

# Central Coast Local Housing Strategy

---

January 2023

**Draft**

# Contents

## Section 1

---

<b>Introduction</b>	<b>12</b>
1.1 Role of Councils in housing	12
1.2 Planning policy and context	12
1.3 LGA snapshot	21
1.4 Housing vision	28

## Section 2

---

<b>The evidence</b>	<b>30</b>
2.1 Demographic overview	30
2.2 Housing demand	51
2.3 Housing supply	67
2.4 Housing supply gaps	80
2.5 Land use opportunities and constraints	82
2.6 Analysis of the evidence-base	90

## Section 3

---

<b>The priorities</b>	<b>94</b>
3.1 Housing objectives	94
3.2 Delivery mechanisms	95
3.3 Planning approach	97

## Section 4

---

<b>Actions</b>	<b>116</b>
----------------	------------

## Figures

---

Figure 1: The LHS in context	13
Figure 2: CCLSPS spatial plan	16
Figure 3: Central Coast Region	21
Figure 4: Jobs per hectare mapped to the destination zone	23
Figure 5: The Central Coast transport network	24
Figure 6: Social infrastructure within social planning districts	25
Figure 7: Map of CCLHD services	26
Figure 8: Social planning districts (SPDs)	31
Figure 9: Central Coast LGA and comparator LGA estimated resident population by year, 2001 to 2019	36
Figure 10: Central Coast LGA population by SPD with densities	37
Figure 11: Residents per hectare by MB (2016)	38
Figure 12: Population distribution by age and gender, Central Coast LGA 2016	39
Figure 13: Service age group, Central Coast LGA, Lake Macquarie LGA, and Penrith LGA, 2016	39
Figure 14: Population change in the Central Coast LGA between 2001 and 2016 (service age groups)	40
Figure 15: Median age by SPD	41
Figure 16: Proportion of residents aged 65+ years by SPD	42
Figure 17: Net migration to the Central Coast by other LGA	43
Figure 18: Central Coast LGA migration by service age group 2011-2016	43
Figure 19: Proportion of overseas born residents by SPD	44
Figure 20: Distribution of SA1s within Central Coast LGA on the IRSD (national)	45
Figure 21: SA1s within Central Coast LGA ranked against others in NSW on the IRSD	46
Figure 22: Population distribution by IRSD ranking in the Central Coast LGA	47
Figure 23: Distribution of SA1s within Central Coast LGA (national)	47
Figure 24: SA1s within Central Coast LGA ranked against others in NSW on the IRSAD	48
Figure 25: Population distribution by IRSAD ranking in the Central Coast LGA	49
Figure 26: Forecast ID Population Projections, Central Coast LGA (2016 to 2036)	49
Figure 27: DPIE population projections Central Coast LGA (2016 to 2041)	50
Figure 28: Comparative change in household composition 2011-2016	51
Figure 29: Proportion of couple family with children households	52
Figure 30: Average household size by district	53
Figure 31: Median household income by SPD	54
Figure 32: Proportion of households in lowest income quartile by SPD	55
Figure 33: Comparison of tenure type in Central Coast, Lake Macquarie and Penrith LGAs	56
Figure 34: Central Coast LGA change in tenure 2011-2016	56
Figure 35: Private rental as proportion of total dwellings by SPD	57
Figure 36: Social rental housing as a proportion of all dwellings	58
Figure 37: Proportion of dwellings by mortgage repayment bracket (monthly)	59
Figure 38: Proportion of dwellings by rental payment bracket (weekly)	60
Figure 39: Housing affordability by mortgage repayment band and income bracket	61
Figure 40: Proportions of mortgage stress by housing income bracket	62
Figure 41: Sensitivity analysis based on Central Coast sales and affordability bands, based on local incomes	62
Figure 42: Proportion of mortgaged dwellings experiencing mortgage stress	63
Figure 43: Total bonds held and lodged by number of bedrooms in Central Coast LGA (October - December 2020)	65
Figure 44: Proportion of rented dwellings experiencing rental stress	65

---

---

Figure 45: Social housing dwellings by dwelling type and number of bedrooms	66
Figure 46: Indicative wait times for social housing in Gosford and Wyong allocation zones	66
Figure 47: Comparison of dwelling type by data source in Central Coast LGA	67
Figure 48: Dwelling density by ABS meshblock at the 2016 Census	68
Figure 49: Change in dwelling types in Central Coast LGA, 2006 to 2016	69
Figure 50: Distribution of high density dwellings by SPD	70
Figure 51: Proportion of medium density dwellings by SPD	71
Figure 52: Proportion of detached dwellings by SPD	72
Figure 53: Number of bedrooms Central Coast and comparator LGAs, 2016	73
Figure 54: Comparison of housing suitability	74
Figure 55: Proportion of dwellings with two or more spare bedrooms	75
Figure 56: Comparison of proportions of dwellings with spare bedrooms at the 2016 Census	76
Figure 57: Dwelling suitability by dwelling structure	76
Figure 58: Unoccupied dwellings by SPD	77
Figure 59: Proportion of unoccupied dwellings in Central Coast LGA by dwelling structure	78
Figure 60: Heatmap showing areas with higher dwelling capacity under existing land use controls	84
Figure 61: Capacity overview	86
Figure 62: The Draft Greater Warnervale Structure Plan	87
Figure 63: The Draft Greater Warnervale Structure Plan	88

## Tables

---

Table 1: CCRP objectives and responses in this LHS	13
Table 2: Relevant priorities under the CCLSPS and implications for the LHS	16
Table 3: Relevant priorities under the Central Coast CSP and implications for the LHS	18
Table 4: Central Coast AAHS strategies considered as part of the LHS and policy responses within LHS	18
Table 5: SPDs and constituent suburbs	31
Table 6: Comparative SEIFA index ranking for the Central Coast, Lake Macquarie and Penrith LGAs (national indexes)	45
Table 7: Income trends	53
Table 8: NSW quartile group dollar ranges (households) 2016 Census	55
Table 9: Comparative monthly mortgage and weekly rental repayments	58
Table 10: Weekly rents statistics for October - December 2020	64
Table 11: Airbnb listings (entire houses) in Central Coast LGA by bedrooms and SPD (year to March 2021)	78
Table 12: Additional capacity by region	84
Table 13: Greater Lake Munmorah Structure Plan estimated development yield	87
Table 14: Draft Greater Warnervale Structure Plan estimated development yield	88
Table 15: Higher take up scenario	89
Table 16: Lower take up scenario	89
Table 17: Urban contexts with desired mix and density	99
Table 18: Growth priorities within social planning districts (SPDs) and CCRP districts (as shown in Figure 8)	101
Table 19: Central Coast affordable housing targets 2016-2036	110



Central Coast Council  
acknowledges the  
Traditional Custodians  
and First Peoples  
of this land and  
pay our respects  
to Elders, both past  
and present.



# Executive summary

Central Coast Council has engaged HillPDA to prepare this Local Housing Strategy (LHS) to manage the supply of housing on the Central Coast and to meet the needs of the current and future community. The LHS identifies a vision and objectives, with a range of strategies to achieve them, categorised under 4 key themes

## Developing this strategy

A Discussion Paper on housing issues was placed on exhibition from 24 January to 28 February 2022, in conjunction with a comprehensive Existing Conditions Report (ECR) that details the current state of population and housing and projected housing needs for the future. There were 197 survey completions and 41 written submissions received, which have informed the development of this strategy. The research to complete the ECR and Discussion Paper are available on Council's website.



## Planning for the future of the Central Coast LGA

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

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

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

## Top ten housing challenges

Central Coast Council has engaged HillPDA to prepare this Local Housing Strategy (LHS) to manage the The Existing Conditions Report and Discussion Paper identified a range of housing issues affecting the Central Coast LGA. The top ten issues are summarised below:

1	<p><b>Continuing rapid population growth is placing pressure on the housing market.</b></p> <p>The Central Coast LGA population grew by approximately 34,415 residents in the decade to 2021, an increase of 11 per cent. DPE projects that the region will continue to grow by an average of 2,840 additional residents per annum between 2021 and 2041. The population is expected to increase to 404,250 people by 2041, requiring an additional 32,550 dwellings in total, equating to approximately 1,630 dwellings per annum. Recent housing completions in the LGA have not kept pace with demand or projected housing need, potentially creating a shortfall in housing supply. This has likely been exacerbated through additional migration to the LGA during the COVID-19 pandemic. Developers have cited a lack of land, environmental constraints and slow approval processes as factors contributing to a stifled housing supply.</p>
2	<p><b>There is a shortage of low-cost rental accommodation.</b></p> <p>Rental vacancies on the Central Coast are at an all-time low and social housing has wait periods exceeding 10 years. During 2020, residential rental vacancies in the LGA dropped to less than 1%. In the 5 years to 2016, the volume of social housing dwellings declined. As of 30 June 2020, there were 2,819 social housing applications within the Central Coast, with all housing categories at or exceeding 10 year wait periods.</p>
3	<p><b>The current housing stock is not diverse enough to accommodate future demand.</b></p> <p>Housing needs are changing as household mix of the LGA becomes more diverse. New arrivals on the Central Coast between 2011-16 were most commonly parents and home builders (35-49 years), in the young workforce (25-34 years) and empty nesters and retirees (60-69 years). These groups have distinct housing requirements. The high net volume of over 50s (empty nesters and lone persons) are likely to drive demand for smaller dwellings.</p>
4	<p><b>Housing design and location needs to respond to changing housing preferences.</b></p> <p>Flexible housing design that delivers workspaces as well as catering to the needs of a family is in high demand. Well-designed medium and high density housing, use land more efficiently and can cater for a range of household types and sizes. The delivery of these housing types also needs to be matched with the expansion of infrastructure to meet the needs of the growing population.</p>
5	<p><b>Demand for housing suited to older people and people with a disability is expected to increase significantly.</b></p> <p>Residents aged 50 years and older are the fastest growing demographic in the LGA and the LGA already has a higher proportion of elderly residents compared to similar LGAs. In 2021, about 24,360 or 7% of the population of Central Coast LGA required assistance with a core activity, an increase from 2016 where the proportion was 6.4%. About 53% of residents requiring assistance were aged under 65. Ageing residents and those living with a disability can require housing that is adaptable to their needs, as well as a range of specialised amenities and services.</p>

6

**There is a growing need for smaller more affordable dwellings.**

Families (single or couple) with no children or no dependent children were the fastest growing group in the decade to 2021, at more than twice the rate of families with dependents. This suggests a growing demand for lower cost dwellings suited to smaller households. Yet, most dwellings are 3-4 bedrooms, with 45% of dwellings reporting two or more spare bedrooms at the 2021 Census. The current limited supply of smaller dwellings in the LGA means that some households will be forced to pay for a dwelling that is larger than their need, contributing to affordability issues.

7

**The changing environment presents long term challenges to quality of life and risks to livelihoods.**

Long term changes in climate will alter the frequency of more extreme weather events, while also potentially affecting livability in other ways through more significant heat island effects or pressure on energy sources. These impacts will have both economic and social consequences and present a need to ensure that the community is resilient to these challenges. Long term strategies are required that consider the way that dwellings are constructed, where they are located and ensure that development will drive better socioeconomic outcomes.

8

**A growing number of households in the LGA are struggling with housing affordability and are living in housing stress.**

Housing stress is defined by the National Centre for Social and Economic Modelling as those households that are both in the lowest 40 per cent of incomes and paying more than 30 per cent of their usual gross weekly income on housing costs. At the time of the 2016 Census, the most recent analysis available, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. This is likely to have worsened with continuing pressure on housing affordability.

9

**There are constraints on the supply of zoned and serviced residential land.**

The availability of undeveloped lots is constrained by environmental factors including sensitive lands and risks posed by hazards like flood and bushfire, which restrict where dwellings can be situated. Constraints on the reach and capacity of essential services in these areas, particularly water and sewerage further reduce availability, limiting pipeline for new dwellings within current growth areas east of the motorway. Containing housing growth within the current urban area can minimise environmental risks and protect rural and environmental land from the impacts of urban development, but there are few opportunities for new release areas to the east of the Motorway. This suggests a clear strategy is needed to guide the future planning of housing.

10

**Residents desire a balance between housing growth and the attributes they value about the Central Coast.**

Providing new housing can be intensive and impact upon the availability of the natural qualities in the surrounding environment. There is a particular sensitivity in areas of high social or cultural significance to residents. Residents on the Central Coast value the atmosphere of their villages and the great natural areas of their region. These values are not antithetical to housing growth but engender a balanced and carefully managed approach that respects and seeks to enhance these attributes through sustainability and sensitive design.

**How we plan to respond**

**Delivery and Supply**

- Prioritise housing delivery in areas of high amenity with access to services.
- Monitor and manage the housing pipeline.

**Infrastructure and Servicing**

- Effectively sequence infrastructure and housing delivery.
- Fund and progress infrastructure in line with Council’s 10 year priority infrastructure plan.

**Housing Diversity**

- Encourage greater housing diversity in greenfield areas.
- Encourage greater provision of medium density housing.
- Support the delivery of affordable housing.
- Incentivise delivery of housing types suitable for a range of groups, including affordable, social, universal housing and student housing.

**Resilience**

- Enshrine social resilience and promote community cohesion and sustainability.
- Introduce measures to promote design resilience.

The background image shows a residential complex with several buildings. In the foreground, there is a large, light-colored concrete structure, possibly a fountain or a wall. The scene is set in a grassy area with trees and a clear sky. A large white circle is overlaid on the center of the image, containing the text.

**SECTION 1**

---

**INTRODUCTION**

# Section 1:

## Introduction

Central Coast Council has prepared this Local Housing Strategy (LHS) to understand the supply of housing on the Central Coast, the types of housing that are needed now and into the future, and potential barriers to meeting those needs.

The NSW Government has produced the Local Housing Strategy Guideline (the Guideline) to assist councils with the preparation of an LHS. It is a State Government requirement that the LHS be written in accordance with the Guideline.

The need for the LHS has been identified in the Central Coast Local Strategic Planning Statement (LSPS) and Community Strategic Plan (CSP). The LSPS establishes land use planning priorities for the next 20 years for the LGA (to 2036). It includes strategies and actions to manage future growth.

### 1.1 Role of Councils in housing

All levels of government and the private sector influence housing.

