

**Submission  
No 102**

**INQUIRY INTO SOCIAL, PUBLIC AND AFFORDABLE  
HOUSING**

**Organisation:** Gosford City Council

**Date received:** 28/02/2014

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# Gosford City Council Submission to the Inquiry into Social, Public and Affordable Housing

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Thank you for the opportunity to provide a submission to the Inquiry into Social, Public and Affordable Housing. Gosford City Council recognises that the select committee has access to a wide variety of housing data across the state to inform this work. Therefore, we have developed a summary of information with a particular local focus to which you might not normally have ready access. This submission is in two parts.

## Summary and Contents

**Part A** (*Page 3*) - provides local data available to inform the inquiry.

**Part B** (*Page 15*) - provides the objectives and intent of Gosford City Council's planning instruments, in relation to Housing Design and neighbourhood character, which aim to create liveable neighbourhoods.

The Gosford Local Government Area, combined with Wyong Shire, makes up the Central Coast of NSW. Gosford is a rural and residential area, with some commercial land use. Historically, Gosford has been characterised with change and very high levels of population growth. Some of the key features of the area include:

- a growing and ageing population,
- housing affordability issues for households on low incomes

- high levels of people identifying as having a disability
- lack of appropriate housing to reflect the changing demographics in the community
- high levels of people commuting out of the area for work,
- high levels of low income families compared with the Sydney Statistical Division,
- limited land for housing development with infill development the predominate opportunity with no Greenfield development sites available for increased housing,
- a dispersed population spread with a variety of village-style communities surrounded by natural water ways and natural areas creating a challenge in terms of reasonable levels of public transport in many areas; and
- long waiting lists for social and community housing.

Older people traditionally have been attracted to the area for retirement; with families drawn by an affordable coastal lifestyle, whilst still having access to the Sydney Metropolitan Area. This affordability has been decreasing over the past decade as housing and rental prices have grown at a greater pace than income levels.

## Part A: local data available to inform the inquiry

### Population profile

**“The Gosford City population forecast for 2014 is 170,414, and is forecast to grow to 182,113 by 2031.”**

Figure 1

Population	2011	2014	2031	Change 2011 – 2031
	162,440	170,414	182,113	12%

Sources: Australian Bureau of Statistics census Data 2011 and Populations and household forecasts, 2011 to 2031, prepared by .id. March 2010.

The population of Gosford has grown rapidly, particularly through the 1970s and 1980s. In 1960 the population was around 31,000 rising to 52,000 in 1970, and by 1986 had reached 109,000. This trend continued in the 1990s and by 2001 the population was 155,000.

In 2031 the population is forecast to increase to around 182,000 persons, with over 76,000 households, and the population aged over 60 will be over a quarter of the population.

Our ageing population presents many challenges and opportunities for all levels of government and the community. One of the major challenges for our older population will be in terms of housing . In particular, the Gosford community will face issues regarding access to age-friendly housing, including

- allowing people to age in place;
- access to public transport;
- even surfaces, passages wide enough for wheelchairs;
- appropriately designed bathrooms, toilets and kitchens;
- housing that can be modified for older people's needs and

- affordability for people on low / fixed incomes.

If the private and community housing market cannot meet these needs, more pressure will be placed on public housing as people reach crisis point.

The flow-on effects of our ageing population to other parts of the community will, as a result, be significant. With such a large, vocal dominant group requiring support in the community, this will place pressure on other parts of the community with competing needs for appropriate and affordable housing, such as people with complex support needs, people with disabilities, single families, etc.

