

Bega Valley Affordable Housing Strategy: Background Paper



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This report has been prepared for
Bega Valley Shire Council

by

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1 Executive Summary

1.1 Background to Project

Bega Valley Shire Council has engaged Judith Stubbs and Associates (JSA) to prepare the *Bega Valley Affordable Housing Strategy* to assist Council in understanding the current and projected need for affordable housing, and issues that may influence the delivery of affordable housing in the future.

The overarching aim of the project is to produce an *Affordable Housing Strategy* to provide a framework to respond to housing need in the Bega Valley Shire to 2040. In particular, the *Strategy* will provide an evidence-based approach to increasing affordable housing for key target groups, focusing on strategies likely to be most effective in the local context.

Addressing the particular housing needs of the Bega Valley community is a key focus for Council, as evidenced by the valuable work Council has initiated to date. Council has recently adopted a *Local Strategic Planning Statement, Residential Land Strategy, Rural Residential Strategy and Commercial Land Strategy*, all of which seek to promote housing diversity and affordability. Council has also recently adopted a *Climate Resilience Strategy*, which recognises the need for housing stock to be built to withstand the range of natural hazards to which the Shire is exposed.

The adopted housing vision for the Shire is:

Our residential areas provide housing choices for our local community now and into the future.

Whilst all levels of government have an important role to play in creating the policy settings and policy framework that support people wherever they are on the affordable housing continuum, it is clear that Bega Valley Shire Council is committed to leadership in relation to initiatives that it is uniquely placed to do in this important policy area.

Together with other recently completed strategies and reports, noted above, the *Affordable Housing Strategy* will inform the ongoing review of Council's *Local Environmental Plan and Development Control Plan* and will provide strategies and data that will enable, co-ordinate and monitor the delivery of affordable and diverse housing in Bega Valley Shire.

1.2 About the Draft Background Report

This *Draft Background Report* provides detailed researched on current and future demographic trends and projections; a detailed analysis of the housing market and affordable housing need by target group; an analysis of the economic, land supply and planning context; a preliminary analysis of potential affordable housing partnership sites with respect to economic feasibility; and a preliminary assessment of planning mechanisms and amendments to existing controls required to ensure more efficient market supply of diverse, low cost and affordable housing options.

The *Draft Background Report* will provide the basis of consultations with key local and regional stakeholders and presentations to elected representatives to inform them of the issues and understand their views with regard to potential strategies, and to guide further work with Council

staff to develop the most effective strategies in the local context. The *Draft Background Paper* will be updated to reflect issues raised during these consultations. The revised *Background Paper* will form the basis of strategies and mechanisms in the forthcoming *Bega Valley Affordable Housing Strategy*.

The *Background Paper* is also accompanied by a *Case Study Booklet* that sets out a range of practical examples of good practice in planning, development and design of affordable and diverse housing from previous research and practice undertaken by Judith Stubbs and Associates that could be adapted for Bega Valley Shire.

1.3 What is Affordable Housing?

Housing is generally considered to be ‘affordable’ when households that are renting or purchasing are able to meet their housing costs and still have sufficient income to pay for other basic needs such as food, clothing, transport, medical care and education.

‘Affordable housing’ also has a statutory definition under the *NSW Environmental Planning and Assessment Act 1979 (NSW)*, being housing for very low, low or moderate income households. *SEPP 70* defines ‘very low-income’ households as those on less than 50% of median household income; ‘low-income’ households as those on 50-80% of median household income, and ‘moderate-income’ households as those on 80-120% of median household income for Rest of NSW.¹

As a commonly used rule of thumb, affordable housing is taken to be housing where households pay less than 30% of their gross household income on housing costs. This is often regarded as the point at which such households are at risk of having insufficient income to meet other living costs, and deemed to be in ‘housing stress’. Those paying more than 50% of gross income are regarded as being in ‘severe housing stress’.

‘Low cost’ housing is often, though not always, ‘affordable’. For example, in a premium location, even a small, lower amenity strata dwelling may be ‘unaffordable’ to a very low-, low- or moderate-income household.

The following table provides benchmarks for Rest of NSW that are used in this study when referring to ‘affordable housing’, in December 2020 dollars, and are consistent with relevant NSW legislation.

¹ Rest of NSW is NSW less the greater Sydney area, i.e., regional NSW.

Table 1.1: Relevant Affordable Housing Income and Cost Benchmarks – Rest of NSW (5)

	Very low-income household	Low-income household	Moderate-income household
Income Benchmark	<50% of Gross Median H/H Income for Rest of NSW	50-80% of Gross Median H/H Income for Rest of NSW	80%-120% of Gross Median H/H Income for Rest of NSW
Income Range (2)	<\$626 per week	\$627-\$1,001 per week	\$1,002-\$1,502 per week
Affordable Rental Benchmarks (3)	<\$188 per week	\$189-\$300 per week	\$301-\$451 per week
Affordable Purchase Benchmarks (4)	<\$238,000	\$238,001-\$376,000	\$376,001-\$565,000

Source: JSA 2020, based on data from ABS (2016) Census and ABS (2020) Consumer Price Index, ANZ online home loan repayment calculator, www.anz.com.au/personal/home-loans/calculators-tools/calculate-repayments/

(1) All values reported are in December Quarter 2020 dollars

(2) Total weekly household income

(3) Calculated as 30% of total household income

(4) Calculated using ANZ Loan Repayment Calculator, using 21 April 2021 interest rate (3.19%) and assuming a 20% deposit for a 30 year ANZ Standard Variable Home Loan and 30% of total household income as repayments.

(5) Median household income \$1,168 (ABS Census 2016); CPI 117.2 Sept 2016 109.4 Adjusted income \$1,251

1.4 Why is Affordable Housing Important?

Anyone in the community could need affordable housing. This includes a young person seeking to live near where they grew up, a recently separated or divorced person with children for whom conventional home ownership may no longer be economically viable, households dependent on one (or even two) low or median waged, key worker jobs, or an older person on a reduced retirement income, including after the death of a spouse.

Lack of affordably priced housing not only affects the quality of life of individual families, who may be sacrificing basic necessities to pay for their housing, it also has a serious impact on employment growth and economic development. The loss of young families and workers in lower paid essential service jobs can adversely affect local economies, and is contributing to labour shortages in some regions of NSW. The displacement of long-term residents reduces social cohesion, engagement with community activities (such as volunteering), and extended family support.

As well as impacting on the health and wellbeing of low income families, and older and younger people, this can contribute to a lack of labour supply among 'key workers' who are essential to

various services including childcare, aged services, health care, tourism, hospitality and emergency services, but whose wage increasingly does not allow them to access rental or purchase housing close to where they work. Affordably priced housing is thus an important form of community infrastructure that supports community wellbeing and social and economic sustainability, including a diverse labour market and economy, and strong and inclusive communities.

1.5 Overview of Findings from *Background Paper*

1.5.1 Overview

It is widely acknowledged that there is major shortfall in affordable housing in most cities and many regional communities across Australia.² The most severe and lasting impacts are experienced by very low and low income households in unaffordable private rental accommodation, who do not gain the benefits that accrue to home purchasers, including long-term capital gains and a decreasing debt to household income ratio over time;³ and for whom social rental and home ownership is increasingly inaccessible.⁴

Very low and low income renting households also make up the majority of those in housing need in the Bega Valley context, and require the strongest planning and market intervention in order to address their housing needs. Many of these are very low and low income key workers, who would not be eligible for social housing. By far, the greatest current and projected demand is for affordable dwellings to meet the large and growing population of older people, who require smaller, more manageable dwellings that are close to higher order services within the main urban centres. The provision of affordable family accommodation for low income renters with children is also a challenge due to the unaffordability of housing that is appropriate to their needs.

This section first sets an overview of key demographic and housing issues and trends that form a context to the forthcoming *Affordable Housing Strategy*. This is followed by an overview of the planning and policy context, and a review of strategies and mechanisms most likely to be effective in the local context, and that will be further developed in the preparation of the *Strategy*.

1.5.2 Demographic and Housing Overview

Bega Valley Shire had a population of around 34,000 at the time of the 2016 Census, and had experienced an annual growth rate of 0.7% over the previous decade, which was lower than the rate for Rest of NSW (0.9%). Its population is much older than average, and is projected to continue to age due to the natural aging of the population and nature of in-migration that reflects its ongoing attractiveness as a retirement area. Virtually all population growth to 2036 is projected to be amongst those aged 70 years of age or older; and amongst lone person households and couples without children.

² Darcy, M. and Stubbs, J. 2005. 'Housing and Contemporary Social Work Practice', in Alston, M. & McKinnon, J. (eds) *Social Work Fields of Practice*, Oxford University Press, UK.

³ Burke, T. and Hulse, K. 2010. 'The Institutional Structure of Housing and the Sub-prime Crisis: An Australian Case Study', in *Housing Studies*, Vol. 2. No. 6, 821-838, November 2010.

⁴ NSW Government (2016) Future Directions for Social Housing in NSW, accessed online: <http://www.socialhousing.nsw.gov.au/>

Recent migration patterns, and relatively low rates of projected growth to 2036 (up to 0.6% per annum⁵) are also related to the location of the LGA, which is relatively distant from the major employment centres of the ACT and Sydney/Wollongong, and outside of the 1-2 hour commuting distance of Canberra for priority urban development in the *South East and Tablelands Regional Plan 2036*. Although dwelling growth has outstripped population growth, and is projected to do so to 2036, this is due largely to the high rate of unoccupied private dwellings used as weekenders, short-term letting and holiday accommodation, which is double the rate of NSW (around 19% compared with 10%).

Related to this, household size in the LGA is smaller than average and continues to decline; and median household incomes are much lower than average, with particularly low income profiles within and around Eden and Wallaga Lake. Although the overall SEIFA Index of Relative Socio-economic Disadvantage for the LGA is at the median for Australia (the 51st percentile), there are areas of severe disadvantage on this aggregate measure of community wellbeing, with the town of Bega in the most disadvantaged 13% of areas in Australia and Eden in the most disadvantaged 11% of areas, and pockets of severe disadvantage in SA1s in these towns (the most disadvantaged 3-5% of areas in Australia).

1.5.3 Housing Supply and Demand

The predominant dwelling type in the LGA in 2016 was separate houses, with the proportion of such housing as a proportion of all dwellings since 2006 basically unchanged, despite the aging of the population and changing housing need. The housing profile of Eden and Merimbula-Tura Beach SA2s is different to the LGA profile in this regard, with more medium density housing types and flats and units.

Importantly, around 4,300 people aged 70+ were living in separate houses, many of them larger and often in areas that are relatively remote from transport and services. Further, around 12% of separate houses across the Shire are occupied by people 70 years or older, with the post code areas associated with Bermagui and surrounds having 17% of low density housing occupied by older people, as shown in the following maps. Together with projected housing need, this indicates the need to increase the diversity of housing in areas closest to the main urban areas, including smaller villas, flats and units within walking distance to the commercial areas of such service centres as the population continues to age.

It is also important to note that the rates of both private rental (non-holiday) and social (public and community) housing are much lower than the NSW rate, with only 19% of all occupied private dwellings privately rented compared with 27% for NSW, and only 3% of housing as social housing compared with 5% for NSW. Given growing need, it is also of concern that both the amount and the proportion of social housing has been declining in the LGA since at least 2006, with a loss of around 50 social housing dwellings and a decline from 3.7% to 3.1% of dwellings in the LGA. Private rental has also declined in proportional terms over at least the 10 years to 2016.

⁵ .id Consulting, noting that DPIE projections actually show a small decline in population from 2016 to 2036.

It is also relevant that, whilst 64% of households in the LGA were lone person and couple only households in 2016, only 26% of local housing had two or less bedrooms, with a projected aging of the population and declining household size forecast over the next 20 years. As such, there is a significant and likely growing mismatch between housing supply and housing need in the LGA, which is likely to intensify over time unless there are active measures to increase the supply of smaller, more manageable dwellings near major town centres through the planning system.

1.5.4 Housing Cost and Affordability

Housing Cost

Median rents for one and two bedroom units are more expensive in the LGA than for Rest of NSW, and increased at a greater than average rate over the three years to December 2020. Pressure on smaller strata dwellings was particularly evident over the past 12 months, with one bedroom strata dwellings in the LGA increasing by five times the Rest of NSW average in real terms, and two bedroom strata dwellings increasing at six times the average rate, with such increases likely reflecting the effects of Covid 19 to at least some extent.

The same demand pressure was not evident for three bedroom houses in the LGA. There were insufficient three bedroom units for data or trends to be reported.

A rental snapshot conducted by JSA in April 2021 confirmed that there was likely to be considerable pressure on the private rental market in the LGA, with relatively few rental properties available, rents that were generally above published data, and around half advertised as holiday lettings. None of the properties were affordable to a very low income household, and only two were affordable to some low income households.

In terms of **purchase of housing**, although largely tracking Rest of NSW, the local sale price for strata dwellings has generally been less expensive than average in the LGA, although such dwellings increased well above inflation in the local and benchmark areas during the period (43% for the LGA and 41% for Rest of NSW from 2017 to 2020).

Median sales for non-strata dwellings (houses) in the LGA also largely tracked Rest of NSW for the period, and was again well above inflation (44% for the LGA compared with 48% for Rest of NSW). However, unlike strata dwellings, the local sale price of houses has consistently been more expensive than average in the LGA.

Housing Affordability

Renters

Virtually no **separate houses** of any bedroom size were available to very low or low income renting households in Bega Valley in December 2020. A median priced two or three bedroom house was affordable to the top 80% and 47% respectively of moderate income households, whereas a four bedroom house in the LGA was only affordable to higher income households.

The affordability situation for strata dwellings was quite similar to that of separate houses in the LGA, although the availability of one bedroom strata dwellings would be an advantage for smaller households. A median priced one bedroom unit was affordable to the upper 45% of low income

renting households, but to no very low income renting households. Two bedroom units in the LGA were generally only affordable to moderate income renting households.

The affordability situation was worse in the LGA than for NSW generally, where a one bedroom unit was just affordable to the upper end of the very low income range, and other strata products were also more affordable than for Bega Valley Shire renters.

Purchasers

The affordability of home purchase is also very constrained for very low and low income households.

Assuming that a new build dwelling in the LGA would reflect at least the median purchase price, a median-priced **strata dwelling** in the September 2020 quarter was only affordable to the upper 70% of moderate income households; whilst a median priced non-strata dwelling was only affordable to a higher income purchasing household.

Affordability for purchasers was similarly constrained in Rest of NSW.

1.5.5 Affordable Housing Need

Current and Projected Affordable Housing Need

As such, by far the most serious issue, both in terms of the number of households in housing stress and the affordability of housing is for very low and low income renters in the LGA.

As such, **total projected need for affordable housing would be around 2,430 dwellings by 2036.** On current need and with the assumptions about projections as stated, of these:

- 67% would be renters and 33% would be purchasers;
- 52% would be very low income households, 29% would be low income households and 19% would be moderate income households;
- 70% would need dwellings suited to smaller (one and two person households) and 30% would need dwellings suited to families with children, based on current household housing stress distribution and projected household type increase;
- At least an additional 168 social rental housing dwellings would be required by 2036, with around 75% (126) of these smaller, well located strata dwellings and 25% (42) family dwellings.

This breakdown is shown in the table below for total projected affordable housing need (current plus projected), and is discussed in more detail in **Section 4.8** below.

Table 1.2: Need for Affordable Housing to 2036

		Renting Households			Purchasing Households		
		Suitable for Lone Persons or Couples without Children	Suitable for Families with Children	TOTAL	Suitable for Lone Persons or Couples without Children	Suitable for Families with Children	TOTAL
Total Required by 2036 (Current and Projected)	Affordable to Very Low Income Households	788	239	1027	147	73	220
	Affordable to Low Income Households	212	239	451	144	116	260
	Affordable to Moderate Income Households	71	123	194	116	154	270
	TOTAL	1071	601	1672	407	343	750

Source: JSA calculations, using data from ABS Census of Population and Housing 2016 and .id Consulting Population Forecasts

1.5.6 Who are the Target Groups?

Very low, low and moderate income households as defined by the *Environmental Planning and Assessment Act 1979 (NSW)* make up 72% of the population of the LGA compared with 60% for Rest of NSW. As such, a majority of current and future residents potentially benefit from strategies to increase the supply of affordable housing.

In the local context, they are made up largely of working households including lower income key workers as well as those on pensions and benefits, such as the Aged or Disability Pension, Parenting Payment and JobSeeker Allowance.

Some examples of **very low income key worker households** include a lone person working part-time as a lower-level aged care worker, earning around \$600 for a 30 hour week; or as a casual cleaner earning around \$600 for a 25 hour week. These households would need to pay less than \$180 rent per week for their housing. These households could not afford to rent anything in the LGA.

Examples of **low income key workers** include a full time process worker, aged care worker, storeman or enrolled nurse living alone and earning \$765 to \$900 per week; or a couple with a young child, with one person caring for the child and the other working full-time as an experienced nursing assistant, and earning around \$850 per week. These households would need to pay between \$230 and \$270 rent per week for their housing to be affordable. They would be unable to afford to rent any houses in Bega Valley LGA, and would only be able to rent a median priced one bedroom unit, but nothing larger.

Moderate income key worker households include a lone person working full-time as an ambulance officer, or entry level teacher or registered nurse earning around \$960 to \$1,330 per week; or a couple with one person working part-time as a cleaner and the other as a processor worker in food manufacturing, earning around \$1,400 per week. These households would need to pay between \$300 and \$420 rent per week for their housing to be affordable. They could afford to rent a two or three bedroom unit, were the latter to be available.

Some examples of very low income households that are dependent on Centrelink payments are a single aged pensioner with no superannuation on a pension of \$476 per week including relevant supplements, who could afford to pay \$193 in rent including Commonwealth Rental Assistance;⁶ and a single person on JobSeeker Allowance, who would have an income of \$310 per week, and could afford to pay \$143 in rent including Commonwealth Rental Assistance. These households could not afford to rent anything in the LGA.

⁶ Around \$50 per week for eligible households.

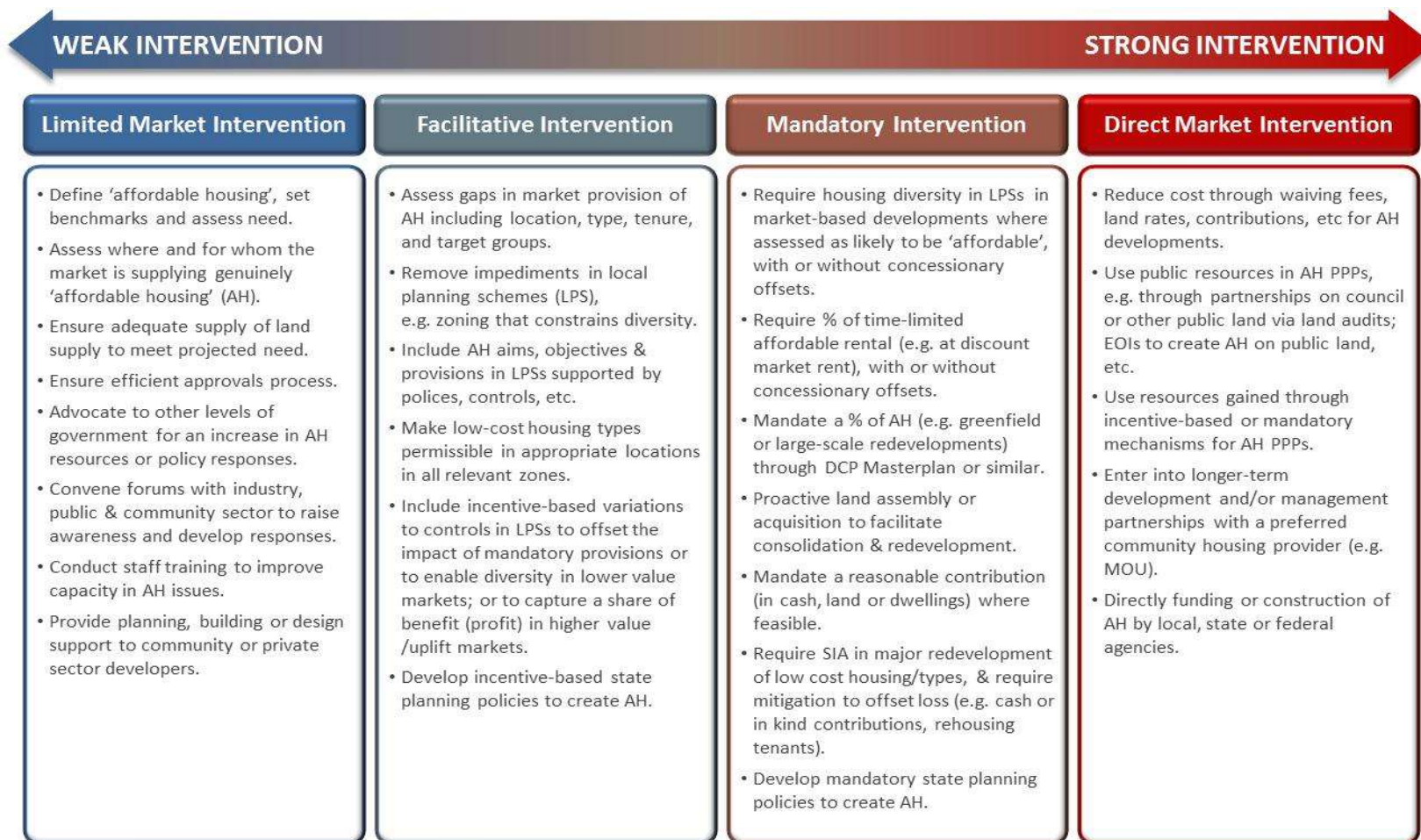
1.6 Strategic Implications

1.6.1 Overview of Mechanisms and Strategies

There are a wide range of strategies available to Council to promote affordable housing in the Bega Valley LGA. These strategies range from light planning intervention in the market to strong intervention or direct provision of affordable housing, as shown in Figure 1.1 below.

A detailed assessment of the main mechanisms and strategies that would be effective in the local context is provided in **Section 5** below. A summary of the main strategies most likely to be effective in the local context is provided below.

A **Case Study Booklet** has also been prepared by JSA which showcases a number of ways in which local government has engaged with affordable housing issues in their local communities (provided as **Attachment A**).



Source: Stubbs (2003); JSA (2011)

Figure 1.1: Mechanisms and Strategies to Create Affordable Housing along a Continuum of Planning Intervention

1.6.2 Ability of Market to Supply Affordable Housing

There is relatively limited opportunity for the market to provide affordable housing to meet current and projected need due to the fact that there are no housing products available through the market that are affordable to very low income households, or to many low income households, noting that these are the groups most likely to be in current and projected affordable housing need.

In total, **the needs of around 1,750 households are unlikely to be met through the market** without strong intervention in the housing market including the active engagement of the planning system and/or direct provision or funding of affordable housing and affordable housing partnerships on Council and other publicly owned land. This is around 75% of the total number of households projected to be in need of affordable housing by 2036.

Nonetheless, it is positive that around 25% of total need to 2036 could be met through the market, **provided there was sufficient supply of housing products most likely to be affordable**, including well-located, smaller (studio, one and two bedroom) strata dwellings and entry level project homes in areas in and around the town centres of Bega, Eden and Merimbula in particular.

The remaining need is likely to require strong planning intervention and/or the direct creation and/or funding of affordable housing including through partnerships, primarily for all very low income households, and for low income households who are at the lower end of the income range or who are families with children.

An increase in the supply of alternative housing products, including New Generation Boarding Houses through State Environmental Planning Policy (Affordable Rental Housing) 2009, publicly or community owned and managed Manufactured Housing Estates, and smaller affordably rented seniors' units, are also like to provide market supply opportunities for affordability.

This has strategic implications, including with regard to the current planning and development regime, and the nature of market intervention that is likely to be effective.

1.6.3 Potential Mechanisms and Strategies

Facilitative Strategies to Increase Supply of Market Supply of Affordable Products

Rationale

Given the likelihood that around 70% of affordable housing need will be from smaller (lone person and couple) households by 2036, there would be a significant benefit in actively **increasing the supply of smaller studio, one and two bedroom apartments near major town centres**, as well as from developing a supply of well-located **New Generation Boarding Houses** through SEPPARH. The ongoing aging of the population, and the fact that 60% of apartments in Residential flat buildings are likely to enter the rental market, also provides a strong rationale for this strategy.

The affordability analysis also indicate that moderate income families would benefit from an increase in the supply of **smaller three bedroom apartments with one bathroom**, as well as **entry level two and three bedroom project homes or villas in areas around Bega, Eden and Merimbula in particular**.

Alternative housing types and living arrangements, including increasing the supply of **publicly and/or community owned and managed Manufactured Housing Estates**, and affordable seniors living development consisting of studio, one and two bedroom apartments at affordable rents rather than the supply arrangements that generally apply with private retirement village operators.

Finally, the regression analysis indicates that **the development of vacant land in Bega suburb, and to a lesser extent in Eden and Merimbula and Pambula, is likely to contribute to the supply of affordable housing**, with entry level project homes (smaller, with less parking and only one bathroom, etc) just affordable to low income households and to all moderate income households.

This has implications for zoning and planning controls, particularly in certain locations and/or precincts.

Potential Mechanisms and Strategies

The first strategies are related to increasing the delivery of more affordable and lower cost housing products through the market, focusing on the major centres of Bega, Eden and Merimbula.

A preliminary audit of local planning instruments as well as JSA's economic analysis indicates that there are some significant barriers and opportunities to the creation of well located, affordable housing products through the market, particularly smaller strata dwellings close to the town centres of Bega, Eden and Merimbula, which have the advantage of also being cheaper areas.

B4 and R3 zoning in Bega Valley Local Environmental Plan 2013 provides opportunities for development of Residential flat buildings and Multi dwelling housing; however, there are provisions that are likely to provide a significant constraint to their development.

It would therefore be beneficial that the LEP and DCP be amended to ensure that there are no unintended barriers to the development of affordable and lower cost housing types, and that these housing types are actively facilitated, particularly in well-located areas of Bega, Eden and Merimbula, and on infill sites and Greenfield and Investigation Areas.

Incentives to enhance opportunities for benefit capture

Rationale

Although there are limited opportunities for benefit capture from variations development controls, there is significant land value uplift associated with rezoning of rural land for residential uses and rezoning of R2 land to zoning that allows higher density uses such as Residential flat buildings and Multi dwelling housing (e.g., R1, B4 and R3 zones).

Potential Mechanisms and Strategies

It would be beneficial for Council to develop a **Planning Agreement Policy, whereby Council can capture part of the uplift associated with proposals for changes arising from planning proposals**. This can take two broad approaches:

- Council could carry out economic modelling and set target contribution rates associated with increased height, density or rezoning; or
- Council could value uplift on a case by case basis, and take part of the uplift e.g., 50% as an affordable housing contribution, either in cash or in kind.

It is noted that a range of metropolitan and regional council in NSW have developed and are now implementing such a Planning Agreement Policy in relation to affordable housing.

Mandatory Intervention

Rationale

Mandating housing diversity is likely to be an effective mechanism for creation of affordable housing. This will be equitable where the mandating of such dwellings does not constitute an undue impost on the viability development.

As well, *SEPP 70 (Affordable Housing)* now covers all of the State and allows mandatory contributions toward affordable housing where need and economic viability can be demonstrated. Based on economic analysis reported in **Section 5.4.3** below and in **Appendix C**, there is likely to be sufficient uplift to justify a SEPP 70 Affordable Housing Contribution from:

- Rezoning of R2 land in Bega to zoning that allows Multi dwelling housing and Residential flat buildings (R1, R3 and B4); and
- Rezoning of R2 land in Eden to allow Multi dwelling housing and Residential flat buildings (R1, R3 and B4).
- It is also likely that upzoning of some higher value coastal areas will result in sufficient land value uplift for inclusion in a SEPP 70 scheme; however, this would need to be further explored.

Potential Mechanisms and Strategies

It would be beneficial for Council to:

- Mandate a **proportion of dwellings** in Shop top housing and Residential Flat Buildings within 600 metres of Bega, Eden and Merimbula B2 zones as smaller one bedroom and two bedroom apartments with one bathroom, and other town centres as appropriate;
- In conjunction with any proposed rezoning or significant upzoning, conduct further detailed investigations into the viability of a **SEPP 70 Affordable Housing Contributions Scheme**, noting that need and viability requirements are likely to be met on preliminary investigations.

Direct Creation of Affordable (Including Social) Housing

Rationale

As well as the creation of affordable (including social) housing through SEPP 70 Affordable Housing Contribution Scheme, discussed above, the main way that most very low income and many low income renting households can be affordably accommodated is through the direct creation of affordable rental housing through government funding; the use of Council and other public or community owned land in affordable housing developments and partnerships; and the more efficient use of existing social housing including selective redevelopment of older houses on large lots to provide increased diversity and address underoccupancy and long waiting times for smaller dwellings.

The development of affordable housing partnerships on Council- and other publicly-owned land is discussed in detail in **Section 5.5.3 below** and in **Appendix B**. JSA has conducted preliminary modelling on a number of potential Council sites including on vacant and underutilised land and car parks under a number of development scenarios, noting that this preliminary economic analysis is also relevant to other publicly owned land that has been reviewed by JSA. This finds that the following are likely to be economically viable under assumptions modelled:

- Community managed MHE or caravan park;
- Affordable seniors' development;
- A multi-tenure RFB including sales, social and affordable (discount market) rental;
- A New Generation Boarding House including social and affordable (discount market) rental;
- A multi-tenure Multi dwelling housing development including sales, social and affordable (discount market) rental.

Potential Mechanisms and Strategies

It would therefore be beneficial for Council to:

- Allocate at least four Council-owned sites, and seek the dedication of three sites owned by other public authorities, for the development of affordable housing in partnership with a Registered Community Housing Provider;
- Enter discussion with the NSW Department of Communities and Justice (Housing NSW) to further examine the selective redevelopment of older public housing on large lots in Bega and Eden to provide increased diversity to meet the needs of an aging population and growing waiting list for smaller dwellings.

Selective Redevelopment of Older Public Housing Properties

Rationale

There are opportunities to **selectively redevelop older, under-occupied social housing on larger lots closer to town centres**, which is currently being explored by Council with NSW Land and Housing Corporation and other State Government Authorities as part of the development of this Strategy. The replacement of older, under-occupied separate houses with new mixed tenure developments including strata dwellings can better meet the need for smaller social housing dwellings, and also provide affordable rental and purchase housing for low income workers, whilst retaining a reasonable component of houses suitable for families.

It is noted that the longest waiting times on the NSW social housing waiting list are for one and two bedroom apartments (5-10 years) in the Bega Valley Shire allocation zone; and 10+ years for a one bedroom apartment in the Eden allocation zone, although in the latter it is also noted that 4+ bedroom homes have a 5-10 year waiting time.

Regeneration and/or upgrade of older social housing is in line with current State Government policy directions to improve the quality of life and standard of housing in areas with large concentrations of public housing, and with Government priorities to increase the capacity and economic viability of Community Housing Providers through the transfer public housing on long-

term leases. This enables providers to borrow against the asset to enable redevelopment, which is occurring other parts of the State. To date, no such scheme has been announced for Bega Valley LGA.

Opportunities for selective redevelopment of older public housing stock close to the town centre are being explored by Council at the time of writing.

Potential Mechanisms and Strategies

It would be beneficial for Council will seek to ensure that there is an increase in appropriate social housing dwellings to meet existing and projected needs, and to ensure the long-term viability of such housing stock, including through:

- Continuing to explore opportunities with NSW Land and Housing Corporation, DCJ and local Community Housing Providers for the selective redevelopment of older concentrations of social housing in Bega and Eden (see **Section 1.27 Appendix B** of *Background Report* for list of sites), including for smaller, more diverse housing types and multi-tenure development including social, affordable and private market housing to meet changing needs;
- Ensuring that there is not net loss of social housing dwellings as a result of any regeneration activities;
- Advocating to State Government on behalf of local Community Housing Providers (CHPs) for a transfer or title and/or long-term (50-year lease) on existing public housing on contiguous sites in appropriate areas to facilitate the redevelopment of selected stock through increased economic viability for CHPs;
- Reviewing zoning and controls in precincts targeted for estate regeneration or selective redevelopment to support density.

Response to Serious and Increasing Homelessness

Rationale

There has been a **loss of social housing** in both proportion and absolute terms over the past 10 years, and the LGA has a much lower than average proportion of social housing (3% compared with 5% for NSW). Waiting times for social housing in the LGA are in excess of 10 years for one bedroom dwellings, and 5-10 years for two-bedroom dwellings and houses with 4+ bedrooms.

There are very high rates of severe housing stress among very low income renters indicate a high level of unmet need for social housing in the LGA, with around 1,125 very low income renting households projected to be in need of affordable (including social) rental housing by 2036. At least 150 new dwellings need to be designated for social housing tenants by 2036 to maintain average rates for the LGA; however, the very high rates of housing stress among very low income renters and aging of the population indicate that this would need to be far greater to meet growing need.

High and growing rates of homelessness and marginally housed people also indicate that there is a need for alternative accommodation to meet the special needs of these groups. At least 100 dwellings/places per year with some degree of support are likely to be required to accommodate those at risk of long-term homelessness. Local services noted that homelessness is at crisis point in

the Bega Valley Shire in the context of the absence of any private rental opportunities for many of these vulnerable people, and long waiting times for existing social housing.

Potential Mechanisms and Strategies

In accordance with previous resolutions,⁷ there is an urgent need for Council advocate to State Government for a significant increase in capital investment in social housing, including:

- A commitment to at least maintain existing amounts of social housing in the LGA;
- A commitment to a publicly available strategic asset management plan that provides for appropriate maintenance and repair of existing stock, including an accelerated repairs and maintenance program by the NSW Land and Housing Corporation and local CHPs;
- A strategic approach to selective redevelopment of existing stock to better meet current and projected need as part of this publicly available strategic asset management plan;
- The funding of at least 150 new social housing dwellings, and 100 supported dwellings/accommodation options for those at risk of long-term homelessness as a matter of urgency.

There also an urgent need for Council to actively support the development of alternative housing options for the growing number of homeless and at risk people in the Shire, including:

- Investigating and advocating for temporary/crisis, transitional and/or longer-term accommodation to be provided within redundant and vacant publicly-owned buildings, and/or those awaiting decisions regarding sale and redevelopment, noting that a range of sites were raised during consultations on the Strategy including the former Bega Hospital sites/building, the former St Joseph's Catholic School in Eden,⁸ the Ray Wooten facility in Eden, vacant or soon to be redundant motels in the LGA.
- Investigating and advocating for the use of vacant publicly owned land for the development of an affordable MHE, including placement of smaller manufactured homes, managed by a local CHP or NFP;
- Consulting with private caravan park owners to allow vans being used for short-term or crisis accommodation to remain longer than the existing three month limit.

Brokerage

Rationale

A very high proportion of people in housing stress are living in lone person households, noting that there is a serious undersupply of Boarding Houses, studio and one-bedroom apartments to meet

⁷ See, for example, Council Resolution 2 of 30 June 2021 that Council 'Write to the Australian Assistant Treasurer and Minister for Housing calling for: a) increased funding for social and affordable housing, including expansion of the National Housing Finance and Investment Corporation'.

