Q-CHIP
Industry Update

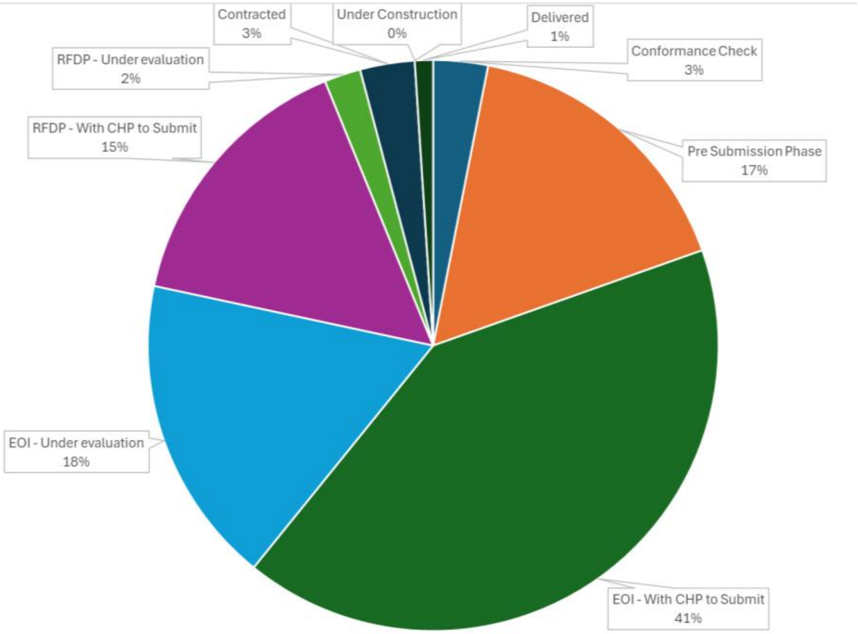
11 June 2026

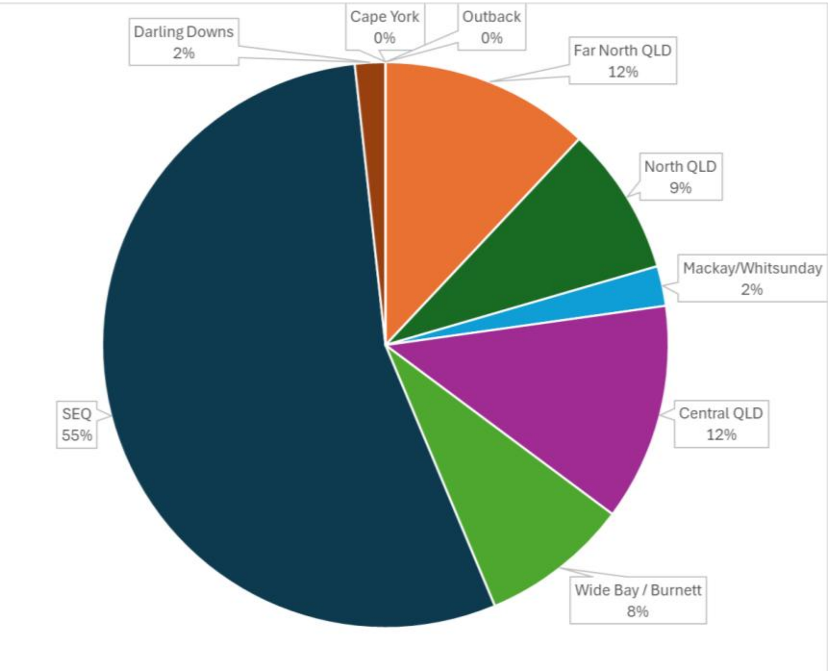
We acknowledge the
Traditional Custodians of the land
on which we walk, work and live.
We pay our respects to Elders
past, present and emerging.