The Commonwealth Government sets taxation finance, welfare, superannuation and foreign investment policy. The NSW Government controls stamp duty and land tax. These factors impact on the willingness of households to invest in home ownership and the level of investment in the private rental market. The NSW Government provides housing for those in need and who can't afford a dwelling in the private market. Additionally, it sets the overall planning framework and directs funding for infrastructure.

Central Coast Council can influence housing through local land use zoning, development approvals, development charges as well as some infrastructure delivery. Coordinating these policy, planning and regulatory levers can:

- Encourage a supply of housing where and when it is needed.
- Support the timely delivery of infrastructure in new or renewed housing areas.
- Encourage the supply of affordable and diverse housing.

### 1.2 Planning policy and context

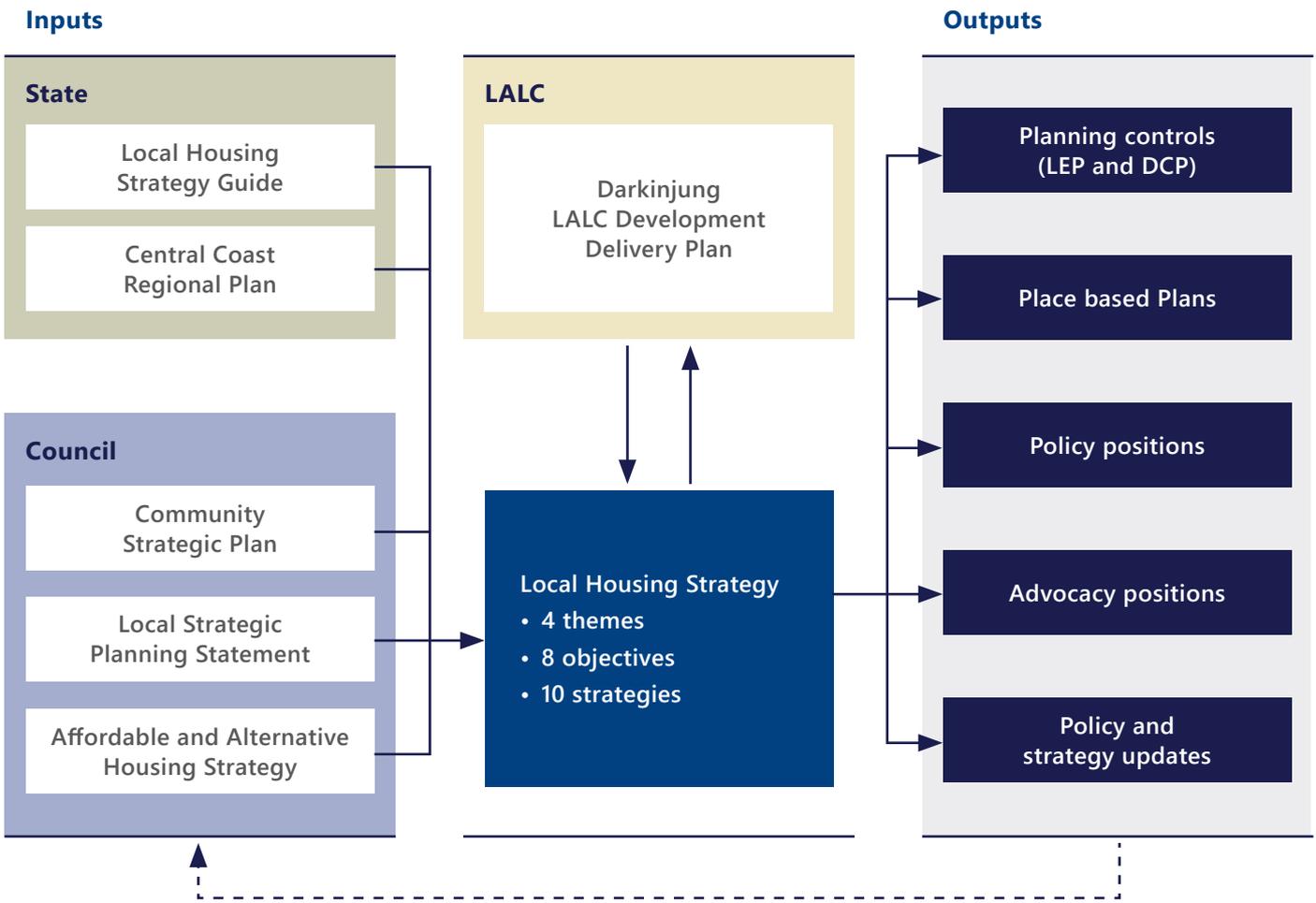
This LHS is influenced by a range of NSW Government and Local strategic planning and policy documents. The key relationships are summarised in Figure 1 below.

The NSW Government has produced the Local Housing Strategy Guideline (the LHS Guideline) to assist councils in the preparing an LHS. It is suggested that the LHS be written in accordance with the Guideline. Per the LHS Guideline, this Strategy includes an implementation and monitoring framework to monitor delivery of housing and other objectives within this strategy over its 20-year lifespan.

The LHS Guideline also recommends:

- Five-yearly reviews of the evidence base and housing stock against the aims of the CCRP, to ensure that the LHS is aligned with housing need.
- A ten-year review of the LHS to ensure the vision, the evidence base and the strategic and planning contexts are aligned with the goals of the community, the broader aims of the CCRP, and the LHS implementation and delivery plan.

Figure 1: The LHS in context



### 1.2.1 Central Coast Regional Plan 2041

The Department of Planning and Environment (DPE) finalised the Central Coast Regional Plan 2041 (CCRP) in October 2021. It is intended to provide an overarching strategic planning framework to guide the Central Coast’s future over the next 20 years. This strategy complements and builds upon the CCRP’s objectives and strategies, and other planned initiatives led by DPE and the Greater Cities Commission.

The CCRP’s 2041 vision for the Central Coast is:

**“One Central Coast, connected to Country, where people live near their work in sustainable 15-minute neighbourhoods or the region’s vibrant capital.”**

The CCRP sets out nine objectives to achieve its 2041 vision which are set out in the table below, along with an indication of where these objectives are addressed in this document.

Table 1: CCRP objectives and responses in this LHS

Objective	Relevant actions and strategies to this LHS	LHS response
<p><b>1</b> A prosperous Central Coast with more jobs close to home</p>	<p>N/A</p>	<p>N/A</p>
<p><b>2</b> Support the right of Aboriginal residents to economic self-determination</p>	<ul style="list-style-type: none"> <li>• <b>Strategy 2.1:</b> Local strategic planning will align with the Aboriginal land planning outcomes identified Objective in any development delivery plan within the LGA to:                             <ul style="list-style-type: none"> <li>– account for local Aboriginal community interests and aspirations in strategic planning decision-making</li> <li>– further partnerships with the Aboriginal community and build the delivery capacity of Darkinjung LALC</li> <li>– maximise the flow of economic, social and cultural benefits generated by land ownership to Aboriginal residents</li> <li>– streamline assessment processes for Darkinjung LALC.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategy 2.1</b> LHS actions 8.1, 8.2 and 8.3</li> </ul>
<p><b>3</b> Create 15-minute neighbourhoods to support mixed, multi-modal, inclusive and vibrant communities</p>	<ul style="list-style-type: none"> <li>• <b>Strategy 3.1:</b> Identify the location of urban core, general urban, inner suburban and general suburban contexts that apply to the LGA and consider strategies to achieve 15-minute neighbourhoods in the various urban and suburban areas</li> <li>• <b>Strategy 3.6:</b> Consider strategies to ensure 90% of houses are within a 10-minute walk of open space, recreation areas or waterways.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategy 3.1</b> LHS action 6.1</li> <li>• <b>Strategy 3.6</b> LHS action 1.1</li> </ul>
<p><b>4</b> An interconnected Central Coast without car-dependent communities</p>	<ul style="list-style-type: none"> <li>• <b>Strategy 4.4:</b> Consider maximum parking limits in neighbourhoods and centres well served by walking, cycling and public transport and consider opportunities for park and ride, carpooling, car sharing and other initiatives that can help to reduce car dependency.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategy 4.4</b> LHS action 7.5</li> </ul>
<p><b>5</b> Plan for 'nimble neighbourhoods', diverse housing and sequenced development</p>	<ul style="list-style-type: none"> <li>• <b>Strategy 5.2:</b> Consider amendments to planning and development controls that reflect the desired density targets for the urban core, general urban, inner suburban and general suburban contexts.</li> <li>• <b>Strategy 5.4:</b> Consider opportunities to support community driven innovative housing solutions, such as prefabricated and manufactured housing, 3-D printed housing, and tiny houses, where they are well designed and appropriately located.</li> <li>• <b>Strategy 5.5:</b> Consider:                             <ul style="list-style-type: none"> <li>– the proportion and availability of housing for Aboriginal people and whether this is increasing, stable or decreasing relative to need</li> <li>– co-led planning and development initiatives with Darkinjung LALC that leverage its social housing program.</li> </ul> </li> <li>• <b>Strategy 5.6:</b> Consider preparing an affordable housing contributions scheme with the support of the department.</li> <li>• <b>Strategy 5.7:</b> Consider opportunities to work with affordable housing providers and identify sites that may be suitable for supported and specialist accommodation taking account of:                             <ul style="list-style-type: none"> <li>– local housing needs</li> <li>– sites with access to relevant facilities, social infrastructure and health care, and public transport</li> <li>– the increasing need for accommodation suitable for people with health conditions.</li> </ul> </li> <li>• <b>Strategy 5.8:</b> Consider planning for appropriate locations for lifestyle villages, such as locations within 800m of local and strategic centres or key transit corridors. Where lifestyle villages are proposed outside these locations, the village or community should be on:                             <ul style="list-style-type: none"> <li>– unconstrained sites and have:</li> <li>– reticulated water and sewer</li> <li>– indoor and outdoor recreation facilities adequate for the number of proposed residents such as bowling greens, tennis courts, golf course, swimming pool, or off leash dog park</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategy 5.2</b> LHS action 6.2</li> <li>• <b>Strategy 5.4</b> LHS action 8.7</li> <li>• <b>Strategy 5.5</b> LHS action 8.2, 8.3</li> <li>• <b>Strategy 5.6</b> LHS action 7.2</li> <li>• <b>Strategy 5.7</b> LHS action 8.5</li> <li>• <b>Strategy 5.8</b> LHS action 1.1</li> <li>• <b>Strategy 5.9</b> LHS actions 2.3 and 5.2</li> </ul>

Objective	Relevant actions and strategies to this LHS	LHS response
	<ul style="list-style-type: none"> <li>– community facilities that promote gathering and social connections such as a restaurant, community hall, or community garden</li> <li>– access to bus services providing frequent trips to local centres and shops</li> <li>• <b>Strategy 5.9:</b> Consider the demand for hotels, motels and short-term rental accommodation.</li> </ul>	
<p><b>6</b></p> <p>Conserve heritage, landscapes, environmentally sensitive areas, waterways and drinking water catchments</p>	<p>None</p>	
<p><b>7</b></p> <p>Reach net zero and increase resilience and sustainable infrastructure</p>	<ul style="list-style-type: none"> <li>• <b>Strategy 7.8:</b> ensure future residential areas are not planned in areas where:             <ul style="list-style-type: none"> <li>– residents are exposed to a high risk from bushfire, flood and/or coastal hazards, considerate of how these may impacted by climate change</li> <li>– evacuation is likely to be difficult during a bushfire or flood due to its siting in the</li> <li>– landscape, access limitations, hazard event history and/or size and scale</li> <li>– any existing residential areas may be placed at increased risk</li> <li>– increased development may cause evacuation issues for both existing or new occupants.</li> </ul> </li> <li>• <b>Strategy 7.9:</b> Local strategic planning will:             <ul style="list-style-type: none"> <li>– map areas that are projected to be affected by sea level rise and other coastal hazards to limit the potential exposure of new development to these hazards</li> <li>– be consistent with any relevant coastal management program adopted and certified for that area</li> <li>– consider opportunities to adapt existing settlements at risk of exposure to sea level rise and coastal hazards in accordance with the NSW Coastal Management Framework, such as:                 <ul style="list-style-type: none"> <li>• raising houses and roads</li> <li>• relocating or adapting infrastructure to manage coastal hazard risks, such as ingress of tidal water into stormwater systems and/or</li> <li>• undertaking beach nourishment</li> </ul> </li> <li>– consider opportunities to maintain natural coastal defences against sea level rise, such as:                 <ul style="list-style-type: none"> <li>• maintaining or expanding coastal and riparian buffer zones</li> <li>• replanting and protecting coastal dune systems</li> <li>• fencing creeks and rivers to keep livestock out, limit erosion and protect water quality</li> <li>• controlling invasive species and/or</li> <li>• protecting and restoring mangroves and salt marsh areas to limit flooding, inundation and erosion.</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Strategy 7.8</b> LHS actions 10.2 and 10.3</li> <li>• <b>Strategy 7.9</b> LHS actions 10.1 and 10.3</li> </ul>
<p><b>8</b></p> <p>Plan for businesses and services at the heart of healthy, prosperous and innovative communities</p>	<p>N/A</p>	
<p><b>9</b></p> <p>Sustain and balance productive rural landscapes</p>	<p>N/A</p>	

### 1.2.2 Other Council strategies

The need for the LHS has been identified in the *Central Coast Local Strategic Planning Statement* (LSPS) and *Community Strategic Plan* (CSP). The LSPS establishes land use planning priorities for the Central Coast LGA to 2036. It includes strategies and actions to manage future growth. The LSPS emphasises housing growth being focused in areas with high levels of liveability and occurring in a way that reinforces lifestyle and amenity in the region.

