



ACT
Government

Suburban Land
Agency

Housing

Strategic Action Plan

August 2022

We acknowledge the Ngunnawal people as Canberra's first inhabitants and Traditional Custodians. We recognise the special relationship and connection that Ngunnawal people have with this Country.

Prior to the displacement of Ngunnawal people from their land, they were a thriving people whose life and culture was connected unequivocally to this land in a way that only they understand and know and is core to their physical and spiritual being. The segregation of the Ngunnawal people from Culture and Country has had long-lasting, profound, and ongoing health and well-being effects on their life, cultural practices, families, and continuation of their law/lore. We acknowledge the historic interruption of the Ngunnawal people of Canberra and their surrounding regions.

We recognise the significant contribution the Ngunnawal people have played in caring for Country. For time immemorial they have maintained a tangible and intangible cultural, social, environmental, spiritual, and economic connection to these lands and waters.

Produced by the Suburban Land Agency.

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About the Strategic Action Plan

The Suburban Land Agency creates great places where communities thrive – and a key part of this is providing opportunities for Canberrans in our new communities and renewal sites to have access to housing that meets their needs.

This Strategic Action Plan sets out why housing choice is important, why we are involved and how we support the ACT Government in providing housing choice in the ACT. Targeting our new communities and renewal sites, where we have the greatest influence, we have identified actions we will take across three key focus areas:

- > Creating affordable home ownership pathways.
- > Increasing rental options.
- > Enabling public and community housing supply.

In delivering this Strategic Action Plan, we will aim for a sustainable approach, that balances the economic, social and environmental costs and benefits of everything we do. This means that we will consider:

- > The amount of economic and financial support required to address the difference between income and housing costs.
- > Sustainable and liveable outcomes through high quality design that is fit-for-purpose, durable and prepared for a changing climate to increase comfort and reduce ongoing costs.
- > Collaboration with the community and industry to help us understand what is needed and how we can best deliver it.

This Strategic Action Plan provides us with a framework to guide our actions over the coming years as we work with our industry and community partners, and colleagues across the ACT Government to implement the ACT Housing Strategy and deliver affordable living, social inclusion and housing choice for our growing community.

