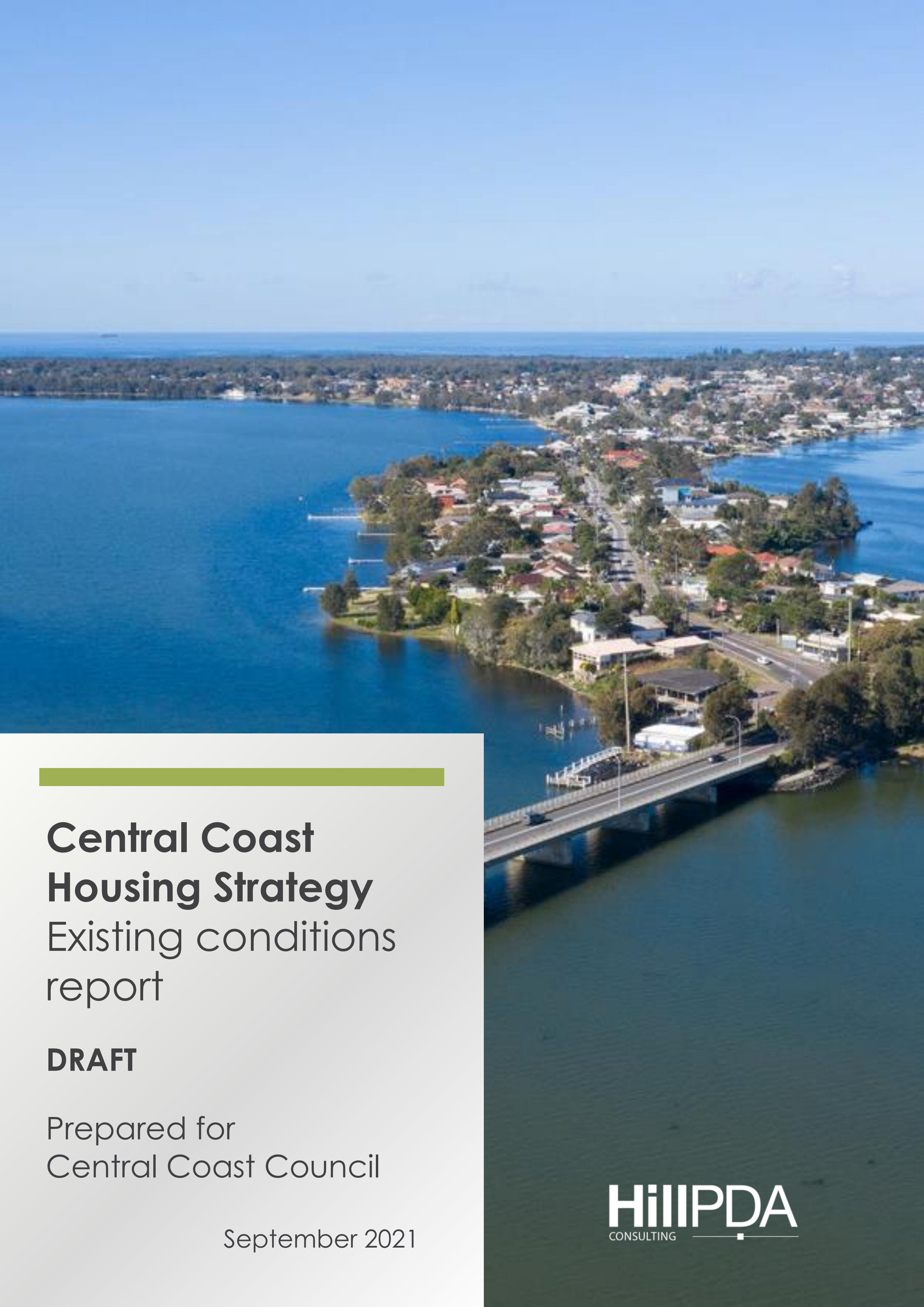

Central Coast Housing Strategy

Existing conditions report

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Reviewer

Signature		Dated	

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Executive Summary

This report considers the housing that will be needed to accommodate current and future populations of the Central Coast LGA. This report forms the evidence base for the Central Coast Local Housing Strategy (CCLHS), which will guide the delivery of housing on the Central Coast and provide actions to ensure that growth occurs in the right place at the right time. The strategy will ensure that housing supports the achievement of the Central Coast's long-term liveability, economic and sustainability goals. This document forms the first stage of work towards the LHS. It provides an evidence base for the development of the CCLHS. This report has been informed by the Central Coast Local Strategic Planning Statement (CCLSPS) and Affordable and Alternative Housing Strategy (AAHS).

The evidence base has been compiled from existing data sources. It seeks to provide an overview of the demography of the Central Coast LGA and establish a baseline of data on housing supply and demand to identify current gaps in supply and housing affordability. Locations suited for housing growth, that offer high levels of liveability through access to services, jobs and recreation are identified. The impact of current planning controls on the delivery of a future housing supply is also examined.

Issues in housing supply that have been identified in this report are summarised in a discussion paper that will be placed on public exhibition to allow the community and industry to have input to the development of the LHS.

Planning for the future of the Central Coast LGA

The Central Coast is a rapidly growing LGA which forms part of the urban corridor between Sydney and Newcastle. The Central Coast has significant natural assets, with well-known beaches and coastal nature reserves in the east and significant reserves of bushland in the west, offering its residents an enviable lifestyle.

In 2016, the NSW Government released the *Central Coast Region Plan* (CCRP) which has identified that the region will require a total of 199,150 dwellings by 2036. This represents a growth of 26 per cent (or 41,500 dwellings) from 2016 (157,650 dwellings). This growth will need to be met through a combination of continued development of existing release areas and infill growth around existing centres and along identified corridors where there is sufficient amenity and accessibility.

The CCRP includes a structure plan that identifies Gosford as a regional city, with strategic centres at Erina, Tuggerah, Woy Woy, Wyong and the future Warnervale Town Centre. The existing Warnervale–Wadalba release area is identified, as well as two regional growth corridors:

- The Southern Growth Corridor (centred upon the Central Coast Highway Corridor, from Somersby Regional Gateway – Gosford CBD – Erina Strategic Centre)
- The Northern Growth Corridor (centred upon the Main Northern Railway Corridor, from Tuggerah – Wyong – Warnervale).

The Central Coast LGA offers residents advantages arising from its natural setting and recreational opportunities. Leveraging these attributes will be important to delivering desirable liveability outcomes. Some important considerations are:

- The LGA has excellent north south connections that provide important links for residents to jobs and services. Locating housing where it can easily access these connections may offer some advantages for residents
- The region has some strong intra-regional links but is subject to heavy car reliance and associated road congestion impacts on key arteries. Public transport usage is moderate, but lower frequencies away from trunk routes hinder the amenity of these services and, consequentially, ridership

- While a significant number of residents commute outside the region for work, more residents of the Central Coast stay within the LGA for work, compared to residents in Metropolitan Sydney. Jobs are focused within existing centres, continued development of which would further boost local employment and reduce congestion on arterial transport routes out of the LGA
- Continued housing growth in the Central Coast LGA will generate increased demand for goods and services. Expansion of jobs and services within the LGA would reduce commute times allowing many residents to have greater time to enjoy the natural and lifestyle benefits of the LGA
- The LGA has an extensive network of public, non-government and privately operated social infrastructure, affording improved liveability and access to amenities in areas that would otherwise be less well connected to larger centres or areas outside the region. Leveraging this infrastructure by ensuring that it continues to be accessible and responsive to community need will be essential in maintaining and enhancing levels of amenity and liveability
- The Central Coast has a rich cultural landscape which needs to be acknowledged, supported and engaged within the planning process.

Any plan for the future of the LGA should build upon its strengths.

Housing vision

Central Coast Council has prepared the CCLSPS, which outlines a vision for the LGA to become a leader in placemaking, environmental protection, sustainability, infrastructure and community resilience. In terms of housing, the CCLSPS promotes the following vision:

> *By 2036, [the Central Coast] will have a diversity and choice of housing types and sizes to accommodate the growing community. Housing areas that are well connected to local jobs and social infrastructure will become desirable and competitive, pushing up housing densities to accommodate the market. Take up will be focused in the centres with existing zoning capacity, helping them to become more vibrant and better serving to the surrounding communities. Our housing provision will have occurred in an equitable manner that ensures all communities remain connected to transport, services and employment.*

The population of the Central Coast LGA

In 2020 the Central Coast LGA had a population of 345,800 people. Some key characteristics of the population are highlighted below:

The demography of the Central Coast LGA is unique to this location, demonstrating a need for a tailored response to meeting the changing housing needs of the population.

In 2020 the Central Coast LGA had an estimated population of 345,809.

The population is growing by around 4,500 people per annum, demonstrating an immediate need to plan for more housing to accommodate the growing population. This trend is expected to continue with between 79,306 and 80,889 more people projected to live in the LGA by 2036. The LHS will need to address where and how this growth is planned to meet the projected demand

	Increasing migration is contributing to growth in population, with net migration being positive for all service age groups except for tertiary education and independence (18-24 years). Net migration has been highest for parents and home builders (35-49 years), young work force (25-34 years) and empty nesters (60-69 years), suggesting that housing suited to these groups will be in high demand
	Districts with the largest populations are Peninsula and Coastal. Notably, these locations are not near the major centres of employment or service delivery of Gosford, Tuggerah, Wyong and Erina (which is within the Coastal district, but not easily accessible for all areas), requiring populations to travel to access work and services. Opportunities to deliver housing closer to jobs and services is likely to offer benefits for future residents and the LGA in general. This could include more housing within Gosford as the regional centre, consistent with the vision of the CCRP and CCLSPS
	The population is generally less affluent than many other parts of Greater Sydney and is less affluent compared to the benchmark LGAs of Penrith and Lake Macquarie. This may be related to the generally lower levels of education attainment and higher proportions of unemployment. Housing will need to cater to a diversity of income groups.
	At the 2016 Census, there were around 144,420 private dwellings in the Central Coast LGA. Of these, approximately 110,673 were separate houses, 26,433 were medium density (e.g. townhouses and low rise apartments) and 4,853 were high density (e.g. apartments). The Central Coast has a significant proportion of dwellings with multiple excess bedrooms. While approximately 76 per cent of dwellings had at least one spare room, 42 per cent of dwellings had two or more spare bedrooms at the 2016 Census. One parent families with non-dependent children were the fastest growing group in the 5 years to 2016 with couple families with non-dependent children following. This suggests a growing demand for lower cost dwellings suited to smaller households. Yet, most dwellings are 3-4 bedrooms, with 42 per cent of dwellings report 2 or more spare bedrooms at the 2016 Census. The vast majority of housing on the Central Coast is owned outright (35%) or mortgaged (34 per cent). About 27 per cent of dwellings are privately rented. During 2020, residential rental vacancies in the LGA dropped to less than 1 per cent.
	Residents aged 50 years and older are the fastest growing age group, which made up 33 per cent of the Central Coast population in 2001, growing to 41 per cent of the population in 2016. The Central Coast has a higher proportion of elderly residents compared to similar LGAs. This population was most concentrated in Peninsula, Toukley and Northern Lakes areas.
	In 2016, there were 21,085 people with a need for assistance living in Central Coast Council area. While this is not high compared to the benchmark LGAs, it is relatively high compared to the Greater Sydney region suggesting a strong need for housing that is suited to people with a disability. This is important because the LGA needs to offer housing suited to all household types and all income groups, and no groups should be disadvantaged by their housing choice

Current gaps in housing supply

The characteristics of the population and households influences the types of housing that are needed. Analysis demonstrates that there are several aspects of housing supply on the LGA that are not well matched with the housing needs of the population. This may be exacerbated as demand for housing increases. Some of the key issues are as follows:

- The Central Coast has a significant proportion of dwellings with multiple excess bedrooms, while approximately 76 per cent of dwellings have at least one spare room and 42 per cent of dwellings have two or more spare bedrooms. This suggests that households are forced to pay for dwellings that are larger than they need, or are unable to find appropriate alternative where they are seeking to downsize. For some households, this will be a preferred outcome, while for many larger households it will limit their ability to secure suitably sized dwellings. This mismatch may be due to shortage of housing at the appropriate size which it is likely to be contributing to higher housing costs. It is noted that some spare bedrooms are being used as work from home offices during the COVID-19 Pandemic
- Data available from Inside Airbnb indicates that there are significant volumes of larger residences in coastal areas being used as STRA, which would further exacerbate occupancy rates. The impact of this is most pronounced in the Coastal, Peninsula and Then Entrance districts
- There is a strong need for smaller dwellings, while the bulk of dwelling have three or more bedrooms, there are a significant number of one and two person households
- Part of the Central Coast LGA have high vacancy rates. At the 2016 Census, approximately 12 per cent of dwellings within the Central Coast LGA were unoccupied on Census night. Those dwellings identified as unoccupied were significantly clustered, with four districts recording occupancy rates above the average, the Coastal District (21 per cent unoccupied), The Entrance (20 per cent unoccupied), Mountains (18 per cent) and Peninsula (14 per cent) and are likely to be associated with holiday accommodation and second homes. The high vacancy rates in these locations does not suggest tat there is a surplus of housing suited to residents, since holiday dwellings are not available on the private rental market
- In terms of low income households, the Central Coast LGA has a significantly larger percentage than both benchmark LGAs suggesting a strong need for more affordable dwelling options. This is confirmed by the significant proportion of households living in housing stress at the lower income brackets
- In 2016, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress
- The number of social housing dwellings in the LGA decreased between the 2011 and 2016 Censuses by 141 dwellings. This trend needs to be reversed. As at 30 June 2020, there were 2,819 social housing applications for the two Central Coast housing allocation zones (1,226 in Gosford and 1,593 in Wyong). Of these, 185 were classified as priority applications (86 in Gosford and 99 in Wyong). This significant volume of demand and associated backlog has led to significant wait times for access to housing on the Central Coast, with wait times exceeding a decade in all but one category, LGA wide.
- An influx of residents since the commencement of the COVID 19 Pandemic is reducing available rental properties in the area and increasing rents .

Projected housing need

DPIE 2019 Projection Series indicates that approximately 55,269 additional dwellings would be required by 2041 above the 2016 housing supply. This would require an average of 2,210 additional dwellings to be provided in the LGA each year. This is significantly more than average annual dwelling approvals on the Central Coast over the past 10 years of 1,330 dwellings. To meet this requirement, an increase in dwelling approvals of at least a 65 per cent would be needed, noting that not all approvals progress to completion.

The LGA has a substantial pipeline of dwellings in progress including around 48,867 dwellings scheduled for completed between 2020/21 and 2026/27 according to Cordell Connect. A review of planning proposals with a status of "under assessment", "pre-exhibition" or "post-exhibition" suggests that there is an estimated total of 1,643 dwellings mooted.

Housing balance sheet

The ability of the LGA to meet future housing needs has been assessed with consideration of:

- The Central Coast Residential Land Audit conducted of residential zoned land and SP zoned areas in the north (Northern areas August 2019 and August 2020, Southern areas August 2020)
- *Draft Long Jetty Town Centre Development Capacity* report
- GIS analysis which estimates maximum theoretical development capacity based on current land use planning controls and known environmental constraints
- Assumed take up rates for different dwelling types.

Under land use controls proposed in the Draft CCLEP, the LGA has capacity for 142,775 additional dwellings (including 15,592 within existing release areas). Capacity is generally focused within existing centres, where additional capacity predominantly would come from additional apartments.

This assessment of capacity has been compared to the projected housing need outlined above to determine if more residential land will be needed in the future. The results are summarised below:

Variable	Dwellings
Additional dwellings needed 2016-2041 (DPIE 2019 projection series	55,300
Current development pipeline ($48,876 approved but not constructed. Assumes 70% progress to completion)	34,200
Remaining dwellings to be provided by 2036 (additional dwellings needed minus development pipeline)	21,100
Estimated capacity in established areas (lower take up - higher take up)	29,500- 31,500
Estimated capacity in greenfield Release areas	16,700
Total available housing capacity	46,300 | 56,300
Shortfall/surplus in capacity relative to the 2041 projected housing need	25,200 (surplus) | 35,200 (surplus)

The analysis suggests that there is adequate zoned land supply in the Central Coast to meet short and medium term demand. However, this will require the substantial supply of land that is currently zoned and available for medium and high density development, to be taken up in the market. This supply has existed for some time, yet there has been little take up to date.

Strategies to incentivise development in key locations would assist in enabling this potential to be realised. Improved take up of housing development opportunities within the established urban area would then go some way to relieving pressure on the need for additional residential land to be released, allowing the current urban footprint to be maintained and avoiding the need to expand to the west of the M1 motorway. This must be qualified, as some stakeholders have indicated that the housing potential in existing greenfield release areas is overstated as it does not accurately consider the impact of environmental constraints.

Locations for housing growth

Existing strategic plans and statutory instruments provide a firm framework to influence housing delivery in the Central Coast LGA. This framework:

- Focuses future greenfield housing growth in the Northern Growth Corridor, Southern Growth Corridor and Warnervale-Wadalba release area
- Encourages higher density housing types in and around established centres, including the Gosford Regional City, to improve housing diversity and facilitate lively, active and high amenity centres that offer lifestyle opportunities for residents
- Aims to avoid development encroaching into sensitive areas by respecting bushfire risks and land constraints
- Provides mechanisms to support the delivery of affordable housing and build to rent schemes and commits Council to being proactive in developing affordable housing on key sites
- Suggests there are opportunities to improve housing affordability generally by reducing parking requirements, in the DCP for residential flat buildings, near public transport nodes
- Supports the establishment of an affordable housing target.

Current land use planning controls permit a broad range of housing types in the established urban areas of the LGA. Despite this, most housing that has been developed has been for detached dwellings, indicating a strong market for this type of housing and a possible reluctance amongst developers to construct other types of housing.

If future housing is to be contained within the established urban footprint, housing density will need to increase in some locations. The areas that offer the best opportunities for higher density housing are in and adjoining established commercial centres. This is because those locations could offer residents good access to services, jobs and recreation opportunities. Further input is being sought from the community on the centres that they consider to be most appropriate to accommodate housing growth.

Residential release areas offer some potential for new housing, but additional release areas will be needed to maintain a long term supply of land zoned for residential purposes, to avoid supply constrained house price increases. Locations for new urban areas are limited by environmental constraints. Most urban areas are currently concentrated in the eastern part of the LGA (to the east of the M1 Pacific Motorway). Limiting housing development to the established urban area allows valuable rural and environmental land to be protected. Opportunities for new residential release areas within the established urban area are very limited.

Top 10 housing issues

This report identifies several issues that are summarised in the Central Coast Local Housing Strategy Discussion Paper. The Discussion Paper will be placed on public exhibition to seek community and industry views before preparing draft strategic direction to guide the future of housing in the LGA. Some of the key issues identified are outlined below.

1	**Continuing rapid population growth is placing pressure on the housing market**. The Central Coast LGA population grew by approximately 20,448 residents in the decade to 2020. DPIE estimates that this growth will accelerate to an average of 4,000 additional residents per annum between 2021 and 2036.
2	**Recent housing growth in the LGA has not kept pace with demand** or projected housing need, potentially creating a shortfall in housing supply. This has likely been exacerbated through additional migration to the LGA during the COVID-19 Pandemic. Developers have cited a lack of land, environmental constraints and slow approval processes as factors contributing to a stifled housing supply.
3	**Demand for housing suited to older people and people with a disability is expected to increase significantly.** Residents aged 50 years and older are the fastest growing demographic in the LGA and the LGA already has a higher proportion of elderly residents compared to similar LGAs. In 2016, about 21,085 or 6.4% of the population of Central Coast LGA required assistance with a core activity, an increase from 2011 where the proportion was 5.7%. About 46% of residents requiring assistance were aged under 65. Ageing residents and those living with a disability can require housing that is adaptable to their needs, as well as a range of specialised amenities and services.
4	**There is a shortage of low cost rental accommodation**. Rental vacancies on the Central Coast are at an all time low and social housing has wait periods exceeding 10 years. During 2020, residential rental vacancies in the LGA dropped to less than 1%. In the 5 years to 2016, the volume of social housing dwellings declined. As of 30 June 2020, there were 2,819 social housing applications within the Central Coast, with all housing categories at or exceeding 10 year wait periods.

5	**The current housing stock is not diverse enough to accommodate future demand**. Housing needs are changing as household mix of the LGA becomes more diverse. New arrivals on the Central Coast between 2011-16 were most commonly parents and home builders (35-49 years), in the young workforce (25-34 years) and empty nesters and retirees (60-69 years). These groups have distinct housing requirements. The high net volume of over 50s (empty nesters and lone persons) are likely to drive demand for smaller dwellings. Housing stock needs to reflect these trends by providing a choice of housing options to the LGAs residents.
6	**There is a need for smaller more affordable dwellings.** One parent families with non-dependent children were the fastest growing group in the 5 years to 2016 with couple families with non-dependent children following. This suggests a growing demand for lower cost dwellings suited to smaller households. Yet, most dwellings are 3-4 bedrooms, with 42% of dwellings report 2 or more spare bedrooms at the 2016 Census. The current limited supply of smaller dwellings in the LGA means that some households will be forced to pay for a dwelling that is larger than they need, which will contribute to affordability issues.
7	**Housing design and location needs to reflect changing circumstances as more people opt to work from home.** Flexible housing design that delivers workspaces as well as catering to the needs of a family will be in high demand. Adapting dwelling design to meet environmental risks is also vital. Housing will need to be designed and located in a way that is resilient to potential new risks posed by changing weather patterns. Well-designed medium and high density housing uses land efficiently and can cater for a range of household types and sizes. The delivery of these housing types also needs to be matched with the expansion of infrastructure to meet the needs of the growing population.
8	**A growing number of households in the LGA are struggling with housing affordability and are living in housing stress.** Housing stress is defined by the National Centre for Social and Economic Modelling as those households that are both in the lowest 40 per cent of incomes and paying more than 30 per cent of their usual gross weekly income on housing costs. At the time of the 2016 Census, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress.
9	**Maintaining a long term supply of zoned and serviced residential land may require new opportunities for housing development to be identified.** Reviewing the planning controls near key centres could encourage housing development in areas with high amenity and good access to jobs and services. Remnant large lot areas near newer centres could be investigated for future development. Removing constraints from already zoned land that has not progressed to development may also provide additional potential for dwellings. Planning controls that encourage dual occupancy and secondary dwellings can allow these housing forms to contribute to the housing market while maintaining the low density character of much of the LGA. Containing housing growth within the current urban area can minimise environmental risks and protect rural and environmental land from the impacts of urban development, but there are few opportunities for new release areas to the east of the Motorway, suggesting a clear strategy is needed to guide the future planning of housing.
10	**Striking the balance between housing growth and protecting all that is important to the residents of the Central Coast will require proactive management and monitoring.** In providing new housing we can more closely consider the types and volume of resources that are required. Smaller housing with more efficient design can also be more sustainable. While high density housing requires areas with excellent amenity, opportunities exist within existing centres with existing high amenity. Housing that generates an uplift in density also presents an opportunity to enhance local and regional infrastructure and amenity through contributions from the development.

INTRODUCTION

1.0 INTRODUCTION

Central Coast Council has identified a need for the preparation of a Local Housing Strategy (LHS). This document forms the first stage of work, providing an evidence base for the development of the LHS. This report has been informed by the Central Coast Local Strategic Planning Statement (CCLSPS) and Affordable and Alternative Housing Strategy (AAHS).

The evidence base has been compiled from existing data sources. It seeks to provide an overview of the demography of the Central Coast LGA and establish a baseline of data on housing supply and demand to identify current gaps in supply and housing affordability. The report also identified locations suited for housing growth, that offer high levels of liveability through access to services, jobs and recreation are considered. The impact of current planning controls on the delivery of a future housing supply is also examined.

This evidence base has been prepared by HillPDA on behalf of Council and will be placed on public exhibition before being refined, adopted and submitted to DPIE with the LHS, for review and endorsement.

1.1 The Central Coast

The Central Coast LGA is within the lands of the Darkinjung people. The LGA is a large and diverse area spreading across 1,681 square kilometres. The LGA It includes a significant urban corridor between Sydney and Newcastle and is the third most populous LGA in NSW. The region has historically attracted growth by offering more affordable housing options compared to metropolitan Sydney and a desirable lifestyle. These factors have drawn residents to the LGA who are mostly looking to raise families or retire.

Historically, the region has consisted of smaller communities distributed in clusters, some of which have grown over the years into more contiguous conurbations, while others have remained discrete, offering a "small town" lifestyle.

The Central Coast has significant natural assets, with well-known beaches and coastal reserves in the east, and significant reserves of bushland in the west. A strong open space network has been maintained, along with an extensive network of parks and reserves affording residents much greater access to nature than in comparable metropolitan LGAs. For these reasons and more, the Central Coast continues to be attractive to potential residents.

Figure 1: Wamberal Beach

While the Central Coast LGA is an attractive home and destination, the same factors that make it so attractive also constrain it. Flooding and tidal impacts pose significant risks to housing and are likely to increase with the frequency of extreme weather events. Many existing dwellings are located within the flood catchments of water bodies across the LGA. The tracts of bushland near urban areas also raise bushfire risks, requiring further consideration around density and design for evacuation. Notwithstanding these constraints, the Central Coast LGA continues to have greenfield housing capacity in the northern release areas, with further capacity for infill development around existing centres.

The *Central Coast Region Plan* (CCRP) has identified that the region will require a total of 199,150 dwellings by 2036. This represents a growth of 26 per cent (or 41,500 dwellings) from 2016 (157,650 dwellings). This growth will need to be met through a combination of continued development of existing release areas and infill growth around existing centres and along identified corridors where there is sufficient amenity and accessibility.

1.2 Background to the LHS

In Action 19.3 of the CCRP, the NSW Government has identified that 41,500 additional homes will be required across the Central Coast between 2016 and 2036 to meet projected population growth. On that basis, an average of 2,075 new dwellings per annum would be required. Analysis of housing approvals and planned construction activity confirm that the LGA is not currently tracking towards that projection, with dwelling approvals and completions being below that level. It is noted that, as of June 2021, the CCRP is currently under review.

The preparation of this LHS is an action supported by the CCRP and CCLSPS and will assist in setting a clear plan for housing in the area over the next 10 and 20 years. The vision for housing, in an LGA is tied with State Government-led strategic plans and expressed broadly in the CCLSPS.

1.3 Purpose

This Evidence Base Report provides Council and the community with detailed background and baseline information to understand the current state of housing in the Central Coast.

More specifically, this evidence base provides a thorough assessment of the existing housing supply and an outlook for future housing delivery focusing on the periods of 2016 to 2026 and 2026 to 2036. It provides:

- A review of the relevant strategic and statutory planning framework by the NSW Government and Council
- An analysis of the Central Coast LGA characteristics that influence the opportunities and constraints for housing and supporting services
- An analysis of demographic and housing supply, how certain factors influence demand for housing and the potential gaps in housing provision
- Housing pipeline, trend and demand analysis that provides insights for how housing is anticipated to be delivered in the future and the potential for shortfalls in the supply of certain types of housing.

1.4 Housing vision

The CCLSPS outlines Council's vision for the LGA to become a leader in placemaking, environmental protection, sustainability, infrastructure and community resilience. Vision statements are provided for each pillar of the Urban Management Strategy: place, environment, lifestyle and infrastructure. The vision for housing is:

> *By 2036, [the Central Coast] will have a diversity and choice of housing types and sizes to accommodate the growing community. Housing areas that are well connected to local jobs and social infrastructure will become desirable and competitive, pushing up housing densities to accommodate the market. Take up will be focused in the centres with existing zoning capacity, helping them to become more vibrant and better serving to the surrounding communities. Our housing provision will have occurred in an equitable manner that ensures all communities remain connected to transport, services and employment.*

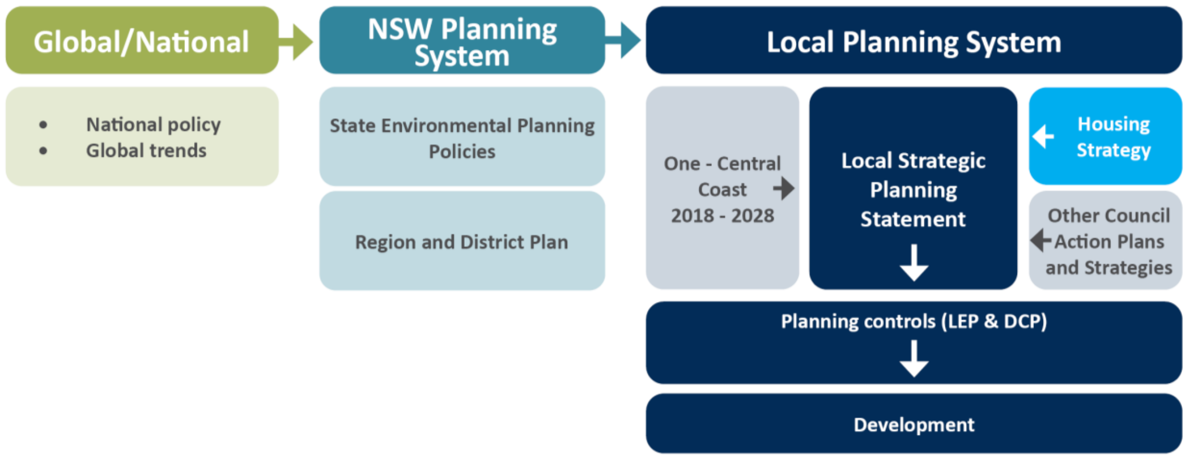
The information in the report will assist Council in achieving this vision.

PLANNING AND POLICY CONTEXT

2.0 PLANNING AND POLICY CONTEXT

This chapter summarises the implications of existing State and Local Government policy and statutory instruments. It identifies key objectives and policy implications for the Central Coast LHS. Figure 2 indicates the way in which the LHS fits into the broader policy, strategic and statutory planning framework.

Figure 2: The local housing strategy context



Source: HillPDA (2021)

2.1 State policy

This section summarises policy set by the NSW Government, predominantly through the Department of Planning, Industry and Environment (DPIE). It highlights relevant actions and strategies and their implications for the delivery of housing in Central Coast LGA.

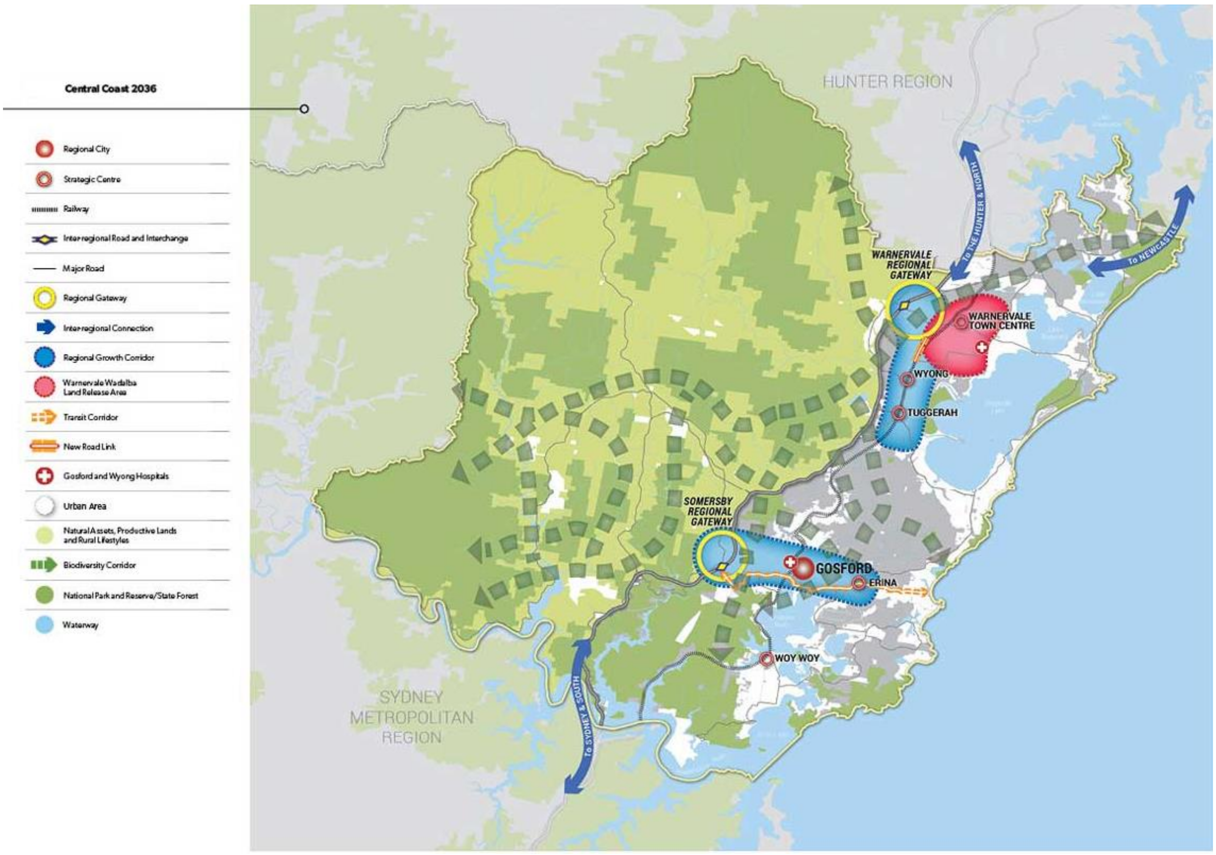
2.1.1 Central Coast Region Plan

The CCRP was released by DPIE in 2016 to provide a regional framework for the development of the Central Coast to 2036. The stated vision of the plan is: "*A healthy natural environment, a flourishing economy and well–connected communities*." The vision is to be achieved through four goals:

- A prosperous Central Coast with more jobs close to home
- Protect the natural environment and manage the use of agricultural and resource lands
- Well–connected communities and attractive lifestyles
- A variety of housing choice to suit needs and lifestyles.

The CCRP includes a structure plan identifies Gosford as a regional city, with strategic centres at Erina, Tuggerah, Woy Woy, Wyong and the future Warnervale Town Centre. The existing Warnervale–Wadalba release area is identified, as well as two regional growth corridors: the Southern Growth Corridor (centred upon the Central Coast Highway Corridor, from Somersby Regional Gateway – Gosford CBD – Erina Strategic Centre) and the Northern Growth Corridor (centred on the Main Northern Railway Corridor, between Tuggerah – Wyong – Warnervale). The overall structure plan from the CCRP is shown below in Figure 3.

Figure 3: Central Coast Regional Structure Plan



Source: DPIE (2016), *Central Coast Regional Plan*

The following table includes a summary of relevant actions in the CCRP and implications for the LHS.

Table 1: Relevant directions under the CCRP and implications for the LHS

Direction	Relevance to the local housing strategy
Direction 14: Protect the coast and manage natural hazards and climate change	The changing risks associated with climate change (e.g. flooding, coastal erosion, bushfire, mine subsidence and land contamination) will affect the future quantity of residential land as well as the types of development permitted.
Direction 15: Create a well-planned, compact settlement pattern	Settlement planning principles should consolidate residential development around existing urban centres and employment areas, most notably the Northern and Southern Growth Corridors, existing rural villages and the Warnervale-Wadalba release area. Development should be well serviced by social infrastructure and transport (active and public) and avoid encroaching on sensitive land uses.
Direction 17: Align land use and infrastructure planning	Growth is to be coordinated with infrastructure delivery, both maximising the efficient use of existing infrastructure and ensuring that new infrastructure is staged according to development in new and intensified development areas. Contribution plans will assist in meeting the cost of enabling and supporting infrastructure, in line with agreed staging with developers that instigate projects outside of sequence required to pay a greater proportion of infrastructure costs.
Direction 18: Create places that are inclusive, well-designed and offer attractive lifestyles	Existing areas with good amenity can be developed into revitalised mixed use centres. Good amenity entails urban areas with good access to services (e.g. health and education), open space networks, and with integrated public and active transport facilities. These centres should be inclusive, meaning that they are safe and accessible for children, older people, and people with a disability, which would include a need for housing appropriate to these groups.
Direction 19: Accelerate housing supply and improve housing choice	Housing demand of 41,500 additional dwellings by 2036. In order to meet this, housing supply should be accelerated through release of land under North Wyong Structure Plan (in line with infrastructure), a review of development controls and monitoring under an urban development program.

Direction	Relevance to the local housing strategy
Direction 20: Grow housing choice in and around local centres	Increase housing diversity and delivery in and near the growth corridors and local centres. Smaller-scale urban renewal could be considered for other local centres with good accessibility.
Direction 21: Provide housing choice to meet community needs	The need for single and couple-only households is growing, which is out of step with typical housing stock in the area. Subsequently, studio, one and two bedroom dwellings will be required. Specialised housing (weekend, seasonal and aged) needs are changing and should be reviewed. Social and affordable housing needs should be examined per community/locale.
Direction 22: Deliver housing in new release areas that are best suited to building new communities	The North Wyong Shire Structure Plan will be updated to reconfirm the priorities for future releases, considering conservation requirements (e.g. Green Corridor) and development potential. Urban fringe zonings should be reviewed to identify areas suitable for urban development. This could impact upon the medium term volume of greenfield development available, which would have implications for the region's ability to meet housing targets.
Direction 23: Manage rural lifestyles	The CCRP applies an approach aiming to preserve existing conditions in rural villages (e.g. Mangrove Mountain, Yarramalong and Somersby), suggesting that they be managed in a way that considers existing use constraints and does not impact on strategic or important agricultural land, energy, mineral or extractive resource viability or biodiversity values. It should be sympathetic to local character, while also improve the resilience of existing rural communities, support local employment, and provide housing opportunities to allow people to age-in-place improving the resilience of these communities, supporting local employment and provide housing opportunities to allow people to age-in-place. As such, minimal future growth is assumed come from these areas under the CCRP.

Source: Central Coast Region Plan (2018), HillPDA

2.1.2 State Environmental Planning Policies (SEPPs)

State Environmental Planning Policies (SEPPs) cover specific social, economic and environmental matters that may impact local government planning. The NSW DPIE continuously reviews the SEPPs to maintain relevance and practicality. Table 2 provides an overview of the relevant SEPPs and the associated implications for the LHS. It is noted that, at the time of writing, all SEPPs are being reviewed.

Table 2: Implications of State Environmental Planning Policies

SEPP	Implications
Affordable Rental Housing (2009) • The ARH SEPP defines housing for very low, low and moderate income earning households. • The policy allows additional floor space to be granted to a private proponent to develop dual occupancies, multi dwelling housing or residential flat buildings where a component is built to be affordable housing for a period of 10 years, managed by a community housing provider. • Requirements include: – The use must be permitted with consent – The site is within 400 metres walking distance of land within Zone B2 Local Centre or Zone B4 Mixed Use (or equivalent) – Accessible to public transport – The development contains at least 20 per cent affordable dwellings. • Build to rent provisions extend to B3 Commercial Core lands: – Housing component may not be strata – Housing component must be able to be retrofitted to an employment use in the future	• Primary approval pathway for secondary dwellings and boarding houses • Opportunity for build to rent provisions to be leveraged in the Central Coast LGA.
Housing for Seniors and People with a Disability The Seniors Housing SEPP seeks to encourage the provision of housing (including residential care facilities) that increase the supply and diversity of housing that meet the needs of seniors and people with a disability. Land zoned for urban purpose, where dwelling houses, residential flat buildings, hospitals and special uses (places of public worship, educational establishments,	• Establishes core principles for adaptable housing (AS 4299-1995) • Allows for a mix of housing types to meet the different needs of older residents

<table>
<tr><th>SEPP</th><th>Implications</th></tr>
<tr><td>schools, seminaries and the like) are permitted, the following development types for seniors or people with a disability are also permitted under this SEPP:
(a) a residential care facility, or
(b) a hostel, or
(c) a group of self-contained dwellings, or
(d) a combination of these but does not include a hospital.
Housing must be within 400 m walk (level pathway) of a public transport station or stop and shops/services.</td><td>• Effectively allows for higher density development if requirements are met.</td></tr>
<tr><td>SEPP No. 65 and Apartment Design Guide (ADG)
SEPP 65 aims to deliver a better living environment for residents who choose to live in residential apartments, while also enhancing streetscapes and neighbourhoods.
The ADG specifies several design requirements for apartments and apartment buildings, which influences the number of and type of dwellings that can be delivered. This includes minimum apartment sizes, apartment mix, balconies and other amenity considerations.</td><td>• SEPP 65 applies to:
– Shop top housing in the R4, B1, B2 and B4 zones
– Residential flat buildings within the B4 and R4 zones
• SEPP 65 and the ADG are currently under review as part of the Design and Place SEPP.</td></tr>
<tr><td>Exempt and Complying Development
The Low Rise Housing Diversity Code (Part 3B) of the Codes SEPP allows one and two storey dual occupancies, manor houses and terraces as complying development in the R1 and R3 zones, where multi dwelling housing is permitted, and dual occupancies in the R2 zones.
Development proposals must meet the requirements of the Codes SEPP and the Design Criteria contained in the supporting design guidelines, to be considered complying development.</td><td>• The Draft CCLEP allows for dual occupancy development in the R2 Low Density Residential Zone and multi dwelling housing in R1 and R3 zoned areas
• The Codes SEPP could potentially allow for complying development pathways, largely in line with current controls.</td></tr>
<tr><td>Aboriginal Land
The Aboriginal Land SEPP is designed to enable the preparation of Development Delivery Plans (DDPs) by Local Aboriginal Land Councils (LALCs). DDPs identify the objectives for LALC-owned land, including land uses, size and scale of development and actions to achieve these objectives. DDPs would provide detailed guidance for planning proposals relating to the lands identified under the SEPP, including a detailed audit and rapid assessment workplan.</td><td>• The Interim Darkinjung DDP (IDP) was completed by DPIE in 2019 for the Darkinjung LALC (DLALC) and covers 4 sites within the LGA. The IDP is a strategic document intended to be superseded by a comprehensive DDP, which would include a comprehensive consideration of DLALC landholdings.</td></tr>
</table>

Source: NSW Legislation, as accessed 20 March 2021.

2.1.3 Gosford Urban Design Framework (2017) and Gosford City Centre SEPP (2018)

The Gosford Urban Design Framework (UDF) was prepared by the NSW Government Architect in 2017, outlining a vision for Gosford as the Central Coast's regional capital. Its key focus relates to building a vibrant and liveable centre through improved built form and the creation of a network of vibrant spaces, as well as identifying a need to streamline planning controls.

To that end, the UDF is implemented via the Gosford City Centre SEPP (2018), which gives action to these priorities, to promote the economic and social revitalisation of the Gosford City Centre. The SEPP includes the following relevant aims:

Table 3: Implications of the Gosford City Centre SEPP

Priority	Relevance to the local housing strategy
Strengthen the regional position of Gosford City Centre as a multi-functional and innovative centre for commerce, education, health care, culture and the arts, while creating a highly liveable urban space with design excellence in all elements of its built and natural environments	Housing should be well designed and, where possible, contribute towards the overall liveability of the GCC.
Protect and enhance the vitality, identity and diversity of Gosford City Centre	Residential development in the GCC should promote housing diversity, meaning dwellings to suit a variety of household types and tenures, as well as housing for residents with specific needs and differing socio-economic status
Promote employment, residential, recreational and tourism opportunities in Gosford City Centre	The SEPP is intended to promote a mixed use centre, including infill housing
Help create a mixed use place, with activity during the day and throughout the evening, so that Gosford City Centre is safe, attractive and efficient for, and inclusive of, its local population and visitors alike	Residential development should be designed to encourage activity and include passive surveillance. Ensuring housing diversity, including tenures for residents from lower socio-economic backgrounds and living with disabilities to promote inclusion

Source: NSW Legislation, viewed 15 March 2021, HillPDA

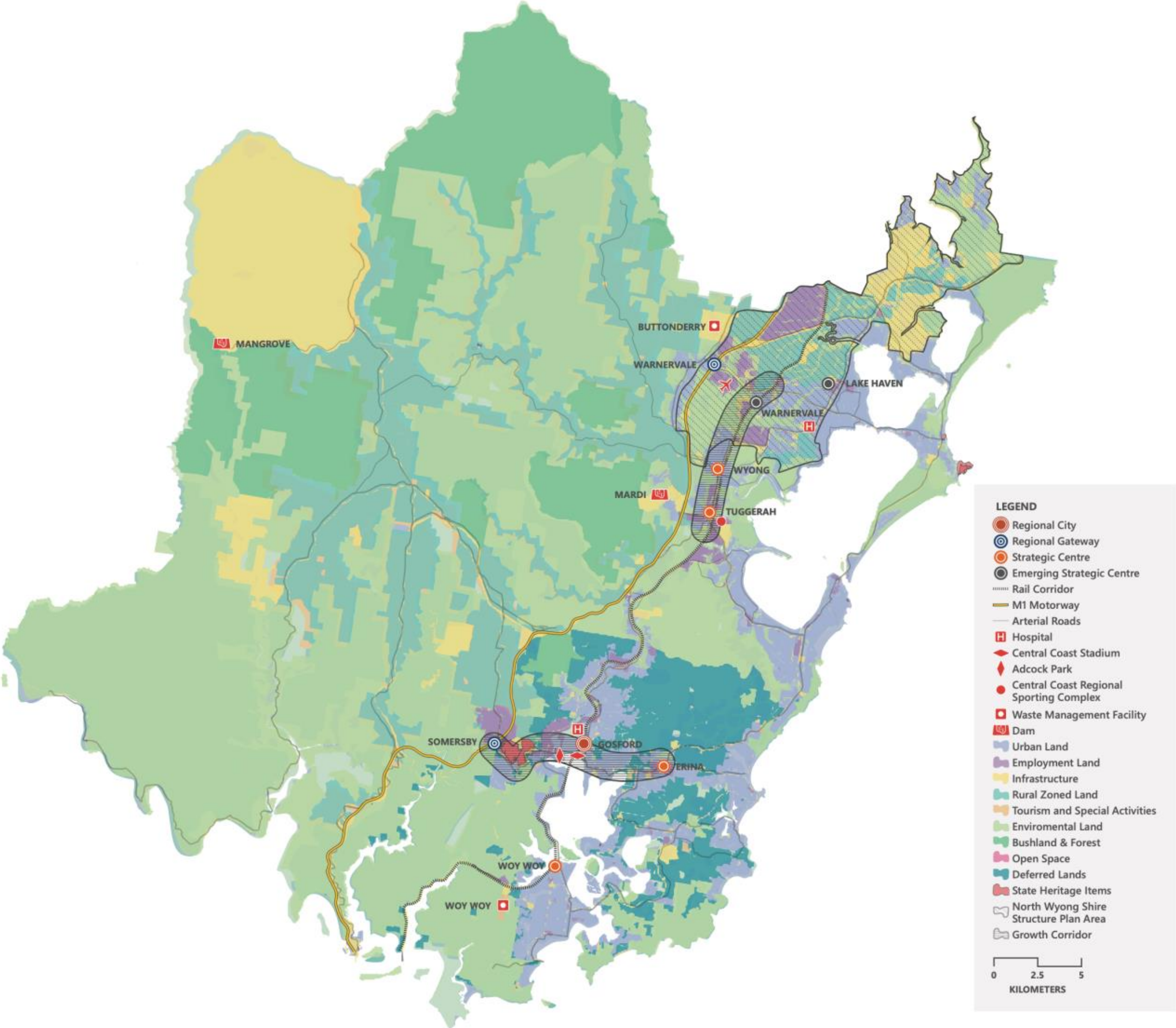
2.2 Council policy

2.2.1 Central Coast Local Strategic Planning Statement

The Central Coast Local Strategic Planning Statement (CCLSPS) was adopted by Council on 29 June 2020. The CCLSPS establishes land use planning priorities for the next 20 years for the LGA (to 2036). The CCLSPS includes strategies and actions to manage future growth within the LGA. It identifies that growth should be focused within existing centres and identified release areas in the north. The CCLSPS emphasises that growth should occur in a way that "*recognises and reinforces the best of Central Coast living*" by retaining places that are "*community-focused and supported by accessible public spaces and active urban centres where families, businesses and neighbourhoods will thrive*." This emphasises the need to preserve amenity and the identity of existing centres, while also delivering renewal through a coordinated approach to growth.

The centres identified in the CCLSPS build upon the CCRP structure plan: the Gosford Regional City, four strategic centres, two regional gateways and two emerging centres within and adjacent to the release areas to the north. The North and South Growth Corridors are also identified as similarly essential locations for future growth. The CCLSPS spatial plan is shown below in Figure 4.

Figure 4: CCLSPS spatial plan



Source: Central Coast Council (2020), *Central Coast Local Strategic Planning Statement*

Table 4, below, identifies relevant priorities under the CCLSPS and implications for this LHS.

Table 4: Relevant priorities under the CCLSPS and implications for the LHS

Priority	Relevance to the local housing strategy
4 Renew our centres as places for people	Centre structure plans and master plans will identify and plan out areas with potential for renewal, including potential infill housing. By promoting a diversity in land use mix, where development is balanced with infrastructure and designed with sufficient amenities to produce more liveable outcomes, centres will support additional housing to cater for a wider range of community needs.
5 Future planning that enables the development of active and liveable centres	Developing precinct plan and active transport strategies that ensure that housing and amenities are appropriately located to create a network of liveable precincts and more liveable housing overall.
8 Provide for the housing needs of our growing region	Housing should cater for the needs of the population as it grows and changes, this includes being responsive to different tenures, household compositions and specific housing needs (e.g. ageing).
9 Plan for the sustainable development of our future urban release areas	Urban release areas should be made available with the availability of infrastructure.

Priority	Relevance to the local housing strategy
17 A Strategy that supports neighbourhood "pocket parks" accessible to local communities within walking distance in addition to larger recreational multi-use open space destinations	Urban areas should prioritise accessibility to open space as a criterion.
20 Recognise and protect the natural, built and cultural heritage of the Central Coast	Natural, built and cultural heritage items will be preserved and managed.
22 Create Sustainable and Resilient communities	Develop the Central Coast Green Grid Plan and urban heat island mapping to improve urban ecosystems, urban amenity, connectivity and liveability of public spaces for the benefit of the Central Coast community.
23 Provide clear direction on climate change action in the region	Place-Based Climate Action Plans will be developed in partnership with the community that establish regional targets for mitigation and prioritises local adaption planning (sea level rise, coastal hazards and disaster management). This will influence the location and form of housing within these areas.
25 Manage floodplains, coastal areas and bushland to improve community resilience to natural hazards	Existing and future areas that are proximate to floodplains, coastal areas and bushland will need to be planned with adequate riparian/buffer zones and mitigation measures to minimise impacts from natural hazards, while not causing environmental harm.
27 Protect important agricultural lands as an economic resource and for local sustainability	Agricultural and primary production lands are the be protected from encroachment by other land uses, including residential.
28 Minimise rural residential sprawl and support rural tourism	Any expansion of rural residential development should consider agricultural production and environmental protection priorities and the availability of infrastructure.
35 Integrate land use and infrastructure	Potential infrastructure gaps within the planned growth areas of the Central Coast should be identified and addressed to ensure that the required infrastructure is provided to meet current and future demand.
36 Review funding mechanisms to deliver essential infrastructure for the region	Explore opportunities for infrastructure delivery to be concurrent with housing delivery. Proved a basis for development of Local Contributions Plan(s) to align infrastructure resourcing with growth. Explore the potential for a regional SIC to support housing growth.

Source: Central Coast Council (2020)

2.2.2 Central Coast Community Strategic Plan – One Central Coast

The Central Coast Community Strategic Plan (CSP), adopted by Council on 25 June 2018, establishes a 10 year plan for Council's approach to funding priorities, managing regional challenges and planning for a sustainable future. The stated vision of the CSP is "*We are One Central Coast, a smart, green, and liveable region with a shared sense of belonging and responsibility.*" The priorities and actions in the CSP are arranged around five key themes: belonging, smart, green, responsible and liveable.

Within these themes there are key priorities and actions to help achieve the CSP vision, those of which are relevant to the LHS are summarised below in Table 5.

Table 5: Relevant priorities under the Central Coast CSP and implications for the LHS

Priority	Relevance to the local housing strategy
I1 Preserve local character and protect our drinking water catchments, heritage and rural areas by concentrating development along transport corridors and town centres east of the M1	Residential development should be concentrated around existing centres in the east.
I2 Ensure all new developments are well planned with good access to public transport, green space and community facilities and support active transport	Additional residential development should be located in areas with good amenity, existing centres with capacity for intensification may be able to support this, otherwise amenities should be provided with intensification.
I3 Ensure land use planning and development is sustainable and environmentally sound and considers the importance of local habitat, green corridors, energy efficiency and stormwater management	Residential development should not take place in environmentally constrained locations, like areas near sensitive environments.
I4 Provide a range of housing options to meet the diverse and changing needs of the community including adequate affordable housing	Residential housing should reflect the needs of the community, including economic status.

Source: Central Coast Council (2018)

2.2.3 Central Coast Affordable and Alternative Housing Strategy

The Central Coast Affordable and Alternative Housing Strategy (AAHS), adopted by Council on 24 April 2019, is intended to guide the future provision of affordable housing within the Central Coast LGA. The strategy and accompanying background documents include significant evidence base and detailed strategies on how to achieve its vision of a "*fair and inclusive region, where everyone has access to affordable and sustainable housing.*" To that end, Table 6 below includes a range of strategies that are relevant to the LHS.

Table 6: Relevant strategies and implications under the AAHS

Strategy	Relevance to the local housing strategy
Strategy A3: For the purpose of this Strategy, Council adopts affordable dwelling targets by type	Housing growth in the LGA will need to accommodate the additional demand for affordable dwellings. The dwelling type with the most acute needs is smaller rentals that are affordable to very low income households.
Strategy C9: Council will investigate opportunities for rezoning developable land within 400 metres of the town centres and 800 metres of railway stations and transport nodes to R1 or R3 so as to facilitate the construction of multi-dwelling housing and Residential Flat Buildings. It is noted that any such rezoning is subject to a detailed assessment process.	Introduction of higher density housing types should occur within the catchment of centres, with good access to services and amenities.
Strategy C10: Council will seek to zone precincts within Greenfield urban expansion areas as R1 residential to allow a range of housing typologies and lot sizes, including multi-dwelling housing such as villas and townhouses. These should be in areas that are well located i.e. within	Greenfield locations should include areas to suite a range of dwelling types, including medium and high density housing types in locations with good access to services and amenities.

Strategy	Relevance to the local housing strategy
400 metre walking distance of designated urban centres and railway stations/transport hubs/bus routes.	
Strategy C11: As part of the broader Central Coast Housing Strategy and forthcoming comprehensive LEP, consider permitting multi-dwelling housing in R2 zoning, where lots have a minimum street frontage of 18 metres to provide sufficient opportunities for lower cost and affordable market accommodation in diverse areas. Alternatively, consider where R2 lands could be rezoned to R1 to permit multi-dwelling housing.	Review the location of R2 zoned areas throughout the LGA to determine appropriateness for the introduction of multi-dwelling housing, paying particular attention to access to services and amenities.
Strategy C12: Through the broader Central Coast Housing Strategy, Council will consider amending its Comprehensive DCP to reduce parking standards for residential flat buildings (a) in line with actual car ownership rates with consideration to affordability/equity (b) within 400 metres of business zones and 800 metres of key transport nodes	Review parking requirements in the DCP for residential flat buildings, with consideration of car ownership rates amongst groups requiring access to housing (e.g. low income, ageing, requiring assistance) and the location of RFBs proximate to centres (i.e. 400m from a business zone and 800m of key transport node).
Strategy C13: Implement development standards and requirements, including SIA guidelines, specific to Supported and New Generation Boarding Houses, considering local needs, local character and the housing market context, and best practice in design and management, and seek to facilitate good quality developments.	Consider need and suitable locational characteristics for New Generation Boarding Houses. Identify and implement guidelines for good design.
Strategy C14: Development of a VPA (affordable housing) policy, in accordance with Section 7.4 of the EPA Act to provide incentives for the development of build-to-rent housing, in return for a contribution towards ARH in perpetuity	Include build to rent in mix of future dwelling mix, with a proportion of that (e.g. 10-15 per cent of GFA) being affordable rental housing in perpetuity.
Strategy C15: As part of the housing strategy introduce of requirements within the LEP to ensure dwelling diversity (one and two bedroom dwellings) within 400 metres of business zones in the Town Centres and within 800 metres of Railway stations	Consider amendments to the LEP to require: a. A proportion of one bedroom, one bathroom dwellings with a floor area of 50 to 55 sqm in Residential Flat Buildings in areas within 400 metres of business zones in the Town Centres and within 800 metres of Railway stations (1 dwelling in 10 or 10% of dwellings in development of 10 or more dwellings); and b. A proportion of two bedroom, one bathroom dwellings with a floor area of 70 to 75 sqm in multi dwelling housing developments and residential flat buildings in areas within 400 metres of town centres and 800 metres of railway stations (1 in 10 or 10 % of dwellings in developments of 10 or more dwellings).
Strategy C16: As part of the broader Central Coast Housing Strategy, Council will consider amendments to the forthcoming Comprehensive DCP to include a range of lot sizes at the sub-division stage to allow for different housing typologies in Greenfield areas.	Consider amendments to the LEP to facilitate the provision of a range of lot sizes in greenfield subdivisions.

Source: Central Coast Council (2019)

2.3 Overview of local planning controls

2.3.1 Gosford Local Environmental Plan 2014

Gosford Local Environmental Plan 2014 (GLEP) establishes comprehensive planning provisions for the former Gosford LGA, forming the southern portion of the Central Coast LGA, post amalgamation. The Gosford LEP came into force on the 11 February 2014 and consists of a written statutory instrument and supporting maps.

The GLEP applies two residential zones being R1 General Residential and R2 Low Density Residential which provide for a range of residential development options. Dwelling houses with secondary dwellings are also permissible with consent in RU1 Primary Production, RU2 Rural Landscape, E3 Environmental Management and E4 Environmental Living zones, with dwelling houses only permissible in RU5 Village zones. Residential flat buildings and shop top housing are permitted with consent in R1 General Residential, B1 General Commercial, B4 Mixed Use and B6 Enterprise Corridor. Shop top housing is only permitted with consent in B2 Local Centre and B3 Commercial Core. The GLEP utilises building height and floor space ratio as principal development standards to influence built form outcomes.

The GLEP is to be superseded by the combined Central Coast Local Environment Plan (CCLEP) in 2021 (adopted by council 14 December 2020).

2.3.2 Wyong Local Environmental Plan 2013

Wyong Local Environmental Plan 2013 (WLEP) establishes comprehensive planning provisions for the former Wyong LGA, forming the northern portion of the Central Coast LGA, post-amalgamation. The WLEP came into force on the 23 December 2013 and consists of a written statutory instrument and supporting maps.

The WLEP applies four residential zones throughout the LGA being R1 General Residential, R2 Low Density Residential, R3 High Density Residential and R5 Rural Residential. In addition, dual occupancies and secondary dwellings are permissible with consent in RU1 Primary Production and RU2 Rural Landscape zones. Dual occupancy dwellings are also permitted with consent in RU6 Transition, E3 Environmental Management and E4 Environmental Living zones. Residences with secondary dwellings are permitted with consent in RU5 Village and SP3 Tourism zones. Shop top housing is permitted with consent in B1 Neighbourhood Centre, B2 Local Centre, B3 Commercial Core, B5 Business Development, B6 Enterprise Corridor and B7 Business Park. Residential flat buildings are permitted with consent in R1 General Residential and R3 Medium Density Residential and B4 Mixed Use zones. The WLEP utilises building height and floor space ratio as principal development standards to influence built form outcomes.

The WLEP is to be superseded by the combined CCLEP in 2021 (adopted by council 14 December 2020).

2.3.3 Draft Central Coast Local Environmental Plan 2018

The Draft Central Coast Local Environmental Plan 2018 (CCLEP) was adopted by Council on 14 December 2020 and at the time of writing was with the Department of Planning Industry and Environment prior to being made. The Draft LEP, once made, will establish a single LEP for the amalgamated Central Coast Council, excluding Deferred Matter (DM) lands which will continue to be subject to Interim Development Order (IDO) 122 and the Gosford Planning Scheme Ordinance (GPSO), until an environmental lands review is completed. DM land subject to IDO 146 will be repealed by the CCLEP (as per Council report/resolution of 9 March 2021 Item 4.2). The CCLEP will come into force in 2021 and consists of a written statutory instrument and supporting maps.