⁸ In accordance with Council Resolution 7 of 30 June 2021 that 'That the Mayor and CEO liaise with the owners of the former Eden Catholic school "St Josephs" with a view to having the old school provide a short term temporary accommodation option for homeless persons'.

needs of students, single low-income workers, tertiary students and the growing number of people at risk of homelessness.

The seriousness of this issue was highlighted during consultations in the preparation of this Strategy, where a number of industry representatives also noted that they had lost or failed to attract staff because of the almost total lack of suitable private rental accommodation.

At the same time, a relatively high proportion of larger homes are occupied by only one or two people, with growing social isolation also reported to be a problem among older people and those whose family circumstances have changed through divorce or adult children leaving home.

Potential Mechanisms and Strategies

It would also be beneficial for Council, in partnership with a local Community Housing Provider or NFP, seek to facilitate a pilot brokerage scheme that matches suitable home owners in larger, underoccupied dwellings with suitable tenants/lodgers, including:

- Screening and matching of prospective shared housing participants;
- Development of appropriate rents, cost sharing agreements, and other administrative arrangements;
- Provision for support, conflict resolution, etc as required.

Support for Aboriginal Communities in the Developing Affordable housing

Rationale

Aboriginal families and communities often experience particular housing needs associated with demography, household size and structure, cultural needs and issues, family connections and obligations, low rates of home ownership, and additional barriers to accessing the private rental market such as racial discrimination.

Consultations with local Aboriginal services, networks and local land councils during the preparation of this Background Paper and associated Strategy indicate that the housing situation of many Aboriginal people in the LGA is seriously inadequate, and has worsened significantly since the Covid 19 pandemic. This includes severe overcrowding due to family members returning to the LGA, and the lack of private rental accommodation and related issues; lack of smaller (studio, one and two bedroom) dwellings for rent in the private or social rental sectors; poor repair and/or condition of some larger family accommodation; insufficient larger social rental dwellings for large, multi-generational families; and the lack of a pathway out of social housing for community members who have sufficient income to repay a mortgage but lack a deposit or access to conventional finance.

There are also reported to be increasing social issues when a family member struggling with mental health or substance abuse moves in with more vulnerable family members, and no alternative for such family members to access independent accommodation suited to their needs. Other issues raised related to the lack of smaller, affordable seniors' accommodation so that older people have the choice to live independently from other family members, and also to free up larger homes for families with children.

This often results in high levels of personal stress; increased vulnerability for some members of the community; increased levels of severe overcrowding; exacerbation of existing physical and mental health issues; and reduced wellbeing and independence that comes with access to secure, appropriate housing, as well as to home ownership for some community members who wish to enter this tenure form.

There are additional complexities for local Aboriginal organisations in terms of lack of access to resources, staffing and expertise to carry out planning, feasibility analysis and development on freehold land; as well as constraints on the development of land that is currently subject to protracted Native Title Claims that are understood to include much of the Crown Land in the Shire.

It is understood that Council has commenced discussions regarding the potential for local Aboriginal organisations to facilitate or undertake development on such land to benefit their community. It is important that Council support and help to facilitate tangible outcomes to increase access to appropriate, secure and diverse housing options for local Aboriginal people, and actively support communities in addressing long-term structural inequalities in relation to meeting their housing needs.

Potential Mechanisms and Strategies

In accordance with previous resolutions,⁹ it would be beneficial for Council to support and actively help to facilitate tangible outcomes to increase access to appropriate, secure and diverse housing options for local Aboriginal people, and actively support communities in addressing long-term structural inequalities in relation to meeting their housing needs, including through:

- Providing Aboriginal organisations with an interest in progressing **demonstration projects on freehold or Crown Land** with the resources to assist with town planning, feasibility analysis and development, including in the preparation of Planning Proposals, DA documentation and the like;
- Facilitating discussions between Aboriginal organisations and relevant Government authorities to identify and gain access to/gain consent in relation to such demonstration projects;
- Investigating whether a local Community Housing Provider may also be a beneficial partner in the provision of culturally appropriate housing for Aboriginal people, given the likelihood that their waiting list will have a reasonable proportion of Aboriginal applicants;
- Conducting a more detailed housing needs analysis in relation to issues outlined above, including possible provision for:
 - Affordable, well-located seniors' accommodation;

⁹ See, for example, Council Resolution 3b) of 30 June 2021 that 'Council Write to the NSW Minister Water, Property and Housing expressing interest in collaborating with the NSW Government to deliver the NSW Housing Strategy 2041 2021 22 Action Plan...seeking opportunities to work with Local Aboriginal Land Councils to support use of Aboriginal land for Aboriginal housing and economic development (Action 2.1.1 and Action 3.4)'.

- Affordable accommodation for single people/smaller households, including those with more complex needs;
- Shared equity pilot scheme to support affordable home ownership and/or development as part of a land trust model or MHE (where the home is owned and the land held under shared or community title);
- Improved maintenance, upgrade and/or regeneration of existing larger social housing dwellings; and examining the potential for secondary dwellings and/or dual occupancies on larger/consolidated lots;
- Other housing provision in accordance with needs identified in close consultation with Aboriginal communities and organisations.

2 Socio-Economic Context

2.1 Introduction

This chapter provides an analysis of selected demographic and housing data for the Bega Valley Shire compared with the relevant benchmark area, Rest of NSW (that is, NSW excluding Greater Sydney).

A finer geographic analysis is also provided for selected indicators within the LGA. These areas are generally relevant SA2s (Bega Valley Hinterland, Eden, Merimbula-Tura Beach and Bega-Tathra SA2s), and the part of Narooma-Bermagui SA2 that is within the LGA ('Bermagui Area' made up of the aggregated suburbs of Bermagui, Barragga Bay, Cuttagee and Wallaga Lake State Suburbs). Post code areas are also used for some analysis, noting that these are basically the same as SA2 boundaries.

These geographies are shown in the following maps.

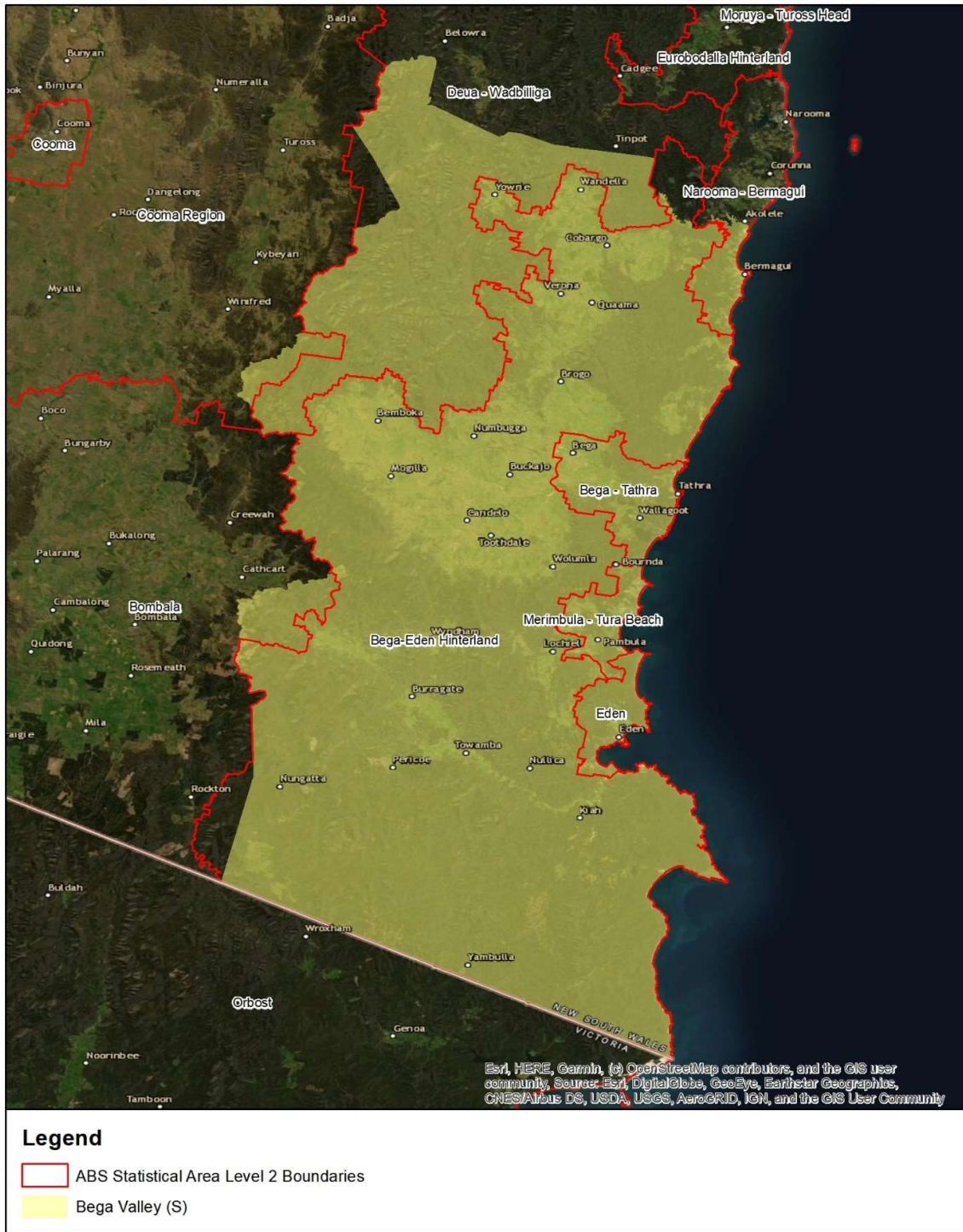


Figure 2.1: Bega Valley LGA and SA2 Census Boundaries

Source: ABS 2016 Census

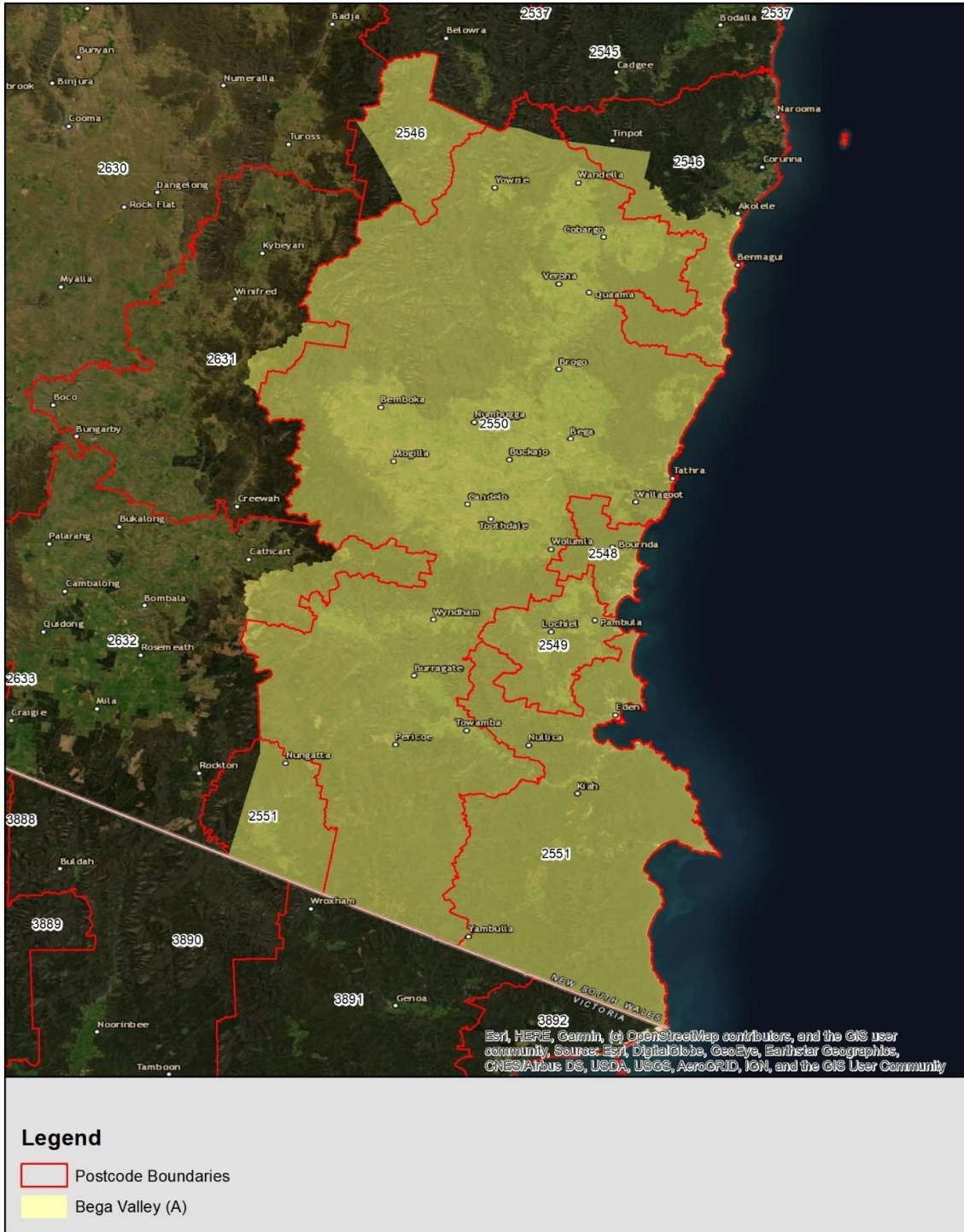


Figure 2.2: Bega Valley LGA and Post Code Area Boundaries
 Source: ABS 2016 Census

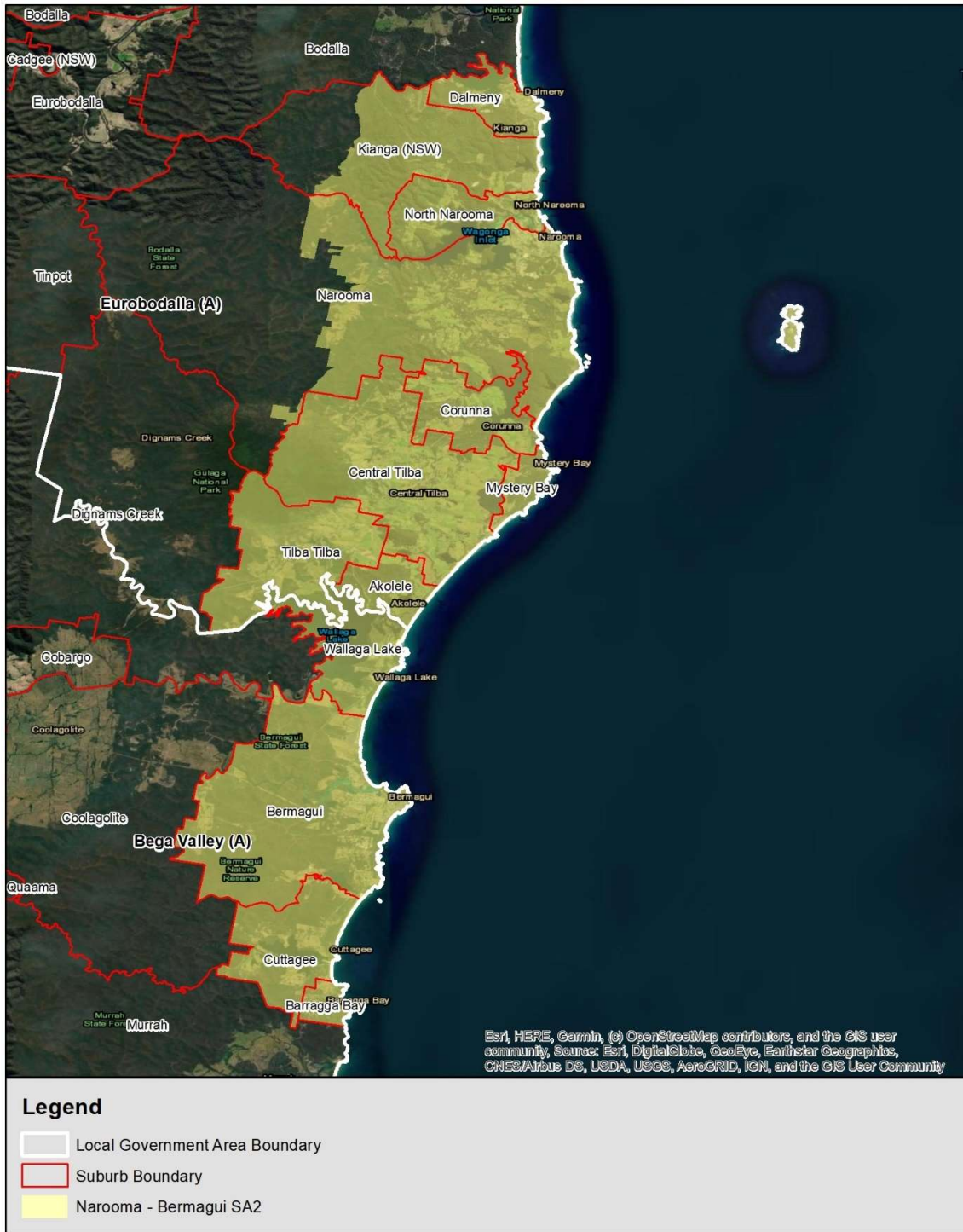


Figure 2.3: State Suburbs (Bermagui, Cuttagee, Barragga Bay and Wallaga Lake aggregated to form 'Bermagui Area')

Source: ABS 2016 Census

2.2 Population Trends

2.2.1 Total Population

The total population of Bega Valley Shire was 33,253 in 2016, with the highest concentrations of population in Merimbula-Tura Beach and Bega-Tathra SA2s, as shown in the following table.

Table 2.1: Total Population for Selected Areas

	Total Population 2016 (No.)	% of LGA Population
Bega Valley Shire	33,253	100%
Bega-Tathra SA2	8,405	25%
Eden SA2	3,216	10%
Merimbula-Tura Beach	10,618	32%
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay)	2,233	7%
Bega-Eden Hinterland SA2	8,793	26%

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

The table below shows change in selected population, dwelling and household indicators for 2006, 2011 and 2016 using Census data.

Population grew by around 0.7% per annum from 2006 to 2016, or by around 1,800 people, compared with 0.9% for Rest of NSW over the period.

The total number of private dwellings grew by around 2,000 during the same period, with the difference in growth mainly accounted for by a component of unoccupied private dwellings, noting that such vacant dwellings are almost double the NSW rate (18.7% in 2016 compared with 9.9% for Rest of NSW). We also note that 467 dwellings were lost during the 2019 fire season, which is likely to have led to a net reduction in housing stock,¹⁰ at a time when Covid 19 effects are increasing housing demand in regional areas, as discussed later.

Household size in the LGA continued to decrease over the period, from 2.4 people per dwelling in 2006 to 2.2 people per dwelling in 2016, reflecting the aging of the population, and noting that this is lower than for Rest of NSW (2.4 persons per dwelling in 2016).

This is shown in the following table.

¹⁰ Advice from Council Officers, August 2021.

Table 2.2: Population, dwellings and household size over time in Bega Valley Shire

	2006	2011	2016
Total Population	31,061	31,950	33,253
Annual growth rate		0.6%	0.8%
Occupied private dwellings	12,262	12,676	13,215
Annual growth rate		0.7%	0.8%
Average household size	2.4	2.3	2.2
Unoccupied private dwellings ¹¹	3,252	3,311	3,048
Total dwellings	15,514	16,748	17,499
Annual growth rate		1.5%	0.9%
Vacancy rate	21.0%	20.7%	18.7%

Source: JSA 2021, based on data from ABS Census 2006, 2011 and 2016

2.3 Population Projections

2.3.1 Overview

Council has commissioned population projections from .id Consulting Pty Ltd.¹² These forecasts show a total population increase of 4,194 (+12.4%) from 2016 to 2036. This is an annual population growth rate of 0.6% over the period, which is in line with those projected by DPIE for Regional NSW (0.6% growth per annum), but half the rate forecast for NSW (1.3% per annum), noting that the latter is strongly influenced by projected growth for Greater Sydney.

It is also noted that .id Consulting's forecast is more in line with historical trends for Bega Valley Shire (around 0.7% over annum over the past decade), and quite different to DPIE (2019) population projections for Bega Valley, which actually show a small decline in the LGA's population by 2041.

The Shire's historical growth rates, as well as increased growth of regional areas during the Covid 19 pandemic and potential for this to translate to ongoing structural change in the nature of work

¹¹ This is dwellings that were unoccupied on Census night, and includes dwellings where residents were temporarily absent on that night as well as those that are rented as short term or holiday lettings.

¹² Id. Consulting (2018) *Griffith City Population and household forecasts 2016 to 2036*.

and living arrangements, indicates that the .id Consulting projections are likely to be more reasonable.

The following table summarises id. Consulting’s key population and housing projections. This is followed by more detailed analysis of these key indicators.

Table 2.3: Forecast population, households and dwellings

Bega Valley Shire	Forecast Year				
	2016	2021	2026	2031	2036
Population	33,944	34,951	35,919	36,948	38,138
Change in pop (each 5 yrs)	-	1,007	968	1,029	1,190
Households	14,873	15,593	16,302	17,030	17,756
Average household size	2.25	2.21	2.17	2.13	2.11
Dwellings	17,674	18,464	19,283	20,156	21,036
Change in dws (each 5 yrs)	-	790	819	873	880

Source: id. Consulting Population and Household Forecasts 2016-2036 and JSA (2021) calculation

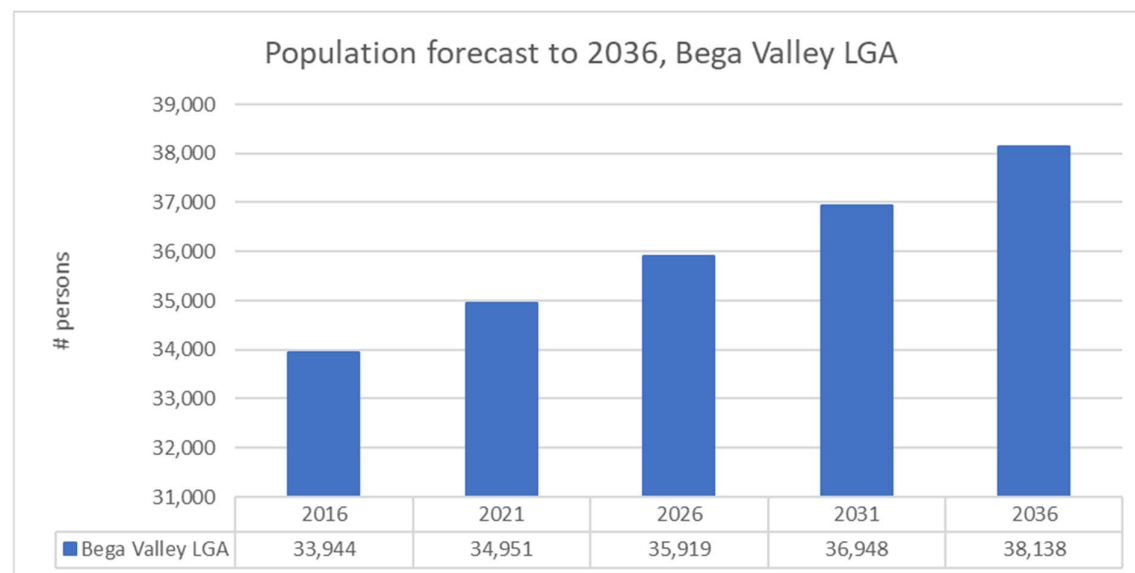


Figure 2.4: Population forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

2.3.2 Age group forecast to 2036

By far, population growth is forecast to be predominantly in the oldest age groups, mainly those aged 70-84 years and also amongst those aged 85+ years. These forecasts thus indicate that there will be an aging of the existing population and possibly some in-migration of the oldest groups, where as there is projected to be a loss and likely non-replacement of young and middle aged people from the LGA over the period.

This is shown in the table below, and the graph that follows.

Table 2.4: Forecast population change 2016-2036 by age group, Bega Valley LGA

Area	Age Group	# pop change 2016-2036	% pop change 2016-2036
Bega Valley LGA	0-14 years	-1	0.0%
Bega Valley LGA	15-24 years	-233	-7.4%
Bega Valley LGA	25-39 years	+239	+5.7%
Bega Valley LGA	40-54 years	-369	-5.7%
Bega Valley LGA	55-69 years	-187	-2.1%
Bega Valley LGA	70-84 years	+3,755	+81.0%
Bega Valley LGA	85+ years	+989	+102.5%
Bega Valley LGA	TOTAL	+4,194	+12.4%

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

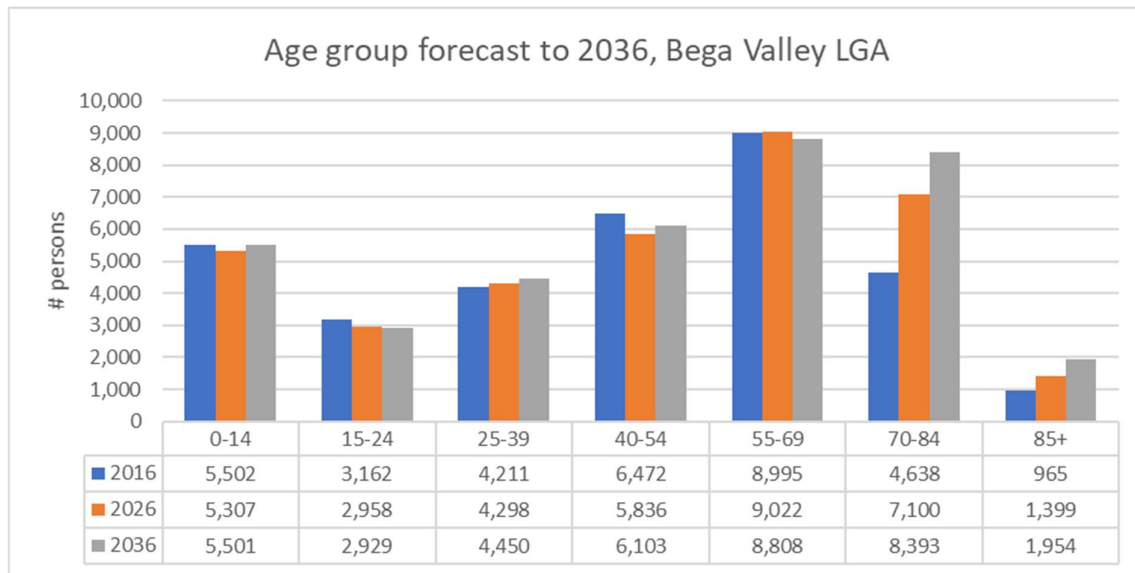


Figure 2.5: Age group forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

2.3.3 Household quantum, size and type forecast to 2036

Projected Total Households

There is projected to be an increase of around 2,883 households by 2036, or a total increase of 19.4%. This is shown in the table below, and at 5-year intervals in the graph that follows.

Table 2.5: Household forecast change 2016-2036, Bega Valley LGA

	# hhold change 2016-2036	% hhold change 2016-2036
Bega Valley LGA	+2,883	+19.4%

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

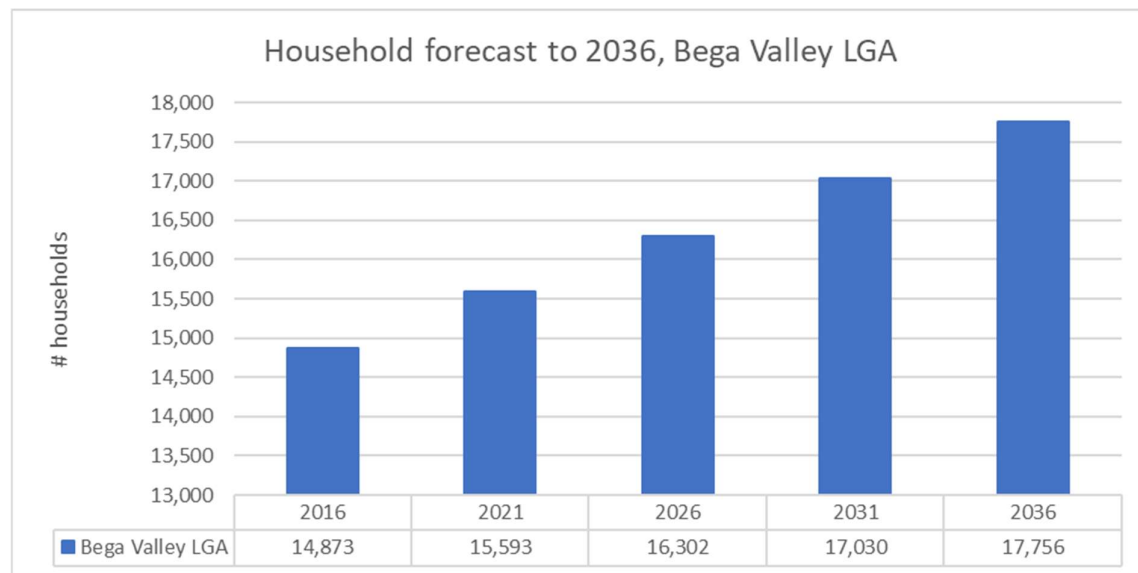


Figure 2.6: Household forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

Projected Household Size

The average size of households is already lower than average, due largely to the older age structure of the LGA, and is projected to decrease further to 2036 with the ongoing aging of the population, as shown below.

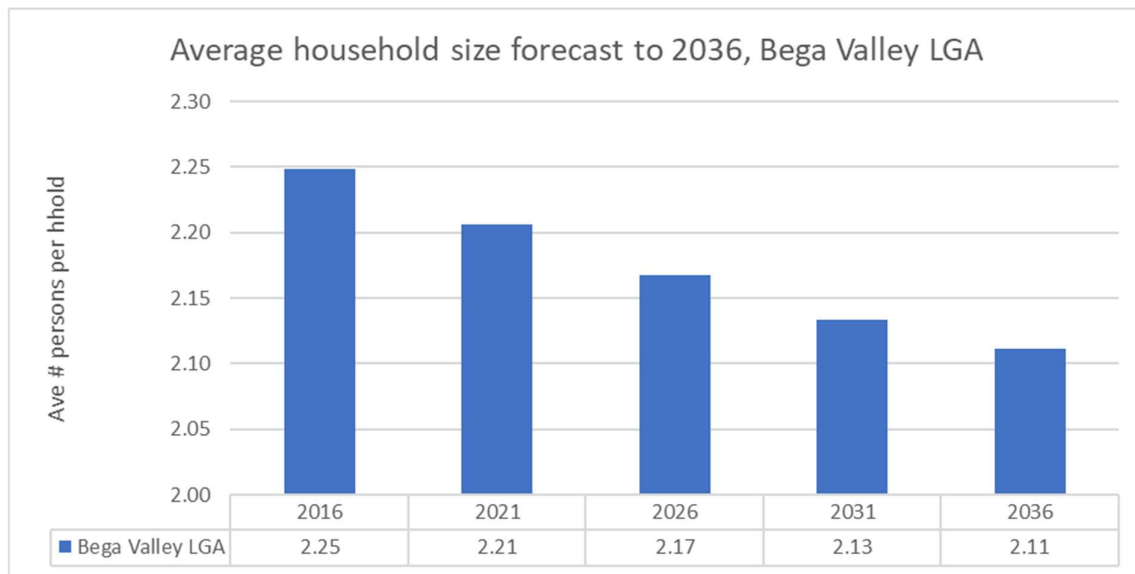


Figure 2.7: Average household size forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

Projected Household Type

In terms of household type, by far the largest increase will be in smaller households (Lone person and Couple households), largely related to the ongoing aging of the population and popularity of the Shire as a retirement destination. In numerical terms, between 2016 and 2036, this translates to an additional:

- 1,532 Lone person households
- 1,174 Couples without dependents
- 107 Couple with children families
- 76 One parent families
- 40 Other families
- -44 Group households

As such, this indicates that there will be the need for an additional:

- 2,706 smaller dwellings to accommodate households of one and two people; and
- 180 larger dwellings that can accommodate family households.

As discussed later, this does not automatically translate to the number and type of dwellings required, as there needs to be an allowance for a proportion of unoccupied private dwellings, and for the extent to which existing supply of dwellings meets local need or demand. The profile of those in housing stress is also a relevant consideration when planning for future dwellings types for meet the need for affordable rental accommodation.

This is shown in more detail in the table and figure below.

Table 2.6: Projected household change 2016-2036 by type, Bega Valley LGA

Area	Household type	# hhold change 2016-2036	% hhold change 2016-2036
Bega Valley LGA	Couple families with dependents	+107	+3.3%
Bega Valley LGA	Couples without dependents	+1,174	+21.2%
Bega Valley LGA	Group households	-44	-12.0%
Bega Valley LGA	Lone person households	+1,532	+36.8%
Bega Valley LGA	One parent family	+76	+5.3%
Bega Valley LGA	Other families	+40	+24.0%
Bega Valley LGA	TOTAL	+2,883	+19.4%

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

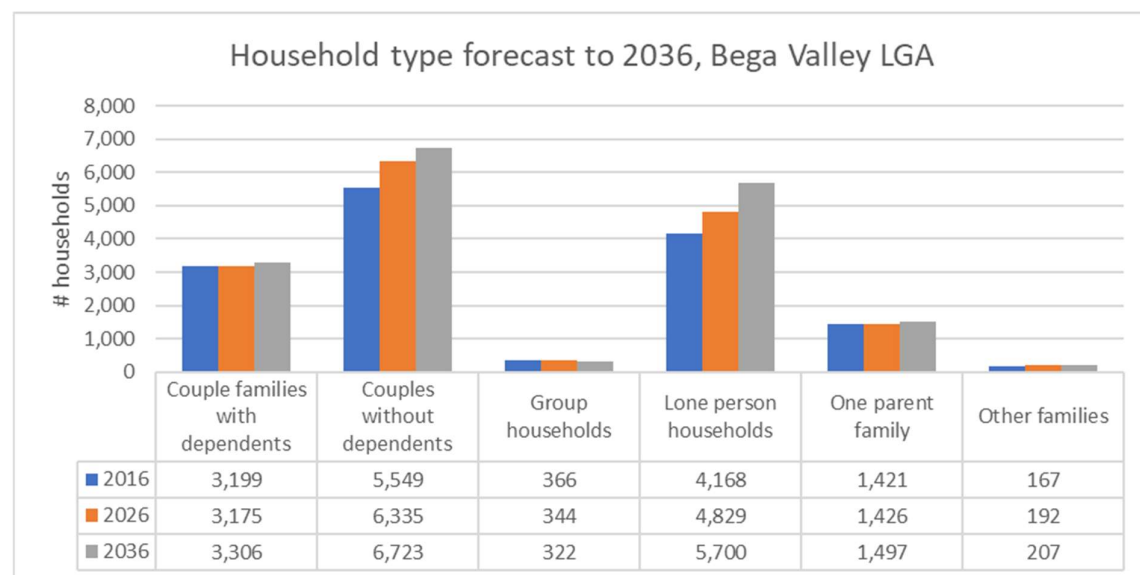


Figure 2.8: Household type forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

2.3.4 Dwelling forecast to 2036

There is projected to be a 19% increase in dwellings to 2036 (an additional 3,362 dwellings), which is a greater increase than projected population increase, and also more dwellings than households, likely due to the inclusion of a component of unoccupied private dwellings, and noting that there are around 17% more dwellings than households projected.

