcome Description	Benefit per household per annum	Benefit per annum all households
Economic	Improved labour supply as affordable housing increase's ability of lower wage workers to obtain accommodation measured by wage net revenue	\$4,100	\$373,000
	Increase in value add for local businesses as the labour constraint is eased measured by retention of key workers	\$1,940	\$176,000
Social	Reduced crime from improved economic stability and social cohesion, better availability of essential workers, including police.	\$1,430	\$130,000
	Improved education outcomes from student accommodation providing stability and access	\$190	\$17,000
	Improved health outcomes from more essential workers	\$1,130	\$102,000
Environmental	Not valued quantitatively		
Total		\$8,790	\$798,000

Source: SGS Economics and Planning (2022) Pg. 38 Benefit per household. Project Calculations: Benefits to all households.

The analysis summarised in the table below shows that the incremental quantified benefits of the proposal would be worth \$800,000 per annum to NSW . This has been calculated as a present value of \$11.4M over thirty years at a core discount rate of 5% as prescribed in the NSW Cost Benefit Analysis Guidelines. A detailed cash flow table is provided in Annex C.

5.5. Non-monetised Benefits

The expected environmental benefits to the proposal have not been monetised. These proposal net benefit is likely not sensitive to the inclusion of these benefits which are not the specific objective of the proposal. For clarity of purpose, these have been omitted, but can be incorporated if decision making becomes sensitive to these parameters in subsequent business cases.

6. Results

6.1. Assessed Net Benefit

This study found the proposal would deliver a benefit cost ratio for NSW of 2.2¹⁰. The analysis showed the incremental quantified benefits of the proposal would be worth \$800,000 per annum to NSW. This has been calculated as a present value of \$11.3 M over 30-years at a core discount rate of 5% as prescribed in the NSW Cost Benefit Analysis Guidelines. The following table summarises the present values of benefits and costs and benefit cost ratios for the prescribed range of discount rates.

Table 6-1: Summary of Results

Summary of Economic Appraisal			
Total Present Values			
Net Present Value (\$M)	Option 1- Crown Land Development Option		
	3% Discount Rate	5% Discount Rate	7% Discount Rate
Costs			
- Capital Costs	2.8	2.7	2.6
- Operating & Maintenance & Other Costs	3.1	2.4	1.9
- Total Capital & Other Costs	5.9	5.1	4.5
Non-Capital Benefits	14.5	11.3	9.1
Total Benefit	14.5	11.3	9.1
Net Present Value (\$M)	8.6	6.3	4.6
Benefit Cost Ratio	2.46	2.23	2.03

Source: Analysis See: **Annex A – Cash Flow Tables**

6.2. Sensitivity Testing

Sensitivity testing was conducted for the results, and a net benefit being delivered to NSW by the proposal was found to be insensitive to movements of total costs and benefits of 15%, both separately and combined. The effect on these changes to net benefit was also insensitive to discount rate, within the prescribed range for NSW (3% to 7%).

Table 6-2 Sensitivity Testing of Results shows the range of net present value outcomes for movements in costs and benefits. The sensitivity is undertaken for a contingency of 15% movement up and down in costs alone, benefits alone and costs and benefits together. The net benefit of the project remains positive through these ranges.

The Net present value per dollar of capital invested is provided should option with restricted capital budgets are evaluated in the future.

¹⁰ Ibid. Pg. 38 Table 8 CBA results by state and territory.

Table 6-2: Sensitivity Testing of Results

Sensitivity Testing	Option 1- Crown Land Development Option		
	3% Discount Rate	5% Discount Rate	7% Discount Rate
Net Present Value (\$M)			
Base Case	8.6	6.3	4.6
Costs Up 15%	7.7	5.5	3.9
Benefits Down 15%	6.4	4.6	3.2
Costs Up 15%/ Benefits Down 15%	5.6	3.8	2.6
Net Present Value Per \$ Total Capital Invested	3.1	2.3	1.8

Source: Consultant analysis. See **Annex A – Cash Flow Tables**

6.3. Distributional and Economic Impact

To be expanded in subsequent draft.

6.3.1. Distributional Impact

The proposal, by its nature will have a distribution of benefits that preferences lower income workers, and in its economic flow through, businesses that use lower wage labour.

6.3.2. Economic Impact

The economic impact of the project will be heavily localised due to the labour and other impacts being restricted by travelling distance from the accommodation, albeit that in the online age, there may be some leakage from online work. Even in that latter case, the consumption flow through to the local economy from essential purchases such as food will be significant.

7. Financial Cash Flows

The Business case contains analysis of the financial viability of commercial investment in affordable housing. Supporting this are calculations of net present value at a 10% return and of an estimated internal rate of return of 4% assuming fifteen years of affordable housing operations from completion, and then sale. Appendix B includes the cash flow tables for these calculations.

8. Conclusion

The proposal provides a net benefit to the state of NSW, consistent with previous studies of affordable housing in Griffith and elsewhere. Crucially for this study, the net benefit is maintained for the option of crown land development for that purpose, even if only a portion of those benefits are claimed, consistent with valuing real options.

9. References

MacLennan et al (2019) Strengthening Economic Cases for Housing Policies, City Futures UNSW

NSW Treasury (2023) TPG23-08 NSW Government Guide to Cost-Benefit Analysis, February, <https://www.nsw.gov.au/departments-and-agencies/nsw-treasury/documents-library/tpg23-08>

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SGS Economics and Planning (2022) Give Me Shelter The long-term costs of underproviding public, social and affordable housing - Cost-benefit analysis report for Housing All Australians, June

Annex A – Cash Flow Tables

Griffith City Council Crown Land Development - ECONOMIC APPRAISAL

Option 1 - Crown Land Development Option

ITEM	12-Dec-25 11:00	Item Cost \$M	Present Value @			Expenditure in '000 of Dollars (2025 values)																													
			\$M 3%	\$M 5%	\$M 7%	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
A. Capital Costs:																																			
I. Acquisition & Development																																			
1.1 Acquisition		3.0	2.9	2.8	2.8	2,958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2 Site services		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUB-TOTAL Site Cost		3.0	2.8	2.7	2.6	2,957.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.3 Design, supervision & approval		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.4 Building		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.5 Landscaping		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.4/5 Multi-use community facilities		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.6 Other		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUB-TOTAL Site & Development Cost		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
TOTAL CAPITAL COST		3.0	2.8	2.7	2.6	2,957.5	0.0	0.0																											
B. Other Costs:																																			
1. Operating costs		5.0	3.2	2.5	2.0	40.0	59.7	158.0	179.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1		
Staff		4.4	2.9	2.2	1.8	40.0	52.1	143.5	159.1	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7		
Community facilitation		0.6	0.3	0.3	0.2	-	-	7.6	14.6	20.0	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4		
2. Maintenance Cost		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL OTHER COSTS		5.0	3.1	2.4	1.9	40.0	59.7	158.0	179.1	188.1																									
C. TOTAL PROJECT COSTS		7.9	5.9	5.1	4.5	2,997.5	59.7	158.0	179.1	188.1																									
D. BENEFITS:																																			
Health Outcomes Impact		2.9	1.9	1.5	1.2	-	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4		
Reduced violence		3.6	2.4	1.8	1.5	-	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	
Enhanced human capital		4.9	3.2	2.5	2.0	-	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	
Key worker retention		10.4	6.8	5.3	4.2	-	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	
Education		0.5	0.3	0.2	0.2	-	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	
7. Environmental		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8. Residual Value		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL BENEFITS		22.4	14.5	11.3	9.1	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5	798.5			
E. NET BENEFITS		14.5	8.6	6.3	4.6	-2,199.0	738.8	640.5	619.4	610.5																									
NET PRESENT VALUE (\$'000)																																			
Base Case			8.6	6.3	4.6																														
Costs Up 15%			7.7	5.5	3.9																														
Benefits Down 15%			6.4	4.6	3.2																														
Costs Up 15%/ Benefits Down 15%			5.6	3.8	2.6																														
NET PRESENT VALUE PER \$ TOTAL CAPITAL INVESTED		4.9	3.1	2.3	1.78																														
BCR			2.46	2.23	2.03																														

Annex B – Supporting Financial Analysis

Griffith City Council Crown Land Development - FINANCIAL APPRAISAL

Option 1- Crown Land Development Option

ITEM	12-Dec-25 11:00	Item Cost \$M	Present Value @			Expenditure in '000 of Dollars of Year																													
			\$M 8%	\$M 10%	\$M 12%	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054
A. Capital Costs:																																			
1. Acquisition & Development																																			
1.1 Acquisition		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2 Site services		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL Site Cost		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3 Design, supervision & approval		10.4	7.7	7.2	6.7	-	-	992.6	9,382.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4 Building		71.4	49.4	45.2	41.5	-	-	-	28,266.0	28,266.0	14,847.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Landscaping		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4/5 Multi-use community facilities		71.4	49.4	45.2	41.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.6 Other		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL Site & Development Cost		81.8	57.1	52.4	48.2	0.0	0.0	992.6	37,648.1	28,266.0	14,847.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CAPITAL COST		102.2	71.3	65.5	60.2	0.0	0.0	1,240.7	47,060.2	35,332.5	18,558.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Other Costs:																																			
1. Operating costs																																			
Staff		4.4	1.6	1.3	1.1	40.0	52.1	143.5	159.1	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7
Community facilitation		0.6	0.2	0.1	0.1	-	-	7.6	14.6	20.0	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4
2. Maintenance Cost		3.4	1.0	0.8	0.6	-	-	-	-	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8	140.8
TOTAL OTHER COSTS		8.3	2.7	2.1	1.7	-	40.0	59.7	158.0	179.1	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	328.9	
C. TOTAL PROJECT COSTS		110.5	74.0	67.6	62.0	-	40.0	1,300.4	47,218.2	35,511.6	18,887.7	328.9																							
D. Revenue																																			
Rent		52.4	16.4	12.9	10.4	-	-	-	592.8	1,379.5	1,949.2	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	2,108.1	
Other		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Environmental		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Residual Value		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenue		52.4	16.4	12.9	10.4	-	-	-	592.8	1,379.5	1,949.2	2,108.1																							
E. Net Return		(58.1)	(57.6)	(54.7)	(51.6)	-	-40.0	-1,300.4	-46,625.4	-34,132.1	-16,938.4	1,779.2																							

Internal Rate of Return for Property Investment

Year	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041
Years from Commencement		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Inputs																	
Property Cost		\$615,000															
Revenue																	
Rent				\$23,000	\$23,863	\$24,757	\$25,686	\$26,649	\$27,648	\$28,685	\$29,761	\$30,877	\$32,035	\$33,236	\$34,482	\$35,775	
Sale																	\$650,463
Internal Rate of Return	4.0%	-\$615,000	0	\$0	\$23,863	\$24,757	\$25,686	\$26,649	\$27,648	\$28,685	\$29,761	\$30,877	\$32,035	\$33,236	\$34,482	\$35,775	\$650,463
Assumptions																	
	Total	Per annum	Per week	Yield (%)		Weeks pa	52										
- Capital cost \$605,000 (no developer margin for risk may be unrealistic)	\$605,000																
- Rent \$33,800 (\$650pw based on agent discussions)		\$28,600	\$550	4.7%													
- Pre-tax Net Income \$24,000 (4.1% yield estimated after potential agency, holding and maintenance costs)			\$0	4.0%		0.0%	Rent/Cost =Yield										
<i>Pre-tax net income calculated from 4.1% yield</i>		\$23,000	\$442	3.7%			Rent =Yield X Cost										
<i>Implied costs</i>		\$5,600	\$108				If rent changes, yield falls.										
- Implied Rent margin		20%					Original rent margin =	27%									
- Rent escalation at 3.75% (1% above inflation)		3.75%					=(Gross Rent - Net Rent)/Net Rent										
- Exit cap rate on sale in 15 years (to mirror the minimum holding for affordability) 5.5%		5.50%						27%									
Full operations Commences	2028							\$475									
Exit Cap Rate	=		Net operating income														
			Terminal Value														
Terminal Value	=		Net operating income														
			Exit Cap rate														
Real Terminal Value	\$0																
Nominal Terminal Value	\$650,463																

Griffith Crown Lands Housing Business Case and Master Plan

**Annex B – The Stable Group - Business Case Assessment
(financials) 08122025**

WWW.THESTABLE.GROUP

CL01 Attachment (a) Griffith Urban Crown Land Affordable Housing Activation - Masterplan and Business Case

B: Griffith City Crown Lands Project CBA and Finance Workbook V3.xlsx

Griffith City Council Crown Land Development - ECONOMIC APPRAISAL

Option 1- Crown Land Development Option

ITEM	18-Feb-26 9:59	Item Cost \$M	Present Value @			2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053
			\$M	\$M	\$M	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			3%	5%	7%														
A. Capital Costs:																			
1. Acquisition & Development																			
1.1 Acquisition		3.0	2.9	2.8	2.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2 Site services		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL Site Cost		3.0	2.8	2.7	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3 Design, supervision & approval		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4 Building		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5 Landscaping		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4/5 Multi-use community facilities		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.6 Other		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL Site & Development Cost		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CAPITAL COST		3.0	2.8	2.7	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Other Costs:																			
1. Operating costs																			
1. Operating costs		5.0	3.2	2.5	2.0	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1	188.1
Staff		4.4	2.9	2.2	1.8	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7	166.7
Community facilitation		0.6	0.3	0.3	0.2	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4
2. Maintenance Cost		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL OTHER COSTS		5.0	3.1	2.4	1.9	188.1													
C. TOTAL PROJECT COSTS		7.9	5.9	5.1	4.5	188.1													
D. BENEFITS:																			
Health Outcomes Impact																			
Health Outcomes Impact		2.9	1.9	1.5	1.2	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4	102.4
Reduced violence		3.6	2.4	1.8	1.5	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7	129.7
Enhanced human capital		4.9	3.2	2.5	2.0	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1	176.1
Key worker retention		10.4	6.8	5.3	4.2	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1	373.1
Education		0.5	0.3	0.2	0.2	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3	17.3
7. Environmental		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Residual Value		0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL BENEFITS		22.4	14.5	11.3	9.1	798.5													
E. NET BENEFITS		14.5	8.6	6.3	4.6	610.5													
		Item Cost	NET PRESENT VALUE (\$'000)																
			3%	5%	7%														
Base Case			8.6	6.3	4.6														
Costs Up 15%			7.7	5.5	3.9														
Benefits Down 15%			6.4	4.6	3.2														
Costs Up 15%/ Benefits Down 15%			5.6	3.8	2.6														
NET PRESENT VALUE PER \$ TOTAL CAPITAL INVESTED		4.9	3.1	2.3	1.78														

Griffith Crown Lands Housing Business Case and Master Plan

**Annex C – PSA Consulting - Griffith Affordable Housing Sites -
Concept Plan Sketch Report 12112025**

WWW.THESTABLE.GROUP



PSA Consulting Pty Ltd ABN 83 109 836 197
T + 61 7 3220 0288 F +61 7 3220 0388 W psaconsult.com.au
Brisbane (Head Office) L11 / 270 Adelaide Street, Brisbane / Meeanjin Qld 4000
PO Box 10824 Adelaide Street Brisbane Qld 4000

12 November 2025

Three Stables Group

Att: Mr Lenoard McKinnon

RE: GRIFFITH AFFORDABLE HOUSING SITES - CONCEPT PLAN SKETCH REPORT

PSA Consulting was engaged by the Three Stables Group to prepare Concept Plan Sketches for three potential affordable housing sites in Griffith as follows:

- **Site 1A:** Broomfield Street Griffith, NSW, 2680.
- **Site 1B:** 8 -10 Kooyoo Street, Griffith, NSW, 2680.
- **Site 2:** 78 Kookora Street, Griffith, NSW, 2680.

The intention of the Concept Plan Sketches is to test the potential delivery of the affordable housing on the site, considering the findings of the preceding due diligence assessments. In summary, the testing shows that the site is capable of delivering the following yields.

Table 1: Potential Dwelling Yields

ITEM	YIELD
SITE 1A - BROOMFIELD ST	38 x 2 Storey Townhouses
SITE 1B - KOOYOO ST	32 x 2 Storey Townhouses
SITE 2 (OPTION 1) – KOOKORA ST	21 x 2 Storey Townhouses
SITE 2 OPTION 2) – KOOKORA ST	10 x 2 Storey Townhouses + 28 Apartments (2 Storey Building)
TOTAL YIELD	91 – 101 Dwellings

It is important to note that that the Concept Plan Sketches were prepared to test the development potential and provide a high level indication of the potential dwelling yield. The ultimate design and layout of these projects require further refinement through a feasibility and detailed design process. As such, the layout and yield presented in the Concept Sketches should be regarded as indicative only, and subject to change as part of further planning and design.

If you have any questions for require any further information, please contact me on 0416 016 580 to discuss.

Kind Regards,



David Ireland
Director – Planning



SITE 1A: BROMFIELD STREET – CONCEPT PLAN OVERVIEW

ITEM	FINDINGS
SITE AREA	6,918m ²
CONSTRAINED LAND	480m ² The existing public park at the Eastern end of the site has been retained and is excluded from the development area.
UNCONSTRAINED LAND	6,438m ²
KEY ASSUMPTIONS	<ul style="list-style-type: none"> 1,200m² of the South West Corner of the site contains intact native vegetation. This area is not included on the LEP Terrestrial Biodiversity Map, or the State Biodiversity Values Map. For the purpose of the Business Case and based on discussions with Council, this area has been included as part of the development footprint. Bromfield Street is currently unconstructed and will require upgrading across the full frontage of the site, with provision of a cul-de-sac.
MAXIMUM FLOOR SPACE (DCP)	8,076m ²
MAXIMUM FLOOR SPACE AS PER SEPP (HOUSING) 2021	12,554m ² Note: Achieving this would require 3 storey apartment buildings across the site to be contemplated.
RESIDENTIAL PRODUCT	2 Storey Townhouses (2 -3 Bedrooms)
DEVELOPMENT YIELD	38 Townhouses

DESIGN DESCRIPTION:

- The Concept Sketch has been informed by the preceding Town Planning Due Diligence Assessment.
- The Concept Sketch has been prepared with consideration of the relevant development provisions of the LEP and DCP.
- The existing Public Park at the eastern end of the site will be retained and has been excluded from the development area.
- The built form of the townhouses is broadly based on a 2 storey terrace design from the NSW Pattern Book (see **Attachment 1**).
- The built form of the units is typically 6m wide, 12.8m deep and can accommodate 2 – 3 bedrooms with an internal area ranging from 120 – 150m² (subject to detailed design).
- To maximise yield, these units have been placed on a site with minimum dimensions of 20m x 6m, which allows for the unit, external carport (3 x 5.4m) and private open space.
- Private open space will be in the order of 20m² (20m deep sites) and 30m² (22m deep sites)
- Subject to further detailed design, an integrated garage could also be considered, which would potentially allow for additional private open space.
- Access is provided via a shared driveway connecting to Broomfield Street (when constructed).
- Units fronting Broomfield Street could be serviced driveways connecting to Broomfield Street, or rear access from the internal driveway
- The Internal Driveway is a minimum of 6m wide accommodating for 2 way movements and 90 degree parking.
- Rows of units are broken up by landscaping (4m wide every 4 – 5 units).
- Units backing onto the existing residential areas are 22m deep providing additional opportunities for rear landscaping and greater rear setbacks (minimum of 2m).
- A total of 38 x 2 storey Townhouses has been achieved in this design.