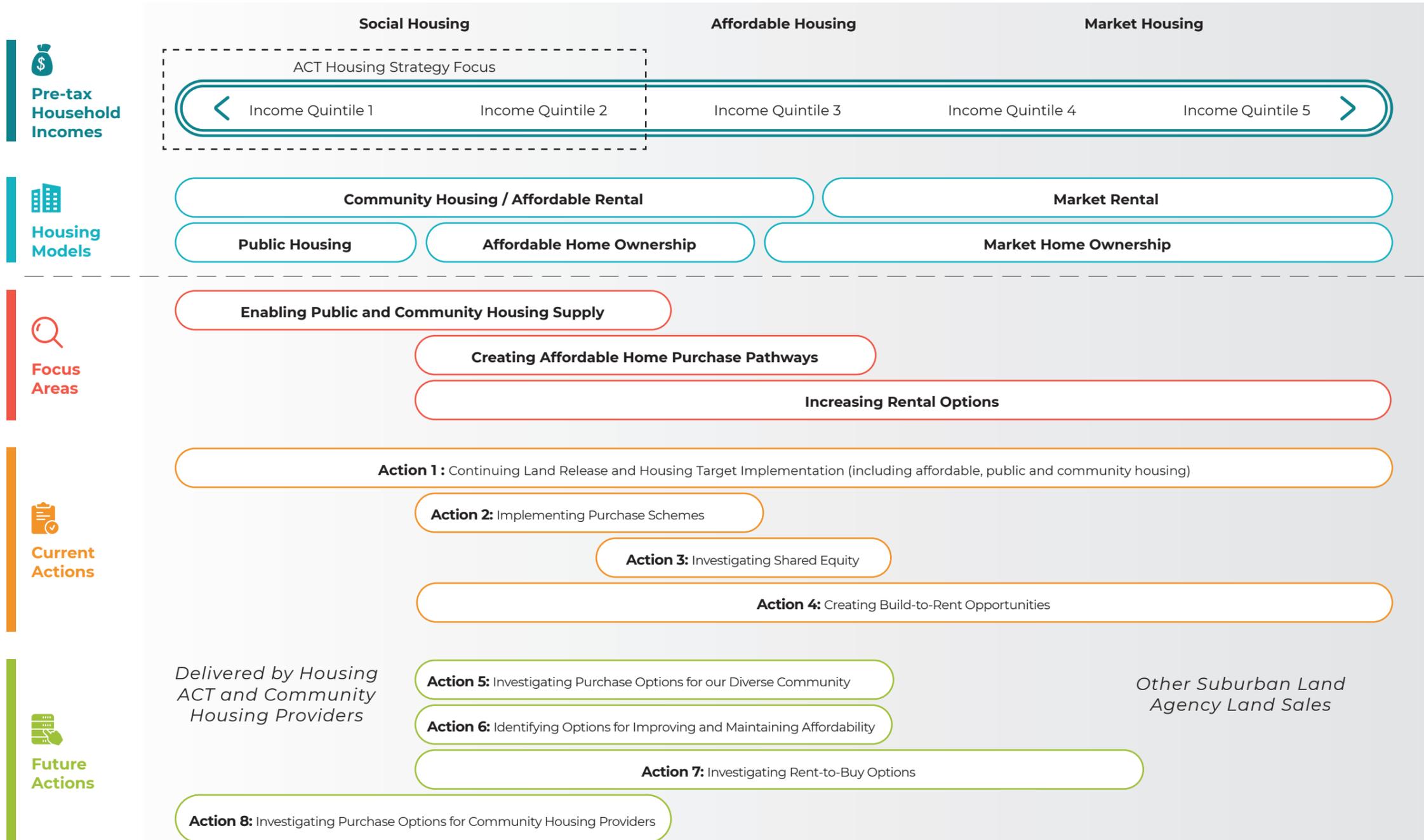
We have developed the following snapshot of our focus areas, current and proposed actions. They are mapped out against the continuum of social housing, affordable housing and market housing, including the different housing models.



A majority of our focus areas and actions are targeted towards affordable housing – this is because it is the part of the housing continuum for which we have the greatest ability to influence within our new communities and urban renewal sites.

As outlined later in this Strategic Action Plan, there are other areas of the ACT Government which focus on homelessness and social housing delivery. We work collaboratively with as many different areas as possible within the ACT Government in order to achieve good outcomes for our community.

The Suburban Land Agency Housing Continuum



Explaining the Housing Models

Public Housing

Public housing refers to housing which is owned and operated by the ACT Government's public housing authority, Housing ACT.

With close to 12,000 properties spread across most suburbs in the ACT, public housing offers long-term rental accommodation for people on low to moderate incomes.

Housing ACT operates and manages most of these properties, although it also engages Community Housing Providers and other service providers to manage some properties and provide support to its clients. Public housing tenants in the ACT usually pay the lower of 25% of their income or market rent. Public housing is sometimes grouped under the umbrella term of 'social housing'. More information about public housing in the ACT is available at www.communityservices.act.gov.au/hcs.

Community Housing

Community housing refers to housing which is owned and operated by a registered Community Housing Provider or owned by ACT Government and operated by a Community Housing Provider. It is usually offered as affordable rental to those on low to moderate incomes.

Community Housing Providers must be registered under the *Community Housing Providers National Law (ACT) Act 2013*, as part of the National Regulatory System for Community Housing. Community housing is sometimes grouped under the umbrella term of 'social housing'. There is a register of providers available at www.nrsch.gov.au/national_register.

Affordable Rental

Affordable rental includes rental opportunities both in the private market and in the community housing sector. Rental opportunities which are affordable are defined as no more than 75% of the usual market rental rate that the property would otherwise attract on an open market.