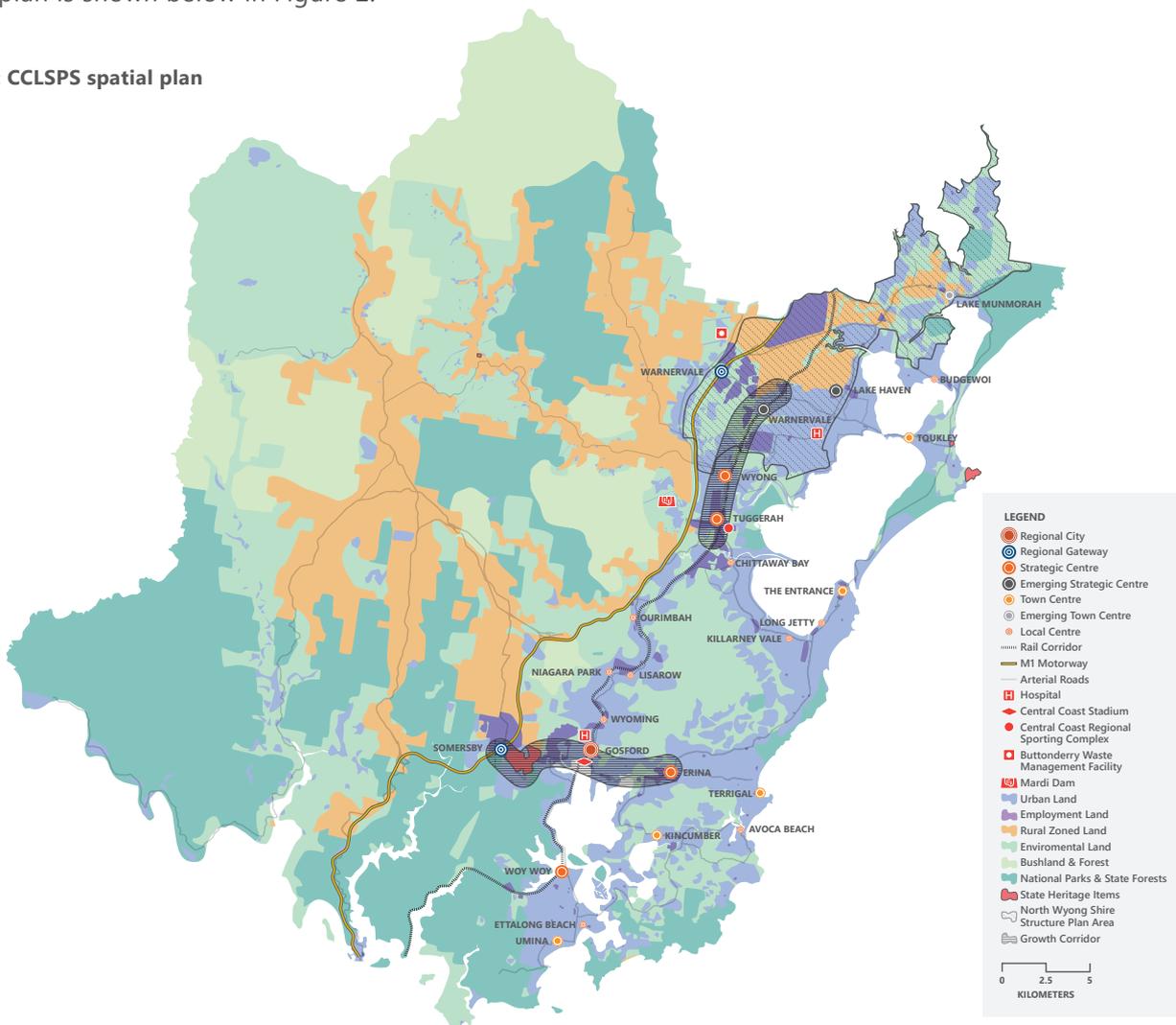
The CSP nominates access to services, housing affordability, diversity and choice as key indicators of community wellbeing. The LHS draws on the work in these strategies and is being prepared in support of these goals.

### Central Coast Local Strategic Planning Statement

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

The centres identified in the CCLSPS build upon the CCRP structure plan: the Gosford Regional City, four strategic centres, two regional gateways and two emerging centres within and adjacent to the release areas to the north. The North and South Growth Corridors are also identified as similarly essential locations for future growth. The CCLSPS spatial plan is shown below in Figure 2.

Figure 2: CCLSPS spatial plan



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

Table 2: Relevant priorities under the CCLSPS and implications for the LHS

Priority	Relevance to the local housing strategy
4 Renew our centres as places for people	Centre structure plans and master plans will identify and plan out areas with potential for renewal, including potential infill housing. By promoting a diversity in land use mix, where development is balanced with infrastructure and designed with sufficient amenities to produce more liveable outcomes, centres will support additional housing to cater for a wider range of community needs.
5 Future planning that enables the development of active and liveable centres	Developing precinct plan and active transport strategies that ensure that housing and amenities are appropriately located to create a network of liveable precincts and more liveable housing overall.
8 Provide for the housing needs of our growing region	<b>Housing should cater for the needs of the population as it grows and changes, this includes being responsive to different tenures, household compositions and specific housing needs (e.g. ageing).</b>
9 Plan for the sustainable development of our future urban release areas	<b>Urban release areas should be made available with the availability of infrastructure.</b>
17 A Strategy that supports neighbourhood “pocket parks” accessible to local communities within walking distance in addition to larger recreational multi-use open space destinations	<b>Urban areas should prioritise accessibility to open space as a criterion.</b>
20 Recognise and protect the natural, built and cultural heritage of the Central Coast	Natural, built and cultural heritage items will be preserved and managed.
22 Create Sustainable and Resilient communities	Develop the Central Coast Green Grid Plan and urban heat island mapping to improve urban ecosystems, urban amenity, connectivity and liveability of public spaces for the benefit of the Central Coast community.
23 Provide clear direction on climate change action in the region	Place-Based Climate Action Plans will be developed in partnership with the community that establish regional targets for mitigation and prioritises local adaption planning (sea level rise, coastal hazards and disaster management). This will influence the location and form of housing within these areas.
25 Manage floodplains, coastal areas and bushland to improve community resilience to natural hazards	Existing and future areas that are proximate to floodplains, coastal areas and bushland will need to be planned with adequate riparian/buffer zones and mitigation measures to minimise impacts from natural hazards, while not causing environmental harm.
27 Protect important agricultural lands as an economic resource and for local sustainability	Agricultural and primary production lands are to be protected from encroachment by other land uses, including residential.
28 Minimise rural residential sprawl and support rural tourism	Any expansion of rural residential development should consider agricultural production and environmental protection priorities and the availability of infrastructure.
35 Integrate land use and infrastructure	Potential infrastructure gaps within the planned growth areas of the Central Coast should be identified and addressed to ensure that the required infrastructure is provided to meet current and future demand.
36 Review funding mechanisms to deliver essential infrastructure for the region	Explore opportunities for infrastructure delivery to be concurrent with housing delivery. Provide a basis for development of Local Contributions Plan(s) to align infrastructure resourcing with growth. Explore the potential for a regional SIC to support housing growth.

Source: Central Coast Council (2020)

# Central Coast Community Strategic Plan – One Central Coast

## Central Coast Affordable and Alternative Housing Strategy

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

Table 4: Central Coast AAHS strategies considered as part of the LHS and policy responses within LHS

Strategy	Policy response
<p><b>Strategy A3: Council adopts affordable dwelling targets by type.</b> Housing growth in the LGA will need to accommodate the additional demand for affordable dwellings. The dwelling type with the most acute needs is smaller rentals that are affordable to very low income households.</p>	<p>These have since been superseded by the affordable housing targets under CCRP 2041, which Council will adopt.</p>
<p><b>Strategy C9: Investigate opportunities for rezoning developable land within 400 metres of the town centres and 800 metres of transport nodes to R1 or R3</b> to facilitate the construction of multi-dwelling housing and residential flat buildings. It is noted that any such rezoning is subject to a detailed assessment process.</p>	<p>Council will explore opportunities through the place based plan making process, while ensuring to consider physical constraints and servicing issues are also considered before applying R1 and R3 zones to those areas within 400m and 800m of centres and railway stations.</p>
<p><b>Strategy C10: Seek to zone precincts within Greenfield urban expansion areas as R1 residential to allow a range of housing typologies and lot sizes, including multi-dwelling housing such as villas and townhouses.</b> These should be in areas that are well located i.e. within 400 metre walking distance of designated urban centres and railway stations/ transport hubs/bus routes.</p>	
<p><b>Strategy C11: As part of the LHS, consider permitting multi-dwelling housing in R2 zoning,</b> where lots have a minimum street frontage of 18 metres to provide sufficient opportunities for lower cost and affordable market accommodation in diverse areas.</p>	<p>Council will investigate expanding the use of R1 zoning in locations suitable for medium density housing to allow for increased multi dwelling housing. Council will investigate introducing a clause to provide for integrated/small lot housing provision within the LEP and DCP.</p>
<p><b>Strategy C12: Consider amending the DCP to reduce parking standards for residential flat buildings</b> (a) in line with actual car ownership rates with consideration to affordability/equity (b) within 400 metres of business zones and 800 metres of key transport nodes</p>	<p>Council to consider reviewing parking requirements in certain locations where residential flat buildings are located, particularly in centres identified with high transport amenity like Gosford Regional Centre.</p>
<p><b>Strategy C15: As part of the LHS consider introducing requirements to ensure dwelling diversity</b> (one and two bedroom dwellings) within 400 metres of business zones in the Town Centres and within 800 metres of Railway stations.</p>	<p>Council will review the existing CCLEP clause 4.4A(A)(2) for its effectiveness and to ensure such controls are consistent with, and complimentary to, any similar provisions under the current and draft Housing SEPP.</p>

Strategy	Policy response
<p><b>Strategy C16: As part of the LHS, Council will consider amendments to the DCP to include a range of lot sizes at the sub-division stage to allow for different housing typologies in Greenfield areas.</b></p>	<p>Council will review lot size provisions as part of future a LEP/DCP review in localities with potential for a wider range of housing typologies. It is noted in some instances, the established minimum lot sizes under the CCLEP 2022 are not able to be achieved due to land slope where the Subdivision DCP provisions apply increased lot size requirements on steeper slopes.</p>
<p><b>Strategy C17: Council will consider as part of the broader Central Coast Housing Strategy:</b></p> <ul style="list-style-type: none"> <li>a. Ensuring that the impacts of the loss of low-cost housing continue to be considered in accordance with SEPP Housing 2021 in relation to all relevant developments including caravan parks, boarding houses and lower cost flat buildings through redevelopment, conversion or demolition;</li> <li>b. Including a specific Clause to be applied (similar to Gosford 2014) as part of the Comprehensive LEP which extends beyond caravan parks and MHEs to boarding houses and lower cost Residential Flat Buildings. This would include identification of specific sites for the northern part of the LGA (currently already applies in the south).</li> </ul>	<ul style="list-style-type: none"> <li>a. The State Environmental Planning Policy (Housing) 2021 will continue to be considered.</li> <li>b. Considered as part of the drafting of the CCLEP. It should be noted that Part 8 the State Environmental Planning Policy (Housing) 2021 remains in force, which specifically applies to MHEs.</li> </ul>

### 1.2.3 Indigenous community

The successful delivery of this LHS will depend on collaboration with the Central Coast Indigenous community. This LHS supports and is supported by the development and implementation of the Darkinjung Local Aboriginal Land Council (LALC) *Development Delivery Plan*, (DDP) which will provide a detailed audit and strategic assessment of LALC lands on the Central Coast. Darkinjung LALC is the largest private landowner in the LGA and, therefore, the DDP is a crucial influence on the housing supply and housing opportunities for Indigenous residents on the Central Coast. Objective 2 of the CCRP commits DPE to accelerating the assessment of Darkinjung LALC planning proposals identified under the DDP.

The CCRP commits to continued involvement of Darkinjung LALC and requires that local strategic planning account for local Aboriginal community interests and aspirations in decision-making. This will include aligning local strategic planning with the Aboriginal land planning outcomes within the DDP. Council have a continuing partnership with the Darkinjung LALC in ensuring that planning priorities are aligned with and support with Central Cast Aboriginal Community’s social, cultural, environmental and economic aspirations.

### 1.2.4 Regional Housing Taskforce

The Regional Housing Taskforce was established in June 2021 in response to significant housing supply and affordability pressures across Regional NSW. It was instructed to identify technical barriers in the planning system that are preventing the delivery of housing supply, including affordable housing, and to formulate recommendations to improve housing outcomes in Regional NSW. It reported back in October 2021, with 5 key recommendations and 15 supporting targeted interventions. The key recommendations were:

1. **Support measures that bring forward a supply of “development ready” land.** This includes expanding the UDP to more areas to establish a clearer housing pipeline and supporting the delivery of critical infrastructure through reforms to developer contributions and infrastructure sequencing.
2. **Increase the availability of affordable and diverse housing across regional NSW.** This includes social, affordable and key worker housing through strategic use of government-owned land and coordinated partnerships with LAHC, Landcom, councils and the community housing sector.

**3. Provide more certainty about where, when and what types of homes will be built.**

Through supporting regional strategic planning initiatives and deploying the Planning Delivery Unit to support regional councils and industry to resolve planning barriers to housing supply.

**4. Investigate planning levers to facilitate the delivery of housing that meets short term needs,** including standard planning pathways for temporary worker accommodation and investigating planning pathways for innovative housing options

**5. Improve monitoring of housing and policy outcomes and demand indicators,** through improved benchmarking and monitoring.



### 1.3 LGA snapshot

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

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

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

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



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

- Areas in the South are characterised by longer-term established suburbs and centres, but with no greenfield release areas. The South is also characterised by relatively lower levels of social disadvantage,<sup>2</sup> although there are some concentrations of more disadvantaged areas
- The North is characterised by some established centres, with rapidly urbanising areas in the surrounds accommodating the most significant growth in LGA over recent decades. The far northern regions also contain the most significant remaining greenfield release areas within Central Coast LGA.