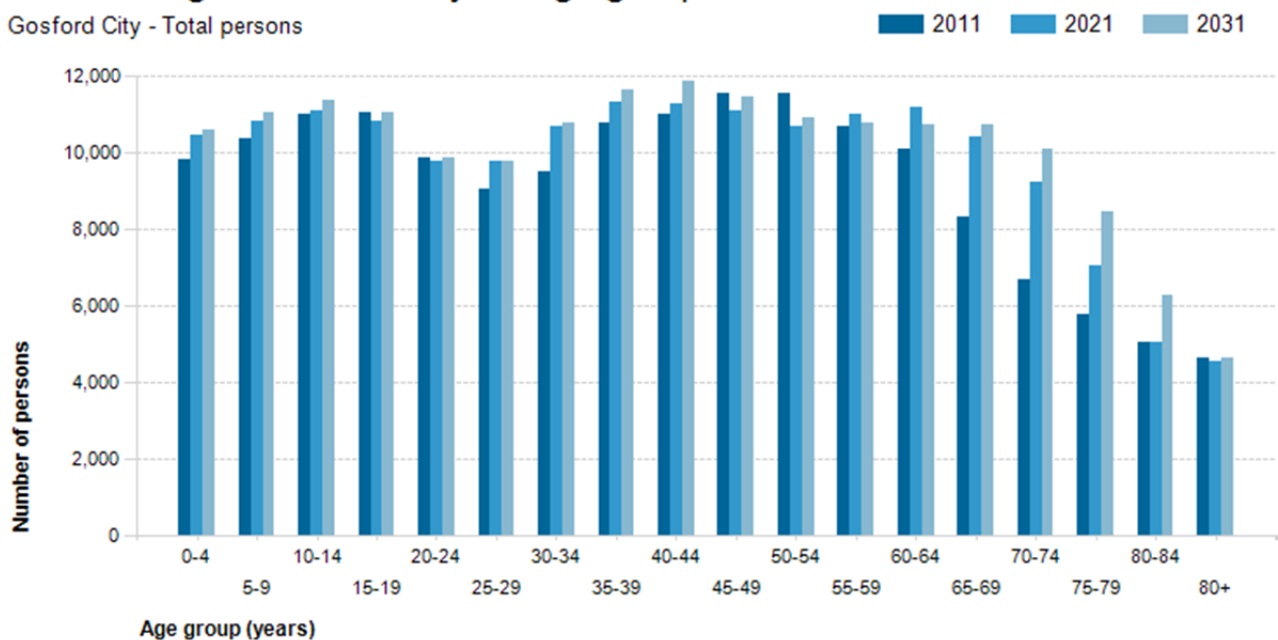
## Age Distribution

**“The number of people aged over 65 is expected to increase by 7,525 (26.2%), and represent 20.6% of the population by 2021.”**

Figure 2

### Forecast age structure - 5 year age groups

Gosford City - Total persons



Population and household forecasts, 2011 to 2031, prepared by .id the population experts, March 2010.



## Population Forecasts

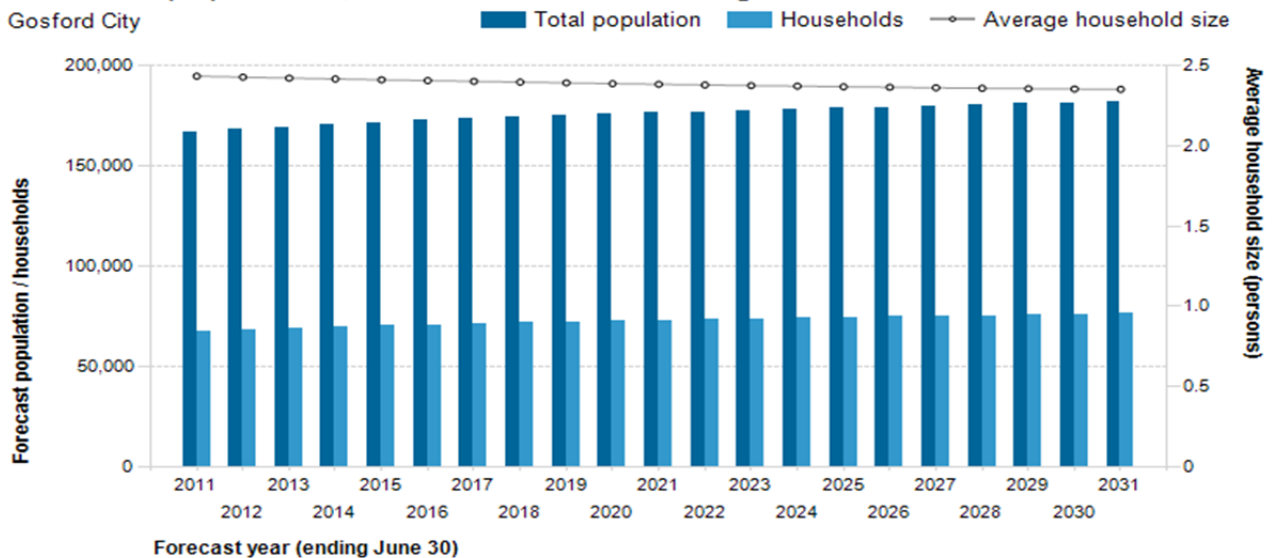
Figure 3

Gosford City	2016	2021	2026	2031
Population	172,505	176,343	179,312	182,112
Households	70,587	72,835	74,620	76,215
Average Household Size (persons)	2.41	2.39	2.37	2.35
Dwellings	78,041	80,407	82,408	84,213

As Figures 2 and 3 indicate, projections indicate that the population of Gosford will continue to increase and average household size will slightly decrease into the future.