Affordable Home Ownership

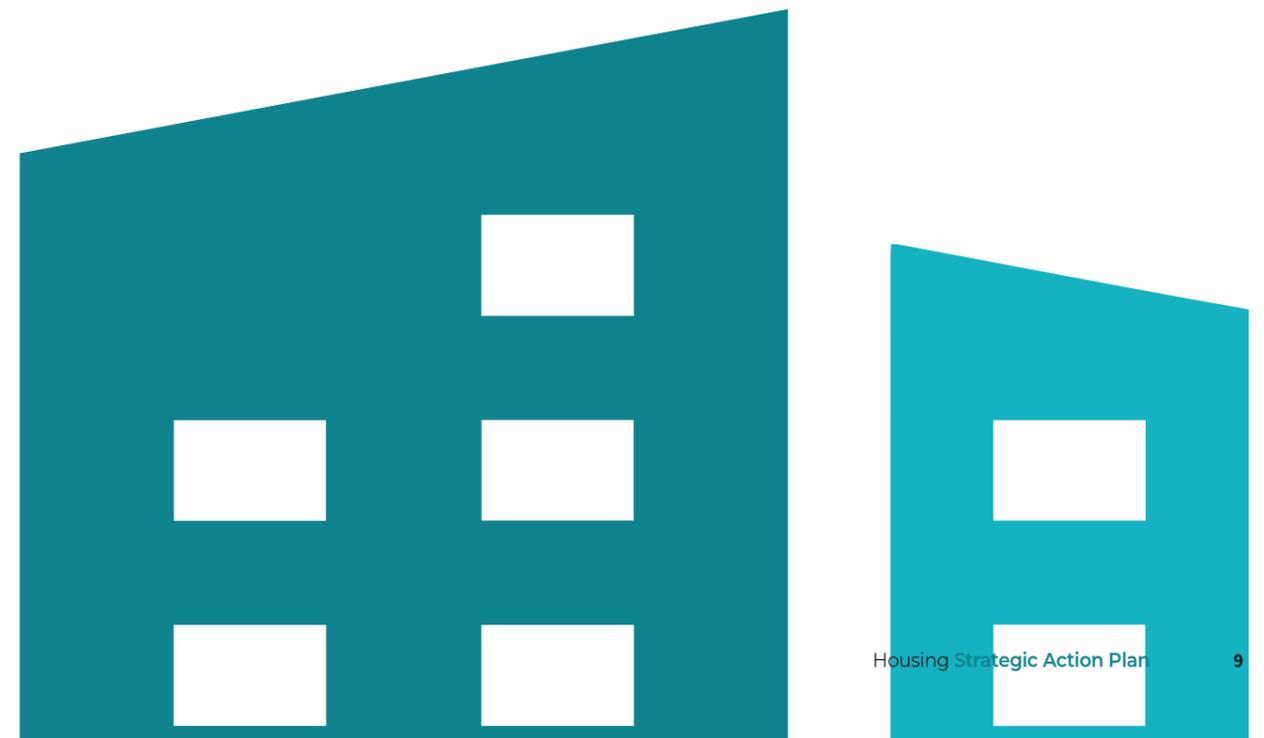
Affordable home ownership refers to opportunities for members of the community, usually on low to moderate incomes, to purchase their own new home, either by buying a completed home or buying a house and land package, without entering into housing stress. These opportunities are usually supported by Government or other organisations.

Market Rental

Market rental refers to rental opportunities in the private market that are not discounted.

Market Home Ownership

Market home ownership refers to purchase of property by members of the community at market prices.



Providing housing choice ensures that we can meet the needs of our diverse community through different types of housing and different pathways into housing.

Housing is the biggest cost of living pressure for low-income households in the ACT.

- ACTCOSS, ACT Budget Priorities 2022-23

Why is housing choice important?

Access to a safe and secure home provides a foundation for overall wellbeing, and is critical for many other parts of life, including work, education, health and happiness. Providing housing choice ensures that we can meet the needs of our diverse community through different types of housing and different pathways into housing.