This is shown in the table below, and at 5-year intervals in the graph that follows.

Table 2.7: Dwelling forecast change 2016-2036, Bega Valley LGA

	# dwelling change 2016-2036	% dwelling change 2016-2036
Bega Valley LGA	+3,362	+19.0%

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

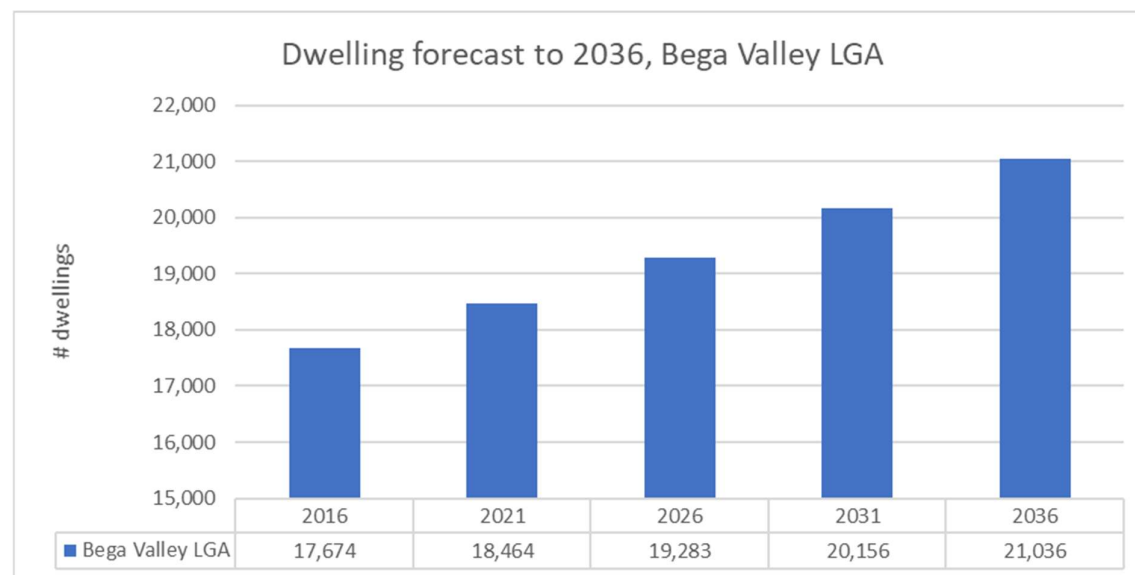


Figure 2.9: Dwelling forecast 2016-2036, Bega Valley LGA

Source: JSA 2021; .id (informed decisions), Dec 2017, <https://forecast.id.com.au/bega-valley>

2.4 Unoccupied Private Dwellings

A relatively high proportion of private dwellings in Bega Valley Shire were unoccupied or occupied by visitors only on the night of the 2016 Census. The rate of such dwellings was almost 20% of all private dwellings (one in five dwellings) compared with around 9% for Rest of NSW.

Of these unoccupied private and visitor only dwellings:

- 73% were separate houses;
- 15% were medium density housing types;
- 7% were flats and units; and
- 6% were other dwellings such as caravans and cabin.

There were particularly high rates of dwellings in the LGA that were unoccupied or occupied by visitors only, particularly in higher amenity coastal areas, where there is a concentration of holiday homes used by owners as ‘weekenders’ or rented on the short-term, holiday market, for example, Bermagui, where almost 40% of private dwellings were in this category.

The following table shows the proportion of dwellings that were unoccupied or occupied by visitors only on Census night for selected areas.

Table 2.8: Proportion of Unoccupied and Visitor Only Private Dwellings

	Unoccupied Private Dwellings	Dwellings Occupied by Visitors Only	Total
Pambula Beach	32.8%	3.5%	36.4%
Merimbula	25.4%	4.2%	36.4%
Bermagui	34.5%	4.1%	38.6%
Bega Valley Shire	17.4%	2.6%	20.0%
Rest of NSW	12.4%	1.7%	14.1%

Source: JSA 2021, based on data from ABS Census

The following maps show the rates for unoccupied private dwellings at the scale of State Suburb, with selected zooms by SA1 to provide a finer grained understanding of where there are higher rates of such dwellings. (Note that this does not include ‘visitor only’ accommodation).

These indicate that there was a particularly high rate of unoccupied private dwellings in some areas, including around Bermagui, Barragga Bay, Cuttagee, Merimbula, Tura Beach, Tathra, Wonboyn and Pambula Beach.

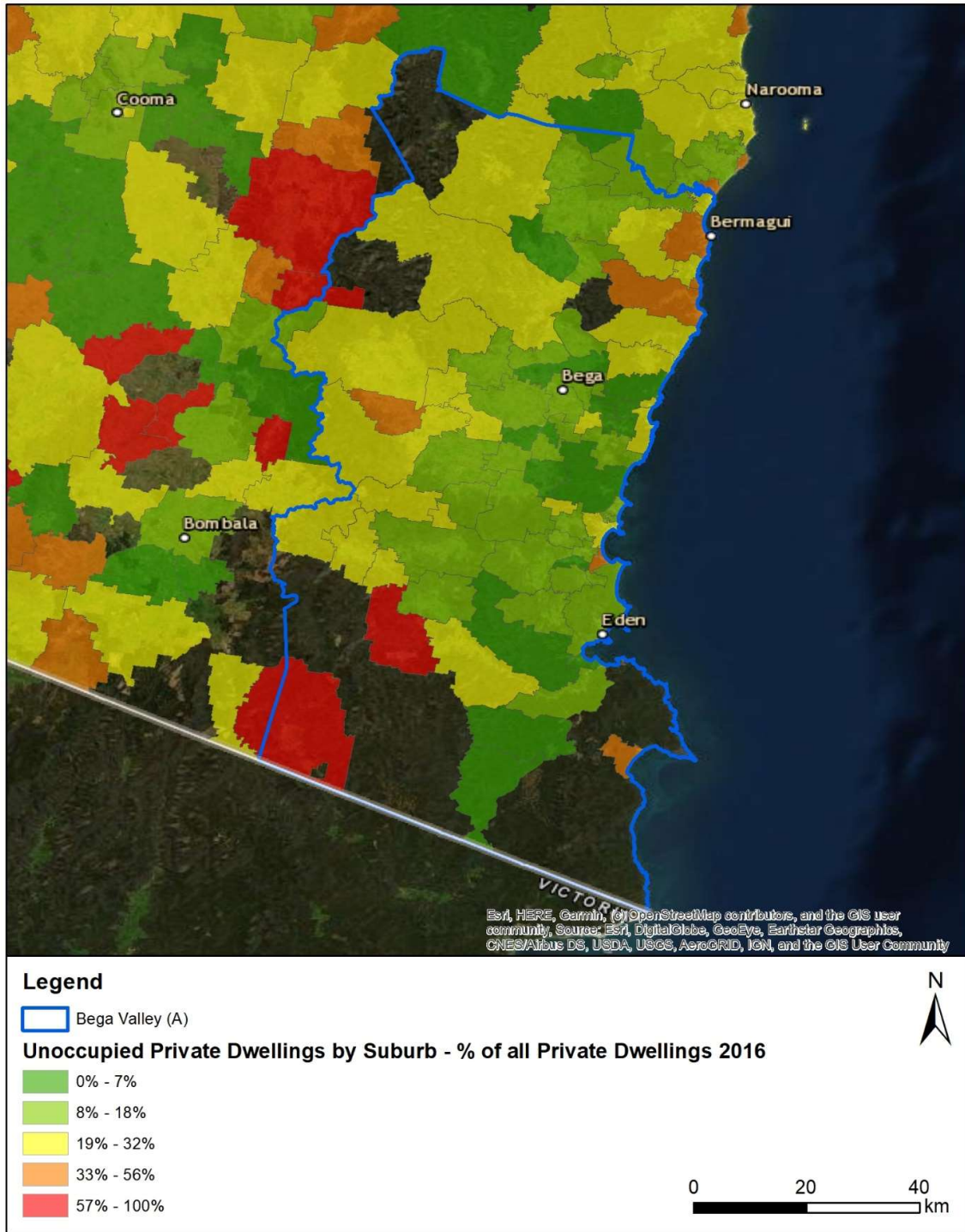


Figure 2.10: Bega Valley Shire showing Concentration of Unoccupied Private Dwellings by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

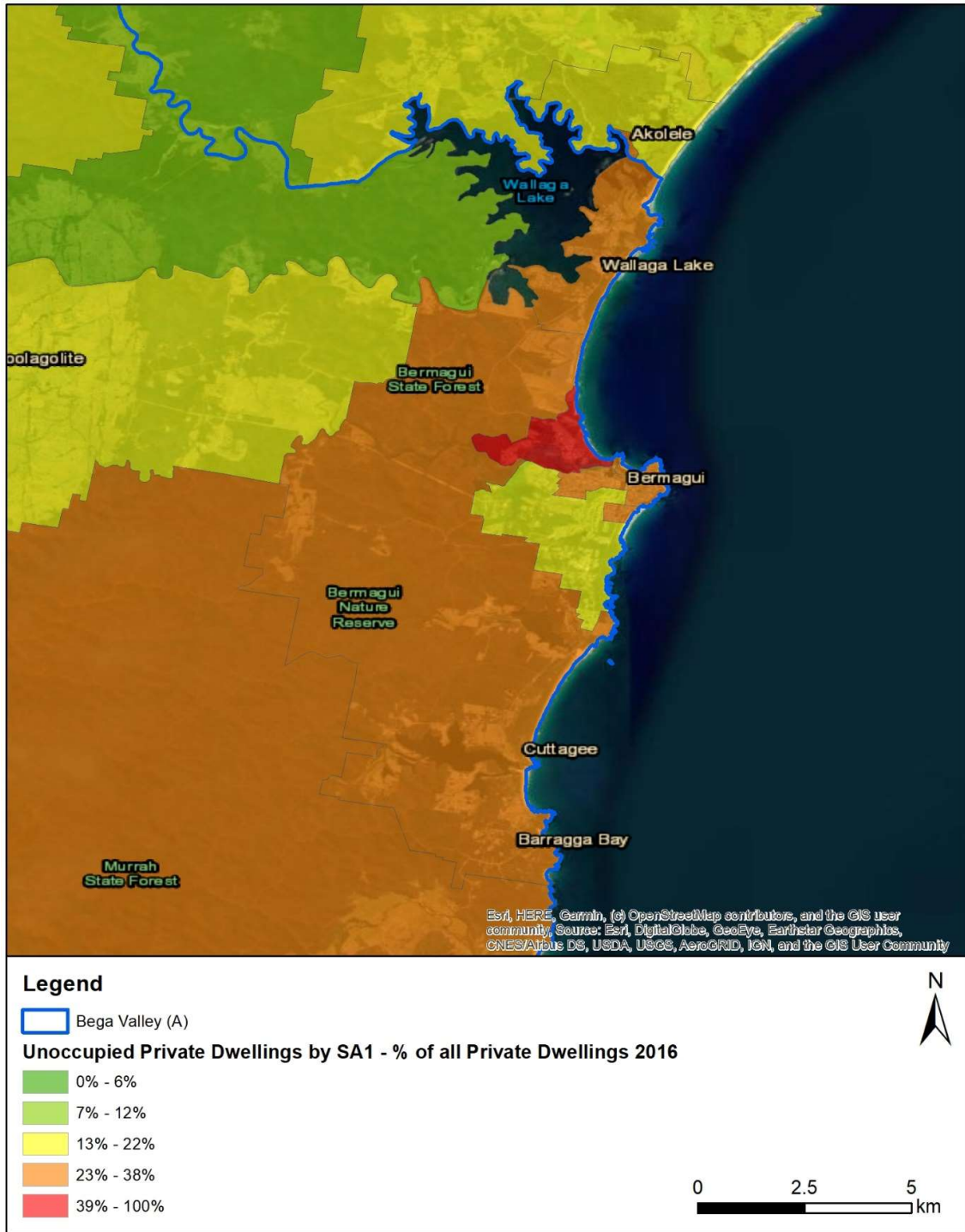


Figure 2.11: Concentration of Unoccupied Private Dwellings by SA1s – Bermagui and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

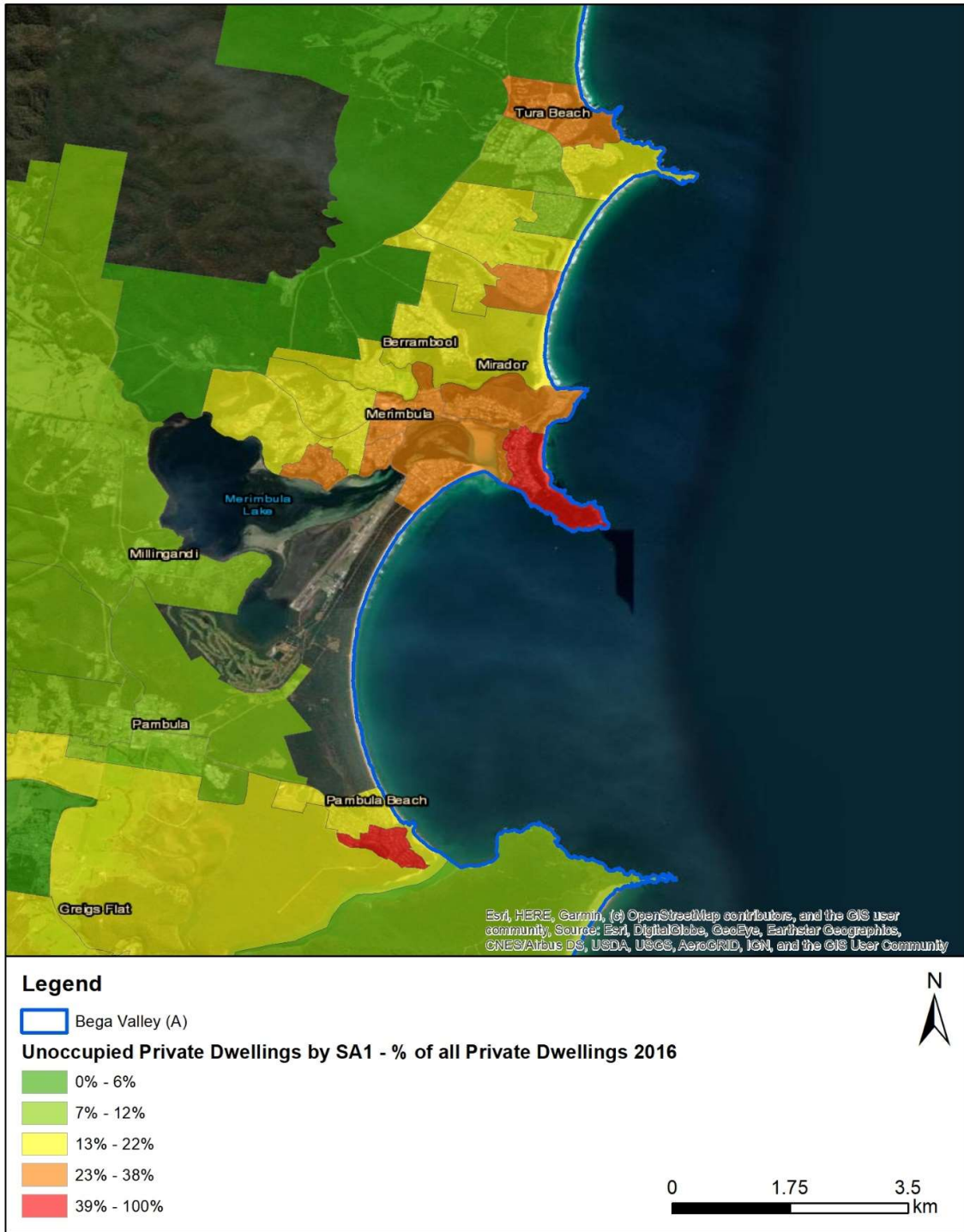


Figure 2.12: Bega Valley Shire showing Concentration of Unoccupied Private Dwellings by SA1s – Merimbula, Pambula and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

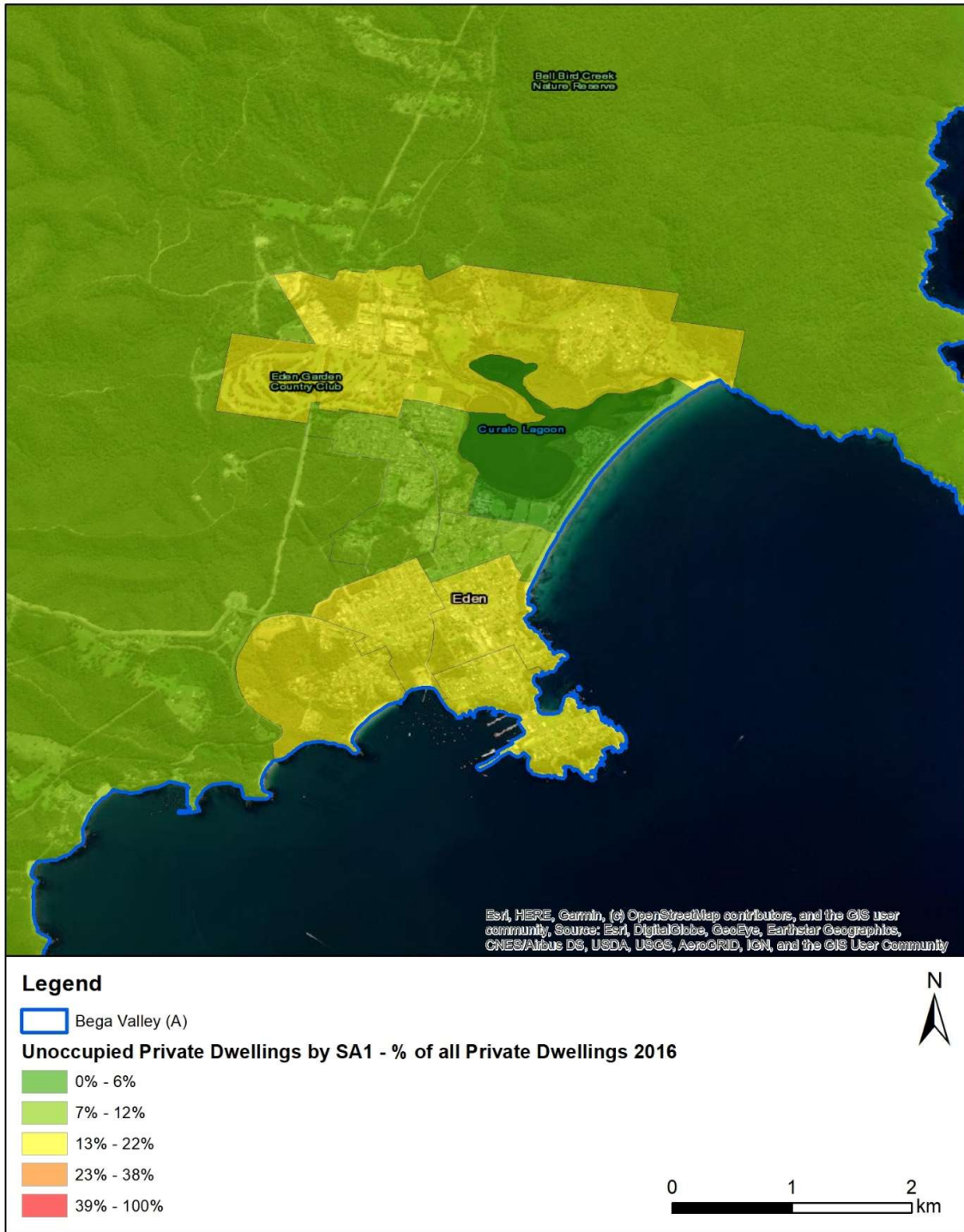


Figure 2.13: Bega Valley Shire showing Concentration of Unoccupied Private Dwellings by SA1s – Eden and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

2.5 SEIFA Disadvantage

The ABS (2016) Census Index of Relative Socio-economic Disadvantage (SEIFA Disadvantage) provides a weighted index of community wellbeing or disadvantage on 18 indicators of social wellbeing. Bega Valley Shire is average for LGAs in Australia (51st percentile) in this Index. However, there are areas of significant disadvantage as well as relative advantage across the LGA, and relative polarisation of towns, villages and hinterland areas in this regard, as shown in the map of State Suburbs that follows.

The towns of Bega and Eden were very disadvantaged on this indicator of community wellbeing, with Bega in the most disadvantaged 13% of areas in Australia and Eden in the most disadvantaged 11% of areas. Towns such as Bermagui and Merimbula are also relatively disadvantaged on this Index (in the most disadvantaged 25% and 30% of areas respectively). Some coastal areas were also quite different to adjacent towns in this regard. For example, Pambula was in the most disadvantaged 16% of Suburbs in Australia whereas Pambula Beach was in the **least** disadvantaged 30% of Suburbs.

There are also significant concentrations or pockets of severe disadvantage in SA1s (the smallest areas of Census analysis) across the Shire. For example, six of the SA1s that make up Bega urban area were highly disadvantaged, with two in the most disadvantaged 5% of areas in Australia, and others in the most disadvantaged 8%, 10%, 12% and 14% of areas; whilst four of Edens SA1s were also highly disadvantaged (in the most disadvantaged 3%, 6%, 11% and 13% of areas in Australia).

SEIFA Disadvantage is shown in the maps below by State Suburb, and at SA1 scale for selected urban areas in the Shire.

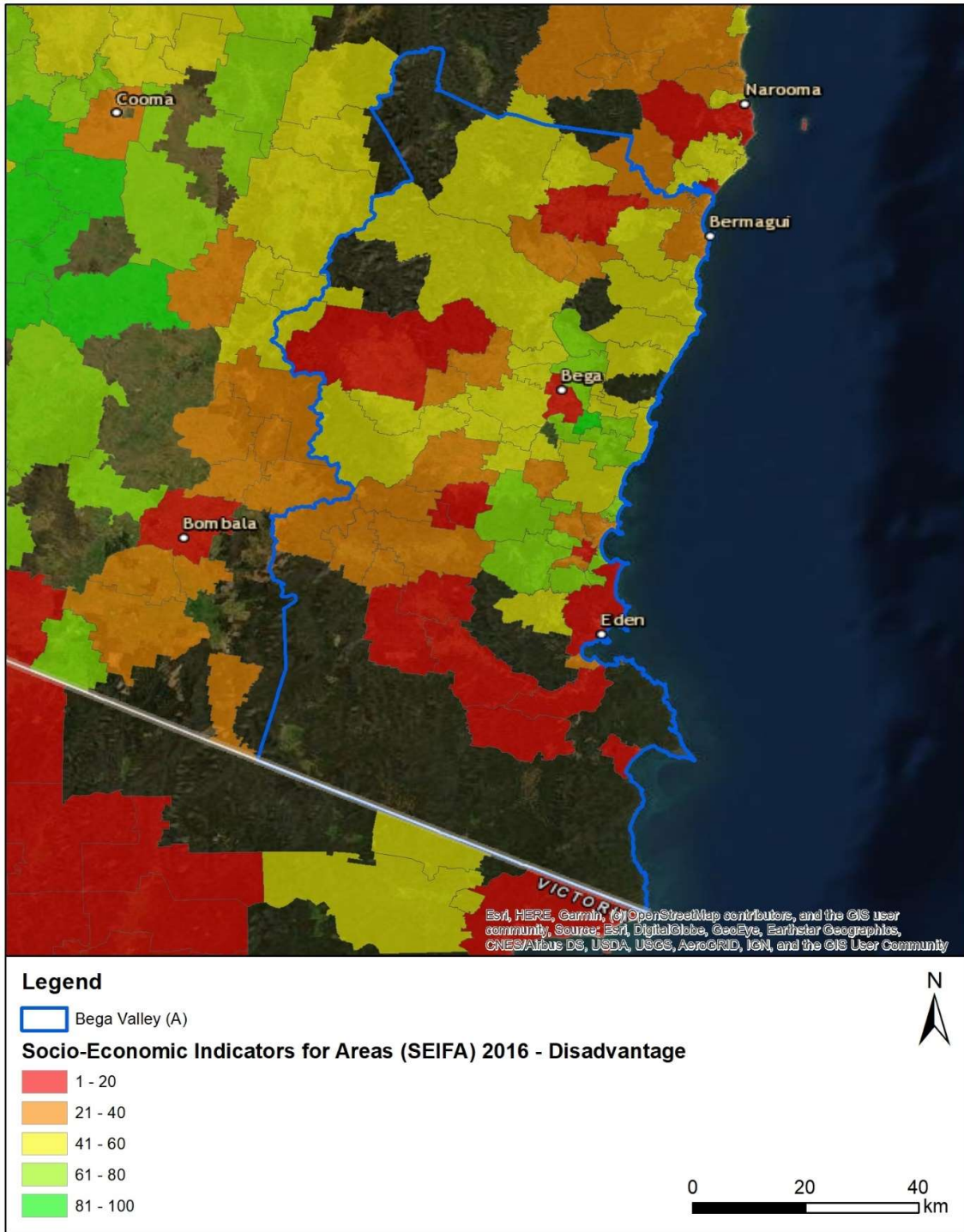


Figure 2.14: Bega Valley Shire showing SEIFA Disadvantage quintiles by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

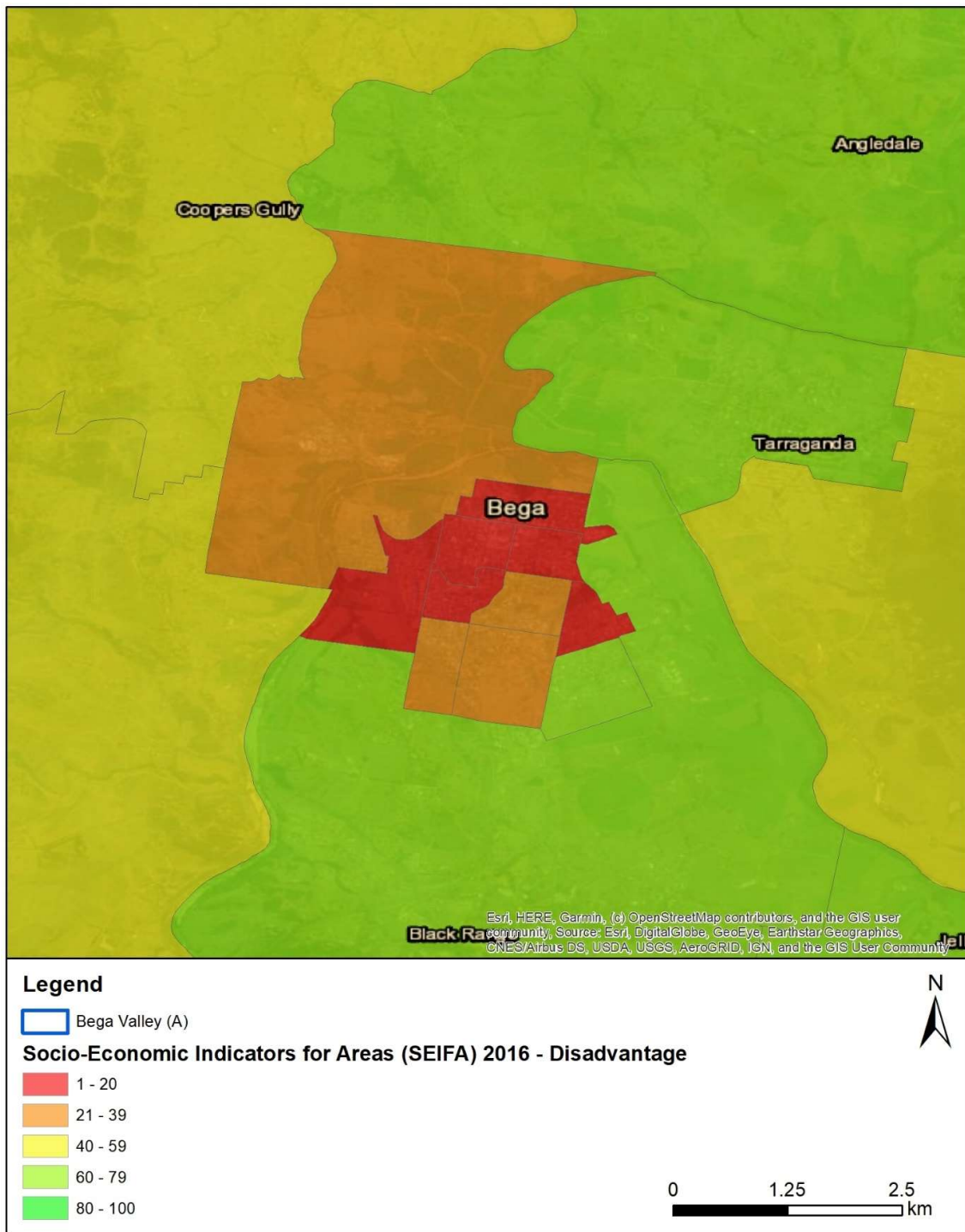


Figure 2.15: Bega Valley Shire showing SEIFA Disadvantage quintiles by SA1s - Bega Zoom

Source: JSA 2021, based on data from ABS 2016 Census

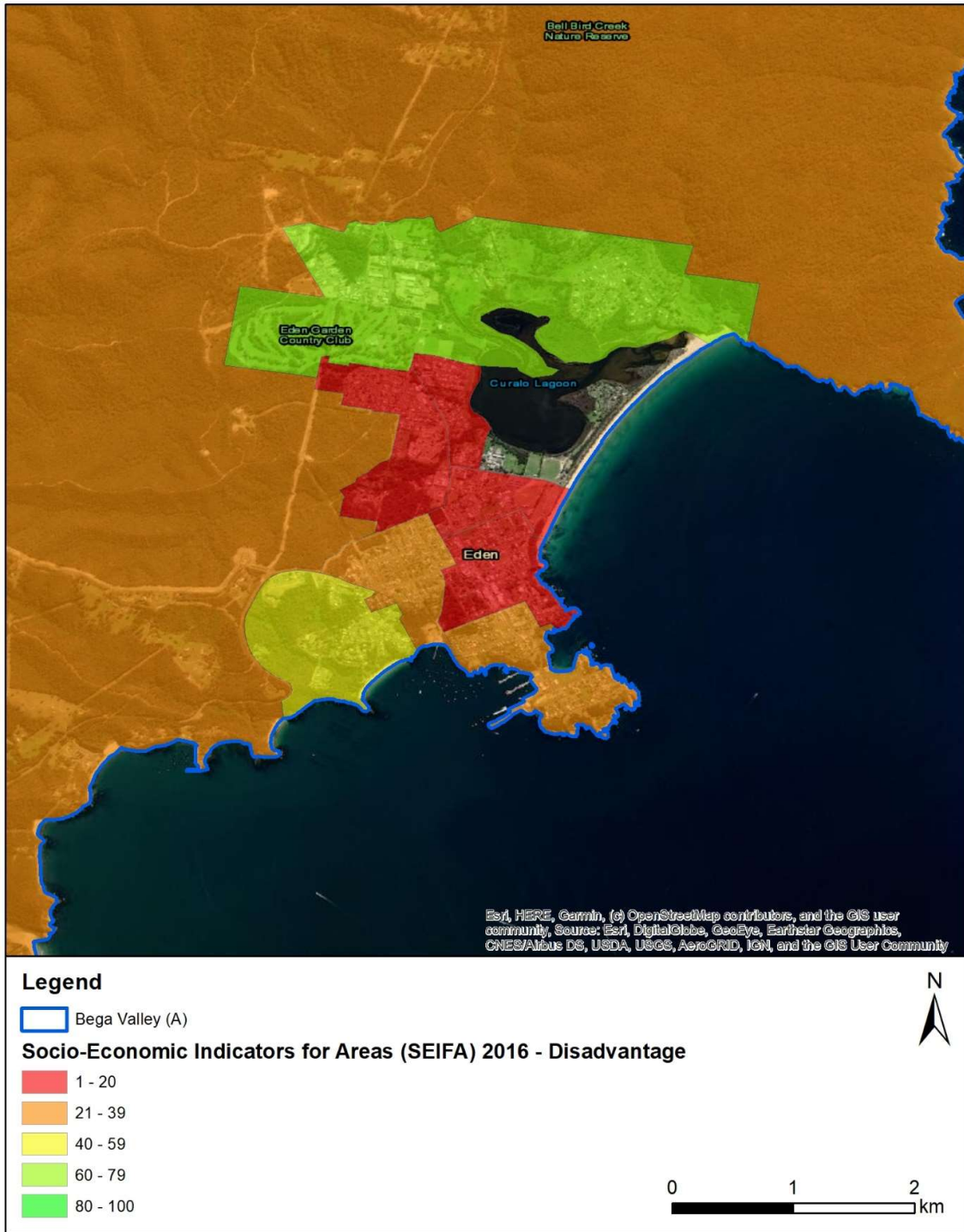


Figure 2.16: Bega Valley Shire showing SEIFA Disadvantage quintiles by SA1s - Eden Zoom