The Draft CCLEP applies four residential zones: R1 General Residential, R2 Low Density Residential, R3 High Density Residential and R5 Rural Residential throughout the LGA to provide for a broad range of residential development. Dual occupancies or secondary dwellings are also permissible with consent in RU1 Primary Production and RU2 Rural Landscape zones. Dual occupancy dwellings are permitted with consent in RU6 Transition, E3 Environmental Management and E4 Environmental Living zones. Residences with secondary dwellings are permitted with consent in RU5 Village and SP3 Tourism zones. Shop top housing is permitted with consent in B1 Neighbourhood Centre, B2 Local Centre, B3 Commercial Core, B5 Business Development, B6 Enterprise Corridor and B7 Business Park. Residential flat buildings are permitted with consent in R1 General Residential and R3 Medium Density Residential and B4 Mixed Use zones. The Draft CCLEP utilises building height and floor space ratio as principal development standards in influence built form outcomes.

2.4 What does it mean?

Existing strategic plans and statutory instruments provide a firm framework to influence housing delivery in the Central Coast LGA. This framework:

- Recognises a need for 41,500 additional dwellings by 2036 (over the 2016 dwelling count)
- Focuses future greenfield housing growth in the Northern Growth Corridor, Southern Growth Corridor and Warnervale-Wadalba release area
- Encourages higher density housing types in and around established centres, including the Gosford Regional City, to improve housing diversity and facilitate lively, active and high amenity centres that offer lifestyle opportunities for residents
- Aims to avoid development encroaching into sensitive areas by respecting bushfire risks and land constraints
- Provides mechanisms to support the delivery of affordable housing and build to rent schemes and commits Council to being proactive in developing affordable housing on key sites
- Suggests there are opportunities to improve housing affordability generally by reducing parking requirements, in the DCP for residential flat buildings, near public transport nodes
- Supports the establishment of an affordable housing target
- Identifies potential amendments to the LEP including specifying a proportion of dwelling and minimum size requirements for one and two bedroom dwellings in centres and near public transport nodes.

Also of note are the land use planning controls which permit a broad range of housing types in the established urban areas of the LGA. Despite this, the vast majority of housing that has been developed has been for detached dwellings, indicating a strong market for this type of housing and potentially, a reluctance of developers to construct other types of housing. This is explored further in the subsequent sections.

CENTRAL COAST LGA

3.0 CENTRAL COAST LGA

This chapter provides a snapshot of Central Coast LGA's employment, transport, infrastructure and environmental characteristics and constraints.

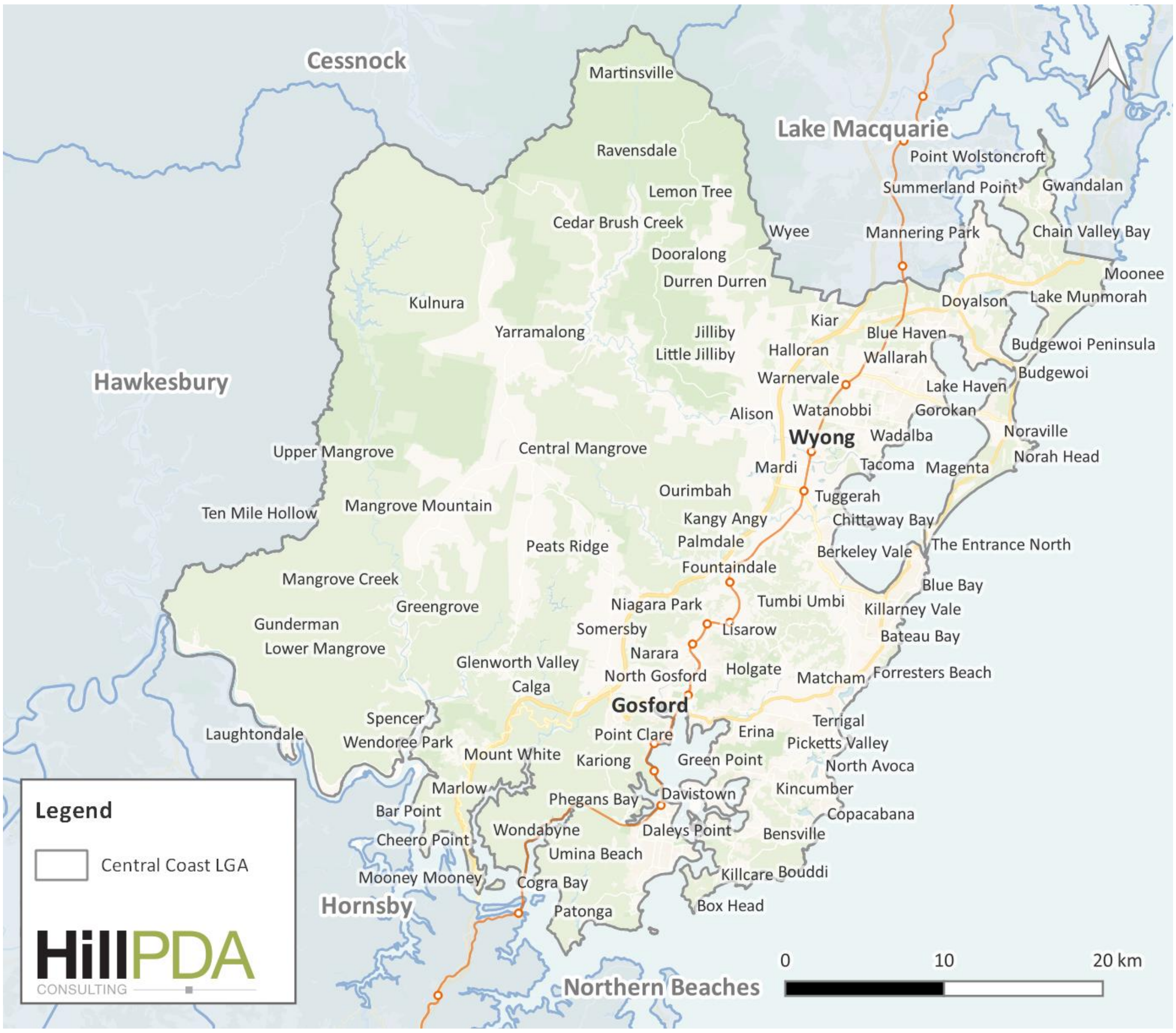
3.1 Location context

Central Coast LGA is located immediately to the north of the Sydney Metropolitan Area, with the Hawkesbury River and Broken Bay forming the southern boundary and Hornsby LGA and Northern Beaches LGA beyond. The LGA is bounded by Lake Macquarie and Cessnock LGAs to the north, Hawkesbury LGA to the west and the Pacific Ocean to the east.

Central Coast LGA is expansive, being approximately 1,681 square kilometres, comprising the entirety of the Central Coast region. The Central Coast LGA and its surrounds are shown in Figure 5.

Most urban areas are concentrated in the eastern part of the LGA (to the east of the M1 Pacific Motorway), including local and regional commercial centres, industrial and employment lands, significant areas of national park, sensitive estuaries, lakes, large lot residential areas and some agricultural production. Rural villages, agricultural production, extensive national parks and state forests comprise the western portion of the LGA.

Figure 5: Central Coast LGA and surrounding LGAs



Source: HillPDA 2021

The Central Coast LGA has two major activity centres at Gosford and Wyong. The Gosford Regional Centre forms the heart of a broader Southern Corridor, stretching from Somersby to Erina. The Wyong centre forms part of a broader Northern Corridor, extending from Tuggerah to the release areas around Warnervale and Wadalba.

Development across the LGA has been characterised by the differing profiles of the constituent former LGAs of Gosford (South) and Wyong (North):

- Areas in the South are characterised by longer-term established suburbs and centres, but with no greenfield release areas. The South is also characterised by relatively lower levels of social disadvantage,[1] although there are some concentrations of more disadvantaged areas
- The North is characterised by some established centres, with rapidly urbanising areas in the surrounds accommodating the most significant growth in LGA over recent decades. The far northern regions also contain the most significant remaining greenfield release areas within Central Coast LGA.

Throughout the LGA are areas with significant environmental constraints, including sensitive ecosystems, bushfire prone areas and areas subject to hydrological constraints from water bodies or the ocean. Consequently, those existing centres which are situated in less constrained locations are the more optimal locations for further residential growth, aside from the existing release area, this is discussed further in Chapter 6.0.

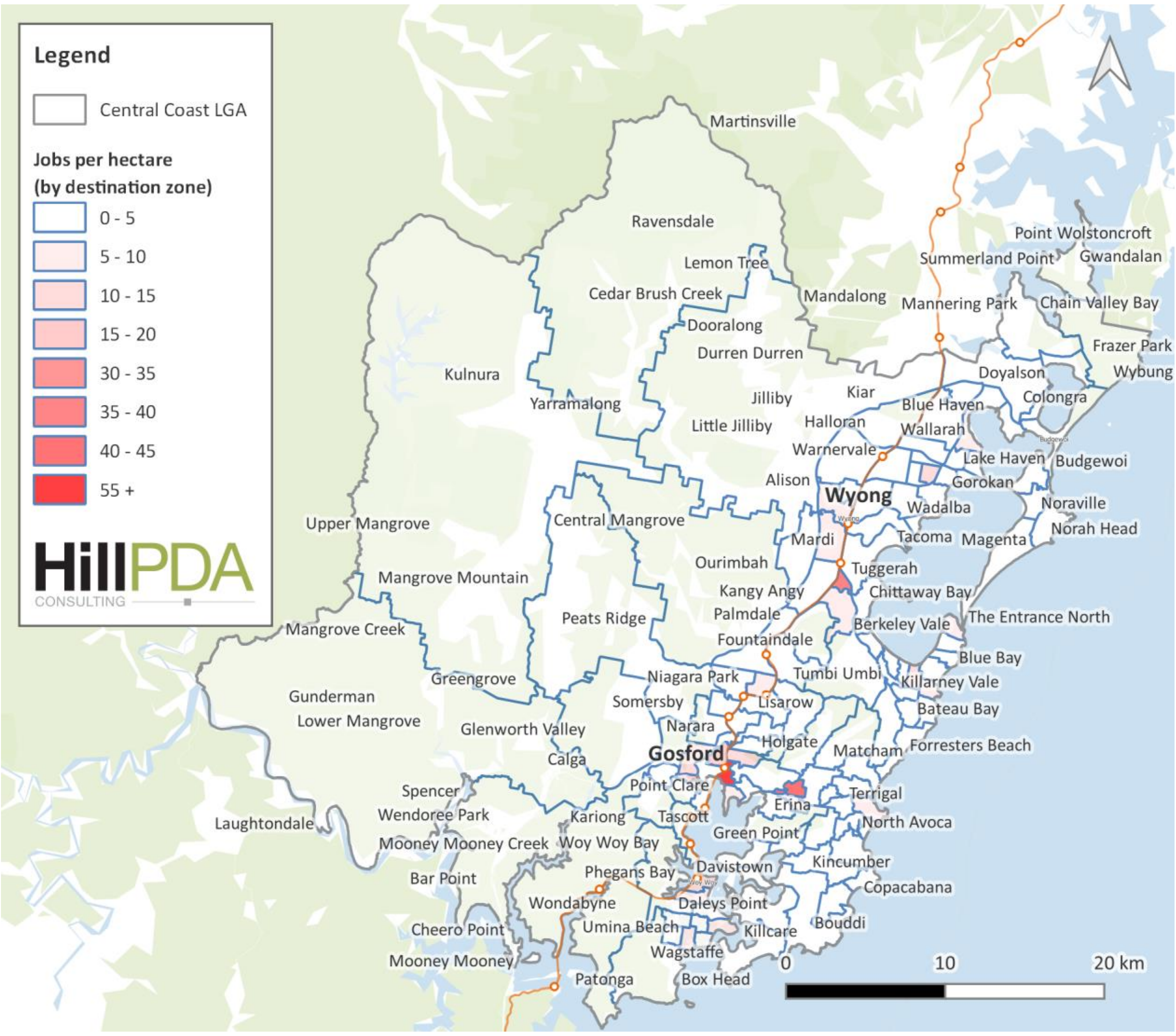
3.2 Employment

The Central Coast LGA has a diverse employment base, with 139,599 residents over the age of 15 employed at the 2016 Census. Employment in the region is strongly focused on population serving industries, with health care and social assistance employing 15 per cent of residents, followed by construction and retail with 11 per cent each. Outside of population serving occupations, manufacturing was the most significant employer, with 6 per cent of residents. Approximately 19 per cent of workers were employed as professionals, 15 per cent were employed in technical roles and 14 per cent were employed in clerical or administrative roles, with these three occupations making up almost half of the resident workforce. Approximately 68 per cent of residents lived and worked in Central Coast LGA, while about 25 per cent of residents travelled outside the LGA to their place of work.

Locations of employment (that is, workers' recorded place of work) in Central Coast LGA have been mapped to the Destination Zone (DZ) in Figure 6. The most significant concentrations of employment are concentrated in DZs corresponding with Gosford, Erina and Tuggerah. It is notable that the latter two of these locations correspond with the location of the two largest shopping centres in the region. Other centres like Woy Woy and Wyong recorded lower concentration of employment, potentially indicating a spread of jobs over a wider area. Employment is explored further in Chapter 4.0.

[1] Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2016. Comparison of Gosford and Wyong SA3s.

Figure 6: Jobs per hectare mapped to the destination zone



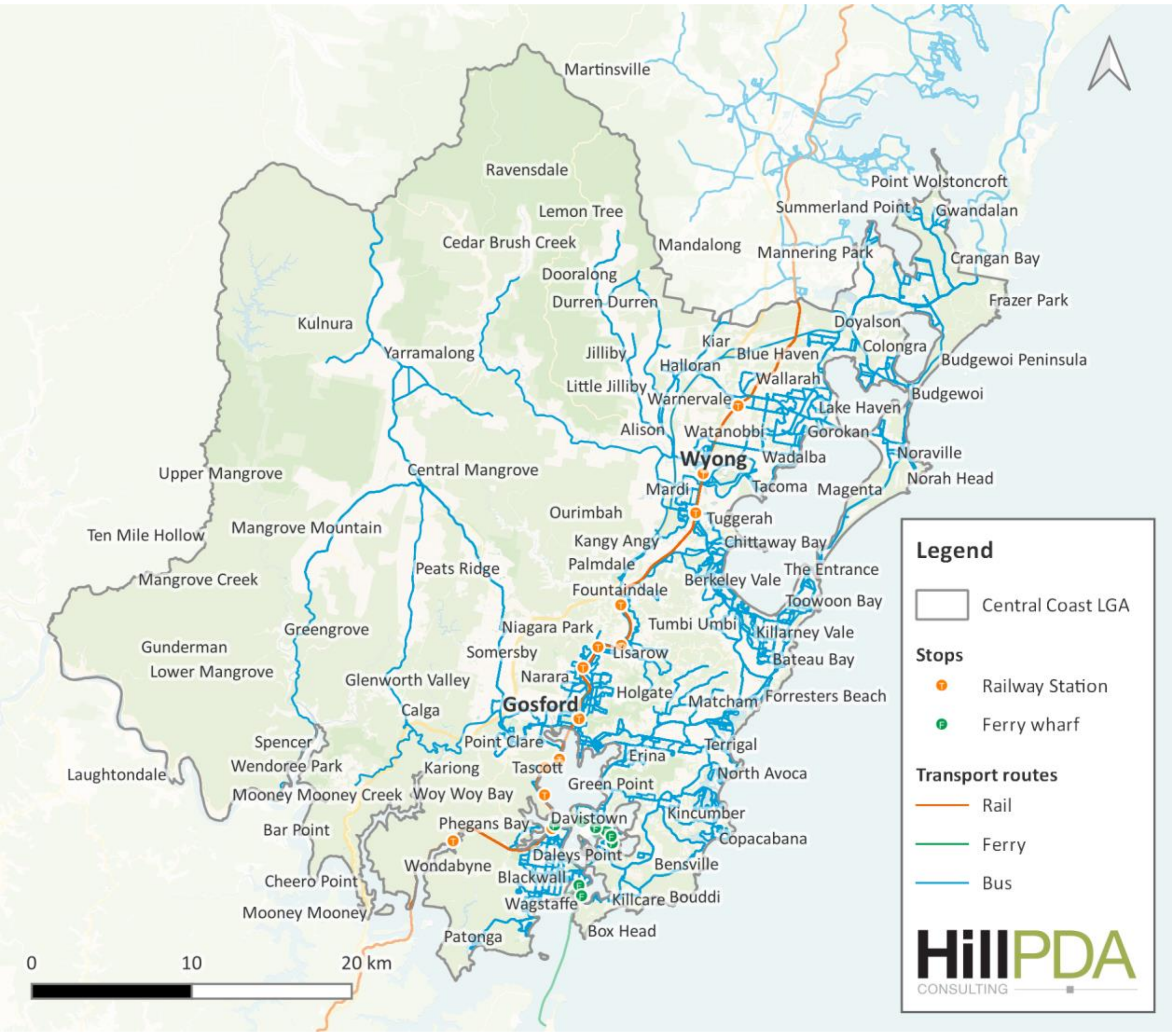
Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via TableBuilder.

3.3 Transport

The Central Coast LGA is positioned between Sydney and Newcastle, with inter-regional transport being predominantly north-south orientated. This corresponds with the region's pattern of development. Most historic centres, like Woy Woy, Gosford and Wyong, are situated along the Main Northern Railway and the Old Pacific Highway, which continue to be vital transport arteries between Sydney, Northern NSW and Queensland. The M1 Pacific Motorway is located to the west of the major inland centres on the Central Coast, forming the contemporary primary road link with regions to the south and north, as well as providing north-south connections within the Central Coast LGA.

Internally, the region is served by an extensive road network, with the Central Coast Highway (coastal areas in the east and northeast) and the Old Pacific Highway (inland) being the most regionally significant arteries. The region is served by an extensive public transport network, predominantly comprising bus routes that link towns and suburbs with a system of interchanges located at local shopping centres and railway stations, ferry services linking suburbs along Broken Bay in the far south and the rail service predominantly linking inland centres and localities.

Figure 7: The Central Coast transport network

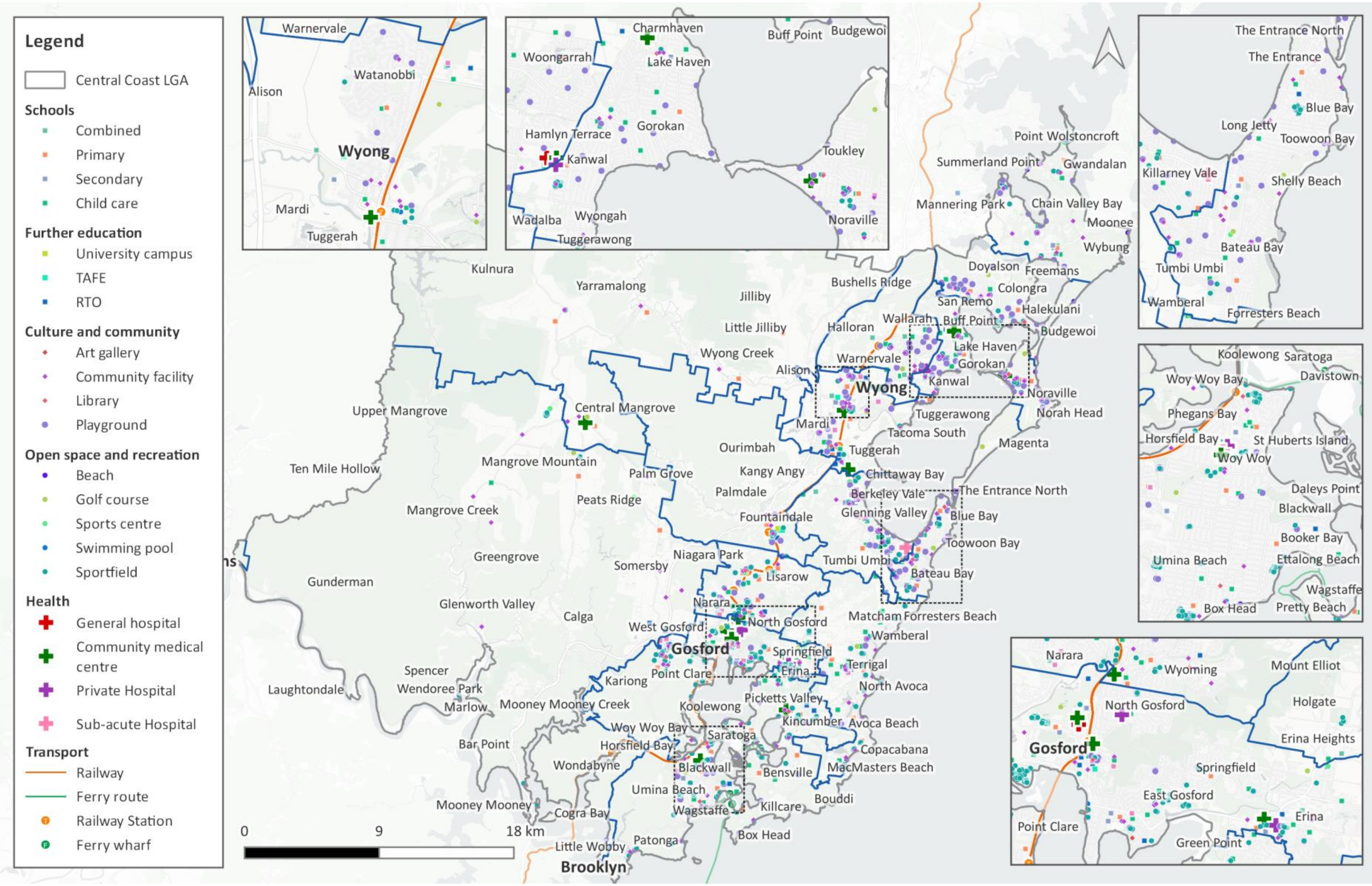


Source: Transport for NSW (2021)

3.4 Social infrastructure

The Central Coast LGA has a significant volume of social infrastructure to service its many spatially dispersed communities, with open space networks, community facilities and active transport links augmenting a significant natural base of forests and coastlines. Selected social infrastructure is mapped in Figure 8, which shows the concentrations around more populated areas in the eastern part of the LGA.

Figure 8: Social infrastructure within social planning districts



Source: DPIE Point of Interest Layer (2021), MySchool database (2021), ACECQA Child Care Database (2020), Council open space layers

3.4.1 Health care

Health care services are distributed throughout the LGA, with two hospitals with emergency departments at Gosford and Wyong and further sub-acute hospitals/health care centres without emergency departments at Woy Woy and Long Jetty. Community Health Centres operated by the Central Coast Local Health District (CCLHD) are located in Erina, Kincumber, Lake Haven, Long Jetty, Mangrove Mountain, Woy Woy, Wyong and Kanwal. A map of dedicated health services operated by the CCLHD is included to the right in Figure 9.

There are three overnight private hospitals at Wyong, Berkley Vale and North Gosford, with a private day hospital located at Erina.

In addition, there are numerous GPs, private medical centres and allied health services located throughout the region, which would further add to access to health care.

Figure 9: Map of CCLHD services

Source: CCLHD (2020)

3.4.2 Open space and recreation

The Central Coast LGA benefits from an extensive open space network, which augments its natural backdrop maintained through reserves. The LGA includes:

- Over 500 playgrounds and a significant number of active recreation facilities, including:
  - 13 turf and 44 synthetic cricket pitches
  - 18 cricket net facilities
  - 74 football (soccer)
  - 26 rugby league
  - 13 rugby union
  - 9 AFL
  - 7 baseball
  - 28 touch football/OzTag
  - 5 hockey fields
- 15 fitness stations, distributed throughout the LGA
- Indoor sports and recreation are offered at three facilities in Lake Haven, Niagara Park and Woy Woy
- Council operated aquatic centres are located in Gosford, Toukley, Woy Woy and Wyong.

3.4.3 Education and child care

The Central Coast LGA includes 53 public and 13 non-government primary schools, 15 public high schools (counting each of the secondary colleges as one school), 9 non-government high schools, on1e public community school (K-12) and 9 non-government combined (K-12) schools. Additionally, there are 3 public school catering to students with specific learning or behavioural needs and a large network of independently operated learning support units and campuses. In 2020, the LGA recorded approximately 53,446 full time equivalent student enrolments.[2] Council operates 8 long day care child care centres and there were are a further 116 registered long day care providers and 16 preschool operators (attached to schools and standalone) located throughout the LGA, offering a maximum of 7,778 registered places.[3] There is 1 major university campus operated by The University of Newcastle at Ourimbah, which offers a range of courses, library facilities and other associated amenities. There are three TAFE NSW campuses located within the LGA, at Gosford, Wyong and Ourimbah (co-located with the university campus). Data available from the Australian Skills Quality Authority and Training.gov.au indicates that there are 32 providers currently registered within the LGA, delivering a range of qualifications. Training providers are primarily located at Tuggerah, Gosford and Kariong, many situated within business parks.

3.4.4 Community and culture

The Central Coast Council operates 74 community venues (various halls and community centres) located throughout the LGA, including three 50+ leisure and learning facilities. Council also operates 1 regional gallery, 2 theatres, 11 branch libraries and supports 1 additional community library. These facilities are primarily located in and around population centres, with some historic facilities located in, and often forming the heart of, rural villages and localities in the west.

The Central Coast LGA has a growing Aboriginal population with a strong identity, and an established network of local Aboriginal cultural and community organisations, which actively participate in sustaining connection to land. Aboriginal cultural heritage includes tangible and intangible markers allowing for a rich understanding of the traditional connection of Aboriginal people, past and present, to country. The CCLSPS notes that the LGA includes over 3,000 registered Aboriginal sites and that there are many opportunities for protecting and celebrating Aboriginal heritage with regard to placemaking, planning and tourism.

3.5 What does it mean?

The Central Coast LGA offers residents advantages due to its natural setting and recreational opportunities. Leveraging these attributes will be important to delivering desirable liveability outcomes. Some important considerations are:

- The LGA has excellent north-south connections that provide important links for residents to jobs and services. Locating housing where it can easily access these connections may offer some advantages for residents
- The region has some strong intra-regional links but is subject to heavy car reliance and associated road congestion impacts on key arteries. Public transport usage is moderate, but lower frequencies away from trunk routes hinder the amenity of these services and, consequentially, ridership
- While a significant number of residents commute outside the region for work, more residents of the Central Coast work within the LGA compared to residents in Metropolitan Sydney. Jobs are focused within existing centres, continued development of which would further boost local employment and reduce congestion on arterial transport routes out of the LGA
- Continued housing growth in the Central Coast LGA will generate increased demand for goods and services. Expansion of jobs and services within the LGA would reduce commute times allowing many residents to have greater time to enjoy the recreational and high amenity attributes of the LGA, improving liveability
- The LGA has an extensive network of public, non-government and privately operated social infrastructure, affording improved liveability and access to amenities in areas that would otherwise be less well connected to larger centres or areas outside the region. Leveraging this infrastructure by ensuring that it continues to be accessible and responsive to community need will be essential in maintaining and enhancing levels of amenity and liveability
- The Central Coast has a rich cultural landscape which needs to be acknowledged, supported and engaged with in the planning process.

[2] ACARA (2021), *School Profile and Location 2020*
[3] ACECQA (2020), *National Child Care Register*

PEOPLE AND HOUSING

4.0 PEOPLE AND HOUSING

This chapter considers the demography and housing needs of the Central Coast LGA. Data for Central Coast LGA has been compared to the selected benchmark LGAs of Lake Macquarie and Penrith. Lake Macquarie LGA and Penrith LGA were selected as benchmarks, in consultation with Council, because they offer similar attributes with both being located on the fringe of major metropolitan areas. Only where comparator data is unavailable for those LGAs, Greater Sydney GCCSA (which includes the Central Coast LGA), has been used.

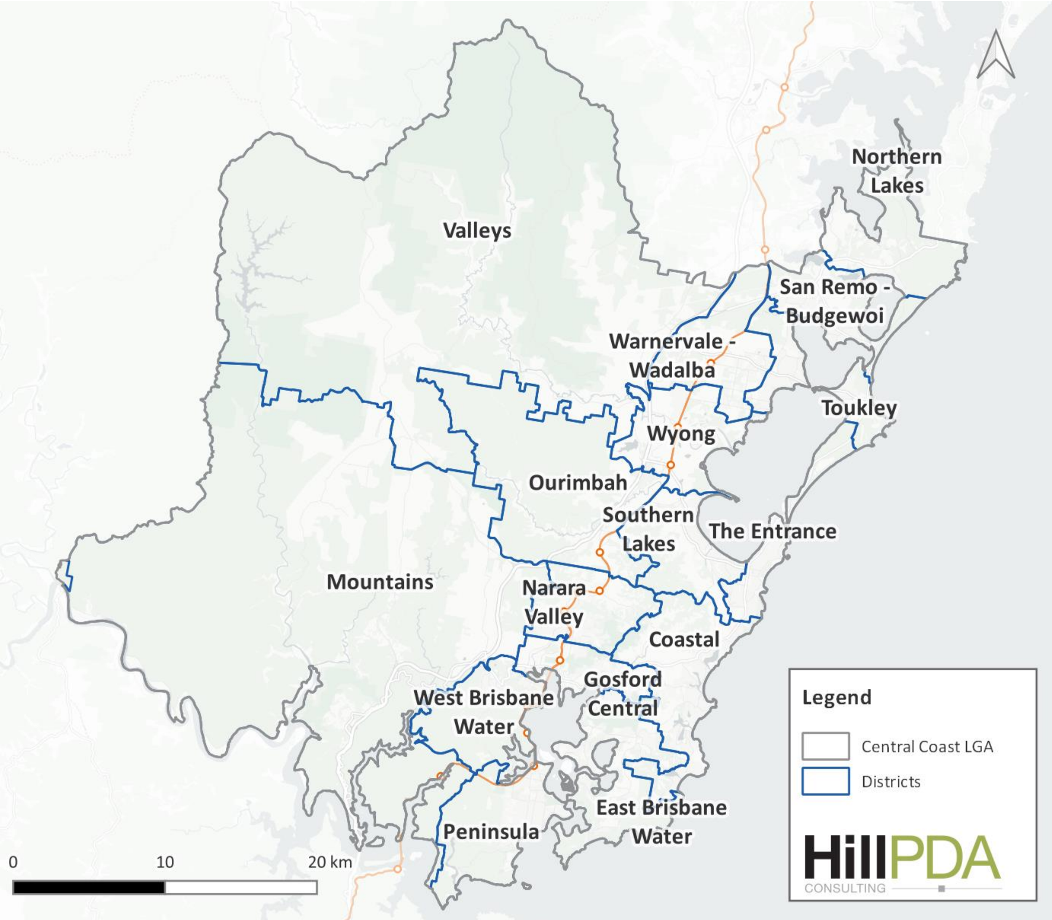
This section presents an overview of the demography of the Central Coast LGA (the study area). The benchmark and comparison Local Government Areas of Lake Macquarie and Penrith are shown in grey and green text next the study area figures for direct comparison. The statistics provided exclude the "not stated" and "not applicable" categories. Red lines indicate areas of particular interest or significant variation to benchmark figures.

Analysis presented in this chapter includes:

- Population, workforce, socio-economic disadvantage
- Housing stock, type, mix
- Population characteristics, mode of travel, household size, type.

Where local analysis has been undertaken in this report, the social planning districts employed for analysis by Council in other reports have been used. The social planning districts are shown below in Figure 10.

Figure 10: Social planning districts



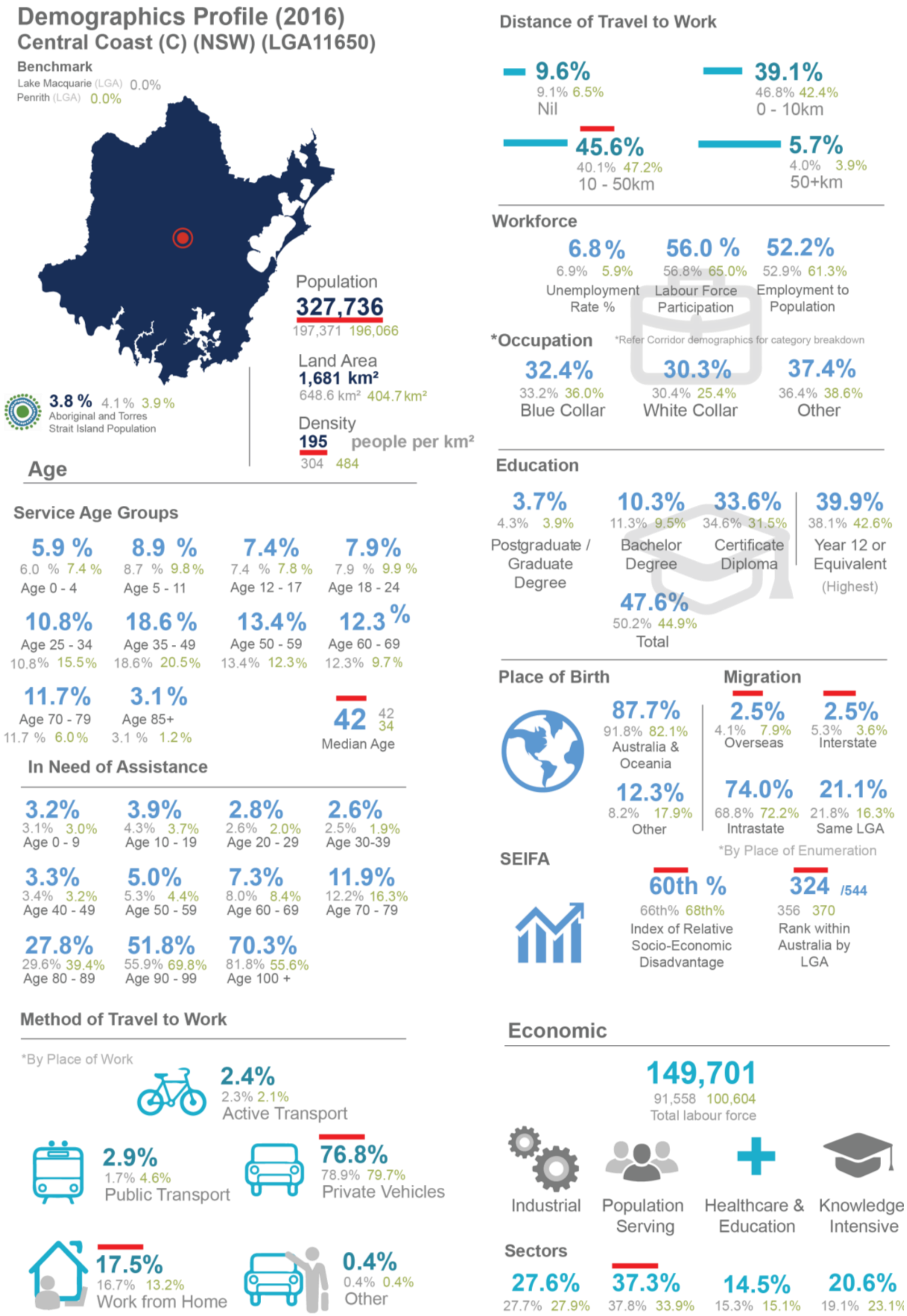
The social planning districts are composed using amalgamations of suburb boundaries, they are:

Table 7: Social planning districts and consituent suburbs

District	Constituent suburbs
Coastal	Avoca Beach, Copacabana, Erina Heights, Forresters Beach, Holgate, Macmasters Beach, Matcham, North Avoca, Picketts Valley, Terrigal and Wamberal
East Brisbane Water	Bensville, Bouddi, Box Head, Daleys Point, Davistown, Empire Bay, Green Point, Hardys Bay, Killcare, Killcare Heights, Kincumber, Kincumber South, Pretty Beach, Saratoga, St Huberts Island, Wagstaffe and Yattalunga
Gorokan	Charmhaven, Gorokan, Kanwal, Lake Haven and Wyongah
Gosford Central	East Gosford, Erina, Gosford, Green Point, North Gosford, Point Frederick, Springfield and West Gosford
Mountains	Bar Point, Cheero Point, Clara, Cogra Bay, Glenworth Valley, Greengrove, Gunderman, Little Wobby, Lower Mangrove, Mangrove Creek, Mangrove Mountain, Marlow, Mooney, Mooney Creek, Mount White, Peats Ridge, Somersby, Spencer, Ten Mile Hollow, Upper Mangrove, Wendoree Park and Wondabyne
Narara Valley	Lisarow, Mount Elliot, Narara, Niagara Park and Wyoming
Northern Lakes	Doyalson North, Frazer Park, Freemans, Gwandalan, Kingfisher Shores, Lake Munmorah, Mannering Park, Moonee, Point Wolstoncroft, Summerland Point and Wybung
Ourimbah	Kangy Angy, Ourimbah, Palm Grove and Palmdale
Peninsula	Blackwall, Booker Bay, Ettalong Beach, Patonga, Pearl Beach, Umina Beach and Woy Woy
San Remo - Budgewoi	Blue Haven, Budgewoi, Budgewoi Peninsula, Buff Point, Colongra, Doyalson, Halekulani, San Remo
Southern Lakes	Berkeley Vale, Chittaway Bay, Fountaindale, Glenning Valley, Killarney Vale and Tumbi Umbi
The Entrance	Bateau Bay, Blue Bay, Long Jetty, Magenta, Shelly Beach, The Entrance, The Entrance North and Toowoon Bay
Toukley	Canton Beach, Norah Head, Noraville and Toukley
Valleys	Cedar Brush Creek, Central Mangrove, Dooralong, Durren, Jilliby, Kiar, Kulnura, Lemon Tree, Little Jilliby, Ravensdale, Wyong Creek and Yarramalong
Warnervale - Wadalba	Bushells Ridge, Halloran, Hamlyn Terrace, Wadalba, Wallarah, Warnervale and Woongarrah
West Brisbane Water	Horsfield Bay, Kariong, Koolewong, Phegans Bay, Point Clare, Tascott and Woy Woy Bay
Wyong	Alison, Chittaway Point, Mardi, Rocky Point, Tacoma, Tacoma South, Tuggerah, Tuggerawong, Watanobbi and Wyong

4.1 Overview of Central Coast LGA

LEGEND: Central Coast LGA: 0.0% Lake Macquarie LGA: 0.0% Penrith LGA: 0.0% Area of interest or variance: ——



Household Profile & Family Type

Household Structure

70.7%
73.5% 78.3%
Family Households

26.3%
24.1% 19.2%
Lone Person Households

3.1%
2.4% 2.6%
Group Households

41.3%
42.0% 48.8%
Couple Family w. Children

38.1%
39.5% 30.3%
Couple Family w/o Children

19.2%
17.4% 19.3%
One Parent Family

1.4%
1.2% 1.5%
Other Family

Weekly Household Income

40.5%
38.7% 28.4%
$0-999

47.5%
48.2% 55.0%
$1000-2999

11.9%
13.1% 16.7%
$3000+

Income

$1,258 /Weekly
$1,313
$1,658
Median Household Income

$1,750 /Weekly
$1,733
$2,000
Median Mortgage Repayment

$350 /Weekly
$320
$370
Median Rent

Tenure

70.9%
75.3% 68.5%
Owned/ being purchased

27.6%
23.5% 31.0%
Rented

1.5%
1.1% 0.5%
Other Tenure

138,266
80,105 67,638
Total Private Dwellings

87.5%
91.2% 94.1%
Private Dwellings Occupied

2.5
2.5 2.9
Avg Household Size

Dwelling Type

78.9 %
85.6 % 81.8 %
Separate house

12.5 %
9.7 % 11.8 %
Townhouse

7.7 %
3.8 % 6.0 %
Flat-Unit-Apartment

1.0 %
0.9 % 0.4 %
Other Dwelling

Bedrooms

0
0.3 %
0.2 % 0.3 %

1
3.6 %
3.6 % 2.1 %

2
19.4 %
17.0 % 10.4 %

3
41.8 %
44.9 % 46.9 %

4
27.5 %
28.0 % 31.8 %

5
6.1 %
5.3 % 6.8 %

6
1.3 %
1.0 % 1.7 %

Overall, the Central Coast (LGA) demographic composition is relatively similar to the benchmark regions of Lake Macquarie and Penrith LGAs.

It should be noted that Central Coast has a noticeably larger population than both benchmark LGAs, but a lower population density due to the larger size of the LGA.

The demographic data analysed is a combination of ABS, Profile.id and DPIE data. Analysis of the data indicate the following:

- **Age:** The median age in the study area is the same as Lake Macquarie (42), and significantly higher than Penrith at 34. Penrith has a higher proportion of younger residents when compared with Central Coast and Lake Macquarie
- **People in need of assistance:** Analysis of people in need of assistance indicates that majority of people in need of assistance in the LGA are aged between the 30-69 age bracket and a relatively low proportion in the 70+ range
- **Method of travel to work:** The Central Coast and comparator LGAs are all highly car dependant, with a relatively high proportion working from home. Public transport and active transport are both uncommon. The commuting distance is mostly between 10-50 kilometres, explaining the car dominance of the region
- **Workforce:** The unemployment rate of Central Coast at 6.8 per cent was slightly higher than the NSW average in 2016 of 5.7 per cent
- **Occupation:** There is an equal spread of blue collar, white collar, and other services at approximately 30 per cent across the categories
- **Education:** The total percentage of people with a tertiary education sat at 47.6 per cent, with 33.6 per cent of those being a certificate or diploma and 10.3 per cent with a bachelor's degree. Only 3.7 per cent of people had a postgraduate/graduate degree. These proportions are like that of Lake Macquarie and Penrith. People with year 12 or equivalent as their highest level of education sat at 39.9 per cent
- **Place of birth:** majority Australia and Oceania with a low percentage from overseas
- **Migration:** There is a low rate of overseas and interstate migration, with most migration occurring intrastate and across LGAs
- **SEIFA:** Central Coast is ranked in the 60th percentile on the index of relative socio-economic disadvantage, and has a slightly above average index of disadvantage, however, is relatively similar to Lake Macquarie and Penrith
- **Employment:** Population serving is the largest category of employment, followed by industrial and knowledge intensive with healthcare & education making up only 14.5 per cent. This spread is similar to both benchmark LGAs
- **Households:** There is a high proportion of family households and only 3.1 per cent of group households. The most dominant household type is couple family with children at 41.3 per cent
- **Income:** Almost half of the resident population earn an income within the $1,000-$2,999 range per week with a median weekly income of $1,258. The median income in Central Coast is slightly lower than that of Lake Macquarie ($1,313) and Penrith ($1,658)
- **Home ownership:** Home ownership in the LGA is high at 70.9 per cent and rental only at 27.6 per cent.
- **Occupancy rate:** The occupancy rate of dwellings is at 87.5 per cent only slightly lower than Penrith and Lake Macquarie LGA
- **Dwelling type:** As of 2016, 78.9 per cent of the existing housing stock were separate house, followed by townhouses at 12.5 per cent and units/apartments at 7.7 per cent. Central Coast LGA had slightly more townhouses and apartments than the benchmark LGAs
- **Dwelling size:** Two and four bedroom dwellings make up over 50 per cent of the stock in Central Coast LGA with a similar proportion in both benchmark LGAs. Four bedroom apartments sit at 27.5 per cent.

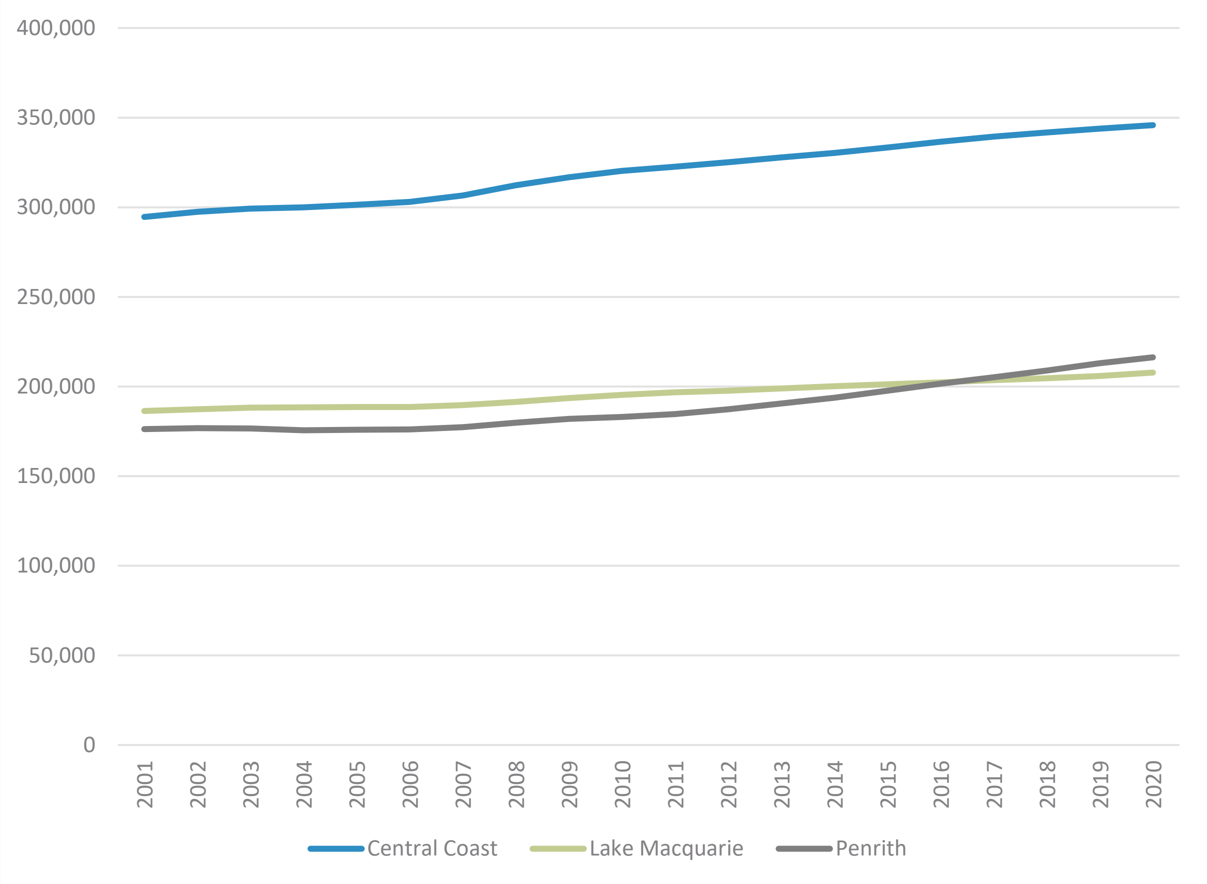
4.2 Population growth

At the 2016 Census, the Central Coast LGA population was home to approximately 327,736 residents, of whom 3.7 per cent identified as being either Aboriginal and/or Torres Strait Islander.

The 2020 estimated residential population of the Central Coast LGA had increased to approximately 345,809 residents, an increase of approximately 18,073 people over four years.

Across a longer span, the population has grown from around 303,051 in 2006, or an additional 42,758 people over 14 years. This represents an average annual growth rate of 0.9 per cent. Notably, the rate of growth between 2016 and 2020 has dropped significantly, resulting in slower, but continued growth. The Central Coast LGA growth rate has been above lake Macquarie, averaging 0.9 per cent over the previous 15 years, versus 0.6 per cent, but well below the growth rate in Penrith, shown below in Figure 11.

Figure 11: Central Coast LGA and comparator LGA estimated resident population by year, 2001 to 2019

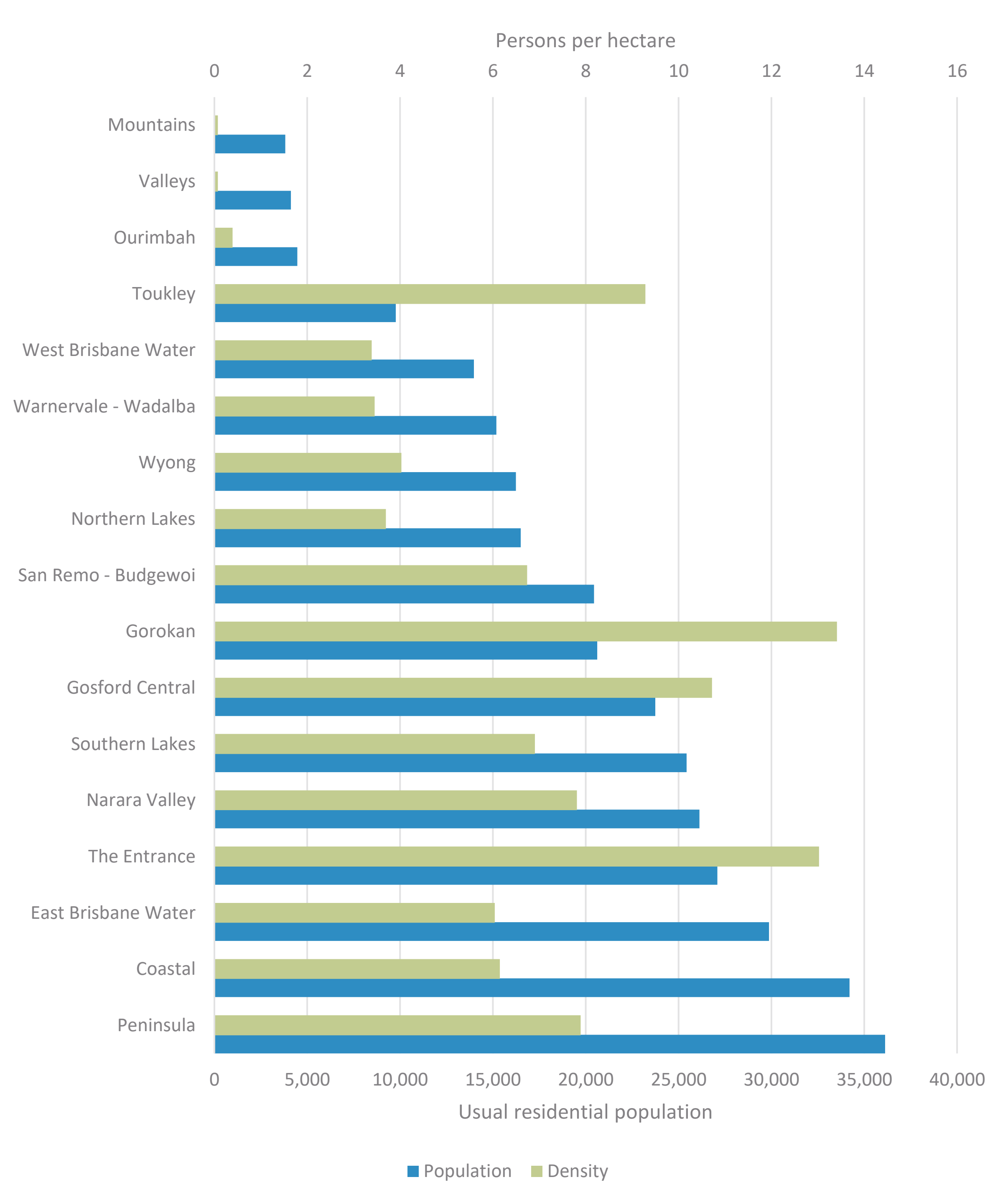


Source: ABS.Stat (2020), *ERP by LGA (ASGS 2019), 2001 to 2019*

4.3 Population by social planning district

At the 2016 Census, the largest social planning districts by population were The Peninsula (36,119 residents), Coastal (34,201 residents), East Brisbane Water (29,868 residents), The Entrance (27,089 residents) and Narara Valley (26,119 residents). The most populated districts tended towards the south eastern areas of the LGA. A graph showing the usual residential population of the districts with respective densities (persons per hectare) is included below in Figure 12. Gorokan is the district with the highest population density, with approximately 13.4 persons per hectare (based on total district area). The next most dense districts are The Entrance (13 residents per hectare) and Gosford Central (10.7 residents per hectare). The lower density in Gosford Central may be due to the significant employment lands within and surrounding the CBD, as well as areas that are more environmentally constrained (e.g. by relatively steep topography).

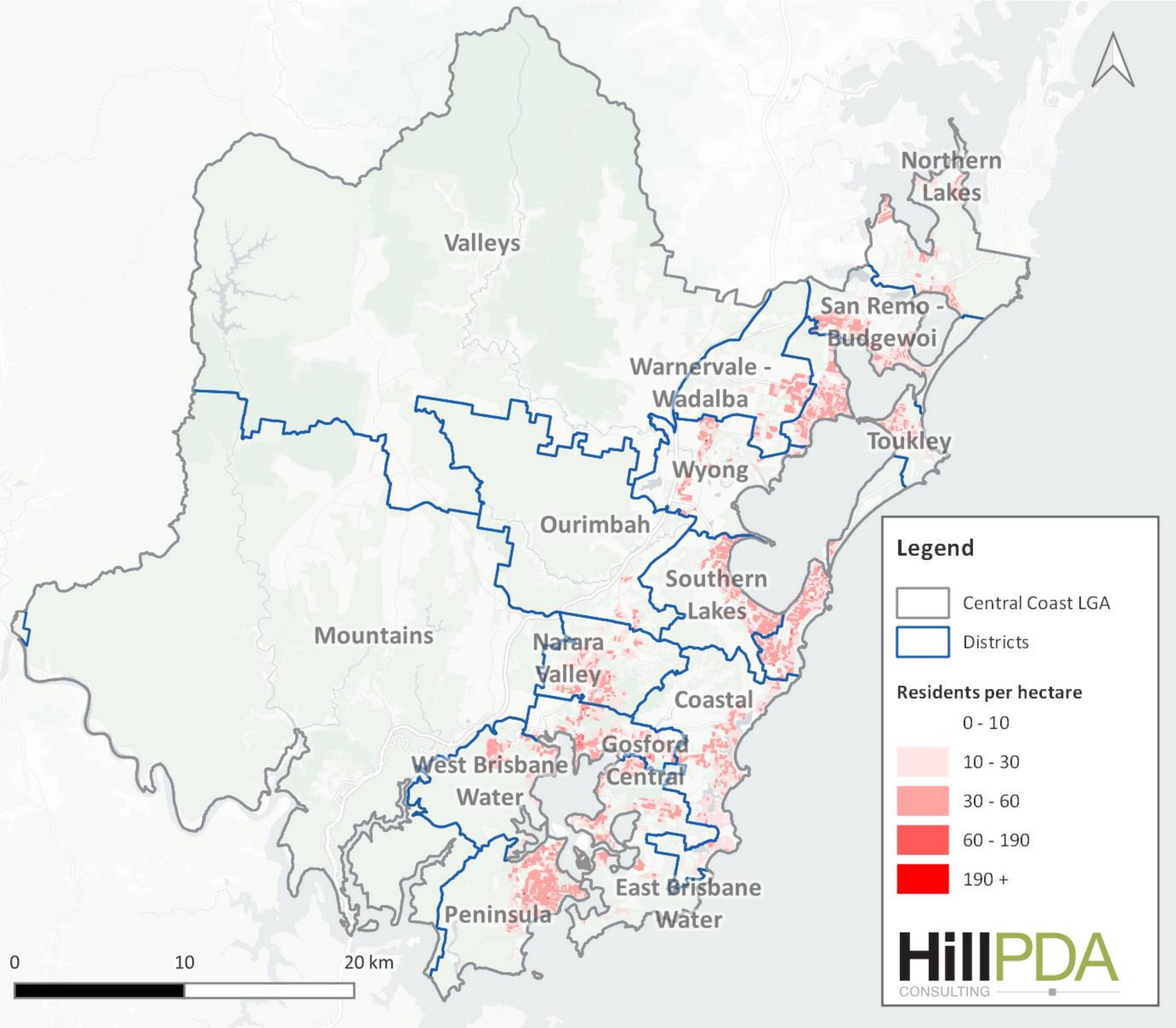
Figure 12: Central Coast LGA population by social planning district with densities



Source ABS (2016), *Australian Census of Population and Housing*.

A map of residential density by ABS mesh block (MB) at the 2016 Census is shown below in Figure 13. This finer-grain population density map provides a clearer picture of the settlement pattern within the Central Coast. The map shows that even the areas of relatively low density are fairly contained, entirely to the east of the M1 Motorway, with the larger tracts of urbanised land centres around The Peninsula, The Entrance, Southern Lakes, Gorokan, San Remo-Budgewoi and Toukley districts. While the Coastal district had a large urbanised area, it can be seen that the distribution is patchy, while Wyong and Narara Valley both exhibited linear patterns of development, likely owing to land constraints and urbanised areas in those districts locating along the Main Northern Railway/Pacific Highway corridors.

Figure 13: Residents per hectare by MB (2016)



Source: ABS (2016), *Australian Census of Population and Housing*

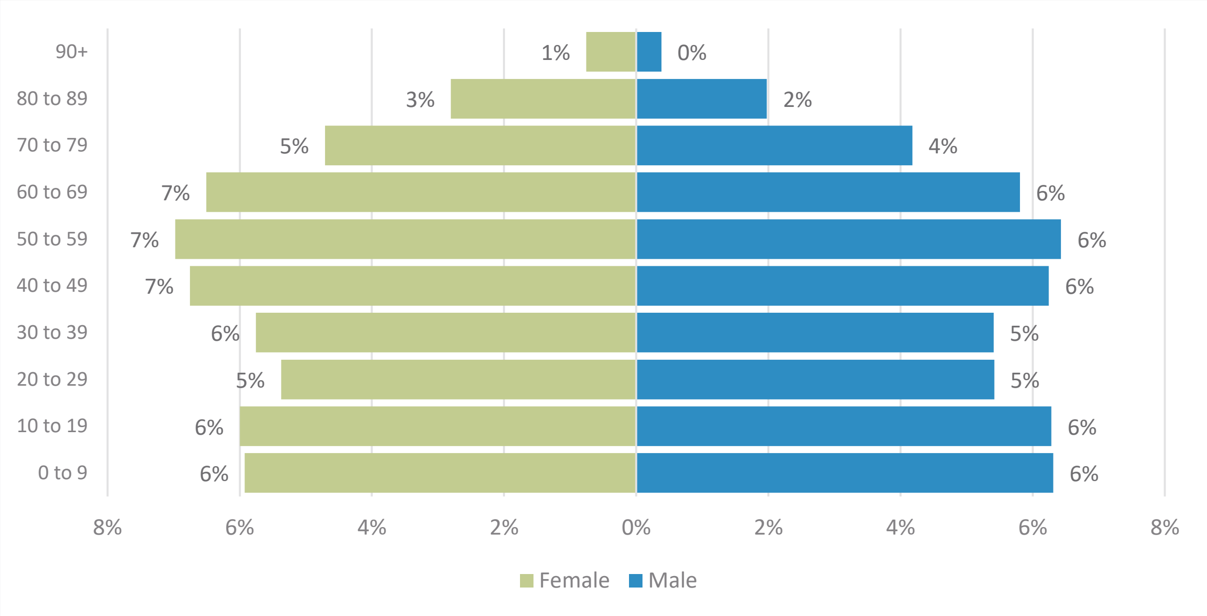
4.4 Age structure

The Central Coast LGA age structure has been considered in terms of standard ten year age ranges and service age groups, as defined by Profile.id. At the 2016 Census, the Central Coast LGA median age was 42 years,[4] the same as Lake Macquarie, but significantly higher than Greater Sydney median age of 36, as well as that of Penrith (32).[5]

As shown in Figure 14, 22.1 per cent of people were aged 17 or younger and 27.1 per cent of the population was aged 60 or over.