Figure 1: Site 1A Concept Plan Sketch



SITE 1B: KOOYOO STREET – CONCEPT PLAN OVERVIEW

ITEM	FINDINGS
SITE AREA	5,384m ²
CONSTRAINED LAND	-
UNCONSTRAINED LAND	5,384m ²
KEY ASSUMPTIONS	<ul style="list-style-type: none"> Access is to be provided via an extension to Kooyoo Street, with provision of a cul-de-sac.
MAXIMUM FLOOR SPACE (DCP)	8,076m ²
MAXIMUM FLOOR SPACE AS PER SEPP (HOUSING) 2021	10,499m ² Note: Achieving this would require 3 storey apartment buildings across the site to be contemplated.
RESIDENTIAL PRODUCT	2 Storey Townhouses (2 -3 Bedrooms)
DEVELOPMENT YIELD	32 Townhouses

DESIGN DESCRIPTION:

- The Concept Sketch has been informed by the preceding Town Planning Due Diligence Assessment.
- The Concept Sketch has been prepared with consideration of the relevant development provisions of the LEP and DCP.
- The built form of the townhouses is broadly based on a 2 storey terrace design from the NSW Pattern Book (see **Attachment 1**).
- The built form of the units is typically 6m wide, 12.8m deep and can accommodate 2 – 3 bedrooms with an internal area ranging from 120 – 150m² (subject to detailed design).
- To maximise yield, these units have been placed on a site with minimum dimensions of 20m x 6m, which allows for the unit, external carport (3 x 5.4m) and private open space.
- Private open space will be in the order of 20m² (20m deep sites) and 30m² (22m deep sites)
- Subject to further detailed design, an integrated garage could also be considered, which would potentially allow for additional private open space.
- An alternate design would need to be provided for sites 18 – 22 which would suit smaller (2 bedroom) townhouse product that fit on sites 9m x 12m.
- Access is provided via a shared driveway connecting to an extended Kooyoo Street.
- The Internal Driveway is a minimum of 6m wide accommodating for 2 way movements and 90 degree parking.
- Rows of units are broken up by landscaping (4m wide every 4 – 5 units).
- Units backing onto the existing residential areas are 22m deep providing additional opportunities for rear landscaping and greater rear setbacks (minimum of 2m).
- A total of 32 x 2 storey Townhouses has been achieved in this design.



Figure 2: Site 1B Concept Plan Sketch



SITE 2: KOOKORA STREET (OPTION 1) – CONCEPT PLAN OVERVIEW

ITEM	FINDINGS
SITE AREA	6,060m ²
CONSTRAINED LAND	2226m ²
UNCONSTRAINED LAND	3,834m ² (Flood Prone Land, Native Vegetation, RE1 Zoned Land)
KEY ASSUMPTIONS	<ul style="list-style-type: none"> Access is to be provided via an extension to Kooyoo Street, with provision of a cul-de-sac.
MAXIMUM FLOOR SPACE (DCP)	4,242m ²
MAXIMUM FLOOR SPACE AS PER SEPP (HOUSING) 2021	5,515m ² Note: Achieving this would require 3 storey apartment buildings across the site to be contemplated.
RESIDENTIAL PRODUCT	2 Storey Townhouses (2 -3 Bedrooms)
DEVELOPMENT YIELD	21 Townhouses

DESIGN DESCRIPTION:

- The Concept Sketch has been informed by the preceding Town Planning Due Diligence Assessment.
- The Concept Sketch has been prepared with consideration of the relevant development provisions of the LEP and DCP.
- The existing flood prone land at the northern end of the site (also native vegetation), and the RE1 zoned land has been excluded from the development area.
- The built form of the townhouses is broadly based on a 2 storey terrace design from the NSW Pattern Book (see **Attachment 1**).
- The built form of the units is typically 6m wide, 12.8m deep and can accommodate 2 – 3 bedrooms with an internal area ranging from 120 – 150m² (subject to detailed design).
- To maximise yield, these units have been placed on a site with minimum dimensions of 20m x 6m, which allows for the unit, external carport (3 x 5.4m) and private open space.
- Private open space will be in the order of 20m² (20m deep sites) and 30m² (22m deep sites)
- Subject to further detailed design, an integrated garage could also be considered, which would potentially allow for additional private open space.
- An alternate design would need to be provided for sites 9 – 10 which would suit smaller (2 bedroom) townhouse product.
- Access is provided via a shared driveway connecting to Kookora Street.
- The Internal Driveway is a minimum of 6m wide accommodating for 2 way movements and 90 degree parking.
- Units fronting Kookora Street could be serviced driveways to Kookora Street or rear access to the internal driveway.
- A total of 21 x 2 storey Townhouses has been achieved in this design.

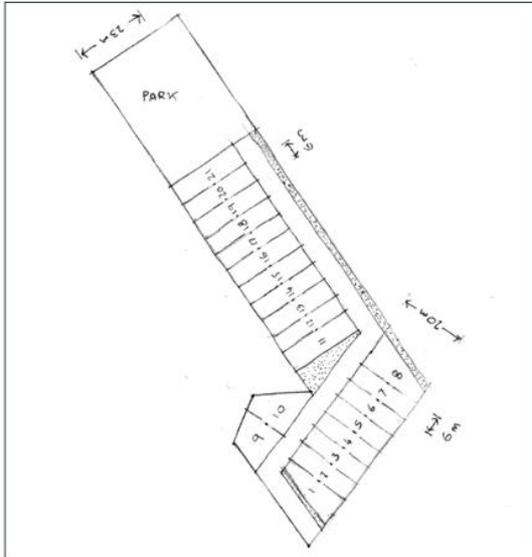


Figure 3: Site 2 Concept Plan Sketch – Option 1



SITE 2: KOOKORA STREET (OPTION 2) – CONCEPT PLAN OVERVIEW

ITEM	FINDINGS
SITE AREA	6,060m ²
CONSTRAINED LAND	2226m ²
UNCONSTRAINED LAND	3,834m ² (Flood Prone Land, Native Vegetation, RE1 Zoned Land)
KEY ASSUMPTIONS	<ul style="list-style-type: none"> Access is to be provided via an extension to Kooyoo Street, with provision of a cul-de-sac.
MAXIMUM FLOOR SPACE (DCP)	4,242m ²
MAXIMUM FLOOR SPACE AS PER SEPP (HOUSING) 2021	5,515m ² Note: Achieving this would require 3 storey apartment buildings across the site to be contemplated.
RESIDENTIAL PRODUCT	2 Storey Townhouses (2 - 3 Bedrooms) Apartments (2 Bedrooms)
DEVELOPMENT YIELD	10 Townhouses + 28 Apartments Total: 39 Dwellings

DESIGN DESCRIPTION:

- The Concept Sketch has been informed by the preceding Town Planning Due Diligence Assessment.
- The Concept Sketch has been prepared with consideration of the relevant development provisions of the LEP and DCP.
- The existing flood prone land at the northern end of the site (also native vegetation), and the RE1 zoned land has been excluded from the development area.
- The built form of the townhouses fronting Kookora Street is broadly based on a 2 storey terrace design from the NSW Pattern Book (see **Attachment 1**).
- The built form of the units is typically 6m wide, 12.8m deep and can accommodate 2 – 3 bedrooms with an internal area ranging from 120 – 150m² (subject to detailed design).
- To maximise yield, these units have been placed on a site with minimum dimensions of 20m x 6m, which allows for the unit, external carport (3 x 5.4m) and private open space.
- Private open space will be in the order of 20m² (20m deep sites) and 30m² (22m deep sites)
- Subject to further detailed design, an integrated garage could also be considered, which would potentially allow for additional private open space.
- An alternate design would need to be provided for sites 9 – 10 which would suit smaller (2 bedroom) townhouse product.
- Access is provided via a shared driveway connecting to Kookora Street.
- The Internal Driveway is a minimum of 6m wide accommodating for 2 way movements and 90 degree parking.
- Units fronting Kookora Street could be serviced driveways to Kookora Street or rear access to the internal driveway.
- The rear portion of the site is proposed to be used as a residential flat (apartment building). Taking into account a minimum 3m setback to the side / rear boundary, this portion of the land has a developable footprint of approximately 1,632m².
- The Concept Plan Sketch shows the delivery of 14 apartments (9m x 10m) per floor with space for access between floors (lifts and/or stairs) and corridors.
- 2 storeys of residential apartments with undercroft parking, would yield 28 residential apartments.

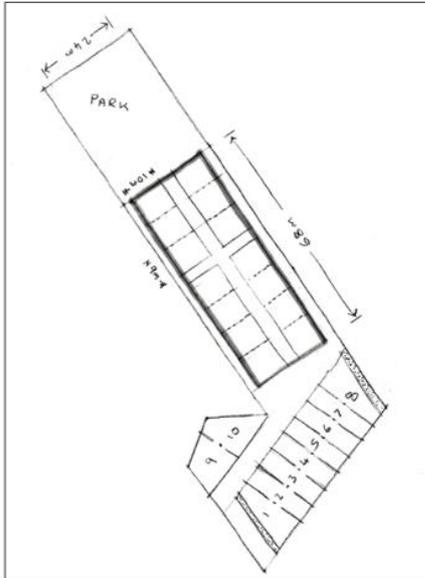


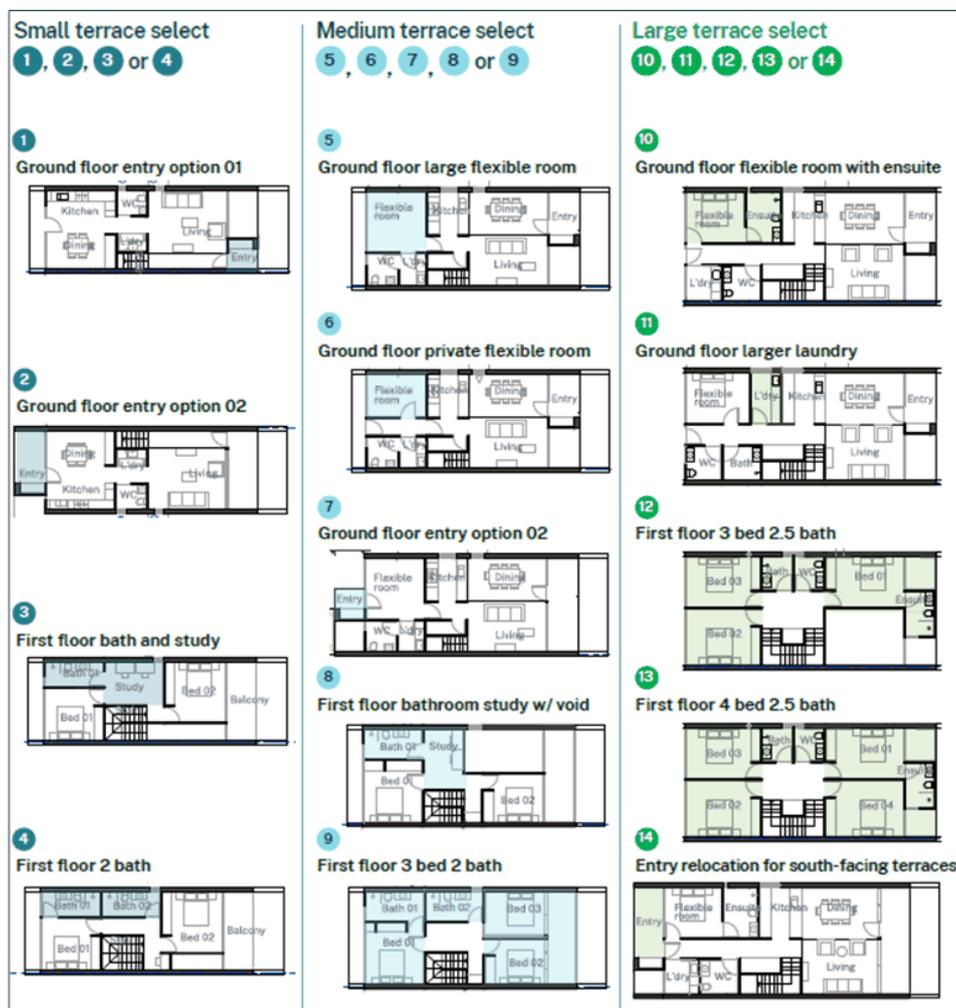
Figure 4: Site 2 Concept Plan Sketch – Option 2

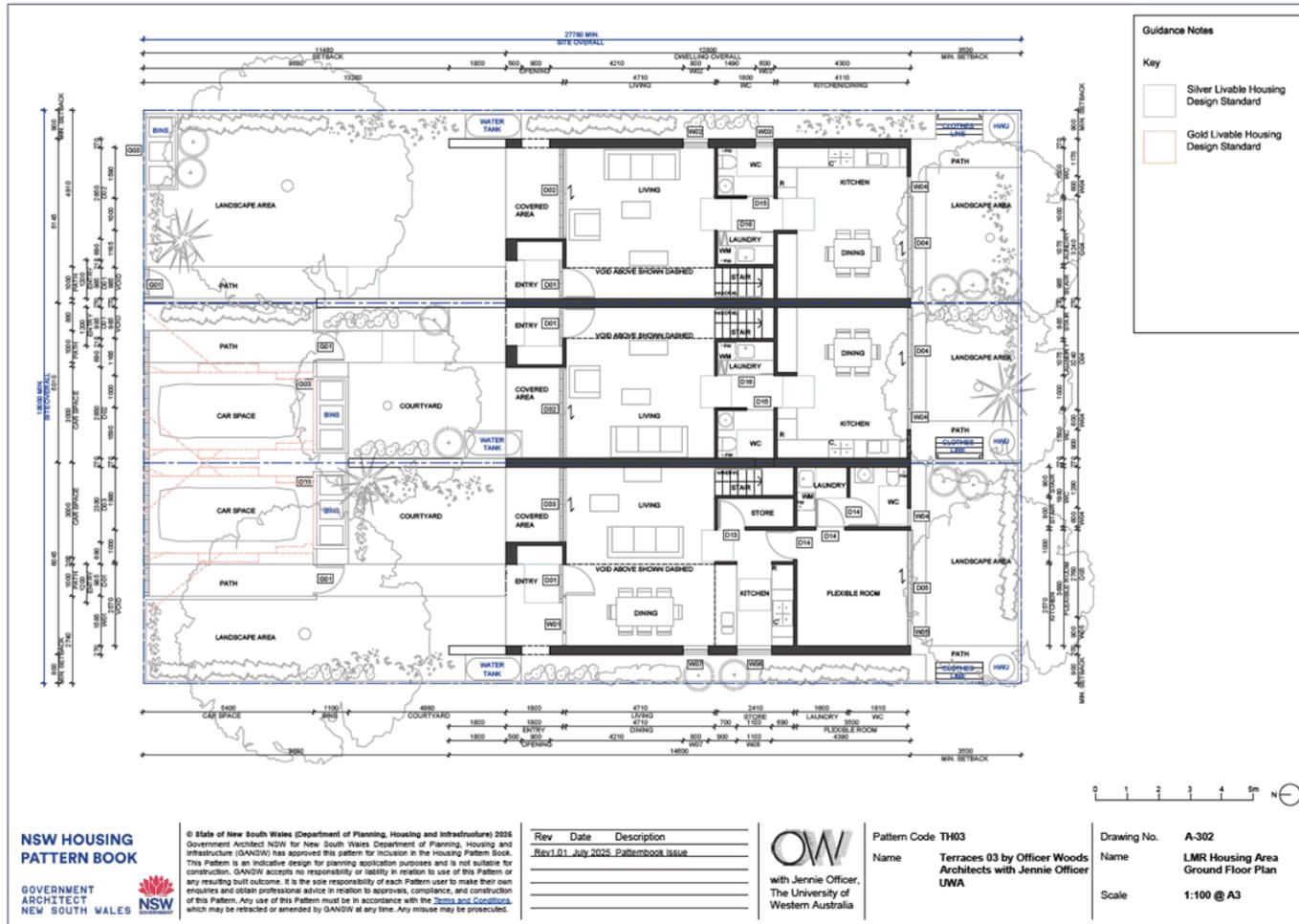
ATTACHMENT 1 – TYPICAL TOWNHOUSE DESIGN

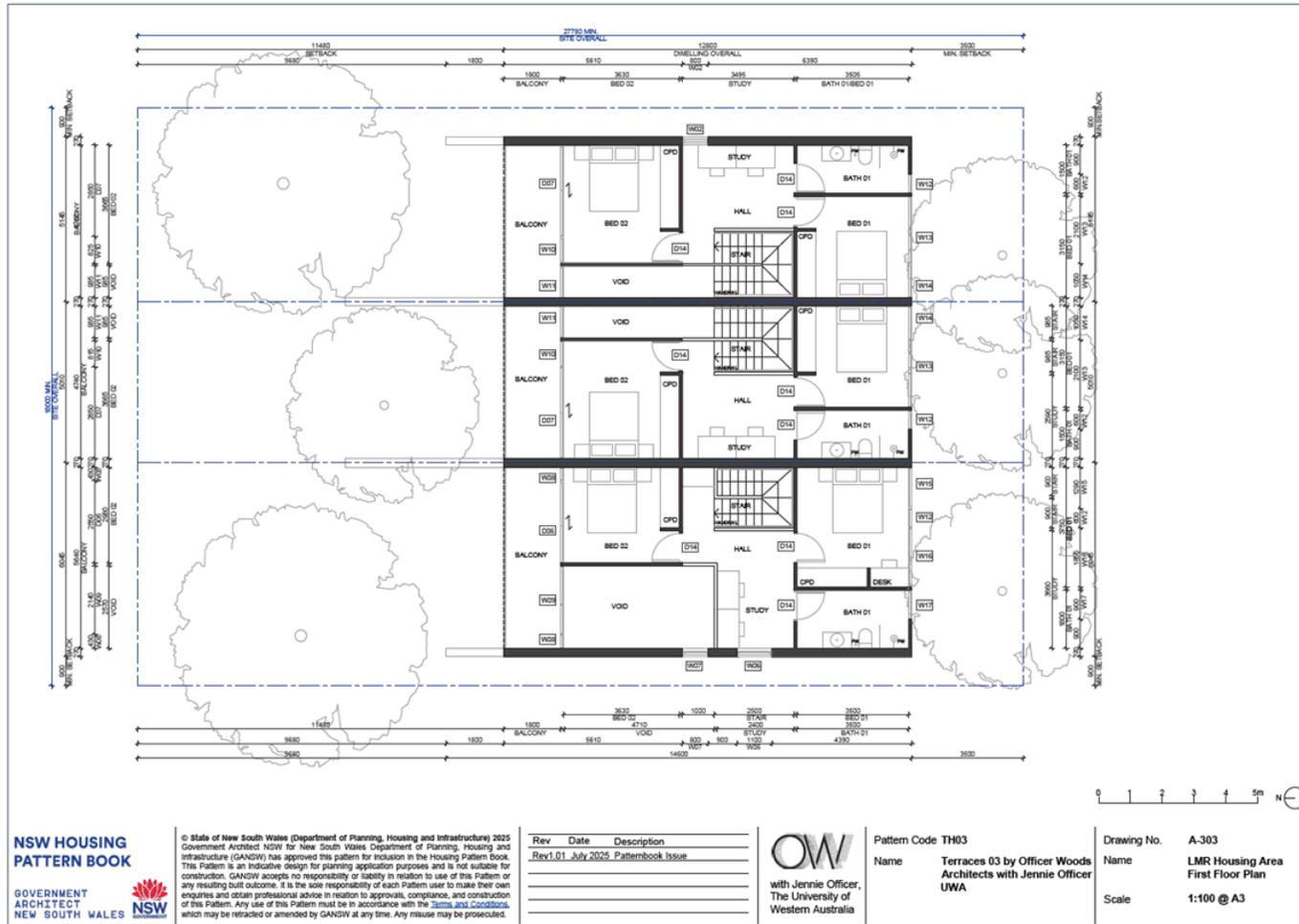
The built form of the townhouses used in this assessment is based on a 2 storey terrace design from the NSW Pattern Book Design prepared by Officer Woods Architects. Excerpts from the pattern book are provided below.