Overview

- Q-CHIP – a snapshot of our first 6 (ish) months – DHPW
- Survey – Results and interpretation – CHIA
- Observations, themes and feedback from the first 6 months – DHPW
- Initial consideration of feedback and next steps for Q-CHIP – DHPW
- Discussion – All

Q-CHIP – Snapshot

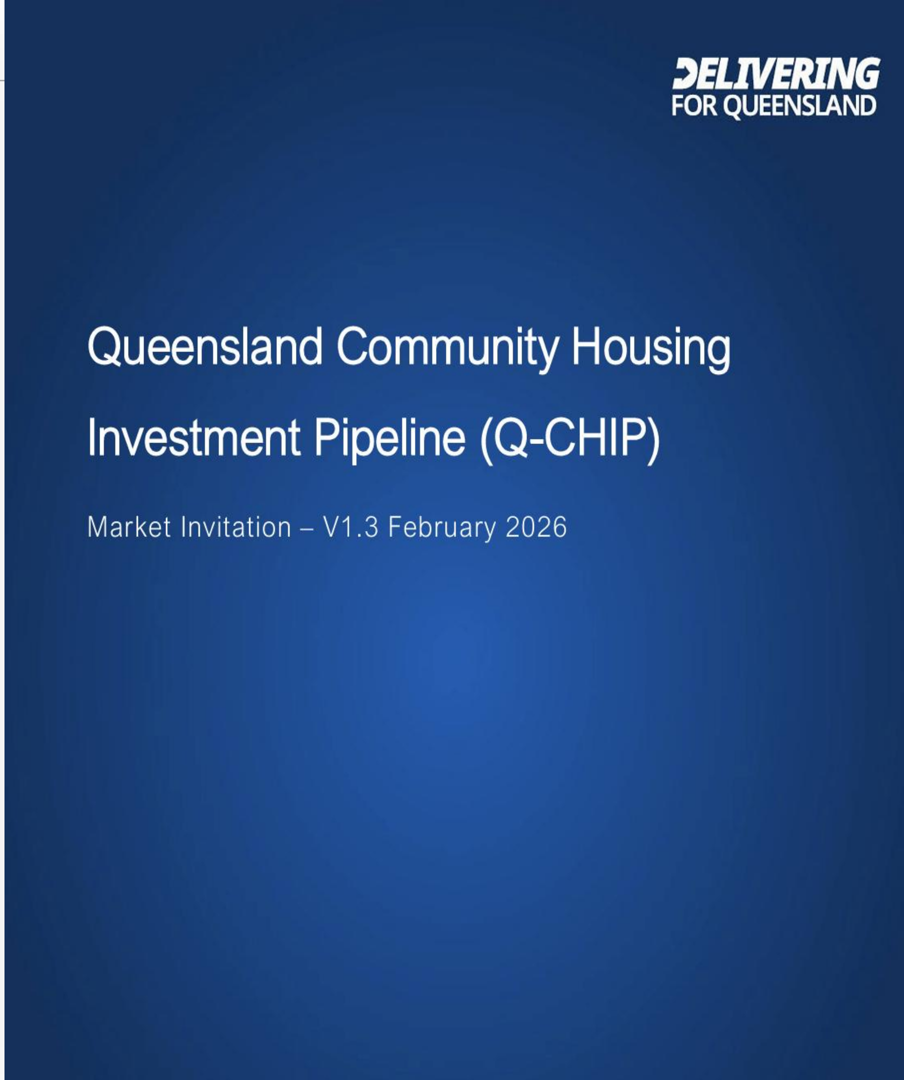




Note – a significant volume of proposals have been withdrawn or rejected.

Q-Chip Pulse Survey Results

May 2026

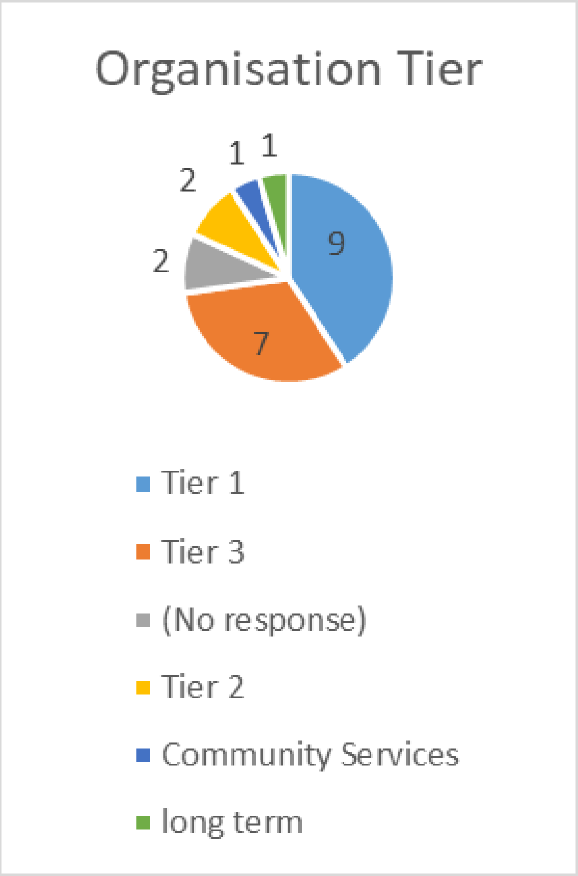

DELIVERING FOR QUEENSLAND

Queensland Community Housing Investment Pipeline (Q-CHIP)