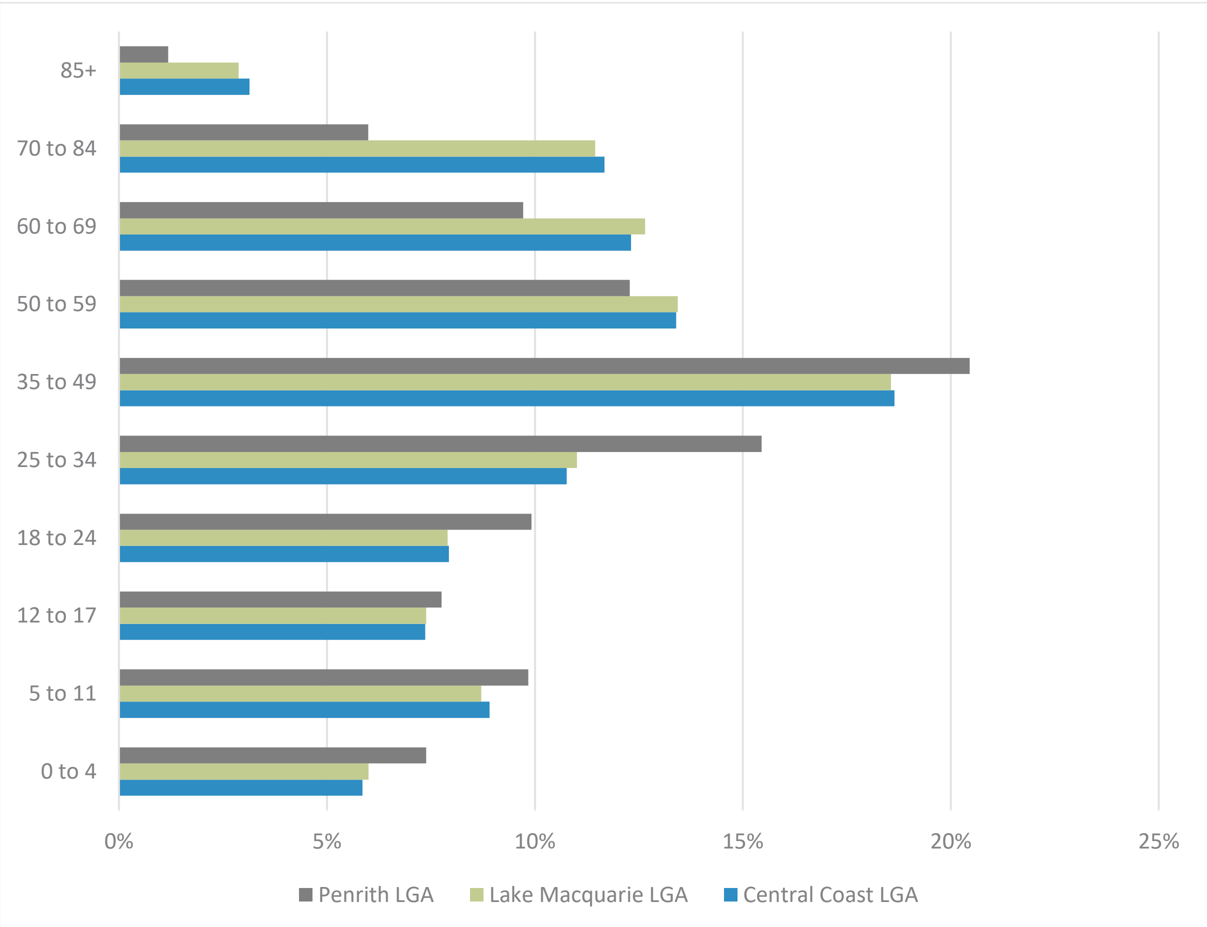
[4] ABS, 2016 Census Quick Stats, Central Coast
[5] ABS, 2016 Census Quick Stats, Greater Sydney; Penrith (C)

Figure 14: Population distribution by age and gender, Central Coast LGA 2016



Source: ABS (2016), *Australian Census of Population and Housing*. Central Coast LGA Community Profile.

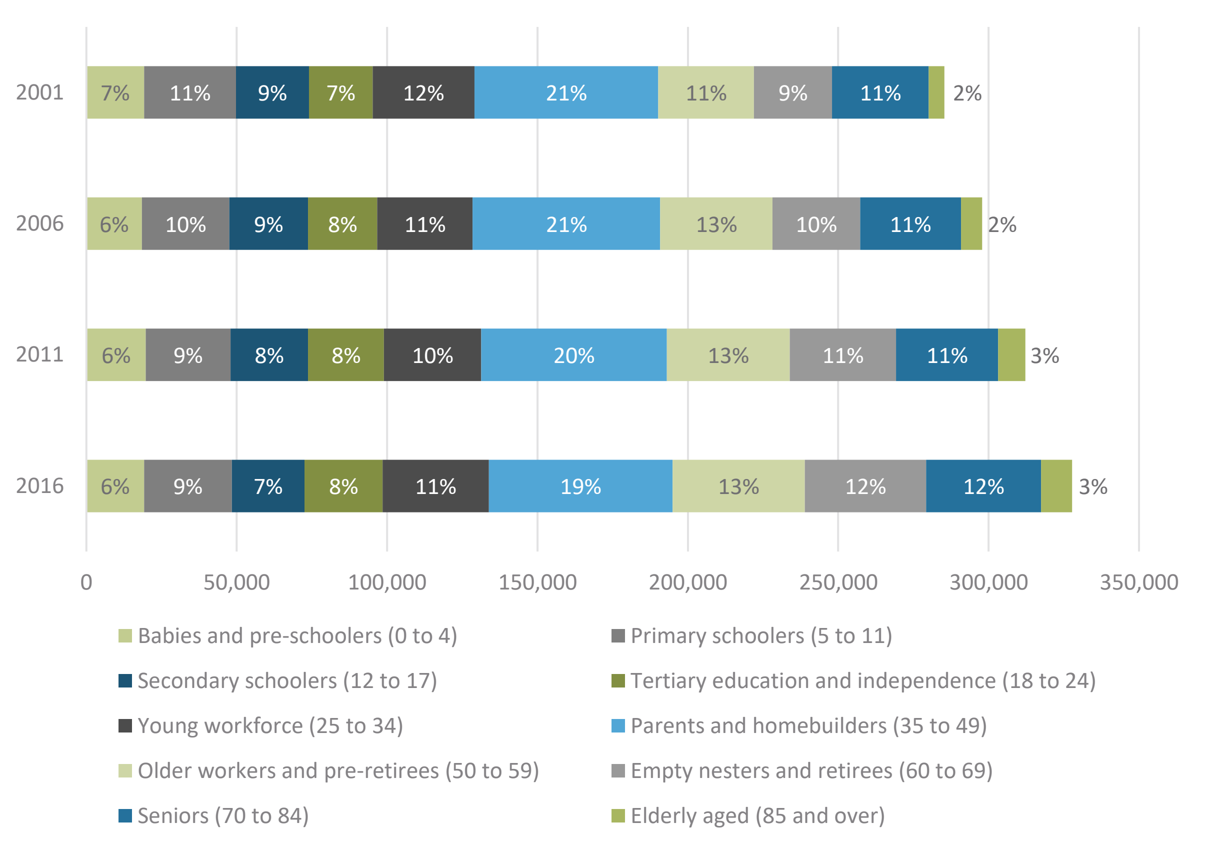
Figure 15: Service age group, Central Coast LGA, Lake Macquarie LGA, and Penrith LGA, 2016



Source: ABS (2016), *Australian Census of Population and Housing*. Central Coast LGA Community Profile.

When looking at Central Coast residents by service age group (shown in Figure 15), compared to Penrith there is an under-representation in the 18 to 49 age range, which includes the "Young workforce" and "Parents and homebuilders" groups. Similarly, there is over representation of "Seniors" and "Empty nesters and retirees." Change by service age group in the Central Coast LGA is explored further in Figure 16, below.

Figure 16: Population change in the Central Coast LGA between 2001 and 2016 (service age groups)

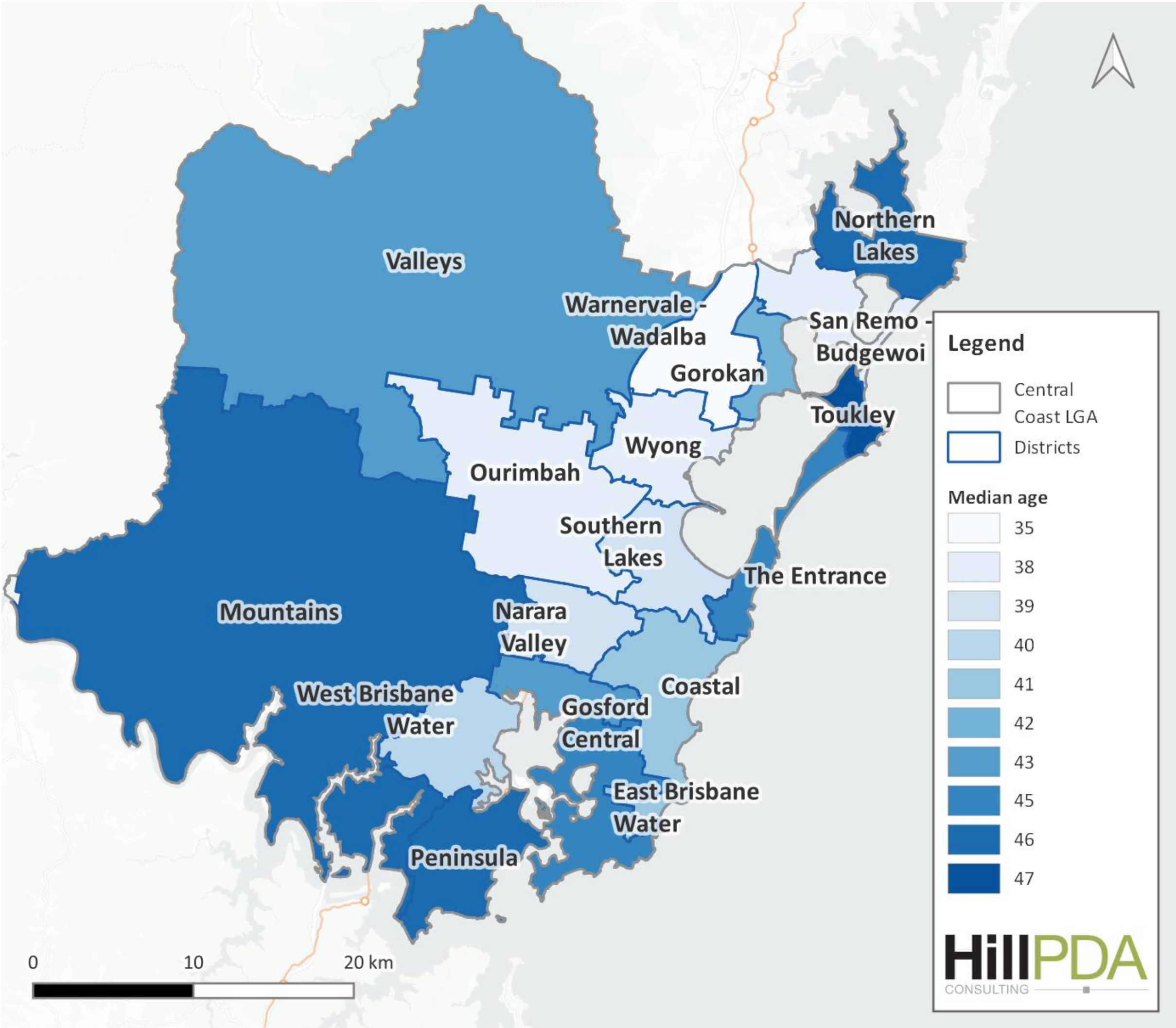


Source: ABS (2016), *Australian Census of Population and Housing.* Compiled by Profile.id.

The population change over time shows that while the LGA population has been growing overall, there has been a steady reduction in the population aged under 18 since 2001, declining from 74,039 (26 per cent) to 72,507 (22 per cent). The number of young workers, parents and homebuilders has remained relatively stable, growing slightly, but making up slightly less of the overall population. Most of the region's population growth has been in age groups 50 and older, which has increased from 33 to 41 per cent of the overall population. The number older workers (aged 50 – 59) increased by 38 per cent, empty nesters and retirees (aged 60 – 69) by 55 per cent, the number of seniors (aged 70 – 84) by 19 per cent and elderly (aged 85+) by 98 per cent). This significant growth in older residents, who would typically live in smaller households would have implications for the size of dwellings. The significant growth in seniors and elderly residents would have increasing implications for the volume of accessible dwellings.

To explore the distribution of ages in the LGA, median age has been mapped to each social planning district below in Figure 17.

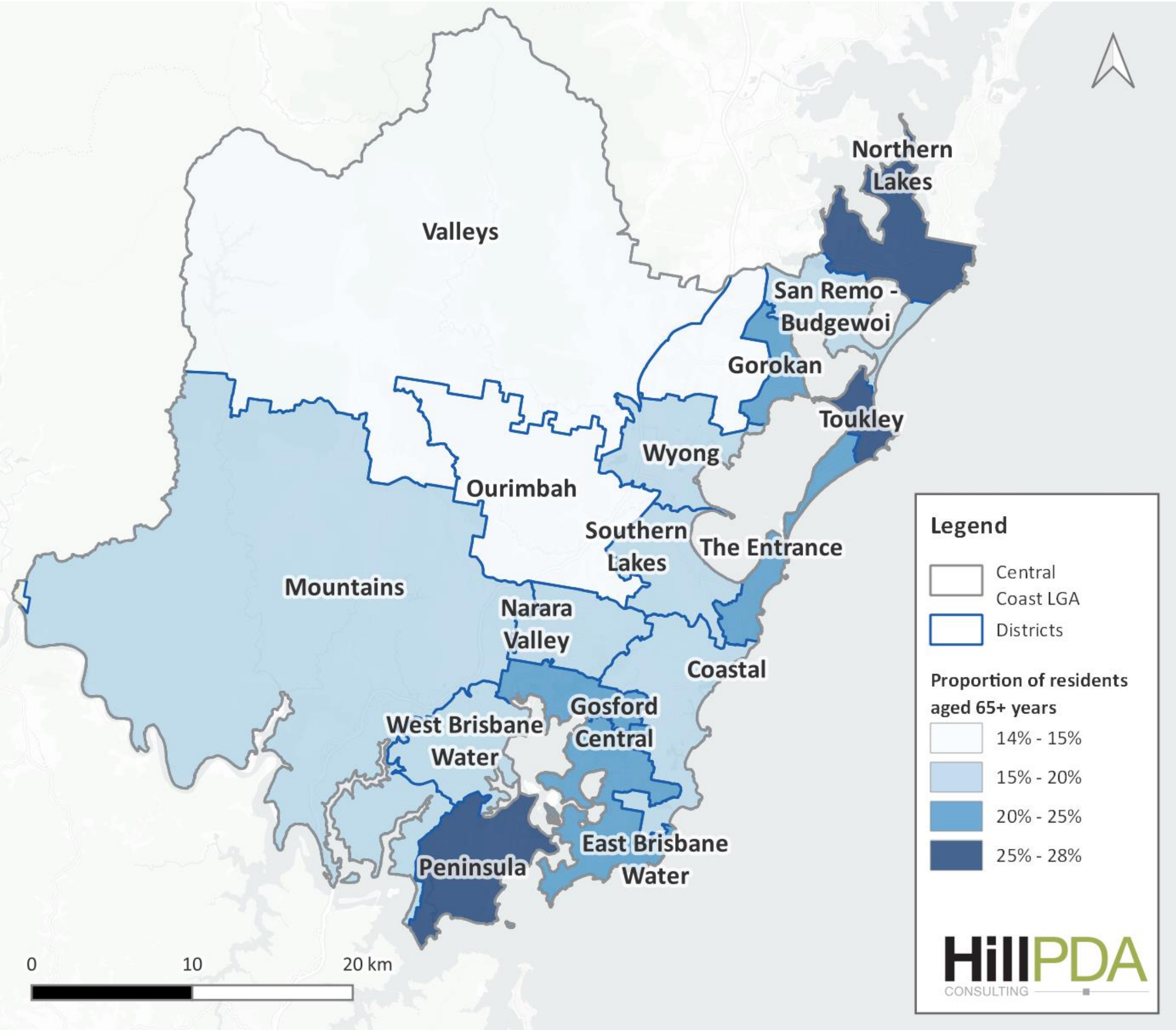
Figure 17: Median age by social planning district



Source: *ABS (2016), Australian Census of Population and Housing. Central Coast LGA Community Profile*.

The highest median ages were recorded in the Toukley (47), Mountains (46), Northern Lakes (46) and Peninsula (46) districts, with the youngest median ages recorded in Warnervale - Wadalba (36), Ourimbah (38), San Remo - Budgewoi (36) and Wyong districts (38).

Figure 18: Proportion of residents aged 65+ years by social planning district



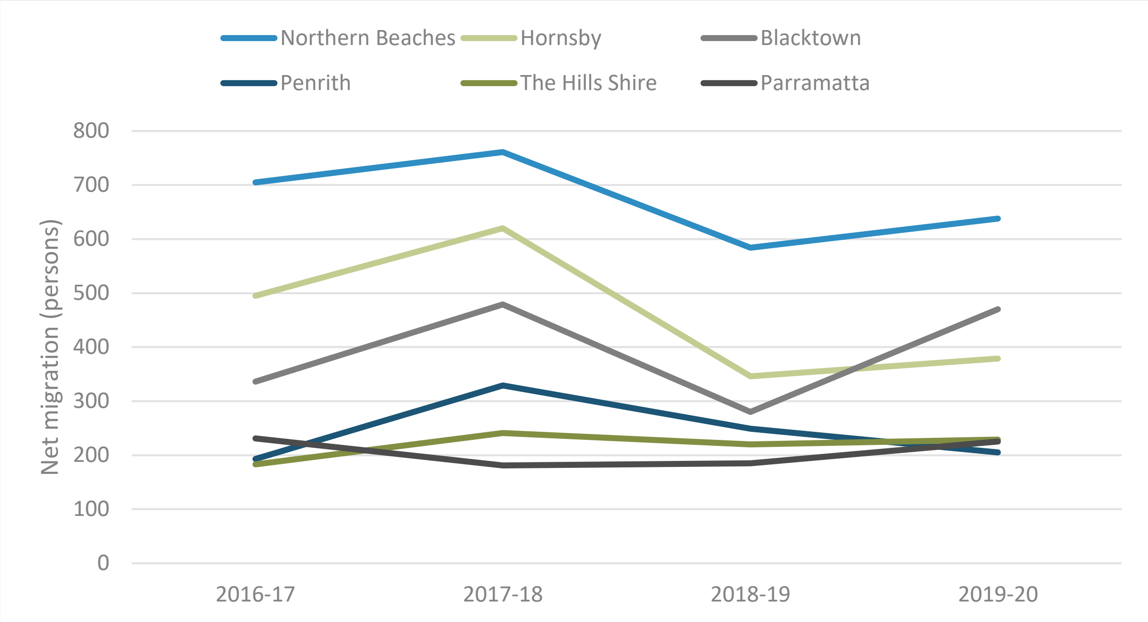
Source: ABS (2016), *Australian Census of Population and Housing.* Data compiled from TableBuilder.

Residents aged 65 and older were most concentrated in the Toukley (27.9 per cent), Northern Lakes (26.9 per cent) and Peninsula (26.5 per cent) districts. While there were generally higher concentrations of older residents throughout the LGA, districts with significantly lower concentrations of residents aged 65 and older were West Brisbane Water (14.6 per cent), Valleys (14.4 per cent) and Ourimbah (13.5 per cent). The area with lower concentrations of older residents were characterised by higher concentrations of couples with children. Of those residents aged 65 and older, 6.9 per cent required assistance with core activities across the LGA, with significant concentrations in The Peninsula (23.3 per cent), East Brisbane Water (18.2 per cent), The Entrance (15.9 per cent) and Coastal (14 per cent) districts. The concentration in The Peninsula district as matched by the highest total with 1,345 residents aged 65 and over requiring assistance with core activities.

4.5 Migration

Historic migration to the Central Coast LGA has been primarily from areas in Greater Sydney to the south. The most recent recorded data indicates that Northern Beaches LGA has been the primary origin for residents relocating to the Central Coast LGA, followed by Hornsby, which was overtaken in 2019-20 by Blacktown.

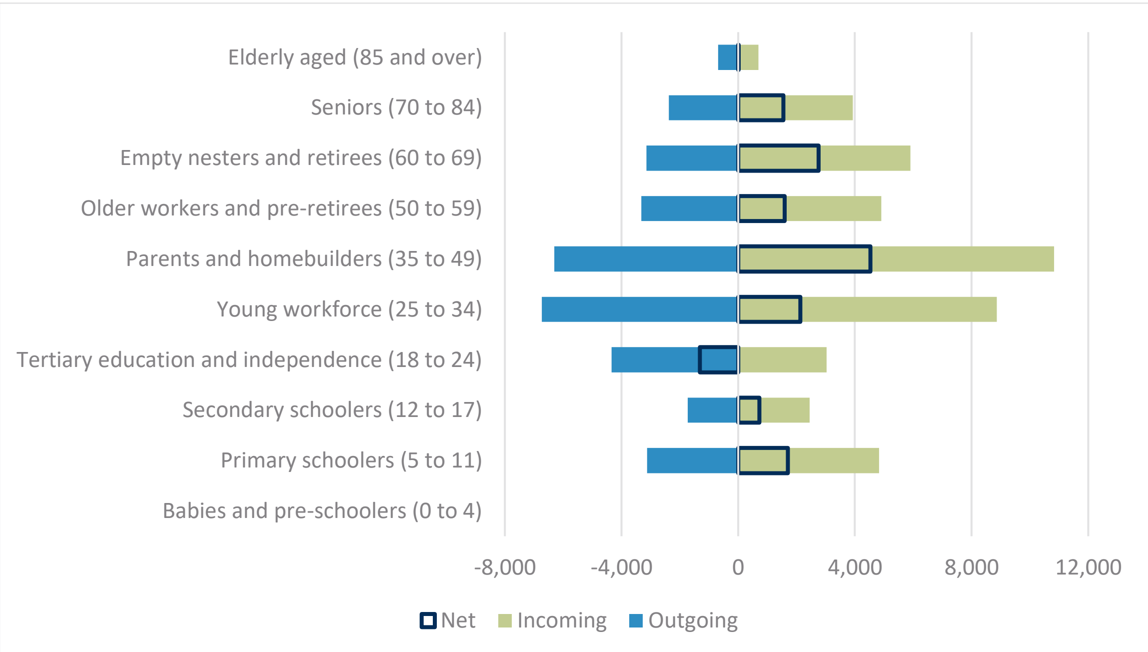
Figure 19: Net migration to the Central Coast by other LGA



Source: ABS (2021), *Regional Internal Migration Estimates (RIME) by LGA, unpublished data, 2016-2020*. Compiled by Profile.id.

Figure 20 shows migration between the 2011 and 2016 Census by service age group. The only group recording a net decrease over the period was tertiary education and independence, which shrunk by a net 1,314 residents. The service age groups recording the strongest net growth over that period were parents and homebuilders (+4,530 net residents) and empty nesters and retirees (+2,754 net residents). Younger age groups tended to record lower inward migration, while age groups over 25 years of age all recorded stronger migration to the LGA.

Figure 20: Central Coast LGA migration by service age group 2011-2016

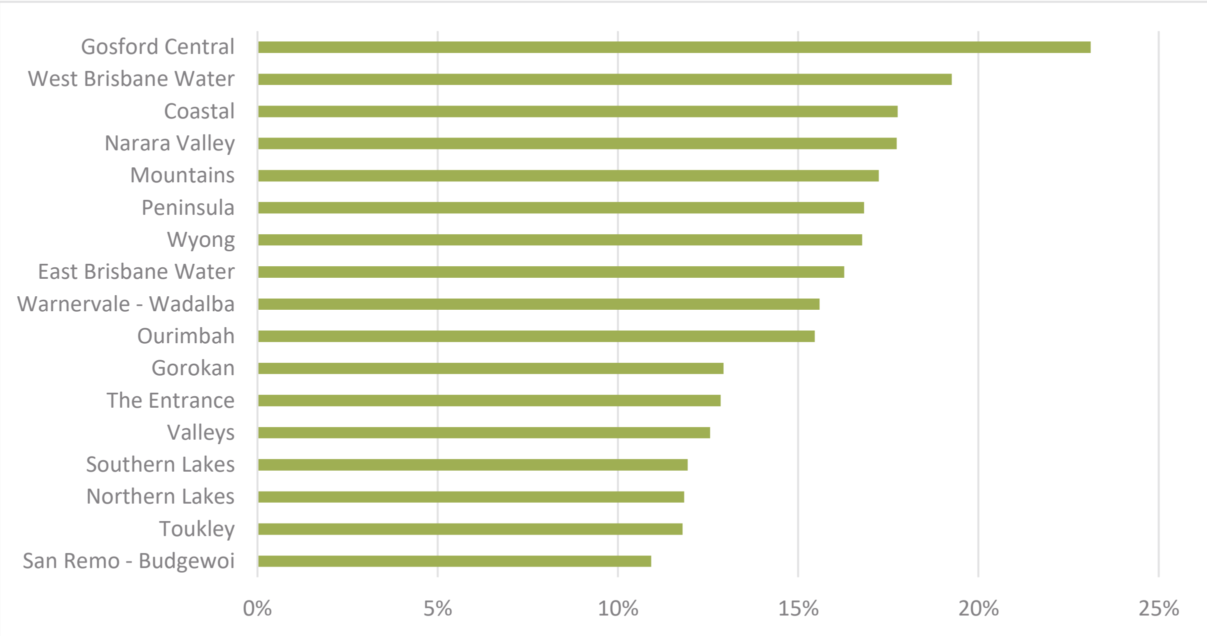


Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via TableBuilder.

4.6 Birthplace

Birthplace can influence housing choice. At the 2016 census, approximately 79 per cent of the Central Coast LGA population identified as being born in Australia, compared with 85 per cent in Lake Macquarie and 72 per cent in Penrith.[6] At a social planning district level, areas in the south had higher proportions of overseas born residents, with Gosford Central reported the highest proportion (23 per cent), followed by West Brisbane Water (19 per cent) and Coastal (18 per cent) districts. Areas with the lowest proportion tended to be in the north, with San Remo – Budgewoi reporting the lowest proportion (11 per cent), followed by Toukley (12 per cent) and Northern Lakes (12 per cent).

Figure 21: Proportion of overseas born residents by social planning district



Source: ABS (2016), *Australian Census of Population and Housing.* Accessed via TableBuilder. Number born overseas does not include "not stated" or supplementary description codes.

The most common countries of birth other than Australia were the United Kingdom (37 per cent), New Zealand (11 per cent), the Philippines (4 per cent), South Africa (3 per cent) and China (3 per cent).

4.7 SEIFA

The Socio-Economic Indexes for Areas (SEIFA) are rankings of relative socio-economic status (advantage and disadvantage) for different geographic areas, within each state and nationally. The indexes rank areas against other of the same geographic type (e.g. Local Government Area or Statistical Area Level 1) based on specific socio-economic metrics, selected based on the particular SEIFA index. The four indexes are:

- The Index of Relative Socio-economic Disadvantage (IRSD)
- The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD)
- The Index of Economic Resources (IER)
- The Index of Education and Occupation (IEO).

LGA level rankings on the four SEIFA indexes are shown below in Table 8. The Central Coast is generally ranked slightly below the two comparator LGAs on the IRSD and IRSAD, indicating overall higher levels of social disadvantage and lower levels of advantage, respectively. More broadly, Central Coast LGA is within the top half

[6] ABS (2016), *Australian Census of Population and Housing*. Accessed via 2016 Census QuickStats.

of the index nationally, meaning it is slightly more advantaged than most LGAs in Australia. It is also ranked lower than the two comparators on the IER, although again in the upper half of all LGAs, nationally. A lower IER score can indicate a relative lack of access to economic resources in general. For example, an area may have a low score if there are many households with low income, or many households paying low rent and few households with high income, or few owned homes. The Central Coast performs slightly better on the IEO than Lake Macquarie, potentially as result of better access to resources and jobs in the Sydney Metropolitan Area. A higher score indicates relatively higher education and occupation status of people in the area in general. For example, an area could have a high score if there are many people with higher education qualifications or many people in highly skilled occupations, few people without qualifications or few people in low skilled occupations.

Table 8: Comparative SEIFA indes ranking for the Central Coast, Lake Macquarie and Penrith LGAs (national indexes)

LGA	IRSD		IRSAD		IER		IEO	
	Score	Decile	Score	Decile	Score	Decile	Score	Decile
Central Coast	989	6	975	7	1,001	7	970	6
Lake Macquarie	996	7	979	7	1,005	8	967	6
Penrith	999	7	988	8	1,022	9	948	5

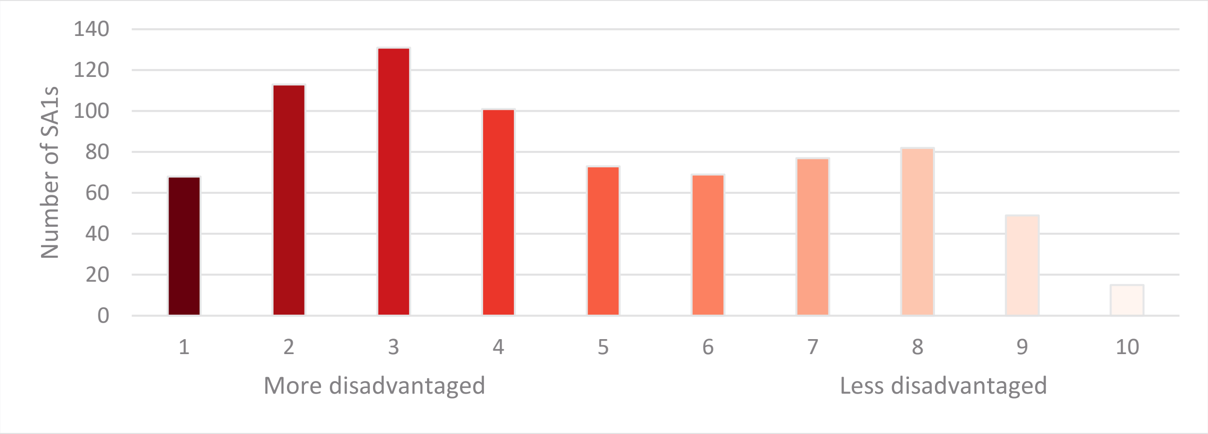
Source: ABS (2016)

4.7.1 Relative socio-economic disadvantage

Index of Relative Socio-economic Disadvantage (IRSD) examines factors like unemployment, proportion of lower income households, lower education levels or lack of internet access to compare overall levels of disadvantage in areas.

Figure 22, below, shows the distribution of national IRSD rankings for SA1s within Central Coast LGA. It can be seen that there is a broad difference in levels of disadvantage in the LGA, but there is a significant proportion within the lowest 4 deciles, indicating relatively high levels of disadvantage.

Figure 22: Distribution of SA1s within Central Coast LGA on the IRSD (national)



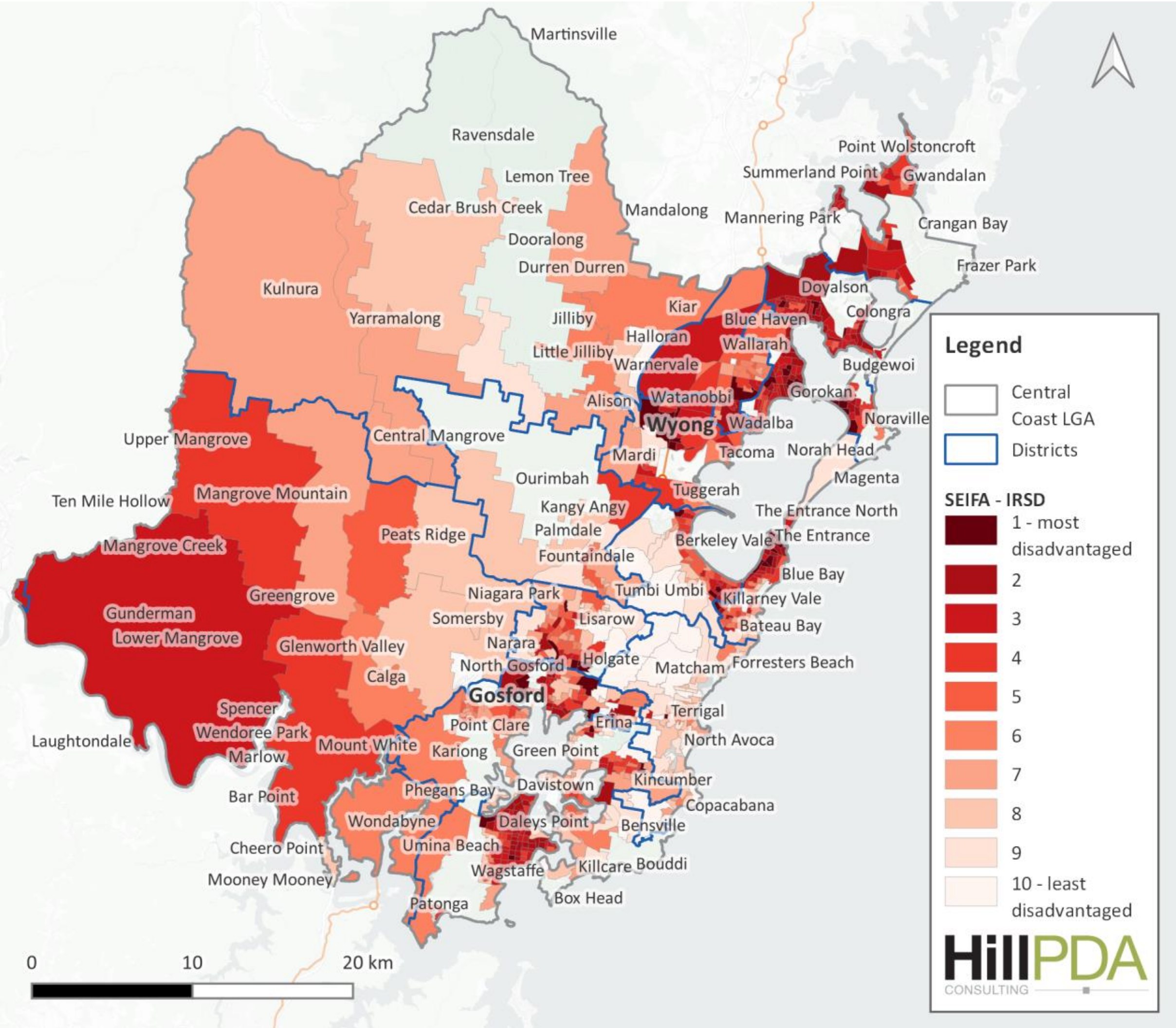
Source: ABS (2016). SA1s for which no score is recorded (low population) have been excluded.

This data has been mapped spatially below in Figure 23. Areas with the greatest levels of disadvantage are concentrated in the populated centres of Gosford, Wyong, Woy Woy, The Entrance and further north towards Doyalson and Gwandalan. Areas in the far west towards Mangrove Mountain also recorded higher levels of disadvantage. Lower scores on the IRDS potentially indicate:

- More households with low incomes
- More residents with no qualifications
- More residents in low skilled occupations.

These concentrations of disadvantage align broadly with areas with greater concentrations of population, but also with relatively good access to services. The following section also considers social advantage.

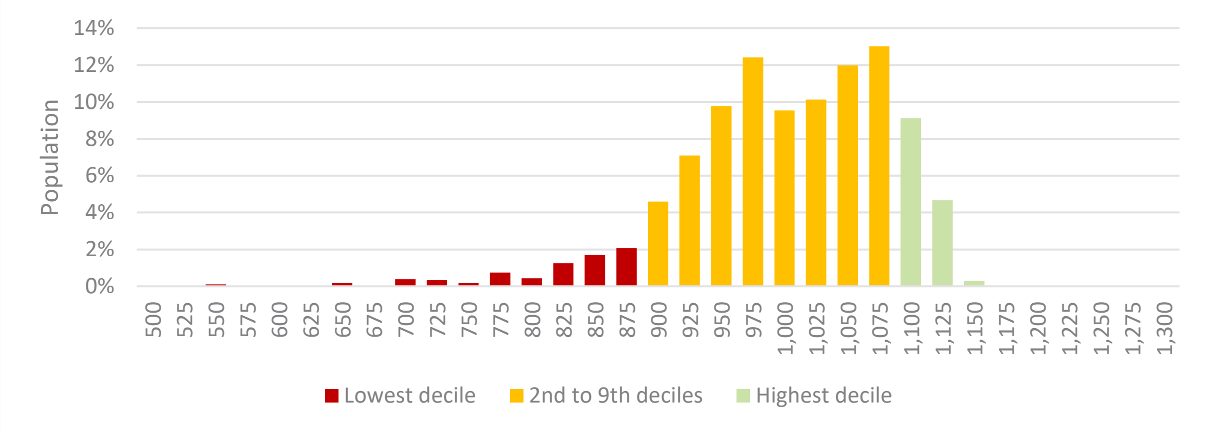
Figure 23: SA1s within Central Coast LGA ranked against others in NSW on the IRSD



Source: ABS (2016). Note: Blank areas denote regions without sufficient population to compute a SEIFA index.

Figure 23 shows the distribution of population within each SA1 by IRSD ranking. The chart shows that there is significant concentration in the middle 8 deciles, with approximately 79 per cent of the population in areas with scores of 2 to 9. There was also concentration in sores immediately within the top decile, but a significant trailing edge in the lowest decile, indicating that there may be pockets of more significant socioeconomic disadvantage.

Figure 24: Population distribution by IRSD ranking in the Central Coast LGA

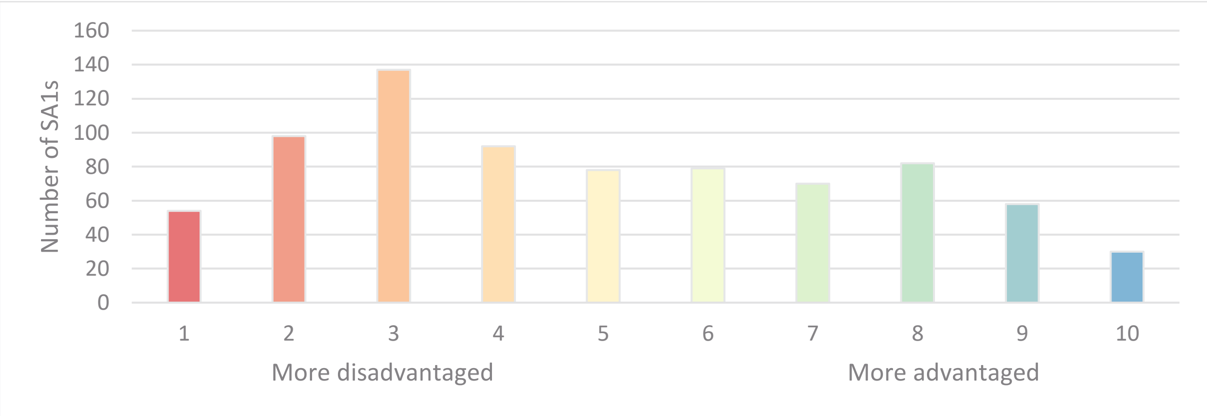


Source: ABS (2016)

4.7.2 Relative socio-economic advantage and disadvantage

The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD), in addition to the indicators of disadvantage above, also examines factors like professional occupations, high income, higher education levels, larger houses to compare overall levels of advantage and disadvantage in areas. Figure 25, below, shows the distribution of IRSAD rankings for SA1s within the LGA. It can be seen that, as with the IRSD, there are more SA1s with lower rankings, particularly less than 4, indicating a greater number of less advantaged areas with fewer more advantaged areas. Again, there is a diversity of indexes, also indicating areas within the LGA with significant advantage.

Figure 25: Distribution of SA1s within Central Coast LGA (national)



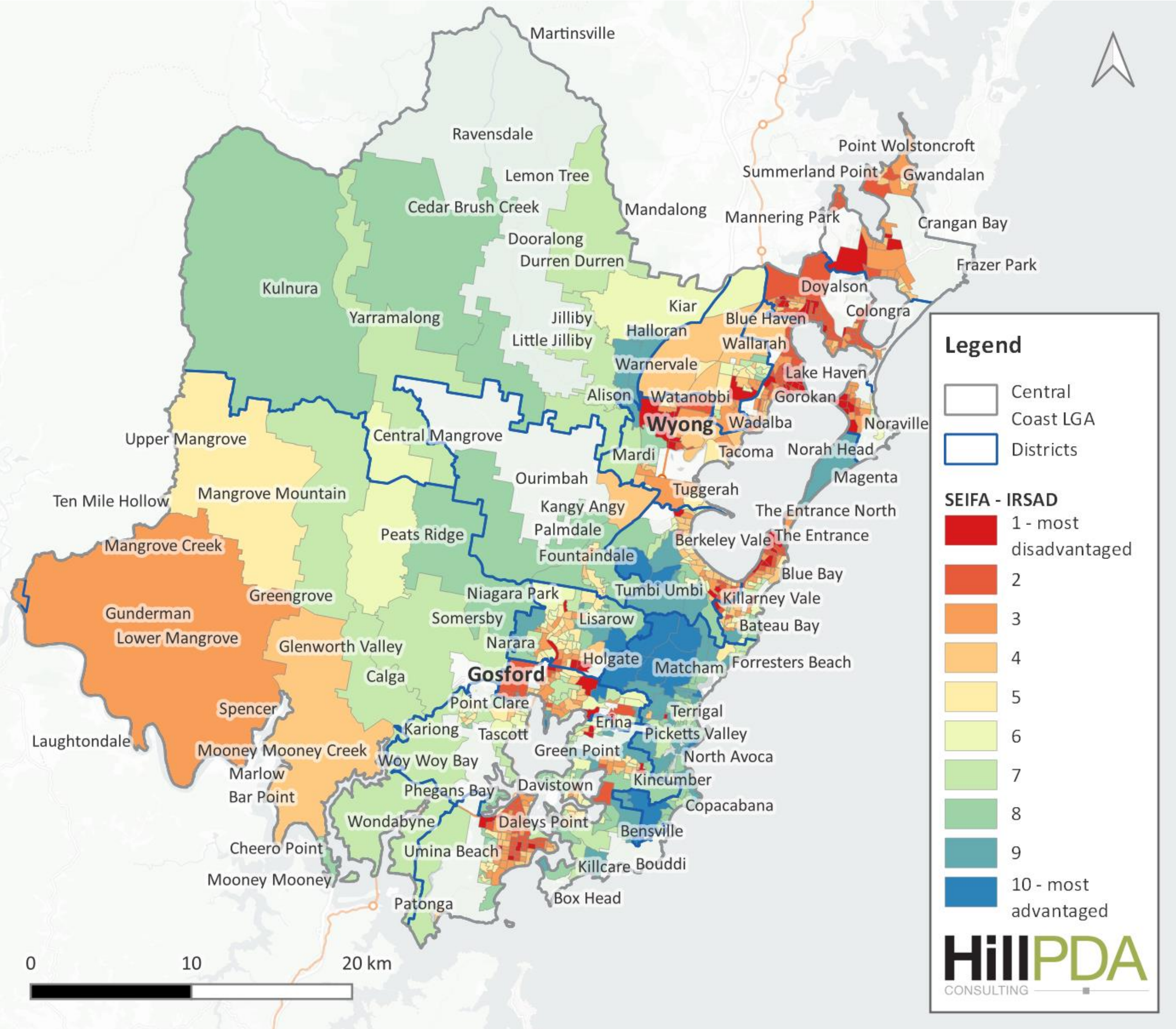
Source: ABS (2016), *Census of Population and Housing*. Compiled and presented in profile.id

This data has been mapped spatially below in Figure 26. The concentrations of advantage can be seen within the southern coastal areas, with the most notable pockets of disadvantage concentrated around the major centres of Gosford, Woy Woy, Wyong and The Entrance, as well as Kincumber, Gorokan, Toukley and areas north of Doyalson. Areas with lower indexes would have:

- Few households with high incomes, or few people in skilled occupations
- More households with low incomes, or more people in unskilled occupations.

It is notable that some areas that were more significantly disadvantaged on the IRSD recorded higher scores on the IRSAD, potentially having been lifted by concentrations of advantage within those SA1s. This would potentially indicate higher levels of inequality within relatively small catchments (SA1 being the smallest Statistical Area employed by ABS), where more advantaged and disadvantaged dwellings were relatively closely located, with lower levels of socio-economic homogeneity.

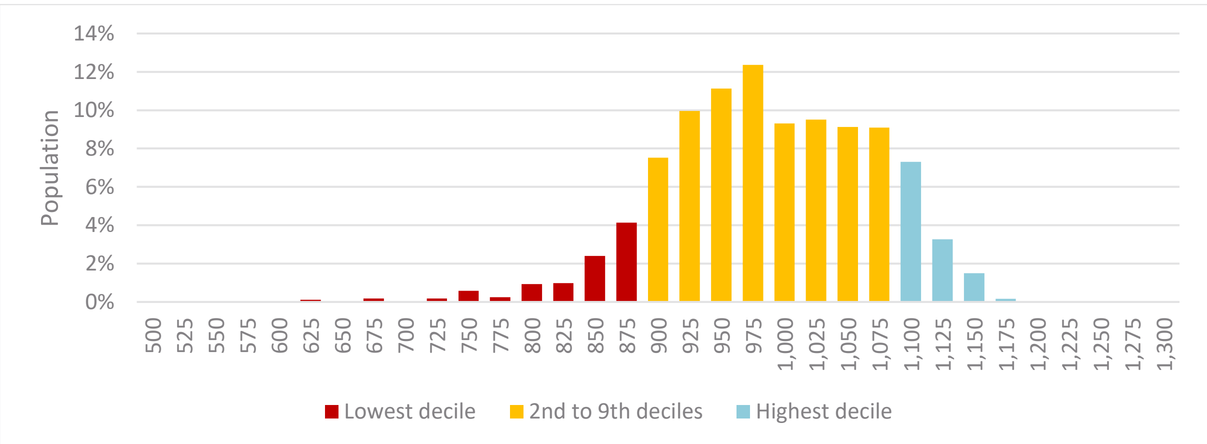
Figure 26: SA1s within Central Coast LGA ranked against others in NSW on the IRSAD



Source: ABS (2016). Note: Blank areas denote regions without sufficient population to compute a SEIFA index.

Figure 27 shows the distribution of population within each SA1 by national IRSAD ranking. The chart shows more significant concentrations of residents within the lowest and highest deciles than the IRSD, with larger trailing edges on each side again potentially indicating smaller pockets of more extreme advantage and disadvantage. Approximately 78 per cent of the population is within the 8 middle deciles (2 to 9).

Figure 27: Population distribution by IRSAD ranking in the Central Coast LGA

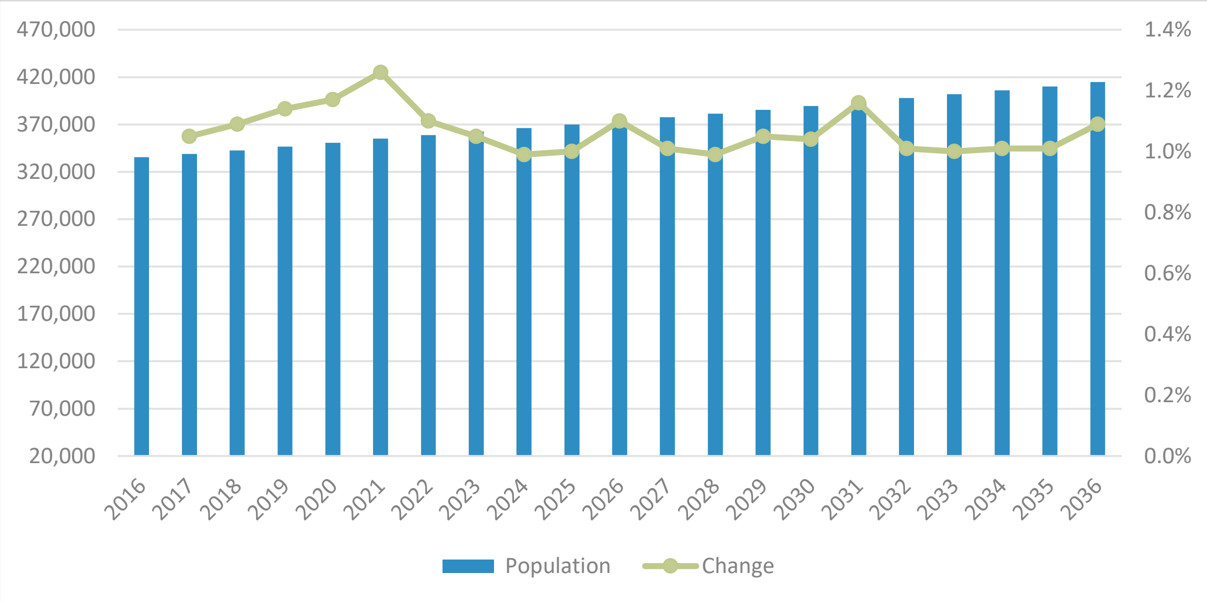


Source: ABS (2016)

4.8 Projected population growth

Longer term population forecast data has been obtained from Forecast.id, which estimates that the population will grow to approximately 414,615 people by 2036. This is an increase of 79,306 residents over the 20 years from 2016, representing an average annual growth rate of 1.07 per cent.

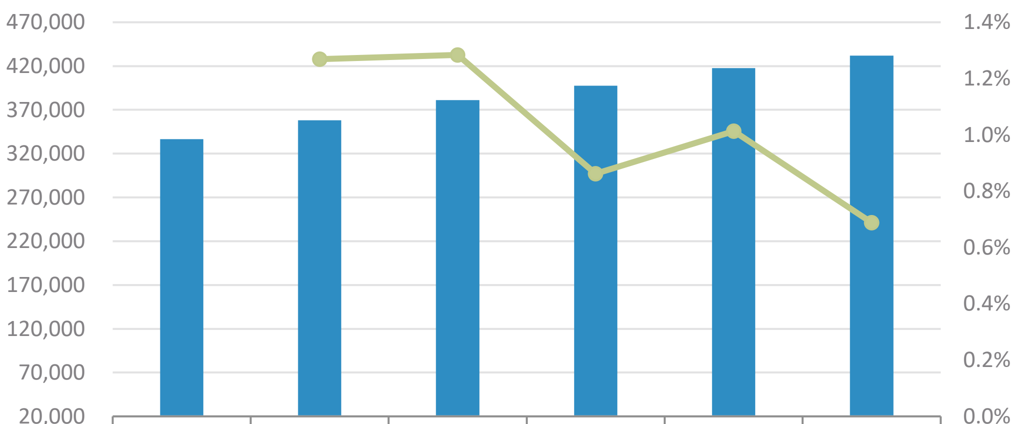
Figure 28: Forecast ID Population Projections, Central Coast LGA (2016 to 2036)



Source: Forecast.id (March 2018), *Population and household forecasts, 2016 to 2036*. Accessed 29 March 2021.

Projections by DPIE for 2016 to 2041, shown in Figure 29, are less conservative. DPIE projects that the population will reach 417,500 people in 2036, an increase of 80,889 on 2016 and 2,885 residents above the Forecast.id projection. The DPIE projection assumes an average annual growth rate of 1.1 per cent over the 20 years to 2036.

Figure 29: DPIE population projections Central Coast LGA (2016 to 2041)



	2016	2021	2026	2031	2036	2041
Population	336,611	357,973	380,955	397,370	417,500	431,864
Change (annual)		1.3%	1.3%	0.9%	1.0%	0.7%

Source: DPIE (2020), *NSW 2019 Population Projections*. Accessed 29 March 2021

4.9 What does it mean?

The above analysis of demography on the Central Coast presents findings that are relevant to planning for additional housing in the Central Coast LGA. In particular:

- The demography of the Central Coast LGA is unique to this location, demonstrating a need for a tailored response to meeting the changing needs of the population in terms of housing
- The population is growing by around 4,500 people per annum, demonstrating an immediate need to plan for more housing to accommodate the growing population. This trend is expected to continue with between 79,306 and 80,889 more people projected to live in the LGA by 2036. The LHS will need to address where and how this growth is planned to meet the projected demand
- Migration is contributing to this increase in population, with net migration being positive for all service age groups except for tertiary education and independence (18-24 years). Net migration has been highest for parents and home builders (35-49 years), young work force (25-34 years) and empty nesters (60-69 years), suggesting that housing suited to these groups will be in high demand
- Social planning districts with the largest populations are Peninsula and Coastal. Notably, these locations are not near the major centres of employment or service delivery of Gosford, Tuggerah, Wyong and Erina (which is within the Coastal district, but not easily accessible for all areas), requiring populations to travel to access work and services. Opportunities to deliver housing closer to jobs and services is likely to offer benefits for future residents and the LGA in general. This could include more housing within Gosford as the regional centre, consistent with the vision of the CCRP and CCLSPS
- The population is generally less affluent than many other parts of Greater Sydney and is less affluent compared to the benchmark LGAs of Penrith and Lake Macquarie. This may be related to the generally lower levels of education attainment and higher proportions of unemployed. Housing will need to cater to a diversity of income groups
- This is important because the LGA needs to offer housing suited to all household types and all income groups, and no groups should be disadvantaged by their housing choice
- The LGA has a significant proportion of older residents compared to the benchmark LGAs
- In 2016, there were 21,085 people with a need for assistance living in Central Coast Council area. While this is not high compared to the benchmark LGAs, it is relatively higher than the Greater Sydney region suggesting a strong need for housing that is suited to people with a disability.

HOUSING SUPPLY, DEMAND AND AFFORDABILITY

5.0 HOUSING SUPPLY, DEMAND AND AFFORDABILITY

This chapter considers nature of dwellings within the Central Coast LGA. It includes analysis of:

- Housing supply, including the types, size and tenure of ownership
- Housing demand, as defined by household characteristics, costs, affordability and preference
- The development pipeline, as informed by DPIE records and Cordell Connect.

5.1 Housing supply

5.1.1 Data sources

Baseline housing supply has been calculated using data from the following sources:

- Central Coast Residential Land Audit conducted of residential zoned land and SP zoned areas in the north (Northern areas August 2019 and August 2020, Southern areas August 2020)
- Draft Long Jetty Town Centre Development Capacity report.

Housing in areas not forming part of or any of the above studies (e.g. business zones with shop top housing that are outside of the Town Centres Development Capacities areas), has been based on data collected as part of the Census. Owing to the different ages of this data, it has been adjusted using development completion data provided by Council and collected through the Residential Land Monitor. This approach has attempted to create a complete picture of housing across the LGA as of August 2020.

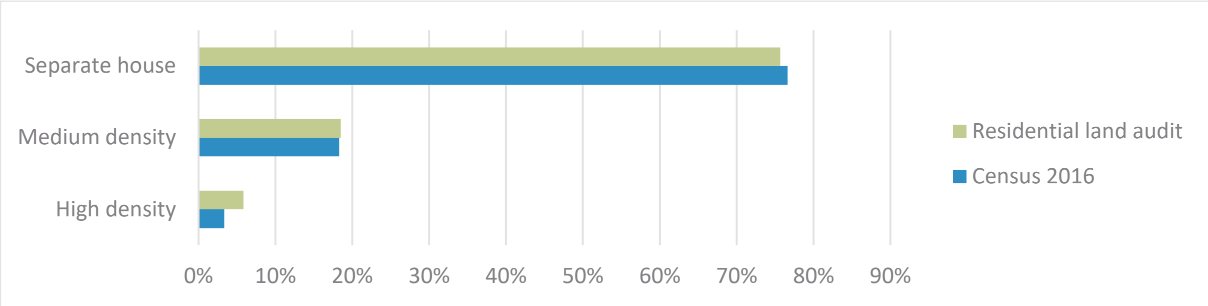
Some inconsistencies were identified in the classification of dwelling type between the available data sources (e.g. Council's audit and pipeline data identifying dual occupancies as a distinct dwelling type and amalgamate flats into broader categories than ABS). Some adjustments to the original data have been made to align the data from the various data sources as best as possible. Figure 30 identifies that proportions of the audit and ABS data are broadly similar. However, it is uncertain if the higher proportion of high density dwellings in Council's audit data may be a result of additional types of apartments (e.g. two and three storey blocks) being counted in that category or whether this reflects growth in apartments since the 2016 Census. The release of the 2021 Census data will provide an opportunity to confirm if the data reflects a trend.

5.2 Total dwelling supply

The adjusted data from the Council audit has identified that there are approximately 151,714 dwellings across the Central Coast LGA. This is up 5.1 per cent from the dwellings recorded at the 2016 Census (144,420),[7] but does not account for growth in non-audited areas for years between the Census and August 2020 in which dwelling pipeline data was unavailable. Consequently, the true figure is likely higher.

[7] ABS (2016), *Australian Census of Population and Housing – Dwelling structure*. Compiled and presented by .id.

Figure 30: Comparison of dwelling type by data source in Central Coast LGA

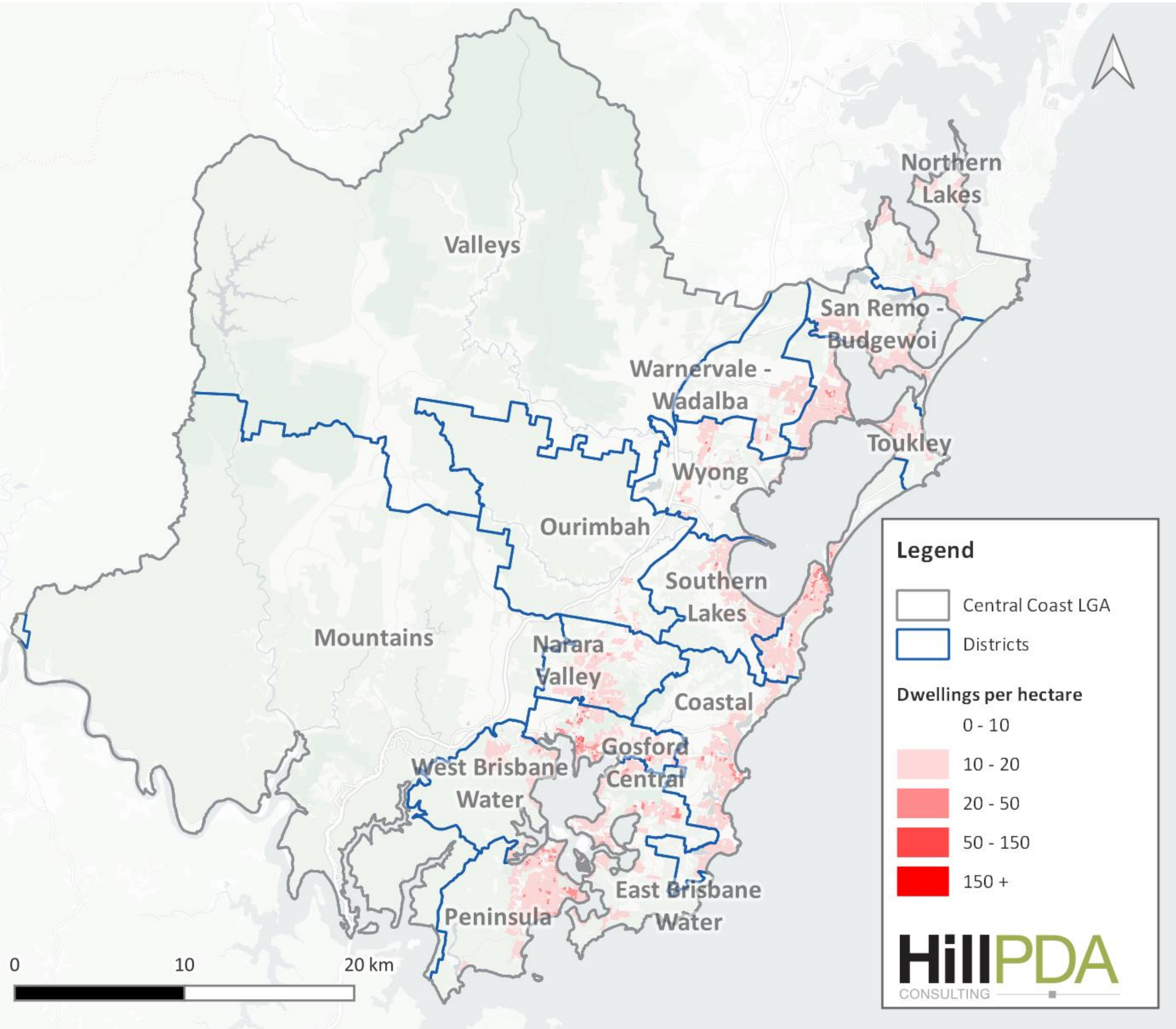


Source: Central Coast Residential Audit updated with housing pipeline data provided by Council and Centres capacity data; ABS (2016), *Australian Census of Population and Housing – Dwelling structure*. Compiled and presented by .id.

5.2.1 Dwelling density

A map of dwelling density (that is, dwellings as defined by ABS) by mesh block at the time of the 2016 Census is shown below in Figure 31. The distribution of dwellings is broadly similar to that of residents, as previously identified in section 4.3. Residences relatively contained to the east of the M1 Motorway , but the vast majority of this area has relatively low dwelling densities (not exceeding 20 dwellings per hectare). Higher levels of dwelling density are limited to smaller pockets in Gosford, The Entrance, Terrigal, Woy Woy, Umina and Gorokan.