Preventing Housing Stress

Households in the bottom 40% of the ACT's income distribution who are spending more than 30% of their incomes on housing costs are defined as being in housing stress. Affordable housing measures aim to prevent this housing stress from occurring.

> The average asking house price in the ACT in 2022 reached over \$1 million, making it the third highest by house price of Australian capital cities. Since 2011, property prices in Canberra have

increased around 70 per cent with half of that growth occurring in just the past two years. Over this same period wage growth has only been around 25 per cent.

- > Median rent in the ACT is the highest of all Australian capital cities. Higher average incomes in the ACT hide and even worsen the affordability challenges faced by lower-income households. When considering this with the very low vacancy rate of ACT rentals, this creates significant pressure on ACT renters on lower incomes. Households earning within these income quintiles (the lowest 40% of household incomes in the ACT) are at the highest risk of becoming homeless or experiencing poverty when faced with housing stress.
- > In this context the selection of appropriate and suitable housing remains important to ensure housing is meeting the needs of people in the ACT.

The actions in the ACT Government's ACT Housing Strategy are targeted at these lowest two income quintiles based on available housing opportunities in the private market. In 2017 it was estimated that:



7,000 households

> May be seeking better access to affordable rental opportunities.



9,000 households

> May be able to access pathways to private rental or home purchase.



15,000 households

> May be able to transition towards dedicated purchase opportunities.

In this Strategic Action Plan, we have outlined how we are already helping to implement a range of actions the ACT Government has identified to support these households.

We are also exploring how we may provide pathways to secure rental and home ownership for members of the community in the third income quintile, particularly if these opportunities complement actions which support the lowest two income quintiles. In 2017 there were also approximately 30,000 households in the third income quintile, earning up to \$144,000. With increasing property prices since 2017, particularly during 2020 and 2021, but low wage growth, there is now an increasing challenge for these households to be able to afford to purchase a home without entering housing stress.

Supporting Social Inclusion

Housing choice is not just about affordability. We also know that it is about having housing options available that offer social inclusion and meet the needs of different members of our community.

We have heard from a range of individuals and organisations who have encouraged us to explore how we can provide land or home purchase opportunities for diverse individuals and groups of people with different needs:

Older people and women over 55 years:

We have heard feedback that we could consider options to prioritise and meet the needs of older Canberrans, particularly older women, in getting access to housing within our new communities and urban renewal sites – consistent with the ACT Government’s Age-Friendly City Plan.

People with disability: We have heard feedback that we could explore how we can better integrate housing for people with disability into our new communities and urban renewal sites, and how we could prioritise those who need it most.

Aboriginal and Torres Strait Islander community:

We have heard feedback that we could look at ways to prioritise access to housing in our new communities and urban renewal sites for Aboriginal and Torres Strait Islander peoples – consistent with the ACT Aboriginal and Torres Strait Islander Agreement 2019-2028.

Larger families: We have heard, particularly through our existing programs, that we could do more to match larger families with homes that can support them.

While there are some existing programs and housing options available for our diverse community, we have heard feedback that we need to do more to provide greater choice in our new communities and renewal sites. In investigating and designing these opportunities, we will focus on accessibility and liveability, and collaborating with key stakeholders to create options which are feasible for us to deliver within our projects while still meeting the needs of the community.

Future-Proofing

Across all of our initiatives, we will look at ways we can future-proof the housing opportunities we are creating. This means considering all aspects of design, including the accessibility, affordability, and sustainability of the dwelling.

The ACT is in the process of developing a new 10 year disability strategy. It is important new housing considers accessibility, universal design principles and appropriateness for people with disability or specific accessibility needs including aging in place considerations.

The ACT Government has committed to achieving net zero emissions by 2045 as part of the ACT Climate Change Strategy. This includes a range of actions to support climate-wise, zero emissions buildings and homes. This includes energy efficiency considerations and climate-wise building and landscape design. The Surburban Land Agency has also developed a [Sustainability Strategy](#).