Market Invitation – V1.3 February 2026

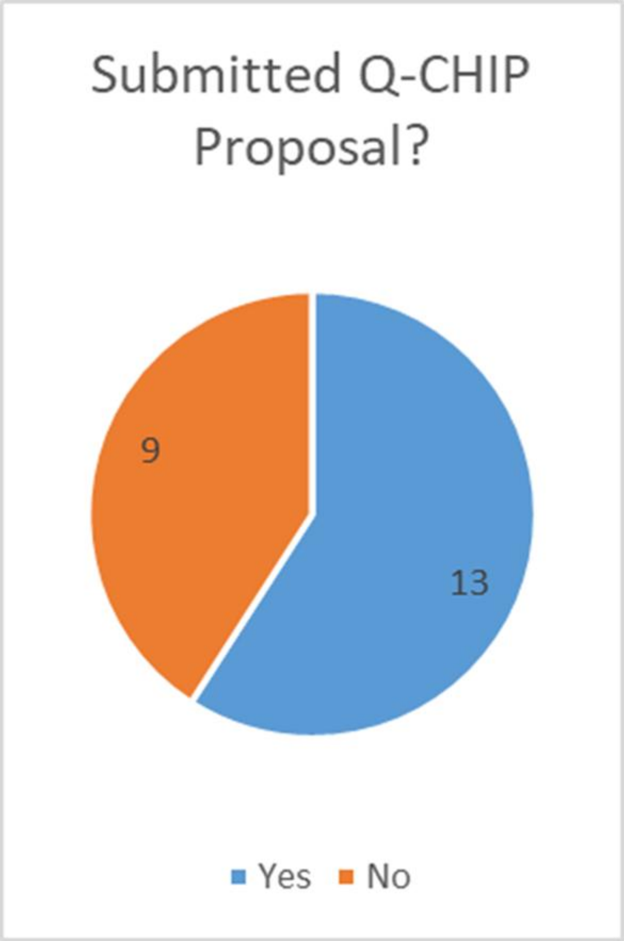
Survey Scope and Participation

- 22 respondents across -115 entities, yielding an 18% response rate
- Tier 1 and Tier 3 organisations were the dominant groups, making up 72.7% of responses
- The survey captures community housing provider (CHP) sentiment toward Queensland's Q-CHIP program
- Over 86% of portfolio represented (Covers 10,799 managed and 4940 owned homes)



Participation in Q-CHIP

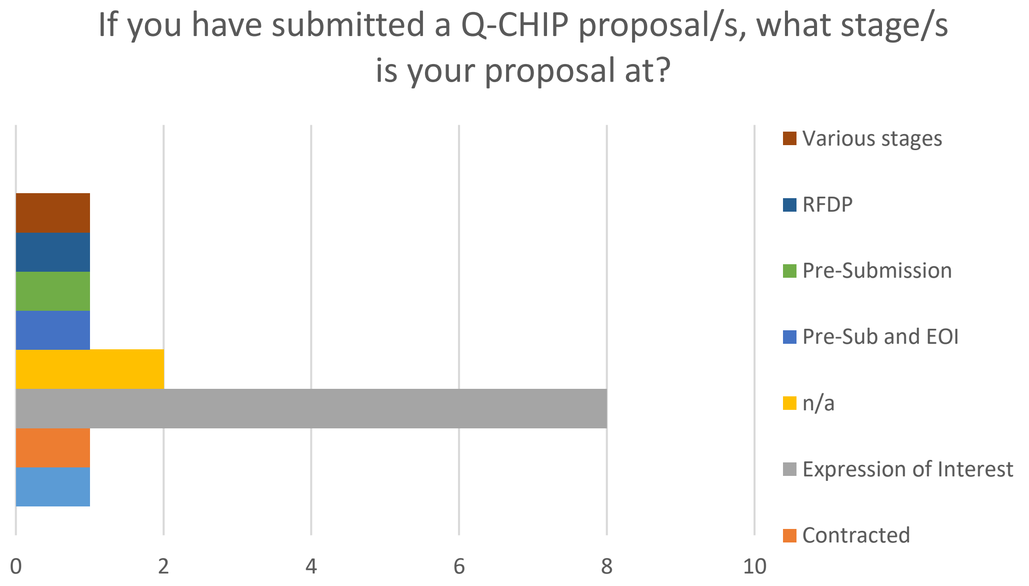
Only **1 of the 9 'no'** respondents intends to make a submission