Figure 4

### Forecast population, households and average household size



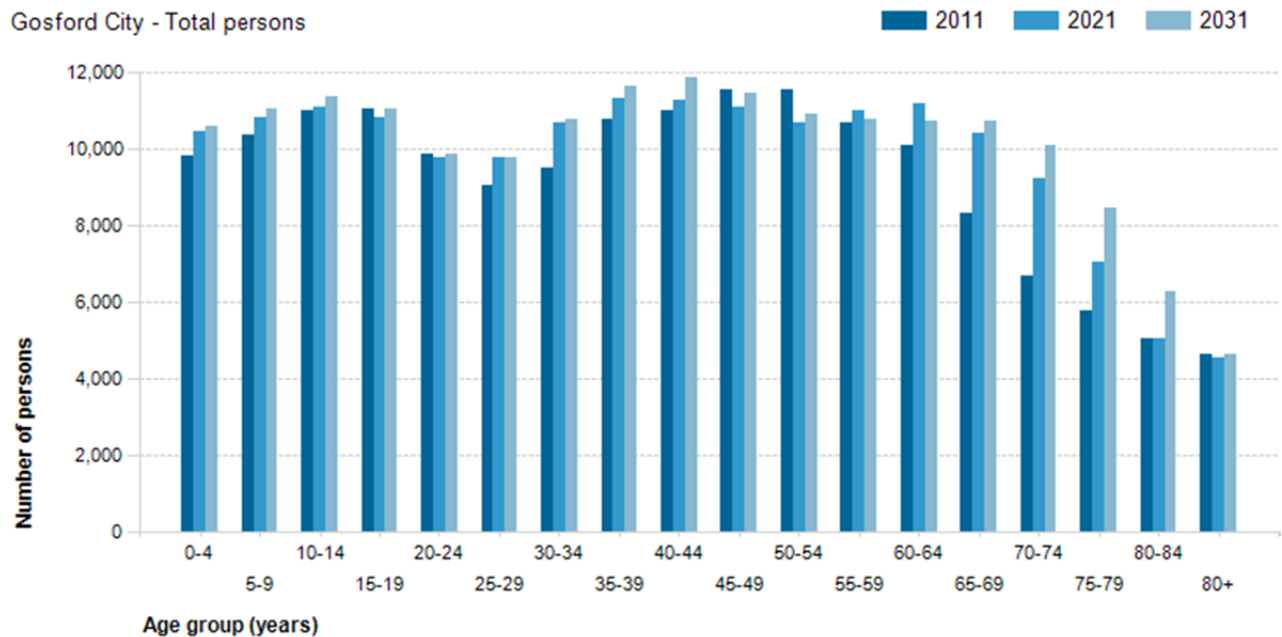
Population and household forecasts, 2011 to 2031, prepared by .id the population experts, March 2010.



Figure 5

## Forecast age structure - 5 year age groups

Gosford City - Total persons



Population and household forecasts, 2011 to 2031, prepared by .id the population experts, March 2010.