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

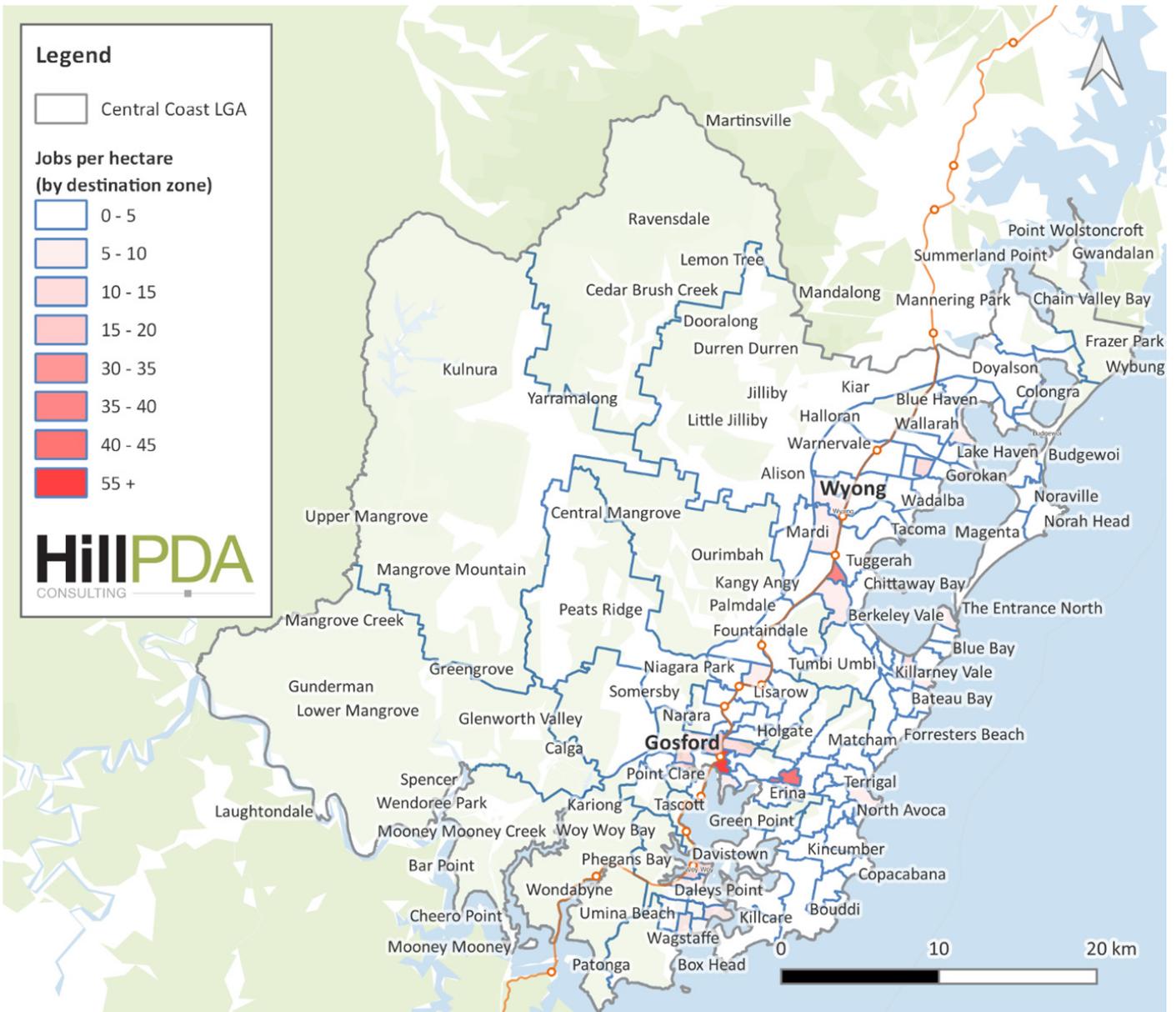
### 1.3.1 Employment

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

Locations of employment (that is, workers' recorded place of work) in Central Coast LGA have been mapped to the Destination Zone (DZ) has been mapped in Figure 3. The most significant concentrations of employment are concentrated in DZs corresponding with Gosford, Erina and Tuggerah. It is notable that the latter two of these locations correspond with the location of the two largest shopping centres in the region. Other centres like Woy Woy and Wyong recorded lower concentration of employment, potentially indicating a spread of jobs over a wider area.

<sup>2</sup>Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2016. Comparison of Gosford and Wyong SA3s.

Figure 4: Jobs per hectare mapped to the destination zone



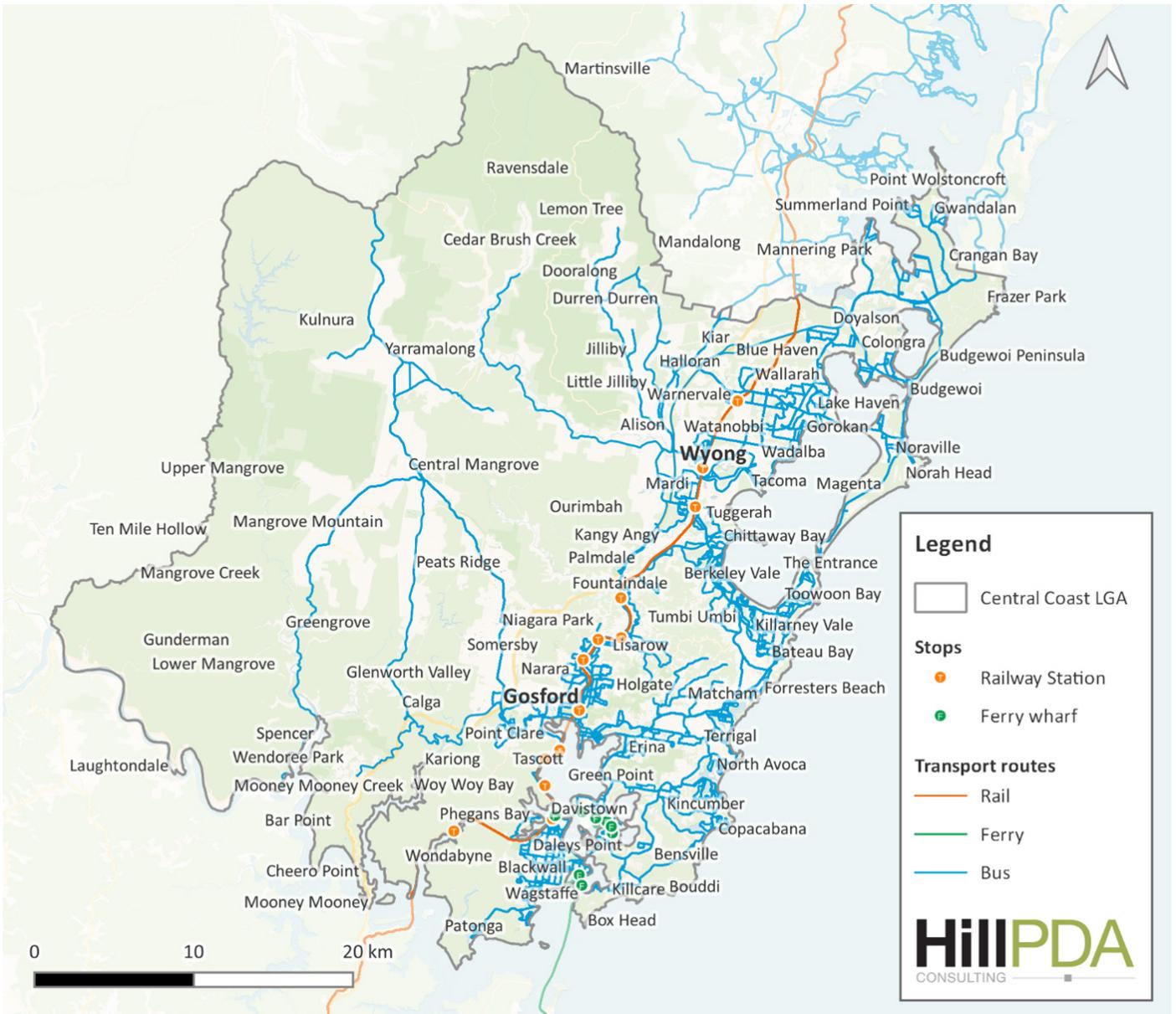
Source: ABS (2016), Australian Census of Population and Housing. Accessed via TableBuilder.

### 1.3.2 Transport

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

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

Figure 5: The Central Coast transport network



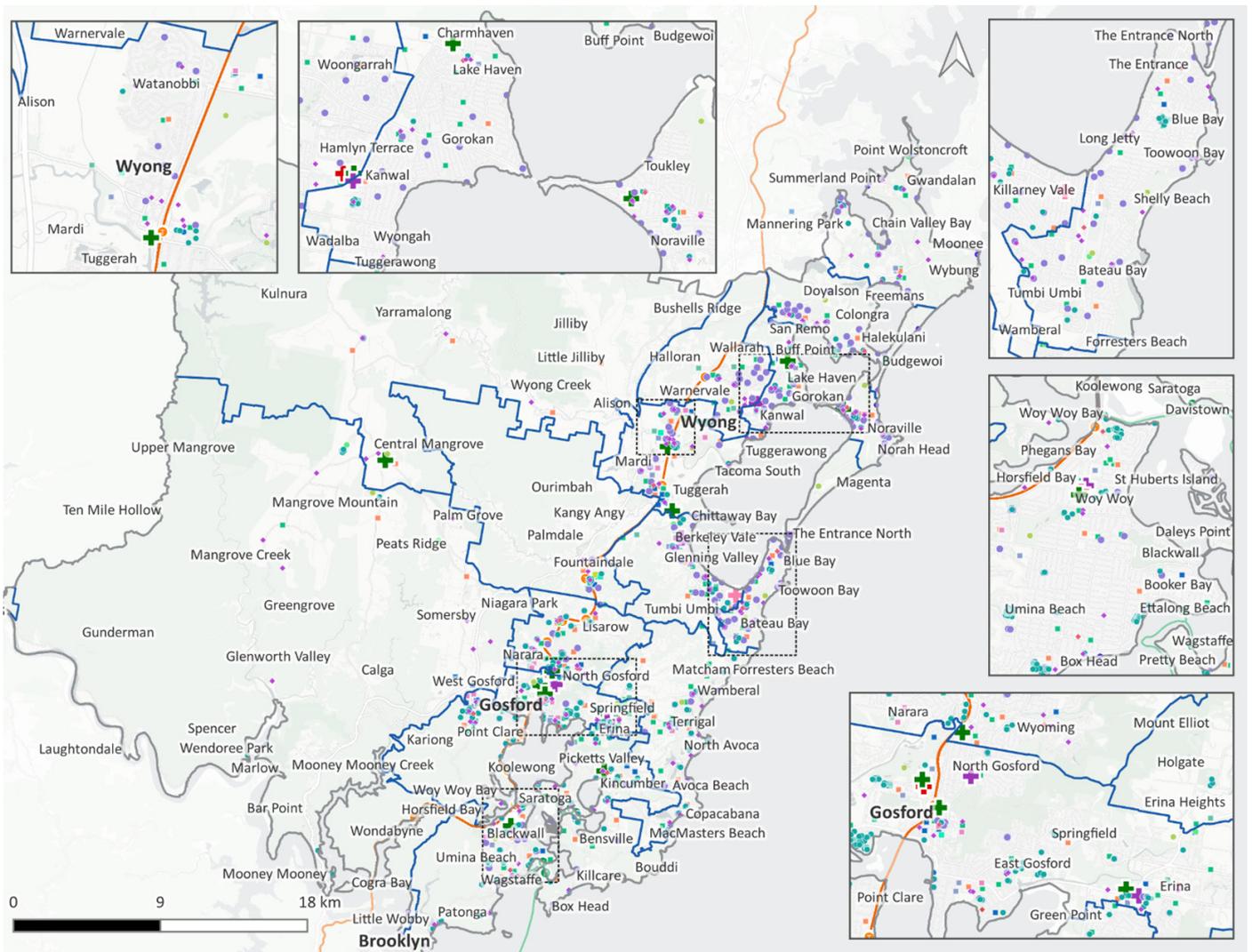
Source: Transport for NSW (2021)

### 1.3.3 Social infrastructure

The Central Coast LGA has a significant volume of social infrastructure to service its many spatially dispersed communities, with open space networks, community facilities and active transport links augmenting a significant natural base of forests and coastlines. Selected social infrastructure is mapped in Figure 6, which shows the concentrations around more populated areas in the eastern part of the LGA.



Figure 6: Social infrastructure within social planning districts



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

## Health care

Health care services are distributed throughout the LGA, with two hospitals with emergency departments at Gosford and Wyong and further sub-acute hospitals/health care centres without emergency departments at Woy Woy and Long Jetty. Community Health Centres operated by the Central Coast Local Health District (CCLHD) are located in Erina, Kincumber, Lake Haven, Long Jetty, Mangrove Mountain, Woy Woy, Wyong and Kanwal. A map of dedicated health services operated by the CCLHD is included to the right in Figure 7.

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

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

## Open space and recreation

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

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

## Education and child care

The Central Coast LGA includes 53 public and 13 non-government primary schools, 15 public high schools (counting each of the secondary colleges as one school), 9 non-government high schools, one public community school (K-12) and 9 non-government combined (K-12) schools. Additionally, there are 3 public school catering to students with specific learning or behavioural needs and a large network of independently operated learning support

Figure 7: Map of CCLHD services



Source: CCLHD (2020)

units and campuses. In 2020, the LGA recorded approximately 53,446 full time equivalent student enrolments<sup>3</sup>. Council operates 8 long day care centres and there are a further 116 registered long day care providers and 16 preschool operators (attached to schools and standalone) located throughout the LGA, offering a maximum of 7,778 registered places<sup>4</sup>. There is 1 major university campus operated by The University of Newcastle at Ourimbah, which offers a range of courses, library facilities and other associated amenities. There are three TAFE NSW campuses located within the LGA, at Gosford, Wyong and Ourimbah (co-located with the university campus). Data available from the Australian Skills Quality Authority and Training.gov.au indicates that there are 32 providers currently registered within the LGA, delivering a range of qualifications. Training providers are primarily located at Tuggerah, Gosford and Kariong, many situated within business parks.