As noted above, to maximise yield, these units have been placed on individual sites with minimum dimensions of 20m x 6m, which allows for the unit (12.8m x 6m), external carport (3m x 5.4m) and private open space.

Source: <https://www.planning.nsw.gov.au/government-architect-nsw/housing-design/nsw-housing-pattern-book/pattern-designs/terraces-03-by-officer-woods-architects>







**NSW HOUSING
PATTERN BOOK**

GOVERNMENT
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NEW SOUTH WALES



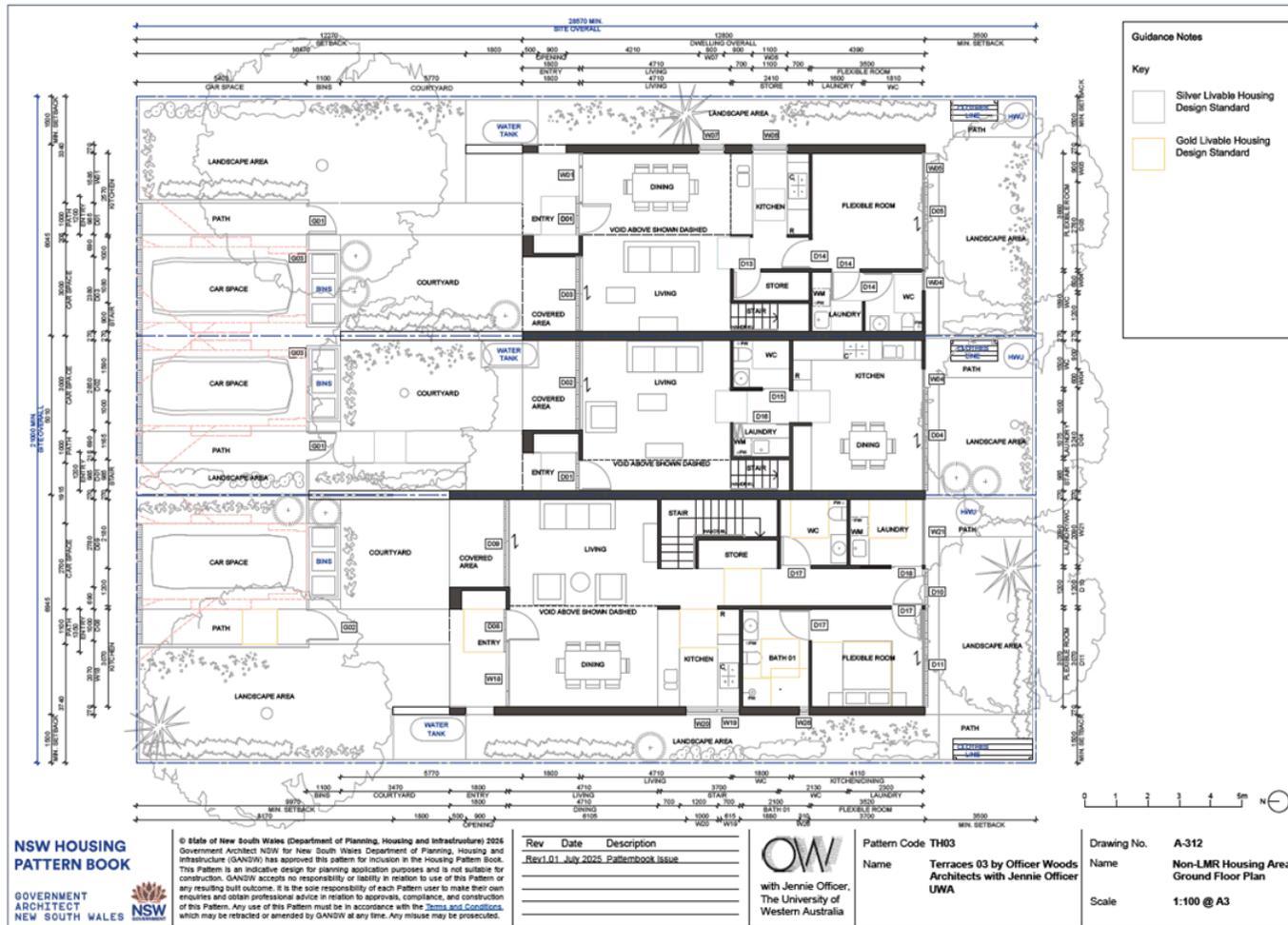
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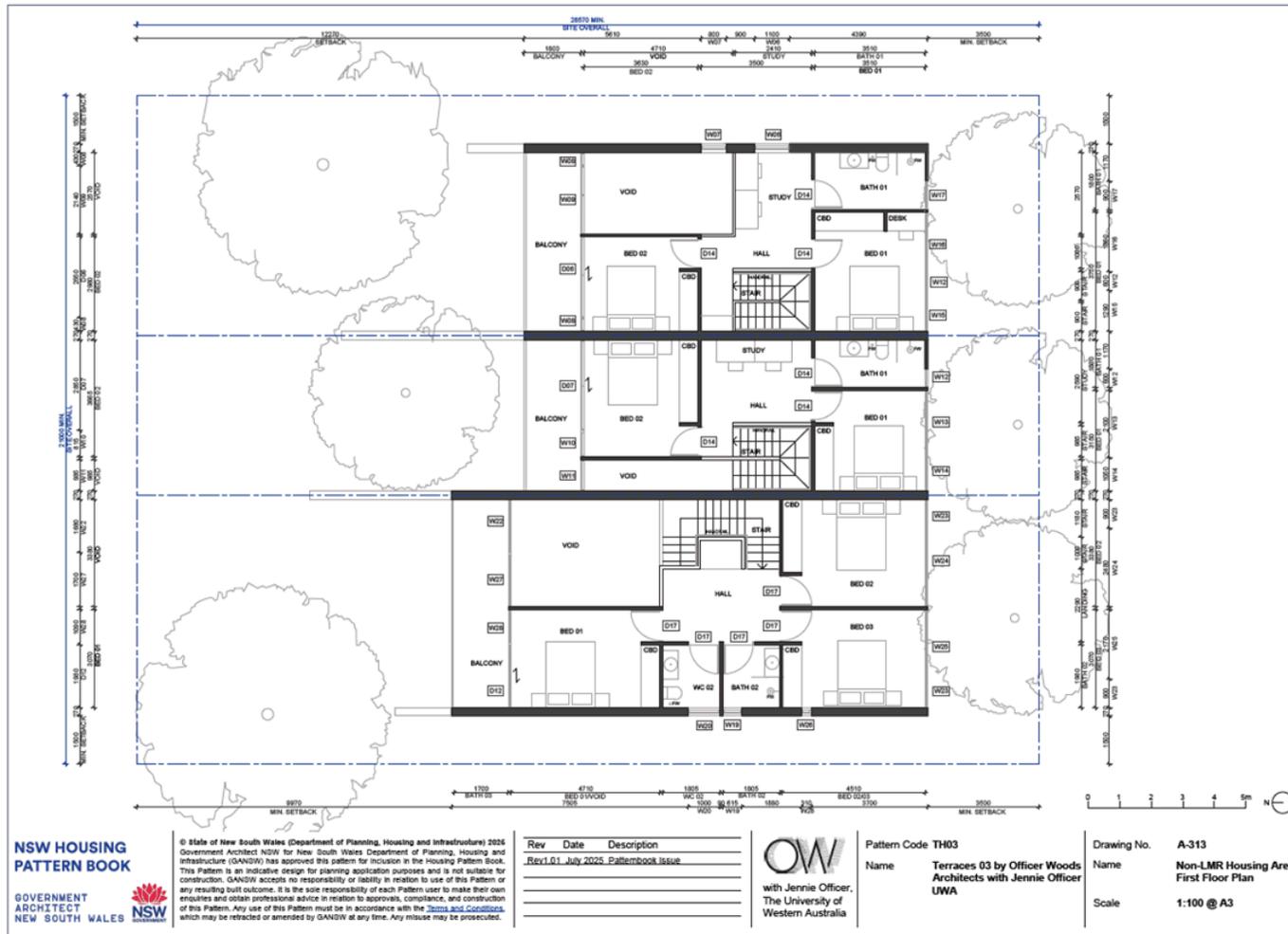
Rev	Date	Description
Rev1.01	July 2025	PatternBook Issue



Pattern Code TH03
Name Terraces 03 by Officer Woods Architects with Jennie Officer UWA

Drawing No. A-303
Name LMR Housing Area First Floor Plan
Scale 1:100 @ A3





NSW HOUSING
PATTERN BOOK

GOVERNMENT
ARCHITECT
NEW SOUTH WALES



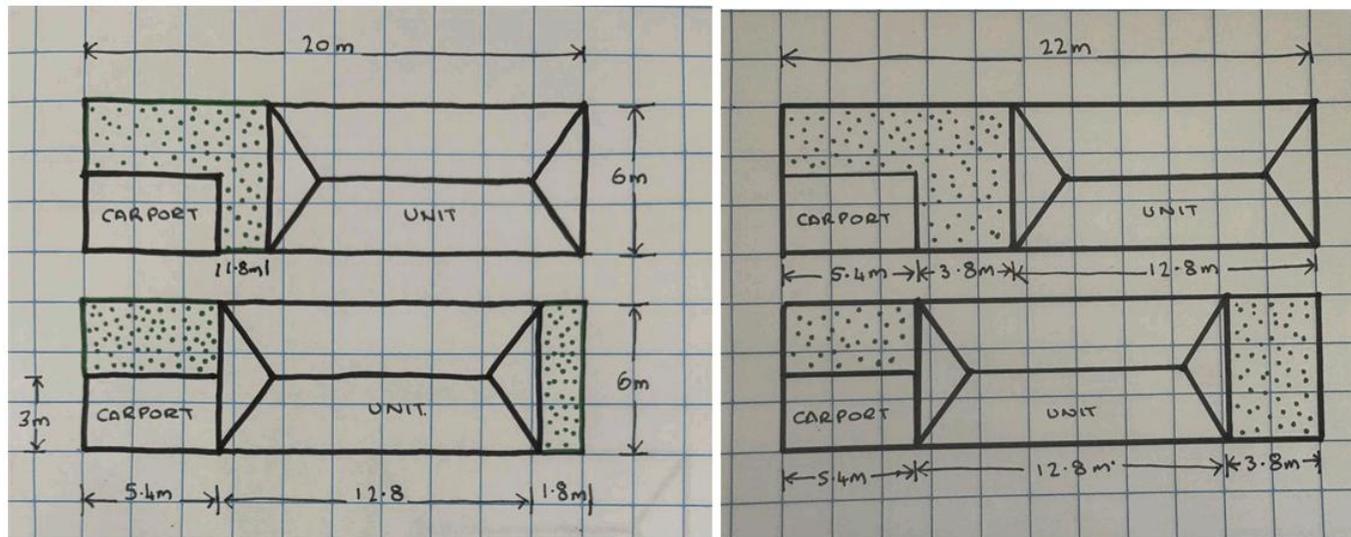
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Rev	Date	Description
Rev1.01	July 2025	Patternbook Issue

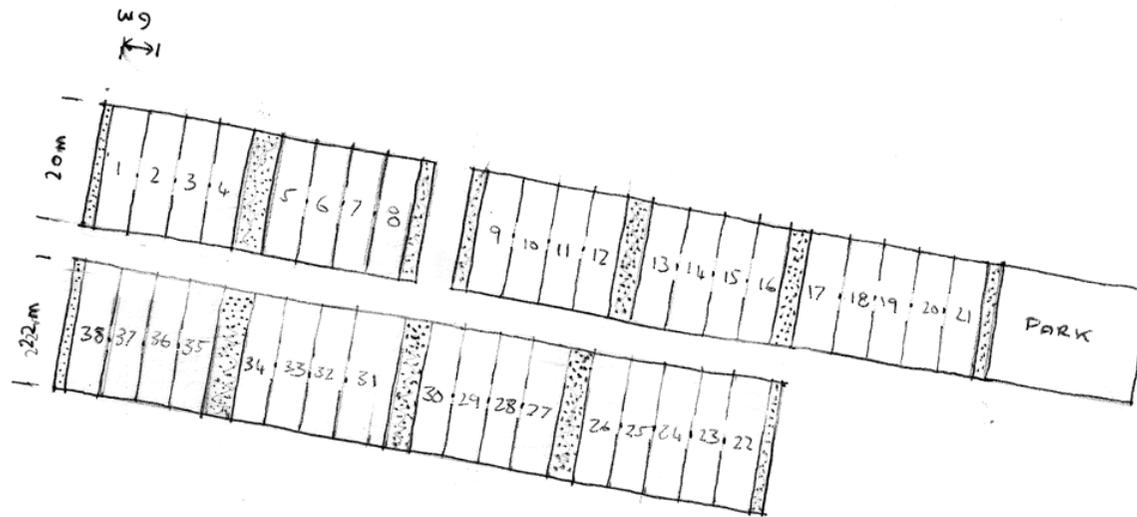


Pattern Code TH03
Name Terraces 03 by Officer Woods
Architects with Jennie Officer
UWA

Drawing No. A-313
Name Non-LMR Housing Area
First Floor Plan
Scale 1:100 @ A3



Placement Options for a Terrace Unit (12.8m x 6m) on 20m x 6m or 22m x 6m Sites.



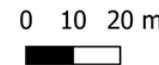
SITE 1A
38 2 STOREY TOWNHOUSES
SK02 31.10.2025
1:1000 (A4) ↑
N.



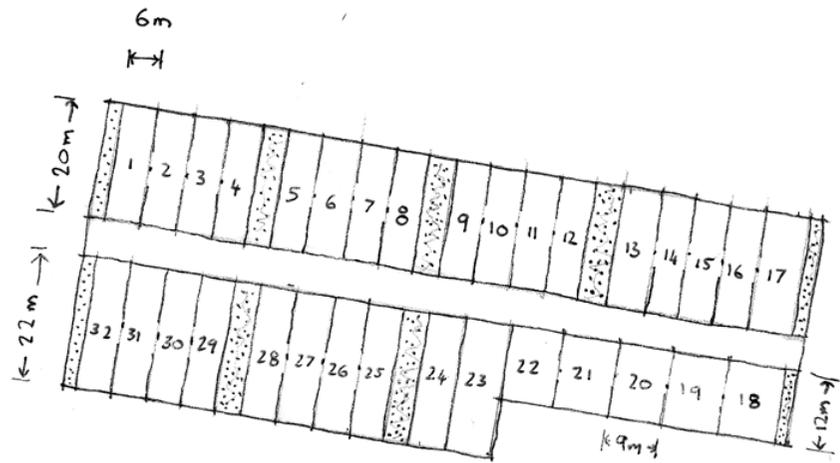
Crown Land identified sites for residential development.
Site 1A

Legend

- Sewer Mains
- Potable Water Main
- Drainage Network



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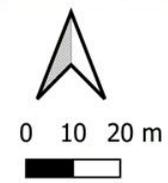
SITE 1B
32 2 STOREY TOWNHOUSES
SK02 31.10.2025 ↑
1:1000 (A4) ↑



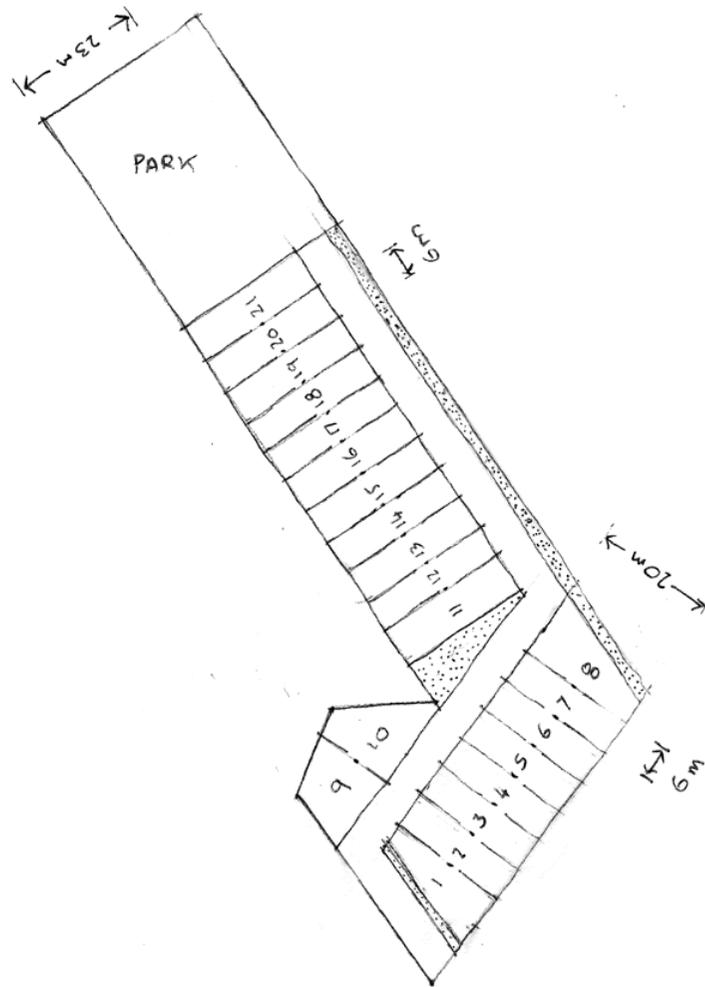
Crown Land identified sites for residential development.
Site 1B