With housing prices reaching new all time highs in 2022, it is important to consider housing design and configuration through an affordability lens.

As we are focusing on opportunities which create new housing, in our new communities and renewal sites, it is important that we incorporate these design considerations. For energy efficiency and climate-wise building and landscape design into our processes.

Housing choice is not just about affordability.



Why are we involved?

Our Legislation

We are driven by the objectives which are established for us under the *City Renewal Authority and Suburban Land Agency Act 2017* (CRASLA Act), including encouraging and promoting suburban development that supports:



Affordable Living



Social Inclusion



Housing Choice

Our legislative functions include:

- > Ensuring a mixture of public and private housing in new suburbs.
- > Increasing the supply of affordable and community housing.
- > Meeting housing targets.
- > Following and supporting whole-of-government strategies.

- > We have [Statements of Expectations](#) from the Minister for Housing and Suburban Development guiding our delivery of our objectives.
- > We publish a [Statement of Intent](#) each year which sets out our priorities including Key Performance Indicators.

Housing Targets

Each year, housing targets are published identifying numbers of affordable, public and community housing dwellings.

The housing targets meet the requirements of various actions of the [ACT Housing Strategy](#), which called for a 15% target for social and affordable housing. The housing targets comprise approximately 15% of the sites included in the annual Indicative Land Release Program.

The housing targets are formalised as Notifiable Instruments under Section 65 of the CRASLA Act and are available online via the ACT Legislation Register.

It is great that you have pulled this Housing Strategic Action Plan together and are exploring how to deliver increased supply of affordable rentals.

- Community Housing Industry Association (ACT Region), Action Plan Consultation

The ACT Housing Strategy

We have a role to play in implementing the [ACT Housing Strategy](#). It is structured around five key goals, being:

- > **Goal 1:** an equitable, diverse and sustainable supply of housing for the ACT community.
- > **Goal 2:** reducing homelessness.
- > **Goal 3:** strengthening social housing assistance.
- > **Goal 4:** increasing affordable rental housing.
- > **Goal 5:** increasing affordable home ownership.

Some of the actions from the [ACT Housing Strategy Implementation Plan](#) we are working towards include:

- > **Action 1A:** provide land and housing development opportunities to meet demand.
- > **Action 1B:** set a 15% target for social and affordable housing.
- > **Action 1D:** provide a diverse mix of housing types and choice.
- > **Action 1E:** facilitate innovative design and delivery mechanisms.
- > **Action 4A:** grow and diversify the community housing sector.
- > **Action 4B:** grow the supply of affordable private rental properties.
- > **Action 4E:** target programs to increase supply of affordable housing for vulnerable and disadvantaged households.
- > **Action 5A:** provide more affordable homes for purchase.
- > **Action 5B:** increase home ownership through alternative finance and occupancy models.



In this Strategic Action Plan, we align our actions with these goals.

The Wellbeing Framework

The ACT has a [Wellbeing Framework](#) which provides high-level indicator outcomes for Canberra. With 12 domains and a series of indicators to measure our progress, the Wellbeing Framework will guide decision making. Having a place to call home with Canberrans having access to secure, suitable and affordable housing throughout their lives is one of our wellbeing domains.

The indicators include:

- > Homelessness
- > Rental stress
- > Housing affordability and availability
- > Housing suitability.

In this Strategic Action Plan we align our actions with these indicators.



How do we fit in?

The ACT Government's Homes and Housing site provides guidance for the Canberra community about finding the right housing option:

www.act.gov.au/homes-housing/home

ACT Government Roles and Responsibilities

Different parts of the ACT Government contribute to the supply of suitable housing in various ways – at the Suburban Land Agency, our role is to deliver housing choice as part of new communities and urban renewal sites. Often we will implement initiatives by including requirements for builders and developers when we sell land on behalf of the ACT Government.