## Community and culture

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

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

### 1.3.4 What does it mean?

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

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

## 1.4 Housing vision

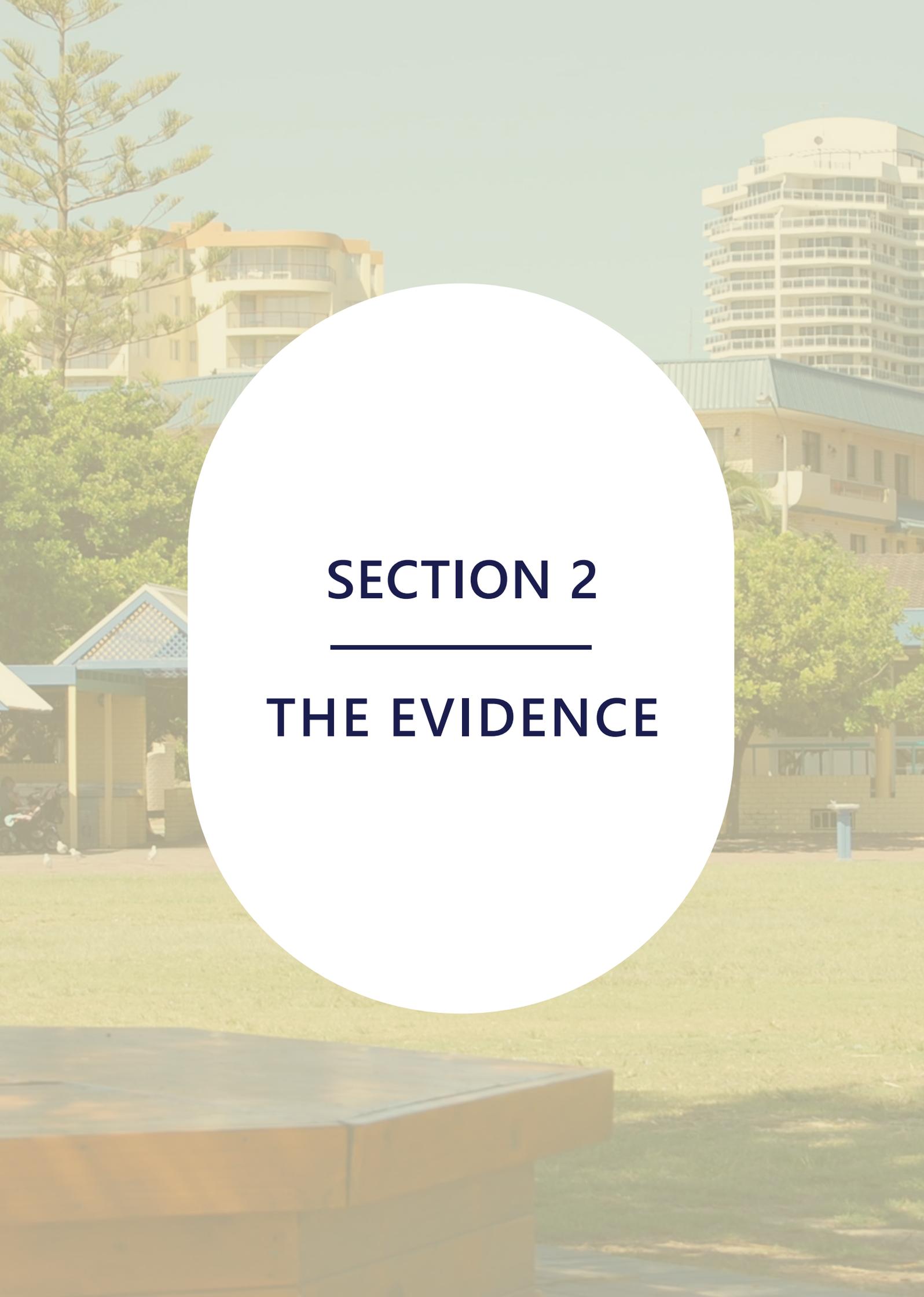
The LSPS vision for housing is:

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

This vision was developed having regard to submissions received by Council on the Draft LSPS from the community and industry. The submissions highlighted the following as key considerations for the future of housing in the Central Coast LGA:

- Adequate provision of infrastructure to meet population change
- Retention of local character and feel
- Provision of affordable housing
- Accessibility and inclusive design
- Sensitivity to the local environment
- Support for infill at appropriate locations with high amenity and access to services
- Appropriate open spaces and sports and recreation facilities located with good access to housing.

<sup>3</sup>ACARA (2021), *School Profile and Location 200* | <sup>4</sup>ACECQA (2020), *National Child Care Register*

The background image shows a residential complex with several multi-story buildings. In the foreground, there is a large, light-colored concrete structure, possibly a fountain or a bench. The scene is set in a grassy area with trees and a clear sky. A large white circle is overlaid on the center of the image, containing the text.

**SECTION 2**

---

**THE EVIDENCE**

## Section 2: The Evidence

This chapter considers the demography and housing needs of the Central Coast LGA. Data for Central Coast LGA has been compared to the selected benchmark LGAs of Lake Macquarie and Penrith. Lake Macquarie LGA and Penrith LGA were selected as benchmarks, in consultation with Council, because they offer similar attributes with both being located on the fringe of major metropolitan areas. Where comparator data is unavailable for those LGAs, Greater Sydney (which includes the Central Coast LGA), has been used. It should be noted that this chapter was prepared as part of the Existing Conditions Report in 2021 and, thus, relies on data collected at the 2016 Census.

### 2.1 Demographic overview

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

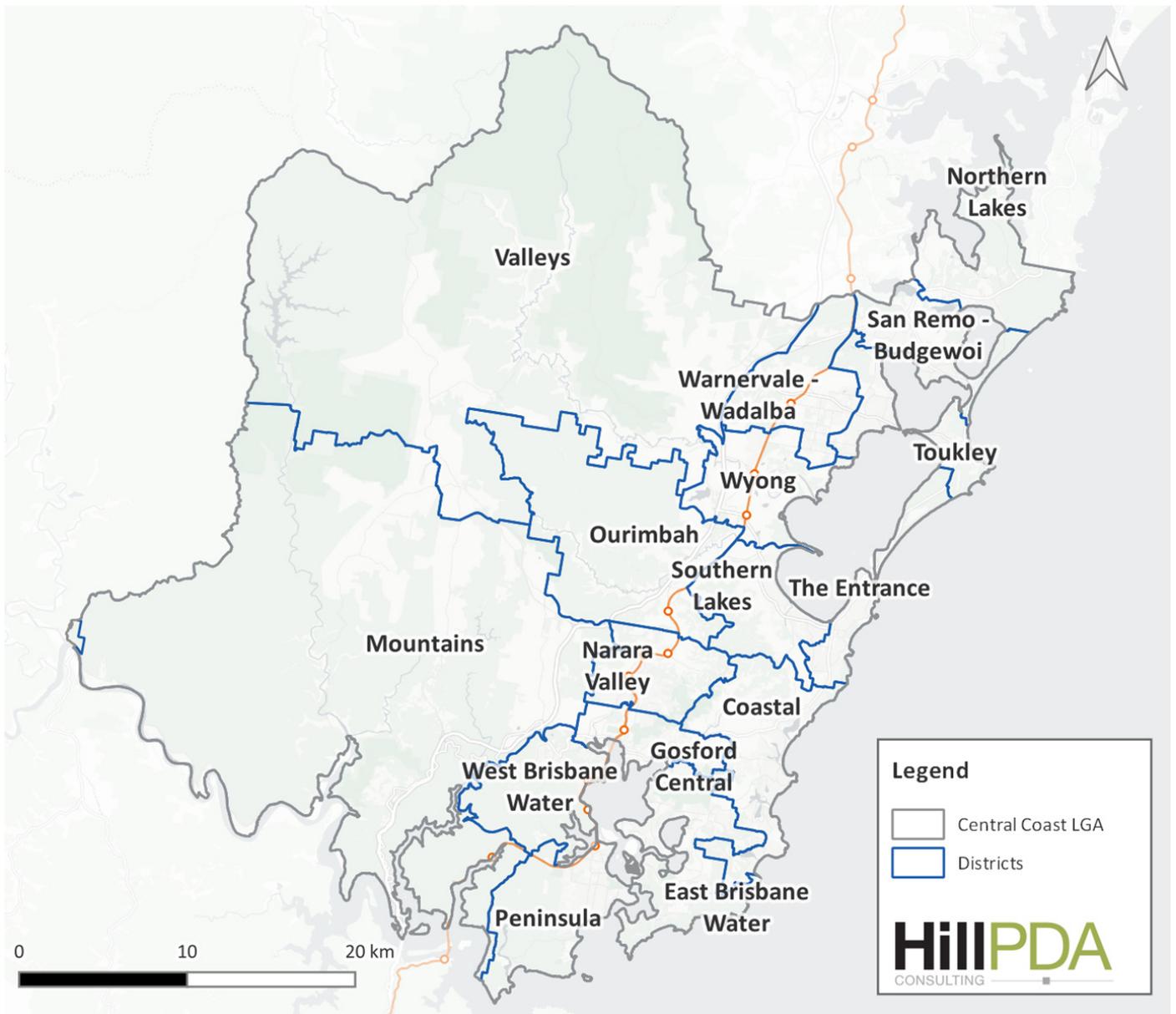
Analysis presented in this the following section includes:

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

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



Figure 8: Social planning districts (SPDs)



The SPDs are composed using amalgamations of suburb boundaries, they are:

Table 5: SPDs and constituent suburbs

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

## 2.1.1 Overview of Central Coast LGA

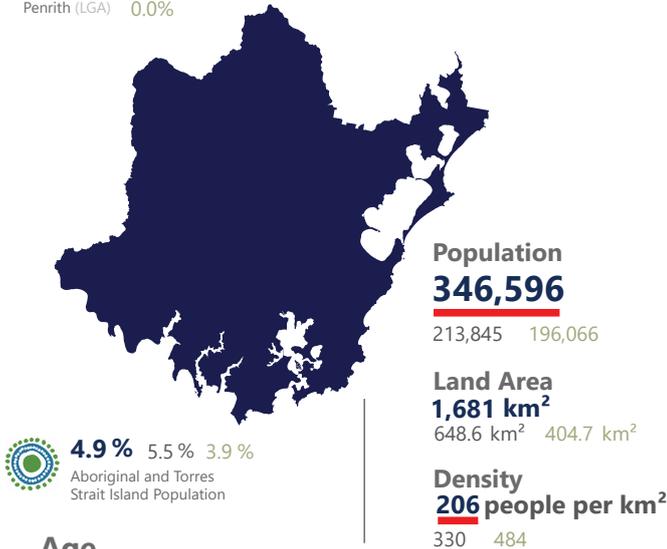
LEGEND:

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

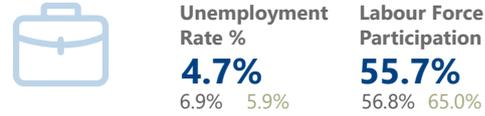
### Demographics Profile (2021) Central Coast (C) (NSW) (LGA11650)

Benchmark

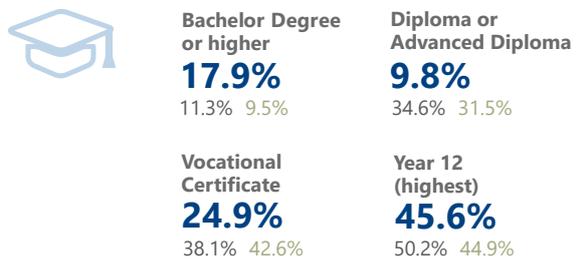
Lake Macquarie (LGA) 0.0%  
Penrith (LGA) 0.0%