Legend

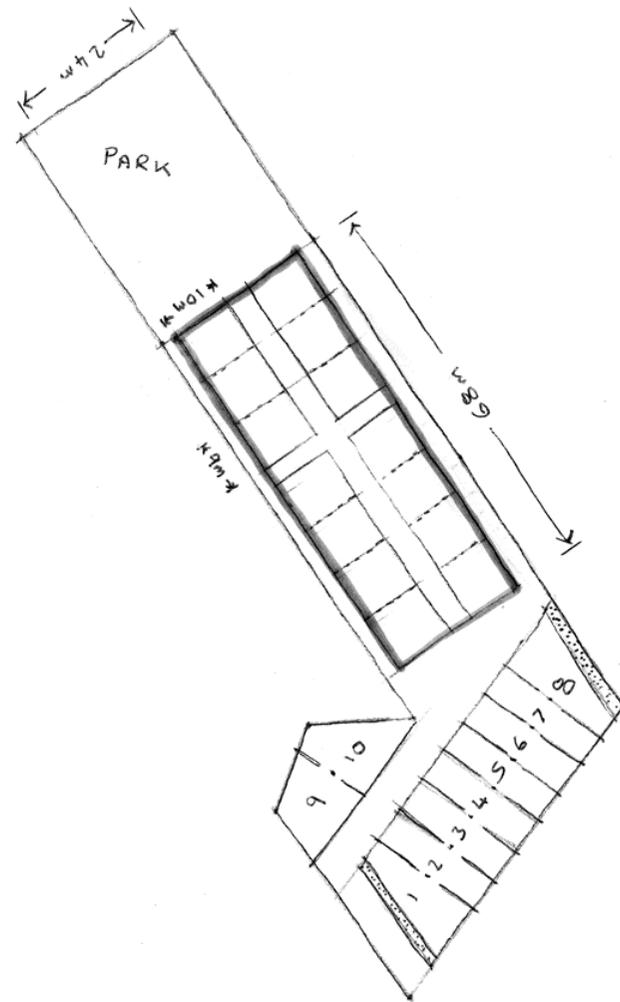
- Sewer Mains
- Potable Water Main
- drainagenetwork



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SITE 2 OPTION 1
21 2 STOREY TOWNHOUSES
SK02 31.10.2025
1:1000 (A4) ↑
N.



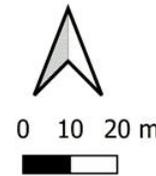
SITE 2 OPTION 2
10 2 STOREY TOWNHOUSES
28 APARTMENTS (3 STOREY)
SK03 31.10.2025
1:1000 (A4) ↑
N.



Crown Land identified sites for residential development.
Site 2

Legend

- Sewer Mains
- Potable Water Main
- Raw Water Main
- drainagenetwork



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Griffith Crown Lands Housing Business Case and Master Plan

**Annex D – Xeros Piccolo Consulting Engineers - Servicing
Feasibility Report, Crown Land Residential Development Griffith
NSW 2680 Revision D November 2025**

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XEROS PICCOLO
CONSULTING ENGINEERS



SERVICING FEASIBILITY REPORT
CROWN LAND RESIDENTIAL DEVELOPMENT
GRIFFITH NSW 2680

CLIENT:	THE STABLE GROUP
XEROS PICCOLO PROJECT NO.:	250315
REVISION:	D - FINAL
DATE:	NOVEMBER 2025
OFFICE:	WAGGA WAGGA

SERVICING FEASIBILITY REPORT

CROWN LAND RESIDENTIAL DEVELOPMENT

GRIFFITH NSW 2680

CLIENT: THE STABLE GROUP
XEROS PICCOLO PROJECT NO.: 250315
REVISION: D- FINAL
DATE: 7TH AUGUST 2025
OFFICE: WAGGA WAGGA

Revision Number	Date	Description	Author	Checked By	Approved By	Signed
Revision A	07.08.2025	Draft	A. Xeros	A. Xeros		
Revision B	24.10.2025	Final Review	A. Xeros	A. Xeros		
Revision C	12.11.2025	Final	A. Xeros	A. Xeros		
Revision D	18.11.2025	Final	A. Xeros	A. Xeros		

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SERVICING FEASIBILITY REPORT
CROWN LAND RESIDENTIAL DEVELOPMENT
XP PROJECT NO.: 250315
REVISION D - FINAL

XEROS PICCOLO CONSULTING ENGINEERS
3

INTRODUCTION



1 INTRODUCTION

1.1 BACKGROUND

The Stable Group has engaged Xeros Piccolo Consulting Engineers to undertake a servicing feasibility study for a proposed Crown Land Housing in Griffith NSW 2680, to determine the service provisioning requirements and potential implications or limitations to providing services to the proposed Crown Land Housing Project.

1.2 SCOPE OF REPORT

The aim of this report is to outline the existing services in the area of the proposed Crown Land Housing Project and to investigate and discuss how the proposed Housing Project can be serviced by the relevant services, including water, gas, electricity, telecommunications, sewer, stormwater, and roads. Where possible, information regarding capacity of existing service mains has also been provided to help establish if there are any limitations to the development.

The information provided in this report is subject to detailed investigation and design of the Crown Land Housing and services to meet the service authority requirements. This detailed investigation and design have not been undertaken in preparation of this report.

It is noted that traffic impacts and assessments are not addressed in this report. Calculations are beyond the scope of this report.

1.3 CONTACTS

For all inquiries, please contact one of the following:

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Name: Saxon Xeros
Position: Civil Designer
Telephone No.: (02) 6925 5855
Address: 5 Bye Street, Wagga Wagga NSW 2650
Email Address: saxon@xerospiccolo.com.au



2 SITE DETAILS

2.1 LOCALITY AND SITE DESCRIPTION

The proposed Crown Land Housing Project is within the Griffith City Council (GCC) jurisdiction and is located at three sites within the township.

- Site 1A Bromfield Street.
- Site 1B Bromfield Street.
- Site 2 Kookora Street.

The subject sites are shown in Figure 1 below.



Figure 1: Area of Proposed Crown Land Housing

The Crown Land Housing Project is located within the city of Griffith.

The lots are currently zoned R1 and MU1 at Site 2.

2.2 SURROUNDING AREA

The subject land is surrounded by R1, B4 RE1 and B2.

SITE 1A SERVICE PROVISION REQUIREMENTS



3 SITE 1A SERVICE PROVISION REQUIREMENTS

Investigation into the servicing feasibility for this Crown Land Housing project included the following:

- Obtaining Dial Before You Dig (DBYD) plans and information of the existing services.
- Additional information and plans provided by the service authorities and Council.
- Engaging in direct discussions with the relevant service authorities and the Council.
- A site investigation.

3.1 GENERAL LAYOUT

A general layout is provided below showing the council services, see Figure 2 below.



Figure 2: Layout of Site 1A

3.2 PROPOSED HOUSING PROJECT LAYOUT

The lot is being considered for affordable housing, consisting at this stage of townhouse-type construction with 38 residences proposed. PSA Consulting has developed concept plans and reporting for the site.. An extract of the proposed layout is shown below Figure 3

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 3 Site 1A Proposed PSA Site Layout

3.3 WATER

Griffith City Council is the water supply authority in this area.

3.3.1 Existing Water Infrastructure

The subject site currently has water connection at both ends of the site, see Figure 4 below.

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 4: Water Connection Point

3.3.2 Water Provision for the Proposed Crown Land Housing

3.3.2.1 Planned Network Upgrades

At this point, the council has not planned network upgrades at any of the site.

3.3.2.2 Key Notes

- Pipe sizes are suitable for further connections.
- Council stated there was suitable pressure, approximately. 500 kPa.
- Council would like the Ulong and Bromfield lines closed off.

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 5 Council GIS Water Main

3.4 ELECTRICITY

Essential Energy is the electricity supply authority in this area, see Figure 6 below.



Figure 6: Electricity Plan Layout

Electrical shown in green.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.4.1 Existing Electricity Infrastructure

There are existing above-ground electricity supply lines running along the south side of the site. See Figure 7 below.



Figure 7: Electricity Lines

3.4.2 Electricity Provision for the Proposed Crown Land Housing

Discussions were held with the electrical contractors regarding the proposed affordable housing development. Given the scale of the project, it has been identified that a dedicated substation will be required to provide adequate electrical capacity for the site. The existing above-ground electrical infrastructure will need to be relocated underground and placed within an appropriate easement to comply with service authority and safety requirements. Further investigation and coordination with Essential Energy and industry contractors will need to be undertaken once the site layout and servicing details are confirmed, to determine optimal substation location, easement alignment, and network connection strategy. Consideration will also need to be given to how the proposed dwellings will be metered, ensuring compliance with Essential Energy and NSW service provider standards for individual and common area electrical metering.

3.5 GAS

Jemena is the gas supply authority in this area, see Figure 8 below.

SITE 1A SERVICE PROVISION REQUIREMENTS

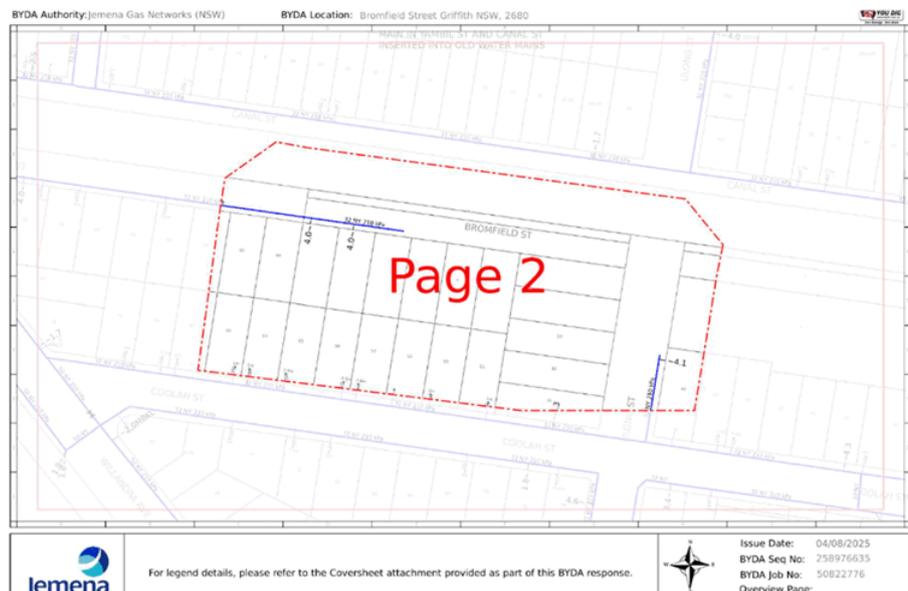


Figure 8: Gas Infrastructure

3.5.1 Existing Gas Infrastructure

Gas supply infrastructure exists in the vicinity of the development site, servicing the surrounding residential developments. In particular, there are 32mm pipes running along both Ulong St and Bromfield St.

3.5.2 Gas Provision for the Proposed Housing

Regarding the development at this location, the natural gas supply and metering will need to meet Jemena’s Medium Density and High-Rise (MDHR) serviceability standards. This site will require a road crossing. Jemena can provide dedicated metering solutions for this type of multi-unit residential development, requiring that each apartment be fitted with its own meter. The final design must incorporate pipe sizing and reticulation systems capable of servicing the cumulative load of the development and comply with the connection process through Jemena’s MDHR portal, including load data and final metering configuration details. Access provisions for meter reading and maintenance must also be integrated into the design, with all installations required to comply with AS/NZS 5601 (Gas Installations), and AS/NZS 3500 (Plumbing and Drainage). These requirements will need to be addressed in the design process to ensure compliant servicing; however, further input from government authorities will be required to determine whether gas servicing is appropriate.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.6 TELECOMMUNICATIONS

3.6.1 Existing NBN Telecommunications Infrastructure

Information provided by NBN shows NBN infrastructure near the site, as shown in Figure 8 & Figure 10 below.



Figure 9: Possible NBN Connection Point

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 10: Telecommunication Connection Point

3.6.2 NBN Provision for Proposed Crown Land Housing

Regarding the development, the NBN network connection must be configured to meet NBN Co's "New Developments" standards. The design must incorporate the appropriate lead-in conduits, pit and pipe infrastructure, and internal pathways that meet NBN's engineering and build requirements, including the MDU Building Engineering and Design Standard. Applications must be submitted via the NBN New Developments Portal well in advance (typically at least six months before occupation for multi-dwelling units) to allow for the assessment of developer contribution charges, approval of plans, and registration for infrastructure build. The developer must also ensure sufficient space is allocated for NBN equipment on sites such as Building Fibre Devices, Network Termination Devices, and that all works comply with the relevant standards and power/cabling rules.

Consideration must also be given to how site titles are structured, as community title developments can share electrical trenching with NBN services, offering potential savings in both cost and space. The developer is responsible for the construction of an NBN-approved pit and pipe network from the development to the nearest existing NBN pit, after which NBN will install the required cables to complete the connection. Addressing these requirements in the design and planning phase will ensure compliant and cost-effective NBN network delivery for the development.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.7 STORMWATER

Griffith City Council has jurisdiction over the stormwater drainage requirements for this Crown Land Housing.

3.7.1 Stormwater General

Figure 10 shows that the site falls into an existing basin to the west of the subject land. The site falls outside the council 65L/s/ha OSD policy and will therefore have the pre- and post-restrictions placed on it, which will require OSD on site. See Figure 11 & Figure 12 below.



Figure 11: Site Fall

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 12: Site Drain

3.7.2 Stormwater Infrastructure Requirements

- The site will drain to the east to the existing basin.
- The site will be required to have OSD basins to meet pre and post-flow restrictions.
- Preliminary calculations show that approx. 104m³ of OSD will be required.
- Due to the high tail water of the basin, the OSD will need to provide above-ground or limited shallow below-ground storage.

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 13 Council GS Water Main

3.7.3 Councils Requirements

Council Position:

Council supports directing stormwater runoff to the existing basin to the east via a controlled outlet. There is no additional volume available for the storm water storage in the existing basin, and OSD will be required on-site.

Requirements:

The designer must assess the site flows and provide a suitable OSD solution on site.

3.8 SEWER

Griffith City Council has jurisdiction over the sewer drainage requirements for this Crown Land Housing Project.

3.8.1 Existing Sewer Infrastructure Location and Capacity

Based on information provided by Council, there are two main gravity sewer mains that run within the vicinity of the site as follows;

- A northern, 150mm diameter line running along the northern boundary of the site, parallel with 4.5m deep pit.
- An internal, 150mm diameter clay line 1.5m running north south to serve adjacent lots, see Figure 13 & Figure 15 below.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.8.2 Existing Sewer Capacity and Feasibility of Proposed Development

Council noted that capacity is not an issue for the additional sewer loading, but wants consideration given to the internal north-south line in layout development. The new loading will be confirmed with the development of the project.

3.8.3 Council's Response

Council Mapping Data:

Sewer system information has been provided in a 'Sewer System' screenshot from Council's GIS. However, this data is indicative only, see Figure 15 below.

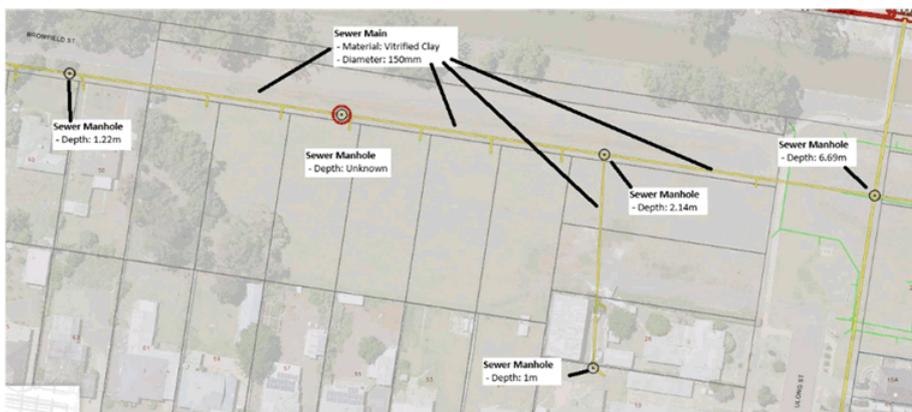


Figure 16 Council GIS Sewer

Connection Details:

Connection available from the sewer main along the frontage of the subject allotment; sewer junctions already exist for each lot. Connection type will depend on the proposed development. Subject to final arrangement, the council may require a single larger diameter connection to MH.

Future Works:

No upgrades are currently planned for the local sewer network.

As-constructed Drawings:

Council does not hold any WAE drawings for the sewer infrastructure.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.9 ROADS

Griffith City Council has jurisdiction over the road requirements for this Crown Land Housing project.

3.9.1 Existing Roads

The subject land has frontage onto Ulong St and Bromfield St. Both roads are sealed, two-lane, two-way roads with speed limits of 50 km/h.

3.9.2 Road Work Requirements for the Proposed Crown Land Housing

3.9.2.1 Access onto Existing Roads

Road access from the proposed project to nearby existing roads is possible. Consideration to heavy vehicle access for garbage collection is required. Council stated a cul-de-sac on Bromfield St would be preferable, see Figure 17 & Figure 18 below.

Geotechnical investigation and pavement design will be required for any proposed roadworks, at full cost to the developer.



Figure 17: Ulong Street Frontage

SITE 1A SERVICE PROVISION REQUIREMENTS



Figure 18: Bromfield Street

3.9.2.2 Internal Crown Land Housing Roads

Internal roads and driveways to be considered for garbage collection, the council would be open to a one-way road through the development connecting the two streets.

3.9.3 Council's Response

Cul-de-sac Requirement:

Bromfield Street must be designed as a cul-de-sac to allow garbage truck turning movements. It cannot connect to Ulong Street due to the existing park on Lots 16 & 17 DP 758476.

Traffic Impact:

Development must assess traffic impacts at the Bromfield St / Willandra Ave intersection.

Future Works:

No planned Council upgrades in this area.