Figure 31: Dwelling density by ABS meshblock at the 2016 Census



Source: ABS (2016), *Australian Census of Population and Housing*

5.2.2 Dwelling type

At the 2016 Census, there were around 144,420 private dwellings in the Central Coast LGA. Of these, approximately 110,673 were separate houses, 26,433 were medium density (e.g. townhouses and low rise apartments) and 4,853 were high density (e.g. apartments). About one per cent of Central Coast dwellings were classified as caravans, cabins or houseboats, which has remained stable over the decade to 2016.

While the housing landscape remained relatively stable between the 2006 and 2016 Censuses, the overall dwelling stock increased for all housing types.

Housing in the Central Coast LGA is overwhelmingly dominated by single detached dwellings, with the Central Coast Residential Land Audit revealing that approximately 75.7 per cent of dwellings were single detached in the areas that comprised part of the audit (primary dwellings only on primary-secondary dwelling lots). This is not dissimilar to the 2016 Census, which noted approximately 76.6 per cent of all dwellings as separate dwellings.

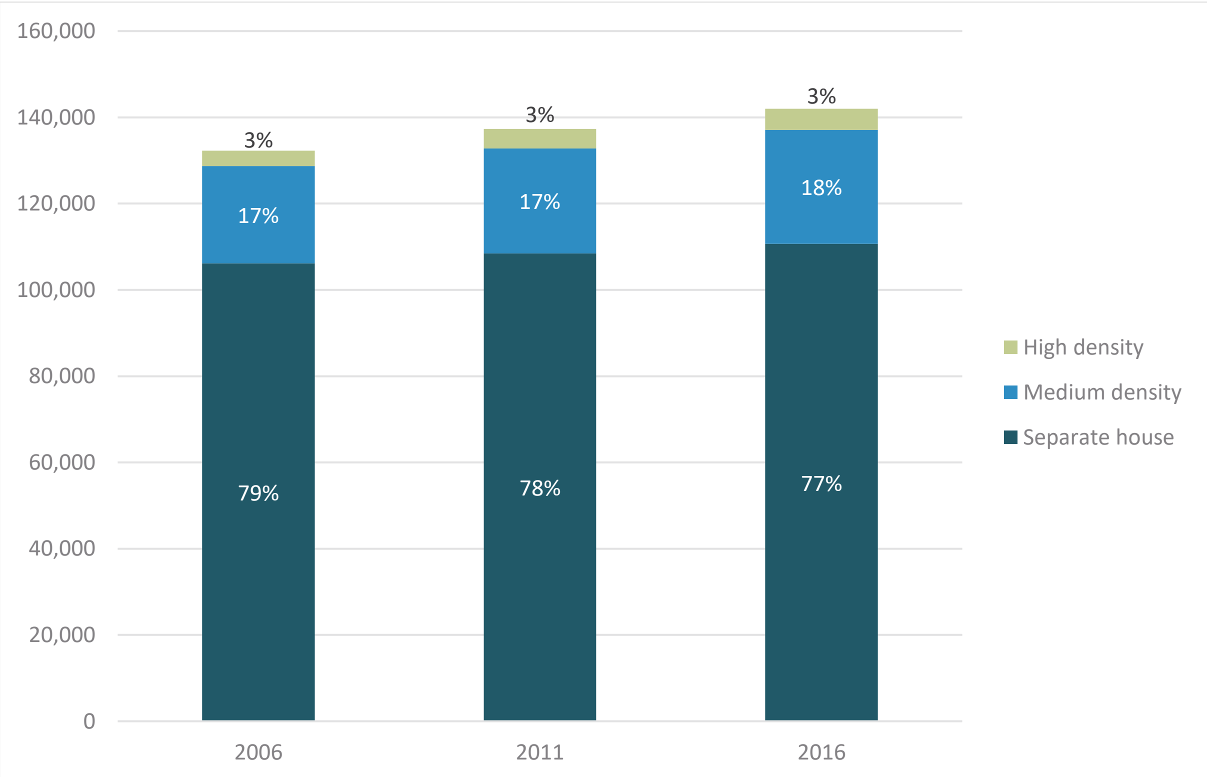
There was a noticeable decrease in the growth rate of higher density dwellings between the 2011 and 2016 period compared the previous period from 2006 to 2011. Both separate house and medium density dwellings saw constant growth.

Between the 2006 and 2016 Census there were the following changes in the number of dwellings:

- High density: 1,298 additional dwellings
- Medium density: 3,886 additional dwellings
- Separate houses: 4,477 fewer dwellings.

Although there was an increase in high density dwellings over the period, there was a significant decrease in the growth rate in the 2011 and 2016 period for high density dwellings. Figure 32 shows that the proportion of high density dwelling has remained the same, while the volume of medium density housing increased slightly more rapidly than detached houses and high density housing.

Figure 32: Change in dwelling types in Central Coast LGA, 2006 to 2016

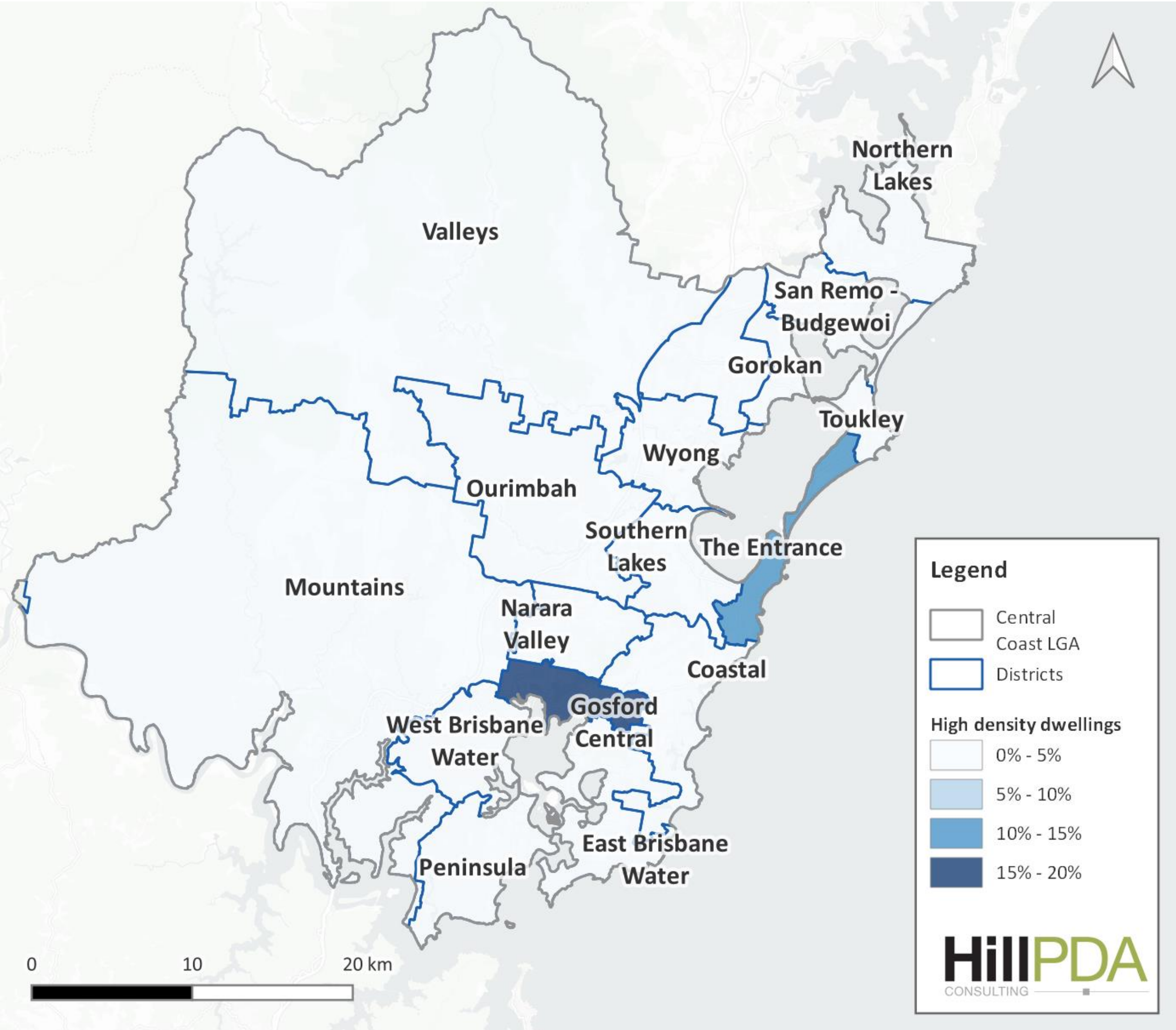


Source: ABS (2016), *Australian Census of Population and* Housing. Compiled by Profile.id.

Higher density dwellings

At the 2016 Census, high density dwellings were predominantly found within a limited number of existing centres. Expressed as a proportion of all dwellings in an area, Gosford Central District (which includes the Gosford CBD) recorded the highest proportion of high-density dwellings with 18.3 per cent or 1,768 dwellings. The area with the second highest proportion of high density dwellings was The Entrance District with 13.4 per cent of dwellings or 1,933, notably a higher total number than Gosford and the area with the highest number of high density dwellings.[8] Smaller proportions of high density dwellings were located in coastal areas like Terrigal and Avoca Beach, but they were concentrated in pockets surrounding those centres and the coastal strip, indicating they may be more likely intended for holiday usage.

Figure 33: Distribution of high density dwellings by social planning district



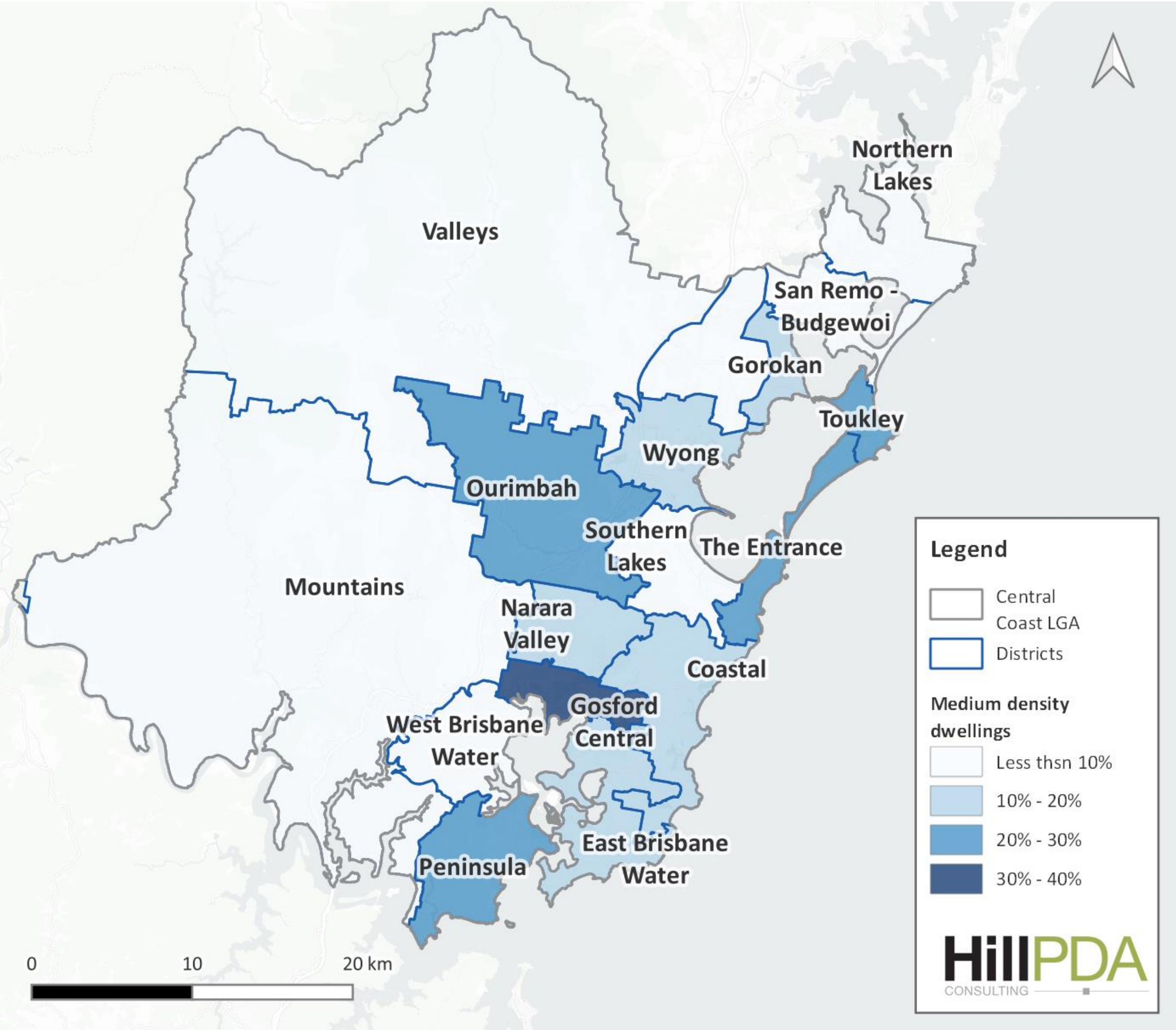
Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

[8] Source: ABS (2016), *Australian Census of Population and Housing*. Compiled and presented in atlas.id by .id

Medium density dwellings

Medium density dwellings are defined as all semi-detached, row, terrace, townhouses and villa units, plus flats and apartments in blocks of one or two storeys, and flats attached to houses. These dwellings are found in established centres along the coast and inland, most significantly in Gosford Central (34 per cent), The Entrance (30 per cent) and The Peninsula (29 per cent). Although they appear more commonly in centres throughout the LGA, there are greater proportions of medium density dwellings in older and more established centres. Outside of centres, particularly growth regions to the north, lower volumes of medium density dwellings have been recorded.

Figure 34: Proportion of medium density dwellings by social planning district

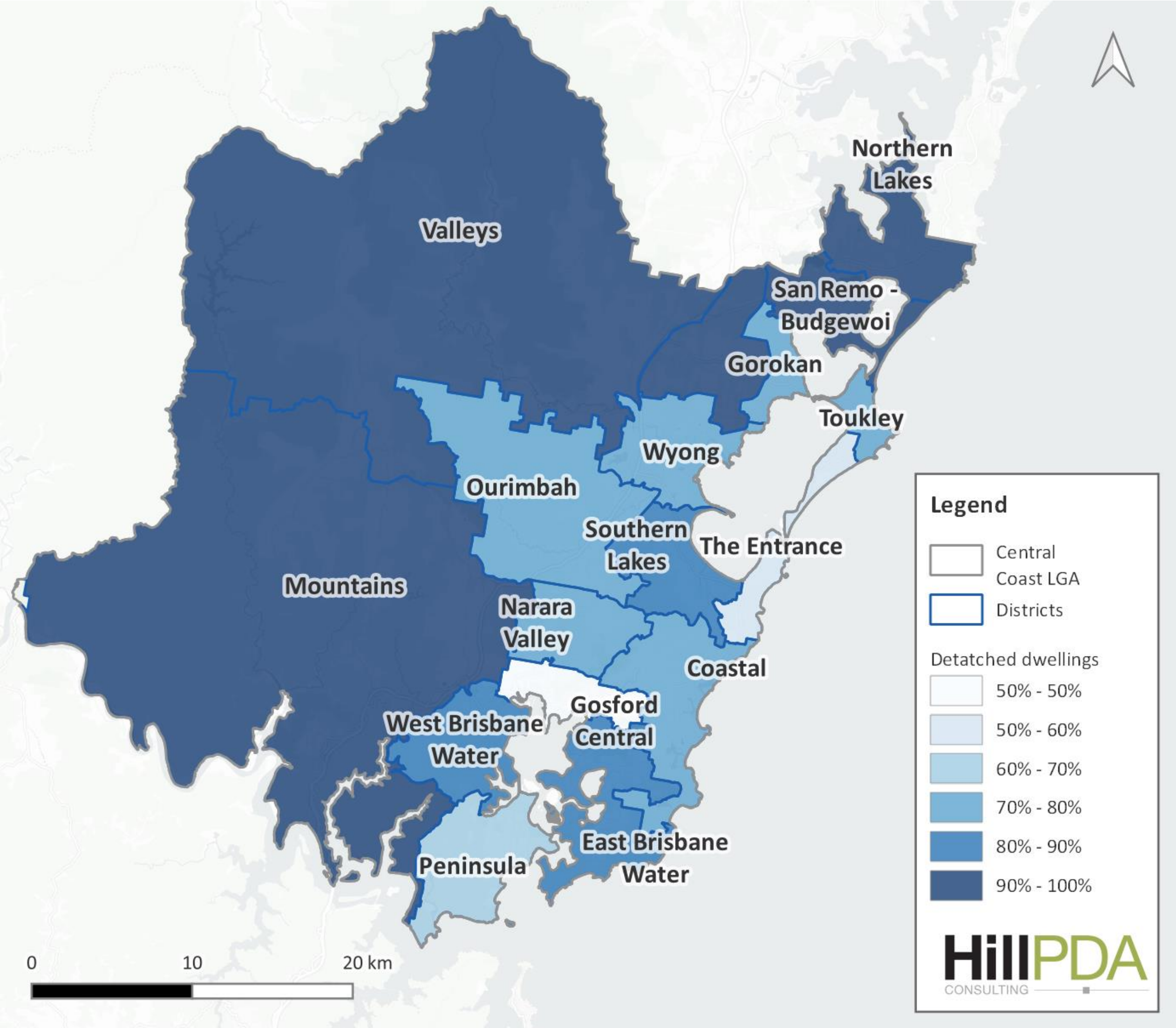


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

Detached housing

Detached housing is spread throughout the LGA and is the most common type of dwelling. These dwellings make up almost all dwellings in the rural villages and surrounds, as well as exceeding 90 per cent of all dwellings in the Northern Lakes (97.3 per cent), Warnervale – Wadalba (93.6 per cent) and San Remo – Budgewoi (94.6 per cent) districts.

Figure 35: Proportion of detached dwellings by social planning district

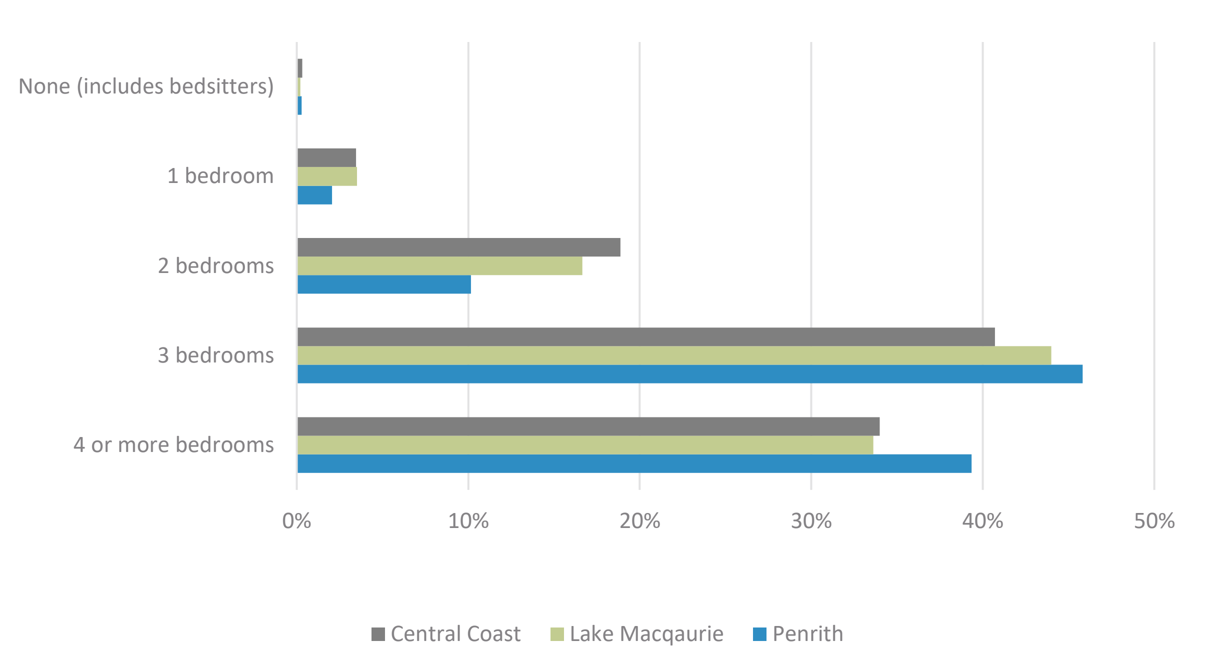


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id

5.2.3 Dwelling size

The figure below compares dwellings based on the number of bedrooms they contain with the benchmark LGAs. It can be observed that Central Coast LGA has the highest proportion of dwellings with three bedrooms, but this is less than in the benchmark LGAs. The next most common dwelling size is four-bedroom dwellings.

Figure 36: Number of bedrooms Central Coast and comparator LGAs, 2016



Source: ABS (2016), Australian Census of Population and Housing. Accessed via Census QuickStats.

Hence, three and four bedroom dwellings were the most common sizes on the Central Coast at the 2016 Census. The most significant concentrations of these dwellings were in Warnervale-Wadalba (79.8 percent) and West Brisbane Water (75.5 per cent). Areas with smaller dwelling sizes, suited to lone person households, were predominantly concentrated around areas that recorded higher occurrences of high density dwellings, like Gosford Central (5.7 per cent of dwellings being studio or one-bedroom) and The Entrance (6.4 per cent of dwellings being studio or one-bedroom). The headline number for the LGA is indicative of a mismatch, with 21.8 per cent of dwellings being up to two-bedroom and lone person households making up 25.7 per cent.

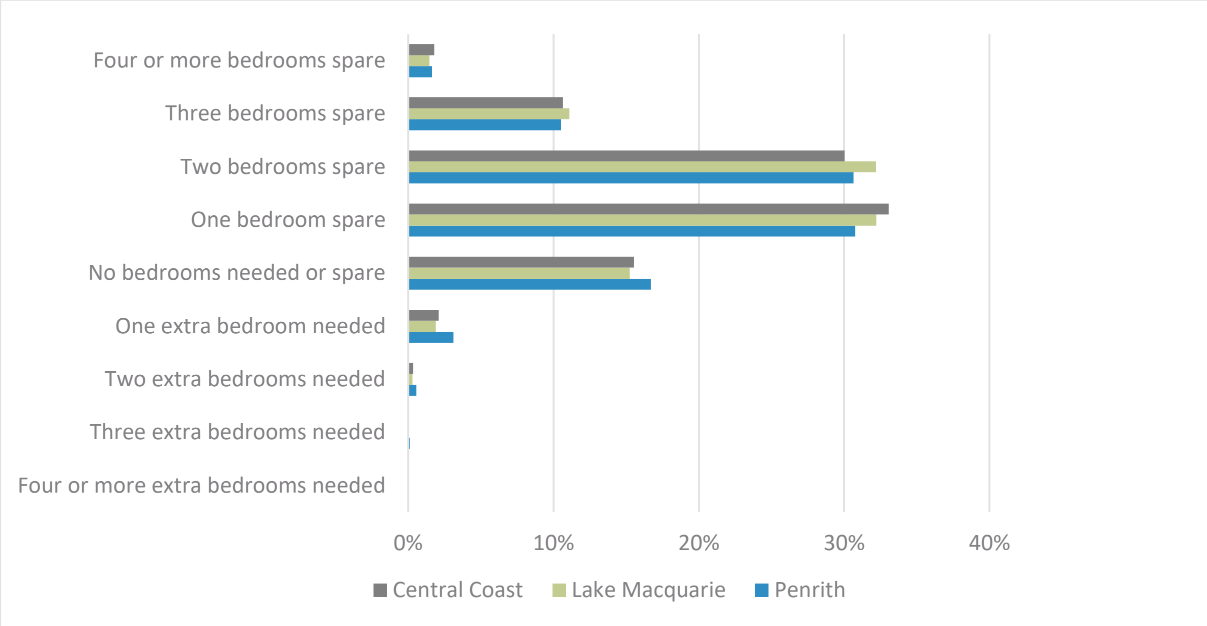
5.2.4 Housing suitability

The ABS produces 'housing suitability' data that relates to the number of residents, their relationships and the number of bedrooms in a dwelling. This data provides a general estimate of how many spare bedrooms or how many extra bedrooms are required in a dwelling. The data provides a metric for understanding overcrowding and under-occupancy. The data is derived using the following assumptions:

- There should be no more than two persons per bedroom
- Children less than five years of age of different sexes may reasonably share a bedroom
- Children less than 18 years of age and of the same sex may reasonably share a bedroom
- Single household members 18 years and over should have a separate bedroom, as should parents or couples
- A lone person household may reasonably occupy a bed sitter or one-bedroom dwelling.

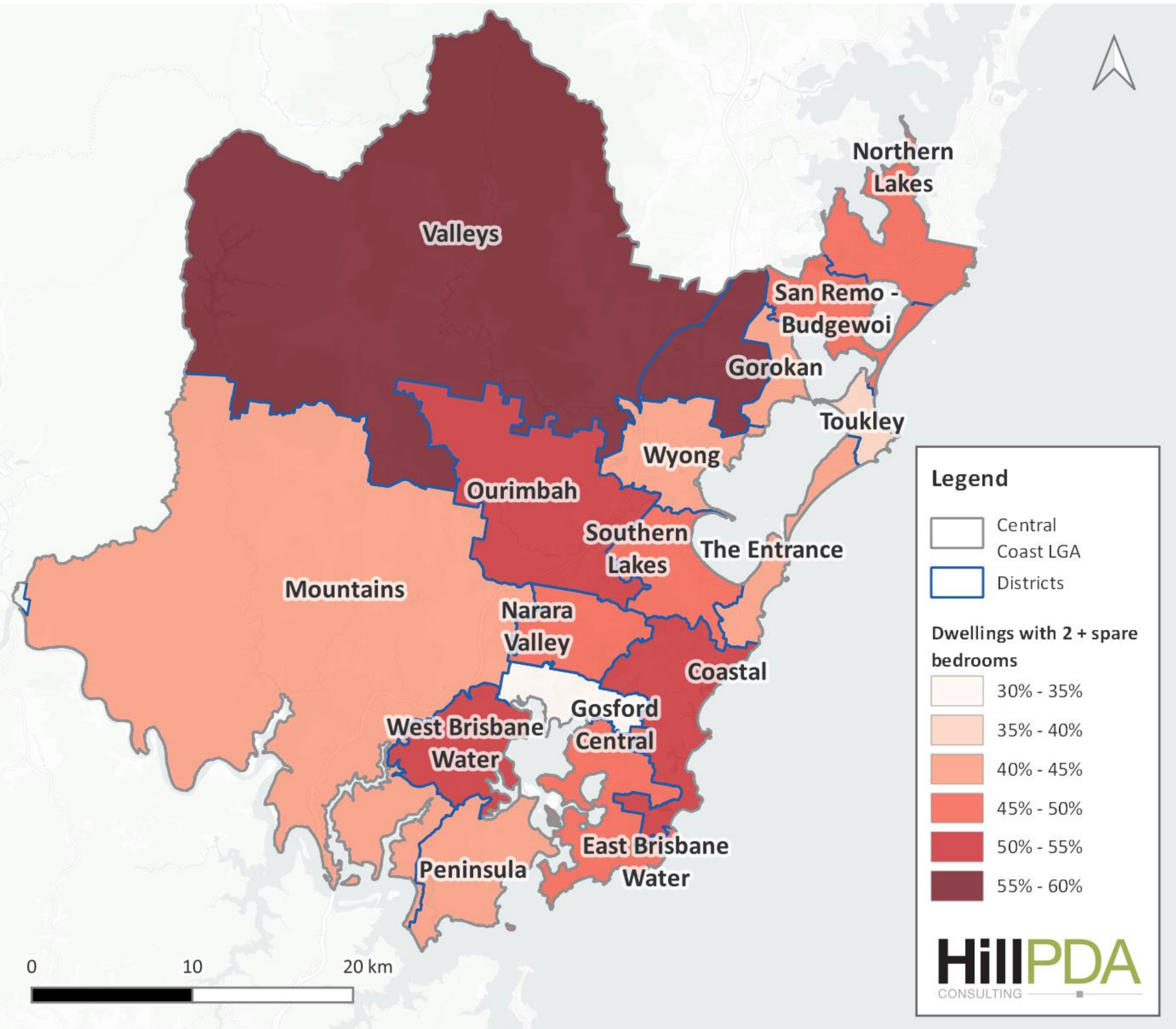
Household suitability data is available from ABS and collected as part of the Census. As such, it provides a snapshot of dwelling suitability at the time of the 2016 Census. A comparison of dwelling suitability for the Central Coast and two comparator LGAs is shown below in Figure 37.

Figure 37: Comparison of housing suitability



Source: ABS (2016), *Australian Census of Population and Housing*. Data extracted using TableBuilder Pro.

Figure 38: Proportion of dwellings with two or more spare bedrooms

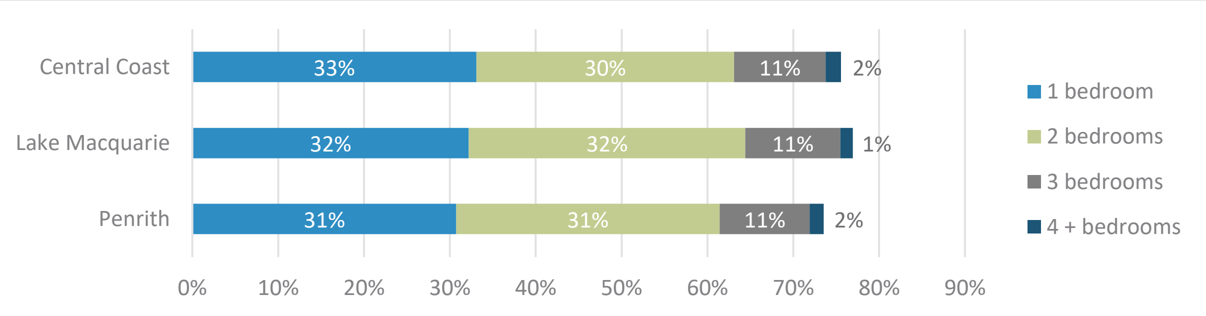


Source: ABS (2016), *Australian Census of Population and Housing*. Note: Excludes "not stated" and "unable to determine".

The Central Coast has a significant proportion of dwellings with multiple excess bedrooms. While approximately 76 per cent of dwellings had at least one spare room, 42 per cent of dwellings had two or more spare bedrooms at the 2016 Census. It is common for many households to repurpose spare bedrooms as work from home offices, particularly during the COVID-19 Pandemic. Allowing for this, the number of spare bedrooms could be reduced by one in many cases.

The households with spare rooms are explored further in Figure 39, which shows that proportions of spare rooms are generally similar to the two comparator LGAs, although Central Coast recorded slightly lower proportions of dwellings where there were two or more spare rooms, indicating a generally higher level of suitability, despite the higher proportion of dwellings with one spare room.

Figure 39: Comparison of proportions of dwellings with spare bedrooms at the 2016 Census

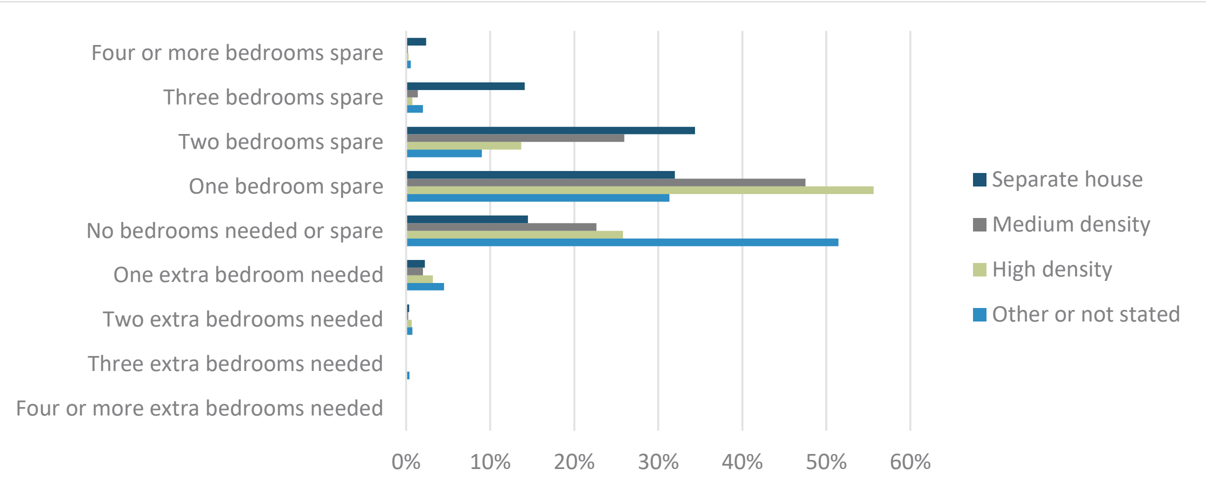


Source: ABS (2016), *Australian Census of Population and Housing*. Data extracted using TableBuilder Pro.

In contrast, only 3 per cent of dwellings recorded overcrowding, with 2 per cent of dwellings recording a need for one additional bedroom and the remainder requiring more than one bedroom. This is broadly similar to rates of overcrowding in Penrith and Lake Macquarie LGAs, in which 4 per cent and 2 per cent of dwellings reported overcrowding, respectively.

Dwelling suitability by structure is shown in Figure 40, below. Separate houses typically had more bedrooms that were spare than medium or high density dwellings, with 16 per cent of separate houses having three or more spare rooms, compared to 2 and 1 per cent of medium and high density dwellings having a spare room, respectively. Medium and high density dwellings overwhelmingly had at least one spare room, with 75 and 70 per cent, respectively. High density dwellings were the most overcrowded (beside "other" or "not stated"), with 4 per cent requiring additional rooms. The higher proportion of "other" or "not stated" requiring one additional bedroom was predominantly driven by cabins, houseboats and caravans, 6 per cent of which required at least one additional bedroom.

Figure 40: Dwelling suitability by dwelling structure

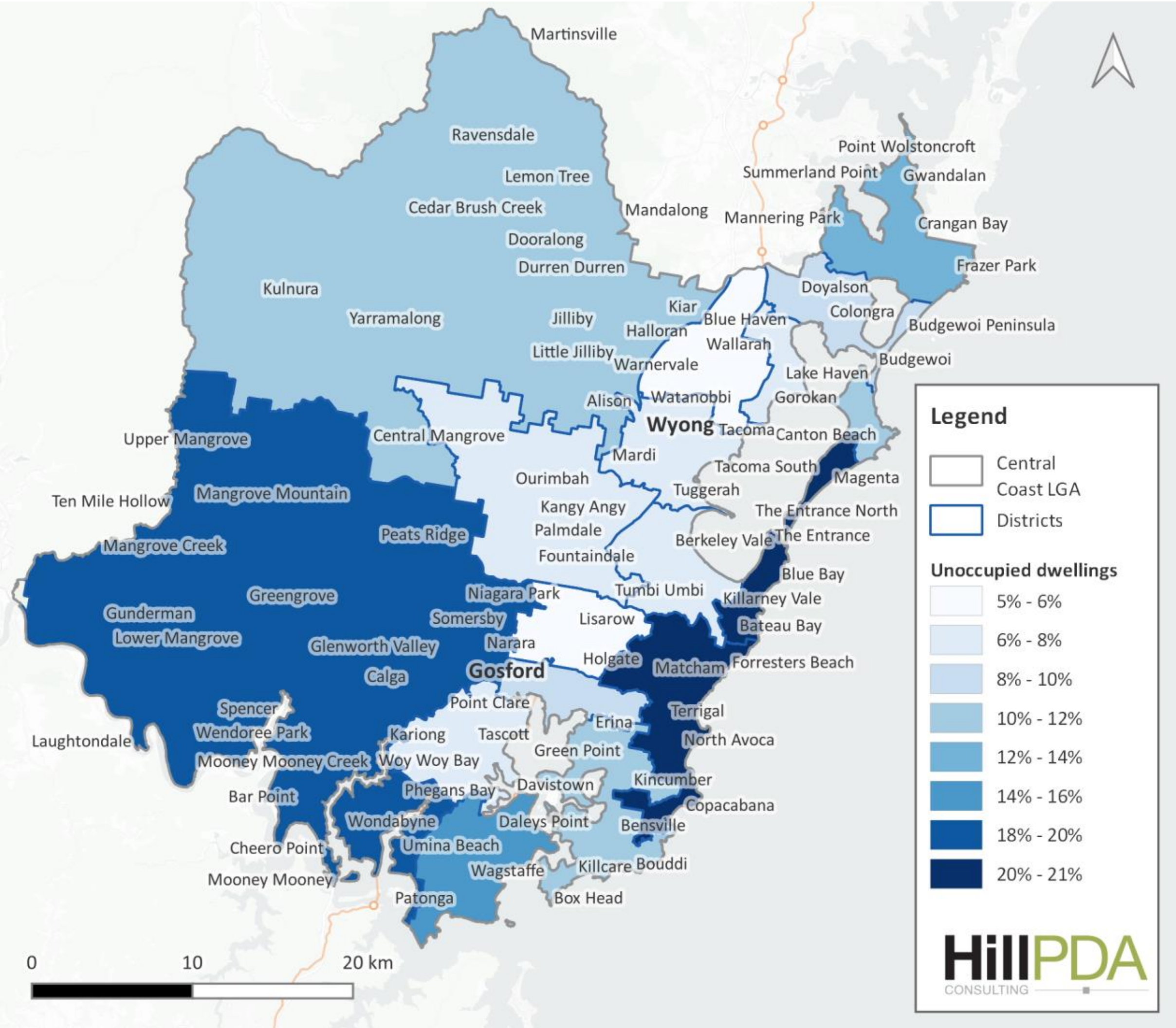


Source: ABS (2016), *Australian Census of Population and Housing*. Data extracted using TableBuilder Pro.

5.2.5 Vacancy rates

At the 2016 Census, approximately 12 per cent of dwellings within the Central Coast LGA were unoccupied on Census night. Those dwellings identified as unoccupied were significantly clustered, with four districts recording occupancy rates above the average: the Coastal District (21 per cent unoccupied), The Entrance (20 per cent unoccupied), Mountains (18 per cent) and Peninsula (14 per cent).

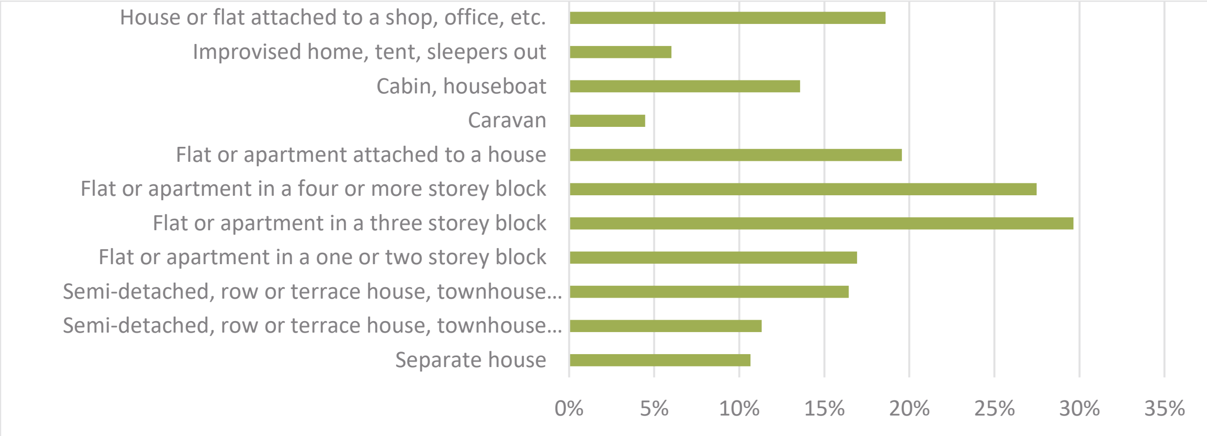
Figure 41: Unoccupied dwellings by social planning district



Source: ABS (2016), *Australian Census of Population and Housing*. Retrieved via TableBuilder.

Examining dwelling type, in Figure 42, flats were the most commonly unoccupied type of dwelling, with approximately 21 per cent of flats (of all types) being unoccupied, compared to 11 per cent of separate houses. Occupancy was lowest amongst the flats in blocks of the highest density, with 30 per cent vacancy amongst flats in three story blocks and 27 per cent amongst flats in four or more storey blocks.

Figure 42: Proportion of unoccupied dwellings in Central Coast LGA by dwelling structure



Source: ABS (2016), *Australian Census of Population and Housing*. Retrieved using TableBuilder

The large volumes of underutilised residences, especially flats, in coastal areas (Coastal and The Entrance districts) could be indicative of holiday houses or unoccupied dwellings being used as Short Term Rental Accommodation (STRA).

Analysis of Airbnb data obtained through *Inside Airbnb* at March 2021 has been tabulated below. Of the 2,444 properties listed, 1,683 were listings for entire houses with reviews posted within the year to March 2021 (not private rooms, caravans or cabins). Only listings for entire properties are shown, as those properties would not be available for use as a regular residence (i.e. not available for normal use by the usual residential population).

Table 9: Airbnb listings (entire houses) in Central Coast LGA by bedrooms and social planning district (year to March 2021)

Social planning district	Number of bedrooms										
	1	2	3	4	5	6	7	8	11	N/A	Total
Coastal	92	134	177	148	47	12	1	3	1	15	630
East Brisbane Water	22	27	53	59	17	5				8	191
Gorokan	1	4	4	2	1					2	14
Gosford Central	2	8	5	1	3						19
Mountains	5	13	10	4	3	1				1	37
Narara Valley		2	2	2							6
Northern Lakes	2	8	13	16	2					1	42
Ourimbah	4	1	1								6
Peninsula	41	75	94	62	13	3				9	297
San Remo - Budgewoi	6	7	6	4	1					1	25
Southern Lakes	3	7	6	7			1			3	27
The Entrance	44	103	86	37	7	4	1			14	296
Toukley	2	6	8	12	4					1	33
Valleys	5	4	3	3	2	1					18
Warnervale - Wadalba		1			1						2
West Brisbane Water	6	7	7	3	3					1	27
Wyong	2	3	4	2	2						13
Total	**237**	**410**	**479**	**362**	**106**	**26**	**3**	**3**	**1**	**56**	**1,683**

Source: Airbnb (9 March 2021). Data scraped and compiled by *Inside Airbnb*.

The areas with the most significant volume of listings were the Coastal, Peninsula and Entrance districts, which contained over 73 per cent of all listings. The Coastal district contained 37 per cent of entire property listings across the LGA, over twice the number of listings of the next largest area. In those top three districts, most listings were for three bedroom properties, with a significant volume of four bedroom properties also in the Coastal district. The implication is that many of these dwellings would be unoccupied holiday homes or second homes that are not available to be occupied by residents. The presence of number second and holiday homes, lowers dwelling availability to local residents and adds pressure on the local housing market.

5.3 Indicators of demand

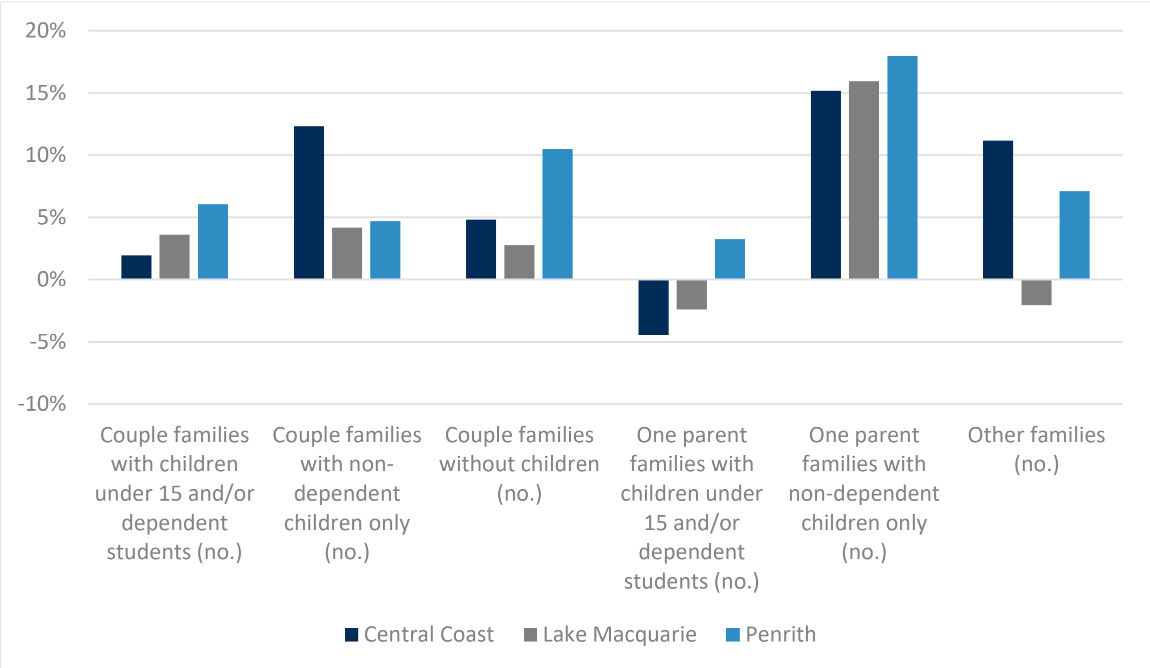
There is no single measure of housing demand. Demand for housing is influenced by a range of factors including household size, housing costs and ability to pay, and living preferences. This sector provides insight into various indicators that will influence housing demand. These indicators are considered below.

5.3.1 Household type

Household and family structure is one of the most important indicators of housing need. In 2016 there were 127,172 households living in Central Coast LGA. Between 2011 and 2016 the number of households increased by 5,413 or 4.4 per cent, up from 121,759 in 2016.

Most households were couples with children (28.3 per cent), couples without children (25.2 percent) or lone person households (25.1 per cent). Figure 43 shows comparative change in family composition between the Central Coast LGA and two comparator LGAs. One parent families with non-dependent children were the fastest growing group in all LGAs, with couple families with non-dependent children following. These households could be made up of retirees and empty nesters or younger couples. The Central Coast LGA had a notable decline in the population of single parent families with children, which contracted by four per cent between 2011 and 2016.

Figure 43: Comparative change in household composition 2011-2016

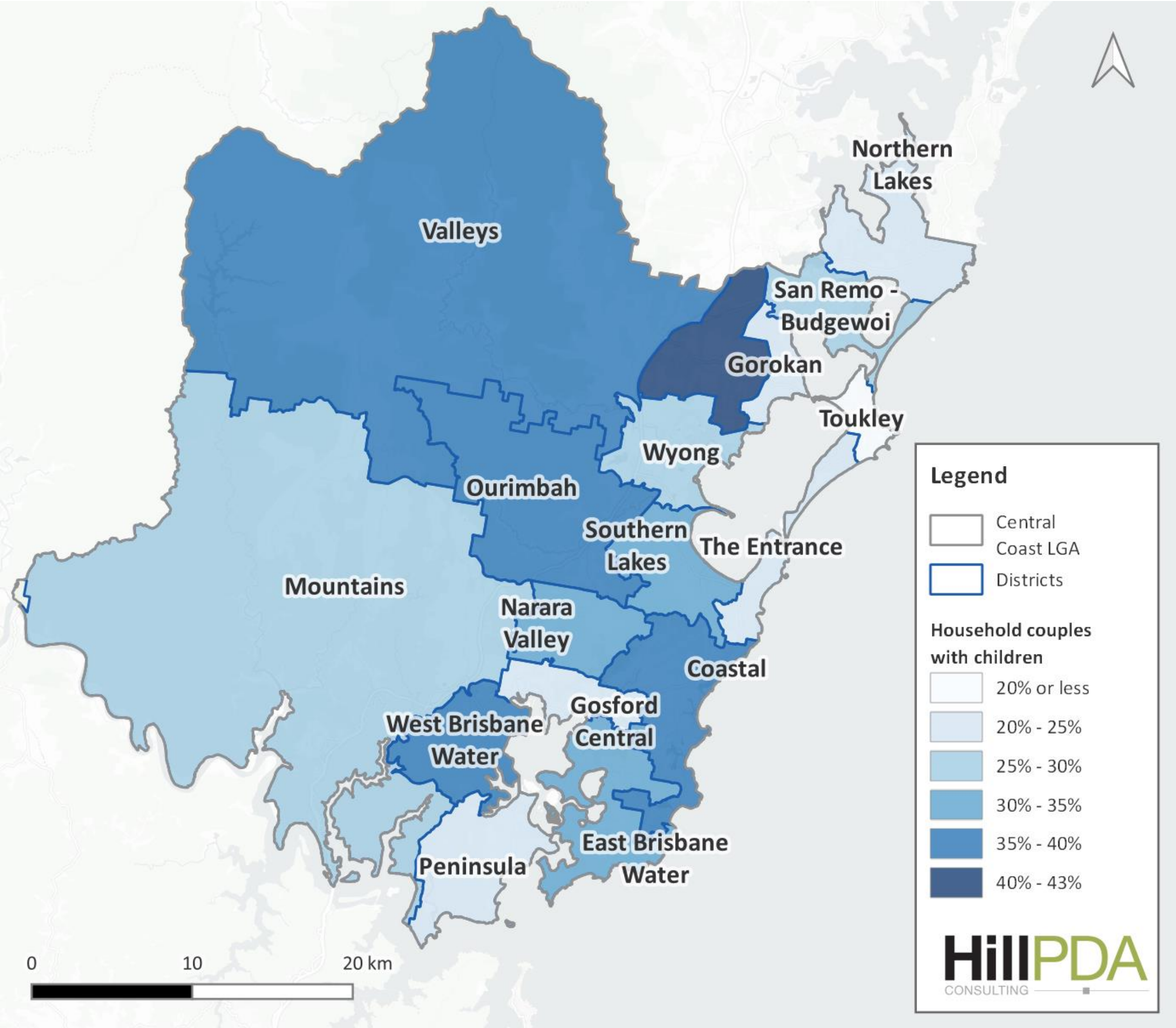


Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via ABS Region Data.

The third fastest growing household type was other families, which would include lone person households. That category grew notably faster on the Central Coast than either of the comparator LGAs (11 per cent).

Gosford Central recorded the highest proportion of lone person households, with 35.6 per cent of all households, followed by the Peninsula, The Entrance and Toukley districts all on approximately 31 per cent, above the LGA average of 28.3 per cent. Couples with children were the most common household type, recording 28.3 per cent across the whole LGA, with significant concentrations in the Warnervale - Wadalba (43.1 per cent), Valleys (39.2 per cent) and West Brisbane Water (37.3 per cent) districts.

Figure 44: Proportion of couple family with children households

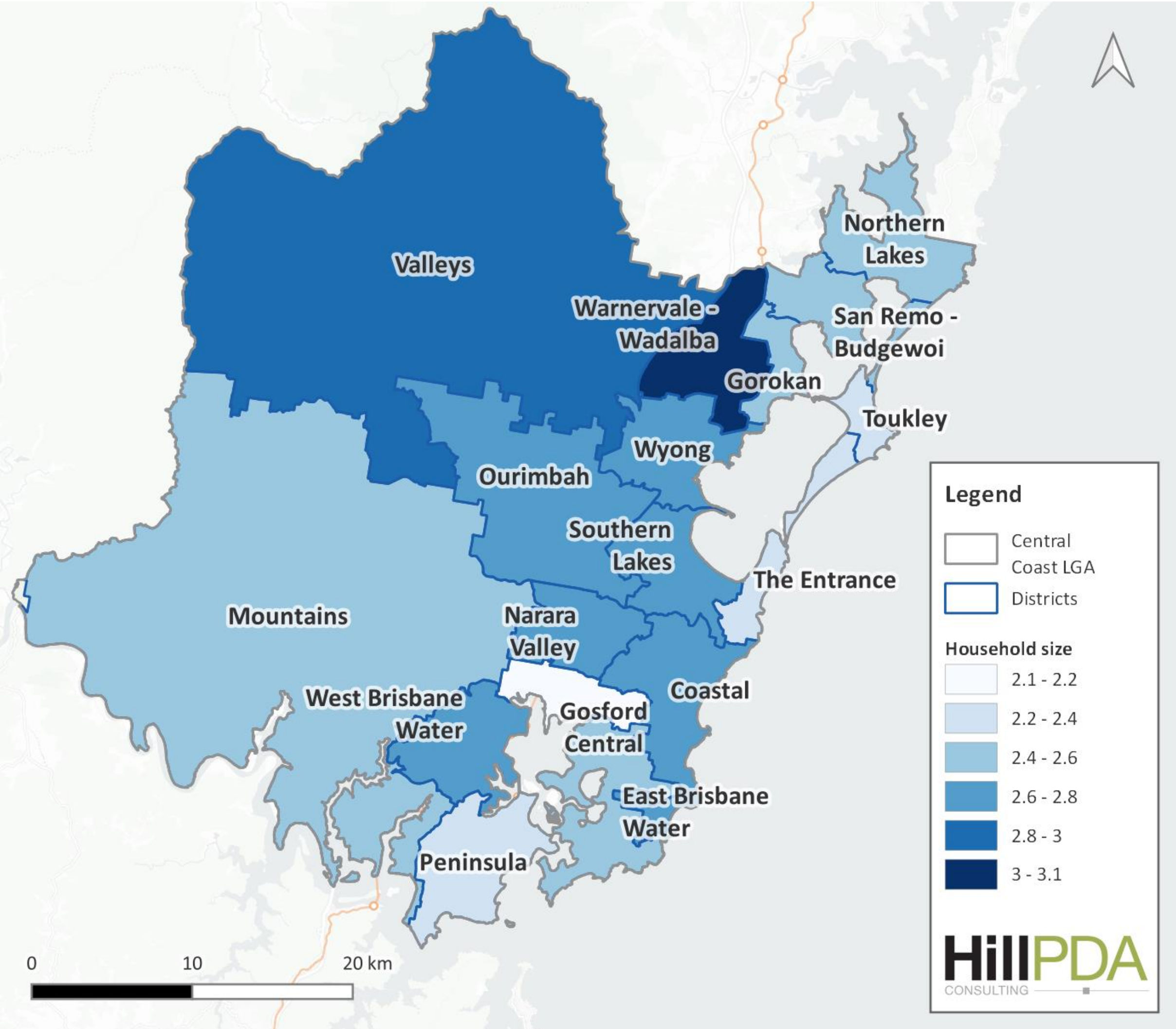


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

5.3.2 Household size

There was an average of 2.5 persons per household on the Central Coast LGA in 2016, compared with 2.5 in Lake Macquarie and 2.9 in Penrith LGAs. Within the Central Coast LGA, there was significant disparity in average household size, mapped below in Figure 45, with smallest average sizes located in districts with higher volumes of apartments and smaller dwelling structures like Gosford (2.1 people) and The Entrance (2.3), with Toukley also recording a significantly smaller average size (2.2). Households in Warnervale-Wadalba had the largest average size (3.1).

Figure 45: Average household size by district



Source: ABS (2016), Australian Census of Population and Housing. Compiled by Profile.id.

5.3.3 Household income

The Central Coast LGA's personal weekly income profile is fairly similar to Lake Macquarie LGA and significantly lower than Penrith LGA. In terms of low income households, however, the Central Coast LGA has a significantly larger percentage than both benchmark areas. It has a similar percentage of moderate income households, but Lake Macquarie LGA and Penrith LGA have substantially larger percentages of high income households.

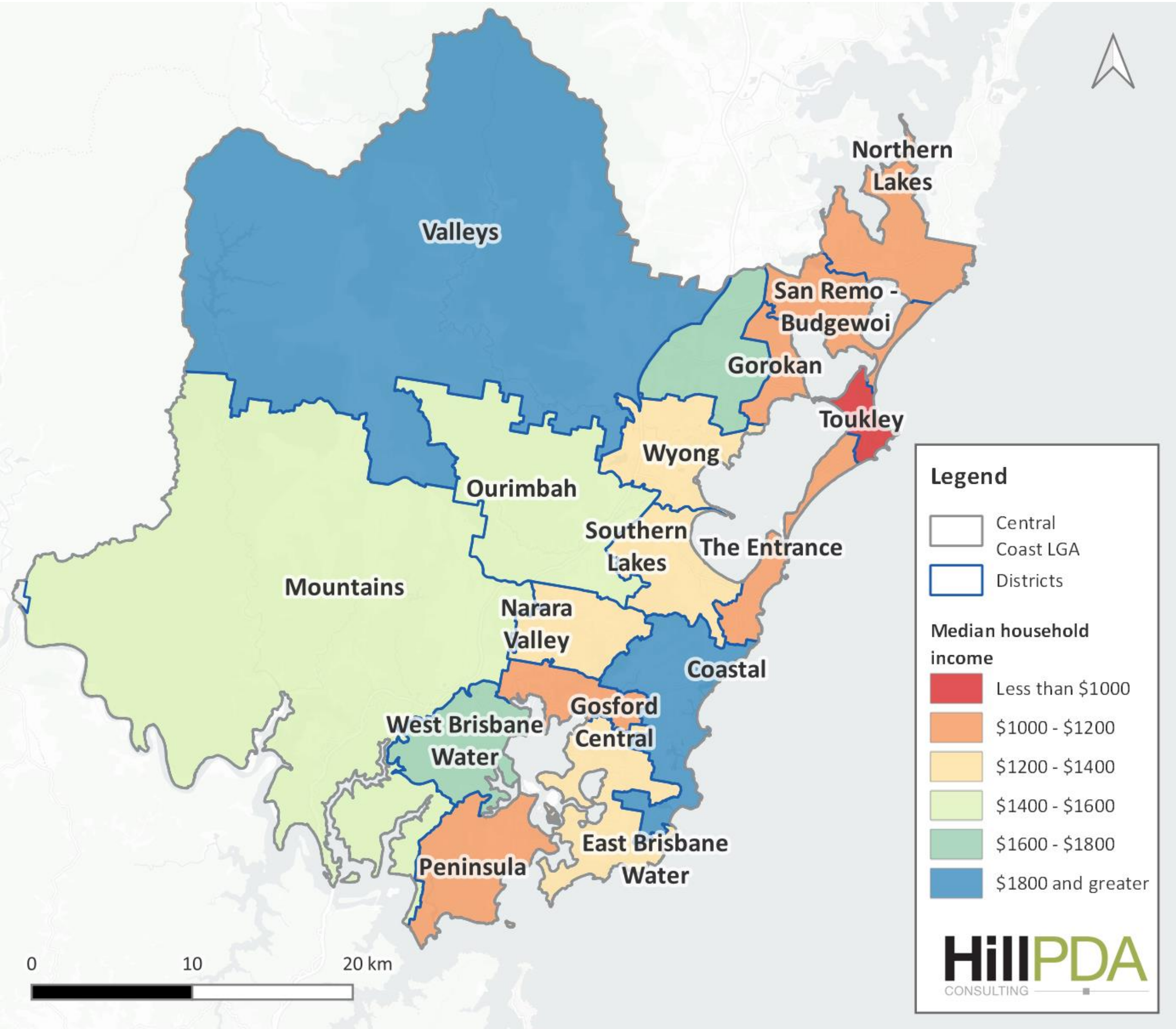
Median personal income data from the NSW Department of Communities and Justice (DCJ) for Central Coast and the two comparator LGAs is shown in Table 10 and is mapped by social planning district in Figure 46 below.

Table 10: Income trends

Area	Median Personal Weekly Income 2006	Median Personal Weekly Income 2011	Median Personal Weekly Income 2016	Percentage of households with Low Income 2016	Percentage of households with Moderate Income 2016	Percentage of households with High Income 2016
Central Coast	$407	$502	$600	52.0%	22.3%	25.7%
Lake Macquarie	$394	$520	$609	43.7%	21.8%	34.5%
Penrith	$517	$623	$728	41.1%	25.1%	33.8%

Source: ABS (2016), Australian Census of Population and Housing. Accessed via FACS Housing Kit Table E1.

Figure 46: Median household income by social planning district



Source: ABS (2016), Australian Census of Population and Housing. Compiled by Profile.id.

There was extreme divergence in median household incomes between the districts, Toukley ($954), Gorokan ($1,024) and the Peninsula ($1,049) districts recorded the lowest median household incomes. The districts with the highest median weekly incomes were the Valleys ($1,889), Coastal ($1,838) and Warnervale ($1,697). It is notable that some districts medians were more than twice that of others, reinforcing the very different socioeconomic natures of their respective communities.