Source: JSA 2021, based on data from ABS 2016 Census

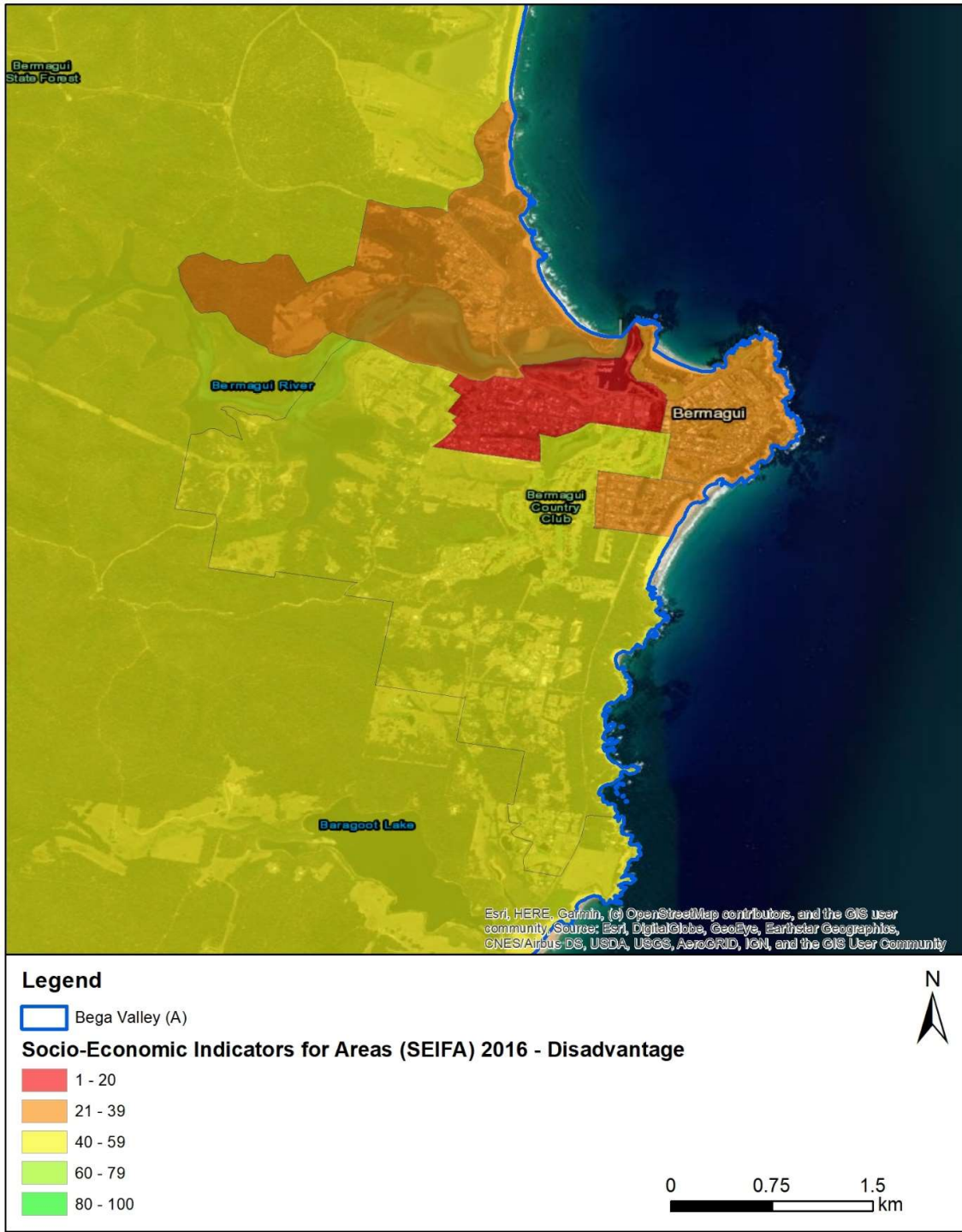


Figure 2.17: Bega Valley Shire showing SEIFA Disadvantage quintiles by SA1s – Bermagui Zoom

Source: JSA 2021, based on data from ABS 2016 Census

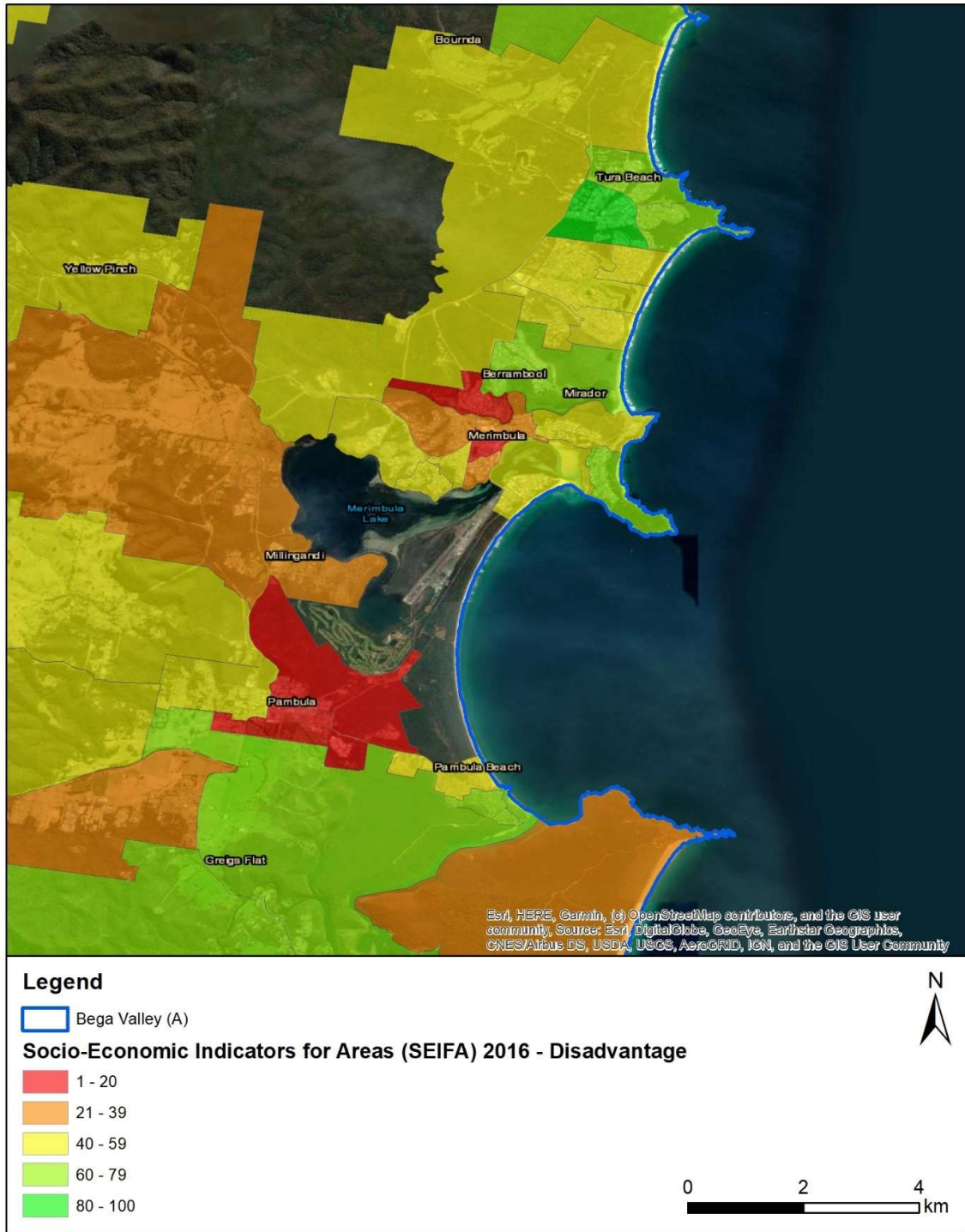


Figure 2.18: Bega Valley Shire showing SEIFA Disadvantage quintiles by SA1s – Merimbula and Pambula Zoom

Source: JSA 2021, based on data from ABS 2016 Census

2.6 Age Profile

2.6.1 Age Profile

In 2016 the **median age** in Bega Valley Shire was much older than for Rest of NSW (51 compared with 43 years). This largely reflects the Shire's popularity as a retirement area, and aging of the resident population over time. 'Bermagui area' has a particularly old median age (59 years).

Median age for relevant areas is shown in the table below.

Table 2.9: Median Age (2016)

	Median Age
Bega Valley Shire	51
Bega-Tathra SA2	46
Eden SA2	51
Merimbula-Tura Beach SA2	54
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay)	59
Bega-Eden Hinterland SA2	50
Rest of NSW	43

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

The following map shows median age by State Suburb across the LGA at the time of the 2016 Census.

This indicates that many suburbs within the Shire have an older than average median age, with some areas in coastal areas and the hinterland having a median age older than 57 years.

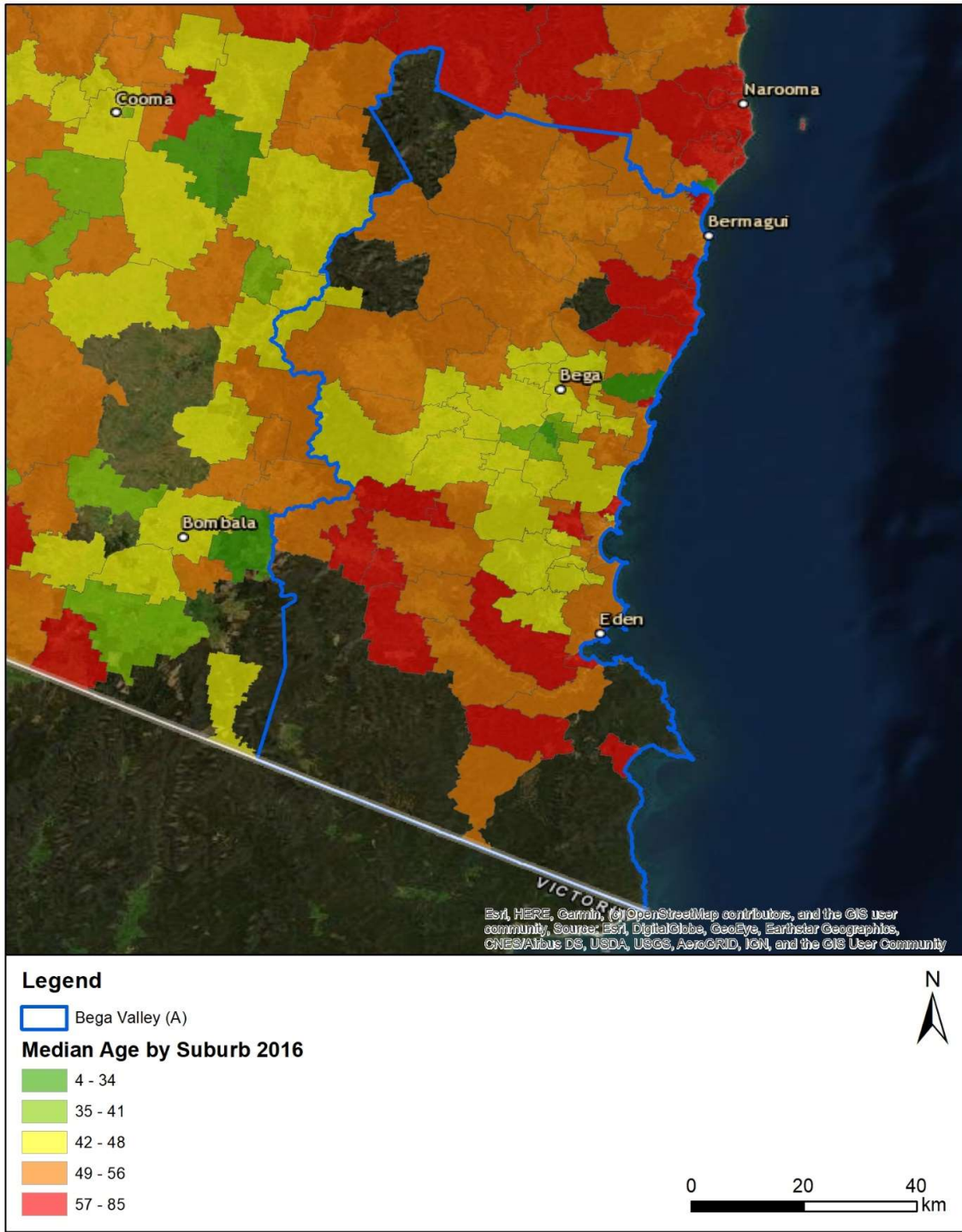


Figure 2.19: Bega Valley Shire showing Median Age (quintiles) by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

The graph below shows the **age profile** for Bega Valley LGA compared to Rest of NSW.

As would be expected from the much older than average median age, the age profile of Bega Valley Shire is also much older than average, with a much higher than average proportion of people aged 50 years or older (52% compared with 41% for rest of NSW), and a lower rate of people in younger age groups, as shown in the graph below.

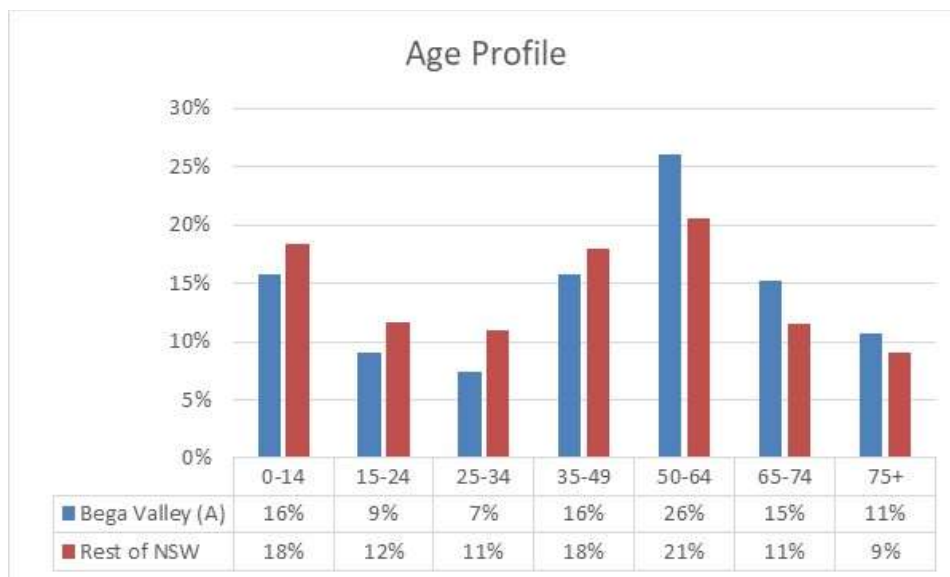


Figure 2.20: Age profile for Bega Valley LGA compared to Rest of NSW.

Source: JSA 2021, based on data from ABS 2016 Census

2.7 Household Profile

2.7.1 Household Profile

The graph below shows the household type profile for Bega Valley LGA compared with Rest of NSW.

Again, as would be expected from the much older age profile, there was a considerably higher proportion of households made up of lone persons and couples without children than for Rest of NSW (64% and 53% respectively), and a commensurately lower proportion of families with children, as shown below.

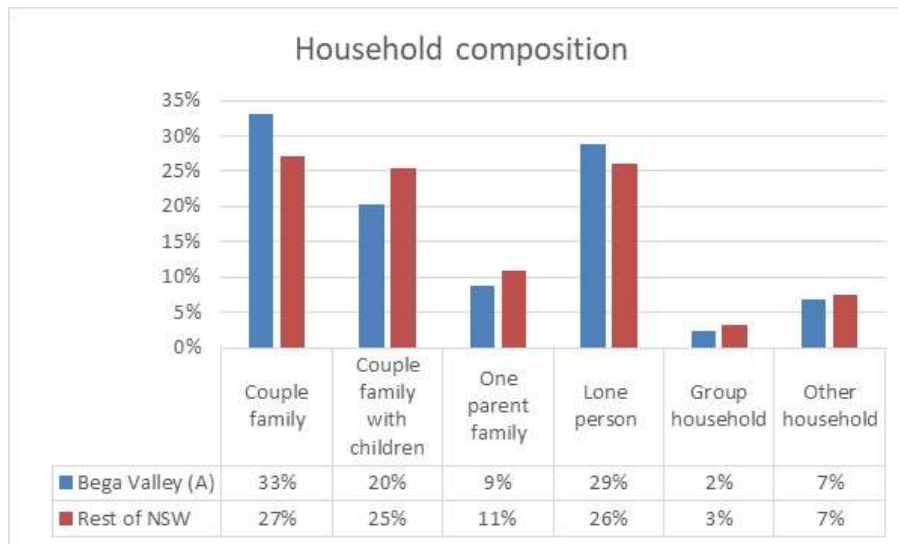


Figure 2.21: Household profile compared to Rest of NSW

Source: JSA 2021, based on data from ABS 2016 Census

2.8 Income Profile

2.8.1 Median Gross Weekly Household Income

In 2016, the median gross weekly household income for Bega Valley Shire was considerably lower than for Rest of NSW (\$986 per week compared \$1,168), likely related to higher rates of older people and retirees reliant on pensions. Median household income was particularly low for Eden and for 'Bermagui area', noting that the latter included Wallaga Lake, with a particularly low median household income (\$768 per week).

Median household income for relevant areas is shown in the table below, and graphically in the figure that follows.

Table 2.10: Median Household Income (2016)

	Median Household Income (\$)
Bega Valley Shire	\$986
Bega-Tathra SA2	\$1,061
Eden SA2	\$851
Merimbula-Tura Beach	\$1,014
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay)	\$820
Bega-Eden Hinterland SA2	\$982

Median Household Income (\$)	
Rest of NSW	\$1,168

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

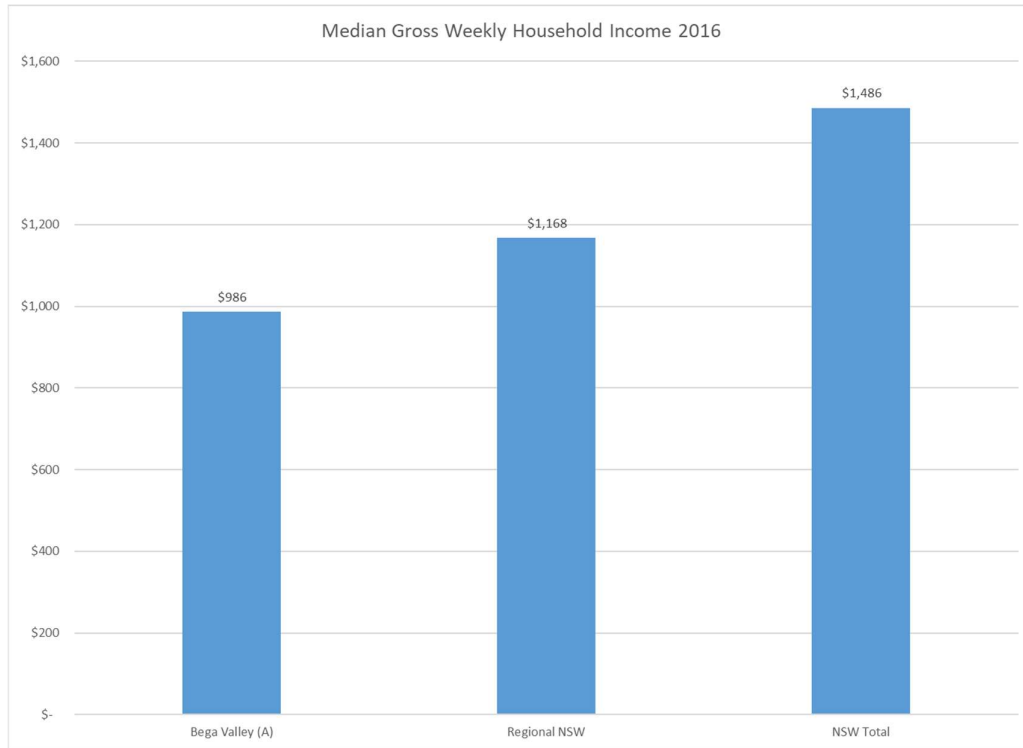


Figure 2.22: Median Gross Weekly Income for Relevant Areas

Source: JSA 2021, based on data from ABS 2016 Census

The following map shows median household income across Bega Valley Shire by State Suburb. As can be seen, there are a number of Suburbs that have much lower than average median incomes, whilst most of the State Suburbs are below the State average.

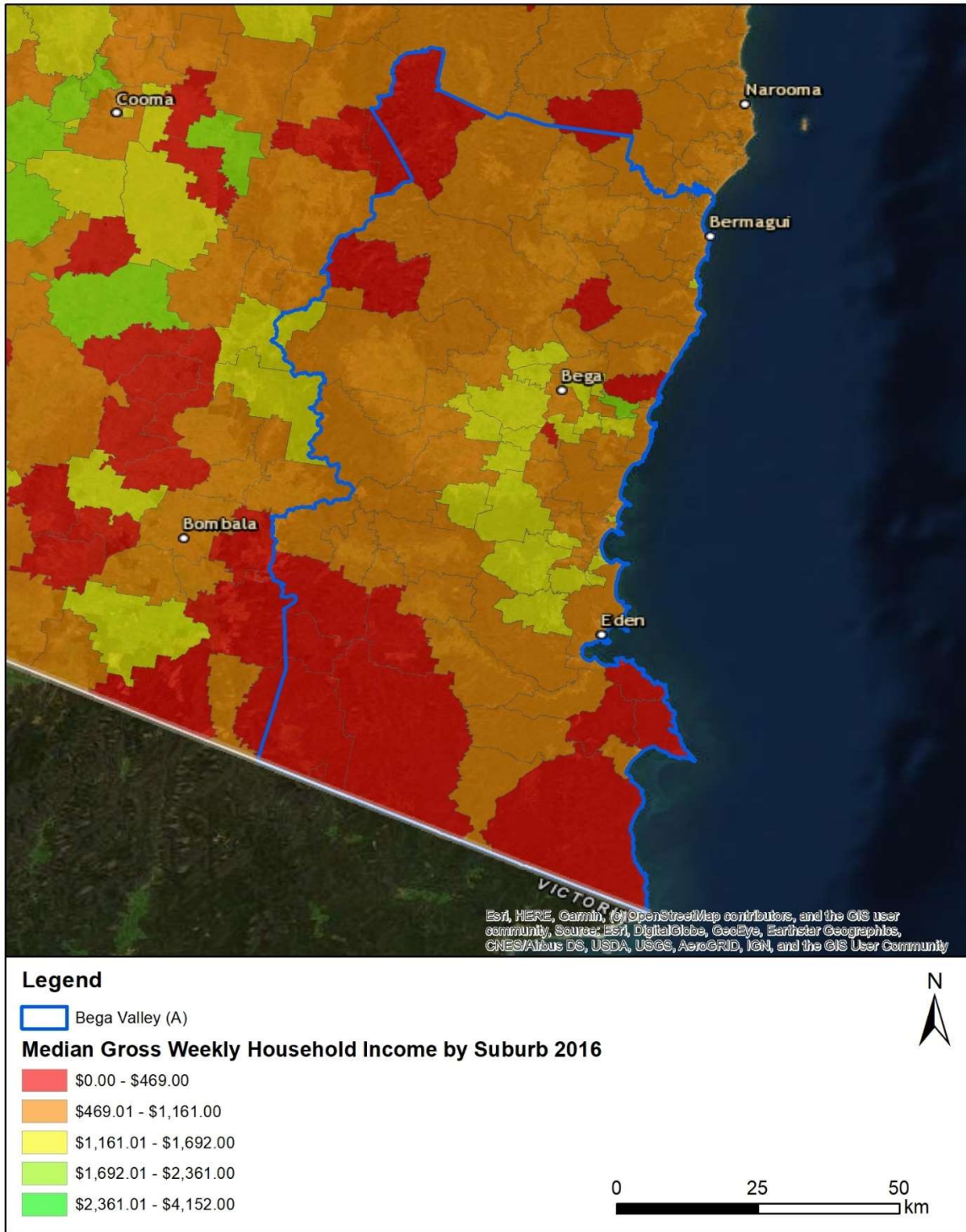


Figure 2.23: Bega Valley Shire showing Median Weekly Households Income by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

2.8.2 Gross Weekly Household Income

The graph below shows the distribution of income for Bega Valley Shire compared to Rest of NSW.

There were substantially more households in the LGA on very low incomes as defined in the Act than for Rest of NSW (around 26% compared with 21%), and also for low incomes (25% compared with 22%) and for moderate incomes (21% compared with 18%). In total, around 72% of households in the LGA were very low, low or moderate incomes compared with 60% for Rest of NSW, which is not surprising given the age and median incomes of the respective populations.

This is shown in more detail in the following graph.

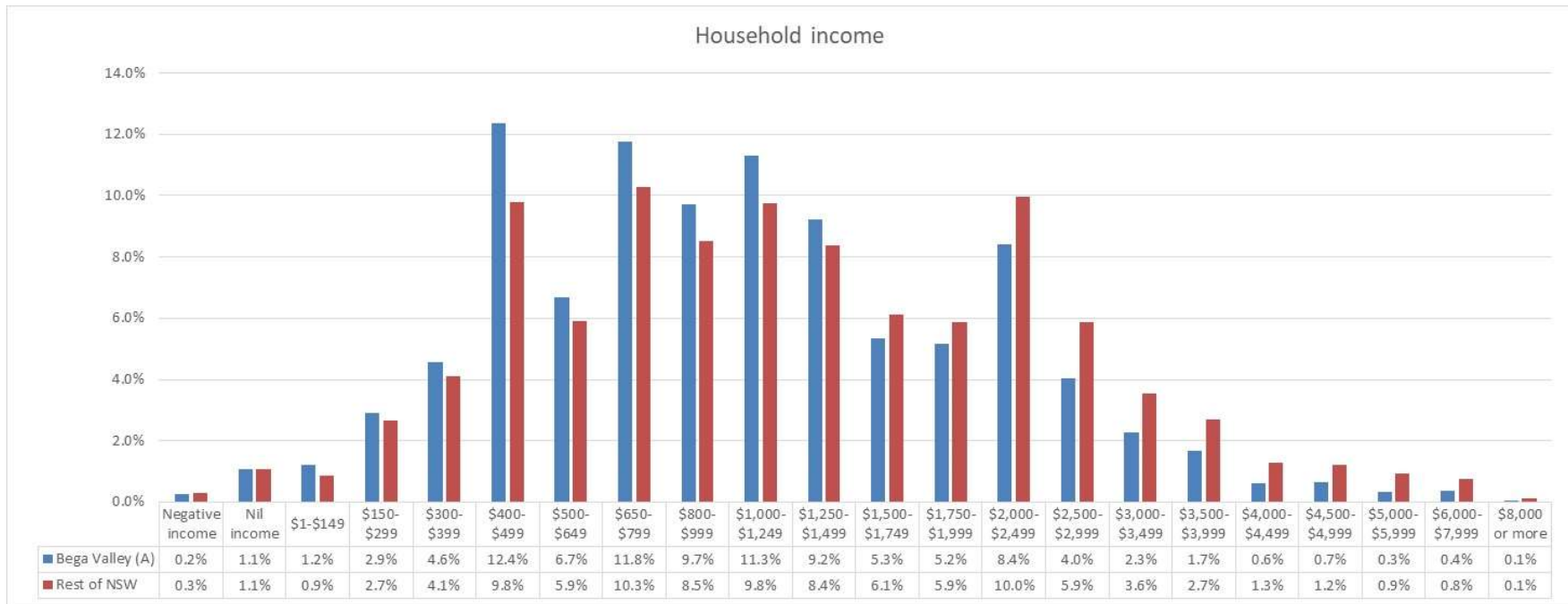


Figure 2.24: Weekly Household Income for selected areas.

Source: JSA 2021, based on data from ABS 2016 Census

2.9 Educational Profile

Residents of Bega Valley LGA typically have a similar or slightly more advantaged educational profile to Rest of NSW with regard to high school completion and rates of post-secondary qualifications, as shown in the following graphs.

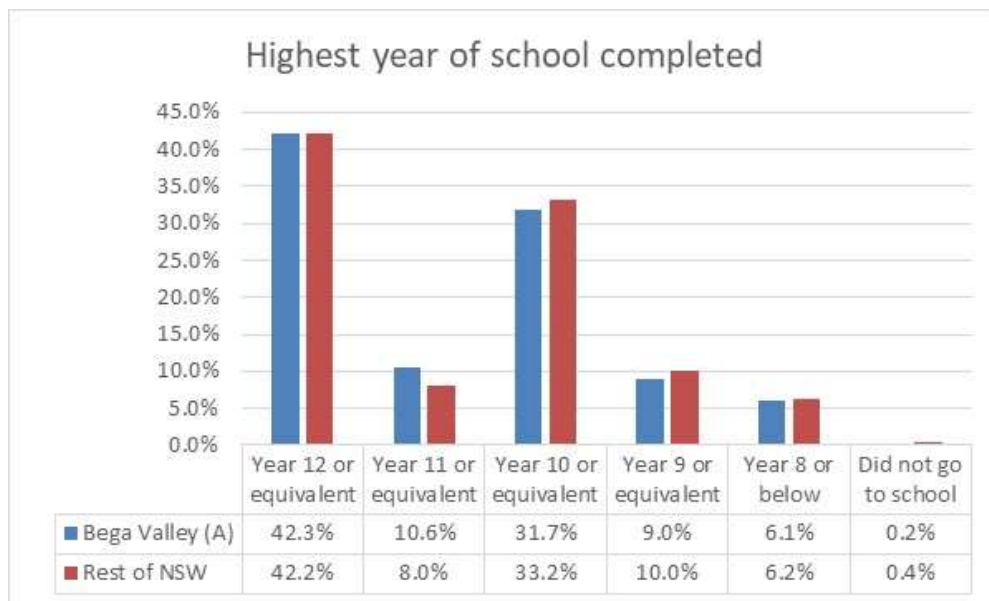


Figure 2.25: Highest year of school for selected areas.

Source: JSA 2021, based on data from ABS 2016 Census

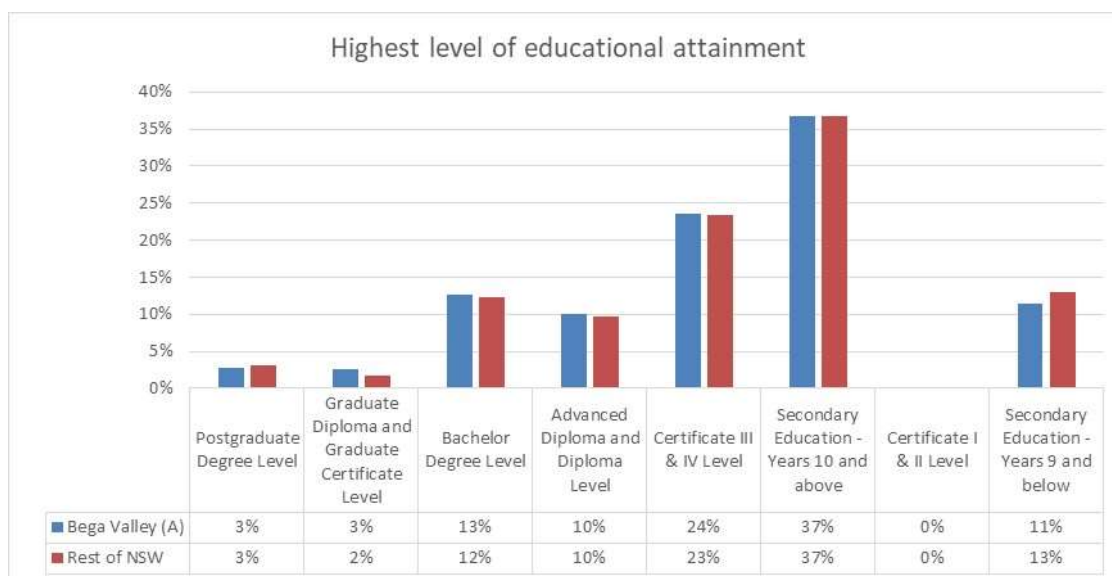


Figure 2.26: Educational attainment for selected areas.

Source: JSA 2021, based on data from ABS 2016 Census

2.10 Need for Assistance with Core Activities

The ABD Census indicators, Need for Assistance with Core Daily Activities, is an indicator of severe disability for an individual. The LGA is higher on this indicator than NSW generally. However, a number of State Suburbs in the LGA have a much higher rate of people with severe disability, largely related to the very old age structure of these areas, as shown in the map that follows.

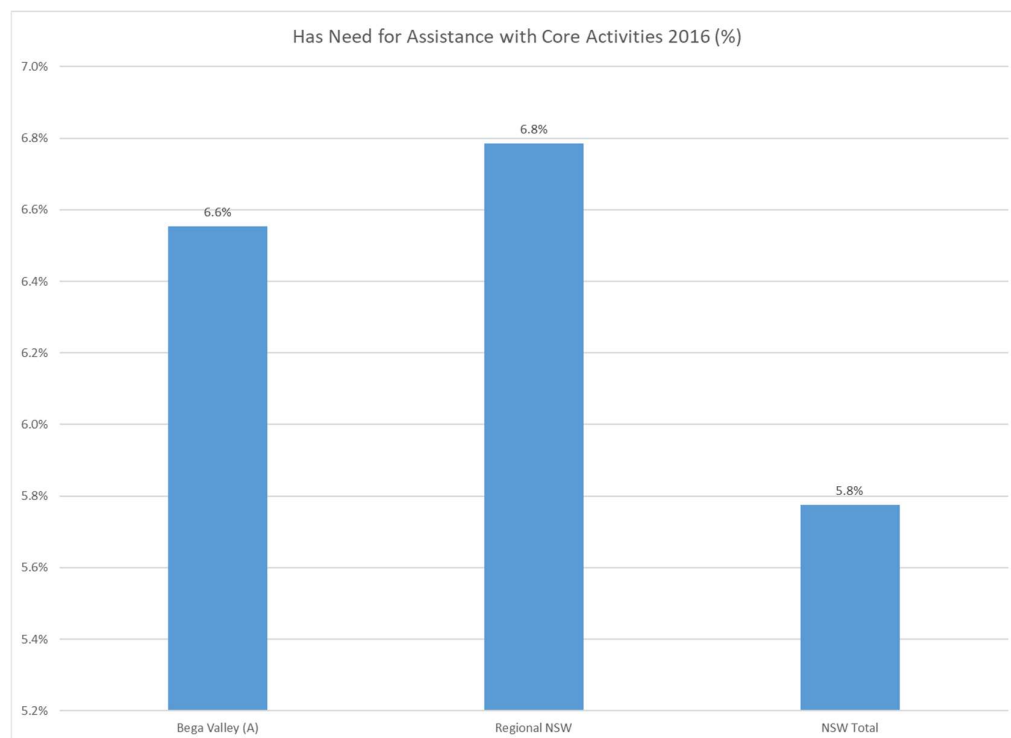


Figure 2.27: Need for Assistance with Core Daily Activities

Source: JSA 2021, based on data from ABS 2016 Census

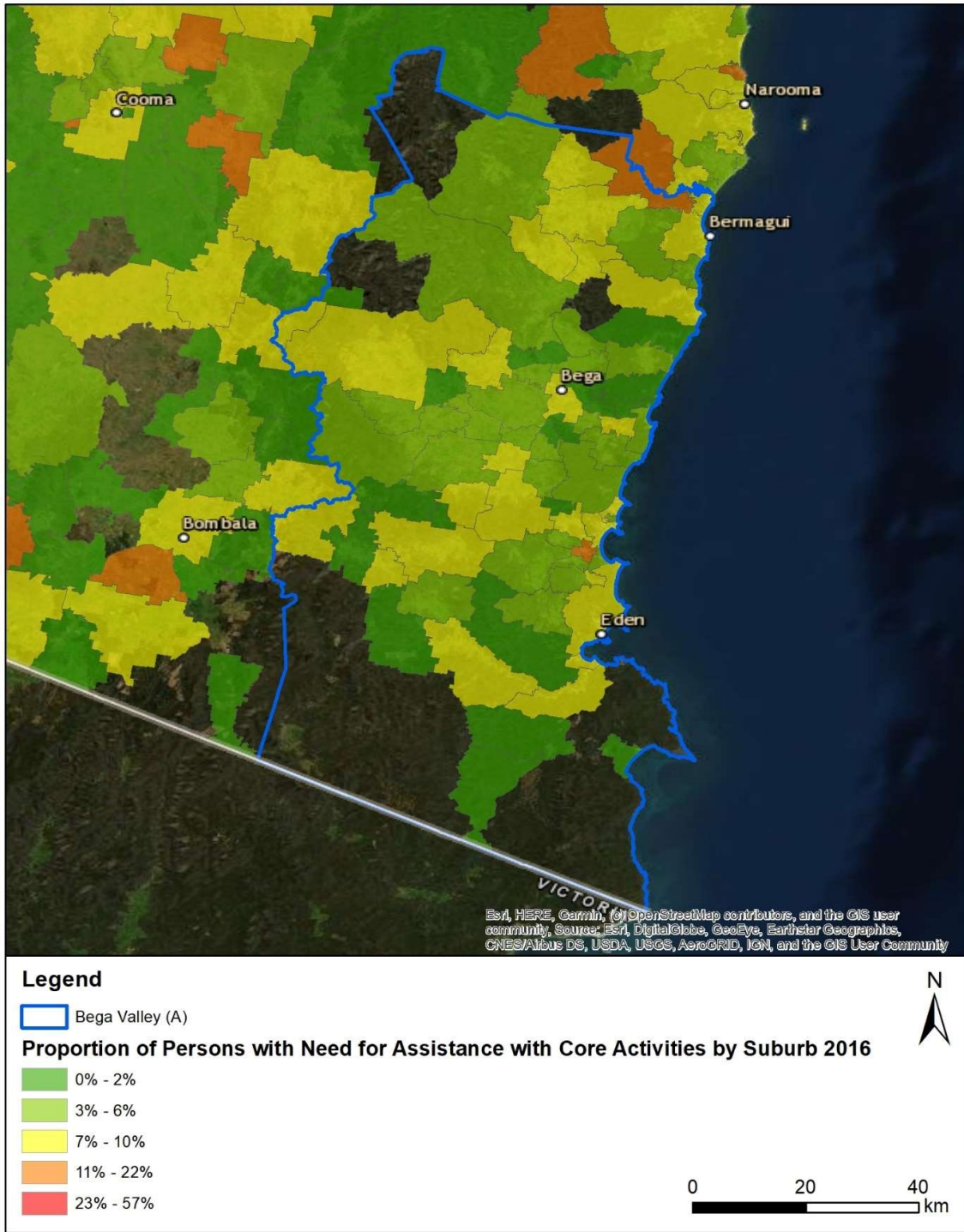


Figure 2.28: Bega Valley Shire showing Need for Assistance with Core Activities by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

2.11 Aboriginality

A lower than average proportion of people identified as being from an Aboriginal or Torres Strait Island background in the LGA compared with Rest of NSW. In 2016, 3.1% of people in Bega Valley LGA were Aboriginal or Torres Strait Islanders, compared with 5.5% for rest of NSW.