Our implementation work is linked to a broader range of ACT Government agencies who focus on developing policies and frameworks. We work collaboratively with these agencies to ensure that we align with the ACT Government's strategic objectives and directions.

> [Environment, Planning and Sustainable Development Directorate \(EPSDD\)](#) – responsible for the ACT Planning Strategy 2018, statutory planning frameworks and development approvals, development of the annual Indicative Land Release Program, and oversight of many aspects of the ACT Housing Strategy including development of annual housing targets.

> [Chief Minister, Treasury and Economic Development Directorate \(CMTEDD\)](#) including Treasury and the ACT Revenue Office – responsible for policy and budget oversight of all ACT Government initiatives. The ACT Revenue Office also has a number of programs available which offer financial support or concessions to home owners, and is responsible for administering the Land Rent Scheme.

> [Community Services Directorate \(CSD\)](#) including the Office for Disability, Office for Seniors and Veterans, Office for Women, Office for Multicultural Affairs, and Housing ACT – responsible for policy design and implementation for a range of community uses and services. This includes the Age-Friendly City Plan, and registration and oversight of registered Community Housing Providers in accordance with the National Regulatory System for Community Housing (NRSCH). There are a number of grants programs which may offer funding to community organisations such as Community Housing Providers. CSD also has oversight of many aspects of the ACT Housing Strategy, particularly relating to homelessness services and social housing. Housing ACT has responsibility for managing the ACT's public housing portfolio, including a program of growth and renewal, tenancy management and head leasing properties to Community Housing Providers.

The ACT has a Wellbeing Framework which provides high-level indicator outcomes for Canberra.



Action 1: Continuing Land Release and Housing Target Implementation

Focus Areas: Creating Affordable Home Ownership Pathways, and Enabling Public and Community Housing Supply

We will continue to implement and improve the annual program of land release for affordable, public and community housing, in accordance with the published housing targets which make up approximately 15% of the residential part of the indicative land release program. This includes continuing our participation in the Ginninderry Joint Venture for the release of land, including for the Flexi-living Series and for public and community housing.

What do we already do?

- > We already plan new communities and release sites to other ACT Government agencies, with requirements for affordable, public and community housing – based on the published housing targets – and we will continue to do so.
- > We report on our progress in meeting the housing targets each year as part of our Annual Report.
- > We participate in the Ginninderry Joint Venture, releasing land for sale in the 6-star Green Star community and offering the Flexi-living Series.

What will we do next?

- > We will look for opportunities to improve the way we implement the housing targets, to ensure we are being as effective as possible at meeting the needs of the community, Housing ACT and the community housing sector.
- > This will include looking for opportunities to consider and prioritise housing choice throughout the land development process.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Flexi-living Series supports reduced running costs	Housing affordability and availability	1A.3 – Action 3 1B.1 – Action 1 1F.3 – Action 3 5A.1 – Action 1
	Social inclusion	Supports a mix of housing tenures in new communities		
	Housing choice	Ensures affordable, public and community housing in new communities		

Action 2: Continuing to Implement Existing Affordable Purchase Schemes

Focus Area: Creating Affordable Home Ownership Pathways

We will continue to implement and improve the Affordable Home Purchase Scheme to provide an opportunity for eligible buyers to purchase a home from a builder or developer at fixed price thresholds. This will include continuing to increase participation and improving the way we communicate with buyers, builders and developers. The Affordable Home Purchase Scheme is an implementation action from the ACT Housing Strategy. We will also continue to identify opportunities for blocks of land to be offered for sale as part of the Land Rent Scheme, which is administered by the ACT Revenue Office.

What do we already do?

- > When we sell sites to developers and builders, we include requirements for affordable housing. This means homes which meet our requirements and will be sold at fixed prices to eligible buyers.
- > We have already identified and are implementing a range of improvements, such as streamlining processes and providing more information to buyers and builders.

What will we do next?