It should be noted that while the Greater Sydney median household income is $1,750 (2020-21), at the 2016 Census the median household income for the Central Coast LGA was $1,256, compared to $1,745 for Greater Sydney. While the method employed by DCJ in identifying very low, low and moderate income households relies on the Greater Sydney or Rest of NSW medians, the lower median recorded on the Central Coast provides and important distinction and should be considered alongside the following analysis.

Household income quartiles for NSW are defined based on household income data per census year. In 2016, the household income quartile ranges were defined as shown in Table 11, below.

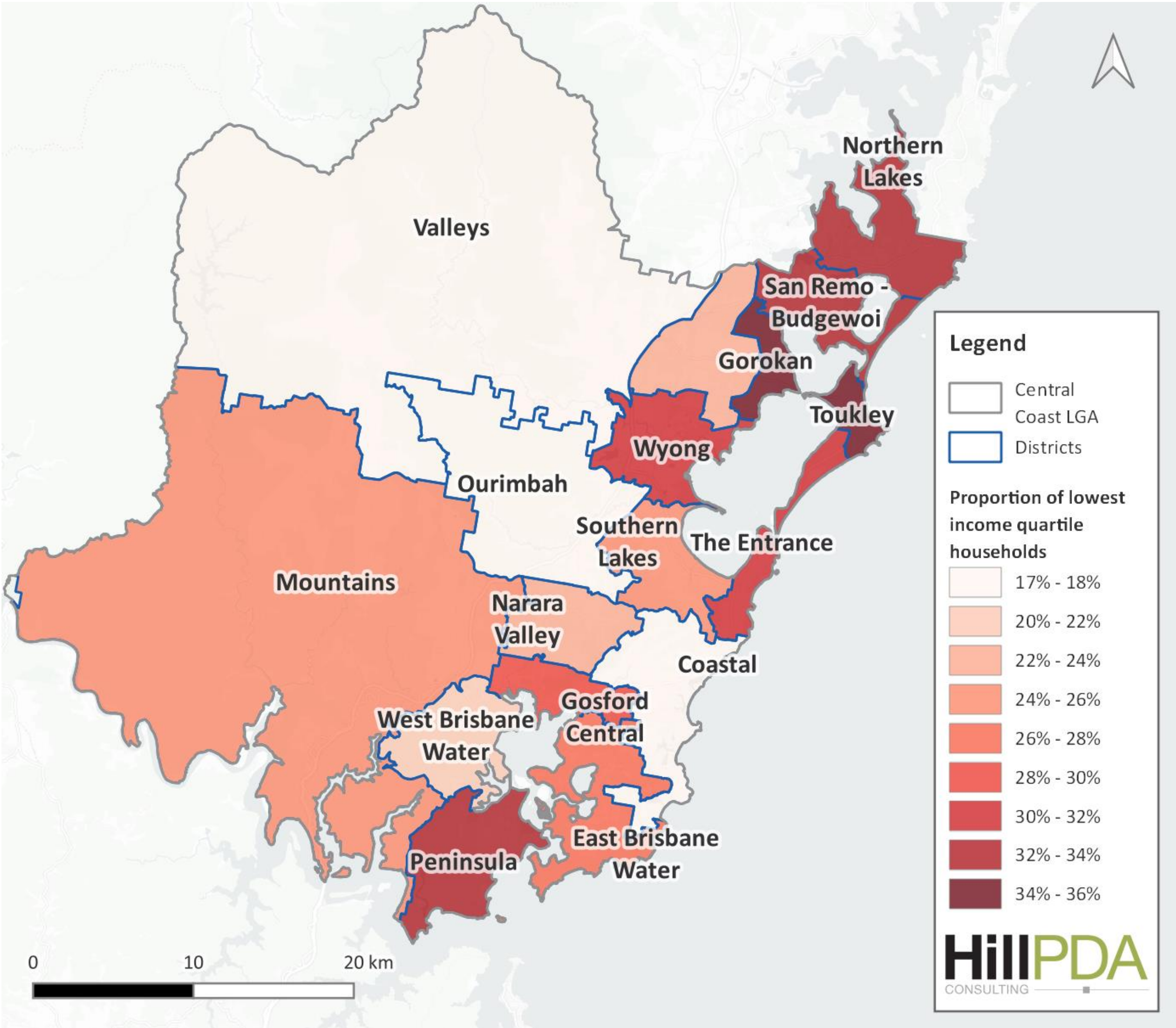
Table 11: NSW quartile group dollar ranges (households) 2016 Census

Household income ranges	Weekly household income
Lowest group	$0 to $750
Medium lowest	$751 to $1,481
Medium highest	$1,482 to $2,554
Highest group	$2,555 and over

Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id

The proportion of households falling within the lowest income quartile are mapped to each district below. Equivalised income data has been used to account for the earning capacity of each household (equivalised data accounts for earning differences arising from household size).

Figure 47: Proportion of households in lowest income quartile by social planning district



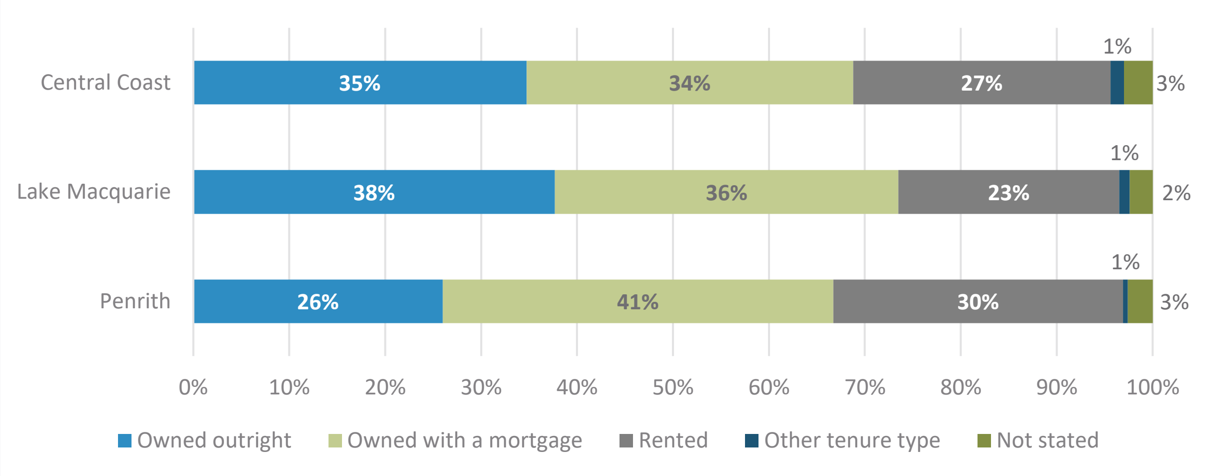
Source: ABS (2016), *Australian Census of Population and Housing.* Compiled by Profile.id.

The highest proportions of households in the lowest income quartile are located within districts located to the north of the LGA, most notably Toukley (35.6 per cent), Gorokan (34.8 per cent), Northern Lakes (33.3 per cent) and San Remo – Budgewoi (33.2 per cent). Conversely, areas with the high proportions of highest income quartile households were the Coastal (30 per cent), Valleys (27.8 per cent) and West Brisbane Water (22.3 per cent) districts.

5.3.4 Tenure

In Central Coast LGA, at the 2016 Census, 69 per cent of households were purchasing or fully owned their home, little change from 2011, which recorded 69 per cent of such households. Approximately 27 per cent of dwellings were rented, either privately or from government or community housing providers. Tenure in Central Coast LGA is compared with Lake Macquarie and Penrith LGAs in Figure 48 below.

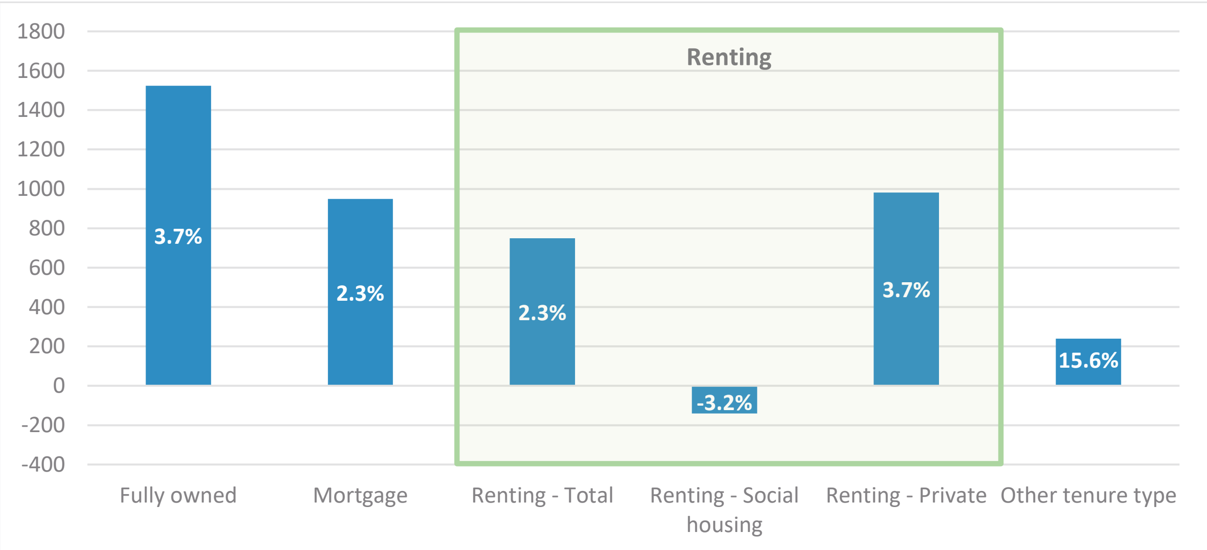
Figure 48: Comparison of tenure type in Central Coast, Lake Macquarie and Penrith LGAs



Source: ABS (2016), *Australian Census of Population and Housing.* Accessed via ABS Data by Region Summary.

Central Coast LGA recorded a lower proportion of houses owned outright than Lake Macquarie (38 per cent), but more than Penrith (30 per cent). The inverse was the case for rentals, with Lake Macquarie recording a lower proportion (23 per cent) and Penrith recording more (30 per cent). There were fewer mortgaged dwellings in Central Coast LGA (34 per cent) than both Lake Macquarie (36 per cent) and Penrith (41 per cent). Change in tenure from the 2011 Census to 2016 is explored below in Figure 49.

Figure 49: Central Coast LGA change in tenure 2011-2016

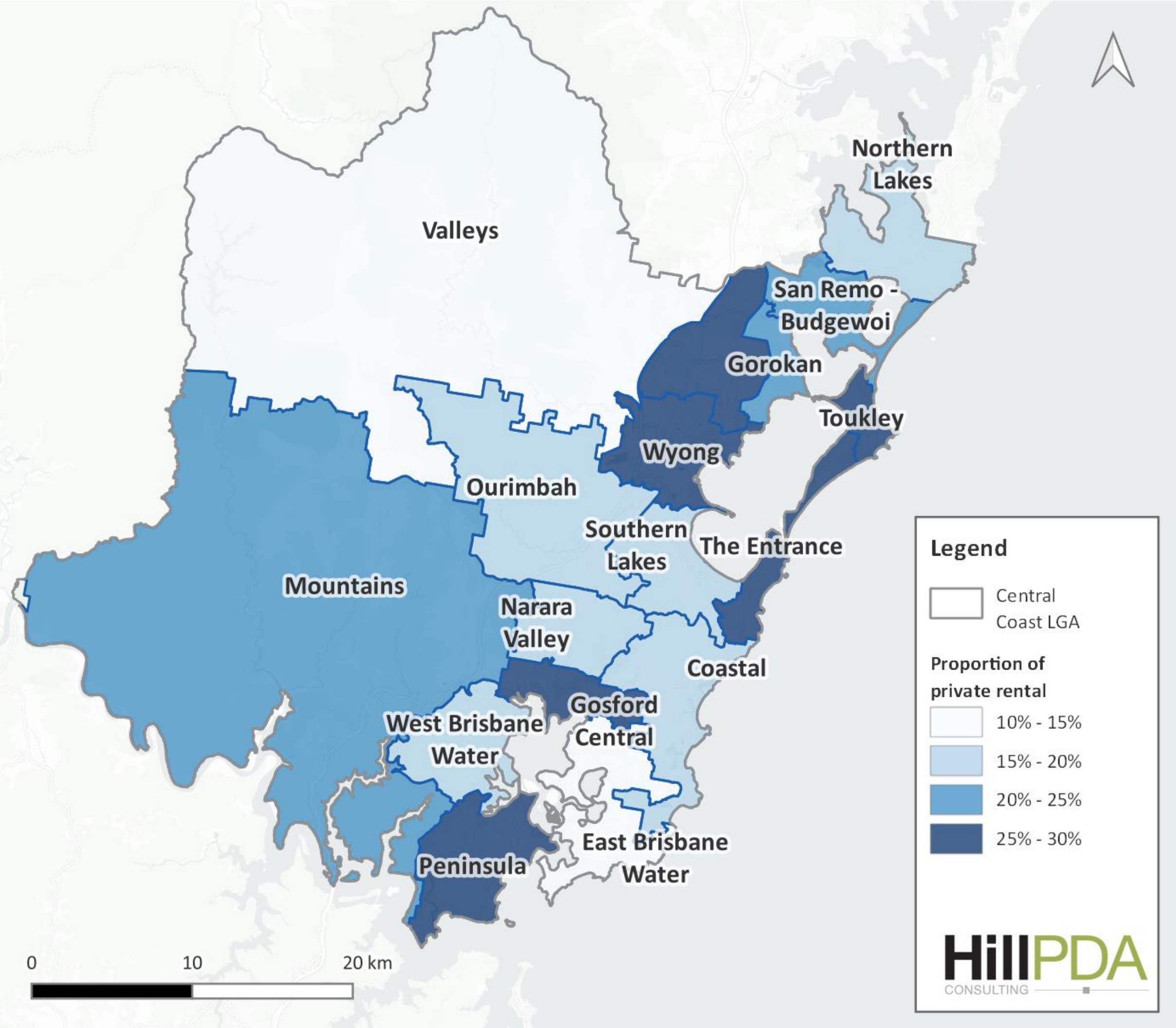


Source: ABS (2016), Australian Census of Population and Housing. Compiled by Profile.id.

The only tenure that has decreased in terms of overall numbers is rental social housing, which declined by 3.2 per cent on the 2016 volume of dwellings in that tenure. Both comparator LGAs recorded similar falls in social housing stock over the same period, with a more significant fall in Lake Macquarie. The reduction in households living in social housing suggests a reduction in availability or delays in transitioning social housing dwellings to new occupants.

The distribution of privately rental dwellings is mapped below in Figure 50. The social planning districts with the most significant proportions of rental dwellings were Gosford Central (30 per cent), The Entrance (29 per cent), Peninsula (27 per cent), Toukley (26 per cent) and Wyong (26 per cent). The districts with the lowest proportions were East Brisbane Water (12 per cent) and Valleys (13 per cent).

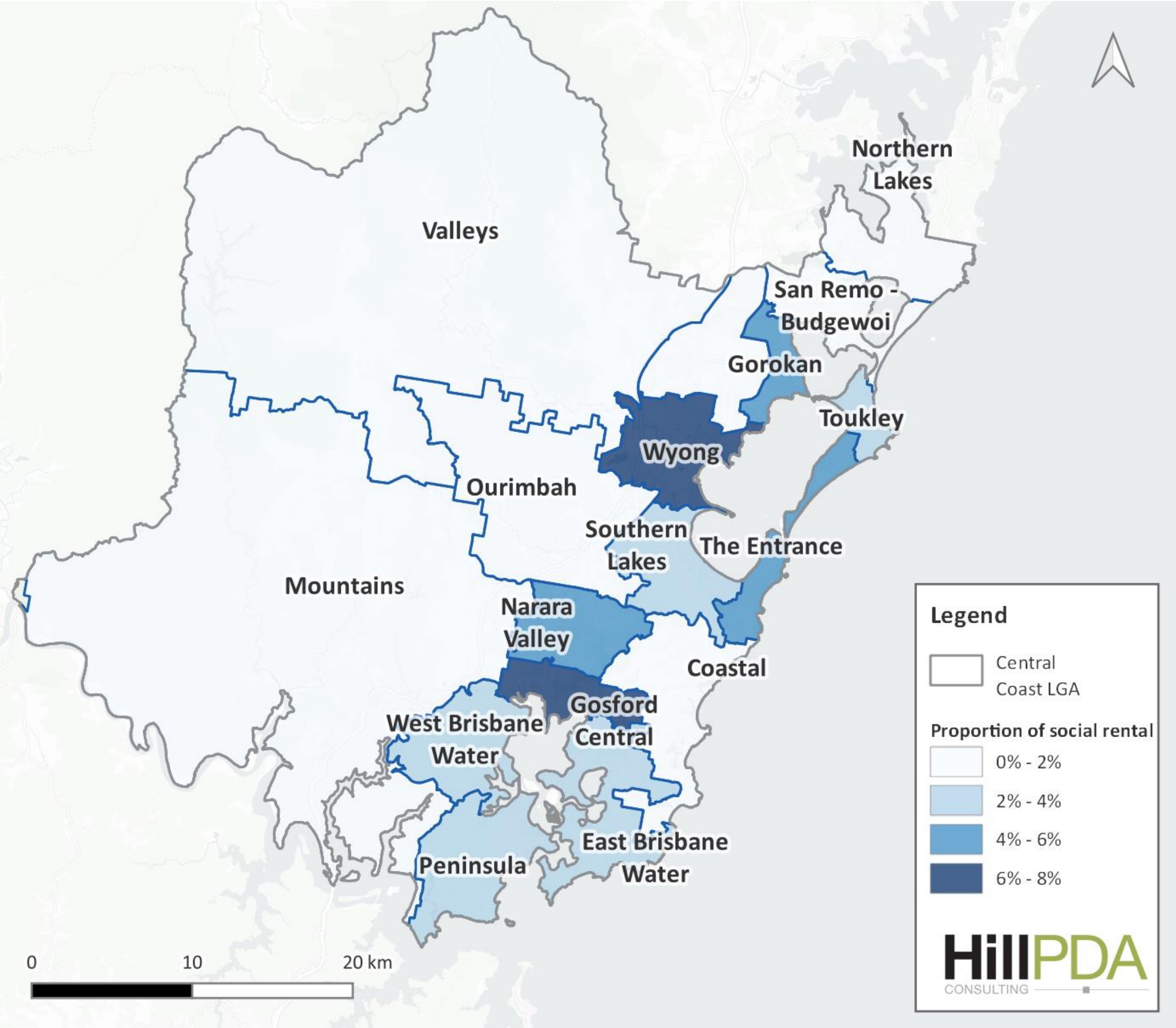
Figure 50: Private rental as proportion of total dwellings by social planning district



Source: ABS (2016), Australian Census of Population and Housing. Compiled by Profile.id.

The proportion of social rental housing within each social planning district is mapped below in Figure 51. At the 2016 Census, Wyong district had the highest proportion of social housing (seven per cent), closely followed by Gosford Central (7 per cent), Narara (6 per cent) and The Entrance (5 per cent). Districts to the far west and north of the LGA (including more recent release areas), as well as the Coastal district included 1 per cent or fewer overall dwellings as social housing.

Figure 51: Social rental housing as a proportion of all dwellings



Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

5.4 Housing affordability

5.4.1 Housing costs

Comparative monthly mortgage and weekly rental repayments are shown below in Table 12. On both measures, Central Coast LGA is positioned between the two comparator LGAs, with Penrith being the higher in both instances. On mortgage repayments, the median was much closer to Lake Macquarie, while rental repayments were significantly higher than Lake Macquarie and closer to Penrith.

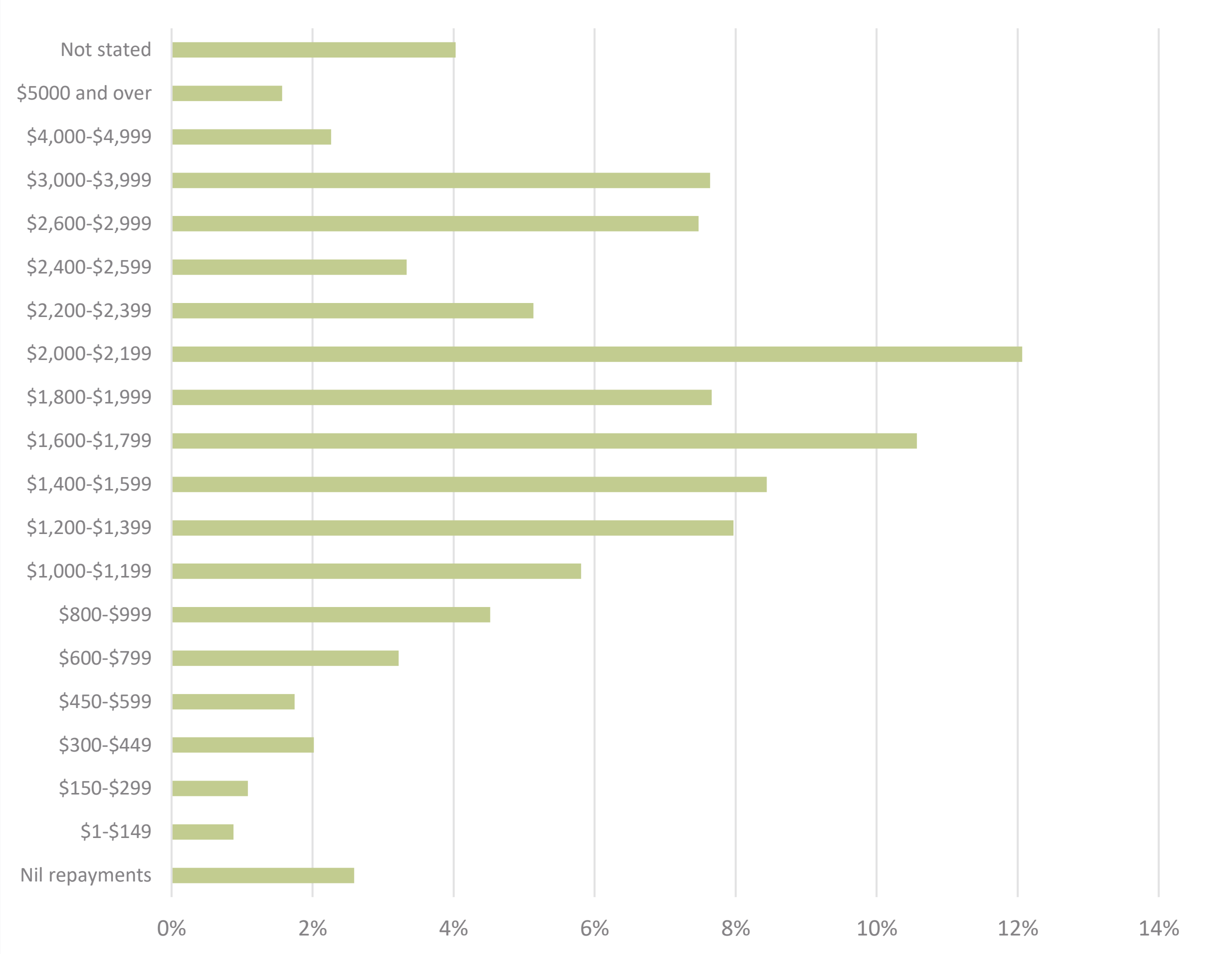
Table 12: Comparative monthly mortgage and weekly rental repayments

Median	Central Coast	Lake Macquarie	Penrith
Monthly mortgage repayments	$1,750	$1,733	$2,000
Weekly rent	$350	$320	$370

Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via Census QuickStats.

The breakdown of repayments is explored further below. Figure 52 shows that there was significant spread in the distribution of mortgage repayment rates within the Central Coast LGA. The most significant spikes were around $1,600 to $2,199 per month, with approximately 30 per cent of all dwellings falling within that range.

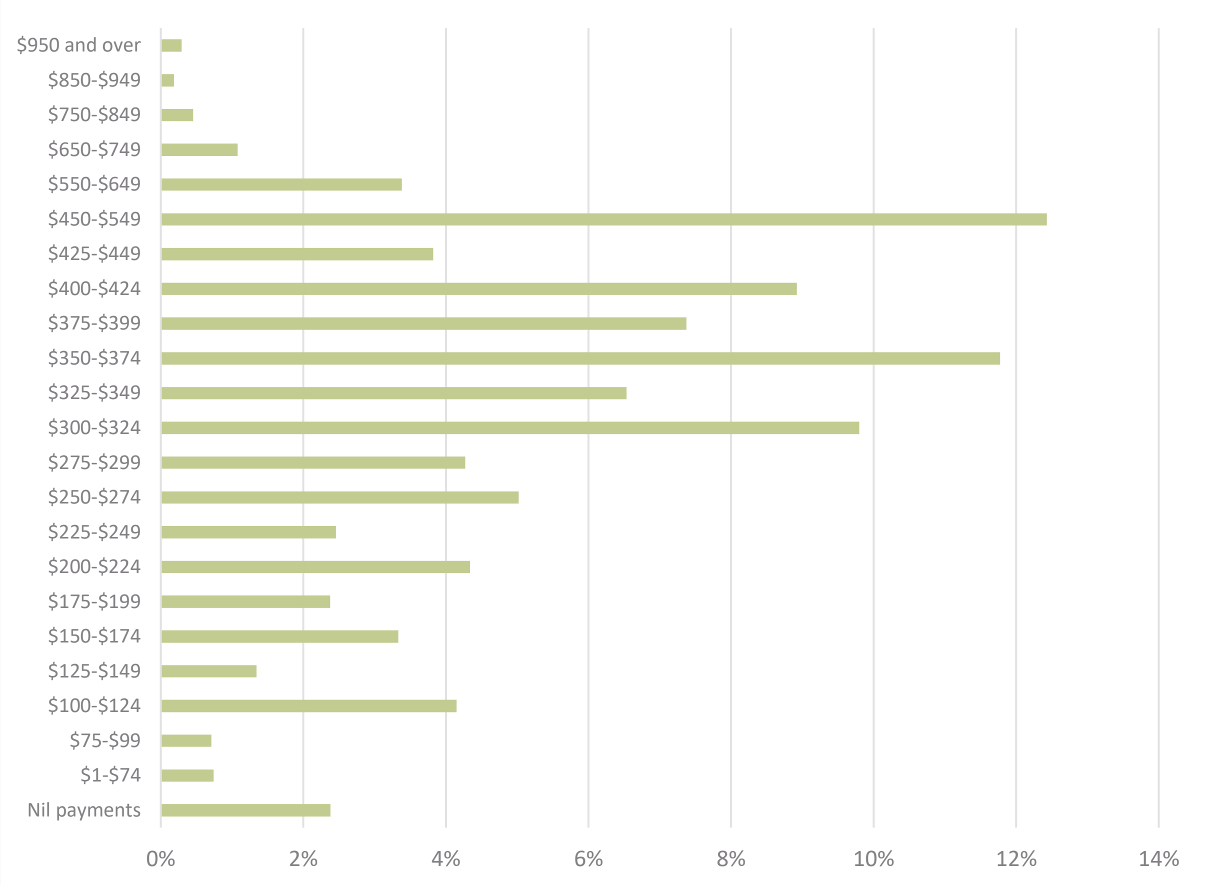
Figure 52: Proportion of dwellings by mortgage repayment bracket (monthly)



Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via TableBuilder.

Again, there was significant spread in rental repayments, as shown in Figure 53. Rental households paying between $300 and $399 per week in rent represented about 35 per cent of dwellings. Approximately 19 per cent were paying under $225, per week, which is approximately 30 per cent of the Central Coast median equivalised household income.

Figure 53: Proportion of dwellings by rental payment bracket (weekly)



Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via TableBuilder.

5.4.2 Affordable housing

Affordable housing and housing affordability are two related but distinct concepts, with the latter referring to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes[9] and the former referring to dwellings classified within a band of expenditure within that relationship.

In NSW, affordable housing is defined by the ARH SEPP as being housing for very low income households, low income households or moderate income households. Those classifications are defined as households that have a gross income that is less than 120 per cent of the median household income of the Greater Sydney and pay no more than 30 per cent of that gross income in rent. Households eligible to occupy rental accommodation under the National Rental Affordability Scheme (NRAS) and pay no more rent than would be charged under that scheme, are also included.

As of the 2016 Census, the median household income for the Greater Sydney Greater Capital City Statistical Area (GCCSA), which includes the Central Coast, was $1,750. NSW Department of Communities and Justice (DCJ) provides annual updates to annual income bands for very low, low and moderate household incomes. The ranges for Greater Sydney (GCCSA) households in the 2020/21 financial year are provided below:

- Very low (50 per cent of Greater Sydney median): $49,300 per year ($945 per week)
- Low (50 to 80 per cent of the Greater Sydney median): $78,900 per year ($1,510 per week)
- Moderate: (80 to 120 per cent of Greater Sydney median): $118,300 per year ($2,270 per week).

This equates to households having a weekly income of $2,275 or less to be eligible for affordable housing.

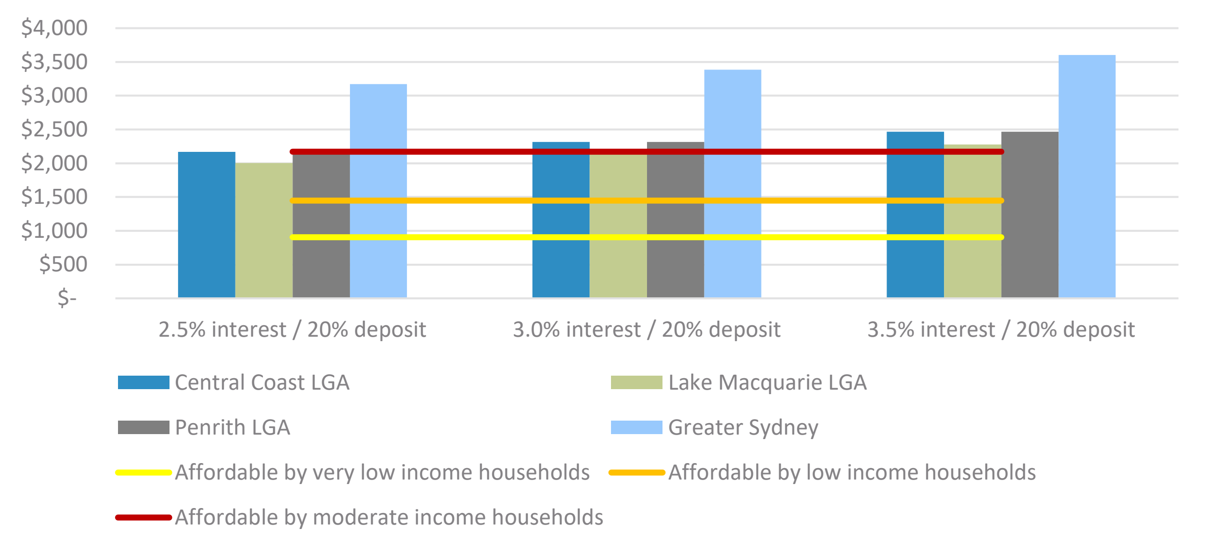
[9] AIHW (2020), *Housing affordability*. [https://www.aihw.gov.au/reports/australias-welfare/housing-affordability]

According to data available from NSW DCJ within the FACS Housing Kit, approximately 44,870 households in the Central Coast LGA were on very low to moderate incomes, of whom 20,893 were renters and 23,977 were purchasers in June 2020.

Assuming 30 per cent of gross income in rent applies to the highest income range being the moderate income band for Greater Sydney ($118,300 annual income), the maximum affordable rent would equate to about $680 per week.

An analysis of the affordability of houses for purchase residents living within the Central Coast LGA, based on sales prices, is presented in Figure 39 below. Greater Sydney has been provided as an additional comparator, but the housing income brackets shown are for households on the Central Coast (to demonstrate affordability amongst residents), hence the medians are lower than for Greater Sydney. The housing cost data has been calculated using housing sales data for the Central Coast and Greater Sydney for 2020 and the beginning of 2021 from RP Data. There are unlikely to be any dwellings available under the three scenarios shown that are affordable for a very low income household. Only the scenario with the lowest interest rates would allow for some dwellings to be available to households on a low income, with only moderate income households able to afford most dwellings at more ordinary market rates.

Figure 54: Housing affordability by mortgage repayment band and income bracket



Source: Repayment data sourced from RP Data (2021)

5.4.3 Housing stress

Housing stress is defined by the National Centre for Social and Economic Modelling (NATSEM) model as those households that are both:

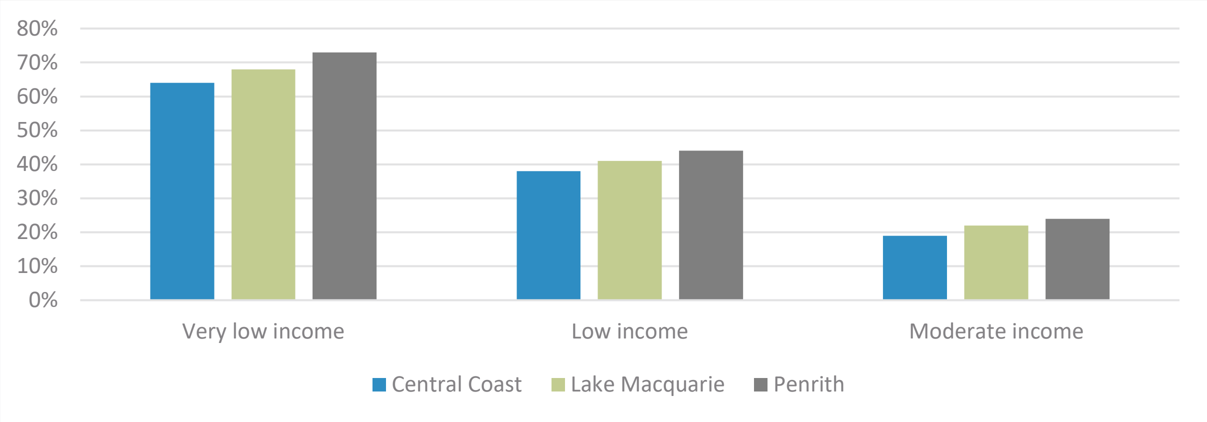
- In the lowest 40 per cent of incomes
- Paying more than 30 per cent of their usual gross weekly income on housing costs (i.e. mortgage or rental repayments).

Housing stress can be dependent on individual circumstances however, census data can provide a general overview of housing and highlight areas where households may be having trouble meeting their commitments. The following two sections explore the volume and location of households experiencing mortgage stress and rental stress.

5.4.3.1 Mortgage stress

Data available from the NSW DCJ indicates that, at the time of the 2016 Census, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. Mortgage stress levels by income bracket are graphed below in Figure 55.

Figure 55: Proportions of mortgage stress by housing income bracket

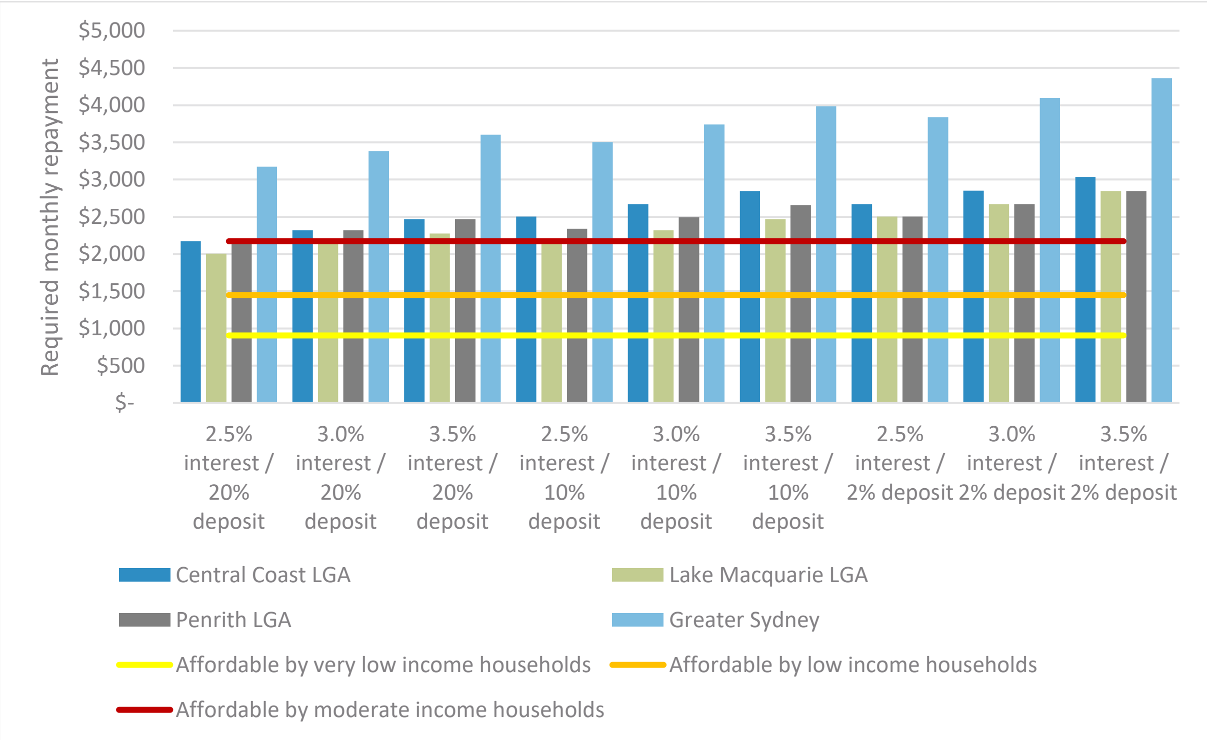


Source: DCJ (2016), *NSW Local Government Housing Kit*. Table M2.

Figure 55 shows that at the time of the 2016 Census, the Central Coast LGA was experiencing relatively lower levels of mortgage stress across all income brackets when compared to Lake Macquarie and Penrith LGAs. This may have been indicative of the greater availability of lower income housing at the time but could also be indicative of higher incomes.

Figure 56 shows the relative sensitivity of the Central Coast housing market to a range of possible monthly repayment scenarios, with the affordable housing brackets shown (very low, low and moderate incomes) for the Central Coast LGA. The model demonstrates that of the scenarios, only the 2.5 per cent interest at a 20 per cent deposit scenario put Central Coast sales within reach of Central Coast residents on very low, low or moderate incomes. Amongst comparators, while the Central Coast was more affordable than Greater Sydney at all bands, Lake Macquarie and Penrith were generally more affordable LGAs.

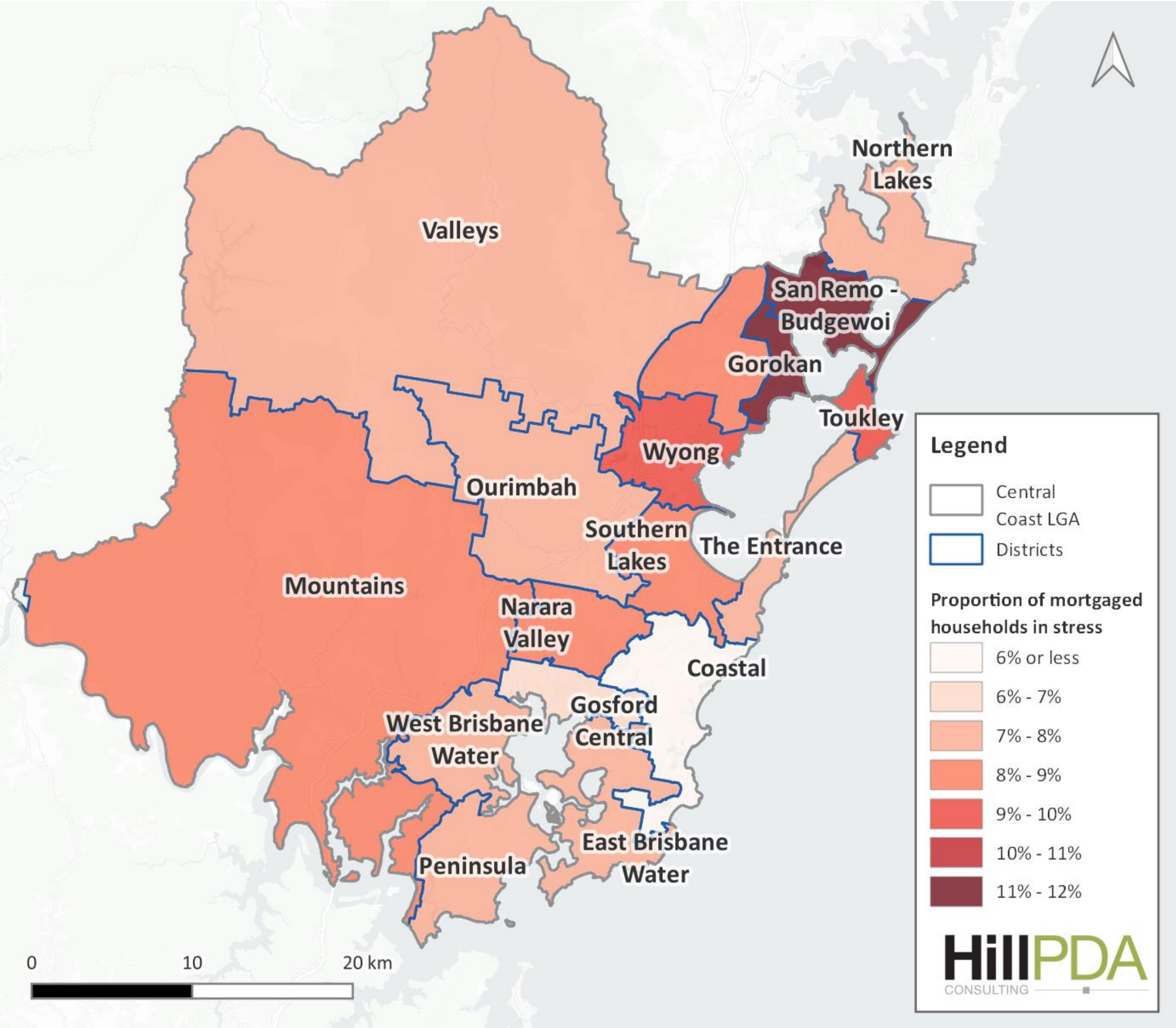
Figure 56: Sensitivity analysis based on Central Coast sales and affordability bands, based on local incomes



Source: ABS (2016) and RP Data

Figure 57, below, maps the proportion of dwellings experiencing housing stress at the 2016 Census by social planning district. San Remo – Budgewoi and Gorokan districts had the highest proportion of mortgaged households in stress, both recording over 11 per cent. Wyong and Toukley districts were the third and fourth highest, both between 9 and 10 per cent of mortgaged dwellings. These areas, all towards the north of the LGA are relatively suburban in nature and were all identified with higher levels of disadvantage on the SEIFA indexes in section 4.7. Conversely, only 5.6 per cent of mortgaged dwellings in the Coastal district were experiencing mortgage stress, with generally lower levels of stress throughout the Coastal, Gosford and Peninsula districts.

Figure 57: Proportion of mortgaged dwellings experiencing mortgage stress



Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

5.4.3.2 Rental stress

The volume of rental stress can be identified by comparing rental bond data from the December 2020 quarter to the affordable income bands for 2020-21 identified above. As defined above, households in rental stress are both:

- In the lowest 40 per cent of incomes
- Paying more than 30 per cent of their usual gross weekly income on housing costs (i.e. mortgage or rental repayments).

The following would be the approximate maximum weekly rents to be paid by each income band to avoid rental stress (based on Greater Sydney median data from FACS):

- Very low income: $283 per week
- Low income: $454 per week
- Moderate income: $680 per week.

According to data available from the NSW DCJ shown below in Table 13, most detached houses do not place moderate income families in stress, with only 4+ bedroom houses having a third quartile value greater than the moderate income maximum. Single bedroom houses were most affordable for very low income households, with the median rent being within rental stress tolerance, but single bedroom houses were comparatively few in number, making up only 2.2 per cent of new bonds lodged over the quarter and 1.4 per cent of total bonds held. Similarly, single bedroom flats also recorded a first quartile within stress tolerance of very low income households but, again, made up 5.8 per cent of new bonds lodged over the quarter and 4.7 per cent overall. Townhouses and flats tended to have a smaller range between lower and upper quartile values compared to houses, suggesting greater affordability for low and moderate income households, but with reduced affordability for very low income households, with less than 25 per cent of bonds lodged being within their rental stress tolerance.

Table 13: Weekly rents statistics for October - December 2020

☐ Very low income ☐ Low income ☐ Moderate income ☐ Greater than moderate income

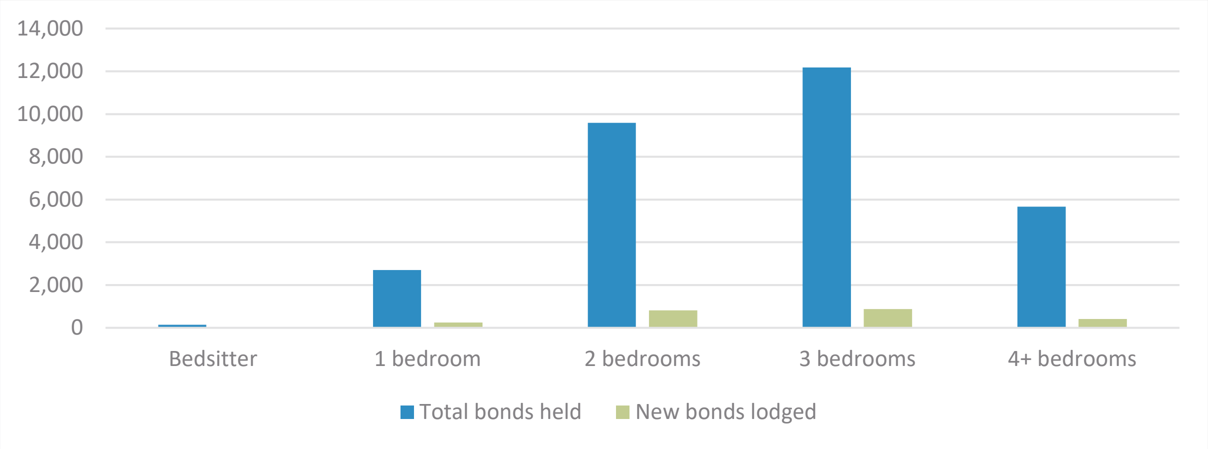
Bedrooms	First quartile	Median	Third quartile	Quarterly change	Annual change
Houses					
1 bedroom	$220	$290	$320	7.41%	0.00%
2 bedrooms	$354	$380	$430	2.70%	5.56%
3 bedrooms	$420	$460	$530	2.22%	6.98%
4+ bedrooms	$510	$585	$700	2.63%	8.33%
Townhouses					
1 bedroom	-	-	-	-	-
2 bedrooms	$360	$390	$420	0.00%	4.00%
3 bedrooms	$440	$480	$550	3.23%	6.67%
4+ bedrooms	$520	$550	$600	-12.70%	17.65%
Flats/units					
1 bedroom	$268	$300	$350	0.00%	5.26%
2 bedrooms	$350	$380	$430	0.00%	5.56%
3 bedrooms	$429	$450	$550	2.27%	7.14%
4+ bedrooms	-	-	-	-	-
Total					
Bedsitter*	$270	$290	$370	9.43%	3.57%
1 bedroom	$230	$290	$330	1.75%	1.75%
2 bedrooms	$350	$380	$425	0.00%	5.56%
3 bedrooms	$420	$465	$540	3.33%	8.14%
4+ bedrooms	$510	$580	$696	1.75%	7.41%

Source: NSW Communities and Justice (2021), *Rent & Sales: Weekly rents statistics by NSW Local Government Area.*

(-): 10 or less bonds lodged * Bedsitter data only available for LGA total

Figure 58 shows the total number of bonds held and lodged by number of bedrooms. While it was noted above that a greater proportion of single bedroom apartments and houses were being rented at a price within rental stress tolerance of very low income households, single bedroom dwellings overall are not a significant proportion of the rental market and make up an even smaller proportion of new leases overall. While three bedroom dwellings made up the most common rental household size, they were also generally being leased at rents above stress level for low and very low income households, with only the three-bedroom apartment median price being within tolerance.

Figure 58: Total bonds held and lodged by number of bedrooms in Central Coast LGA (October - December 2020)

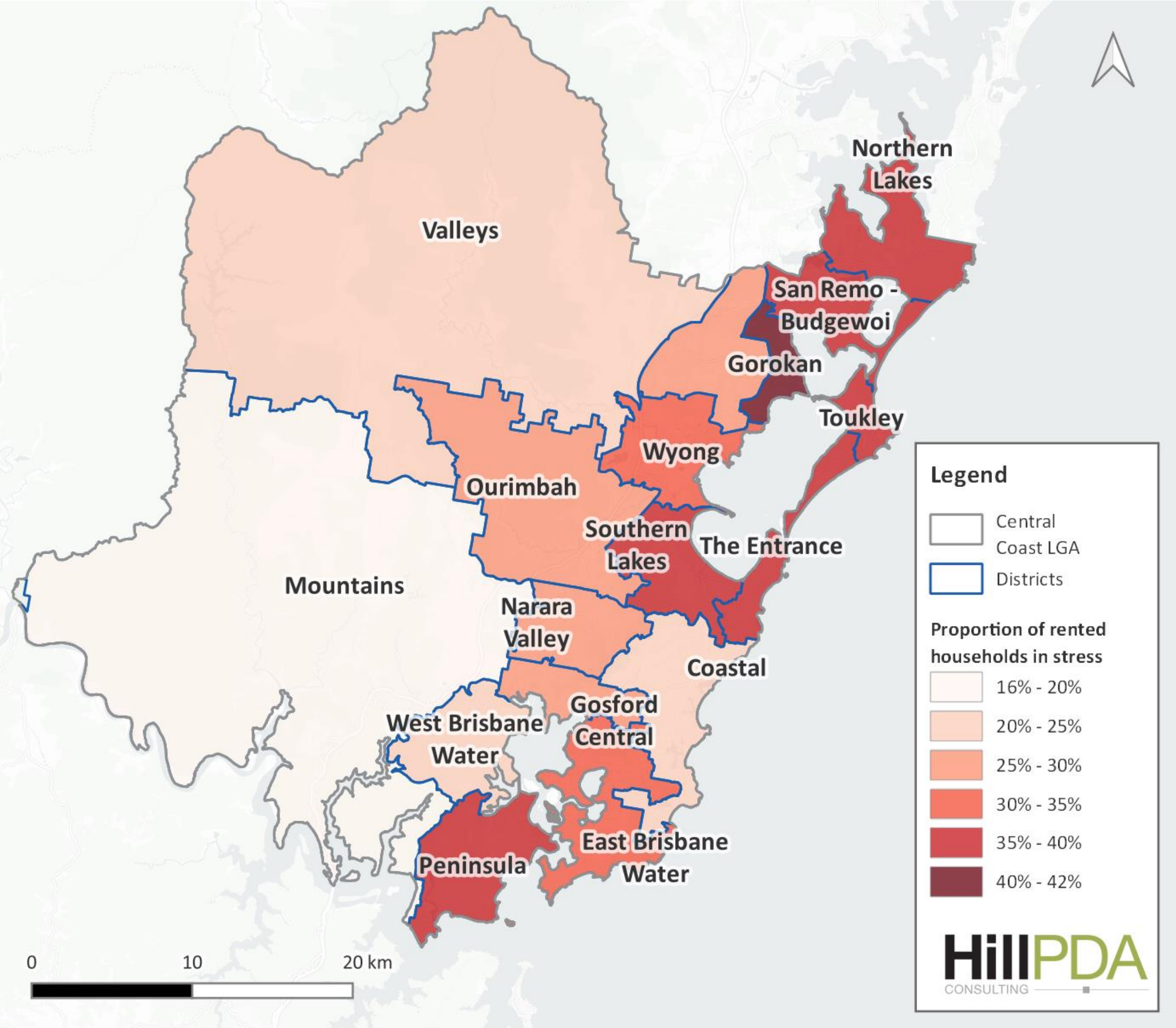


Source: NSW Communities and Justice (2021), *Rent & Sales: Weekly rents statistics by NSW Local Government Area.*

The data in Table 13 indicates that at least 75 per cent of all dwellings in one to three bedroom categories in all tenures are available to moderate income earners.

Figure 59, below, maps the proportion of rented dwellings experiencing rental stress by social planning district at the 2016 Census. Unlike mortgage stress, there were significant concentrations of rental stress throughout the more urbanised areas of the LGA. Gorokan recorded the highest proportion, with 42 per cent of rental properties in stress. The Peninsula and Toukley districts were slightly below on 40 per cent. These were all well above the Central Coast LGA average of 36 per cent. The Mountains district recorded only 16 per cent of rented dwellings in stress, with the Coast (23 per cent), Valleys (25 per cent) and West Brisbane Water (25 per cent) districts above it.

Figure 59: Proportion of rented dwellings experiencing rental stress



Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

The vast difference in this proportion and the continued concentrations of dwellings in stress is a further indicator of the disparity in socioeconomic and overall living situations for Central Coast families and households.

5.4.4 Social housing

On 30 June 2020, there were 3,666 social housing dwellings on the Central Coast and a further 1,559 community housing dwellings and 72 Aboriginal Housing Office (AHO) dwellings. These were largely single bedroom/studio apartments with larger dwellings being freestanding houses (defined in DCJ data as "cottages").[10] Community housing was similarly split, with a significant volume of single dwelling/studio units and a relatively even division of dwellings in larger sizes. There were only 72 AHO dwellings on the Central Coast, almost all of which were cottages.

[10] DCJ (2021), *Metadata for Social housing residential dwellings in NSW*. [https://www.facs.nsw.gov.au/resources/statistics/social-housing-residential-dwellings/metadata-for-social-housing-residential-dwellings-in-nsw]

Figure 60: Social housing dwellings by dwelling type and number of bedrooms

Operator	Type	Studio/1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	Total
Public housing	Unit	993	263	8		1,264
	Villa	114	337	148	9	608
	Town house	26	320	218	10	574
	Cottage	<5	79	897	243	1,220
	Subtotal	**1,134**	**999**	**1,271**	**262**	**3,666**
Community housing provider	Unit	336	230	38		604
	Villa	7	114	41	<5	163
	Town house	71	132	77	5	285
	Cottage	<5	62	332	109	506
	Terrace			<5		<5
	Subtotal	**417**	**538**	**489**	**115**	**1,559**
Aboriginal Housing Office	Unit		<5	<5		<5
	Villa			<5		<5
	Townhouse			<5		<5
	Cottage			40	25	65
	Subtotal		**<5**	**46**	**25**	**72**

Source: NSW Department of Communities and Justice (2020), Residential Dwellings Dashboard

Section 0 noted that the volume of rented social housing as a tenure type declined across the Central Coast LGA between the 2011 and 2016 Census.

As of 30 June 2020, there were 2,819 social housing applications for the two Central Coast housing allocation zones (1,226 in Gosford and 1,593 in Wyong). Of these, 185 were classified as priority applications (86 in Gosford and 99 in Wyong). This significant volume of demand and associated backlog has led to significant wait times for access to housing on the Central Coast, with wait times exceeding a decade in all but one category, LGA wide.

Figure 61: Indicative wait times for social housing in Gosford and Wyong allocation zones

Dwelling type	NN19 Gosford	NN20 Wyong
Studio/1-bedroom	10+ years	10+ years
2-bedroom	5-10 years	10+ years
3-bedroom	10+ years	10+ years
4-bedroom+	10+ years	10+ years

Source: NSW Department of Communities and Justice (2020), Expected Waiting Times

Social and community housing in its current form is not being delivered in sufficient volumes to meet demand. Existing wait lists would need to be addressed in order to approach this more proactively.

5.5 What does it mean?

The analysis above demonstrates that there are several aspects of housing supply on the LGA that are not well - matched with housing need. This may be exacerbated as the demand for housing increases. Some of the key issues are as follows:

- The Central Coast has a significant proportion of dwellings with multiple excess bedrooms, while approximately 76 per cent of dwellings have at least one spare room and 42 per cent of dwellings have two or more spare bedrooms at the 2016 Census. This suggests that households are forced to pay for dwellings that are larger than they need, or not able to find appropriate alternative where they are seeking to downsize. For some households this will be a preferred outcome, while for many larger households it will limit their ability to secure suitably sized dwellings. This mismatch may be due to shortage of housing at the appropriate size which it is likely to be contributing to higher housing costs. It is noted that spare bedrooms have become work from home offices during the COVID-19 Pandemic
- Data available from Inside Airbnb indicates that there are significant volumes of larger residences in coastal areas being used as STRA, which would further exacerbate occupancy rates. The impact of this is most pronounced in the Coastal, Peninsula and Then Entrance districts
- There is a strong need for smaller dwellings, while the bulk of dwelling have three or more bedrooms, there are a significant number of one and two person households
- Parts of the Central Coast LGA have high vacancy rates. At the 2016 Census, approximately 12 per cent of dwellings within the Central Coast LGA were unoccupied on Census night. Those dwellings identified as unoccupied were significantly clustered, with four districts recording occupancy rates above the average, the Coastal District (21 per cent unoccupied), The Entrance (20 per cent unoccupied), Mountains (18 per cent) and Peninsula (14 per cent) and are likely to be associated with holiday accommodation and second homes. The high vacancy rates in these locations does not suggest that there is a surplus of housing suited to residents, since holiday dwellings are not available on the private rental market
- In terms of low income households, the Central Coast LGA has a significantly larger percentage than both benchmark LGAs suggesting a strong need for more affordable dwelling options. This is confirmed by the significant proportion of households living in housing stress at the lower income brackets
- In 2016, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. This indicates higher levels of rental unaffordability and potentially lower levels of rental availability
- The number of social housing dwellings in the LGA decreased between the 2011 and 2016 Censuses by 141 dwellings. This trend needs to be reversed. As of 30 June 2020, there were 2,819 social housing applications for the two Central Coast housing allocation zones (1,226 in Gosford and 1,593 in Wyong). Of these, 185 were classified as priority applications (86 in Gosford and 99 in Wyong). This significant volume of demand and associated backlog has led to significant wait times for access to housing on the Central Coast, with wait times exceeding a decade in all but one category, LGA wide.

HOUSING OUTLOOK

6.0 HOUSING OUTLOOK

This chapter examines projected demand and supply of housing within the LGA. It includes a consideration of the development pipeline (approvals and completions) at the time of writing, along with a discussion of the impacts of COVID-19 upon demand and supply and analysis of dwelling capacity under current planning controls.

6.1 Projected housing need

6.1.1 Projected population growth

This section includes population and housing projections sourced from DPIE's 2019 projection series. These projections are the latest available at the time of writing. It is noted that DPIE's 2016 projections informed the CCRP.

Central Coast LGA's residential population is projected to grow significantly over the period from 2016 to 2026 and remain relatively stable from 2026 to 2036. The components and overall population change over the period are shown in Table 14 which demonstrate that net migrations in to the central Coast is expected to continue to remain high.

Table 14: Components of population growth

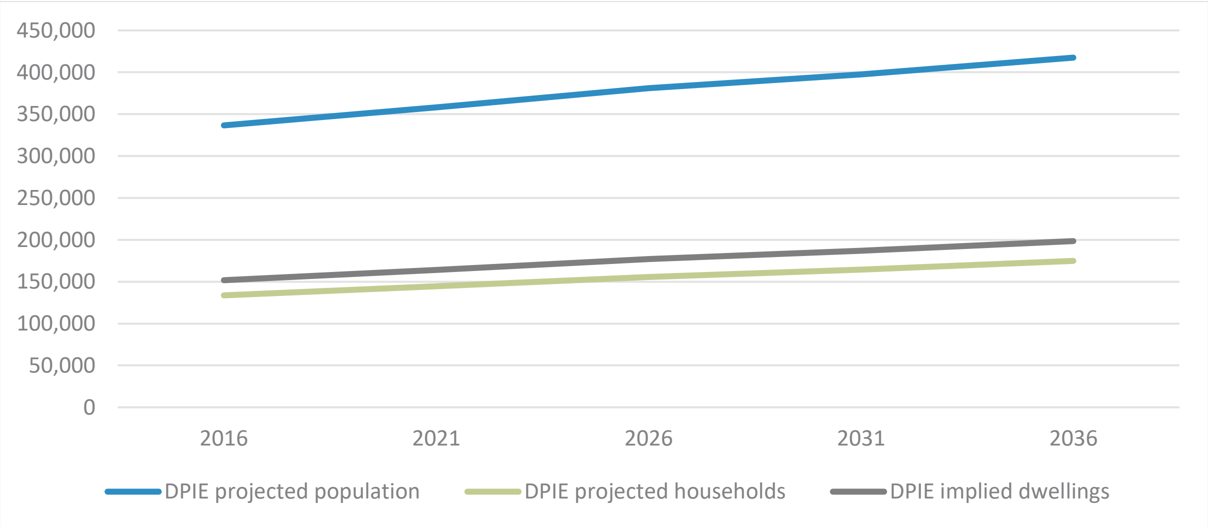
Component	2016-21	2021-26	2026-31	2031-36
Population at start of period	336,611	357,973	380,955	397,370
Natural increase	3,993	4,465	4,224	2,599
Net migration	17,369	18,516	12,191	17,531
Total population change	-	22,982	16,415	20,130
Population at end of period	357,973	380,955	397,370	417,500

Source: DPIE (2019)

6.1.2 Projected household growth and dwelling need

Household projections are derived from the projected population based on average household size and implied dwellings are derived from the average dwelling occupancy rate, shown in Figure 62. DPIE projections indicate that approximately 55,269 additional dwellings (+36.4 per cent) would be required by 2041 beyond the 2016 housing supply. This would require an average of 2,210 additional dwellings to be provided in the LGA each year.