### Workforce

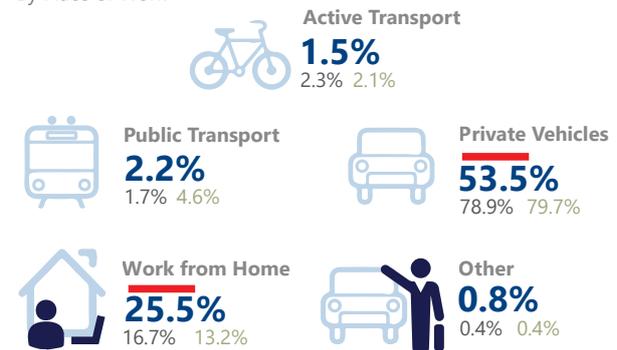


### Education



### Method of Travel to Work

\*By Place of Work



### Location of work

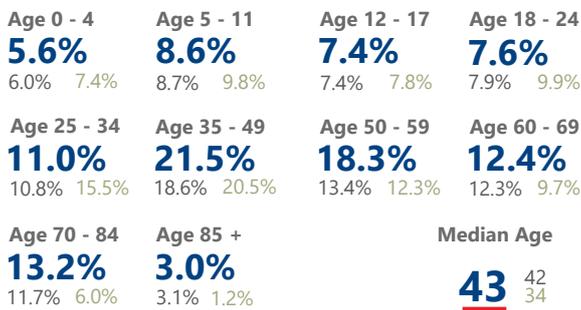


### SEIFA



### Age

#### Service Age Groups



#### In Need of Assistance



### Place of Birth



### Migration (2016-21)



\*By Place of Enumeration

Household Profile & Family Type

Household Structure



Family Households  
**69.9%**  
73.5% 78.3%



Lone Person Households  
**27.2%**  
24.1% 19.2%



Group Households  
**2.9%**  
2.4% 2.6%



Couple Family w. Children  
**39.6%**  
42.0% 48.8%



Couple Family w/o Children  
**40.0%**  
39.5% 30.3%



One Parent Family  
**19.2%**  
17.4% 19.3%



Other Family  
**1.3%**  
1.2% 1.5%

Weekly Household Income

Income

Tenure



\$0-999  
**32.0%**  
38.7% 28.4%



\$1000-2999  
**42.8%**  
48.2% 55.0%



\$3000+  
**18.9%**  
13.1% 16.7%



/Weekly Median Household Income  
**\$1,507**  
\$1,313 \$1,658



/Weekly Median Mortgage Repayment  
**\$2,000**  
\$1,733 \$2,000



/Weekly Median Rent  
**\$400**  
\$320 \$370



Owned/ being purchased  
**68.5%**  
75.3% 68.5%



Rented  
**27.5%**  
23.5% 31.0%



Other Tenure  
**2.5%**  
1.1% 0.5%



Total Private Dwellings  
**146,245**  
80,105 67,638



Private Dwellings Occupied  
**90.1%**  
91.2% 94.1%



Avg Household Size  
**2.5**  
2.5 2.9

Dwelling Type



Separate house  
**78.4%**  
85.6% 81.8%



Semi-detached, townhouse, etc.  
**12.5%**  
9.7% 11.8%



Flat-Unit-Apartment  
**8.7%**  
3.8% 6.0%



Other Dwelling  
**0.7%**  
0.9% 0.4%

Bedrooms



**0.4%**  
0.2% 0.3%



**3.6%**  
3.6% 2.1%



**19.1%**  
17.0% 10.4%



**38.7%**  
44.9% 46.9%



**36.7%**  
28.0% 31.8%

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

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

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

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

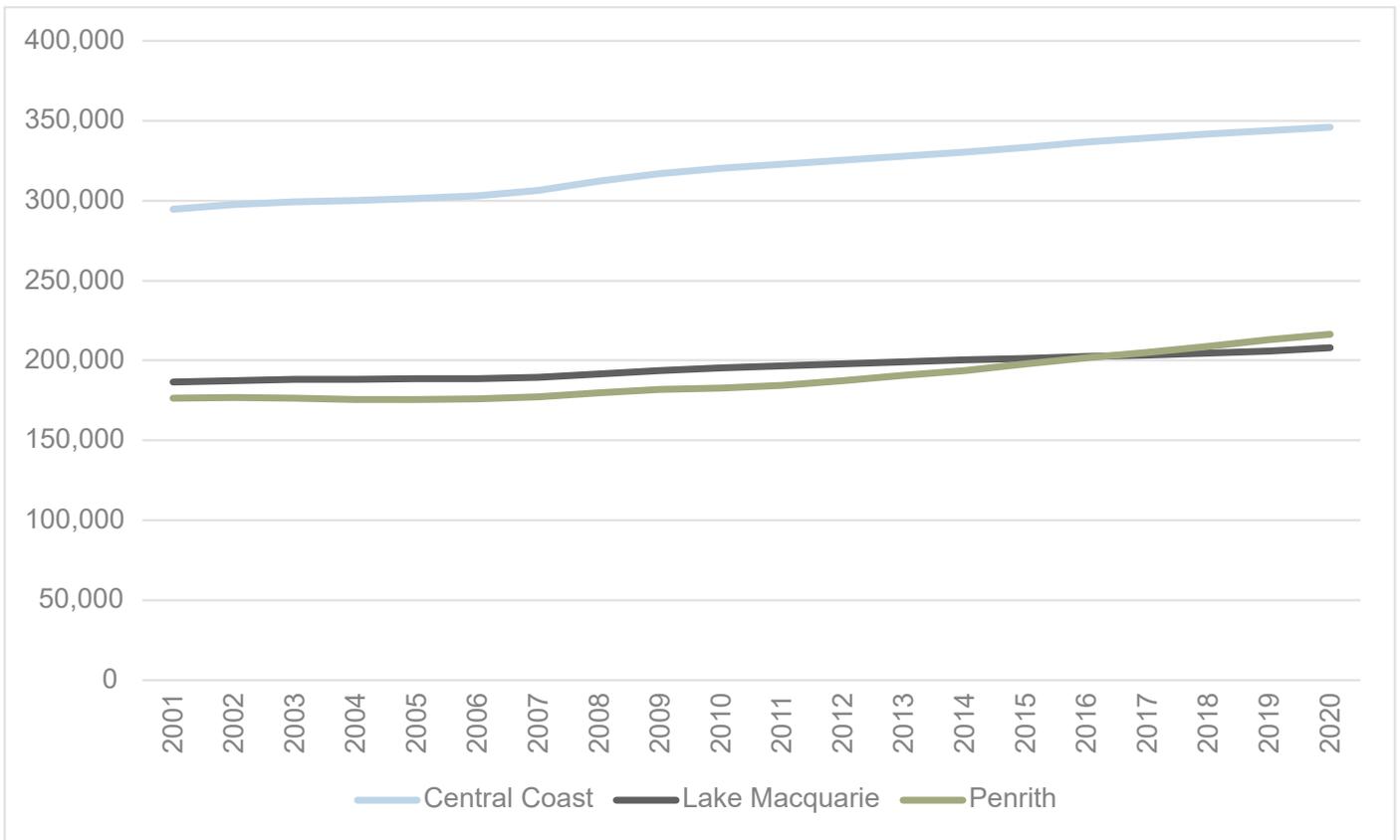
### 2.1.2 Population growth

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

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

Across a longer span, the population has grown from around 303,051 in 2006, or an additional 42,758 people over 14 years. This represents an average annual growth rate of 0.9 per cent. Notably, the rate of growth between 2016 and 2020 has dropped significantly, resulting in slower, but continued growth. The Central Coast LGA growth rate has been above lake Macquarie, averaging 0.9 per cent over the previous 15 years, versus 0.6 per cent, but well below the growth rate in Penrith, shown below in Figure 9.

Figure 9: Central Coast LGA and comparator LGA estimated resident population by year, 2001 to 2019

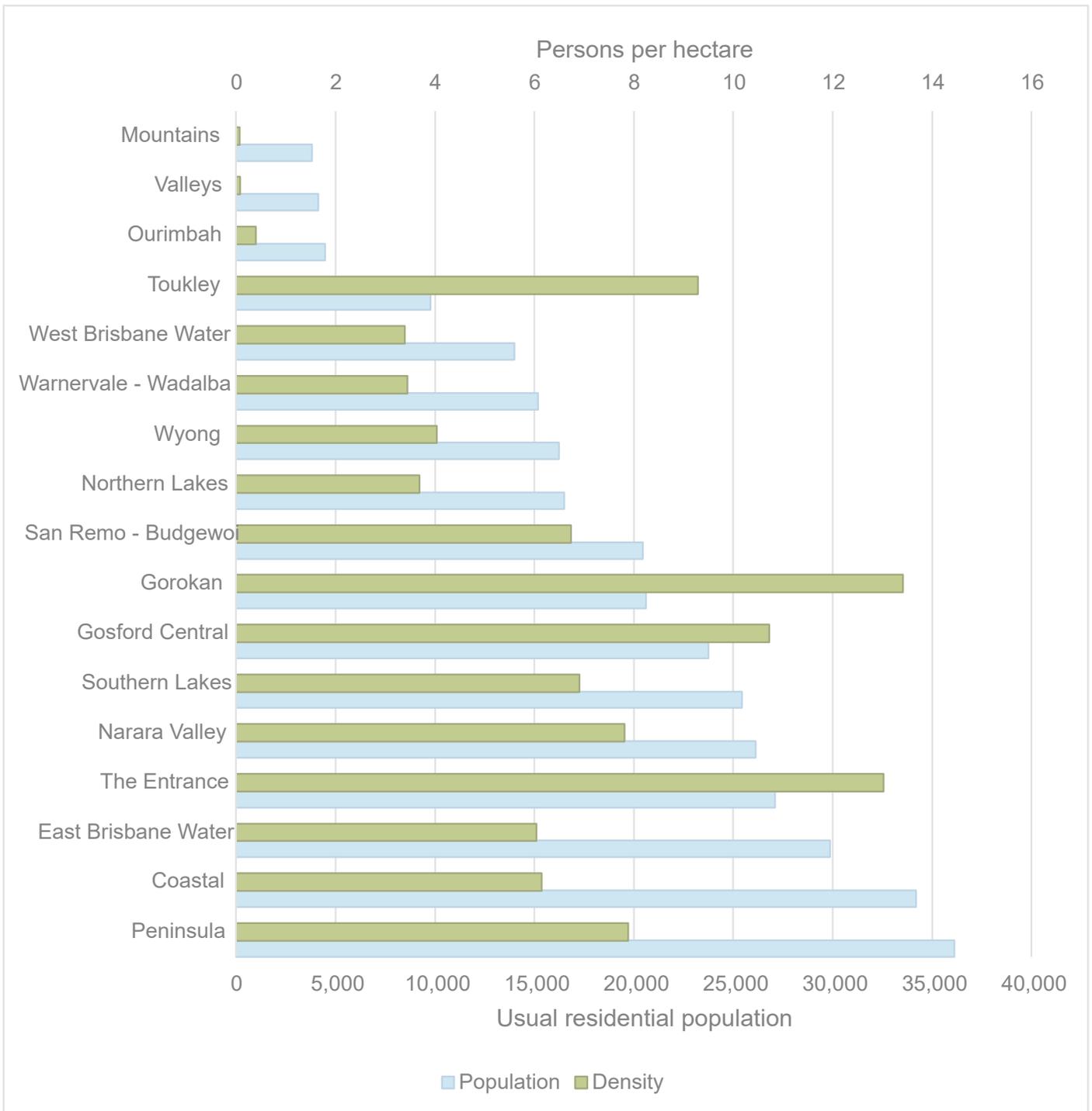


Source: ABS.Stat (2020), ERP by LGA (ASGS 2019), 2001 to 2019

### 2.1.3 Population by SPD

At the 2016 Census, the largest SPDs by population were The Peninsula (36,119 residents), Coastal (34,201 residents), East Brisbane Water (29,868 residents), The Entrance (27,089 residents) and Narara Valley (26,119 residents). The most populated districts tended towards the south eastern areas of the LGA. A graph showing the usual residential population of the districts with respective densities (persons per hectare) is included below in Figure 10. Gorokan is the district with the highest population density, with approximately 13.4 persons per hectare (based on total district area). The next most dense districts are The Entrance (13 residents per hectare) and Gosford Central (10.7 residents per hectare). The lower density in Gosford Central may be due to the significant employment lands within and surrounding the CBD, as well as areas that are more environmentally constrained (e.g. by relatively steep topography).

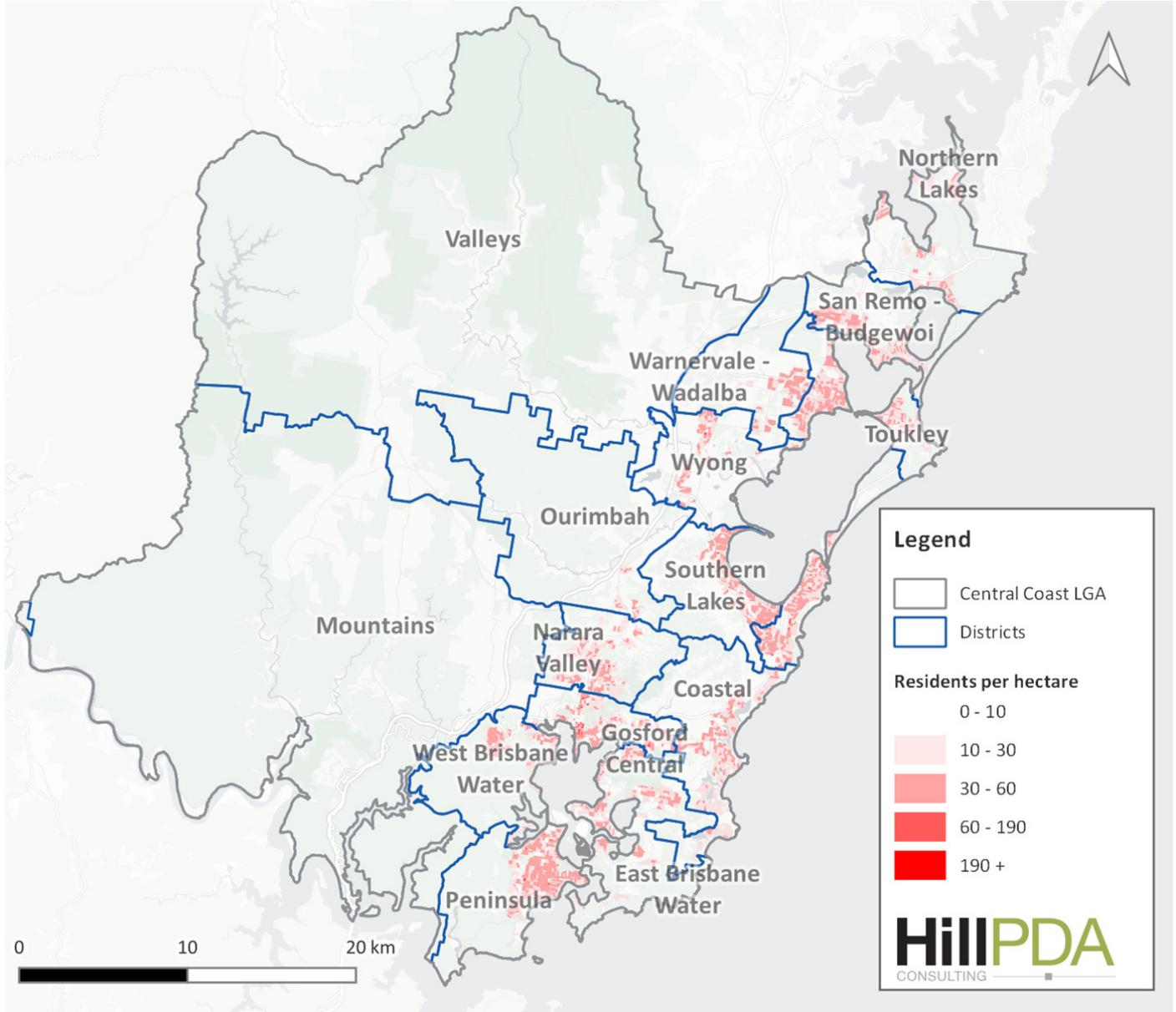
Figure 10: Central Coast LGA population by SPD with densities



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

A map of residential density by ABS mesh block (MB) at the 2016 Census is shown below in Figure 11. This finer-grain population density map provides a clearer picture of the settlement pattern within the Central Coast. The map shows that even the areas of relatively low density are fairly contained, entirely to the east of the M1 Motorway, with the larger tracts of urbanised land centres around The Peninsula, The Entrance, Southern Lakes, Gorokan, San Remo-Budgewoi and Toukley districts. While the Coastal district had a large urbanised area, it can be seen that the distribution is patchy, while Wyong and Narara Valley both exhibited linear patterns of development, likely owing to land constraints and urbanised areas in those districts locating along the Main Northern Railway/Pacific Highway corridors.