Median age for relevant areas is shown in the table below.

Table 2.11: Aboriginal and Torres Strait Islanders (2016)

	ATSI (No)	ATSI (%)
Bega Valley Shire	1,042	3.1%
Bega-Tathra SA2	333	4%
Eden SA2	226	7%
Merimbula-Tura Beach	194	1.8%
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay)	67	6%
Bega-Eden Hinterland SA2	222	2.5%
Rest of NSW	145,189	5.5%

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

2.12 Labour Market

2.12.1 Change in Labour Force 2006-2016

As would be expected from its older age profile, the LGA has a lower than average rate of labour force participation, and higher than average rate of people leaving the labour force. Its labour force was also lower than average over the decade to 2016, as shown in the following table.

Table 2.12: Changes in labour force over time

	Bega Valley LGA	Rest of NSW
Participation Rate 2016	54%	59%
Change in participation rate 2006-2016	-3.6%	-0.2%
Annual change in labour force 2006-2016	0.4%	0.9%

Source: JSA 2021, based on data from ABS Census

2.12.2 Unemployment 2001-2016

Levels of unemployment in Bega Valley LGA were much lower than average in 2016, which would be expected from its lower than average labour force participation rate overall. The unemployment rate decreased in the LGA from 2006-16, which was very different to Rest of NSW where unemployment actually increased, although the change in local unemployment may have been due to people leaving the labour force, for example, through retirement rather than an improvement in the jobs market.

Table 2.13: Changes in unemployment rate over time

	Bega Valley LGA	Rest of NSW
Unemployment rate 2006	7.0%	6.6%
Unemployment rate 2016	5.4%	7.0%
Change 2006-2016	-23%	+6%

Source: JSA 2021, based on data from ABS Census

2.13 Population Mobility

2.13.1 Migration

Overall Migration

The graph below shows inward, outward and net migration for Bega Valley Shire for selected areas for the period 2011 to 2016.

Overall, there was a net inward migration of 895 people from 2011 to 2016. The increase in Estimated Resident Population during this time was around 1,300 people, suggesting that around 70% of total population increase during this period came from migration into the LGA.

The following table shows that there was a reasonable amount of population 'churn', as well as quite diverse areas from which people moved into and out of the LGA. In net terms, the largest number of people came from Greater Sydney, Balance of Capital Region and the ACT, whilst there was also some net migration from Balance of NSW, Balance of Australia and Victoria, whilst there was a relatively direct exchange of people moving to and from Illawarra, the Southern Highlands and Shoalhaven.

Table 2.14: Inward, Outward and Net Migration Bega Valley LGA 2011-2016

	Inward Migration	Outward Migration	Net Migration
Greater Sydney	813	427	386
Balance of Capital Region	693	456	237
ACT	607	485	122
Balance of NSW	854	793	61
Balance of Australia	726	668	58
Victoria	927	885	42
Illawarra +Southern Highlands & Shoalhaven	391	402	-11
TOTAL	5011	4116	895

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

Migration and Age

In net terms, those in their late teens and young adults leave Bega, likely seeking educational and employment opportunities in larger metropolitan centres. The largest amount of net inward migration was amongst those aged 50 to 69 years of age, whilst young families also moved into the LGA in net terms, as can be seen in the following graph.

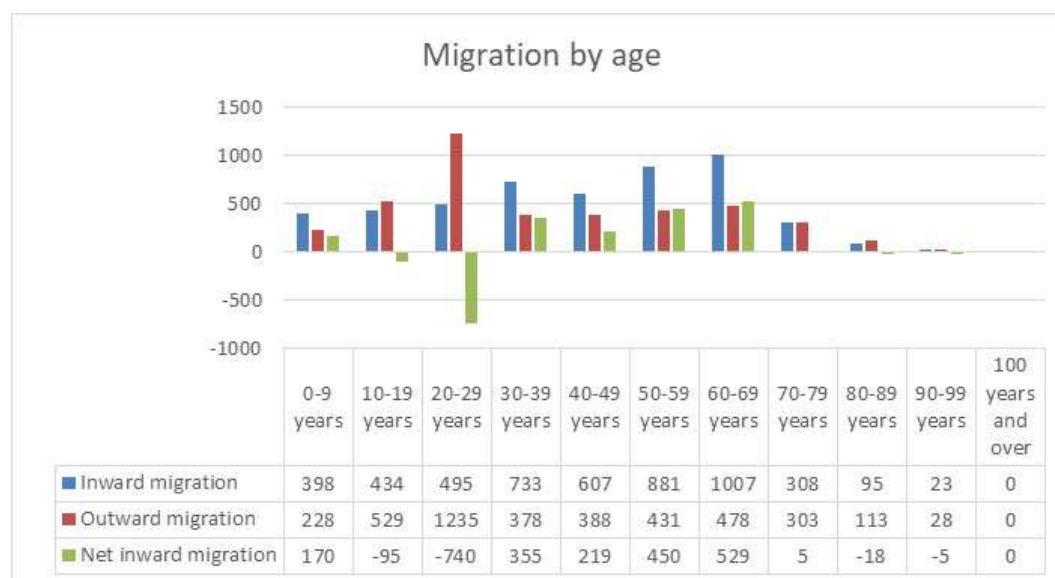


Figure 2.29: Inward, outward and net migration for Bega Valley LGA, 2011-2016 by age group.

Source: JSA 2021, based on data from ABS 2016 Census

Migration and Income

There was a reasonable spread of income across people who moved into Bega Valley Shire in net terms, although a somewhat higher concentration amongst people on lower incomes, including those associated with the aged pension and self-funded retirement, as shown below.

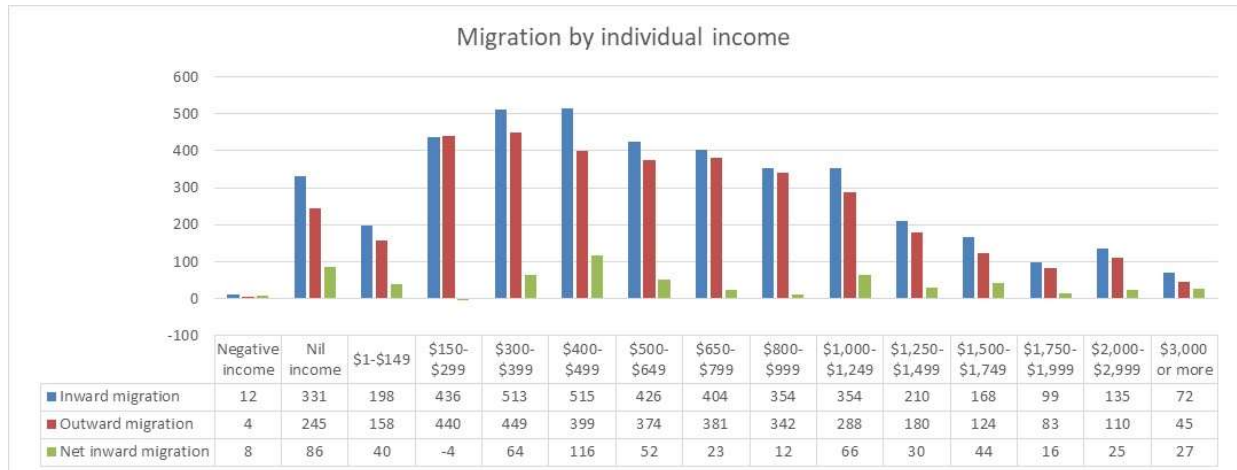


Figure 2.30: Inward, outward and net migration for Bega Valley LGA 2011-16 by personal income.

Source: JSA 2021, based on data from ABS 2016 Census

2.14 Homelessness and ‘At Risk’ of Homelessness

2.14.1 What is homelessness?

The Australian Bureau of Statistics defines homelessness as follows.¹³

When a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:

- is in a dwelling that is inadequate; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

Although some agencies and research categorises people as being in different degrees of homelessness,¹⁴ the ABS treats people in the following Census categories as ‘homeless’:

- Persons living in improvised dwellings, tents, or sleeping out
- Persons in supported accommodation for the homeless
- Persons staying temporarily with other households
- Persons living in boarding houses

¹³ ABS 4922.0 (2012) Information Paper – A Statistical Definition of Homelessness

¹⁴ For example, primary homelessness as ‘sleeping rough’, as well as secondary and tertiary homelessness as variously ‘couch surfing’, staying in more temporary forms of accommodation, etc.

- Persons in other temporary lodgings
- Persons living in 'severely' crowded dwellings

ABS counts people in the following Census categories as 'marginally housed',¹⁵ and therefore at risk of homelessness:

- Persons living in other crowded dwellings
- Persons in other improvised dwellings
- Persons who are marginally housed in caravan parks

2.14.2 Characteristics of homeless people generally

Of people accessing homelessness services in NSW in 2014-15,¹⁶

- 58% were female
- 42% were male
- 51% were under 25, including 22% under 15¹⁷
- 25% were Aboriginal
- 51% were homeless and 49% were at risk of homelessness.

The primary reasons given for people accessing homelessness services were:¹⁸

- Housing crises (22%)
- Domestic and family violence (20%)
- Financial difficulties (11%)
- Inadequate or inappropriate dwelling conditions (8%)
- Relationship/family breakdown (7%)
- Previous accommodation ended (6%)
- Housing affordability stress (5%)
- Other reasons (21%).

The ABS' *General Social Survey* provides more detailed information on the characteristics of people who have experienced homelessness in the last ten years, indicating that they are disproportionately young people, while a high proportion are also middle aged¹⁹

- 53% of people were aged 15-34 years compared to 33% of the general population aged 15 or over
- 43% of people were aged 35-64 years compared to 47% of the general population aged 15 or over
- 4% of people were aged over 65 years compared to 19% of the general population aged 15 or over.

¹⁵ ABS 20490DO005_2016 Census of Population and Housing: Estimating homelessness, 2016; greater detail on definitions is available in notes to the spreadsheet.

¹⁶ NSW Government (2016) Foundations for change – Homelessness in NSW, page 8

¹⁷ Other age groups were not available

¹⁸ *Ibid*, page 8.

¹⁹ ABS 20490DO005_2016 Census of Population and Housing: Estimating homelessness, 2016

The graphs below show:

- Situation ever experienced homelessness
- All reasons for most recent experience of homelessness
- Time since last experienced homelessness
- Length of time of most recent experience of homelessness
- Whether sought assistance from service organisation(s) during most recent experience of homelessness.

In summary, the most common response to homelessness is to stay with friends or relatives, while the most common cause of homelessness was relationship problems. Less than half of respondents had experienced homelessness in the last two years. The median time homeless was around one month, with around one quarter of respondents homeless for six months or more. Only one third of respondents sought assistance with homelessness, and of these, around 70% used housing service providers or crisis accommodation.

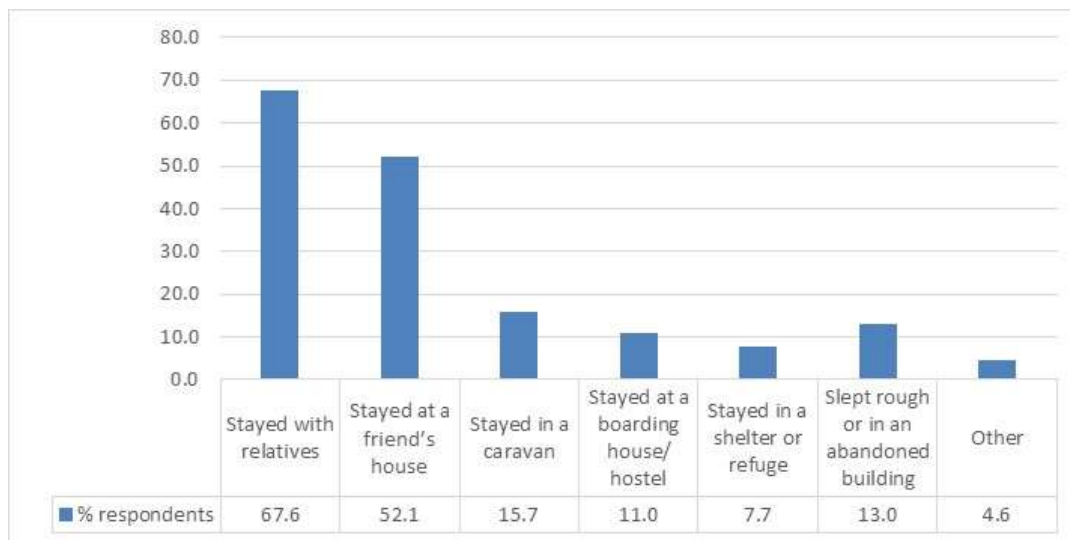


Figure 2.31: Situation ever experienced homelessness.

Source: JSA 2021, based on General Social Survey 2016

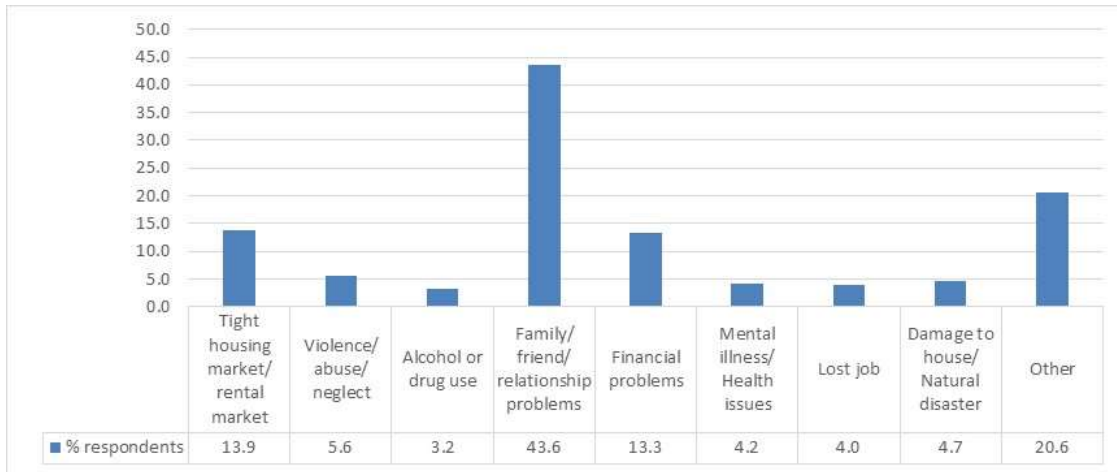


Figure 2.32: All reasons for most recent experience of homelessness.

Source: JSA 2021, based on General Social Survey 2016

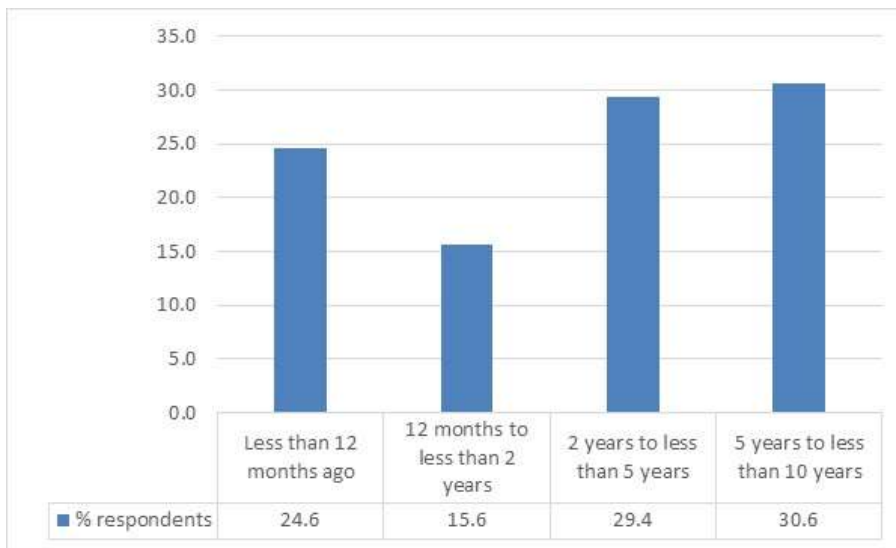


Figure 2.33: Time since last experienced homelessness.

Source: JSA 2021, based on General Social Survey 2016

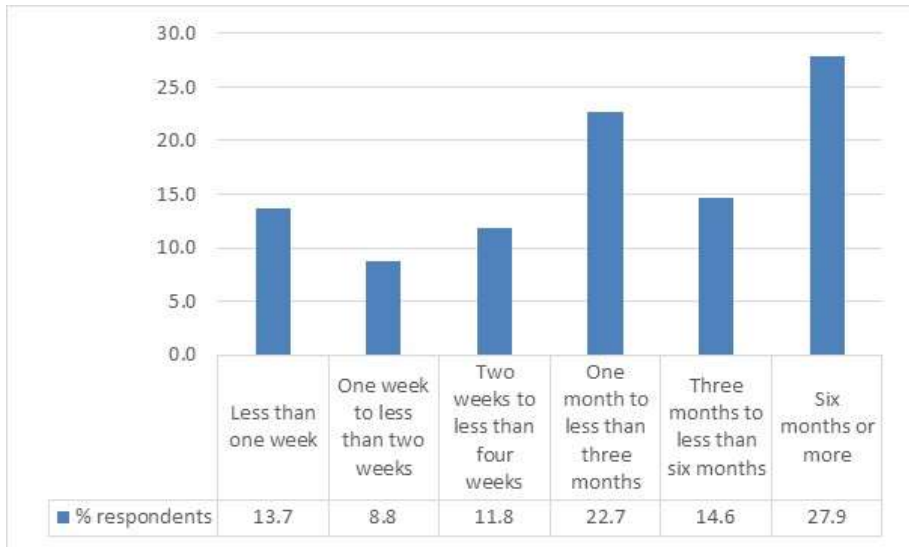


Figure 2.34: Length of time of most recent experience of homelessness.

Source: JSA 2021, based on General Social Survey 2016

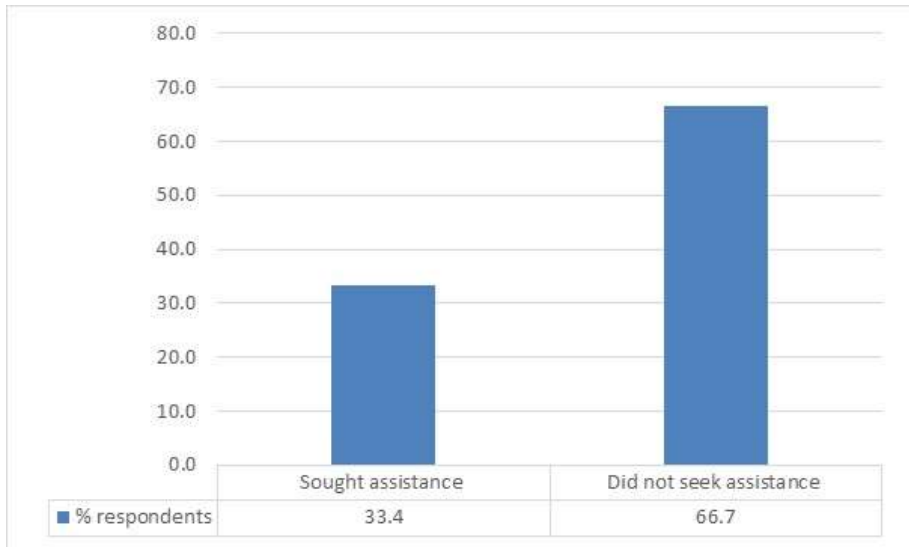


Figure 2.35: Whether sought assistance from service organisation(s) during most recent experience of homelessness.

Source: JSA 2021, based on General Social Survey 2016

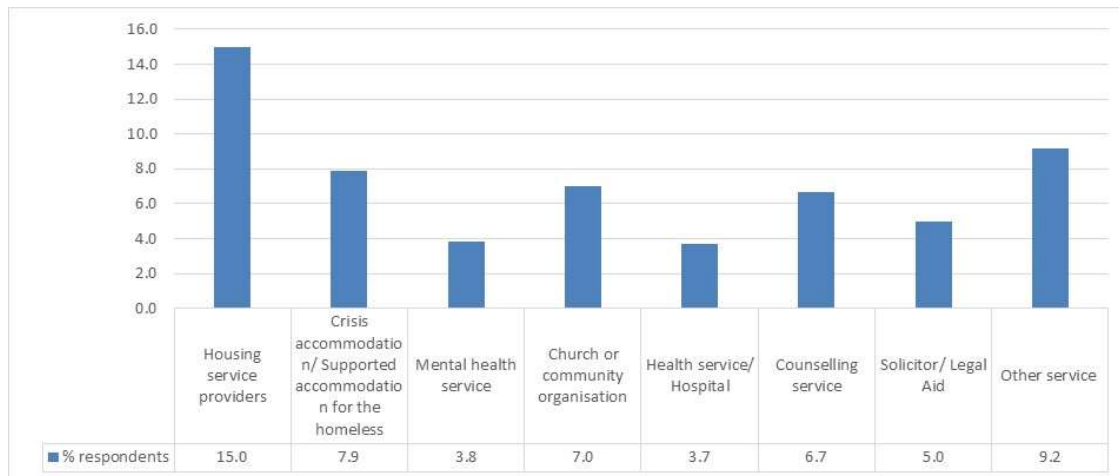


Figure 2.36: All types of service providers used during most recent experience of homelessness.

Source: JSA 2021, based on General Social Survey 2016

2.14.3 Profile of homelessness in Bega Valley LGA

ABS Data

At the 2016 Census, ABS estimated there were 243 homeless people in South Coast SA3,²⁰ and an additional 202 people who were marginally housed, or 3.4 homeless people and 2.9 marginally housed people per 1,000 population. Major contributors to homelessness were people staying temporarily with other households (40%) and people in supported accommodation for the homeless (26%), and major contributors to marginally housed were people in caravan parks (46%). By comparison, rates for NSW were 5.0 homeless people and 5.0 marginally housed people per 1,000 population, meaning that **South Coast SA3's rate of homelessness is well below NSW averages**. Equivalent rates in 2011 were 2.7 homeless people and 3.1 marginally housed people per 1,000 population for South Coast SA3 and 4.0 homeless people and 3.9 marginally housed people per 1,000 population for NSW, suggesting **homelessness in South Coast SA3 has increased between 2011 and 2016 however the number of marginally housed people has decreased, with the latter because of fewer people living in caravan parks**.

The above is a count of the number of people homeless or marginally housed on Census night 2016. However, the number of people experiencing homelessness in a year will be much greater, due to undercounting and the fact that the Census provides only a snapshot in time. An estimate of the **annual number** of homeless people in South Coast SA3 using homelessness duration data from the General Social Survey is **3,020 to 4,530 homeless people, with a best estimate of 3,780 homeless people in any given year**. Of these around 1,270 would be expected to seek assistance in total, 570 to obtain assistance from housing service providers and 870 to access housing service providers and crisis accommodation. This may represent repeat episodes of homelessness for some

²⁰ The smallest area at which data is available and comprising Bega Valley and Eurobodalla LGAs.

people, particularly those homeless in the short-term, so that this may be better thought of as homeless incidents in a given year.

It is further noted that many people counted as homeless on Census night are able to resolve their homelessness themselves with some assistance, for example, through staying with family or friends, or finding suitable private rental accommodation. However, people who have been homeless for three or more months are at serious risk of long-term homelessness. Considering duration data, this would be between 141 and 279 people who are at risk of entering long-term homelessness in the SA3 in any one year.

A midpoint of 210 people would be a reasonable assumption of the minimum number of dwellings that would be needed to accommodate this group, or 220 dwellings accounting for ongoing growth of homeless people and general population. This would be a minimum target for people at risk of chronic homelessness in addition to people in housing stress as a measure of affordable housing need, as discussed elsewhere. On a pro-rata basis using population, 103 of these dwellings would be required in Bega Valley LGA.

2.15 Boarding Houses

In the 2016 ABS Census no people in Bega Valley LGA were shown as resident in a 'boarding house or private hotel'. The NSW Office of Fair Trading Boarding House Register shows no registered boarding houses in Bega Valley Shire in 2021.

Likewise, an internet search conducted in April 2020 showed that there were no boarding house rooms or similar (for example, studio apartments) listed for rent in Bega Valley Shire.

Based on a rule of thumb of 80% of one bedroom rentals, boarding house rooms in Bega Valley are expected to rent for around \$200 per week.

2.16 Caravan Parks and MHEs

2.16.1 Demography of Caravan Parks and MHEs

The table below shows ABS (2016) Census data for people counted at home in Caravan Parks and MHEs in Bega Valley LGA (permanent or long-term residents). At the time of the Census, around 58% (302 people) of those counted in Caravan Parks and MHEs were permanent or long-term residents. Excluding houses which are likely to be occupied by owners or managers, 21% of residents lived in caravans, 68% lived in cabins (including manufactured homes), and 10% lived in improvised dwellings or tents.

Table 2.15: Caravan Parks and MHEs in Bega Valley LGA

	Total Persons at home	All Dwellings in Caravan Park
Caravan	55	93
Cabin	177	145

	Total Persons at home	All Dwellings in Caravan Park
Improvised home, tent, sleepers out	27	41
House, house or flat attached to a shop, office	17	6
Not stated	28	28
Total	302	311

Source: JSA 2021, derived from ABS Census 2016

The following table shows selected demographic characteristics of those at home in caravans, cabins and tents and resident in Caravan Parks and MHEs in Bega Valley compared with the total population in Rest of NSW.

In summary, this indicates that the median age was much older than average, and that almost double the Rest of NSW rate were aged 55 years or older. Median income was around half that of people who did not live in caravan parks and MHEs, and labour force participation was very low, likely due to the high rate of retirees. The predominant household type was lone person household, and there was a much lower than average rate of families with children. There was also a much higher than average rate of people with severe disabilities (9.4% compared with 6.8% of the general population in Rest of NSW).

Table 2.16: People Living Permanently in Caravan Parks and MHEs in Bega Valley compared with All People in Rest of NSW

	Bega Valley LGA	Rest of NSW
Median Age	59	43
Proportion 55 years and over	62%	34%
Median Household Income	\$628	\$1,168
Labour force participation rate	36%	55%
Unemployment Rate	N/A	6.6%
Need for assistance with core activities	9.4%	6.8%
Household Type:		
Lone Person	59%	27%
Couple with no children	27%	29%

	Bega Valley LGA	Rest of NSW
Household with children	11%	39%
Group Household	3%	3%

Source: JSA 2021, derived from ABS Census 2016

2.16.2 Affordability of Caravan Parks and MHEs

A telephone survey was conducted of Caravan Parks and MHEs in Bega Valley LGA. A number of parks offered permanent sites with weekly rents ranging from \$120 to \$210, with a median of \$125 per week. Deducting CRA of \$50 per week, the rental is \$75 per week, and so is affordable to a very low income household and to a single person on JobSeeker, however they would need sufficient capital to buy a caravan to put on the site.

One long term van in Bega was available for rent, at \$280 per week, and so was affordable to some low income households.

A number of parks contained MHs. Five were identified for sale at prices ranging from \$200,000 to \$300,000 and with site rents ranging from \$120-\$146 per week. While these would be affordable to very low income households, such a household would need sufficient assets to purchase a home. Financing for manufactured homes is at personal loan rates, so borrowing for a typical home of \$250,000 would cost \$830 per week,²¹ and so not affordable to any low, very low or moderate income household.

2.17 Housing Indicators

2.17.1 Dwelling Structure

The structure of occupied private dwellings in Bega Valley LGA is similar to that in Rest of NSW, with the dominant dwelling type separate houses (83%), and a much lower proportion as medium density dwelling types and flats and units (10% and 4% respectively).

There was little change between 2006 and 2016 with regard to housing diversity, with 82% of occupied private dwellings separate houses in 2006.

Housing diversity is much lower than for NSW generally, where only 66% of dwellings were separate houses, noting that this is heavily influenced by metropolitan housing markets, as shown below.

Unoccupied private and visitor only dwellings were somewhat more likely to be in medium and higher density dwellings types (15% and 7% respectively), and in 'other dwellings' (6%).

²¹ 11.4% interest rate, repayment over ten years, calculated using Excel function PMT.

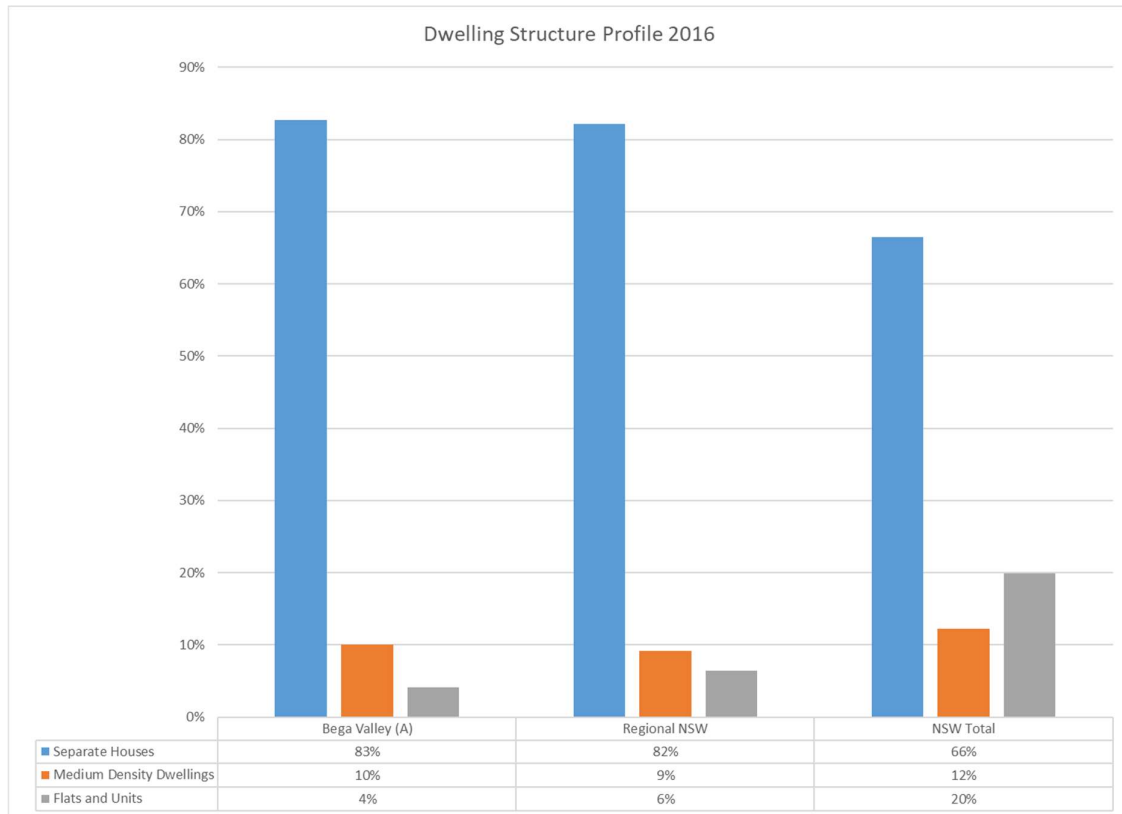


Figure 2.37: Dwelling Structure for Relevant Areas

Source: JSA 2021, based on data from ABS 2016 Census

Most SA2s had a similar rate of separate houses as the dominant housing form, although not surprisingly, the rate was even higher in Bega-Eden Hinterland. However, Merimbula-Tura Beach SA2 had a much high proportion of dwellings as medium density housing types (21%) and around 28% of stock was either medium density or flats and units. Eden SA2 also had a higher than the local average rate of flats and units, as shown below.

Table 2.17: Dwelling Structure for Selected Areas (2016) (Occupied private dwellings)

	Separate House	Semi-detached, row, etc	Flat, unit, apartment	Other Dwelling
Bega Valley Shire	82.7%	10.1%	4.1%	2%
Bega-Tathra SA2	87.6%	7.3%	3.5%	1.1%
Eden SA2	79.6%	7.4%	7.7%	3.4%
Merimbula-Tura Beach	69.3%	20.7%	6.7%	2.4%
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay Ss)	85.2%	8.7%	3%	1.8%
Bega-Eden Hinterland SA2	96.5%	0.4%	0.4%	1.7%
Rest of NSW	82.2%	9.2%	6.4%	1.5%

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

The following maps show the distribution of different housing types (separate houses, medium density housing forms, and higher density flats and units) across the LGA by State Suburb, as well as zooms for the main urban areas and surrounds.

Separate Houses

As would be expected, overwhelmingly dwellings located within hinterland suburbs and localities are separate houses, whilst State Suburbs such as Eden, Tathra, Bermagui, Merimbula and Tura Beach had much lower than the local rate of such dwellings.