3.10 FLOODING

Council noted the site is not subject to flooding and does not have an FFL restriction. Floor levels and drainage will be set by local requirements.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.10.1 Council's Response

Flooding:

Site not flood-affected per Council's Flood Studies.

Overland Flow Paths:

None identified; Council has no historical or potential flood issues on record.

Mapping:

Not applicable; Council has not provided flood mapping overlays.

SITE 1A SERVICE PROVISION REQUIREMENTS



3.11 COSTINGS

The costings have been developed based on industry-provided information, based on similar types of construction and development within Griffith and the Riverina. These costs are for the key infrastructure items, both internal works and external works.

These costs exclude the following:

1. Architectural Design Fees
2. Council and Authority Fees
3. The unit and residence construction Cost.

Site 1A				
Item	Description	Q	Item Cost	Cost Estimate
Water				
	Water Meter Supply and Installation	38	\$ 750.00	\$ 28,500.00
	Water main extensions and internal routing	540	\$ 220.00	\$ 118,800.00
	Fire lines are subject to final requirements	200	\$ 360.00	\$ 72,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 43,860.00	\$ 43,860.00
			Sub Total	\$ 263,160.00
Electrical				
	Internal Meters and connections Supply and Installation	38	\$ 2,500.00	\$ 95,000.00
	Supply and install a suitable substation, including a pad mount	1	\$ 250,000.00	\$ 250,000.00
	Network Adjustments, connections and removal of existing overhead	1	\$ 140,000.00	\$ 140,000.00
	Supply and install External lighting	38	\$ 2,750.00	\$ 104,500.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 117,900.00	\$ 117,900.00
			Sub Total	\$ 707,400.00
Gas				
	Gas Meter Per site	38	\$ 750.00	\$ 28,500.00
	Supply and install gas infrastructure to site.	1	\$ 25,000.00	\$ 25,000.00
	Internal Gas Reticulation	540	\$ 195.00	\$ 105,300.00

SITE 1A SERVICE PROVISION REQUIREMENTS



	Site Works set up, clean up , General admin, OHS etc	1	\$ 31,760.00	\$ 31,760.00
			Sub Total	\$ 190,560.00
Comms				
	Supply and install pit and conduit system to NBN	38	\$ 750.00	\$ 28,500.00
	NBN fees	38	\$ 660.00	\$ 25,080.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 10,716.00	\$ 10,716.00
			Sub Total	\$ 64,296.00
Sewer	Internal Sewer Routing	555	\$ 200.00	\$ 111,000.00
	Supply and install new sewer junction at depth	1	\$ 24,100.00	\$ 24,100.00
	Treatment of Existing Short line to existing residence	1	\$ 20,000.00	\$ 20,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 31,020.00	\$ 31,020.00
	Sewer		Sub Total	\$ 186,120.00
Storm Water				
	Supply and install External pit and pipe and suitable connection	1	\$ 19,200.00	\$ 19,200.00
	Supply and install an Internal pit and pipe system for local drainage. Does not Included building Roof Drainage	1	\$ 163,610.00	\$ 163,610.00
	Supply and install OSD system and requirements	1	\$ 150,000.00	\$ 150,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 49,921.50	\$ 49,921.50
			Sub Total	\$ 382,731.50
Civil Works	General Site Prep	38	6000	\$ 228,000.00
	Supply and Install external road materials included pavement, seals and kerb	1	\$ 330,450.00	\$ 330,450.00
	Roads and Infrastructure Bromfield Cul-de-sac	1	\$ 93,225.00	\$ 93,225.00

SITE 1A SERVICE PROVISION REQUIREMENTS



	Supply and install Internal Pavement Civil Works Concrete	1	\$ 462,528.00	\$ 462,528.00
	Landscaping and Minor Retaining	38	\$ 6,550.00	\$ 248,900.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 227,020.60	\$ 227,020.60
			Sub Total	\$ 1,590,123.60
Detailed Design	Water Reticulation and Hydrant System Design	1	\$ 19,737.00	\$ 19,737.00
	Electrical Design and Authority Fees Estimate	1	\$ 35,370.00	\$ 35,370.00
	Gas Design and Documentation	1	\$ 14,292.00	\$ 14,292.00
	Comms Design and Documentation	38	\$ 300.00	\$ 11,400.00
	Sewer Design and Documentation	1	\$ 18,612.00	\$ 18,612.00
	Stormwater design and detailing	1	\$ 28,704.86	\$ 28,704.86
	Road Design and Detailing	1	\$ 119,259.27	\$ 119,259.27
	Survey and Sit Investigation	1	\$ 115,000.00	\$ 115,000.00
			Sub Total	\$ 362,375.13
Grand Total				\$ 3,746,766.23
			GST	\$ 374,676.62
			Total in GST	\$ 4,121,442.86
	Units	38	Cost per Unit inc GST	\$ 108,459.02

SITE 1B SERVICE PROVISION REQUIREMENTS



4 SITE 1B SERVICE PROVISION REQUIREMENTS

Investigation into the servicing feasibility of servicing for this Crown Land Housing project included the following:

- Obtaining Dial Before You Dig (DBYD) plans and information of the existing services.
- Additional information and plans provided by the service authorities and Council.
- Engaging in direct discussions with the relevant service authorities and Council.
- A site investigation.

4.1 GENERAL LAYOUT

A general layout is provided below showing the council services, see Figure 19.



Figure 19: Existing Layout of Site 1B

4.2 PROPOSED HOUSING PROJECT LAYOUT

The lot is being considered for affordable housing, consisting at this stage of townhouse-type construction with 32 residences proposed. PSA Consulting has developed concept plans and reporting for the site. An extract of the proposed layout is shown below Figure 20

SITE 1B SERVICE PROVISION REQUIREMENTS



Figure 20 Site 1B PSA Proposed Site Layout

4.3 WATER

Griffith City Council is the water supply authority in this area.

4.3.1 Existing Water Infrastructure

The subject site currently has a water connection at the eastern end of the site.

SITE 1B SERVICE PROVISION REQUIREMENTS



4.3.2 Water Provision for the Proposed Crown Land Housing

4.3.2.1 Planned Network Upgrades

At this point, the council has not planned network upgrades at any of the site.

4.3.2.2 Key Notes

- Pipe sizes are suitable for further connections.
- Council stated there was suitable pressure, approximately. 500 kPa.

4.4 ELECTRICITY

Essential Energy is the electricity supply authority in this area, see Figure 21.



Figure 21: Site 1B Electricity Infrastructure

4.4.1 Existing Electricity Infrastructure

There are existing above-ground electricity supply lines running along the south side of the site. See Figure 22 below.

SITE 1B SERVICE PROVISION REQUIREMENTS



Figure 22: Existing Powerlines on Site

4.4.2 Electricity Provision for the Proposed Crown Land Housing

Discussions were held with the electrical contractors regarding the proposed affordable housing development. Given the scale of the project, it has been identified that a dedicated substation will be required to provide adequate electrical capacity for the site. The existing above-ground electrical infrastructure will need to be relocated underground and placed within an appropriate easement to comply with service authority and safety requirements. Further investigation and coordination with Essential Energy and industry contractors will need to be undertaken once the site layout and servicing details are confirmed, to determine optimal substation location, easement alignment, and network connection strategy. Consideration will also need to be given to how the proposed dwellings will be metered, ensuring compliance with Essential Energy and NSW service provider standards for individual and common area electrical metering.

4.5 GAS

Jemena is the gas supply authority in this area.

4.5.1 Existing Gas Infrastructure

Gas supply infrastructure exists in the vicinity of the development site, servicing the surrounding residential developments. In particular, there is a 32mm pipe running along Kooyoo St, see Figure 23 below.

SITE 1B SERVICE PROVISION REQUIREMENTS

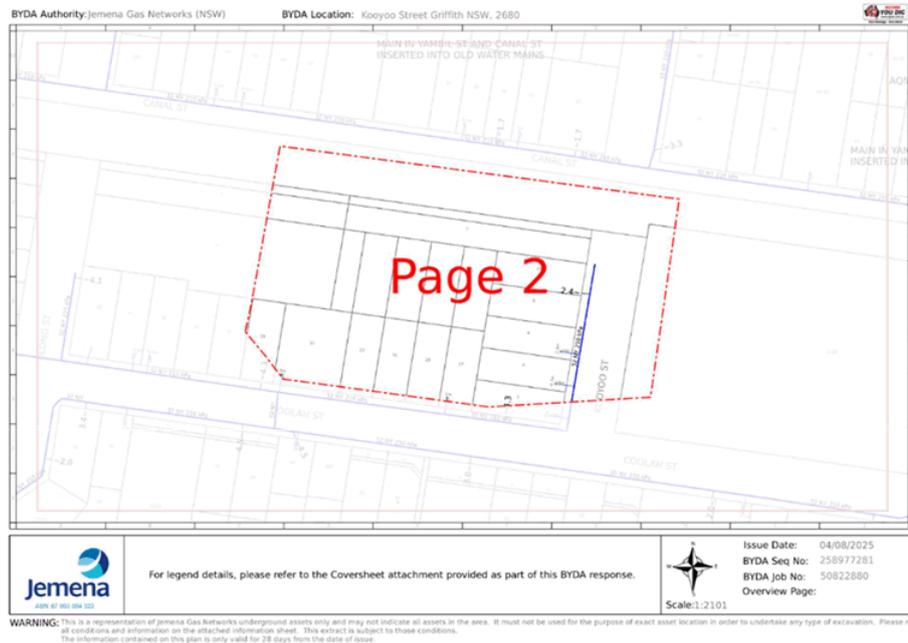


Figure 23: Site 1B Gas Infrastructure

4.5.2 **Gas Provision for the Proposed Crown Land Housing**

Regarding the development at this location, the natural gas supply and metering will need to meet Jemena’s Medium Density and High-Rise (MDHR) serviceability standards. Jemena can provide dedicated metering solutions for this type of multi-unit residential development, requiring that each apartment be fitted with its own meter. The final design must incorporate pipe sizing and reticulation systems capable of servicing the cumulative load of the development and comply with the connection process through Jemena’s MDHR portal, including load data and final metering configuration details. Access provisions for meter reading and maintenance must also be integrated into the design, with all installations required to comply with AS/NZS 5601 (Gas Installations), and AS/NZS 3500 (Plumbing and Drainage). These requirements will need to be addressed in the design process to ensure compliant servicing; however, further input from government authorities will be required to determine whether gas servicing is appropriate.

4.6 **TELECOMMUNICATIONS**

4.6.1 **Existing NBN Telecommunications Infrastructure**

Information provided by NBN shows NBN infrastructure near the site, as shown in Figure 24 below.

SITE 1B SERVICE PROVISION REQUIREMENTS

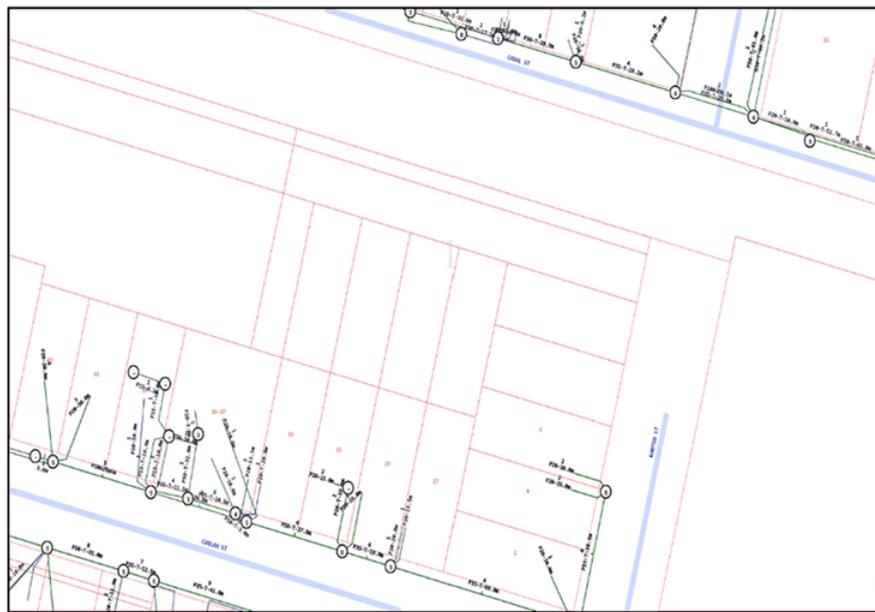


Figure 24: Possible NBN Connection Point

4.6.2 NBN Provision for Proposed Crown Land Housing

Regarding the development, the NBN network connection must be configured to meet NBN Co's "New Developments" standards. The design must incorporate the appropriate lead-in conduits, pit and pipe infrastructure, and internal pathways that meet NBN's engineering and build requirements, including the MDU Building Engineering and Design Standard. Applications must be submitted via the NBN New Developments Portal well in advance (typically at least six months before occupation for multi-dwelling units) to allow for the assessment of developer contribution charges, approval of plans, and registration for infrastructure build. The developer must also ensure sufficient space is allocated for NBN equipment on sites such as Building Fibre Devices, Network Termination Devices, and that all works comply with the relevant standards and power/cablings rules.

Consideration must also be given to how site titles are structured, as community title developments can share electrical trenching with NBN services, offering potential savings in both cost and space. The developer is responsible for the construction of an NBN-approved pit and pipe network from the development to the nearest existing NBN pit, after which NBN will install the required cables to complete the connection. Addressing these requirements in the design and planning phase will ensure compliant and cost-effective NBN network delivery for the development.

SITE 1B SERVICE PROVISION REQUIREMENTS



Figure 26: Existing Basin

4.7.2 Stormwater Infrastructure Requirements

- The site will drain to the east to the existing basin.
- The site will be required to have OSD to meet pre and post flow restrictions.
- Preliminary calculations show that approx. 83m³ of OSD will be required.

4.7.3 Councils Requirements

Council Position:

Council supports directing stormwater runoff to the existing basin to the east via a controlled outlet.

Requirements:

The designer must assess the capacity of the existing stormwater pump in the basin to confirm it can handle additional flows.

SITE 1B SERVICE PROVISION REQUIREMENTS



4.8 SEWER

Griffith City Council has jurisdiction over the sewer drainage requirements for this Crown Land Housing Project.

4.8.1 Existing Sewer Infrastructure Location and Capacity

Based on information provided by Council, there are two main gravity sewer mains that run within the vicinity of the site as follows;

- A northern, 150mm diameter line running along the northern boundary of the site, parallel with site 4.5m deep pit, see Figure 27 & Figure 28 below.



Figure 27: Site 1B Existing Sewer Capacity Diagram

SITE 1B SERVICE PROVISION REQUIREMENTS



Figure 28: Sewer Manhole North Side

4.8.2 Existing Sewer Capacity and Feasibility of Proposed Development

Council noted that capacity is not an issue for the additional sewer loading. The new loading will be confirmed with the development of project.

4.8.3 Council's Response

Council Mapping Data:

Sewer system information has been provided in a 'Sewer System' screenshot from Council's GIS. However, this data is indicative only.

SITE 1B SERVICE PROVISION REQUIREMENTS



Figure 29 Council GIS Sewer

Connection Details:

Connection available from the sewer main along the frontage of the subject allotment; sewer junctions already exist for each lot. Connection type will depend on the proposed development. Subject to final arrangement, the council may require a single larger diameter connection to MH.

Future Works:

No upgrades are currently planned for the local sewer network.

As-constructed Drawings:

Council does not have WAE drawings for this sewer infrastructure and recommends that the developer undertake their own survey and service investigations to verify alignment and depth.

4.9 ROADS

Griffith City Council has jurisdiction over the road requirements for this Crown Land Housing project.

4.9.1 Existing Roads

The subject land has frontage onto Kooyoo St. The roads are sealed, two-lane, two-way roads with speed limits of 50 km/h, see Figure 30 below.

SITE 1B SERVICE PROVISION REQUIREMENTS



4.9.1.1 Access onto Existing Roads

Road access from the proposed project to nearby existing roads is possible. Consideration to heavy vehicle access for garbage collection is required. The road frontage on the site will be adjusted with a new kerb and extension to get good access to the site and improve amenity.

Geotechnical investigation and pavement design would be required for any proposed roadworks, at full cost to the developer.



Figure 30: Kooyoo Street Frontage

4.9.1.2 Internal Crown Land Housing Roads

Internal roads and driveways to be considered for garbage collection. Further, the council is planning a sewer pump station to the west of the site, which will require a driveway access on the north side of the site. They are open to the option of using it as shared access which will increase yield.

4.9.2 Council's Response

Design Guidance:

- Council requests the design to address the points previously discussed, including:
 - Provision of a shared driveway for pump station access.

SITE 1B SERVICE PROVISION REQUIREMENTS



- Appropriate turning circle design for garbage trucks at the end of Kooyoo Street.

Traffic Impact:

Development must assess traffic impacts at the intersection with Coolah St.

Future works:

No planned Council upgrades in this area.

4.10 FLOODING

Council noted the site is not subject to flooding and does not have an FFL restriction. Finished floor levels will need to be set to suit local site drainage.

4.10.1 Council's Response

Flooding:

Site not flood-affected per Council's Flood Studies.

Overland flow paths:

Council is unaware of any existing or potential overland flow paths that may affect the site.

Mapping:

Not applicable; Council has not provided flood mapping overlays.

SITE 1B SERVICE PROVISION REQUIREMENTS



4.11 COSTING

The costings have been developed based on industry-provided information, based on similar types of construction and development within Griffith and the Riverina. These costs are for the key infrastructure items, both internal works and external works.