Figure 11: Residents per hectare by MB (2016)



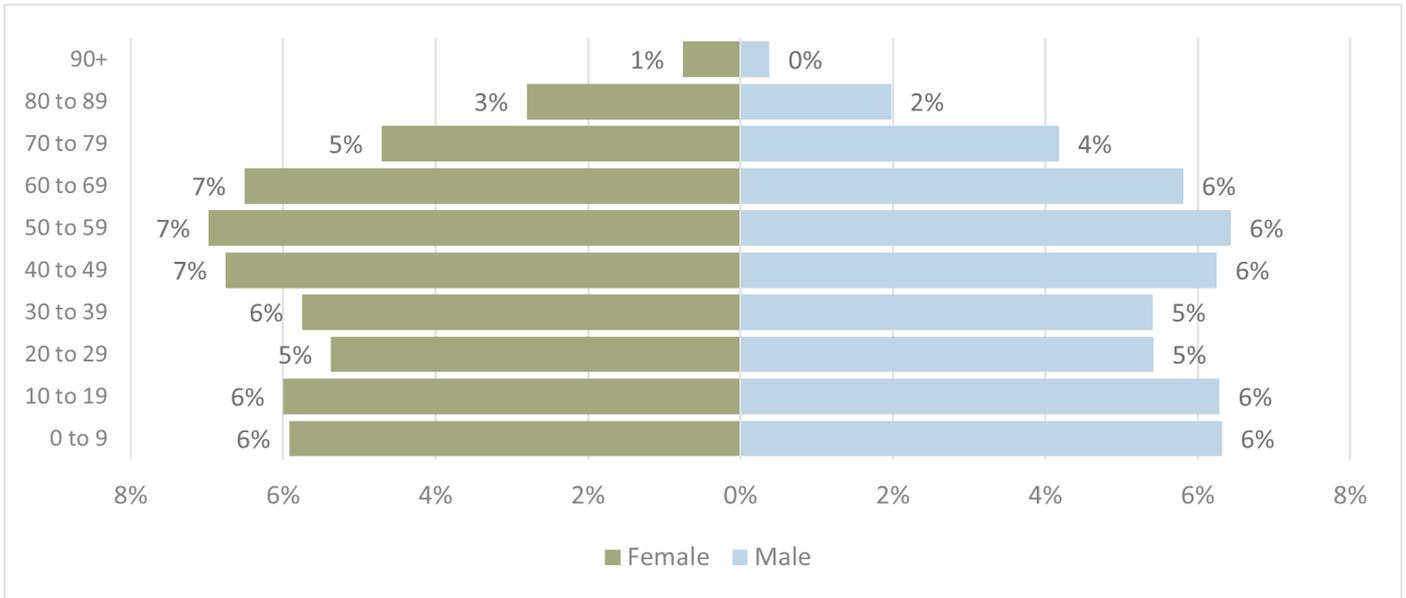
Source: ABS (2016), Australian Census of Population and Housing

### 2.1.4 Age structure

The Central Coast LGA age structure has been considered in terms of standard ten year age ranges and service age groups, as defined by Profile.id. At the 2016 Census, the Central Coast LGA median age was 42 years,<sup>5</sup> the same as Lake Macquarie, but significantly higher than Greater Sydney median age of 36, as well as that of Penrith (32).<sup>6</sup>

As shown in Figure 12, 22.1 per cent of people were aged 17 or younger and 27.1 per cent of the population was aged 60 or over.

Figure 12: Population distribution by age and gender, Central Coast LGA 2016

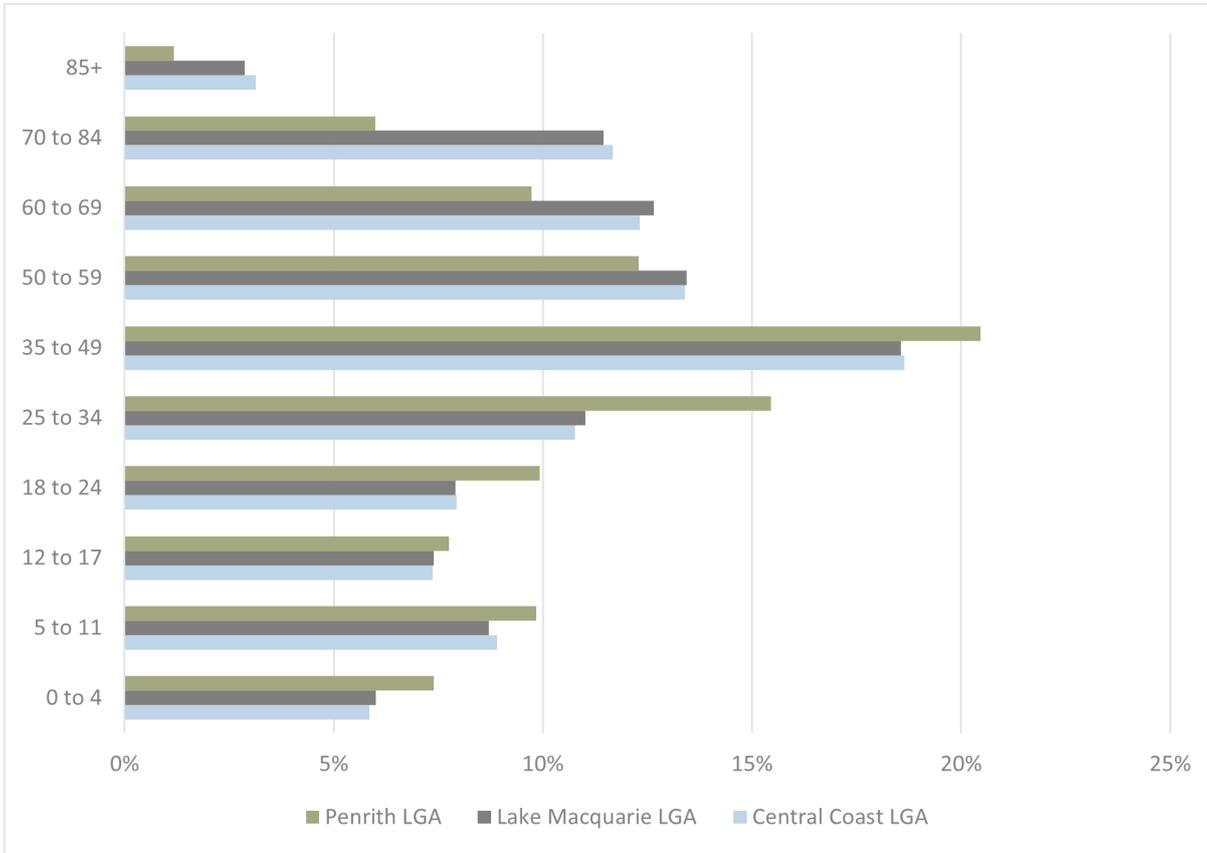


Source: ABS (2016), Australian Census of Population and Housing. Central Coast LGA Community Profile.

<sup>5</sup>ABS, 2016 Census Quick Stats, Central Coast  
<sup>6</sup>ABS, 2016 Census Quick Stats, Greater Sydney; Penrith (C)

When looking at Central Coast residents by service age group (shown in Figure 13), compared to Penrith there is an under-representation in the 18 to 49 age range, which includes the “Young workforce” and “Parents and homebuilders” groups. Similarly, there is over representation of “Seniors” and “Empty nesters and retirees.” Change by service age group in the Central Coast LGA is explored further in Figure 14, below.

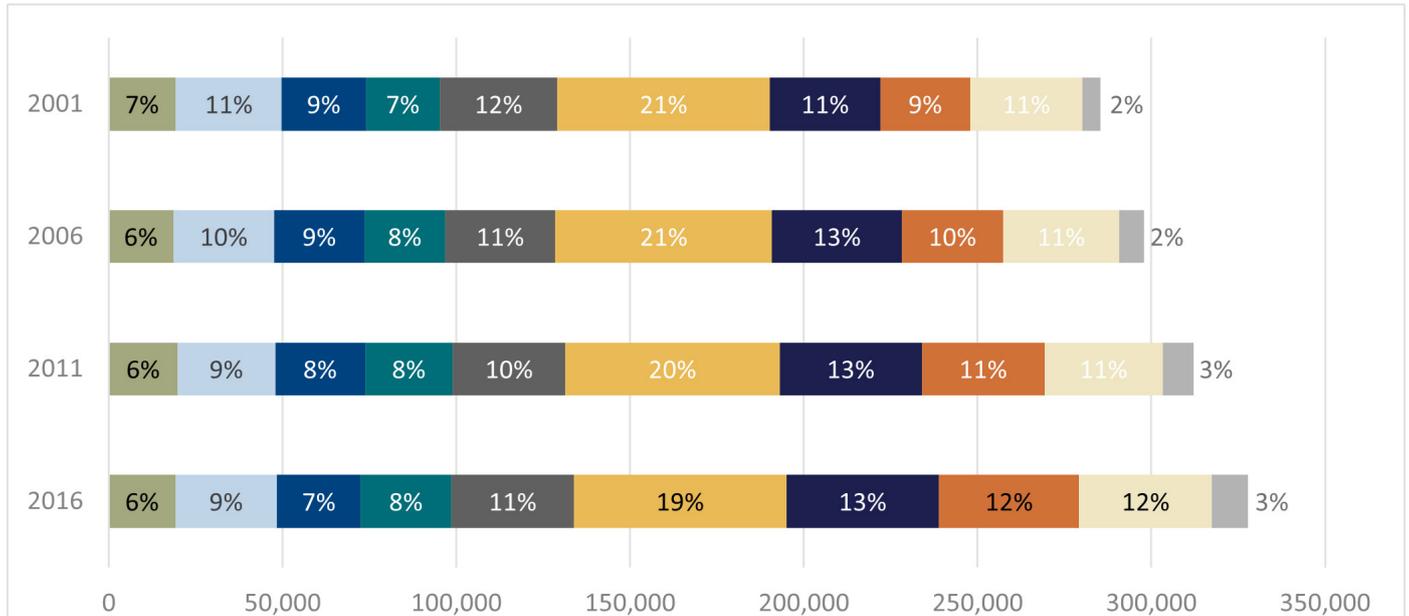
Figure 13: Service age group, Central Coast LGA, Lake Macquarie LGA, and Penrith LGA, 2016



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

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

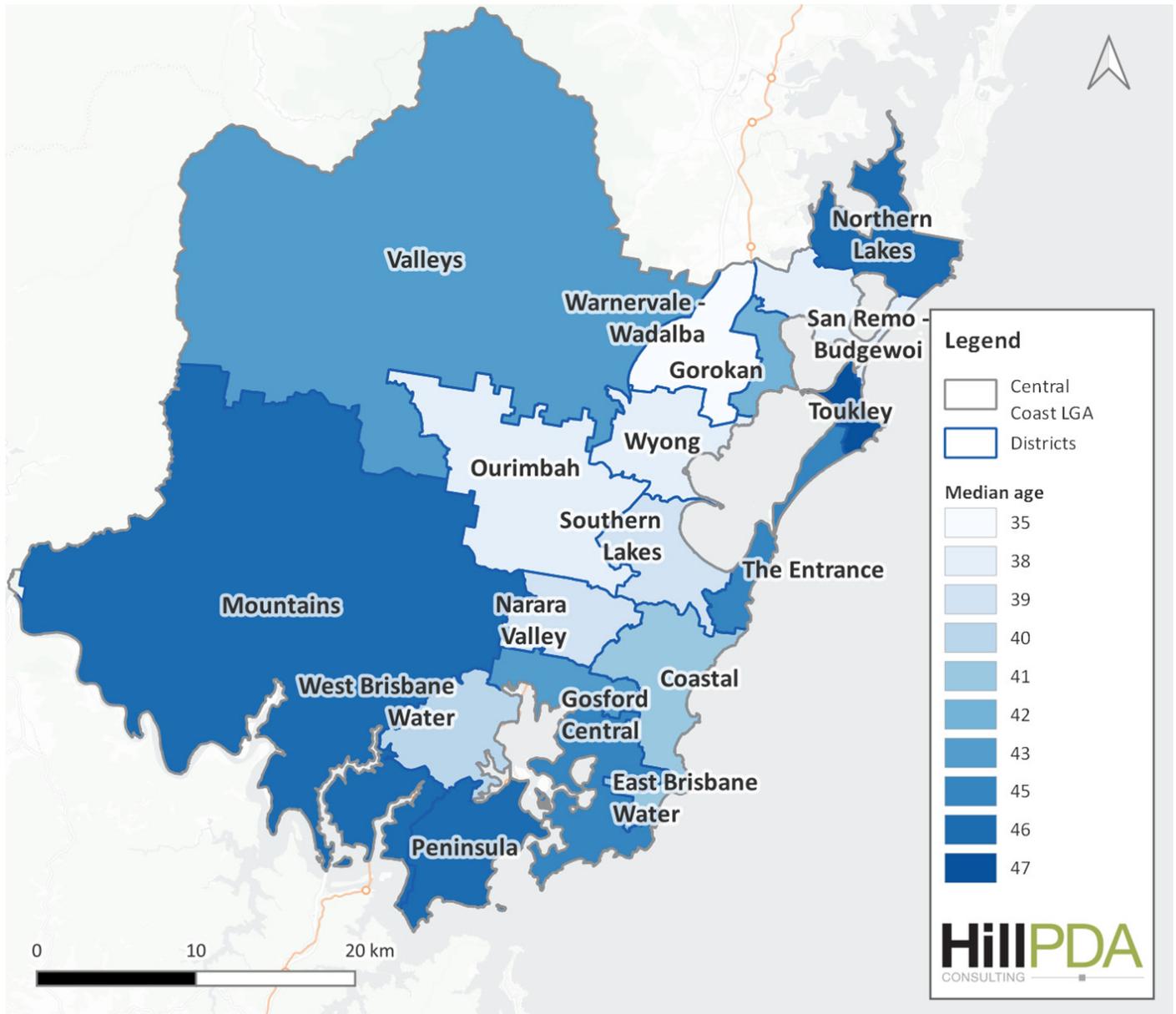
Figure 14: Population change in the Central Coast LGA between 2001 and 2016 (service age groups)



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

To explore the distribution of ages in the LGA, median age has been mapped to each SPD below in Figure 15.