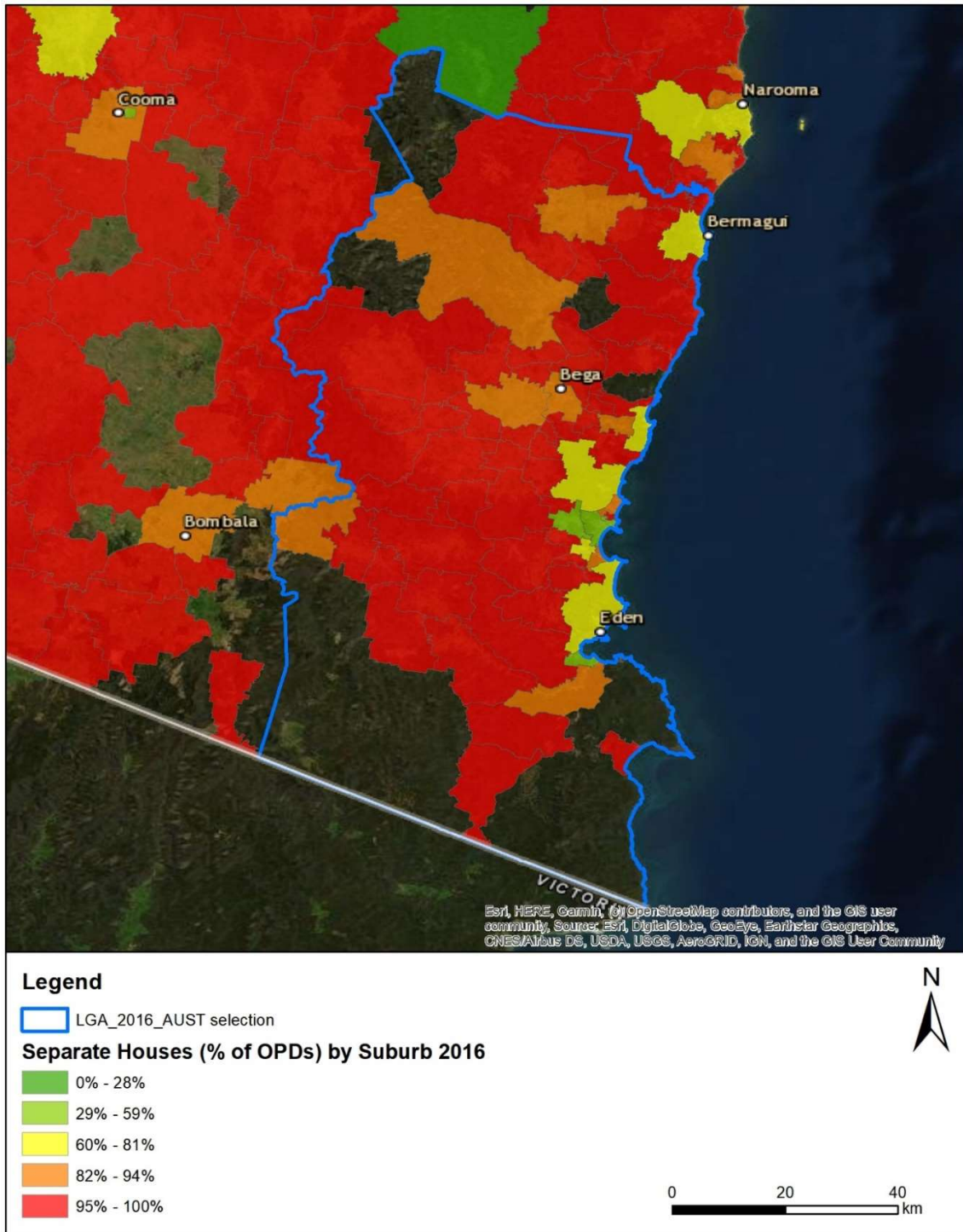


Figure 2.38: Bega Valley Shire showing Separate Dwelling quintiles by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

Medium Density Dwellings Types

There was a relatively high rate of medium density dwellings types such as semi-detached, row, terrace or townhouses around Merimbula and Bega, and to a lesser extent around Pambula, Eden and Bermagui, as shown in the following maps at suburb and SA1 scales.

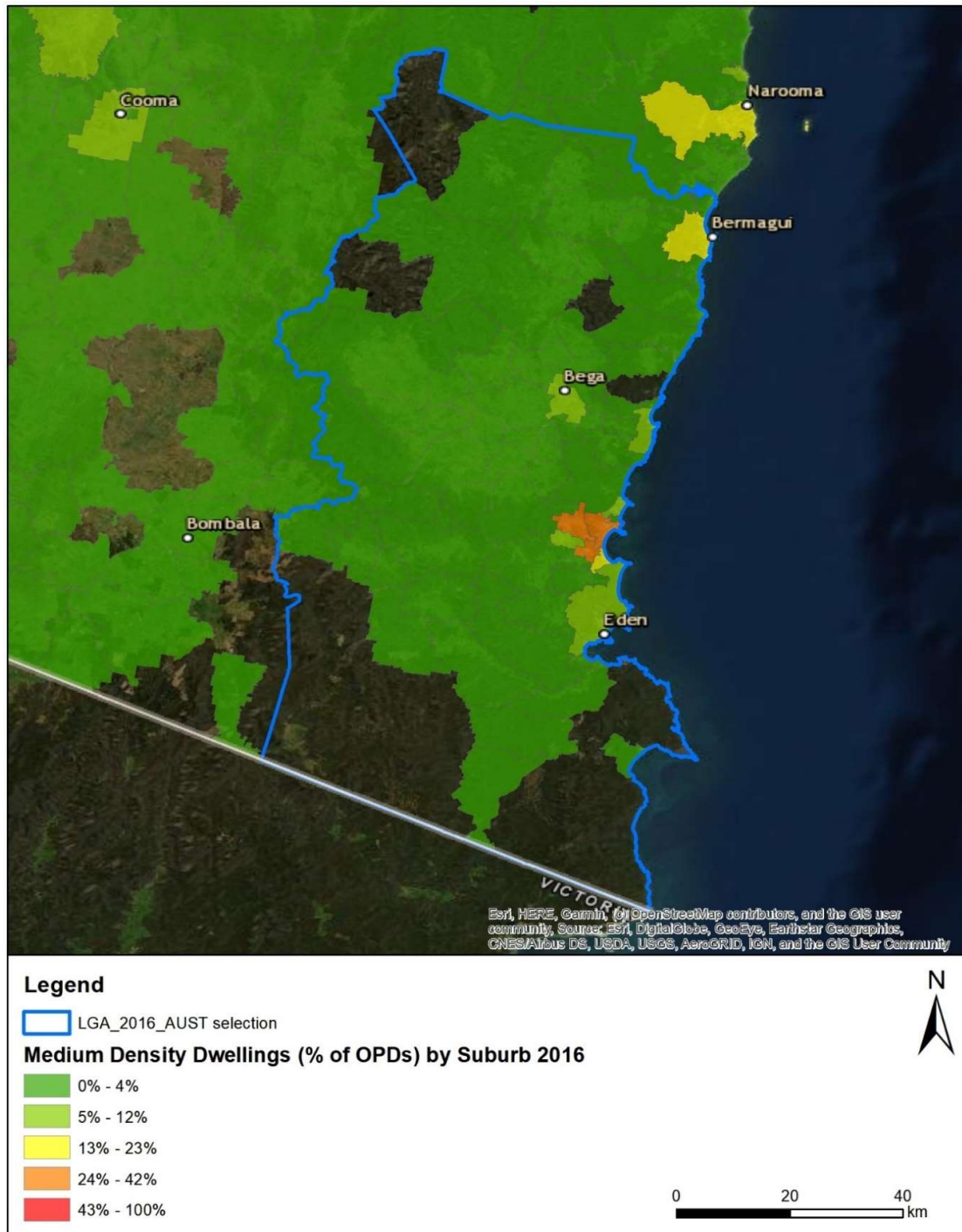


Figure 2.39: Bega Valley Shire showing Medium Density Dwelling Types by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

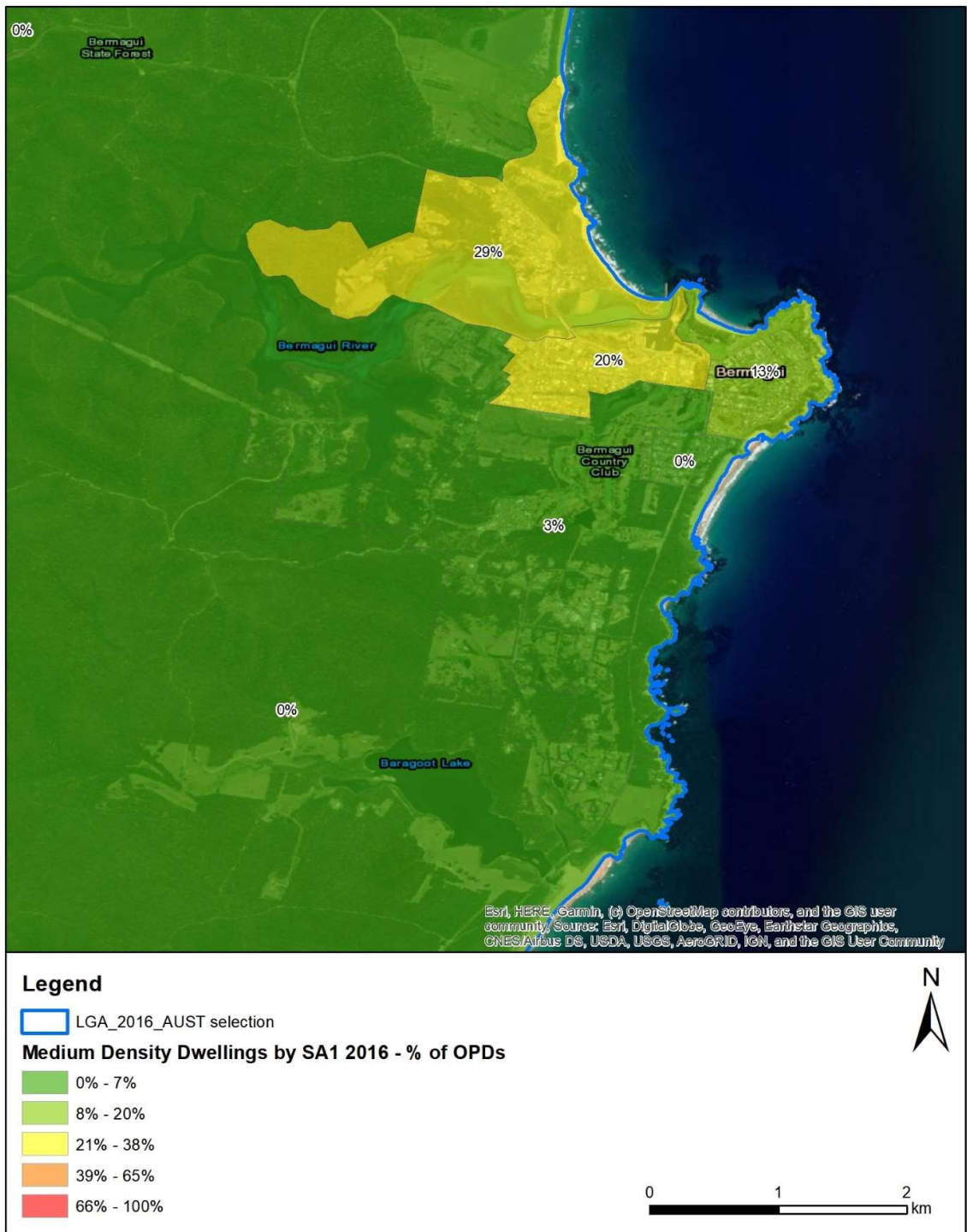


Figure 2.40: Medium Density Dwelling Types by SA1s – Bermagui and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

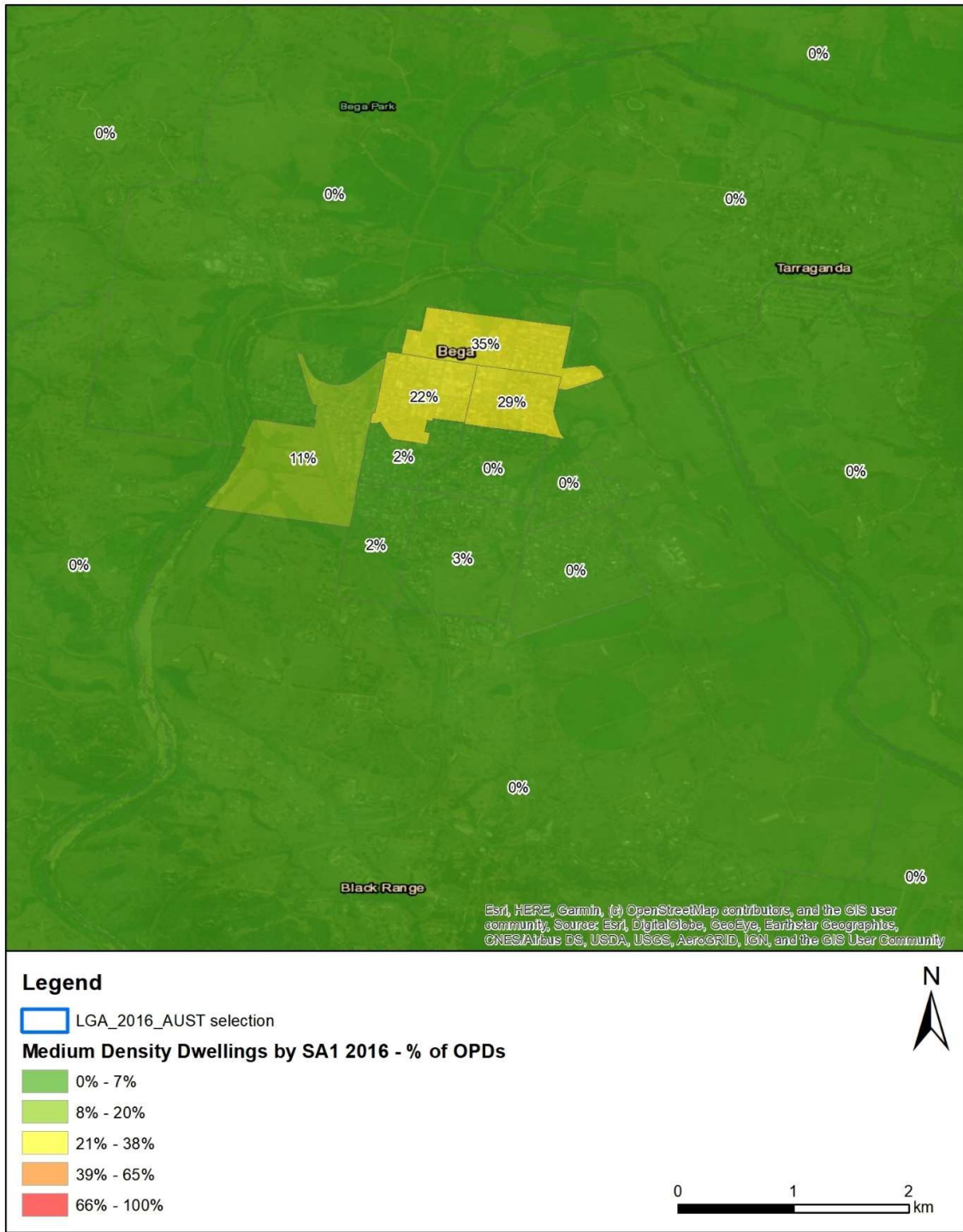


Figure 2.41: Medium Density Dwelling Types by SA1s – Bega and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

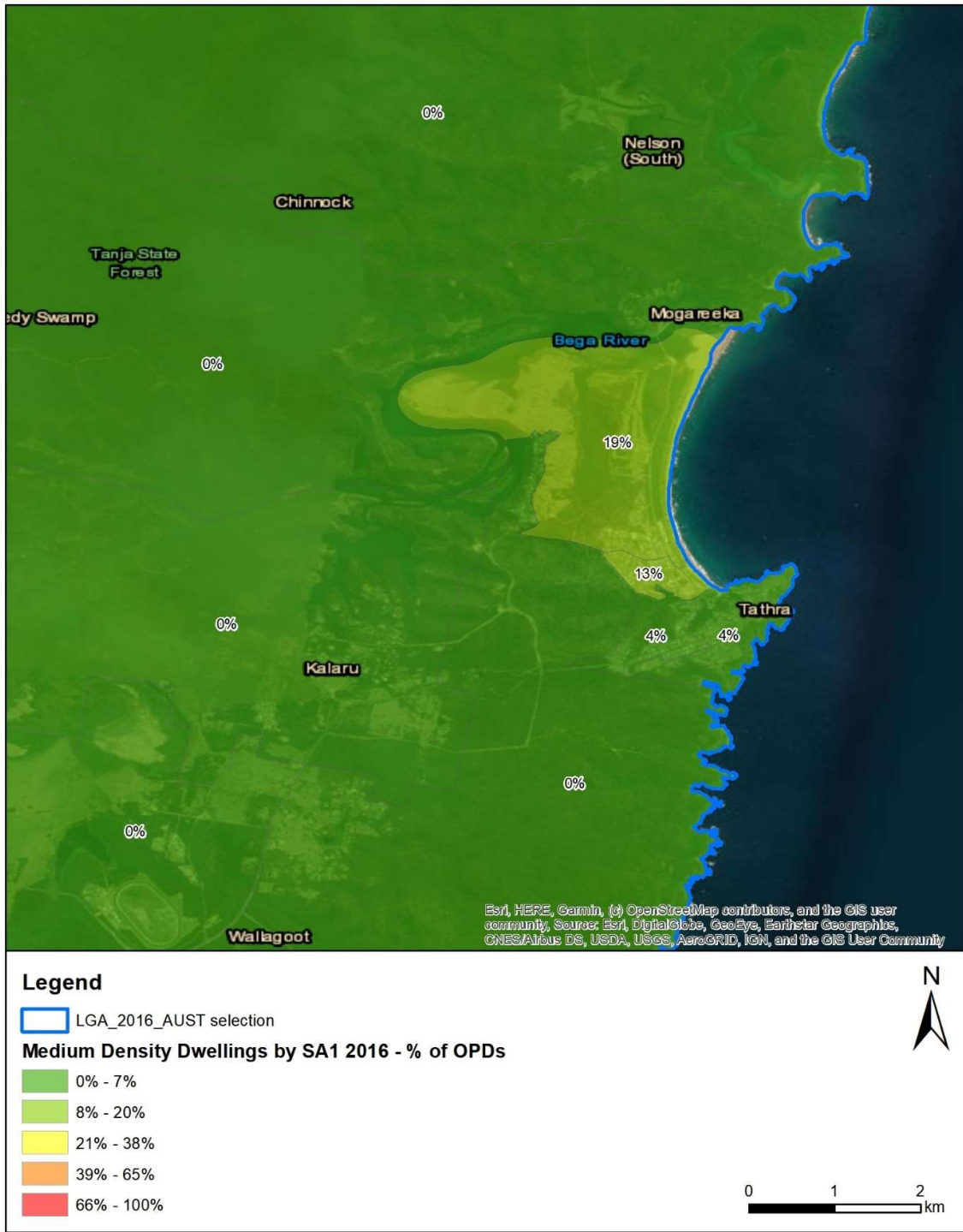


Figure 2.42: Medium Density Dwelling Types by SA1s – Tathra and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

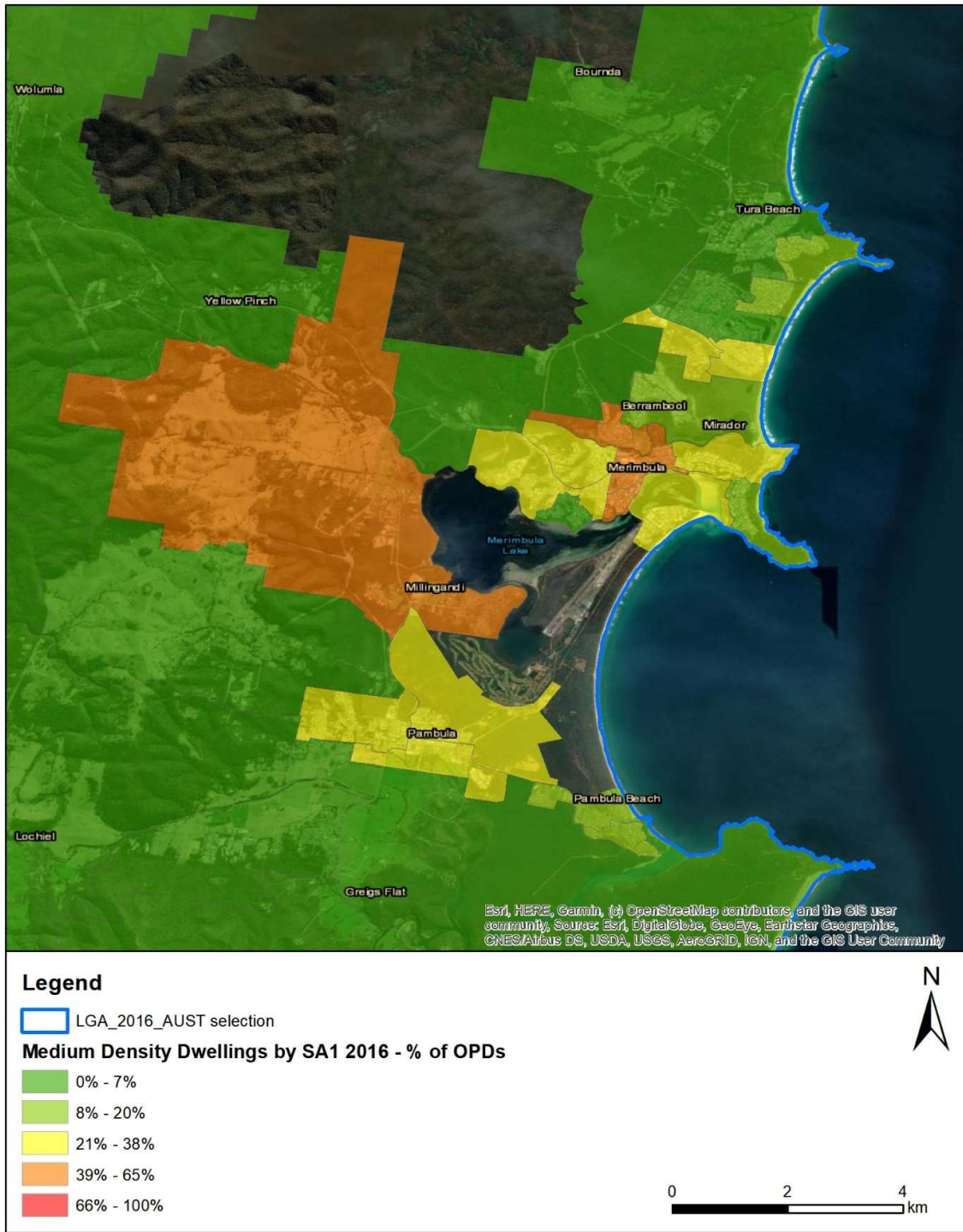


Figure 2.43: Medium Density Dwelling Types by SA1s – Merimbula, Pambula and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

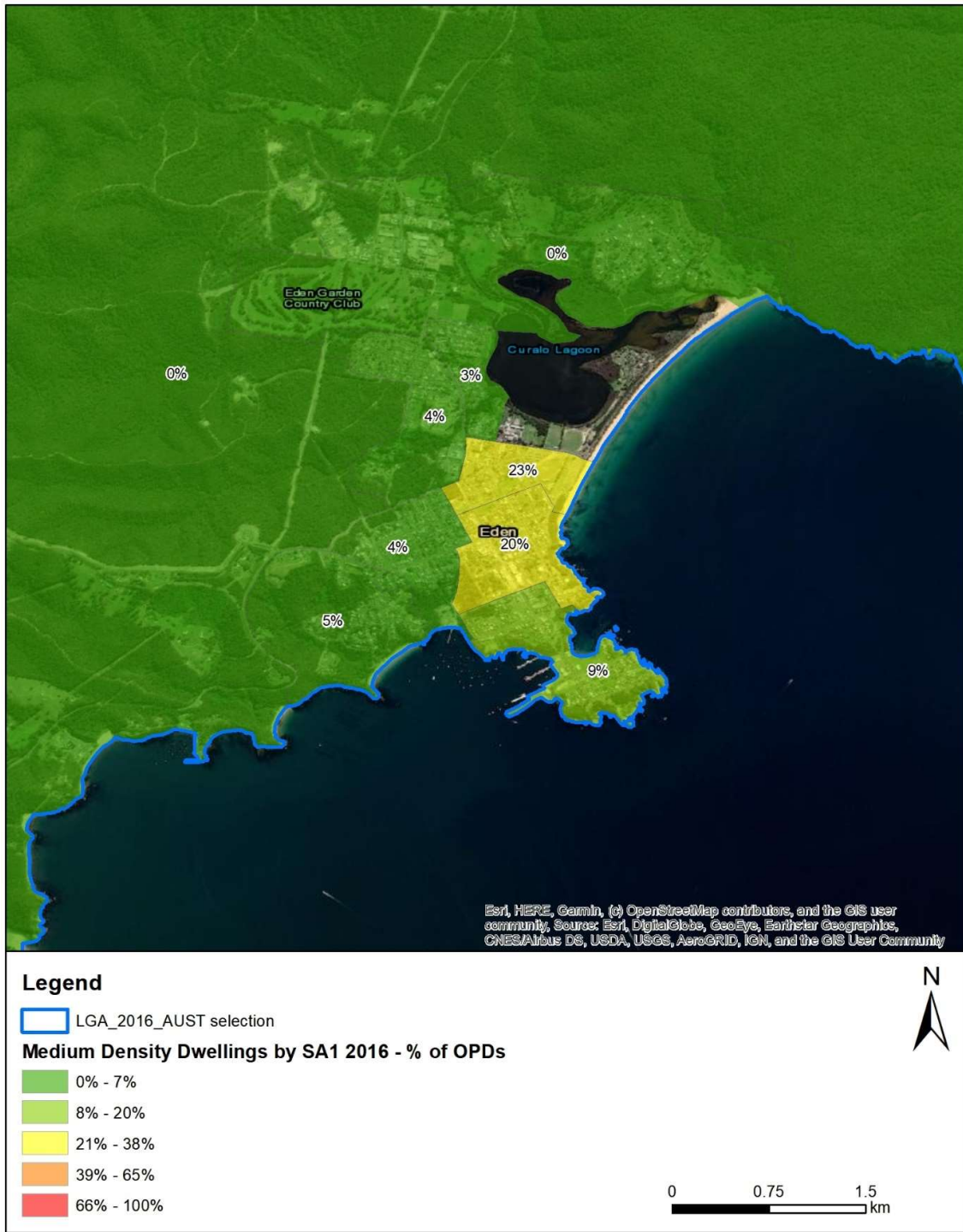


Figure 2.44: Medium Density Dwelling Types by SA1s – Eden and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

Flats and Units

There were SAIs around Merimbula with particularly high concentrations of flats and units at the time of the 2016 Census, and also relatively high concentrations of higher density housing types in SAIs around Eden and Tathra, as shown in the following maps.

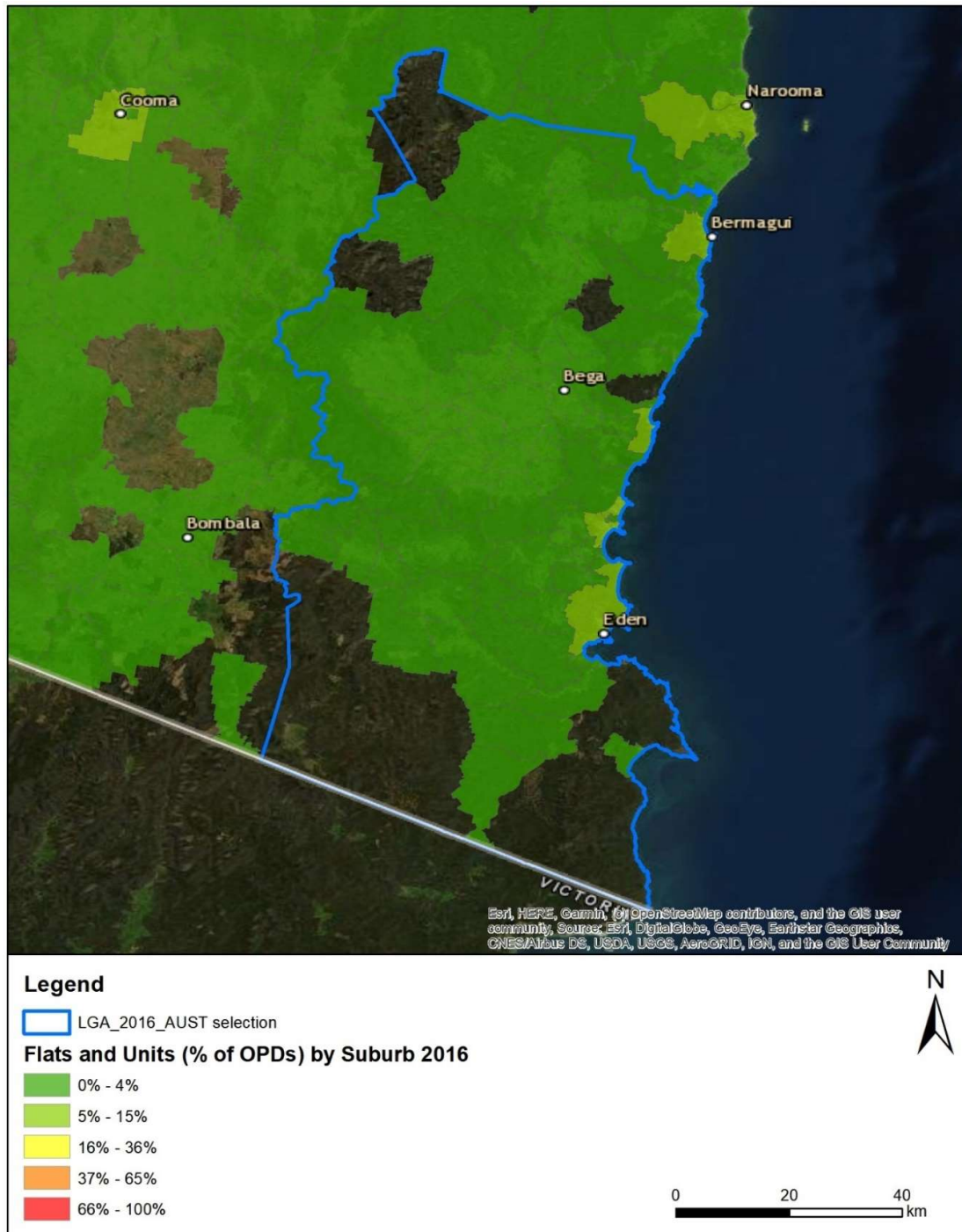


Figure 2.45: Bega Valley Shire showing Distribution of Flats and Units by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