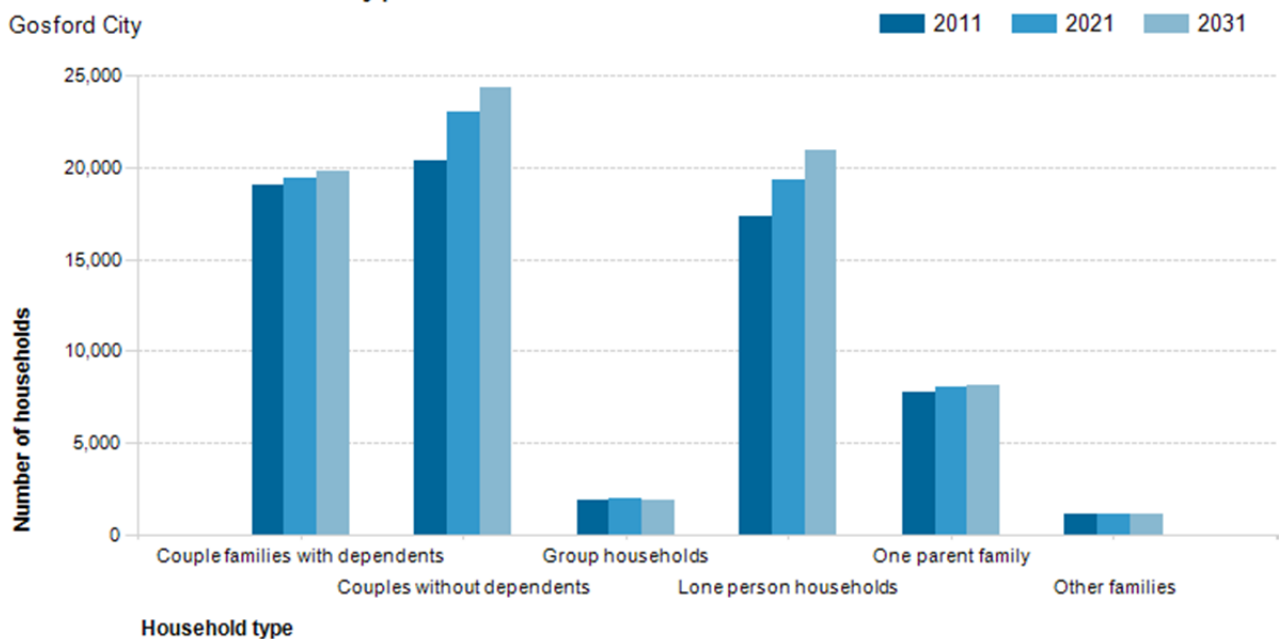
As Figure 5 demonstrates, in 2021:

- The most populous forecast age group will be 35-39 year olds, with 11,324 persons
- The number of people aged under 15 is forecast to increase by 887 (2.8%), representing a rise in the proportion of the population to 18.4%
- The number of people aged over 65 is expected to increase by 7,525 (26.2%), and represent 20.6% of the population by 2021
- The age group which is forecast to have the largest proportional increase (relative to its population size) by 2021 is 65-69 year olds, who are forecast to increase by 49.5% to 10,405 persons

Figure 6

## Forecast household types

Gosford City



Population and household forecasts, 2011 to 2031, prepared by .id the population experts, March 2010.



As Figure 6 above demonstrates, forecasts indicate the largest increases will be in couple households without dependants and Lone Person households into the future.

Figure 7

## Family Types

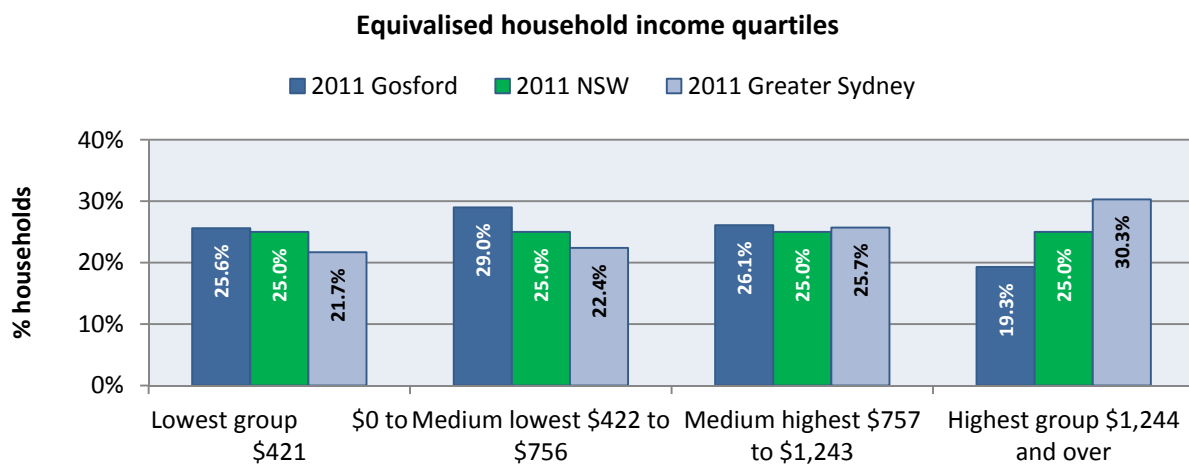
	1991		2011		2031	
Couple family with children	18,625	31.9%	18,536	29%	19,783	26%
Couple family without children	16,040	27.4%	16,163	25.3%	24,354	32%
One parent family	6,863	11.7%	7,635	11.9%	8,152	10.7%
Other Family	519	0.9%	553	0.9%	1,067	1.4%
Lone Person Household	14,748	25.2%	16,699	26.1%	20,984	27.5%
Group Households	1,663	2.8%	1,713	2.7%	1,872	2.5%



## Household Income

Equivalised household income is a measure of the economic resources available to a standard household and takes into account the number of adults and children living in the home, in order to put all households on an equal footing.