These costs exclude the following:

4. Architectural Design Fees
5. Council and Authority Fees
6. The unit and residence construction Cost.

Site 1B				
Item	Description	Q	Item Cost ex GST	Cost Estimate
Water				
	Water meter supply and Installation	32	\$ 750.00	\$ 24,000.00
	Water main extensions and internal routing	480	\$ 220.00	\$ 105,600.00
	Fire lines subject to final requirements	190	\$ 360.00	\$ 68,400.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 39,600.00	\$ 39,600.00
	Water		Sub Total	\$ 237,600.00
Electrical				
	Internal Meters and connections Supply and Installation	32	\$ 2,500.00	\$ 80,000.00
	Supply and install a suitable stub station including pad mount	1	\$ 250,000.00	\$ 250,000.00
	Network Adjustments, connections and removal of existing overhead	1	\$ 140,000.00	\$ 140,000.00
	Supply and install External lighting	32	\$ 2,750.00	\$ 88,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 111,600.00	\$ 111,600.00
	Electrical		Sub Total	\$ 669,600.00
Gas				
	Gas Meter Per site	32	\$ 750.00	\$ 24,000.00

SITE 1B SERVICE PROVISION REQUIREMENTS



	Supply and install gas infrastructure to site.	1	\$ 25,000.00	\$ 25,000.00
	Internal Gas Reticulation	480	\$ 195.00	\$ 93,600.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 28,520.00	\$ 28,520.00
	Gas		Sub Total	\$ 171,120.00
Comms				
	Supply and install pit and conduit system to NBN	32	\$ 750.00	\$ 24,000.00
	NBN fees	32	\$ 660.00	\$ 21,120.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 9,024.00	\$ 9,024.00
	Comms		Sub Total	\$ 54,144.00
Sewer				
	Internal Sewer Routing	525	\$ 200.00	\$ 105,000.00
	Supply and install new sewer junction at depth	1	\$ 24,100.00	\$ 24,100.00
		1	\$ -	\$ -
	Site Works set up, clean up , General admin, OHS etc	1	\$ 25,820.00	\$ 25,820.00
	Sewer		Sub Total	\$ 154,920.00
Storm Water				
	Supply and install pit and pipe and suitable connection to basin.	1	\$ 103,000.00	\$ 103,000.00
	Supply and install an Internal pit and pipe system for local drainage. Does not Included building Roof Drainage	1	\$ 164,840.00	\$ 164,840.00
	Supply and install OSD system and requirements	1	\$ 150,000.00	\$ 150,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 62,676.00	\$ 62,676.00
	Storm Water		Sub Total	\$ 480,516.00
Civil Works	General Site Prep	32	6000	\$ 192,000.00

SITE 1B SERVICE PROVISION REQUIREMENTS



	Supply and Install external road materials, including pavement, seals, concrete pavement to pump house and kerb	1	\$ 219,975.00	\$ 219,975.00
		0	\$ -	\$ -
	Supply and install Internal Pavement Civil Works Concrete	1	\$ 389,472.00	\$ 389,472.00
	Landscaping and Minor Retaining	32	\$ 6,550.00	\$ 209,600.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 121,889.40	\$ 121,889.40
	Civil Works		Sub Total	\$ 1,132,936.40
Detailed Design	Water Reticulation and hydrant system design	1	\$ 17,820.00	\$ 17,820.00
	Electrical Design and authority Fees Estimate	1	\$ 33,480.00	\$ 33,480.00
	Gas Design and Documentation	1	\$ 12,834.00	\$ 12,834.00
	Comms Design and Documentation	32	\$ 300.00	\$ 9,600.00
	Sewer Design and Documentation	1	\$ 11,619.00	\$ 11,619.00
	Stormwater design and detailing	1	\$ 36,038.70	\$ 36,038.70
	Road Design and Detailing	1	\$ 84,970.23	\$ 84,970.23
	Survey and Sit Investigation	1	\$ 115,000.00	\$ 115,000.00
			Sub Total	\$ 321,361.93
Grand Total				\$ 3,222,198.33
			GST	\$ 322,219.83
			Total inc GST	\$ 3,544,418.16
	Units	32	Cost per Unit	\$ 110,763.07



5 SITE 2 SERVICE PROVISION REQUIREMENTS

Investigation into the servicing feasibility of servicing for this Crown Land Housing project included the following:

- Obtaining Dial Before You Dig (DBYD) plans and information of the existing services.
- Additional information and plans provided by the service authorities and Council.
- Engaging in direct discussions with the relevant service authorities, contractors and the Council.
- A site investigation.

5.1 GENERAL LAYOUT

A general layout is provided below showing the council services, see Figure 31.



Figure 31: Site 2 Layout

5.2 PROPOSED HOUSING PROJECT LAYOUT

The lot is being considered for affordable housing, currently consisting of townhouse-type construction with 21 proposed residences. PSA Consulting has developed concept plans and reporting for the site. An extract of the proposed layout is shown below Figure 32

SITE 2 SERVICE PROVISION REQUIREMENTS



Figure 32 Site 2 Proposed PSA Site Layout

5.3 SITE TO ALTERNATE LAYOUT

There is an alternate design that was reviewed and discussed, proposing to use an apartment block with 28 residences and 10 2 story two-story townhouses, see the figure below. Based on the engagement with local contractors and builders, the increased construction cost and complexity to go to a third floor would exceed the benefit of the additional apartments.

SERVICING FEASIBILITY REPORT
 CROWN LAND RESIDENTIAL DEVELOPMENT
 XP PROJECT NO.: 250315
 REVISION D – FINAL

XEROS PICCOLO CONSULTING ENGINEERS
 42

SITE 2 SERVICE PROVISION REQUIREMENTS

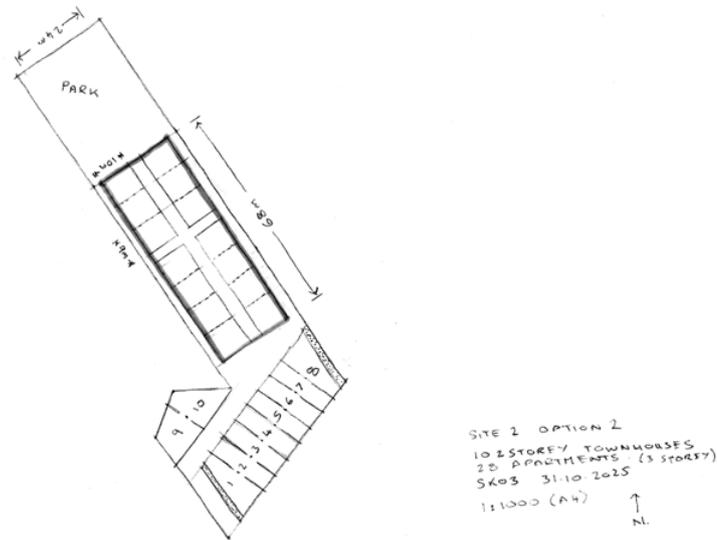


Figure 33 Site 2 Alternate Design With Apartments

5.4 WATER

Griffith City Council is the water supply authority in this area.

5.4.1 Existing Water Infrastructure

The subject site currently has a water connection at the eastern end of the site but this is too small for the proposed development.

SITE 2 SERVICE PROVISION REQUIREMENTS



Figure 34 Water Council GIS Site 2

5.4.2 Water Provision for the Proposed Crown Land Housing

5.4.2.1 Planned Network Upgrades

At this point, the council has not planned network upgrades at any of the site.

5.4.2.2 Key Notes

- The main will need to be extended across Kookora St with a large diameter pipe.
- Council stated there was suitable pressure, approximately. 500 kPa.

5.5 COUNCIL REQUIREMENT

SITE 2 SERVICE PROVISION REQUIREMENTS



Figure 36: Existing Powerlines

SITE 2 SERVICE PROVISION REQUIREMENTS



Figure 37: Power Supply to Existing Building

5.6.2 Electricity Provision for the Proposed Crown Land Housing

Discussions have been held with the electrical contractors regarding the proposed affordable housing development. Given the scale of the project, it has been identified that a dedicated substation will be required to provide adequate electrical capacity for the site. The existing above-ground electrical infrastructure will need to be relocated underground and placed within an appropriate easement to comply with service authority and safety requirements.

Further investigation and coordination with Essential Energy and industry contractors will need to be undertaken once the site layout and servicing details are confirmed, to determine the optimal substation location, easement alignment, and network connection strategy. Consideration will also need to be given to how the proposed dwellings will be metered, ensuring compliance with Essential Energy and NSW service provider standards for individual and common area electrical metering. Additionally, further investigation is required, as the site appears to share an existing electrical connection with the neighbouring property, and this arrangement will need to be confirmed and rectified as part of the new electrical servicing design.

5.7 GAS

Jemena is the gas supply authority in this area.

SITE 2 SERVICE PROVISION REQUIREMENTS



5.7.1 Existing Gas Infrastructure

Gas supply infrastructure exists in the vicinity of the development site, servicing the surrounding residential developments. There is a 32mm pipe running along Kookora St but it is on the other side of the road. Which means a road crossing will need to be provided, see Figure 38 below.

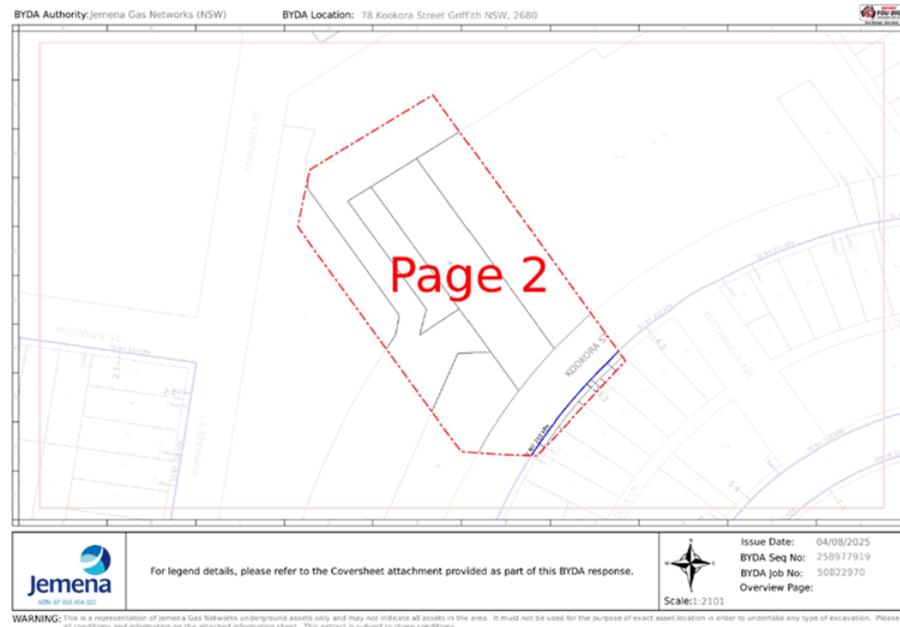


Figure 38: Site 2 Gas Infrastructure

5.7.2 Gas Provision for the Proposed Crown Land Housing

Regarding the development at this location, the natural gas supply and metering will need to meet Jemena’s Medium Density and High-Rise (MDHR) serviceability standards. This site will require a road crossing. Jemena can provide dedicated metering solutions for this type of multi-unit residential development, requiring that each apartment be fitted with its own meter.

The final design must incorporate pipe sizing and reticulation systems capable of servicing the cumulative load of the development and comply with the connection process through Jemena’s MDHR portal, including load data and final metering configuration details. Access provisions for meter reading and maintenance must also be integrated into the design, with all installations required to comply with AS/NZS 5601 (Gas Installations), and AS/NZS 3500 (Plumbing and Drainage). These requirements will need to be addressed in the design process to ensure compliant servicing; however, further input from government authorities will be required to determine whether gas servicing is appropriate, given the evolving regulatory position on the continued use of fossil fuels in residential developments.



5.8 **TELECOMMUNICATIONS**

5.8.1 **Existing NBN Telecommunications Infrastructure**

Information provided by NBN shows NBN infrastructure near the site, as shown in Figure 39 below.

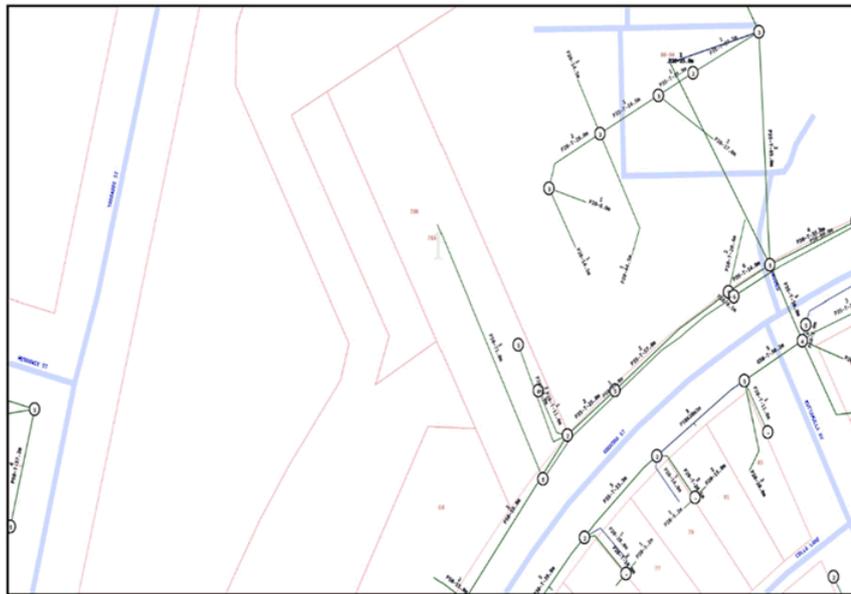


Figure 39: Possible NBN Connection Point

5.8.2 **NBN Provision for Proposed Crown Land Housing**

Regarding the development, the NBN network connection must be configured to meet NBN Co's "New Developments" standards. The design must incorporate the appropriate lead-in conduits, pit and pipe infrastructure, and internal pathways that meet NBN's engineering and build requirements, including the MDU Building Engineering and Design Standard. Applications must be submitted via the NBN New Developments Portal well in advance (typically at least six months before occupation for multi-dwelling units) to allow for the assessment of developer contribution charges, approval of plans, and registration for infrastructure build. The developer must also ensure sufficient space is allocated for NBN equipment on sites such as Building Fibre Devices, Network Termination Devices, and that all works comply with the relevant standards and power/cabling rules.

Consideration must also be given to how site titles are structured, as community title developments can share electrical trenching with NBN services, offering potential savings in both cost and space. The developer is responsible for the construction of an NBN-approved pit and pipe network from the development to the nearest existing NBN pit, after which NBN will install the required cables to complete the connection. Addressing these requirements in the design and planning phase will ensure compliant and cost-effective NBN network delivery for the development

SITE 2 SERVICE PROVISION REQUIREMENTS



5.9 STORMWATER

Griffith City Council has jurisdiction over the stormwater drainage requirements for this Crown Land Housing.

5.9.1 Stormwater General

Figure 40 shows the fall to the rear of the site to the northwest. There is no council drainage infrastructure at the rear of the site, see Figure 41.



Crown Land identified sites for residential development.
Site 2

- Legend**
- Sewer Mains
 - Potable Water Main
 - Raw Water Main
 - drainagenetwork



Disclaimer: This map is intended for general information purposes only. Griffith City Council does not guarantee its accuracy, completeness or suitability for any particular purpose. Users must exercise their own skill and care in using this map and carefully evaluate the accuracy, currency, completeness and relevance of the map before relying on it. The map is not a substitute for independent professional advice and, to the extent permitted by law, Griffith City Council is not liable for any loss or damages arising out of any inaccuracy, error or omission contained in the map.

Figure 40: Site 2 Fall

SITE 2 SERVICE PROVISION REQUIREMENTS



Figure 41: Rear of Site 2

5.9.2 Stormwater Infrastructure Requirements

- Drains to the north towards the rear of the site.
- The site is within the council OSD policy and will require 65L/s/ha flow restriction, which will mean substantial OSD storage.
- Preliminary calculations show that approx. 147m³ of OSD will be required.
- The site does not currently have a legal point of discharge; a new main will need to be extended to the site through either M1 land or the neighbour.

Preliminary conversations were held with the leasing party of the neighbouring land. They were accepting of the possibility of the stormwater easement and infrastructure through the land, provided it met Crown Lands and Councils' requirements.

SITE 2 SERVICE PROVISION REQUIREMENTS

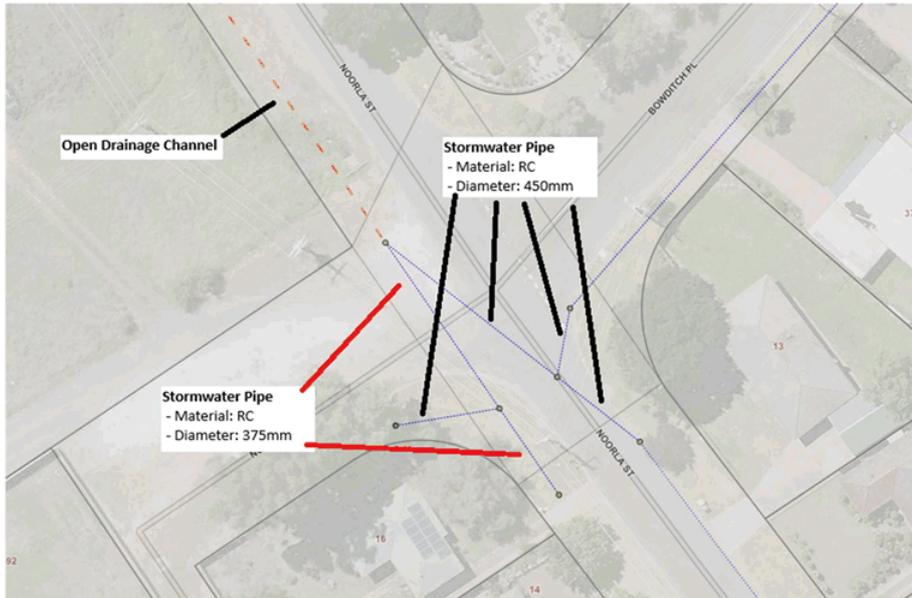


Figure 42 Council GIS of Nearest SW to Nth East

5.9.3 Councils Requirements

Council Position:

Council requires stormwater from the development to be directed to a new system with a flow restriction of 65 L/s/ha. The On-Site Detention (OSD) system may be designed above or below ground, depending on the final site layout and available space.

Requirements:

The designer must assess and coordinate the OSD design and flooding requirements, further confirmation from adjacent land owners is required for the extension of the storm water main to the site.

5.10 SEWER

Griffith City Council has jurisdiction over the sewer drainage requirements for this Crown Land Housing Project.

SITE 2 SERVICE PROVISION REQUIREMENTS



5.10.1 Existing Sewer Infrastructure Location and Capacity

Based on information provided by Council, there is one gravity sewer main that runs within the vicinity of the site as follows:

- A northern, 100mm diameter line running to rear of the site is a suitable connection, see, Figure 43.



Figure 43: Site 2 Existing Sewer Diagram

5.10.2 Existing Sewer Capacity and Feasibility of Proposed Development

Council noted that capacity is not an issue for the additional sewer loading. The new loading will be confirmed with the development of the project.

5.10.3 Council's Response

Council Mapping Data:

Sewer system information has been provided in a 'Sewer System' screenshot from Council's GIS. However, this data is indicative only.