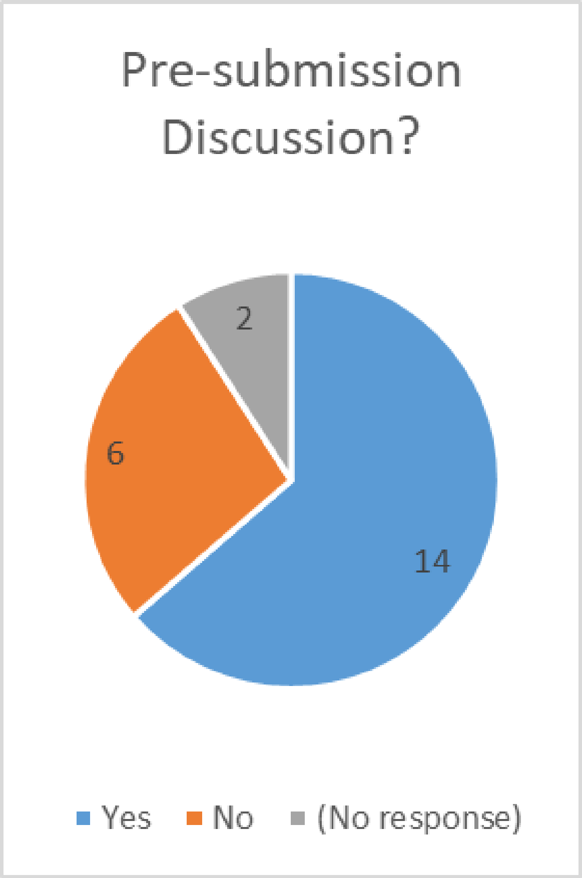
Barriers to Participation

- **Scale and capital bias** — current settings favour organisations with development capability over those with local knowledge
- **Key levers identified**: risk-sharing, pipeline support, land access, and capacity-building
- **Financial constraints** make it difficult for CHPs to be "build ready" when operating only off rental income
- **Internal readiness gaps** — some CHPs are still in the board decision-making phase
- **Engagement gaps** — lower tiered CHP’s less engaged in survey

Proposal Pipeline Status



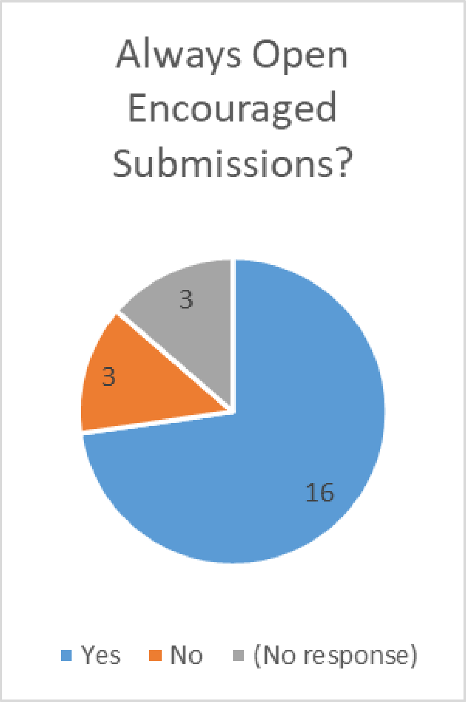
- Expressions of Interest were the most common stage, with 8 respondents at EOI *(Note: EOI has sub-tasks that sit with either the CHP or Dept and were not detailed in this survey)*
- Other stages included pre-submission, RFDP, and contracted — each with 1 respondent
- 2 respondents indicated "n/a", suggesting they hadn't entered the pipeline