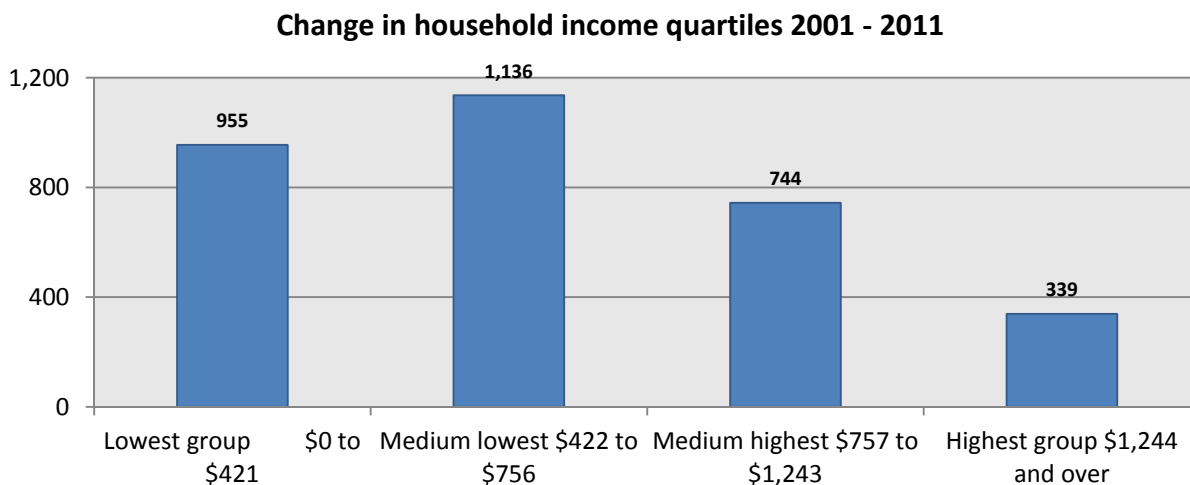
Figure 8



Australian Bureau of Statistics, Census of Population and Housing 2011, 'Gosford City Equivalised household income', Webpage, compiled and presented in profile.id by .id, the population experts

As indicated in Figure 8, for 2011, an analysis across NSW (25%) shows that there were a higher proportion of households with income at the lowest, medium lowest and medium highest quartiles in Gosford, and a lesser proportion of households in the highest group at 19.3 %, compared to 30.3% in Greater Sydney.

Figure 9



Australian Bureau of Statistics, Census of Population and Housing 2001, 2006 and 2011, 'Gosford City Equivalised household income', Webpage, compiled and presented in profile.id by .id, the population experts

As shown in Figure 9, in the decade from 2001 to 2011 there was an overall increase of 3,173 households in Gosford. Between 2001 and 2011 there were an additional 955 households in the lowest group, 1,136 households in the medium lowest quartile, 744 households in the medium highest income quartile and 339 in the highest group.

### Index of Relative Socio-Economic Disadvantage

The SEIFA Index of Relative Socio-Economic Disadvantage (IRSD) indicates the relative Disadvantage for an area at a point in time. This can be described as relative disadvantage in terms of people's access to material wealth and social resources, and their ability to participate in society.

Here (Figure 10), the SEIFA scores have been converted into deciles, the lowest 10% of areas are given a decile of 1, the next lowest of areas are given a decile number of 2 and so on.