SITE 2 SERVICE PROVISION REQUIREMENTS

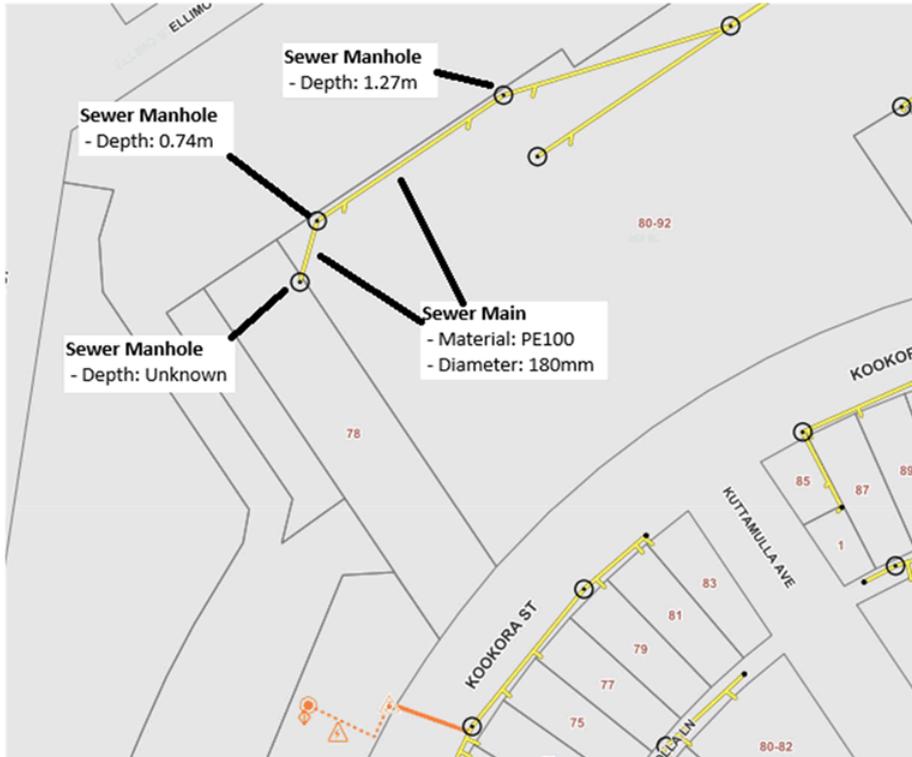


Figure 44 Council GIS Sewer

Connection Details:

Connection available from the sewer main at the rear of site council would like further investigation to confirm depth.

Future Works:

No upgrades are currently planned for the local sewer network.

As-constructed Drawings:

Council does not have WAE drawings for this sewer infrastructure and recommends that the developer undertake their own survey and service investigations to verify alignment and depth.

5.11 ROADS

Griffith City Council has jurisdiction over the road requirements for this Crown Land Housing project.

SITE 2 SERVICE PROVISION REQUIREMENTS



5.11.1 Existing Roads

The subject land has frontage onto Kookora St. The road is a sealed, two-lane, two-way road with a speed limit of 50 km/h.

5.11.2 Access onto Existing Roads

Road access from the proposed project to the nearby existing road is possible with a shared driveway.

Geotechnical investigation and pavement design would be required for any proposed roadworks, at full cost to the developer.

5.11.3 Council's Response

Design Guidance:

- Council requests the design to address the points previously discussed, including:
 - Include kerb and gutter extension along the frontage.
 - Assess garbage truck access.
 - Provision of a shared driveway for pump station access.

Future Works:

No planned Council upgrades in this area.

5.11.3.1 Internal Crown Land Housing Roads

Internal roads and driveways to be considered for garbage collection.

5.12 FLOODING

5.12.1 Flooding

Flood data for the area was requested for the site and provided. See section 5.12.2. As the flooding is restricted in the rear lower section of the site, the impact on the proposed layout and development is minimal. This is because the development has focused on the upper portion of the site, leaving the flood-impacted area. There is a minimum floor level set by the council of 126.9m AHD.

5.12.2 Council's Response

Flooding:

Site is flood-affected per Council's Flood Studies.

Mapping:

SITE 2 SERVICE PROVISION REQUIREMENTS



FLOOD LEVEL – 1% AEP – Lot 3 DP 758476, 78 Kookora Street GRIFFITH

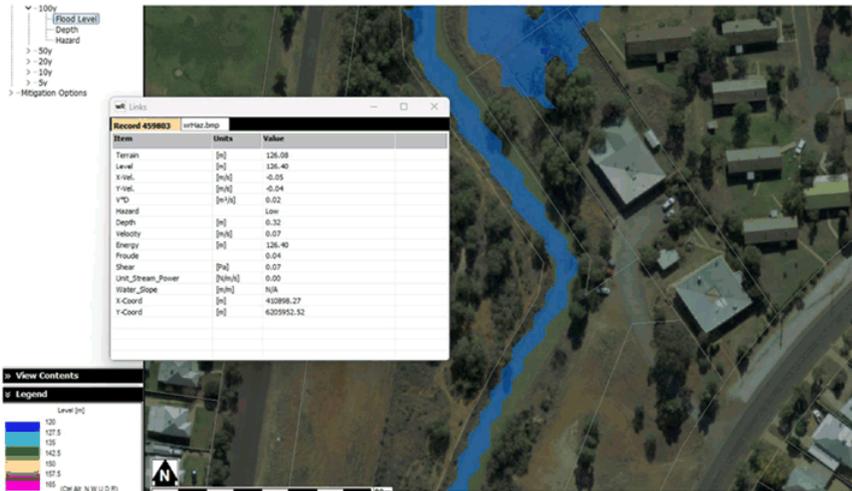


Figure 45 Site 2 Flooding

SITE 2 SERVICE PROVISION REQUIREMENTS



FLOOD REPORT

LOT / DP No:	Lot 3 DP 758476
STREET / ROAD	78 Kookora Street
SUBURB / LOCALITY	Griffith

According to **Griffith CBD Overland Flow FRMS&P 2013 (WMA Water)**:

- This is **Flood Prone Land**.
- Estimated **1% AEP** Flood Level is **126.40 m AHD; Low Hazard**
- Estimated **PMF** Level is **126.54 m AHD; Low Hazard**

NB: Floor levels are subject to Council's Flood Management Policy. The floor level for habitable room areas is to be **500mm** above the 1% AEP year flood level, i.e. **126.90m, or 410mm** above the existing natural ground level, whichever is higher.

Council does not have sufficient accurate ground level information to indicate the extent of the land that may be affected by flooding. A registered surveyor may be able to assist in determining flood extents on the site and flood levels relative to building floor levels. The applicant is advised to obtain a survey plan of the allotment.

Figure 46 Extract from Flood Report

SITE 2 SERVICE PROVISION REQUIREMENTS



5.13 COSTING

The costings have been developed based on industry-provided information, based on similar types of construction and development within Griffith and the Riverina. These costs are for the key infrastructure items, both internal works and external works.

These costs exclude the following:

7. Architectural Design Fees
8. Council and Authority Fees
9. The unit and residence construction Cost.

Site 2				
Item	Description	Q	Item Cost Ex GST	Cost Estimate
Water				
	Water meter supply and Installation	21	\$ 750.00	\$ 15,750.00
	Water main extensions and internal routing	370	\$ 220.00	\$ 81,400.00
	Fire lines are subject to final requirements	220	\$ 360.00	\$ 79,200.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 35,270.00	\$ 35,270.00
			Sub Total	\$ 211,620.00
Electrical				
	Internal Meters and connections, Supply and Installation	21	\$ 2,500.00	\$ 52,500.00
	Supply and install a suitable stub station, including pad mount	1	\$ 250,000.00	\$ 250,000.00
	Network Adjustments and connection changes	1	\$ 75,000.00	\$ 75,000.00
	Supply and install External lighting	21	\$ 2,750.00	\$ 57,750.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 75,500.00	\$ 75,500.00
			Sub Total	\$ 510,750.00
Gas				
	Gas Meter Per site	21	\$ 750.00	\$ 15,750.00
	Supply and install gas infrastructure to site.	1	\$ 25,000.00	\$ 25,000.00

SITE 2 SERVICE PROVISION REQUIREMENTS



	Internal Gas Reticulation	370	\$ 195.00	\$ 72,150.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 22,580.00	\$ 22,580.00
			Sub Total	\$ 135,480.00
Comms				
	Supply and install pit and conduit system to NBN	21	\$ 750.00	\$ 15,750.00
	NBN fees	21	\$ 660.00	\$ 13,860.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 5,922.00	\$ 5,922.00
			Sub Total	\$ 35,532.00
Sewer				
	Internal Sewer Routing	470	\$ 200.00	\$ 94,000.00
	Supply and install new sewer junction at end	1	\$ 14,100.00	\$ 14,100.00
		1	\$ -	\$ -
	Site Works set up, clean up , General admin, OHS etc	1	\$ 21,620.00	\$ 21,620.00
			Sub Total	\$ 129,720.00
Storm Water				
	Supply and install pit and pipe and suitable connection	1	\$ 188,500.00	\$ 188,500.00
	Supply and install an Internal pit and pipe system for local drainage. Does not Included building Roof Drainage	1	\$ 84,340.00	\$ 84,340.00
	Supply and install OSD system and requirements	1	\$ 125,000.00	\$ 125,000.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 59,676.00	\$ 59,676.00
			Sub Total	\$ 457,516.00
Civil Works				
	General Site Prep	21	6000	\$ 126,000.00
	Supply and Install external road materials included pavement, seals and kerb	1	\$ 43,950.00	\$ 43,950.00
		0	\$ -	\$ -

SITE 2 SERVICE PROVISION REQUIREMENTS



	Supply and install Internal Pavement Civil Works Concrete	1	\$ 297,360.00	\$ 297,360.00
	Landscaping and Minor Retaining	21	\$ 6,550.00	\$ 137,550.00
	Site Works set up, clean up , General admin, OHS etc	1	\$ 68,262.00	\$ 68,262.00
			Sub Total	\$ 673,122.00
Detailed Design	Water Reticulation and hydrant system design	1	\$ 15,871.50	\$ 15,871.50
	Electrical Design and authority Fees Estimate	1	\$ 25,537.50	\$ 25,537.50
	Gas Design and Documentation	1	\$ 10,161.00	\$ 10,161.00
	Comms Design and Documentation	21	\$ 300.00	\$ 6,300.00
	Sewer Design and Documentation	1	\$ 9,729.00	\$ 9,729.00
	Stormwater design and detailing	1	\$ 45,751.60	\$ 45,751.60
	Road Design and Detailing	1	\$ 50,484.15	\$ 50,484.15
	Survey and Sit Investigation	1	\$ 145,000.00	\$ 145,000.00
			Sub Total	\$ 308,834.75
Grand Total				\$ 2,462,574.75
			GST	\$ 246,257.48
			Total in GST	\$ 2,708,832.23
	Units	21	Cost per Unit	\$ 128,992.01

CONCLUSION



6 CONCLUSION

6.1 SITE 1A BROMFIELD

The service feasibility assessment for Site 1A confirms that key utility services, including water, sewer, stormwater, electricity, gas, and telecommunications, can be readily extended to support the proposed development. The existing infrastructure demonstrates good capacity and pressure, with only connection works required. Council feedback has been positive, supporting the integration of stormwater management and access arrangements. The site layout offers flexibility for efficient service routing and connection. Overall, Site 1A is well-positioned for the development, with all essential services available and capable of supporting the proposed housing.

Key Findings:

- Adequate water pressure (~500 kPa) and available main connections at both ends.
- Council supportive of stormwater direction and OSD basin solution.
- Existing sewer capacity is suitable for the proposed loading.
- Strong electrical and gas servicing options with feasible substation and metering solutions.
- Road access achievable with minimal upgrades; site not flood-affected.

6.2 SITE 1B BROMFIELD

The Site 1B service feasibility review identifies that the area is serviced and capable of accommodating the proposed Crown Land Housing project. Infrastructure for water, sewer, stormwater, and power is established, with sufficient capacity to handle the projected demands. Council engagement has been positive, confirming serviceability and access options. The site benefits from its proximity to key utilities and the potential for straightforward connections, enabling efficient service design integration during the detailed development stages.

Key Findings:

- Existing utilities in close proximity and of suitable capacity.
- Stormwater connection available with Council-supported basin strategy.
- Confirmed sewer and water capacity with no upgrades required.
- Electrical supply readily adaptable with planned substation installation.
- No flooding concerns and excellent access to Kooyoo Street for vehicle movements.

6.3 SITE 2 KOOKORA

The service feasibility assessment for Site 2 confirms that services, including water, sewer, stormwater, electricity, gas, and telecommunications, can be effectively delivered to the site. Noting that this will require service extensions, particularly for water and stormwater, these are achievable within the existing Council services. The stormwater design will include on-site detention (OSD) to achieve the required 65 L/s/ha discharge limit, and initial consultations indicate that easement negotiations with neighbouring properties for drainage extension are viable.

Flooding Considerations:

CONCLUSION



A small portion of the rear of the site is affected by overland flow flooding, as identified in Council's flood mapping. However, this impact is minimal, with the developable area situated predominantly on the higher portion of the site. Council has set a minimum finished floor level (FFL) of 126.9 m AHD, which can be readily incorporated into the design.

Key Positive Findings:

- Adequate water and sewer capacity with direct and achievable connections.
- Stormwater system feasible with OSD design to meet Council discharge requirements.
- Council supportive of new drainage infrastructure and connection easement proposal.
- Electrical and gas servicing is achievable
- Flood-affected area limited to the rear low section

6.4 COSTING ESTIMATE COMPARISON

The tables below show the cost of servicing per unit, with the cost of Design Services removed from the total. All price include GST.

Item	Site 1A – 38 Units	Site 1B – 32 Units	Site 2 - 21 Units
Total Cost	\$ 4,121,442.86	\$ 3,544,418.16	\$ 2,708,832.23
Total Engineering Design Cost	\$ 362,375.13	\$ 321,361.93	\$ 308,834.75
Total Construction Cost	\$ 3,759,067.72	\$ 3,223,056.23	\$ 2,399,997.48
Construction Cost Per Unit	\$ 98,922.83	\$ 100,720.51	\$ 114,285.59

These costs exclude the following:

10. Architectural Design Fees
11. Council and Authority Fees
12. The unit and residence construction Cost.

FURTHER WORKS



7 FURTHER WORKS

7.1 FURTHER WORKS SITE 1A

Area	Information Requirement	Action
Stormwater	Confirmation of tailwater level in the receiving basin; pump capacity assessment by the designer.	Conduct assessment using Council's WAE & DRAINS data.
Sewer	Exact alignments, depths, and materials not verified.	The developer to conduct a survey and service location investigations.
Water	Depths of water main unknown; pressure data estimated.	Conduct pressure tests and service location.
Roads & Vehicle Movement	Traffic impact assessment needed.	Commission traffic engineer to assess turning templates and intersection performance.
General	Site data for the progress of further design for the site to check suitability.	Undertake a detailed survey, GeoTech and testing.

7.2 FURTHER WORKS SITE 1B

Area	Information Requirement	Action
Stormwater	Confirmation of tailwater level in the receiving basin; pump capacity assessment by the designer.	Conduct assessment using Council's WAE & DRAINS data.
Sewer	Exact alignments, depths, and materials not verified.	The developer to conduct a survey and service location investigations.
Water	Depths of water main unknown; pressure data estimated.	Conduct pressure tests and service location.

FURTHER WORKS



Roads & Vehicle Movement	Complete vehicle swept path analysis for garbage trucks. Incorporate shared driveway access for the future pump station. Traffic impact assessment needed.	Commission traffic engineer to assess turning templates and intersection performance.
General	Site data for the progress of further design for the site to check suitability.	Undertake a detailed survey, GeoTech and testing.

7.3 FURTHER WORKS SITE 2

Area	Information Requirement	Action
Stormwater	<ul style="list-style-type: none"> • Confirm tailwater level and downstream capacity of Noorla St drainage system. • Undertake a survey of existing pits and pipes to confirm size, depth, and material. • Prepare OSD design to achieve a discharge limit of 65 L/s/ha. • Validate Council GIS data through field inspection. 	Conduct assessment using Council's WAE & DRAINS data.
Sewer	<ul style="list-style-type: none"> • Conduct a survey or CCTV investigations to confirm sewer alignment, depth, and condition. • Verify connection level and point at the rear main. • Confirm the capacity of the existing sewer to accommodate the proposed flow. 	The developer to conduct a survey and service location investigations.
Water	<ul style="list-style-type: none"> • Apply for flow rate and pressure test via Council. • Confirm design and alignment of 100 mm water main road crossing. 	Conduct pressure tests and service location.

FURTHER WORKS



	<ul style="list-style-type: none"> • Verify water supply capacity for both domestic and fire demands. 	
Roads & Vehicle Movement	<p>Movement</p> <ul style="list-style-type: none"> • Undertake vehicle swept path analysis for garbage truck access and turning. • Include kerb and gutter extension in civil design plans. • Confirm shared driveway design and access requirements for pump station. 	Commission traffic engineer to assess turning templates and intersection performance.
Flooding	<ul style="list-style-type: none"> • Detailed flood study to assess potential inundation and determine minimum floor levels. • Develop mitigation measures if required and integrate into civil design. 	Commission flood study to assess impact and coordinate mitigating methods.
General	Site data for the progress of further design for the site to check suitability.	Undertake a detailed survey, GeoTech and testing.

Griffith Crown Lands Housing Business Case and Master Plan

Annex E – Xeros Piccolo Consulting Engineers – Letter: Crown Land Residential Development Reference 250315 – B.

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9th December 2025

Leonard McKinnon
Lenross Financial Group Pty Ltd
lmckinnon@lenrossfinancial.com

Dear Leonard,

Re: Crown Land Residential Development Cost Estimate
For: Lenross Financial Group Pty Ltd
Address: Crown Lands, Griffith City Council, Griffith NSW 2680
Xeros Piccolo Reference: 250315 - D
Client Reference: PO 0734

This letter is to be read in conjunction with the Xeros Piccolo Report "Service Feasibility Report 250315 -E". This report contains commentary and costings on the supporting services and civil infrastructure for this proposed development.

As part of our preliminary assessment for the proposed duplex development, we have undertaken discussions and informal engagements with several local building contractors operating within the Riverina region, including Griffith, NSW. Based on these industry consultations, we provide the following advice regarding anticipated construction costs.

The construction cost estimates below reflect the range in pricing, developed through engagement with four local building contractors familiar with residential townhouse construction in the region and a number of specialist services contractors. It also considers current supply chain conditions and the local labour market knowledge.