Figure 62: Comparison of population, household and dwelling projections for Central Coast LGA



Source: DPIE (2019)

Table 15: Comparison of population, household and dwelling projections for Central Coast LGA

Projection	2016	2021	2026	2031	2036	2041	Change 2016-2036
DPIE projected population	336,611	357,973	380,955	397,370	417,500	431,864	+80,889 (24.0%)
DPIE projected households	133,666	144,408	155,748	164,540	174,809	182,344	+48,678 (36.4%)
DPIE implied dwellings	151,764	163,960	176,836	186,819	198,478	207,033	+55,269 (36.4%)
Change		**2016-2021**	**2021-2026**	**2026-2031**	**2031-2036**	**2036-2041**	**2016-2036**
DPIE Implied dwellings		12,196	12,876	9,938	11,659	8,555	55,269
Average annual implied dwellings		2,439	2575	1,997	2,332	1,711	2,210

*Note: Figure derived from analysis of 2016 vacancy rates, as per DPIE method

Source: DPIE (2019)

6.1.3 Projected dwelling types

HillPDA has examined housing delivery trends in the Central Coast LGA, using 2006, 2011 and 2016 Census data. The analysis of trends has been used to inform inputs and assumptions used in the HillPDA Housing Propensity Model to project demand for housing in the LGA.

The HillPDA Housing Propensity Model projects housing demand by dwelling type, assuming that the historical trends continue without intervention. The projections are based on characteristics of occupied dwellings and the resident households to determine the proportional increase in dwelling types over time. They do not consider precinct planning or investment in growth centres. The process involves the following:

- Step 1: Exclude other households and dwelling structure not stated from count of occupied dwellings by household composition
- Step 2: Convert occupied dwellings by family composition to proportion of total dwelling stock
- Step 3: Calculate the annual proportional change between 2006 and 2016
- Step 4: Apply this annual change to the 2016 census proportion (2016-2036)
- Step 5: Apply these forecast proportion to the corresponding dwelling projection year.

The most recent DPIE population projections have been used as a base.

Ultimately, the type of housing that a household chooses will be influenced by individual preferences, available housing stock, and other factors such as costs and proximity to employment, social infrastructure and other demands.

Trends in dwelling type for different household types are examined below in Table 16 and Table 17. Table 16 presents the numbers of households overall, showing that couple households in low density dwellings were the fastest growing type overall between 2006 and 2016.

Table 16: Change in dwelling type by household type 2006 to 2016

Household type	Low density	Medium density	High density	Total
Couple only	1,141	825	341	**2,307**
Couple with children	646	489	139	**1,274**
Single parent	934	344	185	**1,463**
Other family households	133	15	3	**151**
Lone person	967	887	438	**2,292**
Group	37	50	53	**140**
Total	**3,858**	**2,610**	**1,159**	**7,627**

Source: ABS 2006, 2011 and 2016 Census

Table 17, below, shows the change in households for each housing type, expressed as a proportion of the overall mix of households in the LGA. It can be seen that medium density and, within that, couple only households were increasing in relation to other household and dwelling combinations, which is in line with the growth of medium density housing overall. Low density couple households, historically the largest group, was reducing in comparison to other housing types, suggesting more of these households are moving into medium density housing types as they become available.

Table 17: Proportional change in dwelling type by household type, 2006 to 2016

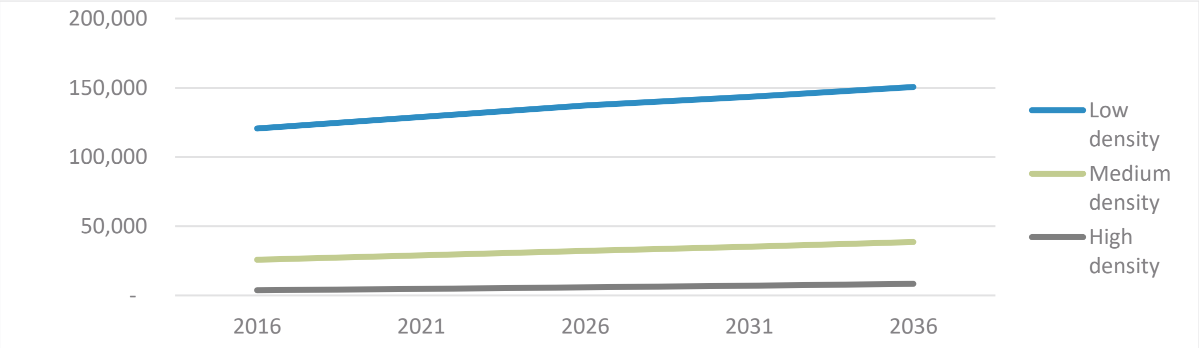
Household type	Low density	Medium density	High density
Couple only	-0.4%	0.5%	0.3%
Couple with children	-1.2%	0.3%	0.1%
Single parent	0.1%	0.2%	0.1%
Other family households	0.1%	0.0%	0.0%
Lone person	-0.2%	0.2%	0.3%
Group	-0.1%	0.0%	0.0%
Total	**-1.8%**	**1.2%**	**0.9%**

Source: ABS 2006,2011 and 2016 Census

These housing trends have been used as a basis to project dwelling types into the future and applied against the DPIE housing projections in Figure 63 and Figure 64.

As shown in the figures, the trends translate primarily into continued increase in demand for low and medium density housing into the future, with relatively minor growth in high density demand.

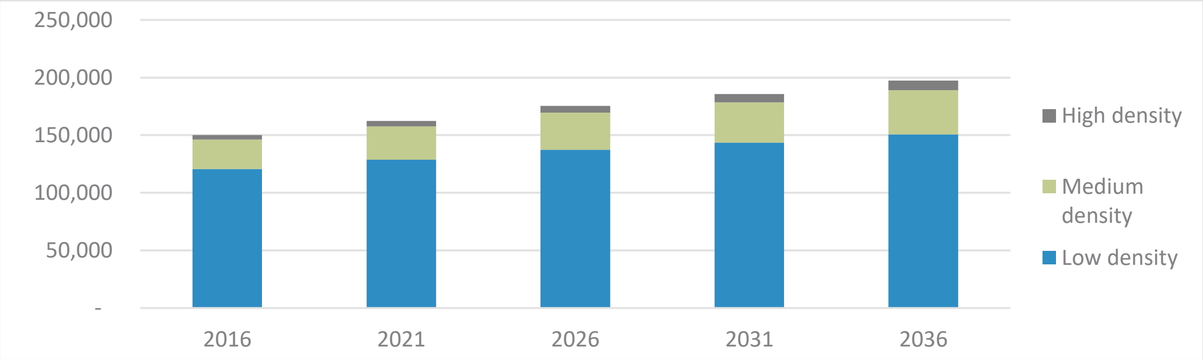
Figure 63: Projected proportion of new dwellings in Central Coast LGA, 2016-2036)



Source: DPIE 2019, HillPDA

The projection demonstrates that without intervention, there is only likely to be a marginal increase in the proportion of medium density and high density dwellings and the majority of housing will continue to be detached dwellings. This is inconsistent with the trends in housing type in the LGA which demonstrate strong growth in households that need smaller dwellings.

Figure 64: Projected dwelling mix in Central Coast LGA 2016 to 2036



Source: DPIE 2019, HillPDA

The projected dwelling demand is indicated in Table 18.

Table 18: Periodic dwelling projections, by housing type

	Low density	Medium density	High density	Total
2016	120,579	25,768	3,728	150,075
2021	128,794	28,844	4,751	162,389
2026	137,318	32,194	5,904	175,416
2031	143,391	35,157	7,062	185,610
2036	150,554	38,568	8,378	197,500
Change	**29,975**	**12,800**	**4,650**	**47,421**
% increase (relative to 2016)	**24.9%**	**49.7%**	**124.7%**	**31.6%**

Source: HillPDA (2021)

6.2 Short term development pipeline

The development pipeline represents dwellings that have been approved for development but are not yet ready for occupation. An analysis of the development pipeline provides a guide as to how many dwellings may be delivered in the short to medium term.

The analysis below is based on a review of the following data sources:

- DPIE development approvals and completions database (to November 2020, accessed March 2021)
- Development approval data from ABS (the source of DPIE data) for March and April 2021
- Cordell Connect project tracking database (accessed March 2021)
- DPIE LEP Online database (accessed March 2021)
- Central Coast Council land monitor housing data (provided by Council).

Each data source provides information regarding trends in approvals and delivery of dwellings; however, no single data source provides a complete picture for the development pipeline. When all data sources are compared, a likely indication of future dwelling delivery in the short term can be obtained. Given the variety of data sources, some variance is expected.

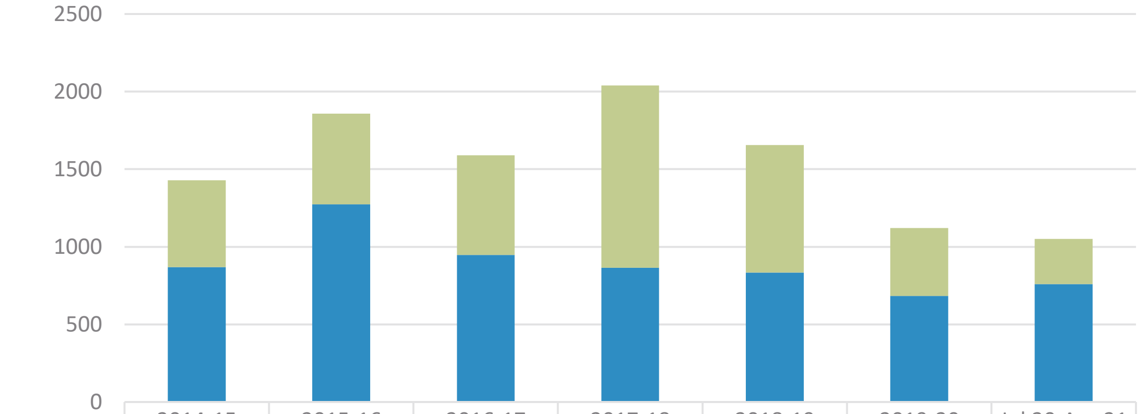
In considering the development pipeline, allowance must be made for development approvals that do not proceed to completion.

6.2.1 Dwelling approvals

DPIE's Metropolitan Housing Monitor (Housing Monitor) provides monthly dwelling approvals for each LGA, sourced from ABS. Data is disaggregated for 'detached' (e.g. separate house) and 'multi-unit' (e.g. medium and high density) housing types, which are defined in line with the ABS *Functional Classification of Buildings*.[11] Under this classification, 'detached' includes separate houses, kit houses, transportable/relocatable houses and detached secondary dwellings. Other dwelling classifications under this scheme are captured under 'multi-unit'. Figure 65 presents dwelling approvals between July 2016 to April 2021. Dwelling approvals are total approved dwellings and are not discounted to allow for dwellings lost through demolition (such as knock-down rebuilds). Boarding houses have not been included in the figure but are discussed separately.

[11] ABS (2021), *Functional Classification of Buildings*. [https://www.abs.gov.au/statistics/classifications/functional-classification-buildings/jan-2021]

Figure 65: DPIE Housing Monitor construction approvals for Central Coast LGA July 2016 to April 2021



	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Jul 20-Apr 21
Multi-Unit	559	585	643	1175	822	437	290
Detached	869	1273	947	865	833	684	760

Notes: * Includes data to April 2021

Source: https://www.planning.nsw.gov.au/Research-and-Demography/Metropolitan-Housing-Monitors/Metropolitan-Housing-Monitor, accessed 27 April 2021. March and April 2021 data has been sourced directly from ABS.Stat.

In total, 10,742 dwellings were approved between July 2014 and April 2021. Detached dwellings were the most dominant form of approved housing, with 6,231 dwellings approved, which was 58 per cent of total dwelling approvals. Multi-unit dwellings represent the remainder of approvals, with 4,511 dwellings, or 42 per cent of total dwellings.

Table 19: Total dwellings approved for construction by financial year in Central Coast LGA

	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020*	Total dwellings
Multi-unit	559	585	643	1,175	822	437	290	**4,511**
Detached	869	1,273	947	865	833	684	760	**6,231**
Total	**1,428**	**1,858**	**1,590**	**2,040**	**1,655**	**1,121**	**1,050**	**10,742**

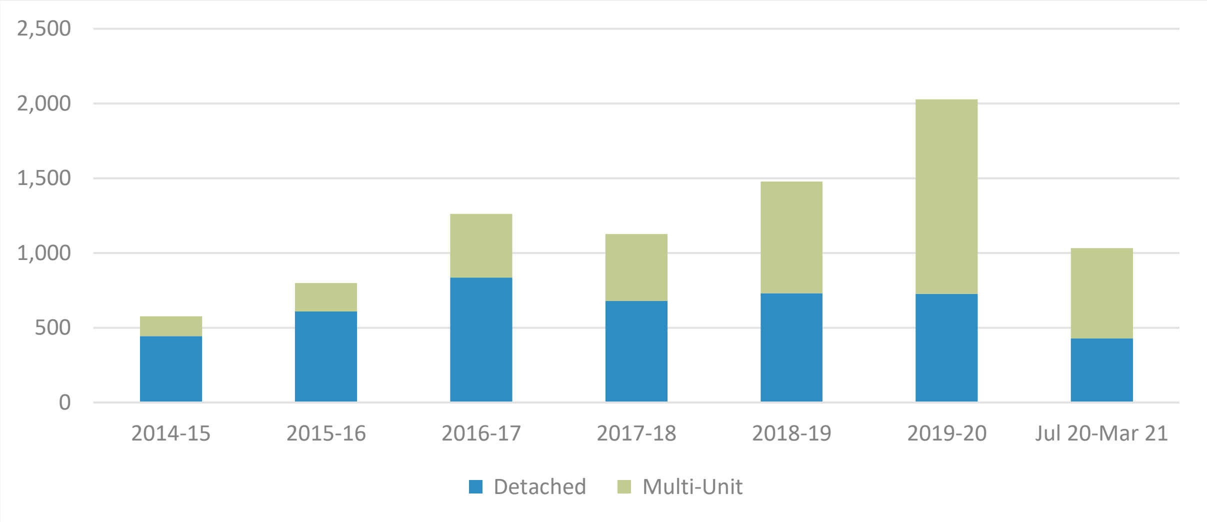
Notes: * Includes data to March 2021

Source: DPIE Housing Monitor, 2020. March and April 2021 data has been sourced directly from ABS.Stat.

6.2.2 Completions

The Housing Monitor provides monthly dwelling completions data for each LGA, disaggregated for "detached" and "multi-unit" housing types. Dwelling "completions" are dwellings that have been completed and are ready to be occupied. This excludes any allowance for demolished dwellings. Dwelling completions for the July 2016 to March 2021 period are shown in Figure 66. The data is only available for part of 2020-21.

Figure 66: DPIE Housing Monitor completions for Central Coast LGA between July 2014 and November 2020



Source: https://www.planning.nsw.gov.au/Research-and-Demography/Metropolitan-Housing-Monitors/Metropolitan-Housing-Monitor, accessed 27 April 2021

In total, 8,309 dwellings were completed between July 2014 and March 2021. As with approved dwellings, detached dwellings formed most of completions, accounting for 4,461 dwellings or 54 per cent of total completed dwellings. Multi-unit dwellings constituted the remaining 3,848 dwellings, or 46 per cent of total completed dwellings.

As shown in Figure 66, the 2019-20 financial year saw delivery of approximately 2,029 dwellings, a noticeably higher amount of additional housing from the 2018-19 financial year. However, figures for July 2020 to March 2021 indicate that there were 559 fewer completions in the to the first three quarters of the 2020-21 financial year, compared to first three quarters of the previous year, although it has already exceeded the first three quarters of the 2018-19 financial year.

Dwelling approvals in recent years have seen a gradual decline from year to year, however construction completions increased, particularly over the 2019-20 period.

Table 20: Total completed dwellings by financial year in Central Coast LGA

	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020*	Total projects
Multi-unit	132	190	426	448	747	1,302	286	**3,531**
Detached	445	609	836	680	732	727	243	**4,272**
Total	**577**	**799**	**1,262**	**1,128**	**1,479**	**2,029**	**529**	**7,803**

Notes: * Includes data to December 2020

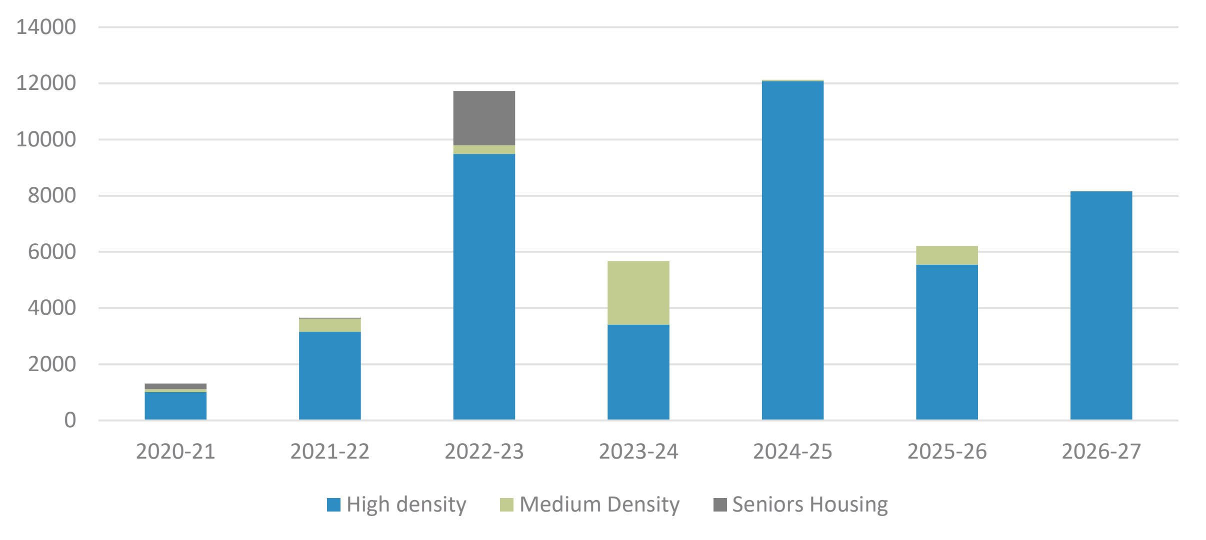
Source: DPIE Housing Monitor, 2020

6.2.3 Development approved and not completed

Cordell Connect tracks the progress of developments through the application, assessment, and construction process. The Cordell Connect database provides useful information regarding larger projects that have received a development approval and have yet to be completed. It also provides context for when developers anticipate their projects will be delivered.

Active multi-unit and seniors living projects that have received a development approval, but have not yet been reported as been delivered, is shown in Figure 67.

Figure 67: Anticipated dwelling delivery of outstanding projects



Source: Cordell Connect, accessed 27 April 2021

Approximately 48,867 approved, but not yet completed dwellings were identified in the Cordell Connect data. Dwellings were a mixture of housing types, with 4.5 per cent of anticipated dwellings comprising of seniors housing. The majority of anticipated pipeline projects were mixed use (60.9 per cent) or residential apartments (26.7 per cent) with only a small proportion of townhouses (1.3 per cent).

Based on the review of the Cordell Connect data, it appears that potential dwellings from approved and active projects in the Central Coast LGA are anticipated to be delivered within a 3-7 year window. Anticipated build times average at 20 months. Of identified dwellings, 23,859 (48.8 per cent) are estimated to be delivered in the 2022-23 and 2024-25 financial years. There is a notable number of proposed seniors housing anticipated to be completed within the next 3 years.

Table 21: Anticipated dwelling delivery by financial year

	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	Total projects
High density	1,008	3,155	9,488	3,415	12,084	5,549	8,150	**42,849**
Medium density	101	476	307	2,254	42	660	-	**3,840**
Seniors' housing	208	32	1,938	-	-	-	-	**2,178**
Total	**1,317**	**3,663**	**11,733**	**5,669**	**12,126**	**6,209**	**8,150**	**48,867**

Source: Cordell Connect

6.2.4 Planning proposals

The DPIE LEP decision database has been consulted to determine the pre-development application pipeline. Planning proposals can increase dwelling capacity by amending the LEP through a rezoning, increasing floorspace limits, increasing height limits or other changes.

The planning proposals in progress and on the DPIE database have been considered by Council or otherwise been submitted for Gateway review by DPIE. This milestone is important because it demonstrates that a planning proposal has the level of support to progress, though it does not guarantee an amendment to controls will be made along with associated capacity changes, which may be refined to a lower yield.

Planning proposals that have not been submitted for Gateway review have not been considered. Any additional planning proposals, or changes in status should be considered as they progress to Gateway review and are added to the planning proposal pipeline. It should be further noted that the expected dwelling yield is subject to the full assessment of the proposals being undertaken and the indicative yield below may not be achieved in full.

Table 22: Residential planning proposals

Status	Application number	Address	Description	# of dwellings
Under assessment	PP-2021-611	Woy Woy Road, Kariong	Planning proposal for Lots 512 and 513 DP 727686 located at Woy Woy Road, Kariong. Proposed residential development in Kariong.	NA
Pre-Exhibition	PP-2021-334	Reeves Street, Somersby	Rezone land from RU2 Rural Landscape and E2 Environmental Conservation to part E3 Environmental Management and part E2 Environmental Conservation, amend the minimum lot size to create an additional 8-14 rural residential allotments.	NA
Pre-Exhibition	PP-2021-917	405-415 Pacific Highway, Lake Munmorah	Rezoning land at Pacific Highway and Kanangra Drive	620
Pre-Exhibition	PP-2021-882	49-65 Wentworth Avenue And 80-120 Pacific Highway, Doyalson	Rezone the site and amend the planning controls to allow for the relocation and expansion of Doyalson-Wyee RSL Club and gym to approximately 110 Pacific Highway Doyalson and redevelop the site to incorporate low density residential dwellings (approximately 140 dwellings), seniors housing (approximately 220 dwellings), medical facilities, childcare centre, service station, food outlets, hotel accommodation and expand the recreation facilities to include an indoor sport facility, go cart track, paintball and expansion of the Raw Challenge course. The site will be redeveloped in stages over the next 20 years.	140 Residential 220 Seniors
Pre-Exhibition	PP-2021-595	Peats Ferry Road Mooney Mooney	Rezone surplus government land from SP2 Hospital, SP2 Educational Establishment and RE1 Recreation to R1 Low Density Residential etc. (Yield projection at lodgement: 268 dwellings and 93 tourist units)	268
Pre-Exhibition	PP-2021-535	Mulloway Road Chain Valley Bay 2259	Planning Proposal to amend Wyong LEP 2013 to rezone land at 15 Mulloway Road, Chain Valley Bay from E3 Environmental Management to E2 Environmental Conservation and R2 Low Density Residential and amend minimum lot sizes (102 dwellings)	102
Post-Exhibition	PP-2021-716	285 – 335 Pacific Highway, Lake Munmorah	Rezone land from RU6 Transition zone to R2 Low Density Residential zone and E2 Environmental Conservation zone to enable future residential development.	15 dwellings /per ha
Post Exhibition	PP-2021-541	15-35 Warnervale Road & Part Of 95-105 & 107-171 Virginia Road	Planning Proposal to rezone land for low density residential purposes, general residential purposes and for environmental management at 15-35 Warnervale Road & Part of 95-105 & 107-171 Virginia Road - NWSSP Precinct 7 - (permits 186 Additional dwellings - Total site yield 653 Dwellings)	653

Source: DPIE Planning proposals search, accessed through https://www.planningportal.nsw.gov.au/

Based on HillPDA's review of planning proposals with a status of "under assessment", "pre-exhibition" or "post-exhibition", there is an estimated total of 1,643 dwellings proposed.

- There is one planning proposal for Lots 512 and 513 DP 727686 located at Woy Woy Road, Kariong with a proposed residential development. There is no indication of the number of potential dwellings proposed
- 405-415 Pacific Highway, Lake Munmorah, proposes a proposal of an additional 620 dwellings
- A proposal for 49-65 Wentworth Avenue And 80-120 Pacific Highway, Doyalson proposes rezoning of the site and amendment of planning controls to allow for the relocation and expansion of Doyalson-Wyee RSL Club and gym to approximately 110 Pacific Highway Doyalson and redevelop of the site to incorporate 140 residential dwellings, 220 seniors housing and additional associated mixed uses. It is anticipated to be delivered in stages over 20 years
- A proposal at Peats Ferry Road, Mooney Mooney is looking to rezone surplus government land from SP2 Hospital, SP2 Educational Establishment and RE1 Recreation to R1 Low Density Residential to allow for 268 dwellings and 93 tourist units
- Mulloway Road, Chain Valley Bay proposes to amend the Wyong LEP 2013 to rezone land at 15 Mulloway Road, Chain Valley Bay from E3 Environmental Management to E2 Environmental Conservation and R2 Low Density Residential and amend minimum lot sizes to allow for an additional 102 dwellings
- There are two planning proposals in post-exhibition stage, a progressed proposal for 285-335 Pacific Highway, Lake Munmorah looks to rezone land from RU6 to R2 and E2 to enable future residential developments with an indicative density of 15 dwellings per hectare
- A proposal at 15-35 Warnervale Road and part of 95-105 and 107-171 Virginia Road proposes to rezone land for low density residential use permitting an additional total yield of 653 dwellings on site.

6.3 COVID-19 impacts

The following section examines the impacts of the COVID-19 Pandemic upon population and housing in the Central Coast LGA.

6.3.1 Consumption and output

It is projected that Central Coast LGA would contain 1,526 fewer full time equivalent jobs over the 2021-22 financial year, with associated individual consumption and output per person reducing by $860 and $653, respectively. The consumption and output impacts were slightly more severe than the impacts as experienced within Penrith LGA, but less severe than Lake Macquarie (Table 23). However, the Central Coast recorded the greatest drop on full time equivalent jobs (likely owing to the greater relative size of the LGA).

Table 23: Key economic outcomes by LGA, 2021-22, annual, per capita

LGA	Consumption ($) / person	Output ($) / person	Full time equivalent jobs
Central Coast	-860	-653	-1,526
Penrith	-776	-588	-852
Lake Macquarie	-1,218	-1,020	-1,510

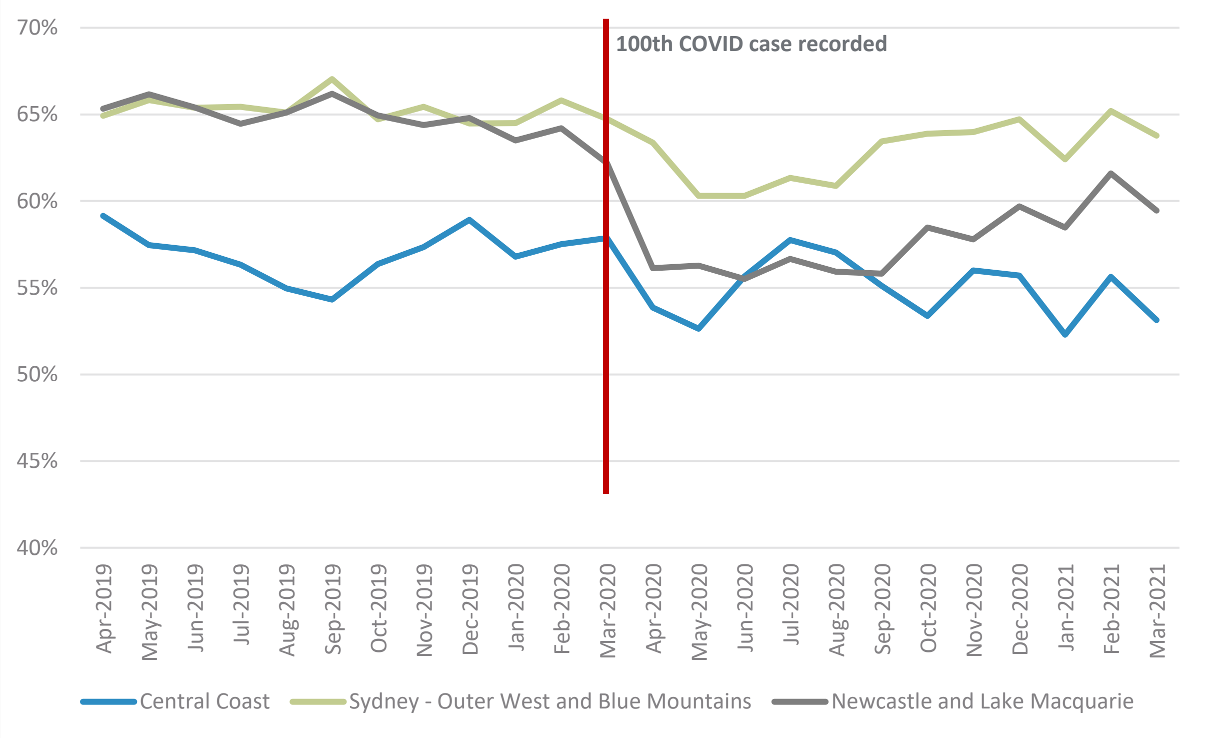
Source: Deloitte Access Economics (2020, Appendix C.2), *Estimating the economic impacts of lowering current levels of income support payments*.

This projected downturn shows that the LGA has experienced a significant impact to productivity and consumption, which in turn would have flow on effects to the availability of employment and capacity to afford housing.

6.3.2 Employment

The impact of COVID-19 and the associated restrictions and economic downturn were as severe on the Central Coast as elsewhere. Figure 70 compares the employment-to-population ratio for the Central Coast and the two comparator regions. The ratio measures employment relative to the size of the population. While the effects were similar, the Central Coast was starting from a lower ratio of employment to population than the two comparator regions, with the employment to population ratio at 58 per cent in March 2020, when restrictions were first introduced. This lower starting rate may be a result of lower starting labour force participation, which could arise from greater proportions of retirees and residents under the age of 15. The LGA experienced a similar decline to the comparator regions, with the ratio dropping to 53 per cent in May 2020, before recovering to the 58 per cent in July and returning to 53 per cent in October. The Central Coast's rate has since remained between 52 and 56 per cent, while the comparator regions have seen increases in the rate.

Figure 68: Employment-to-population ratio comparison of regions

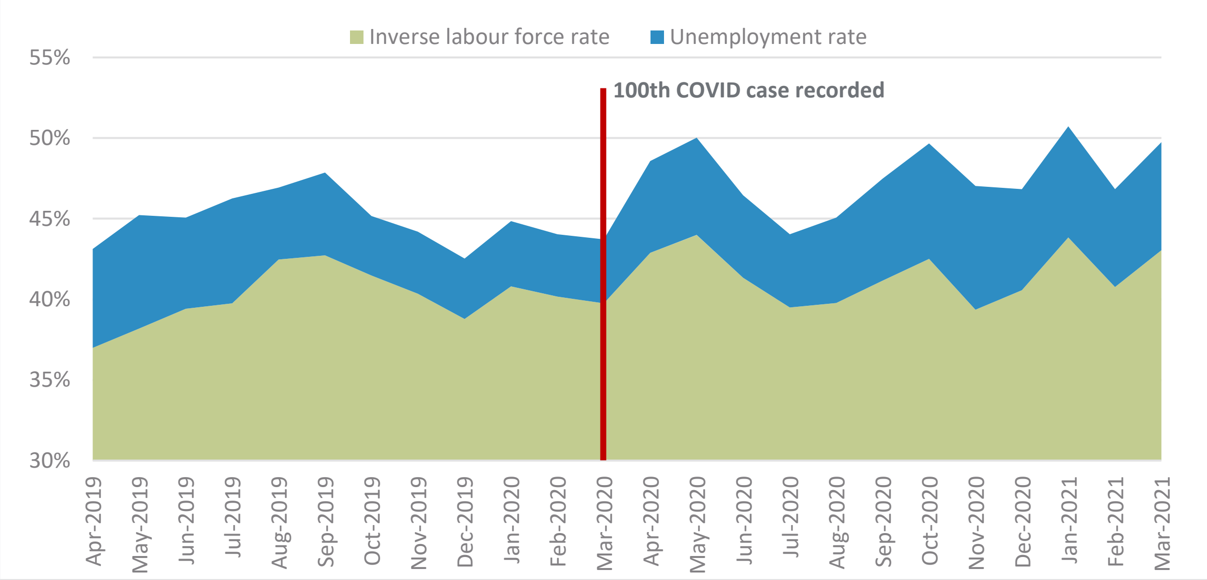


Source: ABS (2021), *6291.0.55.001 Labour Force, Australia, Detailed*

Unemployment peaked at 7.7 per cent in November 2020, up from a base of 3.9 per cent in February 2020. While that increase indicates a more than doubling of the unemployment rate, that rate is only measured against those in the labour force, in other words those seeking work. Figure 69 shows the unemployment rate and non-participation in the labour force (calculated as the inverse of the participation rate). The more entrenched nature of unemployment during the pandemic resulted in a greater number of job seekers giving up the search for employment and thus not being counted as part of the unemployment figure. As most JobSeeker recipients were still subject to relaxed mutual obligation requirements even at the height of restrictions, they would be largely counted as part of the unemployment figure.[12] The chart shows that the lower increase in unemployment to May 2020 belied a more significant increase in the non-participation rate, climbing from 39.8 to 44 per cent as more unemployed workers accessed social security payments like JobSeeker and the Coronavirus Supplement (introduced from April 2020). The subsequent reduction in unemployment and non-participation followed with introduction of JobKeeper and subsequent relaxation of restrictions throughout the year, with increases from September to December accompanying the gradual withdrawal of some support payments.

[12] Deliotte Access Economics (2020, p. 12), *Estimating the economic impacts of lowering current levels of income support payments*. <https://www.acoss.org.au/wp-content/uploads/2020/09/Final-ACOSS-Coronavirus-Supplement-to-ACOSS-09.09.2020.pdf>

Figure 69: Non-labour force participation rate and unemployment rate – Central Coast SA4

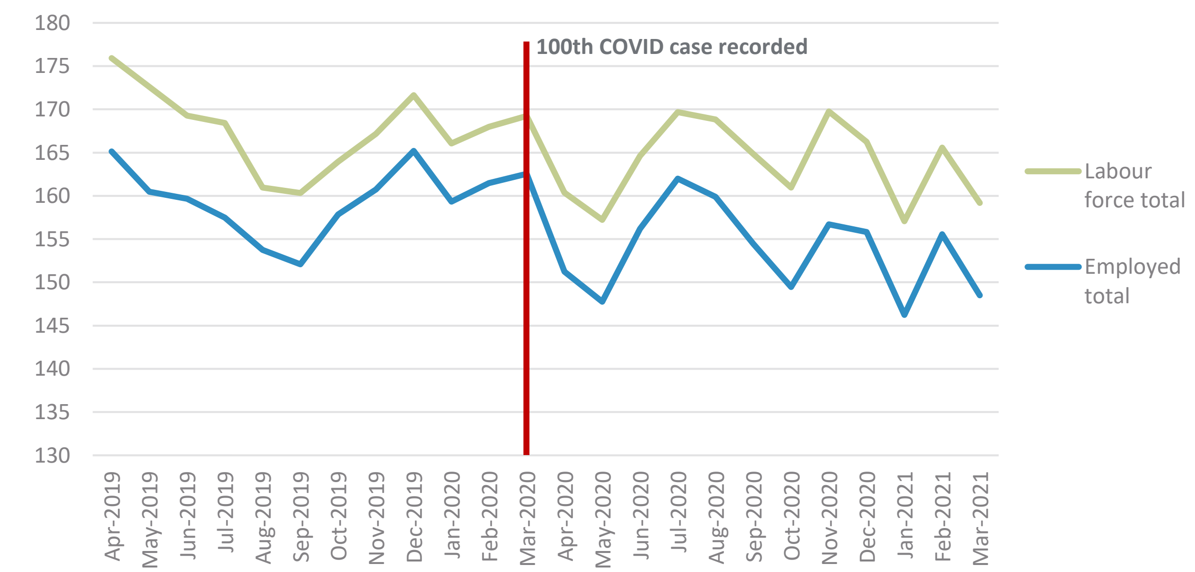


Source: ABS (2021), *6291.0.55.001 Labour Force, Australia, Detailed*

While the unemployment rate on the Central Coast remains at seven per cent as of March 2021, the total rate of those unemployed or not in the labour force remains closer to 50 per cent. The higher non-participation rate could also be representative of the relatively higher proportions of seniors and children amongst the population.

The overall number of employed persons and persons participating in the labour force is shown below in Figure 70. The total number of people who are unemployed on the Central Coast has been changing largely in line with the total number of people participating in the labour force, similar to the pattern discussed above. An exception to this is the significant increase in the labour force in November 2020, which was accompanied by a reduced increase in the volume of employed people, likely following the reduction in JobSeeker and Coronavirus Supplement payments. The overall volume of employment and labour force participation on the Central Coast remains well below its pre-pandemic levels.

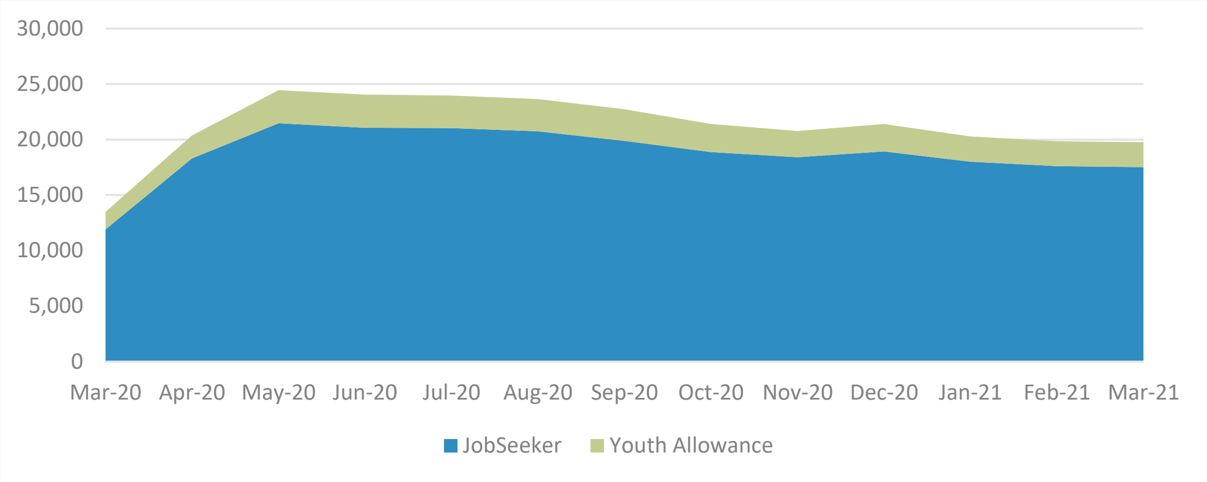
Figure 70: Labour force participation rate and unemployment rate – Central Coast SA4 (figures in '000s)



Source: ABS (2021), *6291.0.55.001 Labour Force, Australia, Detailed*

Data from the Australian Department of Social Services indicates that from March to May 2020, the number of residents accessing JobSeeker and Youth Allowance increased by 81 per cent, to approximately 24,450 recipients, or 11.7 per cent of the 2019 estimated working age population of the Central Coast. While the number of recipients has gradually declined since that peak, as of March 2021 it remains above pre-pandemic levels.

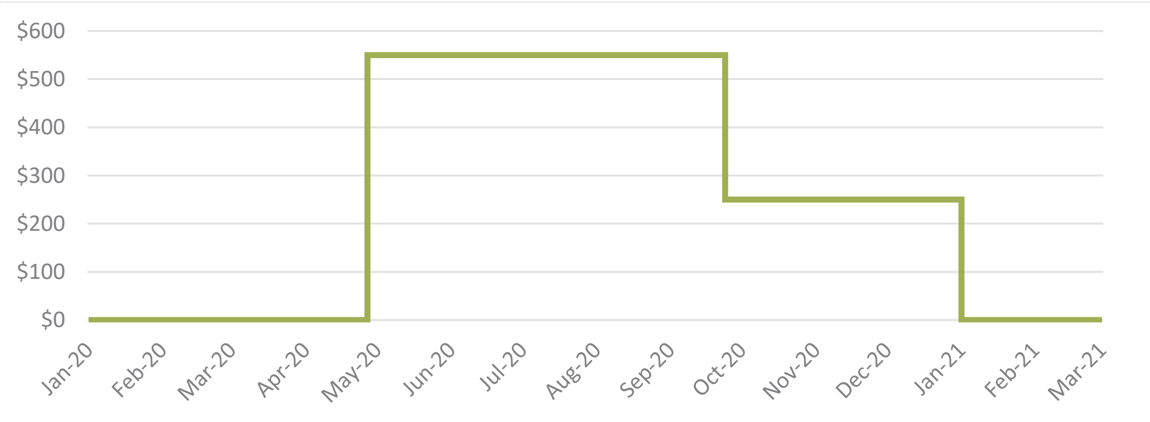
Figure 71: Total JobSeeker Payment and Youth Allowance (other) recipients on the Central Coast SA4



Source: Australian Department of Social Services (2021), *JobSeeker Payment and Youth Allowance recipients – monthly profile*

The impact on the availability of work on the Central Coast during the pandemic has been significant, further reducing the proportion of the Central Coast LGA population that are participating in the labour force. The increased security afforded under increases in JobSeeker from the Coronavirus Supplement payments preserved incomes at the height of the pandemic's initial economic impacts but has been wound back since and was eliminated altogether from the start of 2021 (Figure 72). This means that residents who were still unemployed would have experienced an income reduction while contending with the same cost of living, leading to additional financial pressures and placing a significant additional number into housing stress.

Figure 72: Timeline of Coronavirus Supplement payment levels



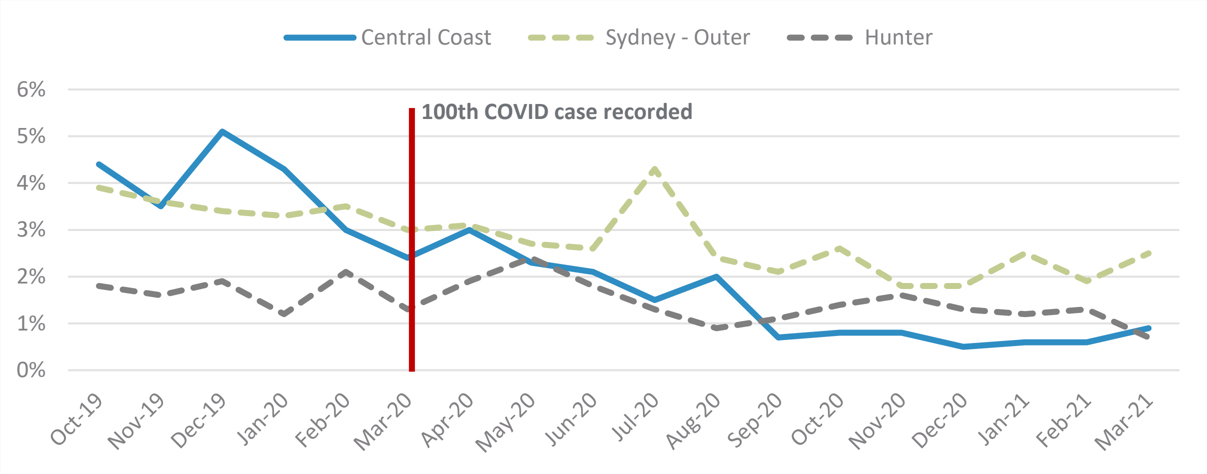
Source: Deloitte Access Economics (2020, p. 9), *Estimating the economic impacts of lowering current levels of income support payments*.

6.3.3 Housing costs

Over the course of the pandemic, the Central Coast has anecdotally experienced an influx of new, more affluent, residents from Sydney. Recent historic migration trends have had a strong northbound trend, with most inward net migration coming from LGA's in metropolitan Sydney, with outward migration most commonly flowing to Lake Macquarie, the Gold Coast, Mid Coast and Cessnock LGAs.

As identified in section 4.5, there was slight increase in net migration over the 2019-20 Financial Year, but that period concluded in July 2020, largely before the pandemic began and the wider effects and implications were felt. Residential vacancy data from the Real Estate Institute of NSW (REINSW) to March 2021, shown in Figure 73 reveals a significant decrease in rental vacancy on the Central Coast, particularly in contrast to the Outer Western Sydney comparator areas. The Hunter region (which includes Lake Macquarie and Newcastle) reported a similar drop in vacancies, indicating an increase in demand for rental housing.

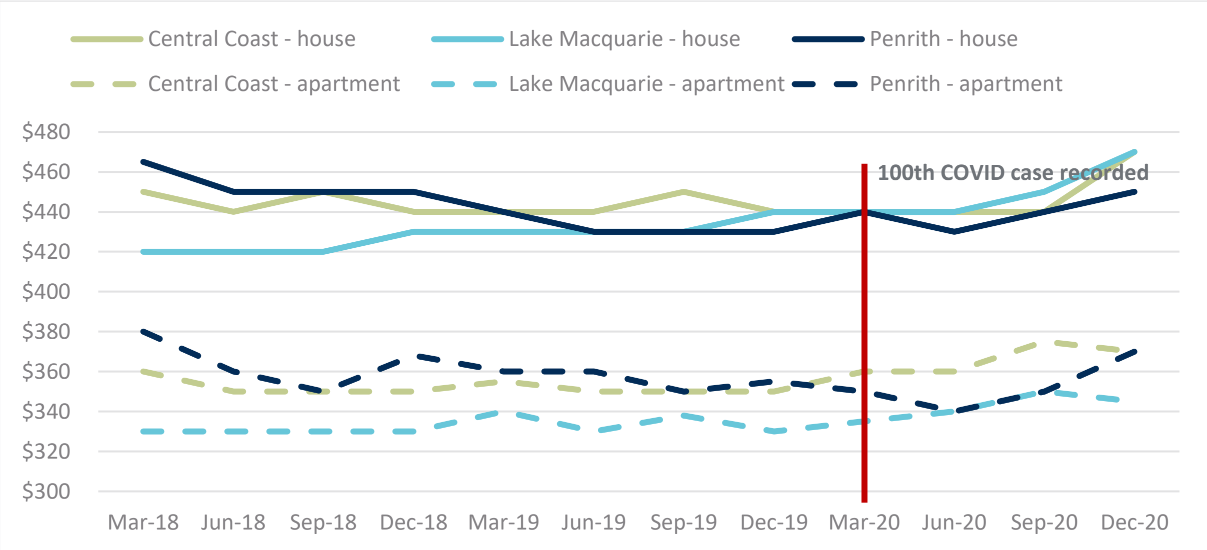
Figure 73: Rental residential vacancy rates



Source: REINSW (2021), *Vacancy Rate Survey Results*

This additional demand has been followed by an increase in price, with the median rental bond increasing consistently since the outbreak of the pandemic (following an initial pause for a single quarter). In Figure 74, the Central Coast LGA has increasingly exceeded the median rental price for new leases in Penrith LGA since March 2020, with Lake Macquarie initially lagging and catching up in the December quarter. The Central Coast median rent in the December 2020 quarter is higher than in the previous two years.

Figure 74: Median bonds issued for houses and apartments



Source: NSW Communities and Justice (2021)

This increase in median rental cost would significantly impact upon affordability, particularly for residents who are unable to find regular work or those reliant upon now reduced government payments. Anecdotal evidence suggests that additional demand for housing is arising from Sydney metropolitan residents who work in white collar roles that have benefitted from the more flexible working conditions during lockdown (i.e. working from home). The additional flexibility afforded by workplaces has removed the disincentive of commuting from the Central Coast to the Sydney CBD and other major metropolitan employment centres.

However, the information above indicates that sudden nature of this change has meant that the Central Coast housing market, and in particular the rental market, has not been able to react to the additional demand. The implications of this are that more of lower paid, or still unemployed residents may be permanently displaced from the region. If historic migration patterns are followed, these residents will likely move to more regional locations in Lake Macquarie or the Hunter, however if prices remain lower in Greater Western Sydney and other outer metropolitan locations, like Penrith in Figure 74, then there is a possibility that residents could relocate to those locations.

Residents from more affluent areas in Sydney are attracted to the Central Coast because of relatively affordable housing and better lifestyle offering, particularly, proximity to the coastline, compared to locations closer to the Sydney CBD.

6.4 Housing capacity

Maximum theoretical dwelling capacity in the Central Coast LGA has been projected to the cadastral level. The projection has been undertaken by applying existing planning controls on a lot by lot basis. The capacity analysis considers the potential for net additional dwellings to be delivered, but does not consider the market demand for dwellings, take up rates, individual lot constraints, or the benefits or drawbacks of delivering certain types of housing. As such, this analysis is meant as one input for understanding the potential for housing delivery.

This analysis has been completed using GIS analysis, applying existing planning controls and other specified data on existing hard and soft constraints. Sources consulted were:

- Land use zoning
- Floor space ratio
- Maximum building height.

For the purposes of consistency, bonus provisions (CCLEP clauses 4.3A and 4.4A) have not been applied as part of the capacity modelling. The bonus height and FSR provisions are sensitive to individual lot constraints (e.g. the high water table in the Peninsula District, which does not form part of flood mapping, prevents the inclusion of basement parking and therefore the application of bonus provisions on certain lots) and, as such, a conservative approach has been adopted to not incorporate bonus provisions, relying on the height and FSR as mapped under the CCLEP.

Lots have been excluded from providing additional capacity on the following constraints:

- Flood affected (Council flood planning layer)
- Heritage (based on heritage layers)
- Government ownership
- Land forming part of the Coastal Open Space System
- Soft constraints that would preclude development (strata, seniors living, large shopping centres).

In determining theoretical capacity and identifying locations where there was potential additional dwelling capacity, certain zones not designated for the purposes of providing additional dwelling capacity or considered unlikely to provide significant additional capacity for additional dwellings (Rural, Special Purpose and Environmental zoned lands, large lot residential and Deferred Matter zones forming part of the Environmental and Urban Edge Zone) were excluded.

The type of dwelling identified in determining capacity was that with the highest yield per lot under the land use table in the Draft CCLEP:

- Dual occupancies: R2
- Residential flat buildings: R1, R3, B4 and B6
- Shop top housing: B1, B2, B3, B5 and B7.

Lands that meet the requirements are determined to have dwelling capacity. Capacity is determined by housing type:

- Detached houses: 1 per lot is assumed, with additional lots being calculated from the minimum lot size rounded down (per the larger of either the lot size map, or that allowed by the average land slope on site)
- Secondary dwellings 1 additional dwelling per lot is assumed (as per detached houses), subdivided by the largest of either the minimum lot size for dual occupancies, the minimum lot size allowed by the average land slope on the site, or overall the minimum lot size for secondary dwellings
- For RFBs: dividing GFA allowed under the relevant FSR and lot size by 100 square metres, representing an average dwelling size of two bedrooms
- For shop top housing: dividing GFA allowed under the relevant FSR and lot size by 100 square metres, representing an average dwelling size of two bedrooms and subtracting one floor.

Net capacity is then calculated by subtracting existing dwellings on the lot identified under the Central Coast Residential Land audit.

Approximately 109,167 potential net additional dwellings were identified on lots considered to have dwelling capacity within areas covered by the residential land audit. In addition to this, capacity for approximately 12,072 shop top housing units was identified and 17,248 residential flats within B zoned land not forming part of the residential land audit, totalling a net 134,703 potential additional dwellings.

Dwelling house	Dual occupancy	Shop top	Residential flats	Total capacity	Net capacity
60,682	52,706	12,072	81,424	206,884	134,703

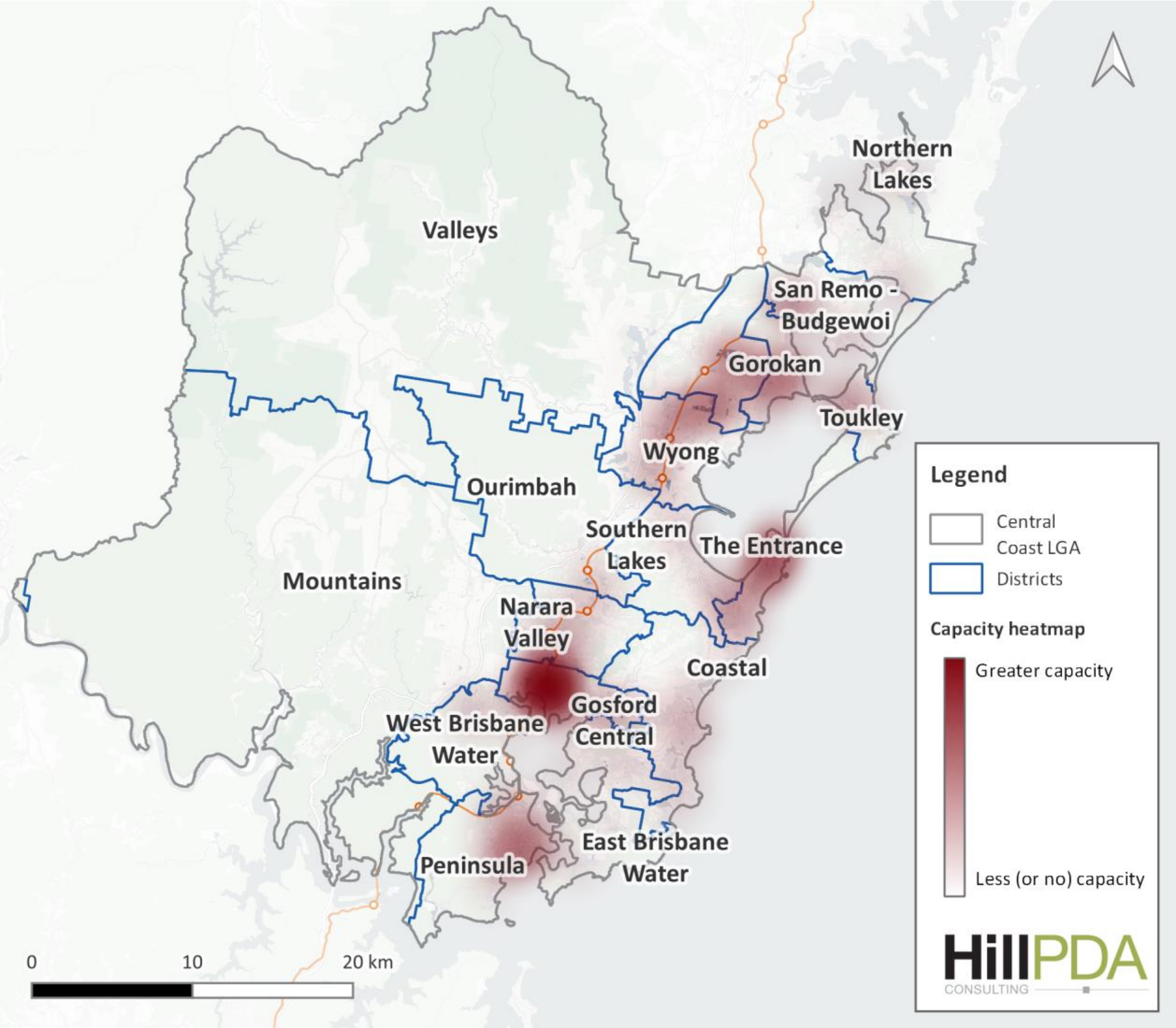
Source: HillPDA capacity projections

This assumes every lot is capable of development. It also assumes that apartments are delivered, rather than lower density housing types or boarding houses. Delivery of alternate housing types, dwelling size mix or underdevelopment compared to the permitted maximum FSR would change the ability to deliver this capacity.

Consequently, under this capacity model residential flats are heavily represented within the residential and business that allow them. Shop top housing has been projected similarly to residential flats, but with retail uses on the ground floor. Shop top housing is permitted in most business zones and, hence, is similarly heavily represented. Most capacity is located within and near existing centres where appropriately zoned, although the presence of strata and more recent development provides limitations. In the current market, take up of land that is zoned for shop top housing and residential flat buildings is experiencing relatively low levels of take up. Consequently, while there is available capacity it does not mean it will necessarily be taken up in the market.

A heatmap highlighting areas with more capacity is shown below in Figure 75.

Figure 75: Heatmap showing areas with higher dwelling capacity under existing land use controls



Source: HillPDA capacity projection

The heatmap is based on a single point per lot, weighted to the projected net capacity. It shows that while significant capacity is around centres, particularly Gosford and The Entrance, which are clearly visible, there is a diffusion throughout the east of the LGA. The table below breaks down the additional capacity by district (noting that some districts did not contain significant volumes of lots that would be included in the projection).