Figure 10

	2011 NSW Decile of Relative Socio-Economic Disadvantage (IRSD)									
	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>
Woy Woy - Blackwall			■							
Umina - Booker Bay - Patonga			■							
Gosford - Springfield				■						
Wyoming					■					
Kincumber - Picketts Valley						■				
Erina - Green Point							■			
Narara							■			
Calga – Kulnura							■			
Point Clare - Koolewong							■			
Saratoga - Davistown								■		
Kariong								■		
Niagara Park - Lisarow								■		
Box Head - MacMasters Beach								■		
Terrigal - North Avoca									■	
Wamberal - Forresters Beach									■	
Avoca Beach - Copacabana									■	

Source: Australian Bureau of Statistics 2013, Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2011, 'Table 3. Statistical Area Level 2 (SA2) Index of Relative Socio-economic Disadvantage, 2011', data cube: Excel Spreadsheet, cat no. 2033.0.55.001

Despite that disadvantage was distributed across all areas in Gosford, the majority of areas were weighted in the 7<sup>th</sup> to 9<sup>th</sup> deciles for NSW, indicating lower levels of relative

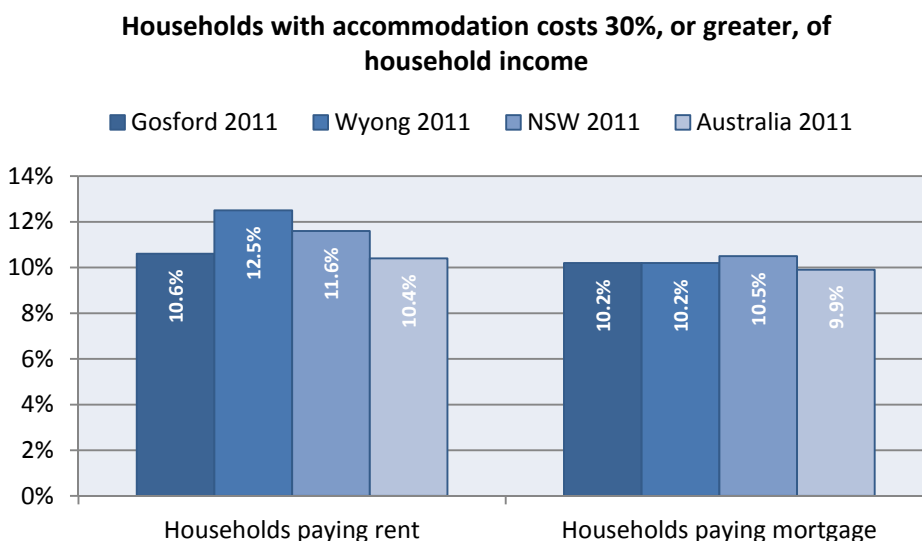
disadvantage for those areas. There were more markers for relative disadvantage for areas on the Woy Woy Peninsula, Gosford – Springfield, and Wyoming which were indicated in 3<sup>rd</sup> to 5<sup>th</sup> deciles for NSW.

### Households with accommodation costs 30% or more of gross income

Housing is a basic need for people, and housing affordability and being able to afford a reasonable standard of housing is an important and essential aspect associated with quality of life and wellbeing. The cost of housing is an important factor in being able to attain shelter and safety, and the ability to afford secure accommodation will affect many aspects of people’s lives, such as where they work and their family and community connections.

Housing affordability is a relative term. However, when housing costs increase in relation to income, the ability to afford everyday needs or raise money in an emergency is affected.

Figure 11



Source: Australian Bureau of Statistics, 2011, ‘Gosford (C) (Local Government Area), 2011 Census QuickStats’, Web page, viewed 2 July 2013, and, Australian Bureau of Statistics, 2011, ‘Wyong(C) (Local Government Area), 2011 Census QuickStats’, Web page, viewed 2 July 2013

As demonstrated in Figure 11, in 2011 10.6% of renters and 10.2 % of households paying a mortgage in Gosford were spending 30%, or greater, of the gross household income on accommodation costs. Based on Census figures, this suggests that the proportion of households with accommodation costs 30%, or greater, of household income represented between 6,200 and 6,600 households in the area.

## Housing and the Central Coast Quality of Life Survey

Gosford City and Wyong Shire Councils conducted surveys in 2012 and 2007 to ascertain people's attitudes and opinions to aspects of their living environments which were considered likely to have an impact on their quality of life. In addition, a further layer of measurement is added to measure 'wellbeing'. The survey contains questions about residents' perceptions of overall wellbeing and those aspects of their living environments which were considered likely to impact on their quality of life.