The costing has been broken up into three separate combinations

1. Base building works, which include building design consultants, architectural documentation, site earthworks, storm water (including OSD), concrete footpath, footings, structure, general fit-out, internal services routing (sewer, water, gas, electrical), landscaping and fencing.
2. **Internal Supporting Infrastructure**, which includes earthworks, storm water (including OSD), Driveway concrete paving, water reticulation, internal sewer, gas services, and electrical services, engineering design costs. A breakdown of civil infrastructure costs are provided in the "Service Feasibility Report 250315 -E"
3. **External services Infrastructure**, and connections (water, sewer, electrical, NBN, etc.), electrical substation, external civil works and authority fees. The services and civil infrastructure costs are provided in the "Service Feasibility Report 250315 -E"

Building Cost summary table below



5 Bye Street
Wagga Wagga NSW 2650
Phone (02) 69 255 855
email: wagga@xerospiccolo.com.au

110 Benerambah Street
Griffith NSW 2680
Phone (02) 69 642 358
email: griffith@xerospiccolo.com.au

ABN: 16 662 322 652 - ACN: 662 322 652



Cost Description	1A Bromfield St	1B Kooyoo St	2 Kookora ST
1. Base Building Cost /m ²	\$3,500	\$3,500	\$3,500
2. Base Building + Internal Supporting Infrastructure Cost /m ²	\$3,780	\$3,800	\$3,940
3. 1 + 2 + External Infrastructure /m ²	\$4,080	\$4,150	\$4,380

Note on Costings:

- exclude GST
- Based on a total floor area for each dwelling of 140m²
- Excludes authority fees, land purchase costs and taxes
- High-level Costing Provided is 20% +/-

The costs given have been selected as they fit within the range of costs provided, and have taken into consideration a simplified design selection and processes, as well as the individual site constructability.

It is noted that this estimated range is consistent with the construction rates observed on the Griffen Green project delivered by Joss, despite the age difference in the projects. It was noted during the engagement with stakeholders that there were some costs incurred on Griffen Green that did not get passed on to the base project costs, such as cost increase absorbed by the contractor. If taken into account, the cost of the Griffen Green project would be significantly higher. Therefore, the estimated costing provides greater value, when compared to the Griffen Green project, several factors explain this difference, including:

- The use of the NSW Housing Pattern Book designs as a template, reducing design complexity and documentation time.
- A Simpler proposed design compared with the Griffen Green construction
- Greater design consistency, compared to Griffen Green, where nearly every unit had an individual custom design.
- Economies of scale, with building forms, materials, and layouts more readily repeatable.
- Reduce Consultant costs due to the use of Pattern Book Designs and consistent repeatable specification.
- More stable material and labour market conditions, as the project is not being delivered during the heightened cost pressures experienced throughout the early years of COVID-19
- The opportunity to apply cost-beneficial delivery measures, such as adopting a Design and Construct (D&C) procurement pathway, enabling the contractor to take a lead role in design coordination and identify efficiency opportunities early in the process.

These investigations and preliminary cost indications provide a strong level of confidence to proceed with design development, with the understanding that further cost refinement will occur as the design progresses and as detailed pricing information becomes available.

Please contact our office if you require anything further.

Yours faithfully

XEROS PICCOLO CONSULTING ENGINEERS

Alastair Xeros - Director

B.E. (HONS) MIE Aust

Xeros Piccolo Project Reference: 250315
Crown Lands, Griffith City Council, Griffith NSW 2680
Lennox Financial Group Pty Ltd

XEROS PICCOLO CONSULTING ENGINEERS

Griffith Crown Lands Housing Business Case and Master Plan

Annex F – The Stable Group - Stakeholder Insight Report V3

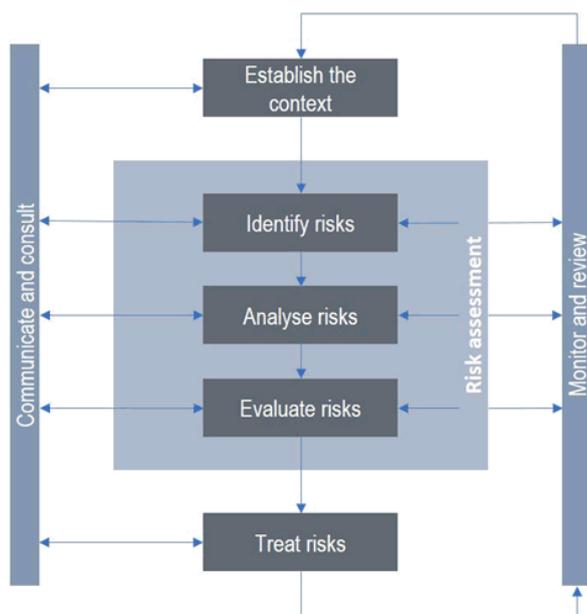
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Griffith Crown Lands Housing Business Case and Master Plan

Annex G - Risk Management Methodology

The methodology for managing risk within the context of the project follows. The methodology is based on implementing continuous improvement through the adoption of the elements of AS/ NZS ISO 31000: 2009.

Figure 4-1: Risk Management Context



The initial Risk ratings and level of action to be applied to the Activity is based on the 'overall risk' (Risk Table 1) rating for an identified risk.

Table 4-3: Risk Table 1 - 'Risk Matrix Evaluation'

1. Risk Table 1: Risk Matrix Evaluation								
Risk Ratings: A - Very High B - High C - Medium D - Low		Risk Tolerance Rating: Generally intolerable Undesirable Tolerate Broadly Acceptable	Consequence					
			Minor C1	Moderate C2	Major C3	Severe C4	Catastrophic C5	
Likelihood	Almost Certain	L5	B	B	A	A	A	
	Very Likely	L4	C	B	B	A	A	
	Likely	L3	C	C	B	B	A	
	Unlikely	L2	D	C	C	B	B	
	Very Unlikely	L1	D	D	C	C	B	

The rating is determined by firstly considering the 'likelihood' (Risk Table 2) that the risk will occur, and then the 'consequence' (Risk Table 3) of the event to the business, from a financial, reputational, business, legal, community, project and staff perspective.

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Griffith Crown Lands Housing Business Case and Master Plan

Table 4-4: Risk Table 2 - 'Risk Likelihood Table'

Risk Table 2: Risk Likelihood Table					
Likelihood Rating		Likelihood Description			
		Qualitative		Quantitative	
		Expectation	Experience	Probability (Single activity)	Frequency (Continuous operation)
Almost Certain	L5	You expect it will definitely be a regular & repeated feature of the life of the project, activity, or task.	Has occurred frequently at the location	10 times or more every year	More than once a year at location or continuously
Very Likely	L4	You expect it will very likely occur during the life of the project, activity, or task.	Has occurred frequently in the Organisation	1-10 times every year	Once every 1 - 10 years at location
Likely / Possible	L3	You would expect it will more likely occur, than not occur during the life of the project, activity, or task.	Has occurred once or twice in the Organisation 'could happen'	Once each year	Once every 10 - 100 years at location
Unlikely	L2	You would expect it will more likely not occur than occur during the life of the project, activity, or task.	Has occurred many times in the 'industry', but not in the organisation	Once every 1 to 10 years.	Once every 100 - 1,000 years at location
Very Unlikely /Rare	L1	You do not expect it to occur during the life of the project, activity, or task. 'conceivable', but only in extreme circumstances'	Is unheard of, or has occurred once or twice in the 'industry'	Less than once, to once every 100 years.	Once every 1,001 or greater at location

Table 4-5: Risk Table 3 - 'Risk Consequence Table'

Risk Table 3: Risk Consequence Table		
Consequence Level	Impacts	
Extreme / Catastrophic	C5	<ul style="list-style-type: none"> • Failure to meet the initiatives core outcomes. • The organisation's viability is threatened. • Severe reputational sensitivity. • Failure to deliver on funding partner's expectations and requirements. • Future operations curtailed. • Very significant fines and prosecutions. Very serious litigation. • Critical delays with the project which adversely affects publicly announced operations of a client, council or funding partner. • Single fatality or permanent total disability. • Impacts on highly valued ecosystems, species or habitat.

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Risk Table 3: Risk Consequence Table		
Consequence Level		Impacts
Severe	C4	<ul style="list-style-type: none"> Major threat to the delivery of the project's core outcomes. Major reputation sensitivity. Current operations curtailed. Serious breach of legislation, regulation, or contract. Major litigation. Major delays with the project which causes adverse impact to a client and requires rescheduling. Permanent partial disability. Impacts on ecosystems, species or habitat.
Major	C3	<ul style="list-style-type: none"> Moderate impact on some outcomes and strategies. Close scrutiny of operations or future proposals. Breach of legislation or regulation with investigation, or report to authority with prosecution and/or moderate fine possible. Several delays with the project, no impact on client project/program/supply critical path. Major injury or Occupational illness or lost work case > 4 days. Impact on environment, but not effecting ecosystem function.
Moderate	C2	<ul style="list-style-type: none"> Isolated or short-term local concern. Some impact on asset level non-service activities. Minor time delay and/or minor decrease in benefits. No delay on other projects or initiatives. Breach of contract or legislation or regulation or internal standard. First Aid Case to Moderate Injury/Occupation illness, Restricted workday case or Lost work case < 4 days or Medical Treatment Case. Localised effect to species or habitat but not effecting ecosystem function.
Insignificant / Minor	C1	<ul style="list-style-type: none"> Minimal impact on initiatives. No delay on key project milestones. Minimal reputational sensitivity. Consequences can be dealt with, within project processes.

The business sponsor then must determine the level of overall risk that the business is prepared to accept or take action to reduce through elimination, transfer or mitigation actions (refer to Risk Table 4) having evaluated the risk rating (Risk Table 1).

For the management of a project, Project Risks - that is the risks related to a specific project, or phase, or activity of a project are to be considered within the categories detailed at Risk Table 5 (to be included in the project's Risk Register) and the relevant management actions (generally detailed at Risk Table 6).

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Table 4-6: Risk Table 4 - 'Risk Tolerance and Response Table'

2. Risk Table 4: Risk Tolerance and Response Table								
3. Risk Rating	4. Risk Tolerance Rating	5. Very High Risk	6. Initial Response Strategy	7. Response Qualification	8. Review Frequency	9. (if other than fortnightly)		
A	Generally intolerable		Terminate	<ul style="list-style-type: none"> Very high risks, generally intolerable and are to be avoided except in extraordinary circumstances. Where the risk has health, safety or environmental consequences the activity should not be undertaken. 				
B	Undesirable		Transfer	<ul style="list-style-type: none"> High risks are undesirable. Only to be tolerated if it is not reasonably practicable to reduce the risk further. Where the risk has environmental, health, or safety consequences the activity should not be undertaken, without agreement of the Manager. High risks are considered to be on the verge of being unacceptable and must be given immediate priority. 				
C	Tolerable		Treat	<ul style="list-style-type: none"> Medium risks are tolerable if it is not reasonably practicable to reduce the risk further. Where the risk has health, safety or environmental consequences the activity should be reviewed to determine if the risk can be reduced further and whether all reasonable and practicable controls have been considered and /or applied. Additional treatment measures should be sought if significant benefit can be demonstrated and/or there is an additional treatment measure which is recognised as good practice in another like environment. 				
D	Broadly acceptable		Tolerate	<ul style="list-style-type: none"> Low risks are considered broadly acceptable. Where the risk has health, safety or environmental consequences control measures should be effective, reliable, and subject to appropriate monitoring. If options for further risk reduction exist and costs are proportionate to the benefits, then implementation of such measures should be considered. 				

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	<ul style="list-style-type: none"> The risks and its treatments should be subject to appropriate degrees and forms of monitoring to ensure that it remains at this level. 	
Negligible Risk		

Table 4-7: Risk Table 5 - 'Project Risk Categories and Definitions/Examples'

Risk Table 5: Project Risk Categories and Definitions/Examples	
Category	Examples of types of risk that would fall in this category
Financial Risk	<ul style="list-style-type: none"> Failure to generate or obtain funding to implement; Failure to realise projected benefits. Extended delay in realisation of projected benefits. Significant overrun on projected cost of implementation.
Schedule / Time	<ul style="list-style-type: none"> Time / Schedule delays in project activities.
Quality	<ul style="list-style-type: none"> Deliverables do not meet stated requirements, formats, or required detail.
Safety	<ul style="list-style-type: none"> WHS risks.
Execution Risk	<ul style="list-style-type: none"> Lack of, or ineffective Commitment; Support; Sponsorship; or Alignment with other initiatives; or ineffective Organisational alignment; Business process redesign; Change management; Communication; Application control; Staffing; Training; Business continuity; facility availability; material requirement not planned/delivered.
Governance / Initiative Management Risk	<ul style="list-style-type: none"> Lack of, or ineffective Initiative Management, Planning; Monitoring; Controls; Scope; Tools and methodologies; or Decision making.
Functional Risk	<ul style="list-style-type: none"> Missing requirements. Adverse impact on Business process controls; Promised functionality, reliability, usability is realised; Adverse impacts on Customer requirements, expectations or experience., WH&S.
Resourcing Risk	<ul style="list-style-type: none"> Staffing or Contractor availability; lack or response from market
Regulatory Risk	<ul style="list-style-type: none"> Lack of compliance with regulatory and local compliance requirements
Technical Risk	<ul style="list-style-type: none"> Production equipment, Hardware; Software; Data conversion; System architecture; Networking; Performance; Security; Availability; or Disaster Recovery risks; Technology Integration, interoperability, or compatibility and commissioning risks.

Table 4-8: Risk Table 6 - 'Project Management Actions'

Table 6: Project Management Actions	
Risk Category	Management Actions
A - Very High	Risk mitigated by Project Sponsor and Project Manager
B - High	Risk mitigated by Project Sponsor and Project Manager as required
C - Medium	Risk managed, mitigated, and contained by the Project Manager, Reported to the Project Sponsor

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D - Low	Managed by Project Manager
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Griffith Urban Crown Land Housing Project

17 February 2026

Business Case & Masterplan Summary



Urban Crown Land Housing Project

Aim and Objectives

Aim

- Develop a business case into land and housing feasibility
- Secure a conditional 99-year nominal-rent Crown Land lease to enable affordable rental housing (across 3 sites)

Objectives

- Deliver 91–110 affordable rentals targeting key workers and lower-income households
- Activate underutilised Crown Land for highest public value
- Improve labour supply and reduce housing stress
- Stage delivery to manage risk and enable funding pathways



Urban Crown Land Housing Project

Stakeholder Insights – What we heard

Severe rental stress

- 15–20 applications per suitable rental; rental vacancy rate near 1%

Workforce impacts

- Health, Ag, Manufacturing, Education sectors all report recruitment / retention barriers
- Employers leasing dwellings or repurposing facilities for accommodation

Product preferences

- Strong support for 2–3 bed townhouses near services; outdoor space valued

System pressure

- Overcrowding and crisis housing demand,
- Griffin Green tenanted in less than one week



Urban Crown Land Housing Project

Project Development

Budget

- \$215k
 - \$190k externally funded – Regional Housing Strategic Planning Fund (RHSPF) grant
 - \$25k from Council

Consultant

- Lead consultant “The Stable” +subcontractors Xeros Piccolo and PSA Consulting

Timeframe

- July 2025 – June 2026

Urban Crown Land Housing Project



Project Summary

Total yield: 91–110 dwellings across three sites

- Sites 1A and 1B townhouse-led
- Site 2 includes option for apartments
- Development approach utilises “Pattern Book Designs” as per NSW Government guideline

Economic case – STRONG

- Benefit–Cost Ratio (core, 5%): 2.2; NPV \approx \$6.3m over 30 years
- Estimated incremental public benefits \approx \$0.8m p.a. (total \approx \$11.3m Present Value)

Urban Crown Land Housing Project

Locations



Urban Crown Land Housing Project



Site 1A – Bromfield Street (R1)

Indicative capacity

- 38 townhouses

Benefits

- Well-located; retains eastern park as public open space
- Good servicing feasibility; road upgrade achievable

Constraints

- Bromfield Street currently unconstructed – requires full upgrade & cul-de-sac
- Some native vegetation to integrate



Urban Crown Land Housing Project

Site 1A – Bromfield Street (R1)



Urban Crown Land Housing Project



Site 1B – Kooyoo Street (R1)

Indicative capacity

- 32 townhouses

Benefits

- Adjoins existing residential & recreation area
- Straightforward servicing
- Access via Kooyoo St extension; strong integration

Constraints

- Access reliant on Kooyoo St extension and cul-de-sac
- Detailed drainage design to confirm (basin strategy supported)



Urban Crown Land Housing Project

Site 1B – Kooyoo Street (R1)



Urban Crown Land Housing Project



Site 2 – Kookora Street (MU1)

Two options tested

- Option 1: 21 townhouses
- Option 2: 10 townhouses + 28 apartments (2-storey) – total 38 dwellings

Benefits

- Larger parcel of land; apartment option lifts yield to project total ≈110
- Feasible servicing with on site detention; limited flood-affected rear area

Constraints

- Drainage easement / upgrade coordination
- Flood planning level (FFL 126.9 m AHD) to be met
- RE1/native vegetation area excluded



Urban Crown Land Housing Project

Site 1B – Kooyoo Street (R1)



Urban Crown Land Housing Project



Servicing and Access

All sites serviceable: water, sewer, stormwater, electricity, gas, telecommunications confirmed feasible

Access works:

- 1A: Full construction of Bromfield St + cul-de-sac; shared driveways
- 1B & 2: Extend Kooyoo St + cul-de-sacs; 6 m two-way internal driveways

Stormwater:

- Onsite detention strategy supported;
- Site 2 needs discharge limit of 65 L/s/ha and easement



Urban Crown Land Housing Project

Cost-benefit Analysis

Economic Summary (5% Discount Rate)

-  **Benefit–Cost Ratio (BCR) – 2.2**
Every \$1 invested returns \$2.20 in public benefit
-  **Net Present Value (NPV) ≈ \$6.3 million**
Total net benefit of the investment
-  **Total Benefits (Present Value) ≈ \$11.3 million**
-  **Annualised Public Benefit ≈ \$0.8 million per year**

Urban Crown Land Housing Project



Governance, Approvals and Conditions

Conditional Crown Land lease with safeguards

- Affordable housing use; planning approval; verified costs; staging; funding
- Resolution of Aboriginal Land Claims; procurement and reporting requirements

Development pathway

- Local DA under EP&A Act
- LEP/DCP compliant
- SEPP (Housing) where relevant

Urban Crown Land Housing Project



Next Steps

1. Seek NSW Government conditional land commitment
 - 99-year nominal-rent lease
2. Discuss / negotiate with GLALC on land claim
3. Consider Council role in delivery/development
 - Lead the project, partner with someone, divest?
 - Subject to resourcing (staff, funding, other initiatives etc)
 - Priority

Urban Crown Land Housing Project



Typical Approach / Development Model

IMAGE ONLY

GCC secure NSW Government support for land release / use (*nominal rate*)

GCC secure access to NSW or Federal government partnership (*eg. Housing Australia Future Fund HAFF*)

GCC secure development funding and/or partner

- GCC – secure funding – develop, hold or sell
- Partner NFP – seek funding for development costs
- Partner / divest to developer - note - need commercial viability / access to land (*e.g build-to-rent scheme*))



Questions

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