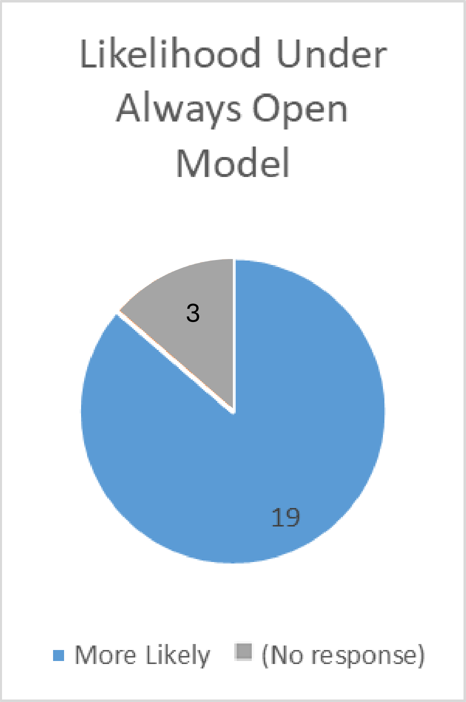


Pre-Submission Discussion Feedback

- Discussions were typically organised **within 4 weeks**
- Outcome letters provided **actionable feedback**
- Respondents found discussions **open and honest**
- The process gave CHPs a **better understanding of Department priorities** and pipeline structuring

Support for the "Always Open" Model





Aligns with how housing projects develop — iteratively and locally, not on arbitrary tender windows

Gives providers **flexibility to respond when opportunities arise**

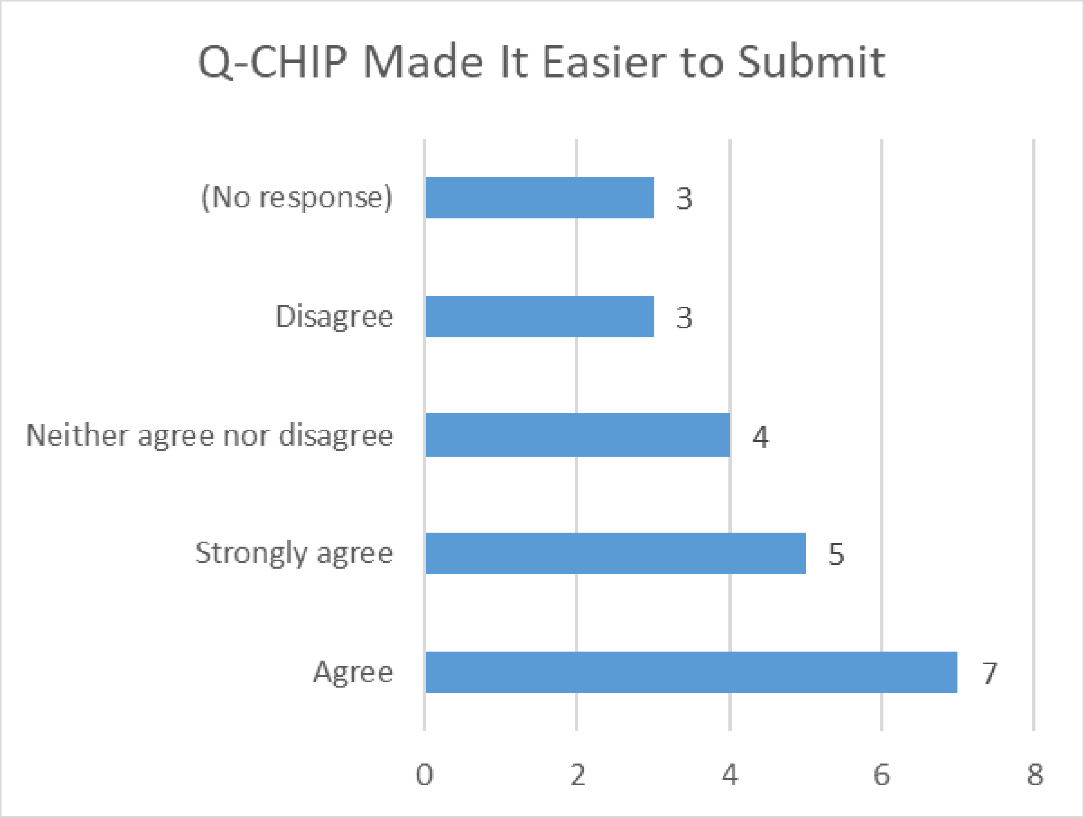
Supports **stronger proposals** by allowing more time for partnerships and evidence gathering

Lowers barriers for emerging providers without dedicated bid teams

Previous deadline issues were flagged — e.g. rounds falling over **Christmas shutdowns**

Platform Feedback

- The Q-CHIP submission platform was acknowledged as **making it easier to submit**
- However, respondents raised concerns about **clunky navigation**, **slow Q&A turnaround**, and **excessive detail requirements**
- Suggestions included greater **transparency** and better **support for smaller providers**



Partnering Potential

Are you considering or have you partnered with any of the following to submit a proposal through Q-CHIP?