- > We will continue to identify and implement improvements to the Affordable Home Purchase Scheme, to make sure it is easy to access and participate in, that it meets the needs of buyers and is a good experience for builders and developers.
- > We will continue to promote the Affordable Home Purchase Scheme to encourage greater participation from eligible buyers.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Social inclusion	Creates purchase opportunities	Housing affordability and availability	1A.3 – Action 3 5A.1 – Action 1 5A.2 – Action 2
	Housing choice	Supports a mix of housing tenures in new communities		



Action 3: Investigating Shared Equity

Focus Area: Creating Affordable Home Ownership Pathways

We will continue to investigate whether we can put in place a shared equity scheme for individual buyers and community housing providers who are looking to purchase in our new communities. A shared equity scheme could provide another pathway to home ownership, by giving buyers a way to share the cost of a home and eventually gain full ownership. Before we can commit to this opportunity, we need to do more research to make sure we can create an opportunity that is both feasible for the ACT Government and will create a good outcome for buyers.

What do we already do?

- > We already sell land in new communities, but we don't currently have shared equity options available.
- > We have started researching shared equity as an opportunity we could provide.
- > We are investigating how we could structure a shared equity scheme, to best support individual buyers. This will include researching what has and hasn't worked in other jurisdictions, how the process would work for buyers, and what sorts of homes and criteria might be included.

What will we do next?

- > We will also engage with financial institutions to understand what is needed for a shared equity scheme to work well for buyers, lenders and the ACT Government.
- > We will aim to investigate a shared equity scheme on a number of sites in our new communities.
- > We will consider how we can complement the new Commonwealth shared equity scheme - Help to Buy.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Opportunity for buyers to reduce upfront costs	Housing affordability and availability	5A.2 – Action 2 5B.2 – Action 2 5B.3 – Action 3
	Social inclusion	Supports a mix of housing models in new communities		
	Housing choice	Additional pathway into home ownership		

Action 4: Creating Build-to-Rent Opportunities

Focus Area: Increasing Rental Options

We will continue to investigate how we can create opportunities for Build-to-Rent in the ACT. Build-to-Rent offers additional rental supply, including affordable rental options, and also provides longer term rental periods which results in greater security for renters. We will look to add to the work already completed and aim to release a site for sale for Build-to-Rent.

What do we already do?

- > We have conducted a market sounding process to gather feedback from industry about bringing Build-to-Rent to Canberra.
- > We have identified some sites which could potentially be released for sale for Build-to-Rent.
- > We have shared our findings from the market sounding process.

What will we do next?

- > We will release site 3 section 57 in Turner as a site to pilot Build-to-Rent with affordable rental.
- > We will use the pilot Build-to-Rent project in Turner as a guide for future Build-to-Rent opportunities.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Opportunity to reduce living costs with shared amenities	Housing affordability and availability	4B.3 – Action 3 4B.4 – Action 4
	Social inclusion	Supports a mix of tenures in rental communities		
	Housing choice	Additional rental option		



Action 5: Investigating Purchase Options for Our Diverse Community

Focus Area: Creating Affordable Home Ownership Pathways

In order to support our diverse community, we will investigate how we can create purchase opportunities to support different groups within our community who may have different housing needs.

What do we already do?

> Our existing home ownership pathways are focused on affordability, with the eligibility criteria primarily based on income. We currently do not have any opportunities which prioritise particular groups within our diverse community.

What will we do next?

- > We will investigate how we could create opportunities for different cohorts, including older people (including women over 55 years), people with disability, the Aboriginal and Torres Strait Islander community and larger families.
- > This will include considering the eligibility criteria we might use, the level of need amongst these groups, and the types of mechanisms we could use for prioritisation.
- > We will aim to work with stakeholders to co-design potential programs.
- > We will consider how we can prioritise our diverse community through our existing and emerging programs.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Social inclusion	Meeting the needs of a diverse community	Housing suitability	1D.3 – Action 3 4E.1 – Action 1
	Housing choice	Additional pathways into home ownership		4E.4 – Action 4

Action 6: Identifying Opportunities for Improving and Maintaining Affordability

Focus Area: Creating Affordable Home Ownership Pathways

We will identify opportunities for us to maintain ongoing affordability as part of our other home ownership pathways. Measures to ensure ongoing affordability could assist us in creating an ongoing supply of affordable housing in Canberra.