The concept of 'wellbeing' refers to an index that is used to calculate residents' level of personal wellbeing. Each respondent in the survey is given a wellbeing score. An equally weighted combination of six specific measures is used to form the wellbeing index. These are:

- The extent to which people were happy with their life
- Their level of satisfaction with what they had achieved
- Their level of satisfaction with their current standard of living
- Their level of satisfaction with their life as a whole
- How valued people felt by those that knew them and
- How optimistic people felt about their future.

The findings of this survey demonstrate some key findings in terms of housing. This qualitative data reinforces the key role adequate and appropriate accommodation has to play in people's lives and supports what the quantitative data on housing tells us.

Key findings of the Central Coast Quality of Life Survey 2012 relevant to this inquiry:

- *It is recognised that poor standards of housing are associated with low levels of wellbeing and are further associated with social inequities in communities*
- *Examining the differences in wellbeing scores by dwelling type, Central Coast residents living in a separate house or semi-detached dwelling have significantly higher well being scores than those living in a flat, unit or apartment*
- *Comparing wellbeing scores across tenure type categories, in 2012 Central Coast residents who owned their own accommodation without a mortgage had significantly higher wellbeing scores than other tenure categories*
- *Those who owned their own home with or without a mortgage scored significantly higher than those who were renting either privately or from a state housing authority. The average wellbeing score of Central Coast residents who rented privately was in turn significantly higher than those renting from a state housing authority*
- *16% of survey respondents disagreed or strongly disagreed that they were able to afford a reasonable standard of housing in the areas*
- *An examination of well being scores by accommodation affordability revealed that in 2012 those Central Coast residents who agreed or strongly agreed that they were able to afford a reasonable standard of accommodation in their area, had significantly higher wellbeing*

*scores than those who disagreed or strongly disagreed. Residents who strongly agreed that they could afford reasonable housing also had significantly higher well being scores than those Central Coast residents who had merely agreed.*

# **Part B: Objectives and intent of Gosford City Council's planning interments in relation to Housing Design and neighbourhood character which aim to create liveable neighbourhoods**

## **Context for Provision of Affordable Housing**

The provision of affordable housing by the public sector, community housing providers and private developers needs to occur as part of the creation of liveable neighbourhoods. The development of affordable housing needs to take place in a manner that results in protection of neighbourhood character through appropriate housing design that will form part of the liveable neighbourhood.

Liveable neighbourhoods are created through the provision of employment opportunities, built infrastructure, social inclusion opportunities, public safety, transport networks, sport/recreation, culture, housing design/neighbourhood character. Affordable housing, particularly public housing, needs to be located where these elements are available in the local and surrounding neighbourhoods. In Gosford, where the physical characteristics of the area result in a dispersed settlement pattern, affordable housing needs to be located close to established Town Centres and the City Centre where the elements of liveable neighbourhoods are available. Council's planning provisions support the location of affordable housing in these areas. In particular, Council's zonings allow land around village centres and transport hubs to be developed for medium and high density housing. Council's recently made standard instrument LEP provides, as some of its aims, the following:



- (a) to encourage a range of housing, employment, recreation and services to meet the needs of existing and future residents of Gosford,
- j) to promote a high standard of urban design that responds appropriately to the existing or desired future character of areas

## **Provision of Affordable Housing**

Housing design and neighbourhood character are important elements in creating liveable neighbourhoods. Affordable housing types that are introduced to an area need to reflect a desired future character for the area. Some types of affordable housing such as secondary dwellings which was introduced through the State released SEPP for Affordable Housing that are placed in the rear yards of detached housing areas are not in keeping with the desired future character of areas within Gosford. Loss of privacy, loss of vegetation and no requirement for off-street car parking results in a form of development that is out of keeping with the desired character of detached dwelling neighbourhoods. Further, this type of development has been allowed to be located in areas that lack the essential elements for a liveable neighbourhood.

The provision of social, public and affordable dwellings will require the involvement of government. This involvement may occur in a variety of forms. These can vary from the provision of the dwelling itself by a public housing authority through to a planning authority's intervention in the development system to achieve the provision of a dwelling by a private developer i.e. secondary dwellings. The opportunity for government at any level to meet the demands for these dwellings through its own finances is limited as demand has grown to a level that government financing cannot afford.

Gosford City Council has proposed an approach on a rezoning in Karalta Road, Erina. The approach involves offering development incentives in return for provision of affordable housing. In

this regard, Council is permitting an extra unit in the development in return for a unit being made available to a community housing provider for the provision of affordable housing.

Authorised Director Environment & Planning, Gosford City Council