Partner Type	Count	% of Respondents
Developer	**12**	86%
Local Government	**8**	57%
Builder	**5**	36%
Faith-Based Organisation	**4**	29%
Institutional Investor	**3**	21%
Another Community Housing Provider	**3**	21%
Architect	**1**	7%
Land Owner	**1**	7%

KEY INSIGHTS

- **14 of 17 respondents** (82%) are considering or have partnered with at least one external party
- **Developers dominate** — partnered with by 86% of respondents, reflecting the need for development capability that most CHPs do not have in-house
- **Local Government is the second most common partner** (57%), suggesting strong council engagement in housing delivery
- **Multi-party partnerships are common** — most respondents nominated 2–4 partner types, indicating complex consortium-based delivery models
- **Faith-based and institutional investors emerging** as partners, signalling diversification of funding and land sources beyond traditional channels

Multi-select question — respondents could select multiple partner types. Percentages based on 14 respondents who indicated at least one partner (3 responded N/A or nil).

General Comments and Suggestions....

4. PROCESS & PLATFORM FEEDBACK

- Ansarada platform is clunky and difficult to navigate
- Q&A turnaround times are slow and expanding
- Requests for already-provided information occur
- EOI stage requires too much detail (e.g. schematic designs, valuations) – cost-prohibitive

5. TRANSPARENCY & GUIDANCE NEEDED

- More clarity on funding amounts available per year
- Publish what's in the pipeline (contracted, EOI, Detailed Proposal) – de-identified
- Clearer geographic priorities and target cohorts
- Better guidance on value for money metrics by location
- Clarity on Availability Payment vs Grant preferences

6. TIER 3 CONCERNS

- Smaller providers disadvantaged by upfront design/costing requirements
- Need capacity-building funding to progress proposals

7. POSITIVE FEEDBACK

- Q-CHIP has strong foundations and is a worthwhile initiative
- Process has been clear and constructive for many
- Supports sector-building and encourages CHP capability investment

Key Takeaways

Q-CHIP IS BROADLY WELCOMED, PARTICULARLY THE ALWAYS-OPEN MODEL AND PRE-SUBMISSION DISCUSSIONS, WHICH ARE SEEN AS MORE ALIGNED WITH HOW CHPS OPERATE

SYSTEMIC BARRIERS PERSIST — FINANCIAL CONSTRAINTS, SCALE BIAS, AND COUNCIL-LEVEL BLOCKERS CONTINUE TO LIMIT PARTICIPATION FROM SMALLER AND REGIONAL PROVIDERS

PLATFORM USABILITY NEEDS IMPROVEMENT TO REDUCE FRICTION AND SUPPORT LESS-RESOURCED ORGANISATIONS

AWARENESS AND CAPACITY-BUILDING REMAIN CRITICAL TO MAINTAIN MOMENTUM AND TO SUPPORT PARTICIPATION ACROSS THE SECTOR FROM ALL TIERS

Final Comments and Considerations

WHAT'S WORKING WELL

- **Always-open model strongly endorsed** — smoother resourcing, no arbitrary deadlines, aligns with iterative project development
- **Pre-submission discussions valued** — open, honest feedback with actionable outcome letters
- **Sector confidence and capability uplift** — secured funding increases certainty; CHPs investing in delivery capability as a direct result

KEY CONCERNS

- **Lack of transparency on priorities** — no published priority locations, target cohorts, desired scale, or value for money metrics
- **EOI stage overloaded** — schematics, valuations, and detailed costings at EOI are cost-prohibitive, especially for Tier 3 providers
- **Platform and Q&A friction** — Ansarada navigation clunky; slow Q&A turnaround; repeated requests for information already provided
- **Funding and subsidy clarity** — no guidance on AP vs grant preference, Affordable Housing definitions, or pipeline funding availability
- **Social vs affordable housing tension** — push for social housing numbers challenges CHP viability; unmet affordable and essential worker housing demand