Table 24: Additional capacity by region

District	Dwelling house	Dual occupancy	Shop top	RFB	Total capacity	Net capacity
Coastal	7,238	7,238	273	1,185	15,934	**5,310**
East Brisbane Water	6,275	6,275	230	-	12,780	**7,445**
Gorokan	4,263	3,318	64	7,359	15,004	**8,442**
Gosford Central	2,997	2,997	4,103	18,923	29,020	**25,966**
Mountains	100	100	162	-	362	**289**
Narara Valley	6,635	6,634	263	373	13,905	**8,410**
Northern Lakes	5,583	3,678	44	2,761	12,066	**6,874**
Ourimbah	142	126	34	2,240	2,542	**1,915**
Peninsula	2,699	2,699	1,309	9,028	15,735	**11,577**
San Remo - Budgewoi	4,290	3,195	146	5,273	12,904	**6,784**
Southern Lakes	4,309	3,286	66	1,822	9,483	**4,810**
The Entrance	3,323	2,798	2,062	12,610	20,793	**15,446**
Toukley	1,686	1,140	662	3,835	7,323	**4,467**

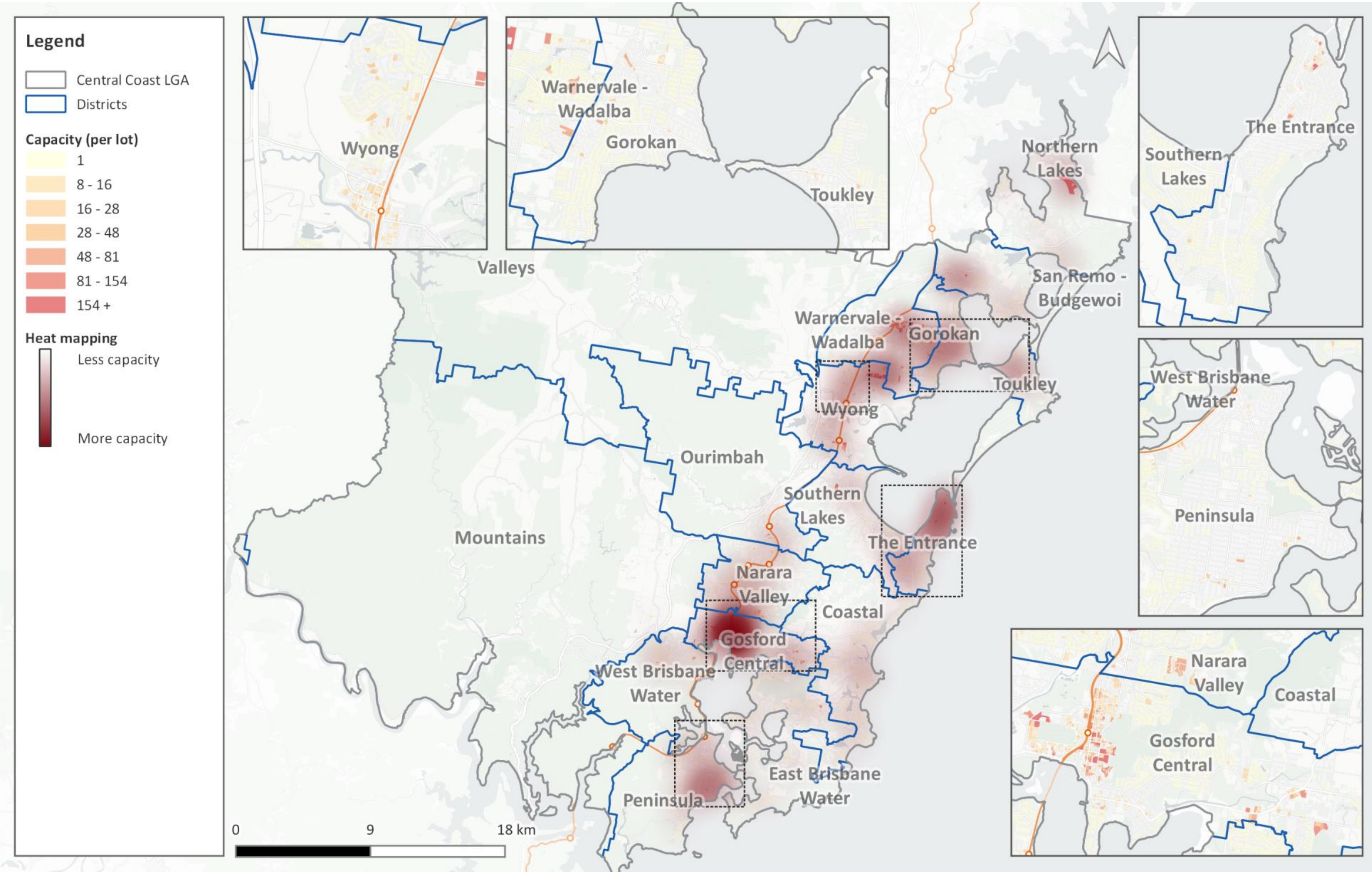
District	Dwelling house	Dual occupancy	Shop top	RFB	Total capacity	Net capacity
Valleys	-	-	-	-	-	-
Warnervale - Wadalba	5,349	3,834	661	4,262	14,106	**9,130**
West Brisbane Water	3,992	3,992	97	96	8,177	**4,642**
Wyong	1,801	1,396	1,896	11,657	16,750	**13,196**
Total	**60,682**	**52,706**	**12,072**	**81,424**	**206,884**	**134,703**

Source: HillPDA capacity projection

In terms of overall dwelling capacity, Gosford has the most additional capacity under existing controls, predominantly made up of potential apartments and shop top housing, which make up over 75 per cent of its total capacity. The Entrance and Wyong contain the next most capacity, with 70 per cent and 80 per cent of their additional capacity from projected apartments, respectively. A large volume of high density dwellings in this order is very unlikely to eventuate, but this exercise shows that there is already a significant theoretical capacity for apartments in these centres under existing controls.

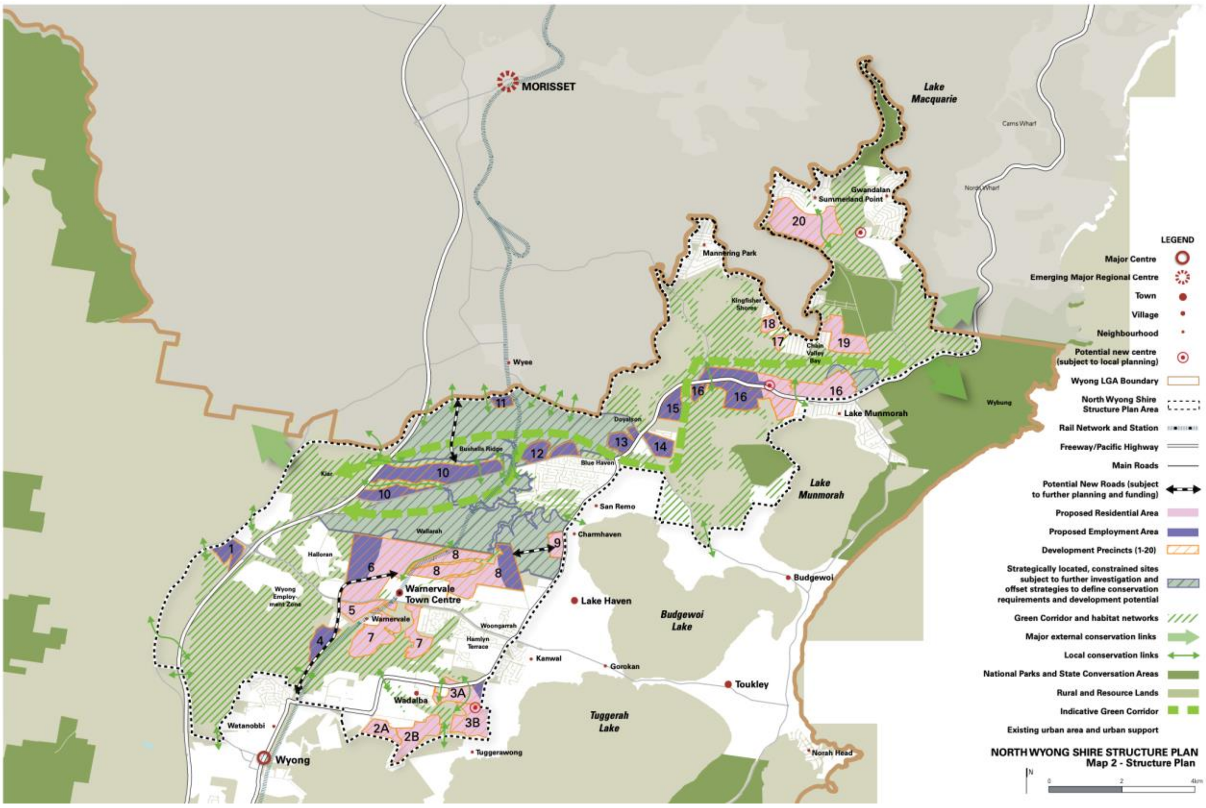
A more detailed map of capacity, containing insets of selected areas at the lot level is included on the following page (Figure 76).

Figure 76: Capacity overview



The above calculations have excluded lands included as part of the North Wyong Structure Plan (2012). The Structure Plan includes an indicative yield for dwelling provision at 15 dwellings per hectare on lands identified for residential release.

Figure 77: The North Wyong Structure Plan (residential release areas in pink)



Source: NSW DPI (2012), *North Wyong Structure Plan*

The indicative dwelling yields and staging from the NWSP are included shown in the table below.

Table 25: North Wyong Structure Plan preferred staging and estimated development yield

Order	Description	Location	Dwellings
Short term	Land already zoned and serviced which is expected to begin to develop in the coming years	Warnervale Town Centre, WEZ and parts of Wadalba, Woongarrah, Hamlyn Terrace and Bushells Ridge	4,600
Medium term	Land that is expected to be zoned in the next 15 years	Parts of the Warnervale, Wadalba, Charmhaven and Gwandalan areas	7,970
Long term	Land that will not be zoned before 15 years, the timing of which will be impacted by future coal extraction potential, future use of the power station sites and access to services and employment opportunities	The final stages of the WEZ, Warnervale and Bushells Ridge areas. Also areas to the north at Doyalson, Lake Munmorah, Summerland Point and Chain Valley Bay	4,130
Total			**16,700**

Source: NSW DPI (2012, p. 16), *North Wyong Structure Plan*

This additional yield would increase the theoretical total capacity to 151,403 dwellings. It is noted that the yield as delivered will be lower in reality, due to constraints (e.g. environmental and, in areas, mine subsidence risks), which may reduce demand and development pressure on cheaper land. This has also caused some of the "Long term" NWSP lots to have been accelerated to more immediate timeframes. As such, lower yields across the area are projected in the more recent draft Greater Lake Munmorah Structure Plan (GLMSP) 2021, which provides a revised yield within NWSP precincts 16 to 19 of 3,019 dwellings, 383 more than the 2,636 projected under the NWSP.

Data collected as part of the Central Coast Residential Land Audit conducted in 2019 indicate that 485 dwellings have been delivered within the NWSP precincts (2, 3, 5, 7, 8), as summarised below. Precinct 16 also has existing dwellings, however these are already accounted for in the revised Draft GLMSP yield.

Table 26: Dwellings already delivered within NWSP release areas

NWSP precinct	Indicative yield	Dwellings recorded July 2019
2A	336	3
2B	704	81
3A	551	0
5	378	17
7	1,470	239
8	1,764	1
Grand Total	**5,193**	**341**

Considering these factors, the net projected theoretical capacity is 151,445 dwelling for the entire Central Coast LGA.

Indicative take up scenarios

As highlighted above, theoretical capacity assumes that development of each lot would take place to the maximum extent permissible under existing controls and does not account for the likely take up of development. In reality, factors like site-specific constraints and other similar costs would reduce the likelihood development would not occur to an extent that would reach the maximum capacity. The following table draws upon the calculations in Table 24 to provide a high and low scenario for the likely take up of development.

Table 27: Higher take up scenario

District	Dwelling house	Dual occupancy	Shop top	RFB	Total capacity	Net capacity
Take up (higher)	**70%**	**30%**	**60%**	**60%**		
Coastal	5,067	2,171	164	711	8,113	3,483
East Brisbane Water	4,393	1,883	138	-	6,413	2,677
Gorokan	2,984	995	38	4,415	8,433	3,688
Gosford Central	2,098	899	2,462	11,354	16,813	1,769
Mountains	70	30	97	-	197	40
Narara Valley	4,645	1,990	158	224	7,016	2,773
Northern Lakes	3,908	1,103	26	1,657	6,695	2,881
Ourimbah	99	38	20	1,344	1,502	370
Peninsula	1,889	810	785	5,417	8,901	2,352
San Remo - Budgewoi	3,003	959	88	3,164	7,213	3,421
Southern Lakes	3,016	986	40	1,093	5,135	2,530
The Entrance	2,326	839	1,237	7,566	11,969	5,256
Toukley	1,180	342	397	2,301	4,220	1,646
Valleys	-	-	-	-	-	-
Warnervale - Wadalba	3,744	1,150	397	2,557	7,848	2,769
West Brisbane Water	2,794	1,198	58	58	4,108	1,776
Wyong	1,261	419	1,138	6,994	9,811	2,082
Total	**42,477**	**15,812**	**7,243**	**48,854**	**114,387**	**39,512**

Table 28: Lower take up scenario

District	Dwelling house	Dual occupancy	Shop top	RFB	Total capacity	Net capacity
Take up (lower)	**60%**	**20%**	**40%**	**40%**		
Coastal	4,343	1,448	109	474	6,374	2,736
East Brisbane Water	3,765	1,255	92	-	5,112	2,134
Gorokan	2,558	664	26	2,944	6,191	2,707
Gosford Central	1,798	599	1,641	7,569	11,608	1,222
Mountains	60	20	65	-	145	29
Narara Valley	3,981	1,327	105	149	5,562	2,198
Northern Lakes	3,350	736	18	1,104	5,207	2,241
Ourimbah	85	25	14	896	1,020	252
Peninsula	1,619	540	524	3,611	6,294	1,663
San Remo - Budgewoi	2,574	639	58	2,109	5,381	2,552
Southern Lakes	2,585	657	26	729	3,998	1,970
The Entrance	1,994	560	825	5,044	8,422	3,699
Toukley	1,012	228	265	1,534	3,038	1,185
Valleys	-	-	-	-	-	-
Warnervale - Wadalba	3,209	767	264	1,705	5,945	2,097
West Brisbane Water	2,395	798	39	38	3,271	1,414
Wyong	1,081	279	758	4,663	6,781	1,439
Total	**36,409**	**10,541**	**4,829**	**32,570**	**84,349**	**29,537**

The take up ratios above in Table 27 and Table 28 show a total and net development figure (again, discounting existing dwellings on lots in each district). Adding the 16,742 indicative dwelling capacity under the NWSP (take up rates have not been applied to the release area yield), the two scenarios indicate a total net development capacity of between 46,279 and 56,254 additional dwellings across the LGA.

6.5 What does it mean?

- DPIE projections indicate that approximately 55,269 additional dwellings (+36.4 per cent) would be required by 2036 beyond 2016 supply. This equates to around 2,210 dwellings per annum over the 25 year period
- On average, between 2015/16 – 2019/20, 1,339 dwellings were completed per annum which was well below the projected average
- The LGA has a substantial pipeline of dwellings in progress including around 48,867 dwellings scheduled for completed between 2020/21 and 2026/27, according to Cordell Connect. A review of planning proposals with a status of “under assessment”, “pre-exhibition” or “post-exhibition”, suggests there is an estimated total of 1,643 dwellings mooted
- Under land use controls propose under the Draft CCLEP, the LGA has capacity for 142,775 additional dwellings (including 15,592 within existing release areas). Capacity is generally focused within existing centres, where additional capacity predominantly would come from additional apartments
- Applying assumptions around the likely take up of development, particularly lowering the likely take up of dual occupancies and residential flat buildings reduces the more realistic capacity figure to between 46,279 and 56,254
- An influx of residents since the commencement of the COVID 19 Pandemic is reducing available rental properties in the area and increasing rents
- Future dwellings will need to meet the needs of the future population as well as addressing current gaps in housing supply (see section 5.3).

LIVEABILITY

7.0 LIVEABILITY OF EXISTING RESIDENTIAL AREAS

7.1 Liveability defined

Liveability refers to the way in which place can support quality of life and wellbeing. The concept is described with a varying degree of breadth, from more nebulous and evolving definitions to narrower planning frameworks. *The Liveability Framework for Sydney*,[13] prepared by ARUP for DPIE, identifies that liveable places and communities exhibit positive outcomes across the following nine areas:

1. Sense of belonging and local identity
2. Community engagement
3. Connected communities
4. Urban design excellence
5. Social infrastructure
6. Diversity of job opportunities
7. Housing choice
8. Culture and innovation
9. Environmental quality.

It should be noted that liveability means different things to people and different facets are experienced differently by people (e.g. depending on age, gender, cultural background, ability), as such it is a very subjective concept. At a general level, locating housing in areas with high levels of liveability promotes high quality of life and wellbeing.

This section reviews indicators of liveability in the Central Coast LGA. The analysis has been dictated to some extent by the available data sources. Some data is only available at an LGA level while others are available for smaller areas.

7.2 Indicators of liveability

The CCLSPS places liveability at the core of its vision for the future of the LGA. The CCLSPS encourages the development of more liveable communities through:

- Accessible public spaces and centres
- Improved access to jobs
- Improved lifestyle options to support health and well-being and more time for leisure, family and community life
- Infrastructure that is reliable and proactively planned.

Our assessment of relative liveability has been developed to align with these pillars, including access to open space (active and passive), centres, health care, transport and education (summarised in the following section). As the aim of this chapter is to identify areas of higher liveability, a framework around access to key drivers of more liveable places has been adopted.

[13] ARUP (2017), *Liveability Framework for Sydney* <https://www.planning.nsw.gov.au/-/media/Files/DPE/Other/liveability-framework-2017-03-30.pdf>

Table 29: Indicators of liveability

Lifestyle opportunities	Access to education, public spaces and services	Access to jobs	Barriers to participation
• Hours worked • Expenditure on recreation and leisure • Engaging in physical activity	• Distance to services/facilities • Access to education	• Distance travelled to work • Average commute times	• Housing stress • SEIFA

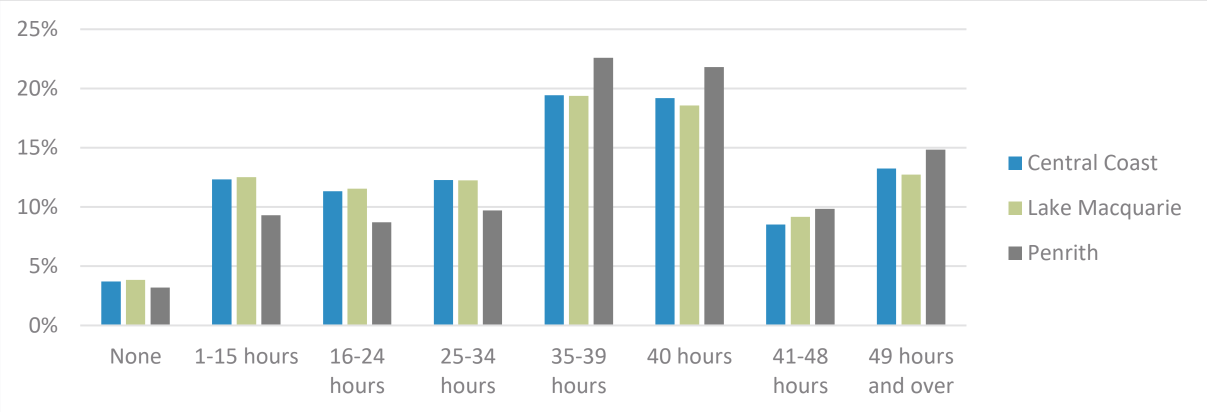
7.3 Liveability of Central Coast LGA

The Central Coast is known for its excellent access to lifestyle opportunities, with extensive natural areas, including open spaces and beaches, for residents and visitors to enjoy. Furthermore, the area has an extensive network of community and social infrastructure, ranging from regionally significant sporting and active recreation facilities, an extensive system of public and private schools, hospitals, university and TAFE campuses. Notwithstanding the impacts of out-commuting on the capacity for these assets to be enjoyed, as noted below in section 7.4.3, the Central Coast includes locations with extremely high amenity.

Hours worked

The number of hours worked can also be an indicator of lifestyle quality, suggesting access to work, but also the occurrence of overwork or overemployment. At the time of the 2016 Census, Central Coast residents tended to work fewer hours than those in Penrith LGA, and a similar amount to Lake Macquarie. The same proportion of employed residents reported working above a 40-hour (full time) week, with 22 per cent in Central Coast and Lake Macquarie LGAs, compared to 25 per cent in Penrith.

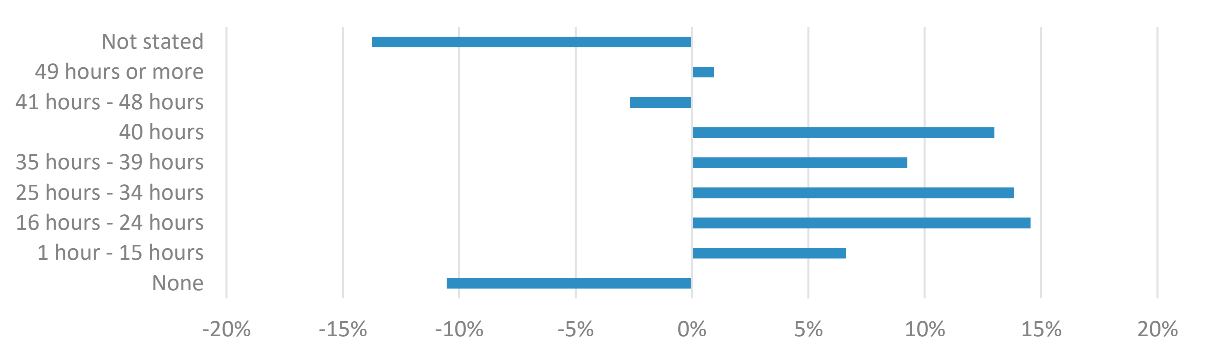
Figure 78: Proportion of employed residents by hours of work



Source: ABS (2016), *Australian Census of Population and Housing*

Examining the change in hours worked for all employed residents, below in Figure 79, there has not been a noticeable increase in workers working extremely long hours (above a 40-hour week), with levels remaining relatively stable between the two Census. While the levels are comparable, 13 per cent of residents 49 or more hours per week suggests that there is a section of the employed population who are overworked. The change in working hours is examined below in Figure 79, which shows that the number of employed persons working over 40 hours remained relatively stable, while all other classifications of hours worked (excluding "none" and "not stated") increased significantly. Over the same period equivalised household incomes increased by 18.7 per cent, indicating that the increase did not come at the cost of income.

Figure 79: Change in hours worked, Central Coast LGA, 2011-2016

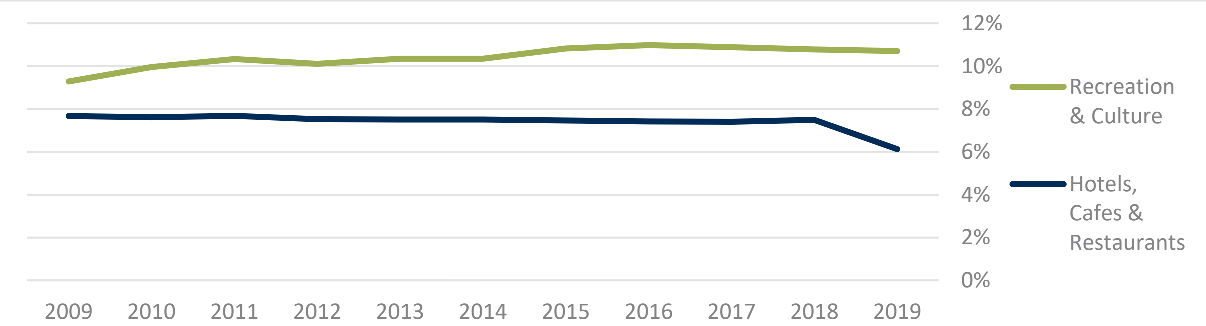


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

Expenditure on recreation and leisure

Household expenditure on key areas relating to health and wellbeing is shown in Figure 80. Expenditure on recreation and culture (which includes live performance and gymnasiums) has risen as a proportion of overall household income in the decade to 2019, suggesting that this a more central feature in day to day life for households on the Central Coast.

Figure 80: Proportion of overall household expenditure for key lifestyle indicators

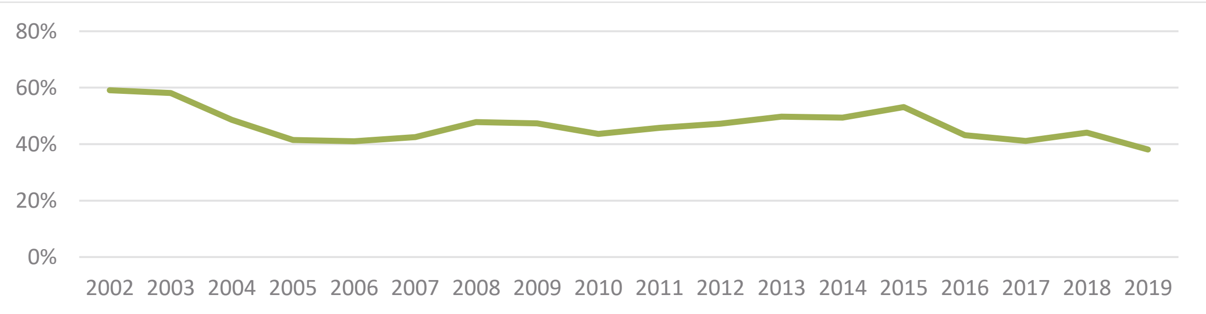


Source: National Institute of Economic and Industry Research (NIEIR). Compiled and presented by Profile.id.

Physical activity

This trend is borne out in responses to the NSW Population Health Survey, which showed a significant drop in the proportion of adults with insufficient levels of physical activity from 2015 to 2019 (Figure 81, below). This suggests that residents have been finding more time to undertake physical exercise and engage in behaviours consistent with healthier lifestyles.

Figure 81: Insufficient physical activity, persons aged 16 years and over, Central Coast LHD



Source: NSW Population Health Survey (SAPHaRI). Centre for Epidemiology and Evidence, NSW Ministry of Health.

Overall lifestyle opportunities appear to be improving in the LGA, with greater expenditure on recreation and data indicating increasingly healthy lifestyles.

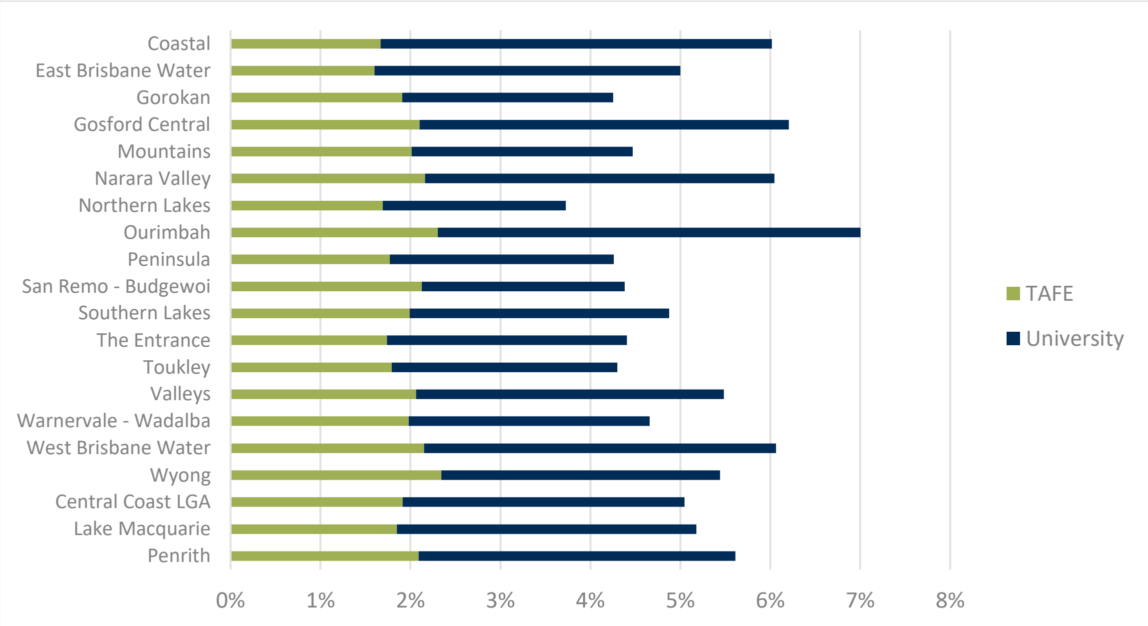
7.4 Liveability by social planning districts

7.4.1 Access to education

High levels of access to education can support lifestyle quality. At the 2016 Census, it was identified that 82 per cent of all full-time university students were attending an institution within the Central Coast LGA, with similar levels amongst full time TAFE students, although overall rates of attendance at technical or tertiary institutions were lower than the two comparator LGAs. At the time of the Census, Ourimbah was the location of the of the only university campus within the LGA, although this figure may also include some residents studying full time through distance education, a figure that would likely have risen with the advance of online study options, particularly during the COVID-19 Pandemic.

Figure 82 shows the proportion of residents attending TAFE and universities by district. While this is not necessarily an overall indicator of levels of access (e.g. areas with older populations will include fewer residents attending institutions), it provides some insight into where residents attending TAFE and university are locating. Notably, areas with TAFEs and university campuses (Gosford Central, Ourimbah and Wyong) have higher proportions of residents attending.

Figure 82: Number of residents attending educational institution by LGA and district

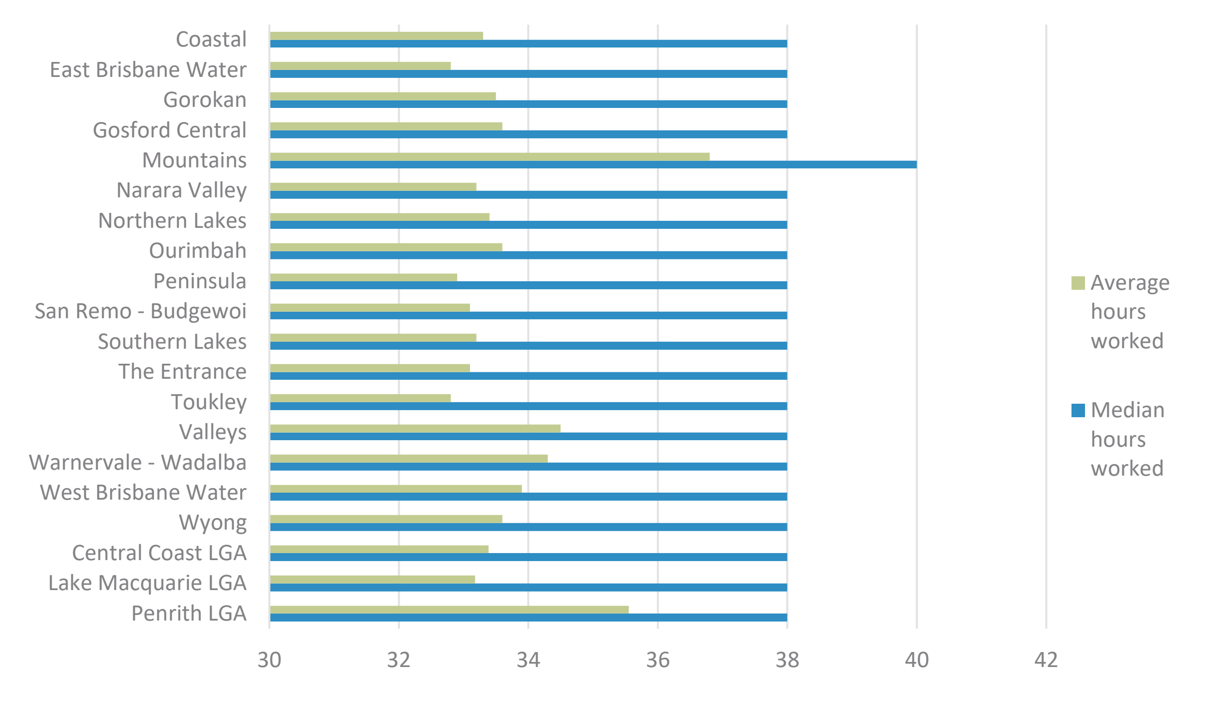


Source: ABS (2016), *Australian Census of Population and Housing*

7.4.2 Time for leisure, family and recreation

As discussed in the previous section, time spent at work can also be an indicator of lifestyle quality. An above average amount of time spent at work can indicate poorer or Hours worked by residents in the week prior to Census night 2016 are shown below in Figure 83. The data shows that the Central Coast, Penrith and Lake Macquarie LGAs all recorded a median of 38 hours, with Lake Macquarie and Central Coast recording averages of 33 hours, well below the Penrith LGA average of 36 hours. Within the LGA all social planning districts recorded a median of 38 hours worked, excluding the Mountains district which recorded a median of 40 hours. Average hours worked varied but were generally between 33 and 35 (Mountains district again was an outlier, recording a higher average of 37). The data suggests that the rural and more northern districts tended to work greater hours, however the variation in the averages is relatively small between north and south. There is a clearer picture of the divide between the rural and urban areas of the coast, with the Valleys and Mountains districts recording the two highest average hours worked in the week leading up to the 2016 Census.

Figure 83: Comparison of hours worked by social planning district



Source: ABS (2016), *Australian Census of Population and Housing*

Hours worked is an important indicator of lifestyle, particularly as the inverse (time not spent working) includes time for leisure, rest, family and quiet enjoyment of surroundings and amenities. The overarching finding is that all areas averaged no higher than a standard working week (40 hours), but that more remote parts of the LGA were spending more time at work.

7.4.3 Access to local public spaces and services

Accessibility, for the purpose of this report, is measured by walking distance across the existing pedestrian network which has been mapped using GIS network analysis. The analysis only considers access to residential and business zone lands where residential uses are permitted. The catchments have been varied slightly based on the nature of infrastructure but capped at standard 10 minute walking catchment of 800 metres. Catchment by infrastructure type is broken down below:

Table 30: Infrastructure types and catchments

Category	Neighbourhood	Local	District and Regional
Child care		• Child care centre	
Education		• Public primary school	• Public Secondary school
Further education			• TAFE or technical college • University campus • VET Colleges
Health		• Community medical centre	• Hospital (public or private)
Culture and community		• Community facility or venue (community halls, libraries, art galleries)	• Regional library/ art gallery/ performance venue
Open space and recreation	• Pocket park or playground	• Playground • Sports field	• Leisure centre • National Park • Beach
Shops and convenience services	• Neighbourhood shops	• retail shops/centres	• Supermarket
Transport	• Bus stop	• Railway station • Ferry wharf	

The nature of the analysis has been high level and, as such the impact of factors like topography have not been incorporated into the generation of the walking catchments. The analysis does not specifically consider the ease of access for different users such as those with a disability or are mobility impaired. It is noted that regional infrastructure such as hospitals, TAFE and university campuses would serve an LGA-wide catchment, however these infrastructure types have been included to further emphasise those nearby areas that would be of higher amenity through their nearby access to these facilities (e.g. suitable for student or housing for workers).

For each item of infrastructure identified above that is located within the catchment of a residential lot, the lot has been assigned a liveability score of 1, to a possible maximum of 14.

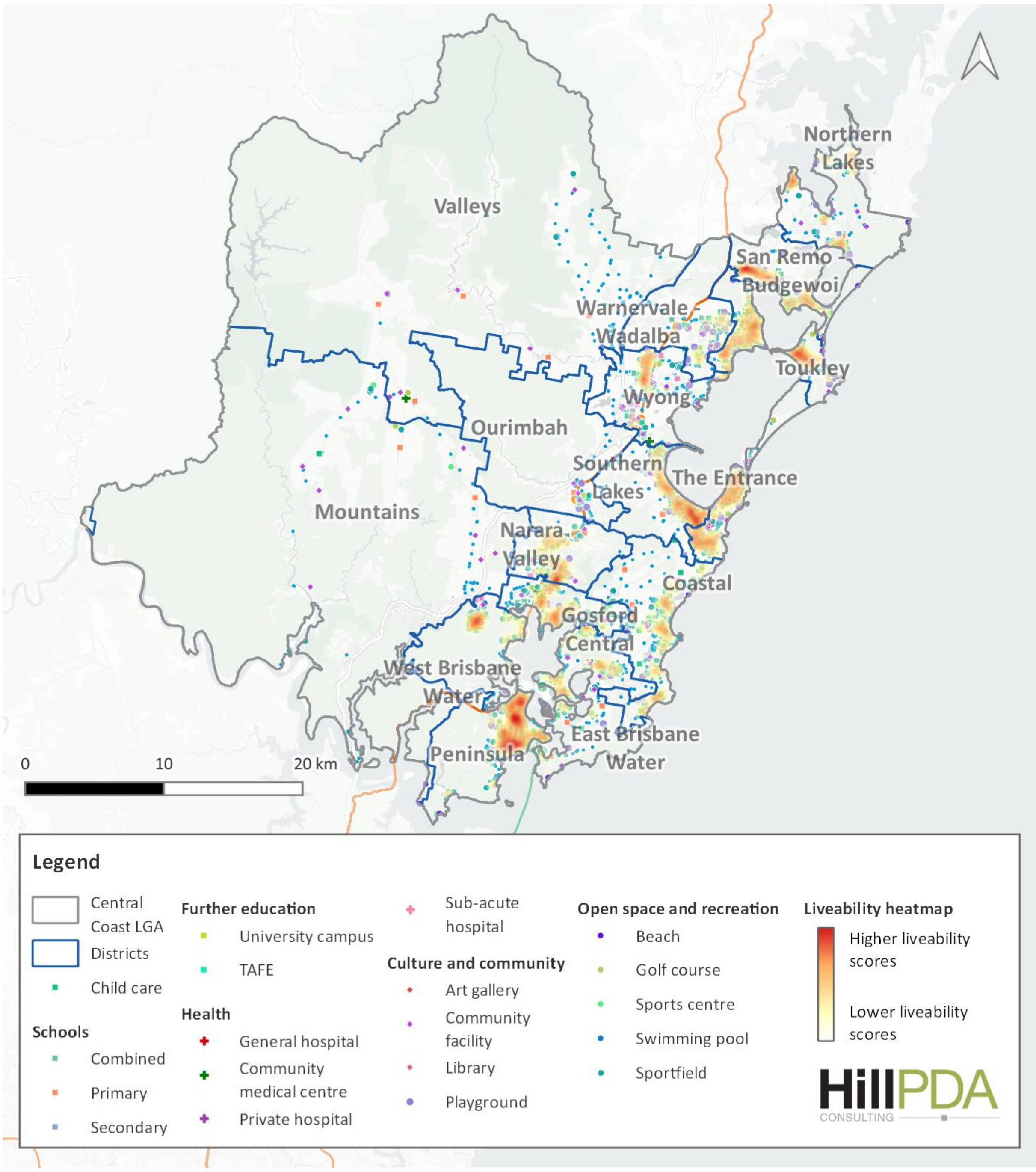
Liveability scores have been summarised by social planning district below in Table 31. Gosford Central district achieves the highest average and median scores, with 21 per cent of lots scoring 5 or more on the scale, more than twice the LGA average. Areas receiving the lowest liveability scores were the more remote regions of the LGA, in the Mountains and Valleys districts in the far west. Areas of higher density tended to have higher levels of amenity, notably The Entrance was significantly below Gosford Central in terms of the proportion of residences with scores of five or more (4 per cent), but had a median score of 3, which was amongst the highest. Ourimbah social planning district received a notably low score amongst more populated areas, particularly those with access to mass transit and a local centre, recording a median of one and an average score of 0.9. While Ourimbah district extends further west than the Ourimbah centre, this is still a notably low score, considering the balance of residences in the more populated parts of the district versus the more rural area to the west of the M1 Motorway.

Table 31: Liveability scores – Access to public spaces and services

Social planning district	Average score	Median score	Proportion of 5+ scores
Coastal	2.1	2	6%
East Brisbane Water	2.3	2	6%
Gorokan	2.6	2	9%
Gosford Central	3.0	3	22%
Mountains	0.6	0	0%
Narara Valley	2.3	2	14%
Northern Lakes	2.4	2	7%
Ourimbah	1.0	1	1%
Peninsula	2.7	3	11%
San Remo - Budgewoi	2.5	2	6%
Southern Lakes	2.6	3	8%
The Entrance	2.6	3	7%
Toukley	2.8	3	16%
Valleys	0.5	0	0%
Warnervale - Wadalba	1.4	1	5%
West Brisbane Water	2.4	2	11%
Wyong	2.2	2	10%
Central Coast LGA	**2.3**	**2**	**9%**

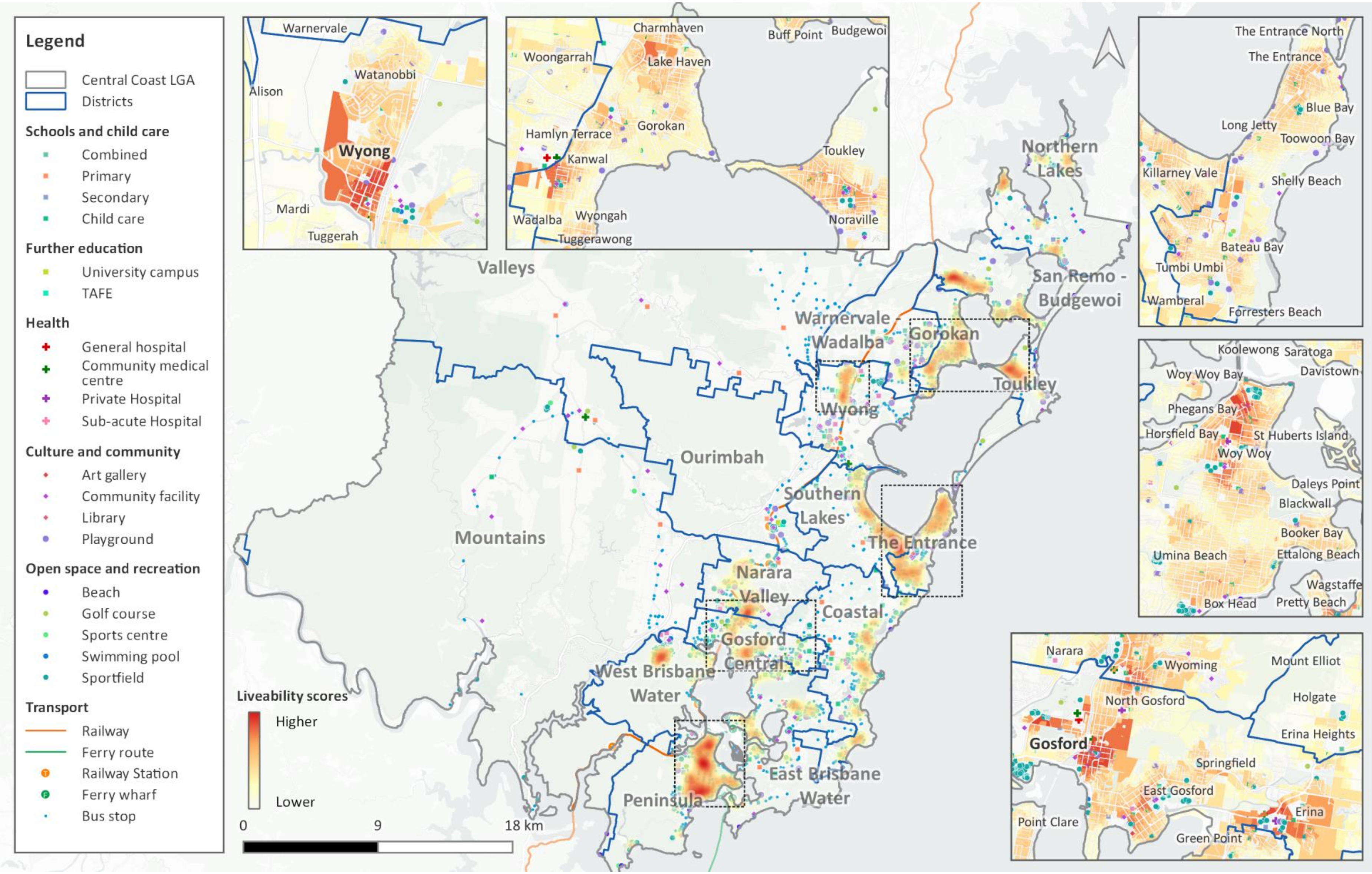
To provide a visual summary of liveability hotspots across the LGA, the heatmap below has been produced which highlights clusters of lots with higher liveability scores (the heatmap clustering has been undertaken to a range of 800 metres).

Figure 84: Heatmap of liveability and relevant social infrastructure types by social planning district



It can be seen from the map that more liveable locations are focused within established centres, that likely offer more diverse services to a tighter catchment of dwellings. There is a notable preponderance of areas with high liveability scores in the Peninsula. Most liveable areas are situated along the coastline and lakeside areas, where there are population centres offering higher amenity. The following page includes insets of areas that with higher liveability, showing relative scores by lot.

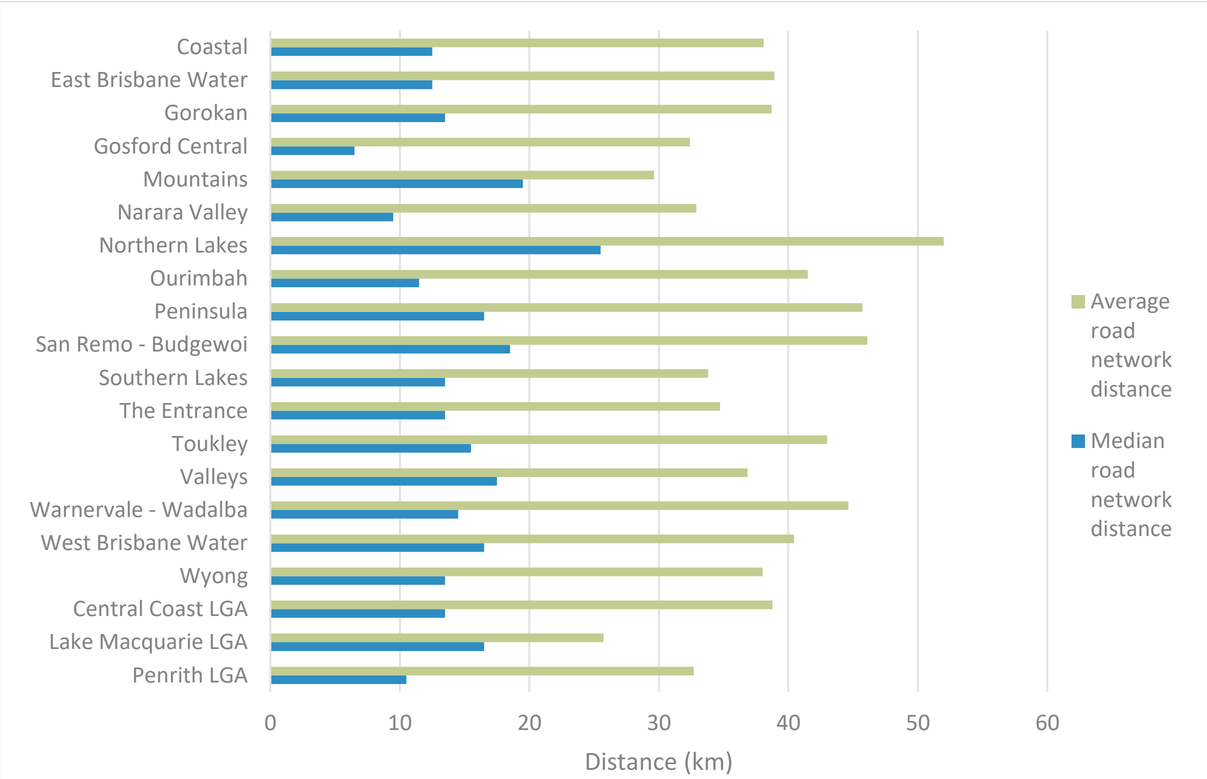
Figure 85: Liveability overview with lot insets



7.4.4 Access to jobs

While there are areas with improved access to amenities, access to employment is more challenging with many commuters on the Central Coast working at locations outside the LGA. The median and average distances (measured over the road network) to place of work for residents in each social planning district are shown below in Figure 86. Higher averages in certain districts have been influenced by the presence of outliers who's place of work may be located regionally or interstate (e.g. fly-in fly-out), hence medians have also been calculated. Notably, Central Coast LGA average distance to place of work is higher than either comparator LGA, while the median distance was between the two. Areas to the north of the LGA typically travelled further for work, with Northern Lakes and San Remo – Budgewoi districts having the highest median and average distances.

Figure 86: Median and average distances travelled by residents to their place of work (measured over the road network)



Source: ABS (2016), *Australian Census of Population and Housing*

Higher commute times can significantly impact upon the capacity of residents to experience the perceived liveability benefits of an area. Research previously commissioned by Central Coast Council found that every 1 per cent of travel time increase leads to a 12 per cent increase in stress and a 13 per cent increase in fatigue. Moreover, the research identified that there are significant social consequences from longer commutes, with more frequent out-commuters spending less time with family and requiring greater expenditure on child care and that longer commute times can increase the incidence if divorce by up to 40 per cent. More widely, having less time within the community lowers levels of engagement, resulting lower overall levels of community cohesion.[14]

7.4.5 Constraints to access

The experienced liveability of an area can be heavily influenced by geographic or location-specific environmental factors. The mapping and modelling above have shown access to key amenities based on road and pedestrian networks but have not included assumptions around the gradient of that access. As noted in the context and

[14] Urbis (2020), *Social impact analysis of out-commuting*

capacity analysis sections, the Central Coast includes many areas affected by a unique combination of such constraints. As such, it is important to consider the impact that environmental factors can have upon relative liveability and the quality of access to and use of amenities.

7.4.6 Overall liveability rankings

A ranking of each social planning district is shown below in Table 32, with associated metrics and commentary. The ranking has been devised through a combination of access scores and the median SEIFA (IRSAD) decile for each district. The proportion of residences with access scores above 5 are included to provide clearer picture of the proportion of residences with better to excellent access to services and amenities. The median score for each district on the SEIFA Index of Relative Social Advantage and Disadvantage (IRSAD) is included to show the relative levels of advantage or disadvantage (based upon the distribution amongst population within the statistical areas constituent to the districts). On the IRSAD, lower scores indicate relatively greater levels of disadvantage, while scores closer to 10 indicate higher levels of advantage. The SEIFA scores have been included to account for the occurrence of greater levels of advantage in areas of lower access and amenity. Commentary has been included to provide context around each ranking.

Table 32: Liveability rankings for each district, with accessibility, social advantage and disadvantage

Rank	Social planning district	% of 5+ scores	Median SEIFA (IRSAD) decile	Comment
1	Coastal	6%	8	This relatively affluent district benefits from excellent access to beaches, lagoons and other natural assets. Its amenity scores are lower largely because the geography and relatively low density of the area, which is quite decentralised. However its proximity to the coastline, including extensive beaches and national parks make this district and the associated lifestyle highly desirable.
2	Gosford Central	22%	4	A major centre with high amenity, a high concentration of jobs and essential services. As the major regional hub, Gosford benefits from a concentration of services and dwellings that afford excellent accessibility for a high number of residents. While the centre is bounded by areas of significant natural amenity, it has suffered from a sense of urban decay and reduced sense of pleasantness. Improvements to local amenity are attracting residents back to the centre.
3	West Brisbane Water	11%	6	With housing predominantly concentrated along the shores of Brisbane Water and the suburb of Kariong, significant areas of this district benefit from direct access to the railway, as well as a variety of services in a chain of smaller centres. The area has significant natural assets but is so too hampered by those same topographic and hydrological features, which would constrain growth in the higher amenity areas.
4	Valleys	0%	8	The regional area to the north west of the LGA, housing is predominantly rural and sparsely located, with small villages acting as service centres. Access to services is lower, but there are significant areas of natural amenity, with extensive national parks and heritage sites.
5	Narara Valley	14%	5	Narara scores highly in terms of access to amenities owing to its relatively concentrated development pattern, which generally follows the Old Pacific Highway and Northern Railway through the valley, with centres distributed along the corridor. As such, the area has relatively good access to amenities and services.

Rank	Social planning district	% of 5+ scores	Median SEIFA (IRSAD) decile	Comment
6	East Brisbane Water	6%	6	This relatively affluent area has poorer access scores largely due its geography, which has led to sparser settlement pattern with a relatively uneven spread of services and housing. While the district benefits from significant natural assets, access outside the region is constrained.
7	Toukley	16%	3	Toukley benefits from relatively contained pattern of development, centred around a concentrated area of amenities and services which has resulted in relatively high scores for amenity and access. The area is further from major transport and road arteries and is ranked lower on measures of socio-economic advantage compared to other coastal districts but benefits from access to the nearby lakes and beaches.
8	Warnervale - Wadalba	5%	5	This is a rapidly developing area in the north of the LGA, which is transitioning from rural to urban. The area has amenity lower scores for amenity and accessibility, primarily because it lacks a defined centre or area with density of services within its boundaries. The Warnervale Town Centre would assist in this regard, locating services more closely to the district.
9	Mountains	0%	6	The regional area to the south west of the LGA, housing is predominantly rural and sparsely located, with small villages acting as service centres. Access to services is lower, but there are significant areas of natural amenity, with extensive national parks, waterways and heritage sites.
	Central Coast LGA	**9%**	**4**	**LGA average**
10	Southern Lakes	8%	4	This district, to the north of the LGA has average access to services and relatively average access to incomes. It includes the significant urban conurbation that follows the Wyong Road Corridor, which is relatively well serviced by services and amenities and benefits from access to Tuggerah Lake and its wider network of parks.
11	Peninsula	11%	3	This district, which includes Woy Woy, Umina and Ettalong is an established urban area, with a relatively distribution of services and centres of various sizes over its area, affording good access to services and amenities overall. The area benefits from access to significant waterways, beaches and other natural assets.
12	Ourimbah	1%	5	This area includes some unique amenities and services, primarily the university campus, nearby railway station and interchange with the M1 Motorway. The area is, however, is constrained by difficult topography in many areas, which results in a significant spread in dwellings away from the centre, resulting in a lower score for access to services.
13	Wyong	10%	3	Wyong is an established regional centre, which provides administrative, transport and educational services to its surrounding region. The central location of the Wyong CBD in relation to the surrounding residential areas has produced relatively high scores for the surrounding dwellings, which benefit from relatively good access to amenities. The district is somewhat distant from the coastline but benefits from access to the lakes and associated parkland.
14	The Entrance	7%	3	This district is an established urban area, which has grown from a tourist town between Tuggerah Lakes and the ocean. The area is one of the LGA's densest and, as such, there are a significant number of dwellings that have relatively good access to local services and amenities. The relative distance

Rank	Social planning district	% of 5+ scores	Median SEIFA (IRSAD) decile	Comment
				of most areas in this district from major regional transport links does limit its amenity somewhat, with longer commute times.
15	Northern Lakes	7%	3	The far north eastern area of the LGA is likely to develop quickly in future, with a number of release area within it. Currently development in the area is relatively spread out, meaning lower level of access to services, which must cater to a wider catchment, with the absence of a major existing centre and relative distance from major road and transport infrastructure further reducing amenity. The district benefits from excellent access to Lake Macquarie and associated parklands.
16	Gorokan	9%	2	The Gorokan district is an urbanised with relatively good access to services throughout, most residences able to access a range of services locally. Relatively low incomes and poorer access to employment are some of the factors contributing to a lower IRSAD score. Relative distance from regional transport links (road and rail) does present some limitations for regional access from this area. The area benefits from excellent access to the western shores of Tuggerah Lakes and Lake Munmorah.
17	San Remo - Budgewoi	6%	2	This district is one of the most disadvantaged, with a concentration of lower income households, poorer access to employment, longer commutes and a relatively low proportion of residences with nearby access to a range of amenities.

7.5 What does it mean?

- The Central Coast includes a network of higher quality natural assets, which afford residents throughout the LGA with comparatively good access to wilderness areas, beaches and associated lifestyle and liveability benefits
- The natural assets that contribute to the pleasantness of many more affluent areas of the LGA also constrain access to amenities and development potential. This is seen in high variability in the liveability rankings between areas with excellent access to services and infrastructure (e.g. Gosford Central) and poorer overall socio-economic status, compared with areas with poorer access to services, but higher socio-economic status
- Social infrastructure is located throughout the region, but higher order services are primarily focused on established centres, which thus benefit from higher levels of amenity. Gosford Central and Toukley had the highest concentrations of lots with good access to a variety of amenities
- Out-commuting continues to impact significantly upon the capacity of Central Coast residents to enjoy the lifestyle and amenity benefits in the LGA, with denser areas of lower desirability and liveability having characteristically longer commute times
- The predominance of lower density housing typed in the LGA has led to a higher degree of sprawl. This has led to social infrastructure being more thinly spread in many areas, reducing access and overall amenity.

REVIEW OF PLANNING CONTROLS

8.0 PLANNING REVIEW

This section undertakes a review of the planning controls under the Draft CCLEP and DCP and identifies planning issues arising within the existing and proposed controls for consideration in the Discussion Paper.

8.1 Review of zone objectives and suitability

Zone objectives under the Draft CCLEP are shown below in Table 33, with objectives that depart from the Standard Instrument highlighted. Additional objectives for residential zones in the Draft CCLEP generally favour better design outcomes, as well as maintaining and enhancing the residential amenity of surrounding areas. R2 Low Density Residential includes objectives supporting the maintenance of local character, with R5 supporting similar aims in the context of rural settings, with its objectives unchanged from the Standard Instrument. Both R1 General Residential and R3 Medium Density Residential are intended to encourage forms of medium density housing, with R1 explicitly favouring multi dwelling housing. Commercial zones that support residential development, in addition to objectives under the Standard Instrument, generally emphasise minimising land use conflicts. B1 Neighbourhood Centre, B2 Local Centre, B3 Commercial Core and B4 Mixed Use encourage compatible residential and commercial land uses to encourage the creation of active and accessible centres. B5 Business Development, B6 Enterprise Corridor and B7 Business Park support residential uses where they support the primary employment and business-related objectives of those zones.

Table 33: Zone objectives under the Standard Instrument and Draft CCLEP (added objectives under CCLEP in bold)

Zone	Objectives
R1 General Residential	• To provide for the housing needs of the community. • To provide for a variety of housing types and densities. • To enable other land uses that provide facilities or services to meet the day to day needs of residents. • ***To promote best practice in the design of multi dwelling housing and other similar types of development*** • ***To ensure that non-residential uses do not adversely affect residential amenity or place demands on services beyond the level reasonably required for multi dwelling housing or other similar types of development.***
R2 Low Density Residential	• To provide for the housing needs of the community within a low density residential environment. • To enable other land uses that provide facilities or services to meet the day to day needs of residents. • ***To encourage best practice in the design of low-density residential development*** • ***To ensure that non-residential land uses do not adversely affect residential amenity or place demands on services beyond the level reasonably required for low-density housing*** • ***To maintain and enhance the residential amenity and character of the surrounding area.***
R3 Medium Density Residential	• To provide for the housing needs of the community within a medium density residential environment • To provide a variety of housing types within a medium density residential environment. • To enable other land uses that provide facilities or services to meet the day to day needs of residents • ***To maintain and enhance the residential amenity of the surrounding area*** • ***To encourage amalgamation of existing lots to facilitate well designed medium density development and to avoid unnecessary isolation of lots.***
R5 Large Lot Residential	• To provide residential housing in a rural setting while preserving, and minimising impacts on, environmentally sensitive locations and scenic quality • To ensure that large residential lots do not hinder the proper and orderly development of urban areas in the future • To ensure that development in the area does not unreasonably increase the demand for public services or public facilities • To minimise conflict between land uses within this zone and land uses within adjoining zones.

Zone	Objectives
B1 Neighbourhood Centre	• To provide a range of small-scale retail, business and community uses that serve the needs of people who live or work in the surrounding neighbourhood • ***To encourage employment opportunities in accessible locations*** • ***To maximise public transport patronage and encourage walking and cycling*** • ***To minimise conflict between land uses within the zone and land uses within adjoining zones*** • ***To allow for an increased residential population as either stand-alone development or as part of mixed use development in local nodes and neighbourhood centres where land is not required to serve local needs.***
B2 Local Centre	• To provide a range of retail, business, entertainment and community uses that serve the needs of people who live in, work in and visit the local area • To encourage employment opportunities in accessible locations • To maximise public transport patronage and encourage walking and cycling • ***To permit residential accommodation while maintaining active retail, business and other non-residential uses at street level and to contribute to the vitality of those locations*** • ***To minimise conflict between land uses within the zone and land uses within adjoining zones.***
B3 Commercial Core	• To provide a wide range of retail, business, office, entertainment, community and other suitable land uses that serve the needs of the local and wider community • To encourage appropriate employment opportunities in accessible locations • To maximise public transport patronage and encourage walking and cycling • ***To reinforce the role of the Tuggerah-Wyong central business district as the major regional centre in Wyong*** • ***To encourage a diverse and compatible range of activities, including commercial and retail development, cultural and entertainment facilities, tourism, leisure and recreation facilities and social, education and health services*** • ***To provide for residential uses, but only as part of a mixed use development. To create opportunities to improve the public domain and pedestrian links throughout the network of centres*** • ***To protect and enhance scenic quality and to provide for the retention and creation of view corridors in Gosford, Wyong and Tuggerah Centres.***
B4 Mixed Use	• To provide a mixture of compatible land uses • To integrate suitable business, office, residential, retail and other development in accessible locations so as to maximise public transport patronage and encourage walking and cycling • ***To encourage a diverse and compatible range of activities, including active commercial and retail development, cultural and entertainment facilities, tourism, leisure and recreation facilities, social, education and health services.*** • ***To provide for residential uses, but only as part of a mixed use development.*** • ***To allow development to take advantage of and retain view corridors while avoiding a continuous built edge along the waterfront and to protect and enhance the scenic qualities and character such as that of Gosford City Centre*** • ***To create opportunities to improve the public domain and pedestrian links*** • ***To enliven waterfronts by allowing a wide range of commercial, retail and residential activities immediately adjacent to it and increase opportunities for more interaction between public and private domains*** • ***To minimise conflict between land uses within the zone and land uses within adjoining zones.***
B5 Business Development	• To enable a mix of business and warehouse uses, and specialised retail premises that require a large floor area, in locations that are close to, and that support the viability of, centres • ***To encourage the location of business and other premises requiring large floor plates, such as specialised retail premises, in appropriate locations and to ensure they do not sterilise commercial or residential areas and do not detract from the viability of business and warehouse uses*** • ***To ensure that business areas are not sterilised by residential development*** • ***To encourage development that supports or complements the primary office and retail functions of Zone B2 Local Centre and Zone B3 Commercial Core*** • ***To enable other complementary land uses that do not detract from the viability of business and warehouse uses, including specialised retail premises requiring large floor plates in appropriate locations.***
B6 Enterprise Corridor	• To promote businesses along main roads and to encourage a mix of compatible uses • To provide a range of employment uses (including business, office, retail and light industrial uses) • To maintain the economic strength of centres by limiting retailing activity

Zone	Objectives
	• ***To provide for residential uses, but only as part of a mixed use development**** • ***To provide primarily for businesses along key corridors.***
B7 Business Park	• To provide a range of office and light industrial uses. • To encourage employment opportunities. • To enable other land uses that provide facilities or services to meet the day to day needs of workers in the area • ***To permit limited residential accommodation that contributes to the provision of employment opportunities.***

* Required objective under the Standard Instrument where any type of residential accommodation is permitted in the zone.

