Housing and Productivity Contribution

Applicant Guide to Dual Occupancies

December 2025

1. What is a dual occupancy?

A dual occupancy is residential accommodation where two dwellings are located on the same lot. There are two types:

- A **“dual occupancy (attached)"** refers to two attached dwellings on one lot of land, and does not include a secondary dwelling
- A **"dual occupancy (detached)"** refers to two detached dwellings on one lot of land, and does not include a secondary dwelling.

A dual occupancy is classified as *medium or high-density residential development* under Schedule 1 of the Ministerial Planning Order.

2. Ministerial Planning Order

A Ministerial Planning Order is a decision made by a Minister. Two Ministerial Planning Orders have been issued to date:

- **Ministerial Planning Order 2023:** This applies to all relevant development applications lodged between October 1, 2023, and June 30, 2024.
- **Ministerial Planning Order 2024:** This applies to all relevant development applications lodged after July 1, 2024.

It is important to understand which Ministerial Planning Order applies to your development, as charges may differ between the two. View the orders at the Planning Portal website.

3. What is a contribution and how is it calculated?

The Housing and Productivity Contribution is a broad-based charge on development within the state’s high-growth areas that will help fund the delivery of state and regional infrastructure.

To calculate the contribution for your development, identify the following components:

1. Ministerial Planning Order — shows where and how a contribution is applied
2. Housing and Productivity Contribution Class of Development — determines which clauses to use for the calculation
3. Housing and Productivity Contribution Units — sets the multiplier for the calculation
4. Housing and Productivity Contribution Base Component Amounts — determines the amount to be multiplied
5. Initial Indexation — adjusts the base amounts for PPI.

4. Dual occupancy by construction and calculation inputs

There are various ways a dual occupancy can be constructed, and determines how the Housing and Productivity Contribution is calculated. Typical ways to develop a dual occupancy include:

- construction of a new dual occupancy on a vacant lot
- demolition of an existing dwelling house and construction of a new dual occupancy
- retaining or converting a dwelling to form a dual occupancy.

The following information shows correct inputs into the NSW Planning Portal to calculate the Housing and Productivity amount correctly.

4.1 Construction of a dual occupancy

When constructing a new dual occupancy (whether on a vacant lot or involving demolition of an existing dwelling house), apply the following inputs in the NSW Planning Portal.

Table 1. Construction of a dual occupancy

Development	Total No. of Units	Development Type	HPC Class	Relevant Legislation	HPC Unit	Amount / HPC Unit	Total
Proposed development	2	Dual Occupancy (attached) or (detached)	Medium-density residential	Clause 13(1)(a)	new dwellings	$10,000	$20,000
Existing development (deduction	1	Existing lot for residential development	Medium-density residential deduction	Clause 13(5) & (7)	new dwelling credit	-$10,000	-$10,000
Initial contribution amount (excluding indexation)							$10,000

Note: The current Housing and Productivity Contribution framework acknowledges the existing lot, rather than the existing dwelling being demolished. Therefore, the key input is the number of existing lot(s) for deduction.

Note: for the **Illawarra Shoalhaven, Central Coast and Lower Hunter HPC regions** the initial contribution rate is **$6,000** (refer to Clause 7(1) for unit rates).

Note: the inputs for the 2023 Order may differ to the 2024 Order inputs illustrated here.

Note: the final amount will be indexed accordingly via the NSW Planning Portal.

4.2 Retaining or converting an existing dwelling to form a dual occupancy

If an existing dwelling is retained on a Torrens title lot and a new dwelling is constructed on that same lot, the two dwellings constitute a dual occupancy. In this scenario, do not include the retained dwelling in the number of new dwellings when calculating HPC.

When the development converts an existing building from a single dwelling to an attached dual occupancy (rather than creating a new building), no underlying lot deduction is available because the lot remains occupied. The calculation is as follows:

Table 2. Detached dual occupancy

Development	Total No. of Units	Development Type	HPC Class	Relevant Legislation	HPC Unit	Amount / HPC Unit	Total
Proposed development	1	Dual Occupancy (detached)	Medium-density residential	Clause 13(1)(a)	new dwellings	$10,000	$10,000
Existing development (deduction)	0	Existing lot for residential development	Medium-density residential deduction	Clause 13(5)	new dwelling credit	-$10,000	-$0.00
						Initial contribution amount (excluding indexation)	**$10,000**

Note: for the **Illawarra Shoalhaven, Central Coast and Lower Hunter HPC regions,** the initial contribution rate is **$6,000** (refer to Clause 7(1) for unit rates).

Note: inputs for the 2023 Order may differ to the 2024 Order inputs illustrated here.

Note: the final amount will be indexed accordingly via the NSW Planning Portal.

Note: a deduction does not apply to the existing Torrens lot because it is not vacant, as per Clause 13(7).

4.3 Combined dual occupancy construction and Torrens title subdivision

A combined development application for dual occupancy construction and Torrens title subdivision will be treated as separate applications, except for the clauses applied. In this case, deductions are applied under clause 12(3)(c) because there is no existing dual occupancy on the proposed lots, but development consent is authorised in the application.

Table 3. Construction of a dual occupancy and Torrens title subdivision

Development	Total No. of Units	Development Type	HPC Class	Relevant Legislation	HPC Unit	Amount / HPC Unit	Total
Proposed development	2	Dual Occupancy (detached)	Residential Subdivision and Medium-density Residential	Clause 13(1)(a) and 12(1)	Dwelling lot and new dwelling	2 x $12,000 dwelling lot and 2 x $10,000 dwelling	$44,000
Existing development (deduction	2	Existing lot for residential development	Medium-density residential deduction	12(3)(c) and clause 13(5)	Dwelling lot and new dwelling deduction	2 x $12,000 excluded lots and 1 x existing lot @ $10,000	-$34,000
(HPC Charges – Deductions) Initial contribution amount (excluding indexation)							$10,000

Note: for the **Illawarra Shoalhaven, Central Coast and Lower Hunter HPC regions** the initial contribution rate is **$6,000 and $8,000** (refer to Clause 7(1) for unit rates).

Note: inputs for the 2023 Order may differ to the 2024 Order inputs illustrated here.

Note: the final amount will be indexed accordingly via the NSW Planning Portal.

5. More information

Find out more information about the Housing and Productivity Contribution.

For more guidance on what information to upload into the planning portal according to your type of development, please read our Policy Guide for Applicants.

If you have any questions, please contact hpc.enquiry@planning.nsw.gov.au.

Department of Planning, Housing and Infrastructure

Locked Bag 5022
Parramatta NSW 2124
W: dphi.nsw.gov.au

NSW GOVERNMENT