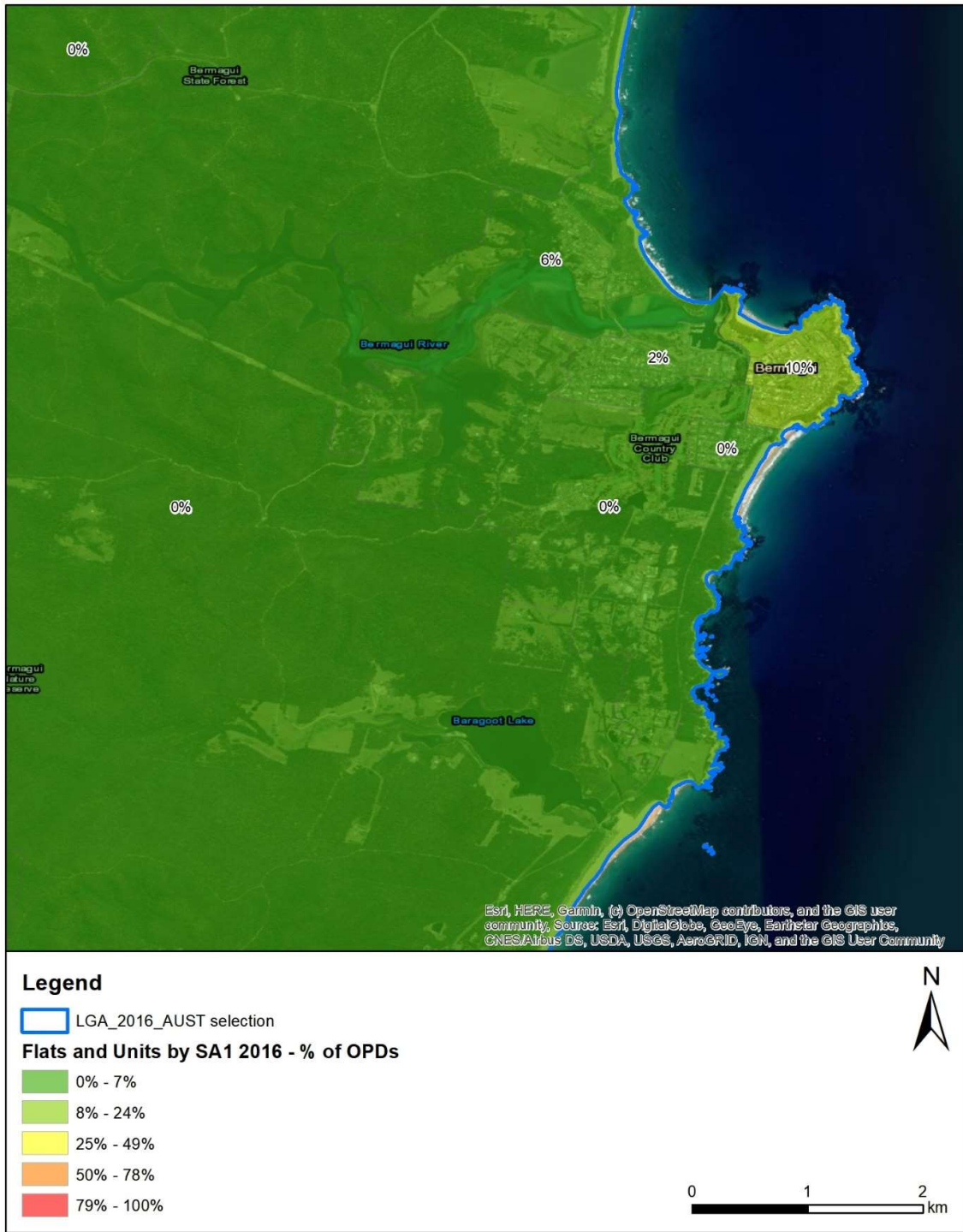


Figure 2.46: Distribution of Flats and Units by SA1 – Bermagui Zoom

Source: JSA 2021, based on data from ABS 2016 Census

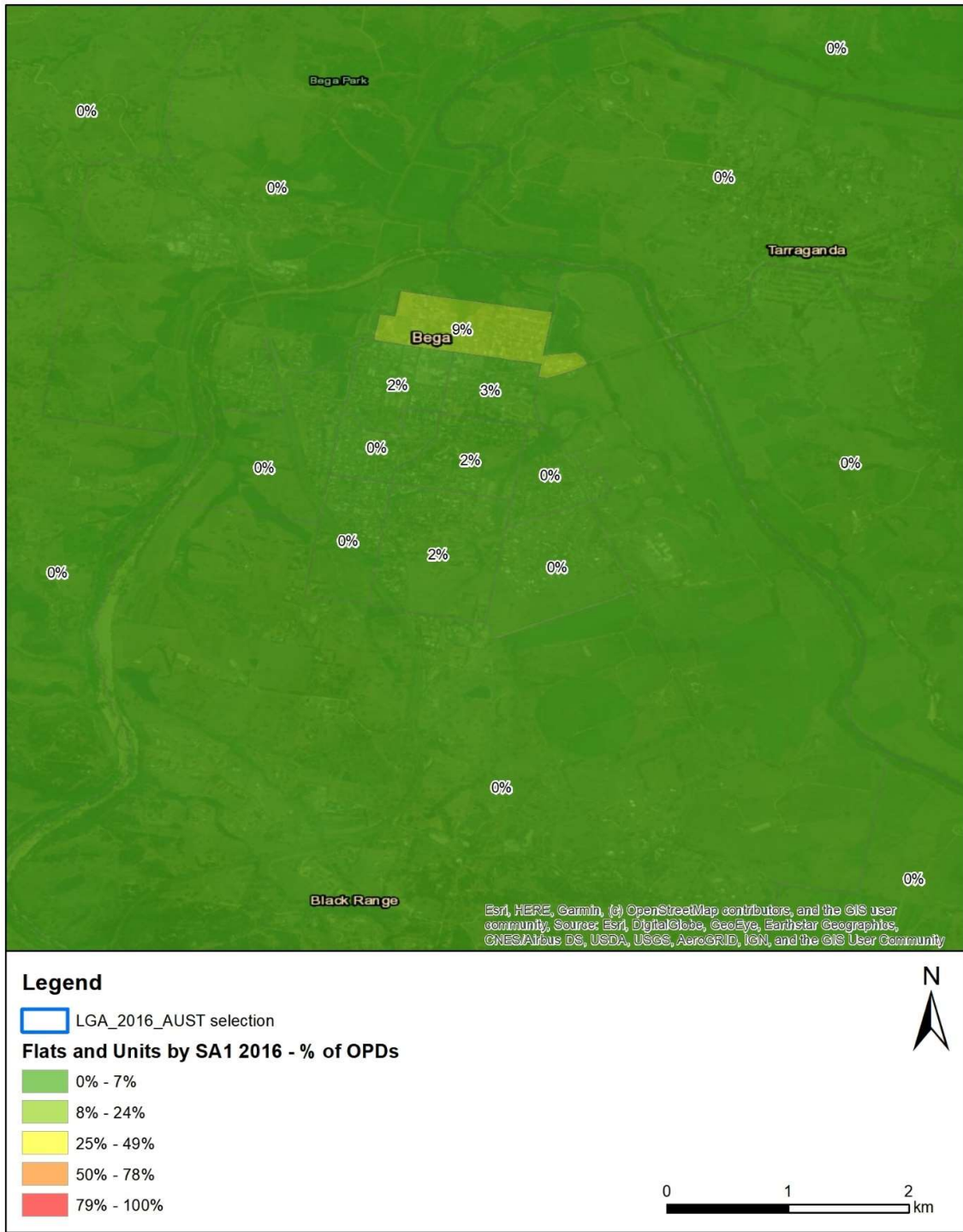


Figure 2.47: Distribution of Flats and Units by SA1 – Bega Zoom

Source: JSA 2021, based on data from ABS 2016 Census

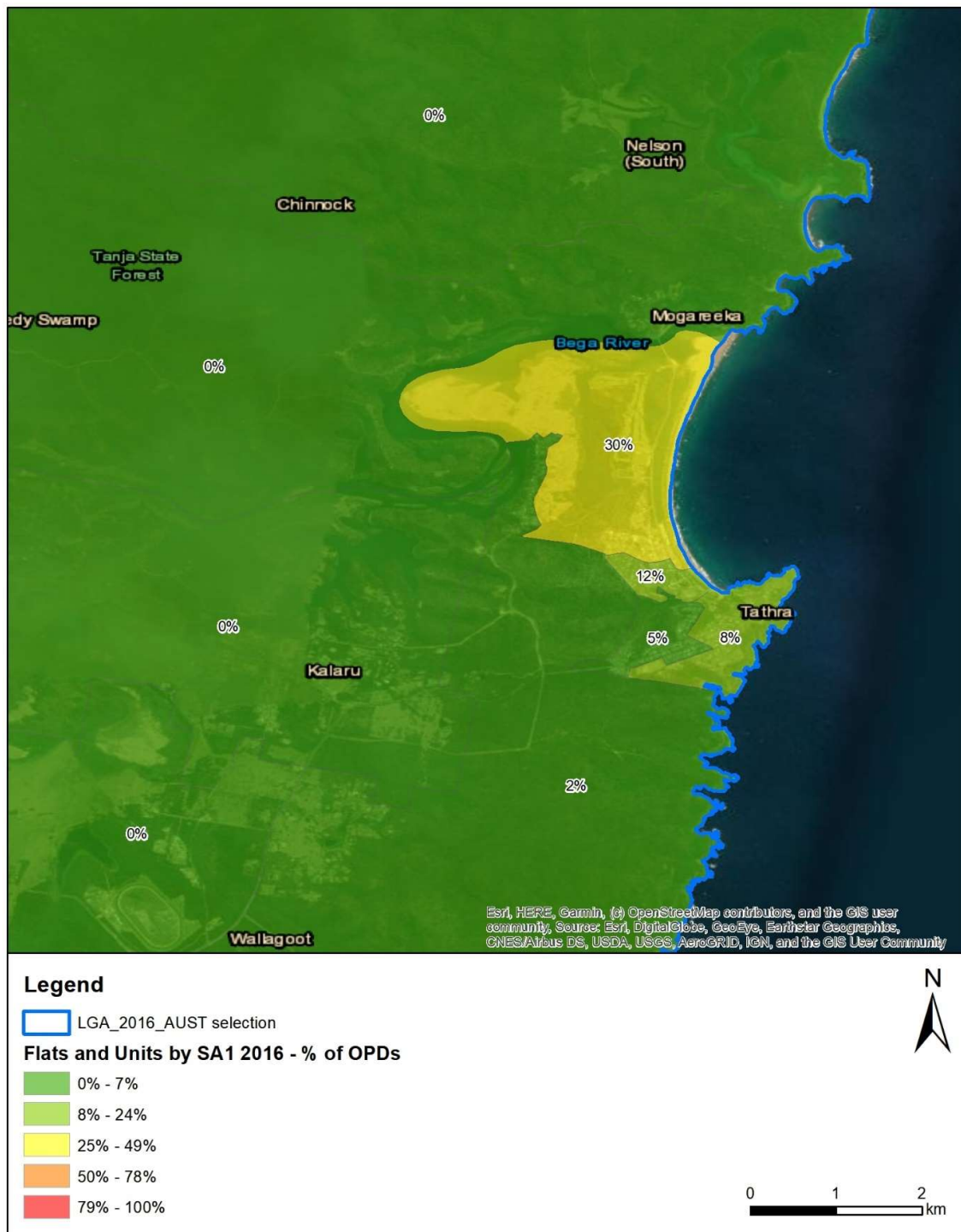


Figure 2.48: Distribution of Flats and Units by SA1 – Tathra Zoom

Source: JSA 2021, based on data from ABS 2016 Census

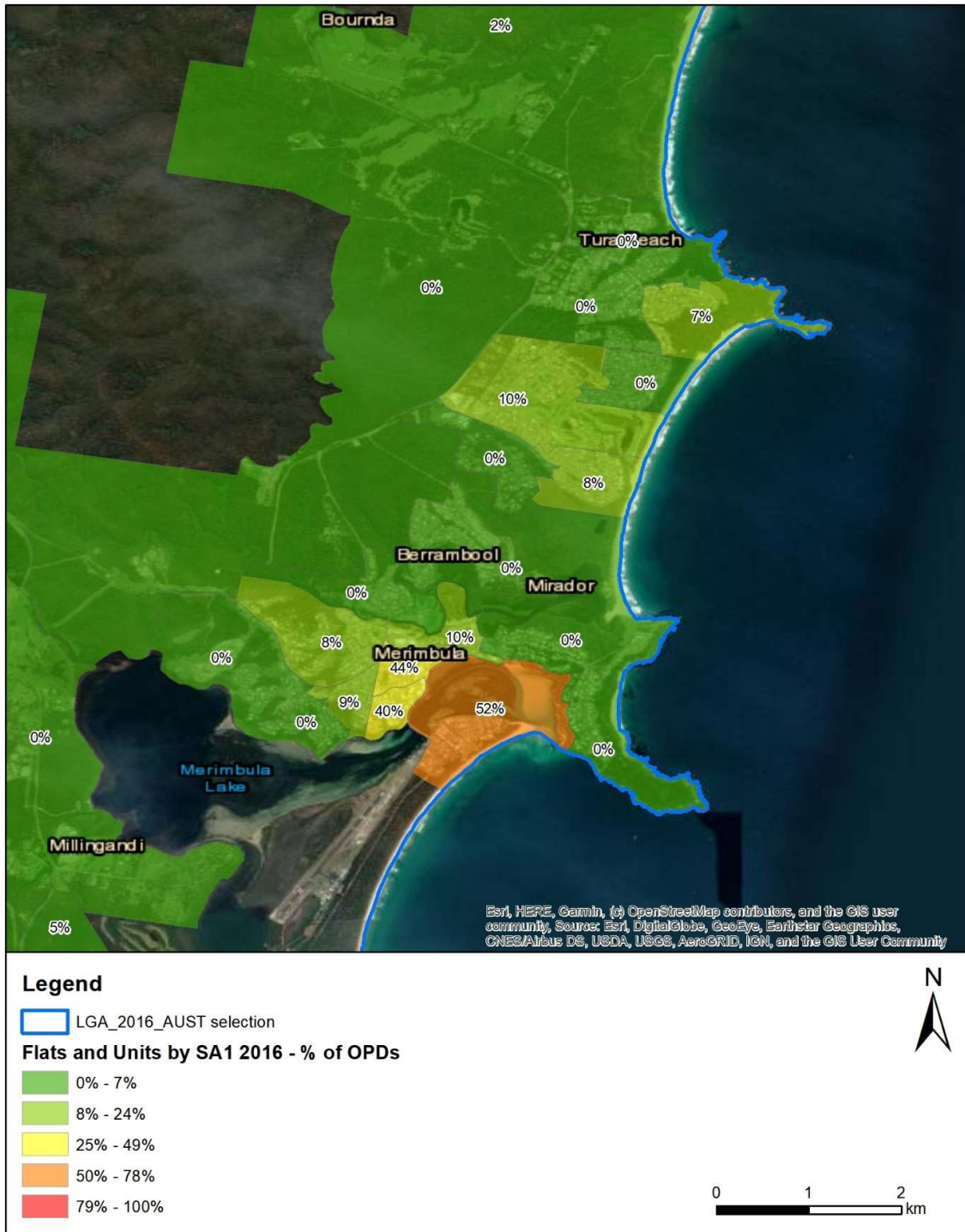


Figure 2.49: Distribution of Flats and Units by SA1 – Merimbula and Pambula Zoom

Source: JSA 2021, based on data from ABS 2016 Census

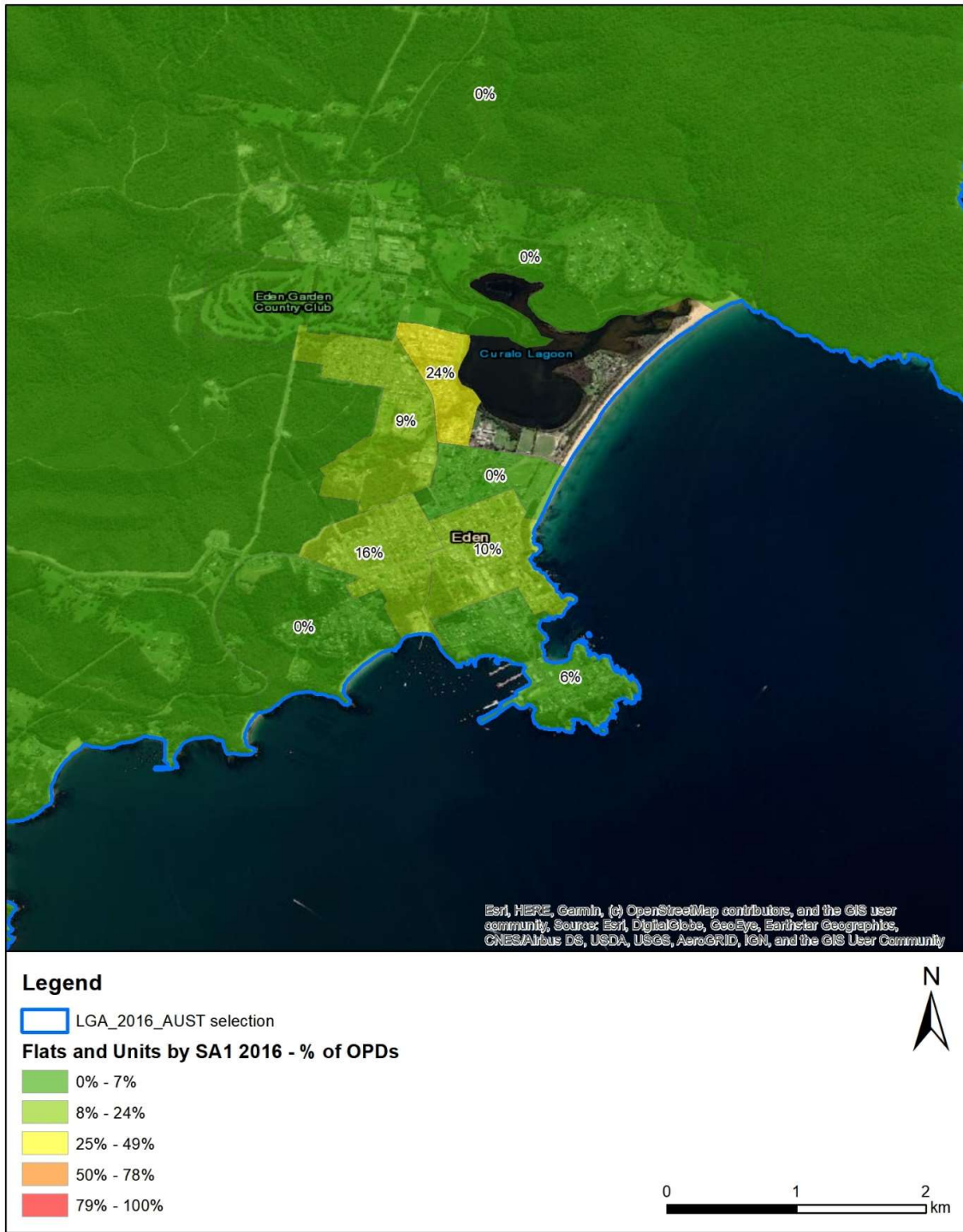


Figure 2.50: Distribution of Flats and Units by SA1 – Eden Zoom

Source: JSA 2021, based on data from ABS 2016 Census

2.17.2 Occupancy of Separate Houses by People 70+ Years

The following maps show the number and proportion of people aged 70 years or older who are living in separate houses in the LGA at the scale of Post Code (the smallest scale at which this data could be analysed), noting that most of these houses would be at least 3 bedrooms, and often larger.

More than 1,700 people aged 70+ were living in separate houses in the post code area that includes Bega urban area, adjacent towns and hinterland, and around 1,050 people in this age group in Merimbula and surrounds were living in separate houses.

Across the LGA, around 4,300 people aged 70+ were living in separate houses, many of them larger and often in areas that are relatively remote from transport and services.

It is also important to note that around 12% of separate houses across the Shire are occupied by people 70 years or older, with the post code areas associated with Bermagui and surrounds having 17% of low density housing occupied by older people, as shown in the following maps.

This indicates the need to increase the diversity of housing in areas closest to the main urban areas, including smaller villas, flats and units within walking distance to the commercial areas of such service centres.

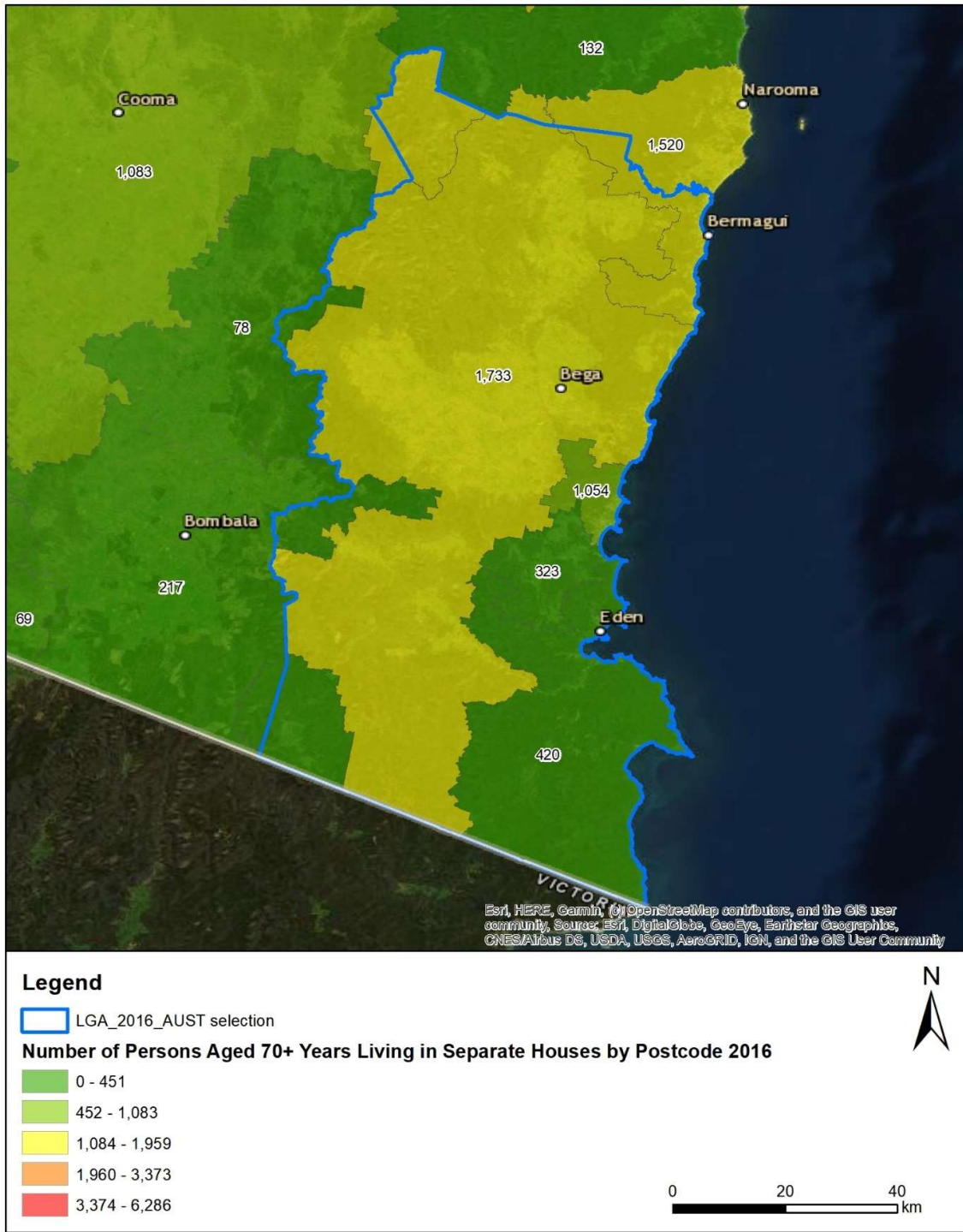


Figure 2.51: Number of People Aged 70+ Years in Separate Houses by Post Code for Bega Valley LGA

Source: JSA 2021, based on data from ABS 2016 Census

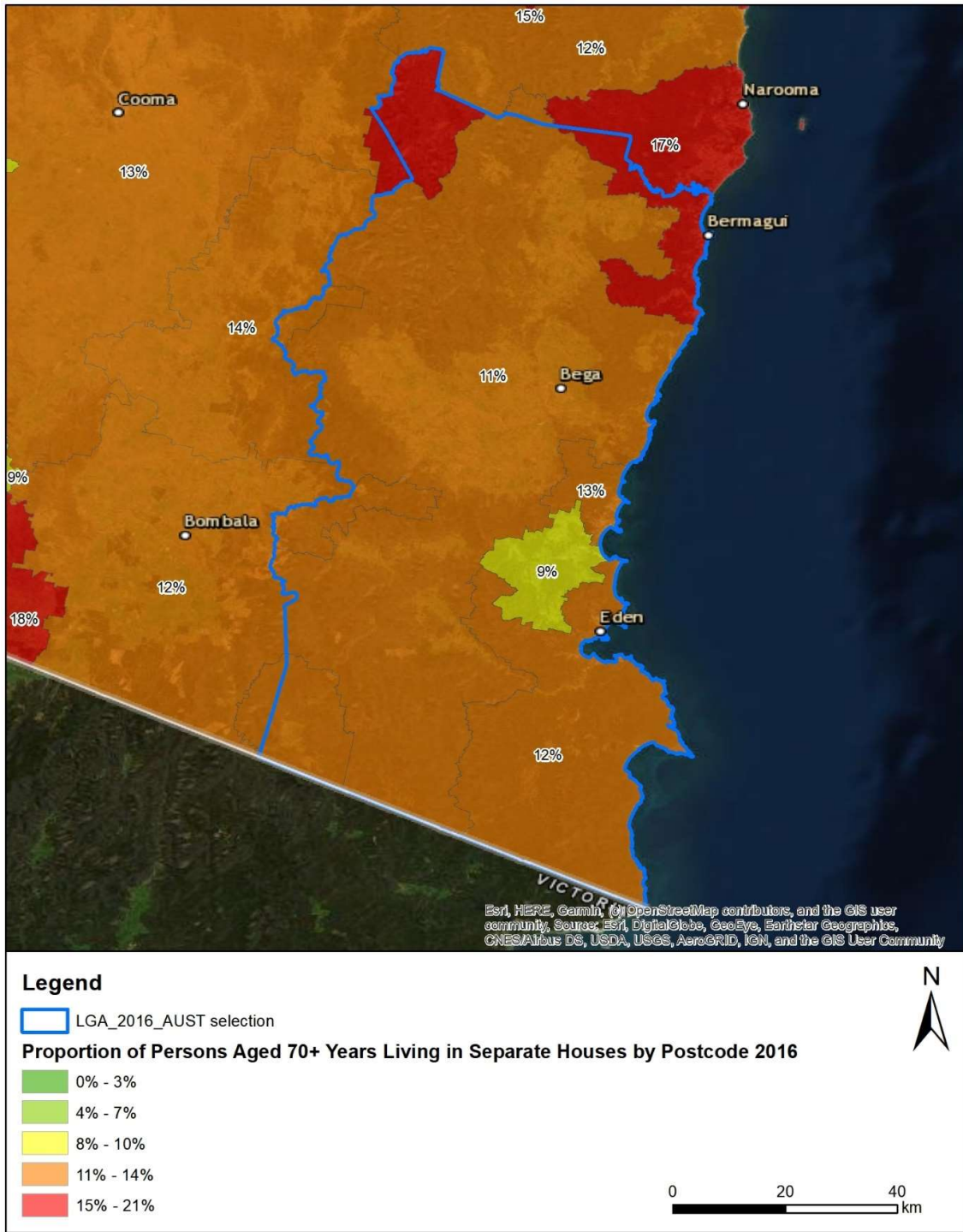


Figure 2.52: Percentage of People Aged 70+ Years in Separate Houses by Post Code

Source: JSA 2021, based on data from ABS 2016 Census

2.17.3 Tenure

Overview

In 2016, the rate of outright home ownership in the LGA was much higher than average, likely due to the much older age profile of the area, as was the rate of owner occupancy overall (73% compared with 68% for Regional NSW). However, the proportion of social housing was much lower than the State average, as was private rental, as shown in the following graph.

Time Series data indicates that there has been a decrease in social (public and community) housing in absolute and proportional terms, decreasing from 444 dwellings (3.7% of dwellings) in 2006 to 397 dwellings (3.1% of dwellings) in 2016. It is also noted that this is well below the average rate for NSW (5%).

Private rental also declined as a proportion of all occupied private dwellings from 2006 to 2016 (from 19.5% to 19.2%), although it increased by around 180 dwellings in absolute terms. It is also noted that the rate of private rental in the LGA is considerably lower than the Rest of NSW rate, and much lower than the NSW average, likely due to the very high rate of vacant dwellings used as weekenders, and for short-term and holiday lettings.

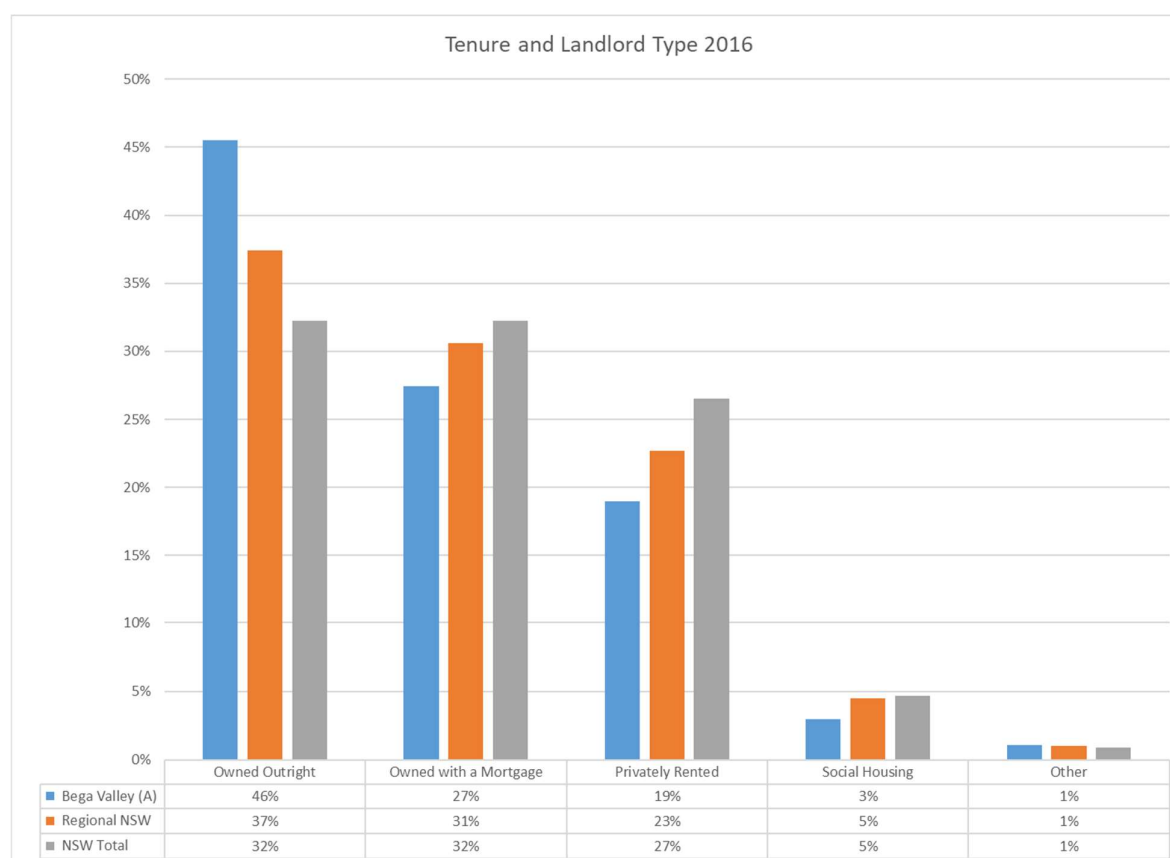


Figure 2.53: Housing Tenure for Relevant Areas

Source: JSA 2021, based on data from ABS 2016 Census

Eden SA2 has a much higher than average rate of social housing (9.1%), and higher than the local average of private rental. Bega-Tathra SA2 also has a relatively high rate of social housing (5.9%), although all other areas are well below average in this regard, as shown in the table below.

Table 2.18: Housing Tenure for Selected Areas (2016)

	Own/purchasing	Social Rental	Private Rental
Bega Valley Shire	73%	3%	19%
Bega-Tathra SA2	71.1%	5.9%	21.4%
Eden SA2	65%	9.1%	23.4%
Merimbula-Tura Beach	75.4%	1.6%	21.2%
Bermagui Area (Bermagui, Cuttagee, Wallaga Lake, Barragga Bay)	76%	1.7%	20.6%
Bega-Eden Hinterland SA2	86.1%	0.5%	10.8%
Rest of NSW	64%	5%	27%

Source: JSA 2021, based on data from ABS 2016 Population and Housing Census

Distribution of Social Housing

The following maps show the distribution of social (public and community) housing for the LGA by State Suburb, and by SA1 for selected areas with a relatively high concentration of such housing. Areas with the highest concentration of social housing are located in SA1s to the west and east of Bega, and the west of Eden, as shown below.

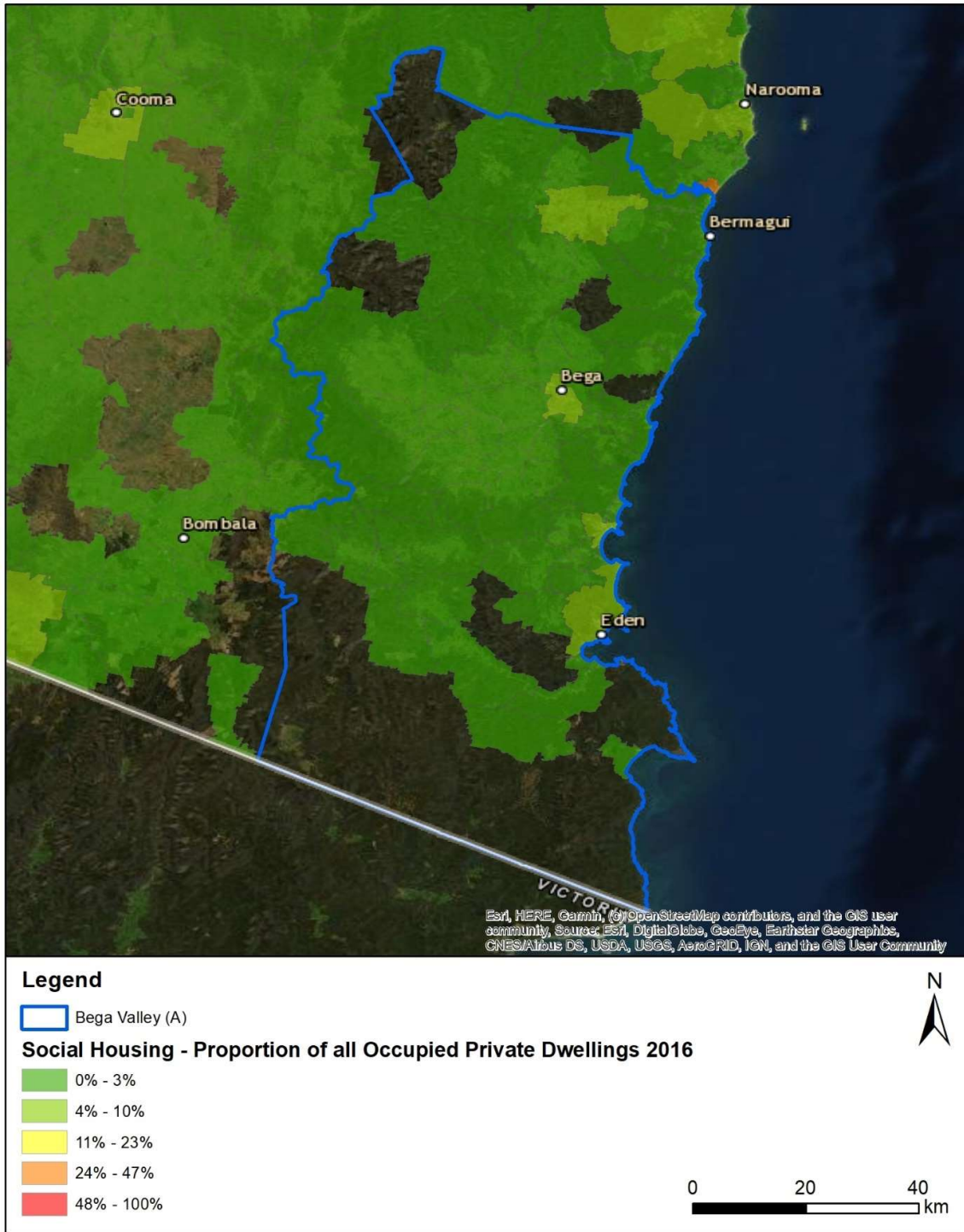


Figure 2.54: Bega Valley Shire showing Concentration of Social Housing by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

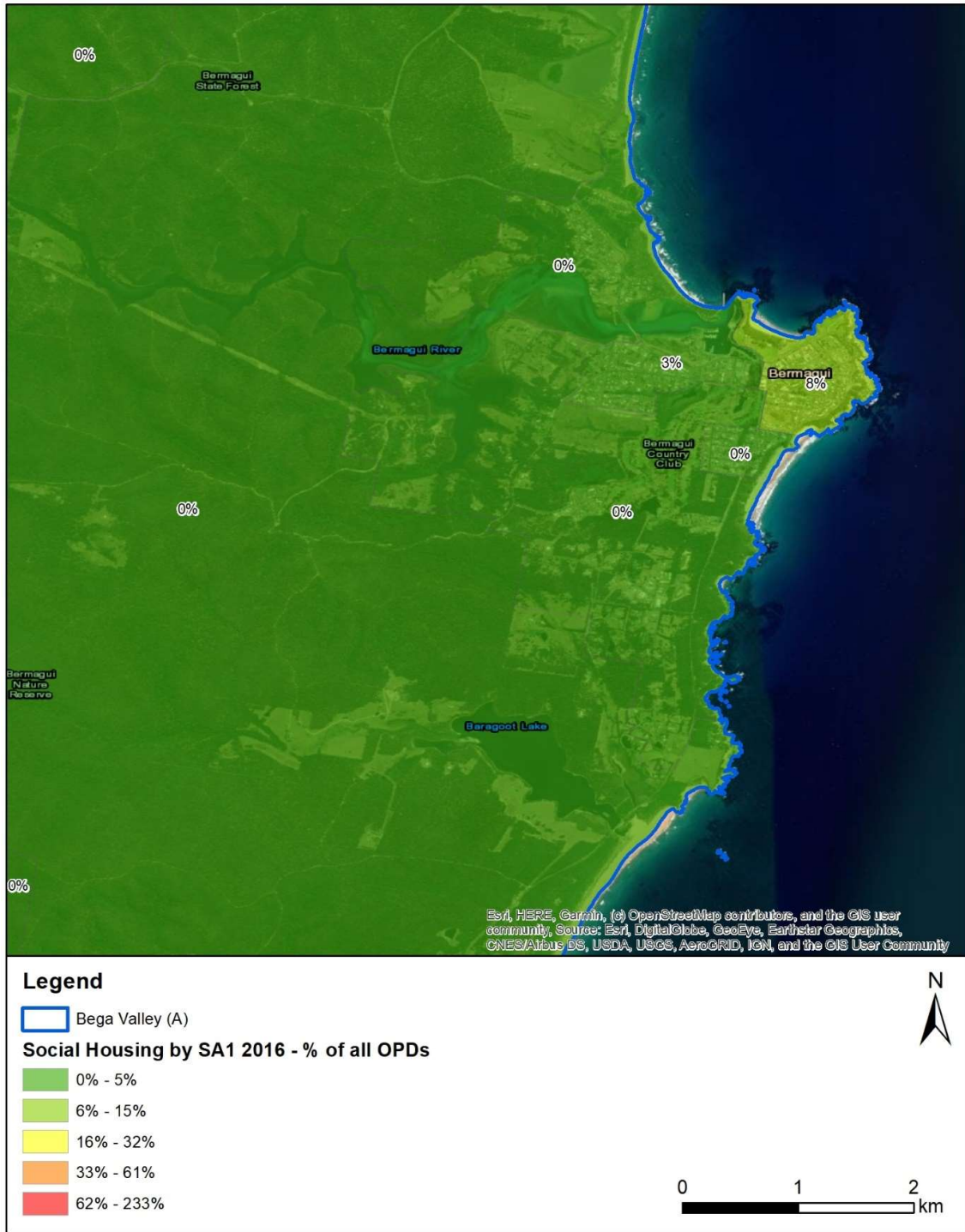


Figure 2.55: Concentration of Social Housing by SA1 – Bermagui and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census