8.2 Review of current controls

This section reviews the primary controls set out in the Draft CCLEP and DCP, by housing type. It is informed by a desktop analysis of aerial and street level imagery, consultation outcomes and an understanding of common design and feasibility constraints related to housing development. Matters considered include the zones where housing types are permitted, their typical controls, strengths of Council's controls and potential issues and observations that may lead to unintended outcomes.

Housing types considered include:

1. Dwelling houses
2. Dual occupancies
3. Attached dwellings
4. Multi dwelling housing
5. Residential flat buildings and shop top housing.

Figure 87: Examples of housing on the Central Coast

Source : Central Coast Council

Table 34: Residential land use permissibility

Land use zone	Low density housing	Medium density housing	High density housing	Other housing
R1 General Residential	Dwelling house	Attached dwelling Dual occupancy Multi dwelling housing Semi-detached dwelling	Residential flat building Shop top housing	Boarding house Group home Hostel Seniors' housing
R2 Low Density Residential	Dwelling house	Dual occupancy Semi-detached dwelling	Shop top housing	Boarding house* Group home Seniors' housing
R3 Medium Density Residential	Dwelling house	Attached dwelling Dual occupancy Multi dwelling housing Semi-detached dwelling	Residential flat building Shop top housing	Boarding house Group home Hostel Seniors' housing
R5 Large Lot Residential	Dwelling house	Dual occupancy		Group home
B1 Neighbourhood Centre			Shop top housing	Boarding house
B2 Local Centre			Shop top housing	Boarding house
B3 Commercial Core			Shop top housing	
B4 Mixed Use			Residential flat building Shop top housing	Boarding house Group home Seniors' housing
B5 Business Development			Shop top housing	
B6 Enterprise Corridor		Multi dwelling housing	Residential flat building Shop top housing	
B7 Business Park			Shop top housing	

Source: Central Coast Council

8.2.1 Dwelling houses

Dwelling houses

Definition:

A building that contains only one dwelling

Permissible zones:

- R1 General Residential
- R2 Low Density Residential
- R3 Medium Density Residential
- R5 Large Lot Residential

Typical LEP controls:	**Typical DCP controls:**

• Minimum lot size: Generally 450 to 550 sqm
  – Objective based minimum lot size for R1 General Residential lands subdivided into five or more lots
• Maximum height: Generally 8.5 m to 12 m or unmapped
• Maximum FSR: Generally 0.5:1 to 0.7:1 (where an FSR is applied)
	• Maximum height in unmapped areas: 10 m
	• Maximum storeys: Two, with three on a portion of steeply sloping sites
	• Site coverage: Maximum of generally 50 to 60 per cent of the site area, depending on lot size
	• Dwelling setbacks:
	  – Primary street setback: 4.5 m, or consistent with predominant setback
	  – Classified road setback: 7.5 m
	  – Side setback: 0.9 m (ground floor) to approx. 2 m (first floor)
	  – Rear setback: 0.9 m for 50 per cent of the rear boundary, and 3 m (ground floor) to 6 m (first floor) for the remainder
	• Minimum open space per dwelling: 16 to 24 sqm
	• Minimum one car park per dwelling, behind the primary street setback.
	• Detailed design controls for view sharing, visual privacy, solar access, and environmental management.

Strengths	**Issues and observations**
• Site coverage controls encourage contributions to the natural environment • Impacts of driveways are limited by crossover design requirements, limiting hardstand impacts on site.	• May compete with denser housing types in R1 General Residential and R3 Medium Density Residential. • Lot size and FSR controls do not encourage delivery of small lot housing in centre-adjacent locations, limiting low density options for smaller families. • Limited detail regarding expectations for addressing aspects of sustainability, such as native vegetation, sustainable water management, accessibility and energy management. • On site car parking for one car has the potential to result in one or more public on-street car parks being lost, as well as reduced street-side vegetation due to construction of a crossover. This may result in a net loss of parking for the community.

8.2.2 Dual occupancies

Dual occupancy and semi-detached

Definition:

Dual occupancy (attached): Two dwellings on one lot of land that are attached to each other, but does not include a secondary dwelling

Dual occupancy (detached): Two detached dwellings on one lot of land but does not include a secondary dwelling

Semi-detached

Permissible zones:

R1 General Residential

R2 Low Density Residential

R3 Medium Density Residential

R5 Large Lot Residential (Dual occupancy only)

Typical LEP controls:

- Minimum lot size:
  - 550 sqm (attached)
  - 700 sqm (detached)
- Maximum height: Generally 8.5 m to 12 m or unmapped
- Maximum FSR: 0.5:1 to 0.7:1 (where an FSR is applied)

Typical DCP controls:

- Maximum height in unmapped areas: 10 m
- Maximum storeys: Two, with three on a portion of steeply sloping sites
- Maximum FSR in unmapped areas: 0.5:1
- Dwelling setbacks:
  - Primary road: 4.5 m, or consistent with predominant setback
  - Classified road: 7.5 m
  - Secondary road (corner): 2 m
  - Side: 0.9 m (ground floor) to approx. 2 m (first floor)
  - Rear setback: 4.5 m
- Site coverage: Minimum 25 per cent soft landscaping
- Deep soil as 50 per cent of soft landscaping area
- Minimum private open space per dwelling: 45 sqm
- Landscape design and construction by suitably qualified professional
- Minimum one car park per dwelling, behind the primary street setback.
- Unbroken walls not to exceed 10 m long
- Detailed design controls for view sharing, visual privacy, solar access, and environmental management.

Strengths

- Controls allow for somewhat smaller homes, providing options for smaller families
- Increased private open space compared to dwelling houses may encourage two-storey development
- Controls for front and rear sited dual occupancies reduce potential access and building separation issues associated with battle axe style development.

Issues and observations

- Contextual analysis requirement may be over complicated for low impact proposals
- Design controls are more detailed than dwelling houses, potentially resulting in additional burden for a comparable dwelling.

8.2.3 Attached dwellings and multi dwelling housing

Attached dwellings and multi dwelling housing

Definition:

Attached dwelling: A building containing 3 or more dwellings, where each dwelling is attached to another dwelling by a common wall, each of the dwellings is on its own lot of land, and none of the dwellings is located above any part of another dwelling.

Multi dwelling housing: Three or more dwellings (whether attached or detached) on one lot of land, each with access at ground level, but does not include a residential flat building.

Permissible zones:

- R1 General Residential
- R3 Medium Density Residential
- B6 Enterprise Corridor (Multi dwelling housing only)

Typical LEP controls:

- Maximum height: Generally 8.5 m to 12 m or unmapped
- Maximum FSR: 0.5:1 to 0.7:1 (where an FSR is applied)

Typical DCP controls:

- Maximum height in unmapped areas: 10 m
- Maximum storeys: Two, with three on a portion of steeply sloping sites
- Maximum FSR in unmapped areas: 0.6:1
- Dwelling setbacks:
  - Primary road: 4.5 m, or consistent with predominant setback
  - Classified road: 7.5 m
  - Secondary road (corner): 2 m
  - Side: 0.9 m (ground floor) to approx. 2 m (first floor)
  - Rear setback: 4.5 m
- Site coverage: Minimum 25% soft landscaping
- Deep soil as 50% of soft landscaping area
- Minimum private open space per dwelling: 45 sqm
- Landscape design and construction by suitably qualified professional
- Minimum 1.5 car parks pre dwelling (rounded up)
- Minimum visitor parking of one space per five units
- Detailed design controls for view sharing, visual privacy, solar access, and environmental management.

Strengths

- Controls for R3 zoned land generally support medium density outcomes, with smaller lots and dwellings, serviced by on-site private space.
- Medium density permissibility in B6 zoned land has the potential to encourage live/work or other employment-focused mixed use developments.

Issues and observations

- Site area and FSR encourages fewer, but larger dwellings (three to four bedrooms), limiting incentives to provide smaller alternatives to detached dwellings
- Limit of two storey development encourages larger footprints, where three storey developments could increase opportunities for innovation and open space
- Private open space controls exceed low density controls, where communal open space could provide higher quality
- Car parking requirements do not reflect high accessibility of R3 Medium Density Residential areas.

8.2.4 Residential flat buildings and shop top housing

Residential flat buildings and shop top housing

Definition:

Residential flat building: A building containing 3 or more dwellings but does not include an attached dwelling or multi dwelling housing.

Shop top housing: One or more dwellings located above ground floor retail premises or business premises

Permissible zones:

- R1 General Residential
- R2 Low Density Residential (Shop top housing)
- R3 Medium Density Residential
- B1 Neighbourhood Centre (Shop top housing)
- B2 Local Centre (Shop top housing)
- B3 Commercial Core (Shop top housing)
- B4 Mixed Use
- B5 Business Development (Shop top housing)
- B6 Enterprise Corridor
- B7 Business Park (Shop top housing)

Typical LEP controls:

- No minimum mapped minimum lot size
- Maximum height is generally:
  - Non-centre: 8.5 to 12 m
  - Non-Gosford centres: 12 m to 28 m
  - Gosford: 18 m to 72 m
- Maximum FSR is generally:
  - Non-centre: 0.5:1
  - Non-Gosford centres: 1:1 to 3:1m
  - Gosford: 2:1 to 6:1

Typical DCP controls:

- Maximum height in unmapped areas: 10 m
- Maximum storeys: Two, where height is unmapped or less than 9.5 m
- Maximum FSR in unmapped areas: 0.6:1
- Dwelling setbacks:
  - Primary road: 6 m
  - Other setbacks: 6 m to 12 m, depending on storey
  - Site coverage: Minimum 25% soft landscaping
  - Deep soil as 50% of soft landscaping area
- Minimum communal open space per dwelling: 10 sqm
- Landscape design and construction by suitably qualified professional
- All dwellings to have balconies, with larger apartments requiring larger balconies
- Minimum 10% adaptable dwellings
- Minimum car parking per dwelling
  - RFB <400 m of a train station: 1 car park
  - RFB >400 m of train station: 1.5 car parks
  - Shop top housing: Generally 1 car park
  - Minimum visitor parking of 1 space per 5 units
- Detailed design controls for articulation, materials view sharing, visual privacy, solar access, crime prevention and environmental management.

Strengths	Issues and observations
• Wide permissibility has the potential to encourage dwelling diversity and innovative delivery	• Setbacks may discourage low-rise apartments with centralised contiguous communal open space • Car parking may oversupply car parking within short (400 m) and moderate (800 m) station catchments • Shop top housing may encourage retail development where it is not needed or desired • Over-permissibility may delay concentrated growth in centres

8.2.5 Bonus provisions

Clause 4.3A and 4.4A of the Draft CCLEP relate to bonus provisions for height and FSR, respectively. They set alternative controls where either specific sites meet certain criteria, such as site area, or certain types of housing are to be developed, such as affordable housing. Bonus provisions can be useful for encouraging consolidation of sites or specific planning outcomes.

Table 35: Bonus provisions (HOB and FSR) under the CCLEP

Location	Bonus height	Bonus FSR
The Entrance Local Centre – South of Dening Street	20 metres (where site is 1,800+ sqm)	
The Entrance Local Centre – North of Dening Street	20 metres (where site is 1,800+ sqm)	
Wyong Local Centre	10 metres (where building is located within 5m of any lot boundary fronting Alison Road or the Pacific highway)	Buildings on sufficiently sized lots may exceed the maximum FSR by a percentage as defined below:
Toukley Local Centre	None	**Site area** – **+% of max FSR**
Canton Beach Local Centre	None	1,500 to 2,000 sqm – 7.5% 2,000 to 2,500 sqm – 10% 2,500 to 3,000 sqm – 12.5% 3,000 to 4,000 sqm – 15% 4,000 sqm or more – 20%
LGA South - Area 1	None	0.7:1 (where area of the building is 1,000+ sqm and is for a residential flat building or multi dwelling housing)
LGA South - Area 2	None	0.6:1 (where area of the building is 1,000+ sqm and is for a residential flat building or multi dwelling housing)
Kanwal Enterprise Zone	20 metres (where area of the building is 2,000+ sqm and is for health care or complementary purpose)	2:1 (where area of the building is 2,000+ sqm and is for health care or complementary purpose)
Terrigal Village Centre	2.75 metres above HOB map (where site is 2,000+ sqm and street frontage on HOB map is 20+ metres)	1.8:1 (where the building has street frontage on FSR map of 20+ metres)
Woy Woy Town Centre	19.75 metres (where site is 1,000+ sqm and street frontage on HOB map is 20+ metres)	2.3:1 (where site is 1,500+ sqm and street frontage on FSR map is 20+ metres)
Umina Village Centre	14.25 metres (where site is 1,000+ sqm and street frontage on HOB map is 20+ metres)	1.8:1 (where site is 1,000+ sqm and street frontage on FSR map is 20+ metres)
Ettalong Village Centre	17 metres (where site is 1,000+ sqm and street frontage on HOB map is 20+ metres)	2:1 (where site is 1,000+ sqm and street frontage on FSR map is 20+ metres)
Erina Town Centre	14.25 metres (where site is 3,000+ sqm and street frontage on HOB map is 40+ metres)	1.3:1 (where site is 3,000+ sqm and street frontage on FSR map is 40+ metres)

Additionally, an FSR bonus of an additional 0.1:1 above the mapped value is applicable to buildings where at least 75 per cent dwellings to be used for the purpose of affordable housing with a GFA of:

- Bedsitter or studio: 50 to 36.75 sqm
- 1 bedroom: 50 to 52.5 sqm
- 2 bedrooms: 70 to 73.5 sqm
- 3 or more bedrooms: 95 to 99.75 sqm.

8.3 Planning issues

8.3.1 Delivering a choice of housing types

The Draft CCLEP utilises four residential zones:

- R1 General Residential
- R2 Low Density Residential
- R3 Medium Density Residential
- R5 Large Lot Residential.

Each of these zones allow for low and medium density housing types, with the first three also allowing for high density housing.

As discussed in section 5.1, as of the 2016 Census, the Central Coast LGA had an overabundance of low density housing, with over 70 per cent of housing having three or more bedrooms, and over 75 per cent of housing being separate houses. This suggests that larger low density housing is a preferred development outcome over other housing types.

The Draft CCLEP allows widespread development of low density housing and the Codes SEPP encourages further development of low density housing as complying development where it is permitted in a zone. This, combined with a developer preference for a known product, is likely to continue to encourage further low density housing development.

While there is clear demand for larger and low density housing, the Central Coast LGA demographics suggest that a greater supply of smaller dwellings would be suitable for household needs and provide a more affordable housing option. Medium density options, such as multi dwelling housing and dual occupancies, as well as small lot detached dwellings, could meet this need. However, the Draft CCLEP places medium density housing at a disadvantage by:

- Placing potentially onerous requirements on dual occupancy development applications, compared to detached dwellings, despite their similar outcomes
- Having marginally smaller built form outcomes for dual occupancies, with minimum lot sizes and FSRs likely resulting in at least three bedroom dwellings
- Requiring more car parking, private open space, communal open space and more restrictive siting than for medium density housing compared to detached dwellings.

Likewise, medium density housing may be less attractive to a developer than that high density housing, particularly in R1 General Residential and R3 Medium Density Residential zoned lands where residential flat buildings are also permitted. Residential flat buildings may be able to achieve FSR maximums and will offer a greater return to the developer than medium density housing.

Residential zones across the LGA could be reviewed to support different housing outcomes in different locations. For example, a critical review of the application of the R1 General Residential and R3 Medium Density Residential zones may reveal that some areas are more well suited for a particular housing outcome, such as medium density or high density outcomes. Transitioning areas where high density outcomes are preferred to a R4 High Density Residential zone that permits medium and high density, but not low density housing types, would support the delivery of smaller more affordable dwelling in locations with access to jobs, transport and services.

Similarly, removing low density residential from the permissible uses in the R3 Medium Density Residential zone would remove competition for land in the zone, both under the Draft CCLEP and the Codes SEPP. A review of Draft CCLEP and draft CCDCP controls to encourage medium density housing types, with the goal of promoting simpler processes and smaller dwellings, may make the housing type easier to deliver as a policy focus.

It will be important for the LGA to continue to provide low density housing suited to families. in locations where low density housing is the preferred outcome and an R1 General Residential zone is applied, a transition to R2 Low Density Residential would better communicate that desired outcome and provide a more legible planning framework.

8.3.2 Limited opportunities for smaller houses

Minimum lot sizes for detached dwellings are generally in the order of 450 square metres, with FSRs of around 0.5:1 to 0.7:1. This encourages development of dwellings between 225 and 315 square metres, not including car parking, voids and other areas not calculated by GFA. Assuming a four bedroom house is around 200 square metres, Council's controls would likely encourage development of houses of at least four bedrooms. Larger dwellings, including additional internal living areas, are encouraged by large floor area permissibility. The size of the dwellings encouraged by the controls appears to be conflict with the demographic demands of the Central Coast LGA, which suggest smaller dwellings are desirable.

Small lot housing, that being detached dwellings that have small footprints on small lots, could be a suitable alternative to large, detached dwellings. However, these are not currently encouraged by Council's controls. In selected locations, small lot housing can be facilitated by a smaller minimum lot size (e.g. 200 square metres), with built form controls that encourage two storey development and a quantum of open space that is similar to low density development. Small lot housing can have higher per- square metres costs associated with two storey developments, infrastructure serving and project management, but can also cater to the detached dwelling demand which is evident in the Central Coast.

As a form of medium density development, small lot housing could potentially fill a gap in the market between larger detached dwellings and more intensive multi dwelling housing. This may be helpful in the orderly and character-led infill development in selected precincts that are well serviced by infrastructure. Small lots are not suitable to be widely permitted as they can fragment lots and have unpredictable consequences for infrastructure demand. If not well managed, they may also result in undesirable subdivision patterns that do not allow for high quality, built form or open space outcomes. Permitting small lot housing has been most successful when masterplan led as part of greenfield or in a pilot neighbourhood.

Likewise, while dual occupancy controls allow for somewhat smaller homes, land use controls do not appear to actively encourage their development. This is because of the extensive documentation that appears to be required to justify their impact. Dual occupancy controls under the Codes SEPP may provide guidance on how to liberalise controls in favour of more high quality dwellings.

8.3.3 High density housing

High density housing, being residential flat buildings and shop top housing, are permissible across all but one residential and business zone in the Draft CCLEP. Permitting higher density housing does not mean that it will be built. In fact, the dwelling distribution and occupancy rate data in sections 5.2.2 and 5.2.5, respectively, suggest that there has not been a high take up of high density development generally, to date.

On balance, it does not appear that the widespread permissibility of residential flat buildings across residential and business zones aligns with the demand for such dwellings. This can have negative overall outcomes including:

- Development of apartments in non-centre areas where land values may be lower
- Disjointed delivery of apartments across the LGA, leading to issues with planning supporting infrastructure or development
- Development of apartments in areas of tourist value, rather than resident value.

Higher density housing is most suited to locations which have good transport connections, jobs and services. Permitting high density dwellings, particularly shop top housing, in or adjacent to, commercial centres can encourage development that brings population to support the retail functions of the centre, which encourages an active and vibrant centre. A review of high density permissibility across the LGA may be appropriate to encourage the orderly development of centres, with a focus on delivery of dwellings close to jobs and regional transport options. This could focus demand in specific areas, rather than distributing demand across the Central Coast LGA.

Business focused zones, such as B5, B6 and B7 zones also allow for high density housing, which could potentially draw away from their commercial focus. If mixed use housing is sought outside of centres, residential flat buildings with supporting mixed use clauses may be more appropriate, although it is likely that these would only be appropriate in a small number of situations such as in growth precincts where community infrastructure and transport are being committed concurrent with housing development.

Reviewing height and FSRs in centres to confirm that they support delivery of high density residential and are feasible for development in the current market, would improve confidence and certainty offered by the planning framework. This may result in transitioning some areas zoned R1 General Residential to low and medium density housing zones where suitable.

It is anticipated that high density residential development will increase in Gosford City Centre following the 2018 introduction of the Gosford City Centre Revitalisation measures by the NSW Government. These aim to facilitate investment in the city to attract new residents, business, tourists and cultural activity to allow Gosford to fulfil its enormous potential as the vibrant, thriving and liveable capital of the Central Coast. Ensuring that this development delivers a supply of one and two bedroom dwellings including affordable housing and accessible/adaptable housing would go some way to addressing current gaps in housing supply.

There is a very high vacancy rate for high density development in coastal locations due to the prevalence of holiday dwellings. This will continue into the future. Council could reasonably anticipate that apartment in coastal locations will only part be directed at meeting the needs of residential and part be for holiday homes.

8.3.4 Prescriptive bonus provisions

Overly complicated bonus provisions have a risk of reflecting very specific built form outcomes that may become out of date over time, or otherwise stifle innovation. For instance, Clause 4.4A(4) of the Draft CCLEP allows for a 0.1:1 bonus FSR if 75 per cent of dwellings are affordable housing, with units having the following ranges in size:

- Studio: Between 35 and 36.75 sqm
- 1 Bedroom: Between 50 and 52.5 sqm
- 2 Bedroom: Between 70 and 73.5 sqm
- 3 or be bedrooms: Between 95 and 99.75.

This clause appears to complement the ARH SEPP by encouraging affordable housing to not be too large. However, the margins may be too fine to result in the desired outcome consistently across centres in the Central Coast LGA.

Likewise, Draft CCLEP Clause 4.3A (6) and (7) applies to a specific centre, which reduces and increases the mapped building height by 2.75 m based on a site being 2,000 sqm and frontages being 20 m. This has the result of reducing the mapped height of building by 2.75 sqm on all smaller sites and increasing it on very large sites (two storeys more than smaller sites). These clauses are positive in that aim to encourage site consolidations by offering benefits for built form outcomes that can be achieved on larger sites. However, it the impact of very minor and specific variations across different centres is not clear and there is a potential that these types of provisions, if not executed well, may unnecessarily complicate the planning rules for a site without achieving significant benefits.

A more straightforward approach could be beneficial, such as that shown in Draft CCLEP Clause 4.4A(2), which provides a scaling bonus on FSR based on site area. This approach acknowledges that site consolidation is a positive outcome, with scaling bonuses anchoring final built form controls to the local context.

A review of special height and FSR control areas may reveal that a similar approach would be suitable in other areas. This could have benefits in building the expertise of developers, land owners and builders when consolidating sites. It could also help define best practice outcomes in different local contexts for Council's planners, encouraging those best practices to be reflected in the LEP and the assessment process.

8.3.5 Potential under provision of adaptable and universal housing

As discussed in section 4.4, the Central Coast LGA demographics suggest that accessible housing could be in high demand, given the high proportions of seniors and people living in need of assistance with core activities. However, Council's DCP only requires that 10 per cent of residential flat building dwellings to be designed in line with adaptable housing controls as outlined in AS 4299. There does not appear to be a control that requires delivery of universal housing.

Universal housing is typically associated with *The Liveable Housing Design Guidelines* (Liveable Housing Australia, 2017), cited by the *Apartment Design Guidelines*. Unlike adaptable housing, universal housing guidelines promote incorporating design features in advance, rather than enabling future alterations. The guidelines identify design features that promote flexible housing for all community members. The most basic 'silver' design features include:

- Step-free and even pathways to entry doors
- Step-free and sheltered entries
- Suitably wide internal doorways and corridors
- Clear areas around toilets with potential to install grabrails in the future
- Slip resistant and hobless showers with the potential to install grabrails in the future
- Installation of handrails at stairways.

The guidelines also include 'gold' and 'platinum' features for other dwelling areas.

The guidelines, while designed to accommodate households including seniors or people with a disability benefit the community in general. They would have the potential to reduce injuries, support aging in place and support residents with temporary injuries.

Delivery of universal housing as part of future high density housing could provide more homes for people with accessibility needs without requiring them to live in a house. Adaptable and universal housing could be provided as part of ground floor medium density developments, offering additional housing choice.

CONSULTATION OUTCOMES

9.0 CONSULTATION OUTCOMES

Targeted consultation was undertaken with key stakeholders in Central Coast Council between April to June 2021. The purpose of the consultation sessions was to inform the understanding of housing issues, with a particular focus upon infrastructure supply and future demand. The conversations were semi-structured and covered pre agreed topics relating to the Local Housing Strategy. The areas of discussion were informed by the respective roles of each interviewee. Interviews were conducted over Microsoft Teams or the phone.

Both internal and external stakeholder engagement was undertaken. Internal stakeholders consulted included Council employees specialising in affordable housing; community development; pre-lodgement and customer engagement; urban design; engineering assessment; and water services and design. A schedule of stakeholders is provided in Appendix B. External stakeholders consulted included developers, industry bodies, social housing organisations and State Government. To preserve confidentiality, external stakeholders have not been listed.

Key consultation outcomes are summarised by theme in this chapter.

9.1 Internal consultation

9.1.1 General observations

Stakeholders were invited to comment on the type of housing that is being developed throughout the LGA. Stakeholders made the following observations:

- Detached single dwelling or villa/townhouse development are dominant throughout the LGA. Historically these have been the key housing types on offer
- Anecdotally, a house/land package on the Central Coast has been of comparable price to an apartment in Sydney, attracting many young families to the LGA
- Dual occupancy development has occurred recently in the Wyong area
- Higher density residential flat buildings and mixed use developments are taking place in centres at Terrigal and Gosford. However, the nature and target markets for these developments are quite different with Terrigal attracting traditional high end units which will appeal to holiday makers and retirees while Gosford has been attracting significant amounts of smaller units and boarding houses (arising from the former bonus provisions), which would be targeting the key worker demographic in the hospital and other services around Gosford
- Development in other centres is mostly "missing middle" housing and shop top housing, particularly within the growth corridors
- Erina is being investigated for additional housing capacity. There is currently little capacity around the centre and the employment land in Erina needs to be preserved. There is a lot of aged care housing located on the fringe of the centre, which is introducing some multi-storey housing
- Some stakeholders believe that there is a "hidden" demand for apartments in the LGA. Recent apartment stock which has been developed for tourism purposes is being leased at completion to community housing providers through grant schemes including at The Entrance
- There is a need for more housing for residents with specific needs including:
    - A need for more development of adaptable housing apartments in centres
    - 5-6 star disability apartments in Gosford, including social housing, which allows people in full time care to have some level of independence.

- Development application enquiries have moved largely online during COVID, with many applicants indicating a preference for this to continue into the future, even with the reopening of customer centres. Applicants have reported that there have been some efficiencies realised and hold points in the assessment process are ultimately being shifted to later stages
- Demand for housing in rural villages is likely to remain unchanged in the future. While there is some appetite for people looking to move to these areas, demand is also tempered by the remoteness of the villages
- Council previously amended the controls on the Peninsula to promote density and amalgamation. However, with the introduction of the Low Rise Medium Density Housing Code sow development revert to multi dwelling and dual occupancies on existing lots
- Gosford is attracting significant interest in boarding house development
- There is strong demand for housing with at-ground access, with a courtyard or backyard suitable for pets and families
- There have been many approvals granted for residential flat buildings, but many do not progress to completion
- As housing process have increased, more people are interested in purchasing townhouses
- Multilevel retirement living has come on-line for the first time recently
- A lot of apartments along the railway stations on, particularly to the east at Wyong, are not affordable
- A lot of smaller developers in Woy Woy and surrounds are building dual occupancies and secondary dwellings.

9.1.2 Perceived weaknesses with the current housing supply

Stakeholders were asked to indicate weaknesses in the Central Coast LGA's housing provision. Key points raised were:

- Socio-economic inequality is being exacerbated by an influx of more affluent residents and displacement of less well-off residents. This has particularly affected housing accessibility for already at-risk groups
- There are significant concentrations of populations affected social issues (domestic violence, homelessness)
- There is limited availability of affordable housing and a lack of certainty if there is development interest, Council is about to go to the market and test that interest (development of selected Council-owned sites for affordable housing)
- Economic viability and development options are uncertain in the current housing climate. Traditionally the LGA has had cheaper land, but this has changed recently
- The development industry has not generally taken up the call to provide adaptable housing for aging in place, suggesting that stronger control or incentives are needed. Formerly, Gosford Council had attempted to introduce a DCP with adaptable housing requirements, but there was significant pressure opposing these measures
- Housing typologies do not necessarily match population need. For example there are limited volumes of housing suited to lone person households and there is a significant volume of three-bedroom detached which is not suitable for the diversity of households in the LGA. This has led to underutilisation of housing rather than overcrowding
- Housing stress is a major issue, and this is likely to increase. Higher income areas like Warnervale are in greater stress and have larger mortgages
- There are not a lot of housing options for retirees to downsize. The existing housing stock is generally not made for ageing in place
- Housing stock is not available for first home buyers and smaller families or bigger families (4-5 bedroom sized houses)
- The presence of hard and soft environmental constraints throughout the LGA:

  - The LGA has challenging landforms. As a result, area layouts are which dictates road form rather than road form dictating land use. This also constrains the location of centres, where lots cannot be steep
  - Environmental constraints (bushfire, coastal erosion, flood) have meant that there is not a large amount of developable land and add additional cost to the development process (technical reports, land remediation/building requirements to meet minimum standards), affecting feasibility
  - Developers and other stakeholders sometimes lack understanding on the nature and level of constraints affecting sites. If information were made more readily available and accessible to developers, they would gain a better understanding of the feasibility and barriers to develop.
- Sufficient resourcing to allow for application processing (post-lodgement)
- Developers have cited red tape as limiting delivery - negotiating with the Council need to be more flexible about VPAs and contributions
- Infrastructure throughout the growing region is spread thinly, impacting:
  - Access (greater distances)
  - Ensuring sufficient infrastructure capacity for wider catchments
  - Transport connectivity issues and poor network layout
  - The ability for infrastructure provision to keep pace with growth in greenfield areas
  - Road congestion, particularly around intersections. The LGA is the highest in terms of road fatalities in the last 5 years
  - The capacity to cater for additional demand on existing infrastructure assets where density is increased in established areas (e.g. multi-unit or subdivision), existing asset and servicing plans require adjusting which increases resource burden
  - Difficulties in funding and building infrastructure where it is out of sequence (adjustments to masterplans, temporary infrastructure requirements, ensuring that contributions are correctly obtained for additional needs).
- There has been community opposition to infill development and other changes in use:
  - Opposition to development of some aged care living
  - Anecdotally suggested to stem from perceived limitations of existing infrastructure.

9.1.3 Perceived strengths with the current housing supply

- The LGA's location and constituent strengths:
  - There is a strong sense of community
  - The natural assets within and surrounding the LGA contribute significantly to liveability and overall quality of life
  - The area has a distinctive and appealing lifestyle offering
  - Areas with good access to Sydney and Newcastle.
- Council processes:
  - Council's development assessment processes have been resilient to recent changes during the COVID-19 Pandemic, with minimal associated reductions in processing capacity.
- Infrastructure:

- Established water and sewer infrastructure is generally built to a high standard with additional capacity over requirements of anticipated constructed usage.

9.1.4 Perceived potential opportunities

- Current development of VET colleges at Gosford and Woy Woy (near transport and services) will possibly drive demand for student housing, creating an opportunity for purpose-built student living developments in these centres
- The Southern Growth Corridor forms the basis of the future character of the centres along the corridor, those being identified as being appropriate for housing are earmarked the delivery of different housing types, although:
  - East Gosford and Point Frederick - enhancement of existing uses - low-medium scale residential neighbourhoods, local retail, dining, cultural uses. However the area is mostly built out, with few opportunities for amalgamation and infill
  - Erina - Regional shopping centre, low-medium scale residential neighbourhoods, bulky goods and light industrial uses, community uses
  - Gosford City Centre - Regional city with high density neighbourhoods, civic uses, education, health and high-order employment opportunities, speciality retail, art and culture and genuine housing choice.
  - Kariong - remains a low scale existing residential suburb
  - West Gosford - Low-medium scale residential neighbourhoods, local retail, bulky goods and light industrial uses.
- Growth is still predominantly occurring in detached dwellings in greenfield areas, and not within centres. Once the greenfield areas are built up, then there may be a greater shift towards higher density in centres
- Engaging through processes, as is currently happening with DPIE, to determine drought sequencing and water resilience pathways that are deemed acceptable by the broader community.

9.1.5 Perceived potential threats

- Further exacerbation of socio-economic inequality throughout the region, with influx of more affluent residents
- With development of VET colleges at Gosford and Woy Woy (near transport and services), challenge to ensure that student/key worker housing is well designed, and that maintaining safety is at the heart of considerations
- Land banking has historically taken place in centres, for example a given proposal is approved but there is no commitment from developers to actually build it, and they sell on the site with the approval. In some cases this may be because infrastructure is not there to support it, so they might be waiting for a commitment from State Government
- Infrastructure capacity around areas of increasing density:
  - Additional need for off-street parking, minimises road width to maximise lot yield (however it can act as a form of traffic management)
  - Road congestion
  - Flooding issues arising from reduced surface permeability and drainage
  - Increased demand being placed upon assets may shorten their lifecycle, requiring earlier replacement.
- Climate change
  - Increased occurrence of algal bloom will place additional pressure on water treatment systems, which will require increases to capacity

    - Increased frequency of weather events (e.g. East Coast low pressure systems) will impact upon the resilience of infrastructure, particularly stormwater and sewage assets, potentially increasing required outlay.
- State follows through on infrastructure provision to match commitments in drafted masterplans. Need to review said plans where the infrastructure is not delivered
    - Road infrastructure around greenfield areas
    - Public transport infrastructure (e.g. previously proposed Warnervale North Station).
- Impacts of changing work and lifestyle patterns on infrastructure demand (e.g. diurnal cycles changing utility demand peaks).

9.2 External consultation

Informal conversations were conducted with various external stakeholders to gain insights and perceptions on the local housing market, its barriers and opportunities. Participants were given the option to respond in written format, provide further information or discuss over Microsoft Teams or the phone. To prompt discussion, a series of questions were circulated as follows:

- Where should residential growth be focused?
- What are the barriers/impediments to housing supply?
- Are there things that Council can do to further support residential development?
- What's the industries perception on market demand?
- Why is the planning capacity in some town centres and greenfield areas not being taken up?
- What does the revised Central Coast Region Plan look like or need to propose?
- Progress on the implementation of the Southern Growth Corridor and Northern Growth Corridor

The following provides a summary of the themes that arose during the discussions. These are perceptions of the individuals that participated in the conversations and do not necessarily represent broader industry or market perception.

Identification and tracking of new housing delivery

Commentary was provided that earlier versions of the Regional Plans provided an effective breakup of where new housing was forecast to occur. The development industry indicated that a move back to this form of forecasting would be desirable.

Greenfield development supply

Commentary was provided that there are significant greenfield urban release precincts identified across the northern part of the LGA that still remain undeveloped. There was support that the originally proposed yield identified as part of strategic planning should be upheld. Perception that there is at least a 10-15 year supply pipeline still to be delivered. The delivery of infrastructure and ecological issues are the biggest barriers impeding delivery. The fragmented ownership of land makes the coordination of significant infrastructure difficult as it is not feasible for one developer to progress.

Urban Development Program

Developers were generally supportive of a mooted DPIE objective to delivery an Urban Development Program on the Central Coast. Commentary that the North Wyong Shire Structure Plan identified 20 precincts for future residential and employment land. Plans should be rolled out and implemented as there is still about 30,000 houses to be delivered.

Flood and ecological uncertainty

There was a general perception that new planning around flood levels and increased scrutiny around biodiversity matters would have detrimental effects on the capacity to deliver housing supply and meet housing demand. Specific perceived ecological matters suggested to effect housing delivery included:

- Increasing need to deliver green corridors or additional environmental conservation space over and above what was identified at the rezoning phase. This has caused a reduction in development yield and in some cases made development less viable
- Inconsistency in the interpretation and application of ecological standards
- Delays in the State Government's bio certification process
- Identification of 'additional ecological issues' later down the track requiring expensive recommissioning of technical reports upwards of $100,000
- Impractical conditions of consent
- Limited balance in development assessment between ecological issues and other matters such as housing delivery, affordability and jobs.

A potential solution offered included confirming ecological matters, corridors and areas at the rezoning phase to provide more certainty around development yield. This should be informed by technical assessments.

There was also concern that the interpretation of new flood standards by Council would result in a significant amount of currently zoned residential land no longer being a viable development outcome or appropriate for development.

Anecdotally, some developers are suggesting they are not willing to invest on the Central Coast without greater certainty and improved council processes.

Perceived areas for Council improvement

- Improvements in the processing times by Council of works-in-kind agreements, perception that this is currently holding up projects
- Facilitate regular PCG between Council and proponents of larger rezoning projects
- Undertake feasibility testing to determine realistic height controls i.e. developers are saying 8 storeys is needed, however height controls are restricted to 3-4 storeys
- Council to lead the facilitation of infrastructure delivery due to fragmented ownership in structure plan areas
- Investigate opportunity for bonus incentives for initiatives such as provision of affordable housing, BASIX/ESD efficiencies, additional conservation areas etc.
- Explore the allowance of manufactured homes to bring in line with other Council areas
- Undertake balanced assessments of proposed development applications seeking to consider evenly economic, social and housing benefits on the same weighting as ecology issues, particularly where a technical report has been provided by an accredited consultant
- Seek to explore an online Urban Development Program platform similar to Lake Macquarie Council
- There is a need for better management of agency referrals, a lot of State agencies are very difficult to deal with
- Development application approval times need to be improved
- Concerns that there has been a 'brain drain' from Council in terms of competency of staff due to the redundancies. This could potentially make things worse in terms of gaining approvals and decisions.

Market demand perception

Generally agreement that there is a critical demand for housing and a need to unlock more housing supply through infill development opportunities and more important greenfield opportunities. There is exception market interest for greenfield sites that are zoned, services and unconstrained, however the availability of these sites are limited. Without unlocking this supply, housing affordability will become an increasing issue as house prices are rising due to limited stock. Anecdotally clients are unable to find zoned residential land for development. Flood planning is one of the biggest impediments.

There has been a resistance for people to living in apartments, particularly when there is capacity to purchase a house at a similar price in some instances. Townhouse, dual occupancy and small lot housing is anecdotally where market appetite is. There is limited interest in shop top housing because it is difficult to make the commercial component on ground floor stack up at present.

Greenfield sales profile example

Anecdotally, sales interest of greenfield housing stock was being generated by downsizers from surrounding areas and other Central Coast residents moving locations. Some interest was generated from Sydney locations, particularly western Sydney. Around 15 per cent was going to the investor market. Only two or three properties were being sold to families from interstate.

Social housing delivery

Conversation with housing providers indicated that there is an extremely high demand for social housing product with Central Coast considered one of the top priorities for delivery. High and rising land values will make it difficult to deliver new product, particularly considering government agencies are required to pay market value. There is also limited scope to relocate tenants within the existing social housing portfolio.

Proximity to transport, education and employment opportunities were considered a high priority when sourcing appropriate properties. Generally demand for bedrooms is either for large homes (4-5 bedrooms), appropriate for multi-family housing and mostly two bedroom outcomes. The biggest gap in the currently portfolio on the Central Coast was two bedroom homes and senior housing opportunities.

Seniors Living

Perceived shortage of suitable land to accommodate seniors living outcomes on the Central Coast.

Commentary provided suggested that selecting a suitable site to accommodate a seniors' living development is a challenge due to physical/site characteristics and legislative constraints. Site criteria limitations included slope, separation distance from bushland, avoidance of flood prone areas and proximity to urban zones significantly. Listed legislative constraints included the Seniors Living SEPP limiting the use of land zoned with reference to 'environmentally sensitive' as per Schedule 1. This includes any land zoned with reference to terms such as: coastal protection, conservation, environmental protection, floodway, natural hazard, scenic, water catchment. The LEP was also cited as limiting opportunity for seniors living development in Business Zones, despite other forms of residential accommodation being allowed.

<u>The potential solution</u> offered is the insertion of a temporary clause into the draft Central Coast LEP to enable opportunity for lodgement of development applications for senior living on land with appropriate characteristics where consistent with certain clauses in the *State Environmental Planning Policy (Housing for Seniors or People with a Disability) 2004.*

Growth areas and opportunities

<u>Higher density around centres and stations</u>

There was general support of enabling higher density growth around centres and near stations. There was a perception that some of the existing lower density stations (Lisarow and Narara) would be good candidates to be rezoned to deliver greater amenity (jobs and services) and housing options close to public transport outcomes. While it was acknowledged that the character of the built form around some of these locations is low density, effective master planning of the station precincts could enable effective transitioning.

Warnervale/Woongarrah (up to Charmhaven): seek to release and rezone land on the fringe of residential areas.

Erina Valley: Less than a kilometre from Erina Fair and has capacity for residential land release.

Kanwal: The RU6 land is surrounded by R2 low density residential and would provide opportunity for incremental expansion for greenfield development. The area has access to servicing, links to employment and strong connections to the Pacific Highway. Considering proximity to the hospital and an aged care facility already present, there could be capacity to further explore it for seniors living.

North Somersby: General industry agreement that land north of the Somersby industrial area should be explored for greenfield release. The area is considered appropriate due to its strong access with the motorway and proximity to employment.

Tuggerah: Opportunity for Tuggerah to be recognised for additional residential housing supply through infill development. Council should explore expediting densities around Tuggerah to enable a broader mix of housing options. Benefits identified for locating housing supply in Tuggerah included:

- An existing train station providing direct connectivity to Newcastle, Sydney and the rest of Central Coast
- Close proximity to the motorway
- Established regional social infrastructure and high amenity recreation areas
- Employment opportunity in the business park, retail areas and as forecast in the North Economic Corridor.

Planning control modifications, limitations and comments

- 450 square metre lots can be too big for the downsizing market who are looking for lower maintenance yards
- The former Gosford LGA LEP would not allow dual occupancy on land zoned R2 Low Density Residential despite this being the most appropriate zone for this form of infill development. The new draft LEP should consider its incorporation
- Minimum lot sizes in the former Gosford LGA should be made consistent with the Wyong LEP lot sizes.
- More flexibility around minimum lot and building size should be considered where innovation in design can be demonstrated
- Need to bring planning guidelines and provisions up to date with market progress.

CONCLUSION

10.0 CONCLUSION

The Central Coast offers many areas of high liveability, with extensive natural assets, open spaces and a network of local and regional centres which offer access to essential services and other lifestyle amenities. This makes the Central Coast LGA and attractive place to live, creating strong inward migration with is fuelling high population growth and demand for additional housing.

New housing should ideally be located near jobs, services and amenities including health, education, transport and retail. Areas with the best access to amenities are typically located around exiting centres, with Gosford, Toukley and Narara social planning districts having the highest overall proportion of lots with walkable access to a variety of amenities. By comparison, the Coastal district, while having significantly higher housing costs, also had lower levels of access to amenities. The areas in that district, many of which are characterised as holiday destinations, offer other lifestyle benefits without walkable services and amenities.

Key drivers in the housing sector are summarised below:

- Lifestyle: A great driver for people moving to the Central Coast is access to private open space, housing affordability, and access to uncrowded public open spaces and natural areas. The Central Coast has been a leader in preserving and enhancing its wilderness and open space networks, as well as making high quality areas available for public enjoyment. The Green Grid provides a solid framework on which to build healthy, liveable and sustainable communities
- High density housing: High density living requires excellent access to services and high levels of amenity. There are opportunities to provide well designed high density housing, situated in areas with good access to transport and amenities on the Central Coast. “Low hanging fruit” for higher density delivery should look to the existing centres, especially in Southern and Northern Growth Corridors, as well as centres that benefit from existing access to heavy rail and high frequency bus services. Centre masterplans, underpinned by feasibility testing could inform an appropriate suite of planning controls
- Lack of focus in planning controls: A reliance on relatively open use of zoning and other controls has led to a relative lack of focus in development, with medium and high density development occurring in locations less well suited and away from appropriate amenities identified above. Consideration should be given to the intent of reliance on these standards and the potential use of higher order zones (e.g. high density residential) to encourage higher density development in areas that can sustain them
- Infrastructure delivery: An historic lack of coordination between local and state government agencies, as well as follow-through, in the delivery of housing and infrastructure has seen developments completed without required infrastructure (e.g. Warnervale Town Centre). A coordinated approach to future infrastructure and housing delivery would both add more certainty for the market and ensure that new housing has sufficient access to services and amenities. Contributions in amenity from large developers could also be considered as a means to ensure good quality outcomes.

While capacity analysis has identified that the LGA has sufficient development capacity for dwellings under existing land use controls for the short to medium term, there needs to be a long term strategy to delivering housing and managing residential land supply. This would assist in targeting housing delivery to meet current and future need:

- Lack of housing diversity in delivery: Lower density development has historically dominated the Central Coast housing market and continues to be strong and is an achievable option on the Central Coast. However it has also led to a significant proportion of households living in dwellings with significantly more bedrooms than are required. The volume of single or two person dwellings being delivered is well below the proportion that appears to be required based on the LGA’s demographics

- Higher dwelling vacancies: Dwelling vacancies in holiday destinations (e.g. areas throughout the Coastal district) have historically been pronounced, with a preponderance of dwellings used as holiday houses or STRA in these locations. This has seen volumes of higher density dwellings be completed in these locations that have remained unoccupied. Anecdotally, this vacancy has hugely reduced during the COVID-19 Pandemic as more people relocate from Metropolitan Sydney to the Central Coast and work remotely
- Housing affordability: A rapid increase in the cost of housing on the Central Coast associated with the increase in demand during COVID-19 Pandemic has further decreased the volume of housing that would be affordable to existing residents. Reviewing parking requirements and bonuses for the provision of smaller dwellings as part of overall mix in RFBs within 400 metres of business zones and 800 metres of key transport nodes, as proposed in the CCAAHS could assist with driving greater housing diversity and help meet the need for additional smaller and more affordable dwellings
- Lack of market interest: Engagement with external stakeholders has indicated that, while the market sees significant potential in the Central Coast LGA, developers are wary of whether they are able to achieve sufficient yields on a proposal for it to stack up. Developers have cited “shifting goalposts” on compliance between the PP and DA phases as an example of this
- Historic land banking: While density bonuses and other incentives have been implemented to encourage delivery of apartments or shop top housing, this has often resulted in development applications being approved and not constructed (e.g. in The Entrance and Gosford)
- Prescriptive bonus controls: Current bonus controls are overly prescriptive and may not be delivering outcomes in line with their intent. These controls should be reviewed with consideration given to their intent and whether a simpler approach (e.g. bonus floorspace) could be employed instead.

APPENDIX A : ADDITIONAL POLICY REVIEW

Document	Priority and relevant actions	Implications
SEPP (Affordable Rental Housing) 2009	• The ARH SEPP defines housing for very low, low and moderate income earning households. • The policy allows additional floor space to a private proponent to develop dual occupancies, multi dwelling housing or residential flat buildings where a component is built to be affordable housing for a period of 10 years managed by a community housing provider. • Requirements include: – The use must be permitted with consent – The site is within 400 metres walking distance of land within Zone B2 Local Centre or Zone B4 Mixed Use (or equivalent) – Accessible to public transport – The development contains at least 20 per cent affordable dwellings. • Build to rent provisions extend to B3 Commercial Core lands: – Housing component may not be strata – Housing component must be able to be retrofitted to an employment use in the future.	• The SEPP is the primary pathway for secondary dwellings and boarding houses.
	• The new requirements in relation to Short Term Residential Accommodation (STRA), the framework add two new definitions for STRA: hosted (e.g. B&Bs) and non-hosted (e.g. weekend rentals). The amendment provides for an exempt development pathway for: – Hosted STRA in a dwelling, 365 days per year; – Non-hosted STRA in a dwelling, 180 days per year in Greater Sydney and nominated regional NSW LGAs and 365 days per year in all other locations; and	• Under current and proposed EPIs, Council does not restrict the number of days a premises may be used for short term rental accommodation (STRA), although there are requirements for development consent for premises with 5/6 dwellings for such a purposes. • The revision of the SEPP (Affordable Rental Housing) 2009 in relation to STRA will: – Exempt the need for consent for hosted STRA (e.g. B&Bs), which can be operated 365 days a year. – Exempt the need for consent for non-hosted STRA (e.g. flats, full houses for rent etc.), which can also be operated for 365 days (CCC is not included within the Greater Sydney Region definition, therefore is ineligible to apply the 180 day restriction). For a strata unit though, there would need

Document	Priority and relevant actions	Implications
	– An exemption of bookings of 21 consecutive days or more from day limits for non-hosted STRA.	to be no-bylaws in the strata management plan which restricted dwelling use for the purposes of STRA.
Seniors and people with a disability	• The Seniors Housing SEPP seeks to encourage the provision of housing (including residential care facilities) that increase the supply and diversity of housing that meet the needs of seniors and people with a disability. • Land zoned for urban purpose, where dwelling houses, residential flat buildings, hospitals and special uses (places of public worship, educational establishments, schools, seminaries and the like) are permitted, the following development types for seniors or people with a disability are also permitted under this SEPP: (a) a residential care facility, or (b) a hostel, or (c) a group of self-contained dwellings, or (d) a combination of these but does not include a hospital. • Housing must be within 400 m walk (level pathway) of a public transport station or stop and shops/services.	• Establishes core principles for adaptable housing (AS 4299) • Allows for a mix of housing types to meet the different needs of older residents • Effectively allows for higher density development if requirements are met.
North Wyong Structure Plan (2012)	The North Wyong Structure Plan has been prepared by the former DPE to guide the release of land within the greenfield area in the northern part of the LGA. Under the Structure Plan, the area has capacity for almost 17,000 new dwellings to 2031.	The Structure Plan adopts a minimum density target of 15 dwellings per hectare of developable land for new residential areas. It is expected that there will be a variety of dwelling types including detached dwellings at lower densities through to apartments, town houses and villas. Development would occur in a staged fashion, in line with infrastructure provision, through a precinct-based approach, that would amend the LEP as each precinct is ready to be released.
Central Coast PAMP (2019)		The Pedestrian Access and Mobility Plan is a strategy designed to work in conjunction with the Bike Plan to guide the provision of active transport for the LGA over the decade. The study is informed by network analysis and community engagement. The recommendations emerging from the PAMP are specific initiatives to improve the network, with indicative timing, budgeting and funding sources (including indicative contribution rates). The improvements are predominantly around improving accessibility in populated areas, while also identifying design standards required to promote use and accessibility. The schedules of works are: 1. New pathways on PAMP routes 2. Facility upgrades on existing pathways along PAMP routes 3. Council identified missing links outside of the PAMP priority routes 4. Other community identified projects.
Draft Green Grid Strategy	This plan establishes a Green Grid for the LGA, consisting of multiple overlaid grids, being: the agricultural grid; the cultural grid; and the transport and public domain grid. The Green Grid	The grid will inform constraints mapping of areas and landscapes to be conserved, as well as areas of high amenity that could support additional dwellings.

Document	Priority and relevant actions	Implications
	Implementation Plan will use this data to inform future conservation strategies and inform future projects at a local scale.	
Draft Somersby to Erina Corridor Strategy	Action 1.1 Use the Corridor Strategy as the basis for Local Character Statements for each centre to be included in the new comprehensive Development Control Plan.	The corridor strategy forms the basis of the future character of the centres along the corridor, those identified as being appropriate for housing are earmarked the delivery of different housing types: East Gosford and Point Frederick - enhancement of existing uses - low-medium scale residential neighbourhoods, local retail, dining, cultural uses Erina - Regional shopping centre, low-medium scale residential neighbourhoods, bulky goods and light industrial uses, community uses Gosford City Centre - Regional city with high density neighbourhoods, civic uses, education, health and high-order employment opportunities, speciality retail, art and culture and genuine housing choice. Kariong - remains a low scale existing residential suburb West Gosford - Low-medium scale residential neighbourhoods, local retail, bulky goods and light industrial uses
	Action 5.3 Liveability. Council has developed a greening vision for the Central Coast Region aimed at connecting people to their network of open spaces, natural areas and recreational facilities. Connecting people to their places will also promote walkability and improve regional liveability whilst protecting the coastal areas, water resources and environmental health of the region. Council's Greener Places Strategy recognises and prioritises the urban areas for greening that are experiencing increasing temperature, as well as guiding the technical processes to ensure tree canopy replacement and successional planting. The greening of the region will be implemented through the Central Coast Green Grid Project over the next 5 to 10 years.	Ensuring that residential development has adequate access to facilities and amenities, particularly passive and active recreation space
	Action 11.1 (West Gosford): Policy direction to protect current zones until further review	Do not support rezoning applications for land in the B5 and IN1 Zone at this stage, because there is adequately zoned residential land, and the strategy is to focus this development in well-serviced, existing centres. Prepare structure plans to support the release of additional residential land after 2026.
	Action 17.1 (Erina) Structure plan for future mixed-use renewal of certain precincts	Some areas of land to the east of the Central Coast Highway and south of Terrigal Drive could provide an ideal location for a renewal of Erina Town Centre in the medium to long term future. Council will prepare a Structure Plan for this area to ensure there is a public domain and structure is in place for mixed uses in the future and to provide a framework for assessing planning proposals (considering traffic, transport, circulation and carparking, pedestrian circulation and linkages to Erina Fair and throughout the precinct, resolution of flooding and servicing issues, etc)
	Targets (population/dwellings) 2036: • Somersby TBD in ELS • Mt Penang & Kariong 0/0	Additional to meet target (population/dwellings) 2036: • Somersby N/A • Mt Penang & Kariong 0/0

<table>
<tr><th>Document</th><th>Priority and relevant actions</th><th>Implications</th></tr>
<tr><td></td><td>• West Gosford 2,131/1,325
• GCC 10,744/6,703
• East Gosford 6,231/3,535
• Erina 10,788/5,330</td><td>• West Gosford +1,434/+926
• GCC +2,993/+2,327
• East Gosford +576/+415
• Erina +1,345/+833</td></tr>
<tr><td>Draft Playspace Strategy (2020)</td><td>This strategy aims to: (a) set the future direction for the planning and delivery of playspaces within the LGA, (b) establish principals for the provision of quality playspaces, and (c) outline processes for sustainable management of playspaces.</td><td>The strategy outlines a hierarchy for play space distribution, which considers current and likely future community need, this hierarchy identifies distribution catchments for open space access:
- Local (400-800m walk)
- District (1-2km radius)
- Regional (5-10km radius)
The strategy notably introduces intergenerational play space design as part of new projects to cater for the ageing population and for improving access in existing playspaces in districts where there is a higher than average proportion of residents requiring mobility assistance.</td></tr>
<tr><td>Draft Greater Lake Munmorah Structure Plan (2021)</td><td>Structure plan that includes opportunities/constraints analysis and ten precinct plans. The plan includes staging and recommendations around subsequent strategies to ensure adequate servicing and rollout of services within the precincts.</td><td>Precincts (lots/population)
• Biodiversity corridor (N/A)
• Employment lands (N/A)
• Kingfisher Shores (508/1,158)
• Sportsground (135/307)
• Saliena Avenue (500/1,140)
• Kamilaroo Avenue (131/298)
• Chain Valley Bay (452/1,030)
• Northern Lake Munmorah (509/1,161)
• Southern Lake Munmorah (79/180)
• Education (688/1,569)
• TOTAL (3,019/6,884) - higher than North Wyong SP, lower than Forecast.id</td></tr>
<tr><td rowspan="2">Biodiversity Strategy (2020)</td><td>4.1.1 Develop a zoning framework for environmental zones supported by the spatial mapping project to inform comprehensive zoning amendments based on contemporary biodiversity values and principles</td><td>Future residential zones should not occur or otherwise comply with development standards in sensitive areas identified under the Biodiversity Strategy</td></tr>
<tr><td>4.1.2 Create additional local provisions or development standards/controls through the Comprehensive LEP/DCP project</td><td>Residential development will be compliant with local provisions and development standards, particularly when it is within or near to environmentally sensitive locations</td></tr>
<tr><td>Town Centre Development Capacities: Woy Woy</td><td>Establishes existing residential development and capacity within the town centre through a review of existing controls, approvals and an audit of existing dwellings.</td><td>The existing residential development in the centre is 1,295 dwellings.
<table>
<tr><th>Type</th><th>Sites</th><th>Dwellings</th><th>% of dwellings</th></tr>
<tr><td>Single dwelling</td><td>621</td><td>621</td><td>58%</td></tr>
<tr><td>Single and secondary dwelling</td><td>40</td><td>80</td><td>6%</td></tr>
<tr><td>Dual occupancy</td><td>33</td><td>66</td><td>5%</td></tr>
<tr><td>Multi dwelling housing</td><td>80</td><td>477</td><td>37%</td></tr>
</table></td></tr>
</table>

<table>
<tr><th>Document</th><th>Priority and relevant actions</th><th>Implications</th></tr>
<tr><td></td><td></td><td>
<table>
<tr><td>Residential flat building</td><td>3</td><td>51</td><td>4%</td></tr>
<tr><td>Total</td><td></td><td>1,295</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>Town Centre Development Capacities: Erina</td><td>Establishes existing residential development and capacity within the town centre through a review of existing controls, approvals and an audit of existing dwellings</td><td>
The existing residential development in the centre is 834 dwellings
<table>
<tr><th>Type</th><th>Sites</th><th>Dwellings</th><th>% of dwellings</th></tr>
<tr><td>Single dwelling</td><td>317</td><td>317</td><td>88%</td></tr>
<tr><td>Single and secondary dwelling</td><td>8</td><td>16</td><td>2%</td></tr>
<tr><td>Dual occupancy</td><td>10</td><td>20</td><td>2.5%</td></tr>
<tr><td>Multi dwelling housing</td><td>12</td><td>468</td><td>26%</td></tr>
<tr><td>Residential flat building</td><td>2</td><td>13</td><td>1.5%</td></tr>
<tr><td>Total</td><td></td><td>834</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>Town Centre Development Capacities: Long Jetty</td><td>Establishes existing residential development and capacity within the town centre through a review of existing controls, approvals and an audit of existing dwellings</td><td>
The existing residential development in the centre is 3,784 dwellings.
<table>
<tr><th>Type</th><th>Sites</th><th>Dwellings</th><th>% of dwellings</th></tr>
<tr><td>Single dwelling</td><td>1,788</td><td>1,788</td><td>47%</td></tr>
<tr><td>Single and secondary dwelling</td><td>69</td><td>138</td><td>4%</td></tr>
<tr><td>Dual occupancy</td><td>370</td><td>740</td><td>20%</td></tr>
<tr><td>Multi dwelling housing</td><td>195</td><td>889</td><td>23%</td></tr>
<tr><td>Residential flat building</td><td>24</td><td>229</td><td>6%</td></tr>
<tr><td>Total</td><td></td><td>3,784</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>Wyong (TBC)</td><td>TBC</td><td>TBC</td></tr>
<tr><td>Toukley (TBC)</td><td>TBC</td><td>TBC</td></tr>
</table>

APPENDIX B : STAKEHOLDERS CONSULTED

A.1 Internal stakeholders

- Section Manager, Engineering Assessment North
- Senior Ecologist, Natural Assets and Biodiversity
- Affordable Housing Officer, Community and Cultural Programs
- Section Manager, Pre Lodgement and Customer Engagement
- Section Manager, Community and Cultural Development
- Senior Urban Designer, City Planning and Design
- Senior Planning Engineer, Water Services and Design

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5. Due care has been taken to prepare the attached financial models from available information at the time of writing, however no responsibility can be or is accepted for errors or inaccuracies that may have occurred either with the programming or the resultant financial projections and their assumptions.
6. This report does not constitute a valuation of any property or interest in property. In preparing this report HillPDA has relied upon information concerning the subject property and/or proposed development provided by the Client and HillPDA has not independently verified this information except where noted in this report.
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   This valuation is prepared on the assumption that the lender or addressee as referred to in this valuation report (and no other) may rely on the valuation for mortgage finance purposes and the lender has complied with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower, including the borrower's ability to service and repay any mortgage loan. Further, the valuation is prepared on the assumption that the lender is providing mortgage financing at a conservative and prudent loan to value ratio.
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