SUGGESTED ACTIONS

- **Publish priority areas, cohorts, and scale expectations** to help CHPs target submissions and reduce wasted effort
- **Share de-identified pipeline data** (by type, cohort, location) to avoid duplication and encourage strategic CHP partnerships
- **Reduce EOI information burden** — lighter-touch early stage; shift schematics and valuations to Detailed Proposal
- **Introduce a site suitability pre-check** — quick "no initial objection" or "unlikely to be supported" before costly work begins
- **Clarify subsidy preferences** — provide worked examples for AP vs grant suitability; define Affordable Housing eligibility
- **Improve platform and Q&A responsiveness** — review Ansarada usability; set target turnaround times; add nuanced status tracking
- **Invest in capacity-building and secure out-year funding** — support smaller CHPs; look beyond the next budget cycle for sustainable pipelines
- **Investigate social housing** delivery and management current operating costs to improve apportionment

Observations, themes and feedback

Theme 1: Pipelines and strategy

- Some CHPs have proposed a large number of individual projects
- CHPs are best to prioritise these project for staged delivery
- The department can offer views to inform a CHP’s development strategy and approach to prioritisation
- A focus on prioritisation recognises that it may not be practical or efficient for CHPs to deliver multiple projects that all commence and conclude at the same time, or develop a large number of submissions at the same time.

Observations, themes and feedback

Theme 2: Options and direction

- CHPs often seek the department to nominate a preferred option (design, typology, yield, funding/financing structure)
- Submissions from CHPs must outline their preferred option and basis for the proposed housing outcome
- The Q-CHIP pre-submission stage, along with interactive workshops in the later stages of the Q-CHIP process, provide an opportunity to further explore project details and options, and the department can provide feedback on analysis undertaken by CHPs.

Observations, themes and feedback

Theme 3: Turnkeys

- This model has been successfully supported through Q-CHIP
- CHPs are expected to have completed necessary due diligence on the partners and the value for money proposition of the opportunity
- Consultant, administration and employee costs are not supported in turnkeys due to the nature of the delivery model.

Observations, themes and feedback

Theme 4: Submission completeness

- The department commences assessment once completed submissions (EOI or RFDP) are received
- Where submissions are incomplete, these will not be assessed and CHPs risk delay associated with re-submission
- The advantage of the always open model round is that CHPs can submit when ready – there is no need to submit incomplete proposals to achieve a deadline
- Supporting information, analysis and evidence around costs and value for money is required at all stages (increasing in detail and integrity as proposal progress to later stages).

Sector feedback and response

- **Feedback:** *CHPs are seeking better information about demand and pipeline to support prioritisation and investment.*
- **Response:** This is understood by the department, and work is continuing to be able to present this information to the sector.

- **Feedback:** *The bar to present a detailed proposal is high and may be cost prohibitive (particularly for smaller providers).*
- **Response:** The department expects well-formed proposals to be submitted. Feedback provided through early stages seeks to guide CHPs investment decisions around developing a detailed proposal. The department is considering how to better discuss support for early activities with providers.

Sector feedback and response

- **<u>Feedback:</u>** *CHPs are seeking greater clarity on how proposals are assessed*
- **<u>Response:</u>**
  - The evaluation criteria is established as part of the Market Invite
  - The department seeks to provide specific and direct feedback in the pre submission meetings, and this is replicated in the outcome letter (noting pre-submission is not an evaluation step)
  - The department is considering whether further detail could be provided in the market invite (or elsewhere) of considerations under both turnkey and fund through models, and the key requirements at each phase
  - The department is also considering a clearer process for releasing early activities funding.

Sector feedback and response

- **Feedback:** *CHPs are seeking additional guidance on value for money and how proposals are assessed*
- **Response:**
  - There is no “golden number” or general VFM guidance to provide
  - VFM depends on unit type, location, dwelling size, site particulars, cohort, etc…
  - In the absence of a benchmark, there are feedback mechanisms which provide CHPs with an understanding of the State’s consideration of value (and affordability), including:
    - early design / site-specific feedback, including mix of Gold/Silver against target cohorts
    - early feedback on areas with a high volume of Q-CHIP proposals (and therefore will be assessed in a more comparative way)
    - minimum provider contributions expectations.

Discussion

DELIVERING FOR QUEENSLAND

Queensland Government

Version 1.0