Figure 2.56: Concentration of Social Housing by SA1 – Bega and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

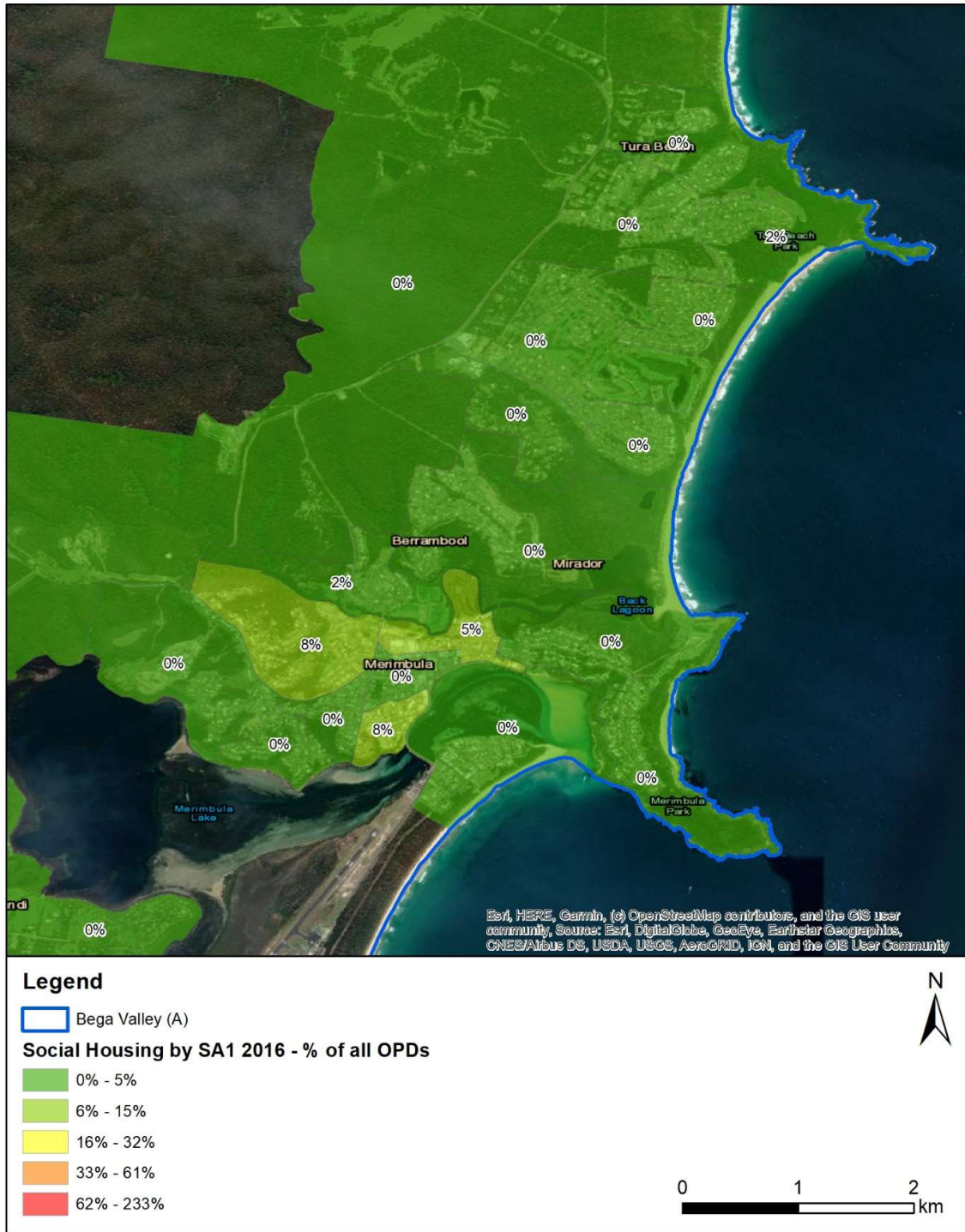


Figure 2.57: Concentration of Social Housing by SA1 – Merimbula and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

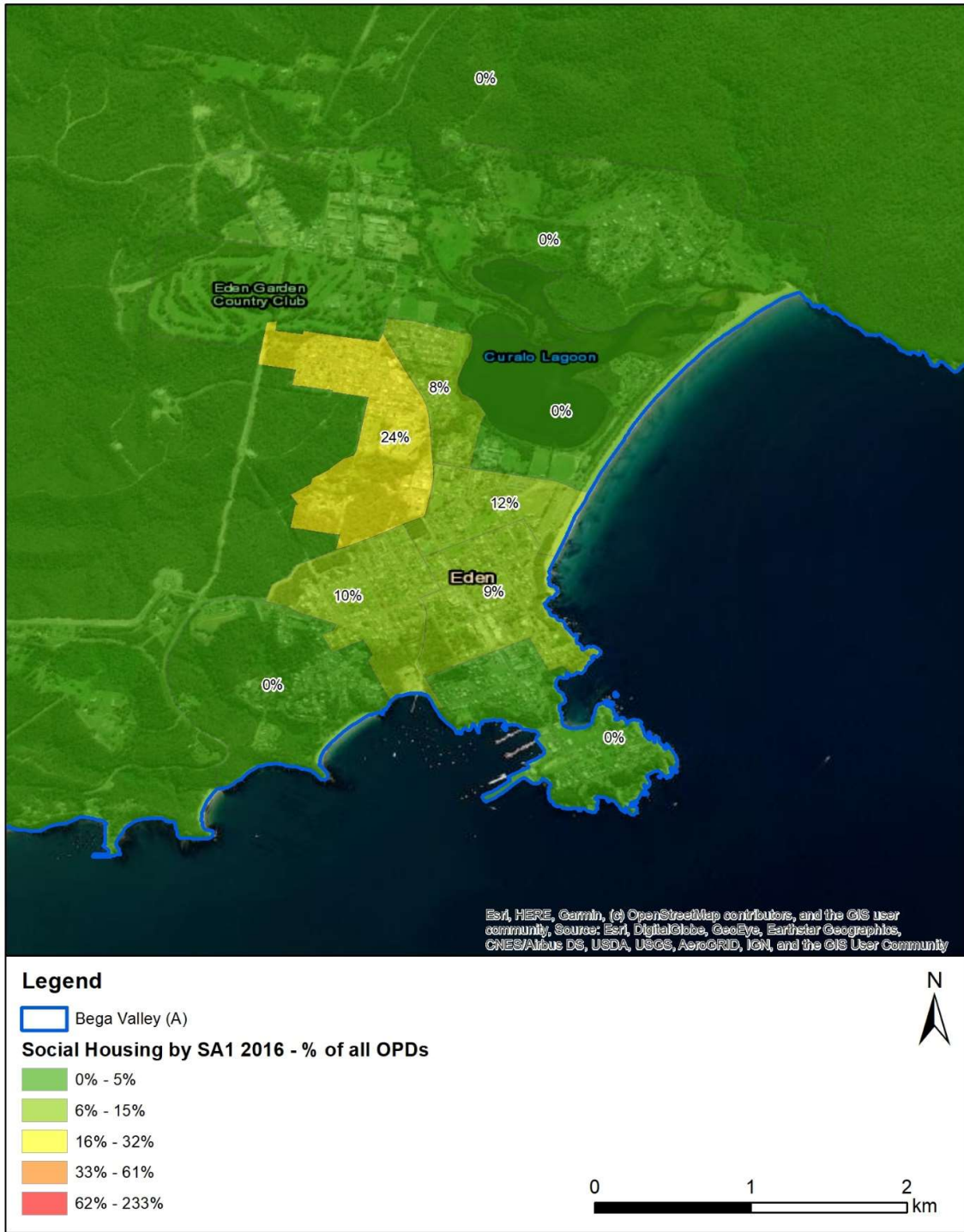


Figure 2.58: Concentration of Social Housing by SA1 – Eden and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

Distribution of Private Rental

As shown in the following maps, there were particularly high rates of private rental in SAIs around Merimbula, Eden, Pambula and Bega, with such areas generally also associated with higher density development, which tends to be associated with a higher than average rate of such rental.

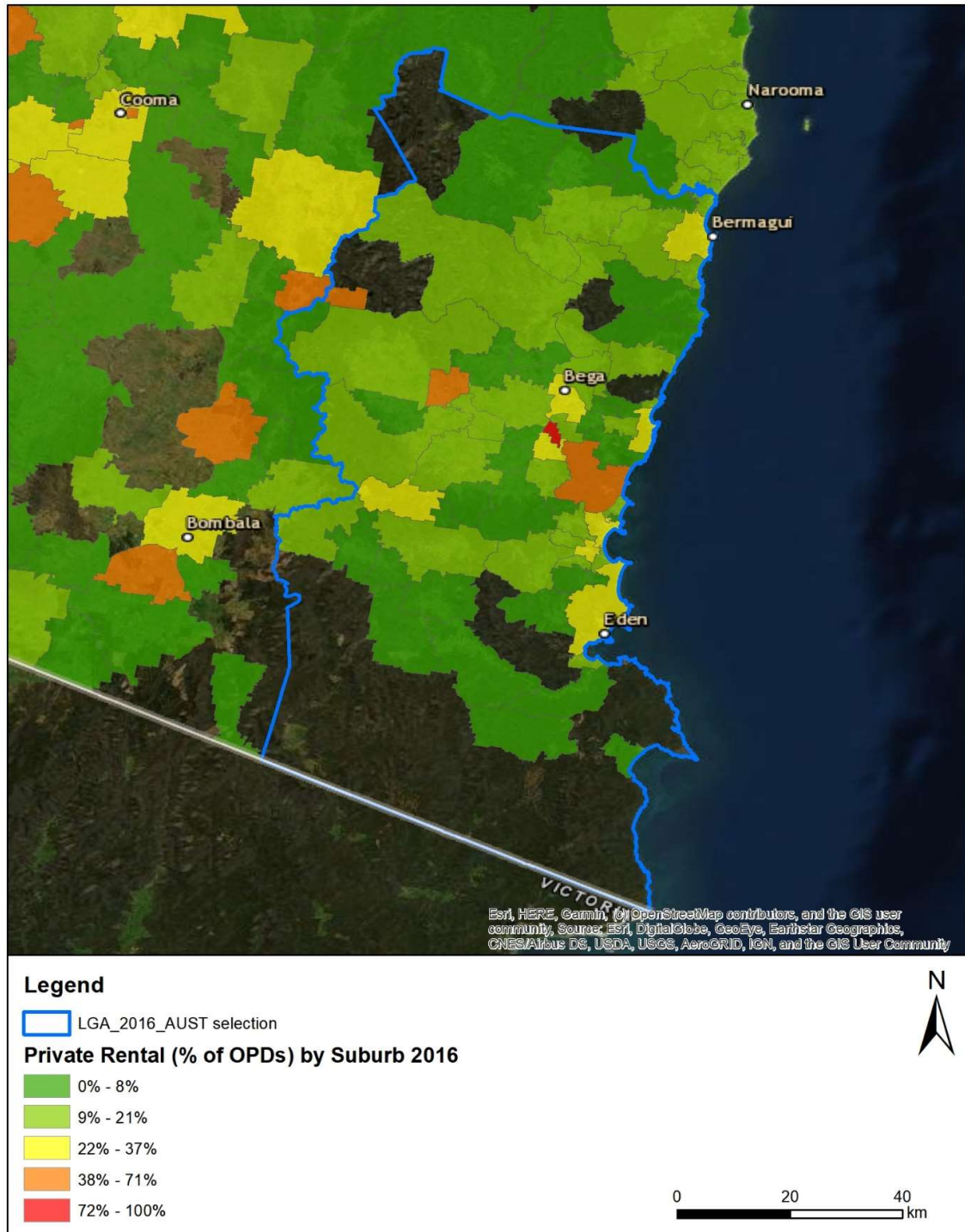


Figure 2.59: Concentration of Private Rental by State Suburb

Source: JSA 2021, based on data from ABS 2016 Census

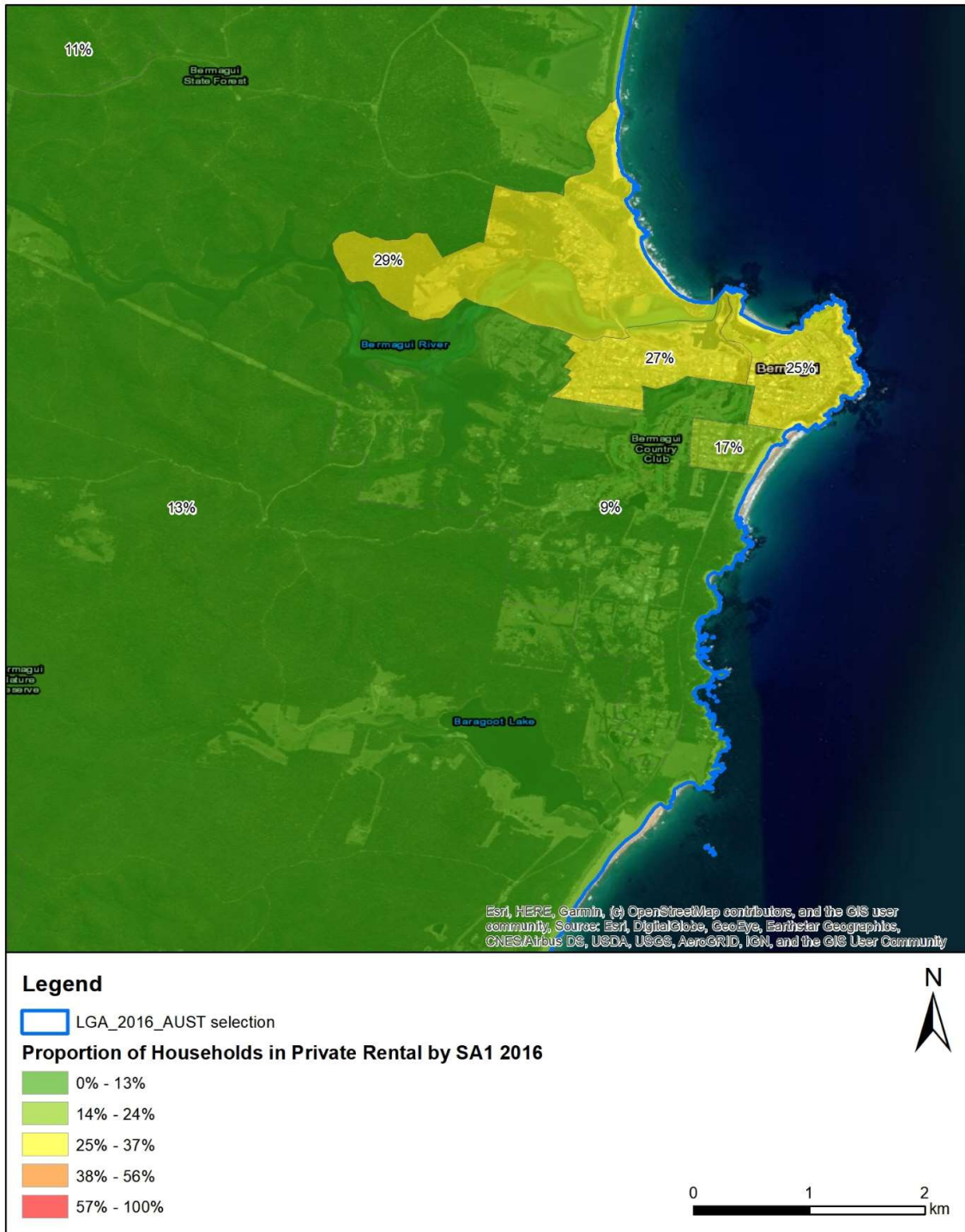


Figure 2.60: Concentration of Private Rental by SA1 – Bermagui and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

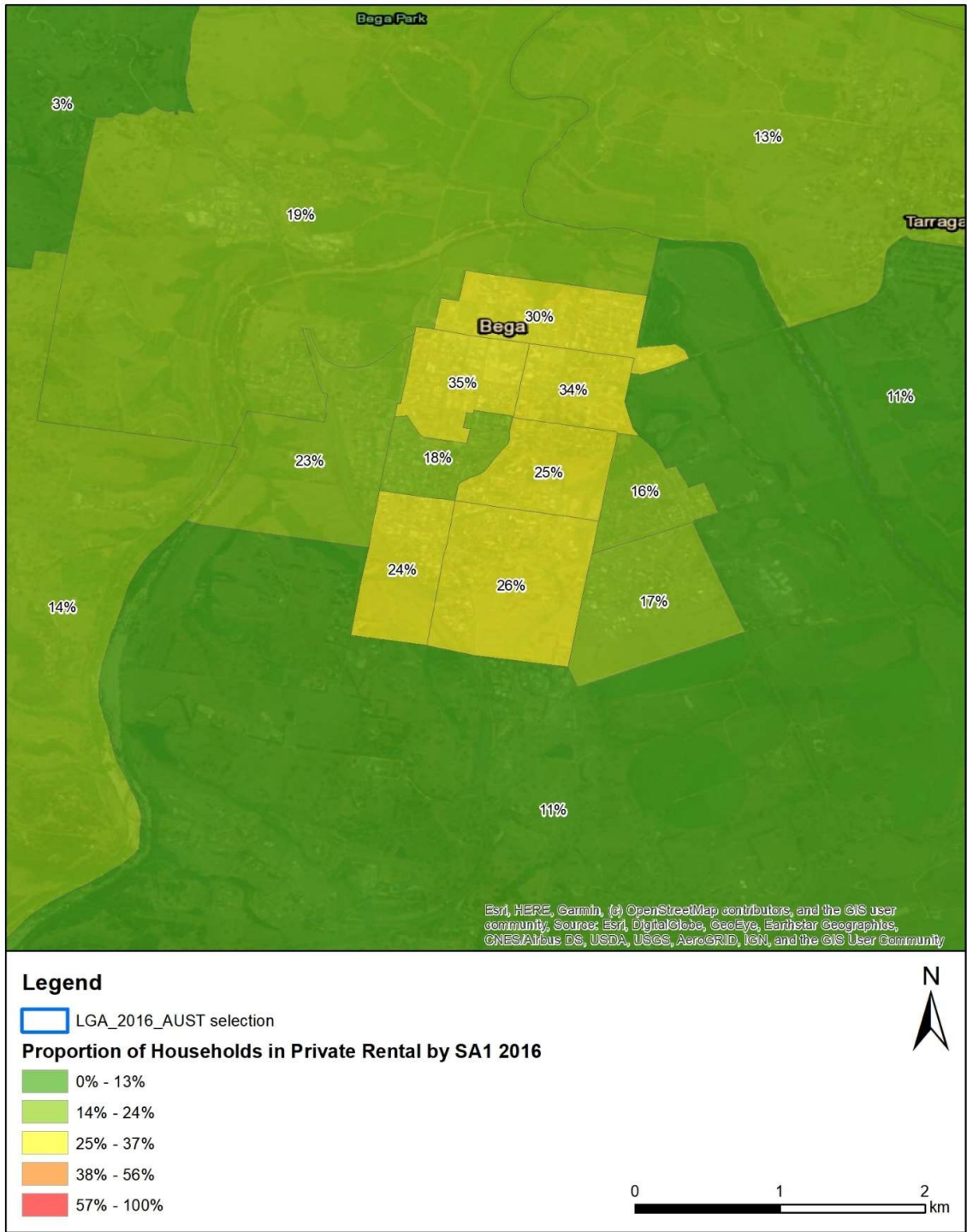


Figure 2.61: Concentration of Private Rental by SA1 – Bega and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

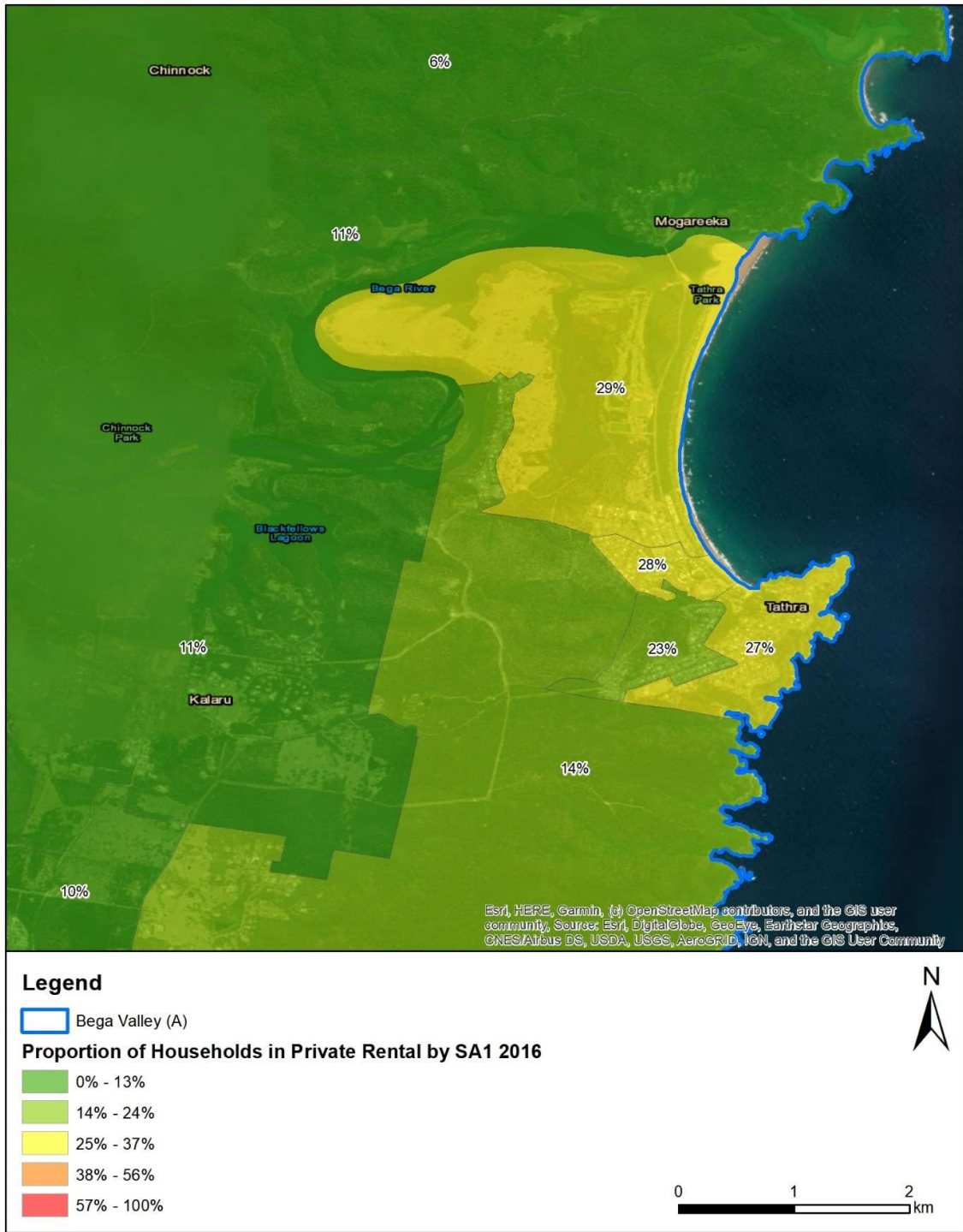


Figure 2.62: Concentration of Private Rental by SA1 – Tathra and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

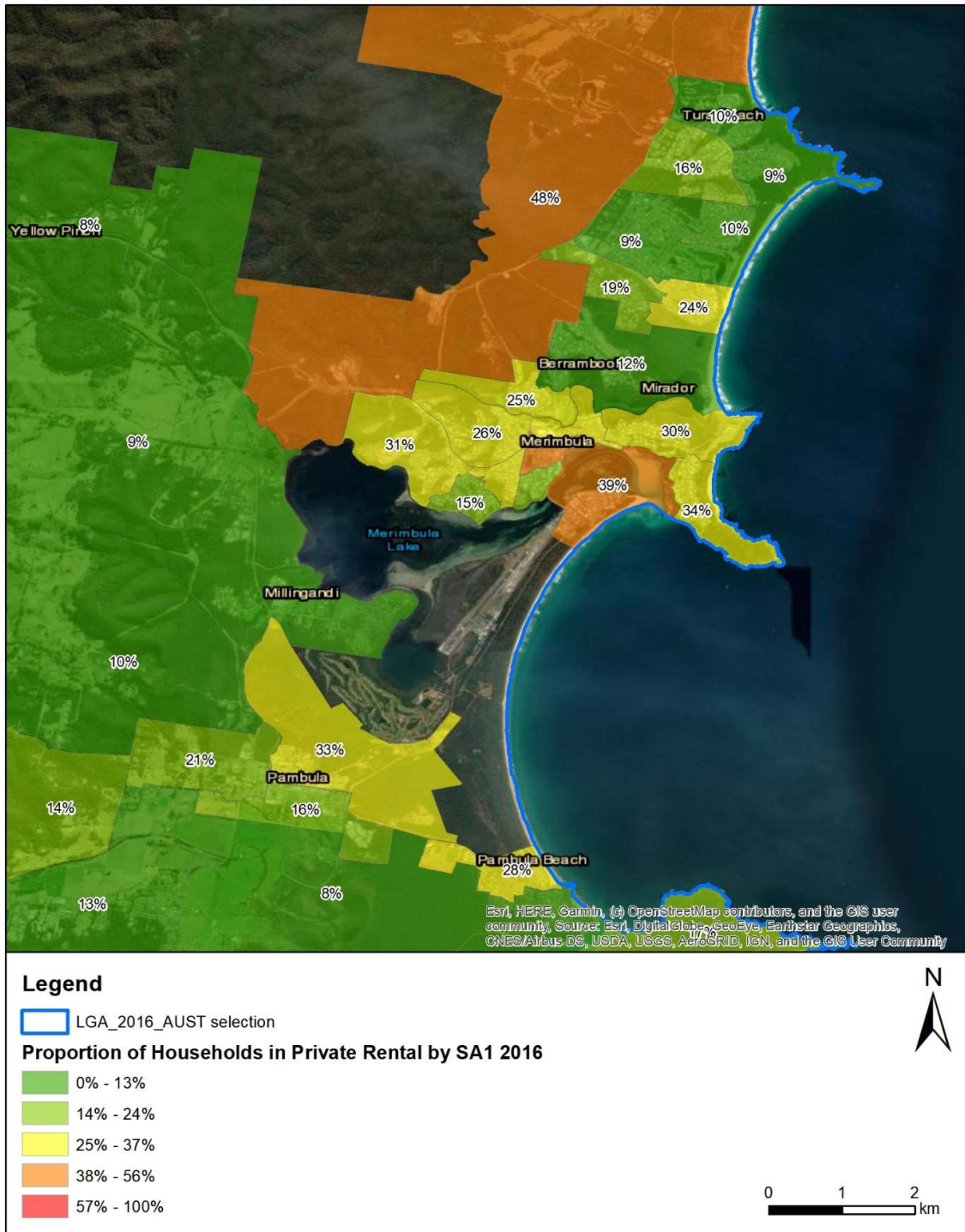


Figure 2.63: Concentration of Private Rental by SA1 – Merimbula, Pambula and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

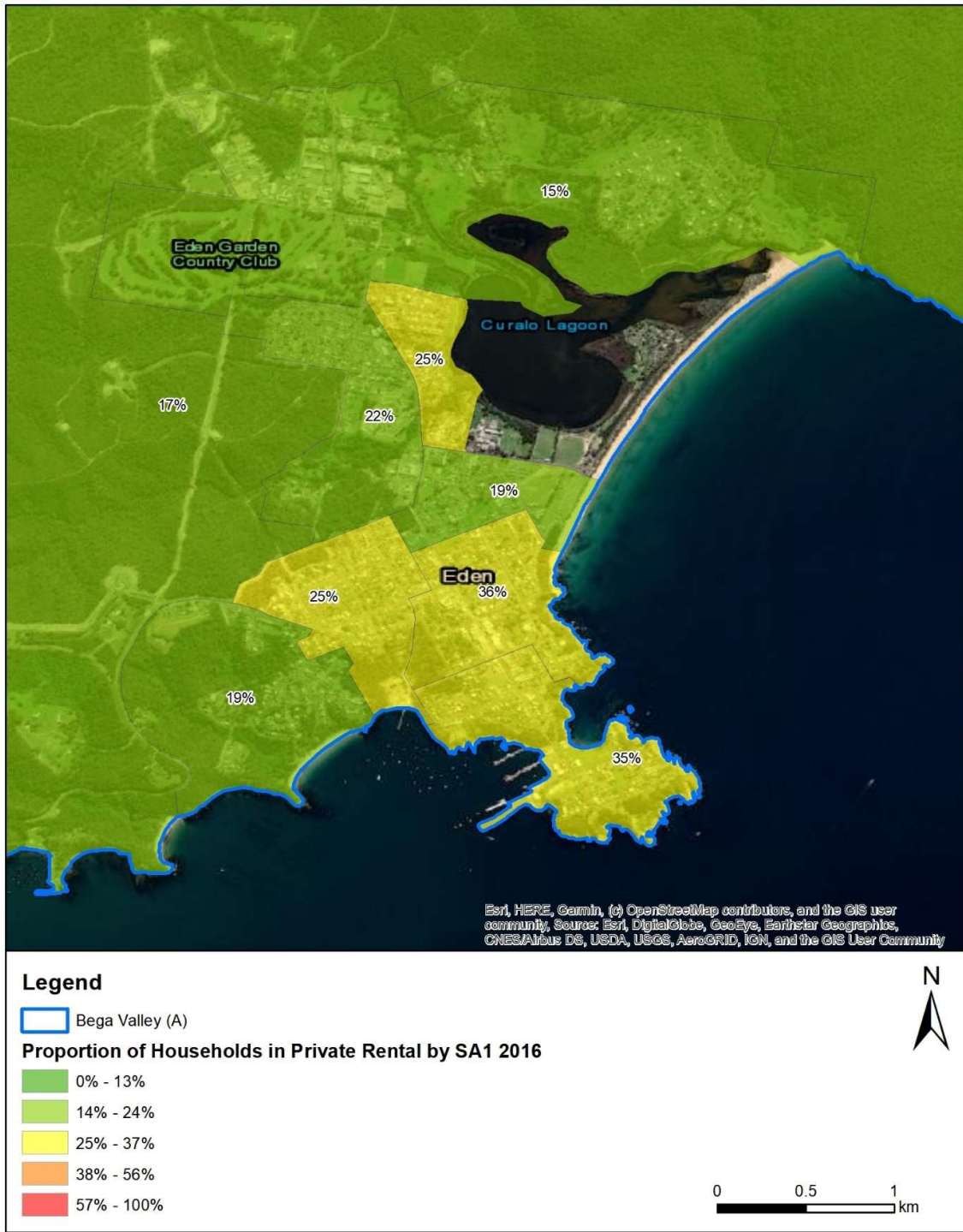


Figure 2.64: Concentration of Private Rental by SA1 – Eden and Surrounds Zoom

Source: JSA 2021, based on data from ABS 2016 Census

Profile of Private Dwellings compared with Household Profile

Around 26% of housing stock in Bega Valley Shire was made up of dwellings with two or less bedrooms, which was slightly more than the rate for Rest of NSW, meaning that almost three-quarters of local housing stock had three or more bedrooms, as shown in the graph below.

As noted above, however, around 64% of households in the LGA were made up of lone persons and couples without children, with an aging population and decreasing household size forecast over the next 20 years.

As such, there is a significant and likely growing mismatch between housing supply and housing need in the LGA, which is likely to intensify over time unless there are active measures to increase the supply of smaller, more manageable dwellings near major town centres through the planning system.

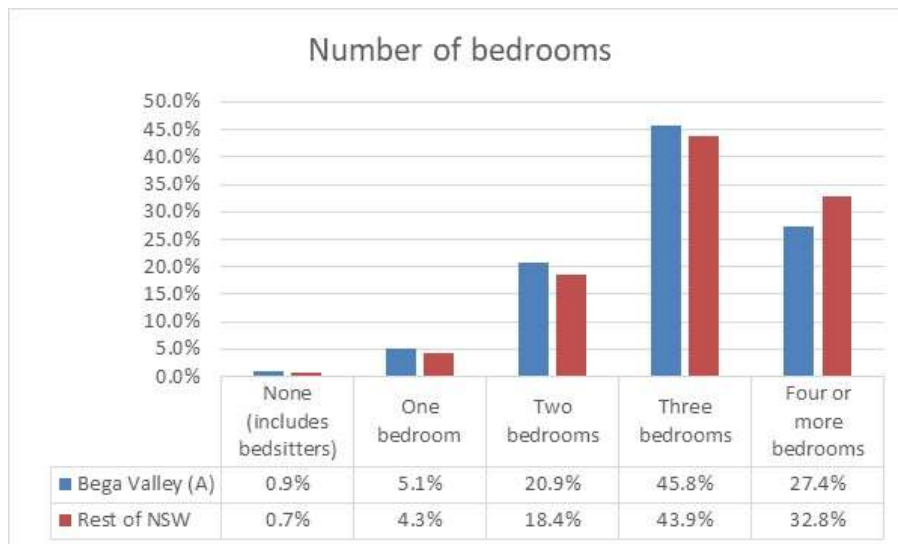


Figure 2.65: Number of bedrooms in private dwellings – Bega Valley LGA

Source: ABS 2016 Census Time Series Data