What do we already do?

> Our existing home ownership pathways are designed to give buyers who are eligible a chance to become homeowners when they otherwise may not be able to access the property market. While we ask these buyers to live in their homes for a period of time, they are able to sell their homes once this time has passed.

What will we do next?

- > We will investigate how we could improve and maintain ongoing affordability of homes which are available to purchase. This may include additional requirements in leases or other mechanisms which could create an ongoing supply of affordable housing.
- > We will explore best practice, investigate options and co-design solutions with stakeholders.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Opportunity for ongoing affordability	Housing affordability and availability	1A.3 – Action 3 1B.1 – Action 1
	Housing choice	Potential for ongoing affordable pathways		1F.3 – Action 3 5A.1 – Action 1



Action 7: Investigating Rent-to-Buy Options

Focus Areas: Creating Affordable Home Ownership Pathways, and Increasing Rental Options

We will investigate whether we can support a Rent-to-Buy option in the ACT. Rent-to-Buy allows community members to rent their home before they are able to purchase it, with a portion of their rental contributions usually deducted from the sales price. This option could provide another pathway to home ownership, by supporting buyers who are otherwise unable to purchase a home due to the upfront costs. Before we can commit to this opportunity, we need to do more research to make sure we can create an opportunity that is both feasible for the ACT Government and will create a good outcome for buyers.

What do we already do?

- > We already sell land in new communities, but we don't currently have Rent-to-Buy options available.

What will we do next?

- > We will research Rent-to-Buy to determine whether it is an option that we could proceed with in the ACT. This will include researching what has and hasn't worked in other jurisdictions, how the process would work for buyers, and what sorts of homes and criteria might be included.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Building design can reduce running costs	Housing affordability and availability Rental stress	5A.2 – Action 2 5A.7 – Action 7 5B.2 – Action 2
	Social inclusion	Provides security of tenure to renters		
	Housing choice	Additional pathway into home ownership		

Action 8: Investigating Purchase Options for Community Housing Providers

Focus Area: Enabling Community Housing Supply

While we will continue to apply community housing targets, we will also investigate other purchase options that we could implement in our new communities and renewal sites. Acknowledging that many Community Housing Providers may be financially impacted by rising property prices, we will consider whether we can create further purchasing opportunities.

What do we already do?

- > We already plan new communities with requirements for community housing – based on the published housing targets – and we will continue to do so.
- > We report on our progress in meeting the housing targets each year as part of our Annual Report.

What will we do next?

- > We will investigate opportunities for us to enable Community Housing Providers to purchase properties from builders and developers at fixed prices.
- > We will look at how we can better support smaller-scale and specialist Community Housing Providers.

How does it align?

Suburban Land Agency Objectives			Wellbeing Indicators	ACT Housing Strategy Goals and Actions
	Affordable living	Supports reduced rental rates via community housing	Housing affordability and availability Rental stress	4A.2 – Action 2 4A.3 – Action 3 4A.5 – Action 5
	Social inclusion	Supports a mix of housing models in new communities		
	Housing choice	Encourages different options integrated into new developments		

Next Steps and Measuring our Progress

We have summarised our next steps and the ways we will measure and report on our progress against this Strategic Action Plan as:

- > Working with our community and industry stakeholders to shape and implement the actions in this Strategic Action Plan.
- > Reporting to the Suburban Land Agency Board and the Minister for Housing and Suburban Development on a regular basis on our progress against each action identified in this Strategic Action Plan.
- > Identifying indicators which are appropriate for inclusion in future Statements of Intent as Key Performance Indicators, and reporting on these in our Annual Report.
- > Undertaking an annual review of the Strategic Action Plan, to identify where further information about next steps and other actions should be incorporated.





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