Figure 15: Median age by SPD

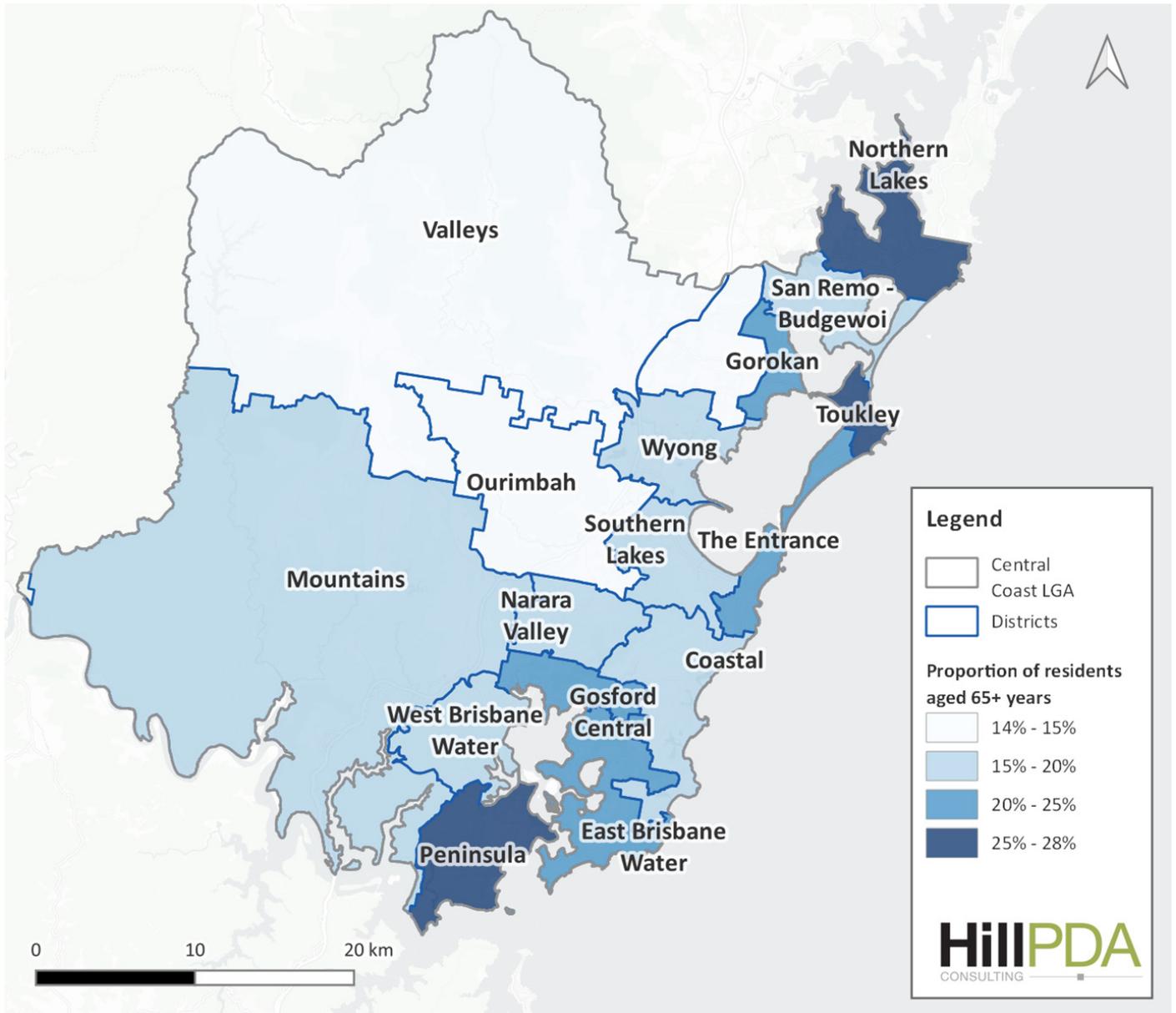


Source: ABS (2016), Australian Census of Population and Housing. Central Coast LGA Community Profile.

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

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

Figure 16: Proportion of residents aged 65+ years by SPD

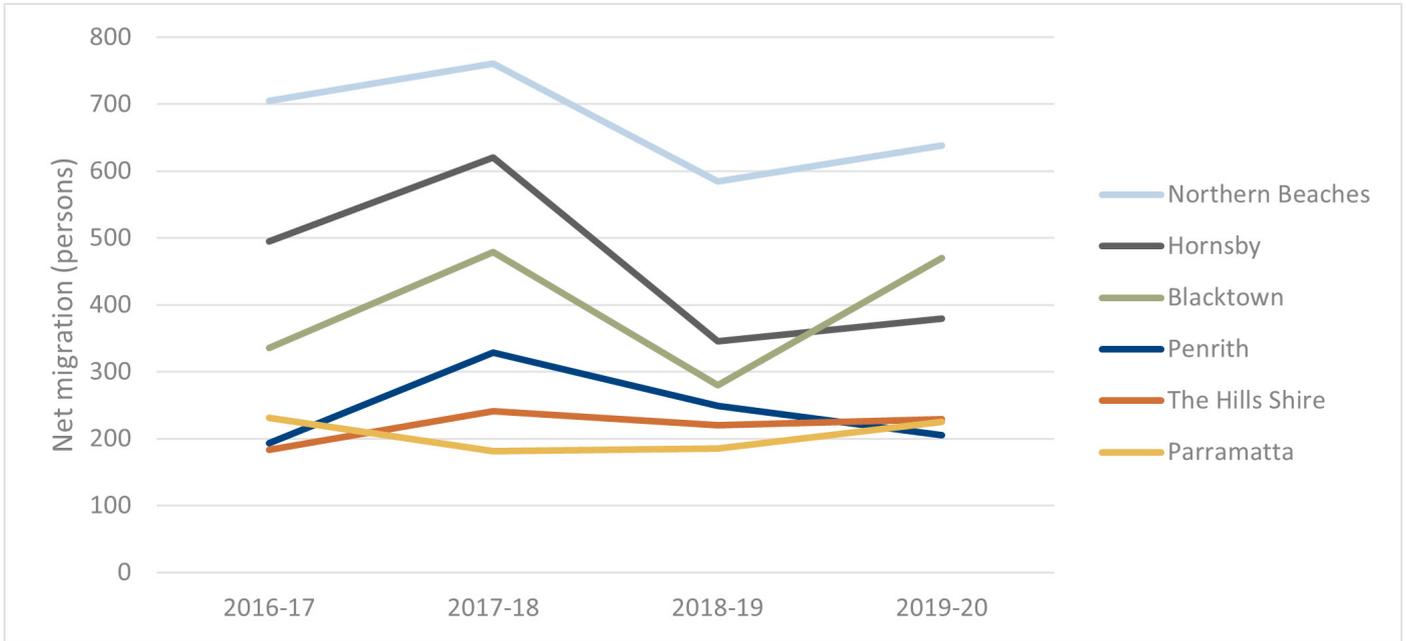


Source: ABS (2016), Australian Census of Population and Housing. Data compiled from TableBuilder.

### 2.1.5 Migration

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

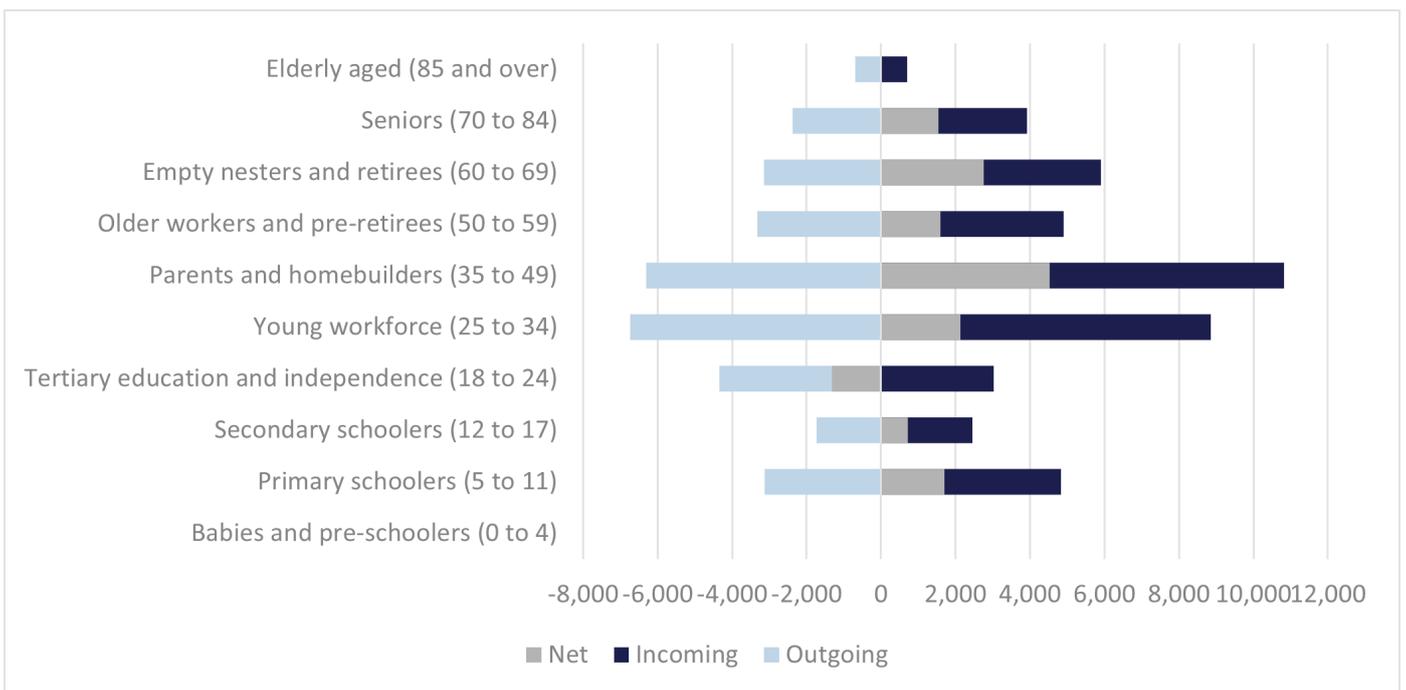
Figure 17: Net migration to the Central Coast by other LGA



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

Figure 18 shows migration between the 2011 and 2016 Census by service age group. The only group recording a net decrease over the period was tertiary education and independence, which shrunk by a net 1,314 residents. The service age groups recording the strongest net growth over that period were parents and homebuilders (+4,530 net residents) and empty nesters and retirees (+2,754 net residents). Younger age groups tended to record lower inward migration, while age groups over 25 years of age all recorded stronger migration to the LGA.

Figure 18: Central Coast LGA migration by service age group 2011-2016

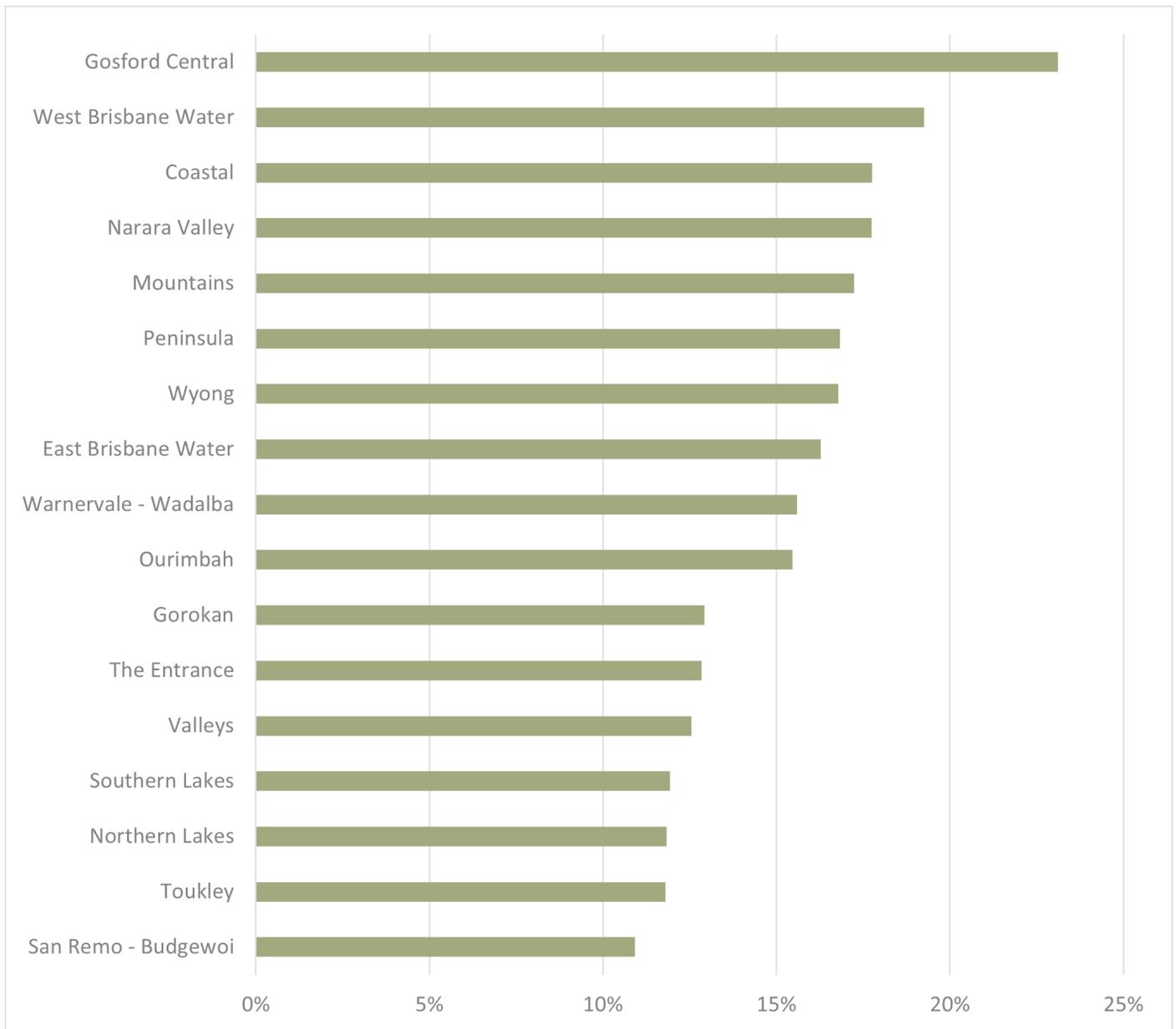


Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via TableBuilder.

### 2.1.6 Birthplace

Birthplace can influence housing choice. At the 2016 census, approximately 79 per cent of the Central Coast LGA population identified as being born in Australia, compared with 85 per cent in Lake Macquarie and 72 per cent in Penrith.<sup>7</sup> At a SPD level, areas in the south had higher proportions of overseas born residents, with Gosford Central reported the highest proportion (23 per cent), followed by West Brisbane Water (19 per cent) and Coastal (18 per cent) districts. Areas with the lowest proportion tended to be in the north, with San Remo – Budgewoi reporting the lowest proportion (11 per cent), followed by Toukley (12 per cent) and Northern Lakes (12 per cent).

Figure 19: Proportion of overseas born residents by SPD



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

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

<sup>7</sup>ABS (2016), *Australian Census of Population and Housing*. Accessed via 2016 Census QuickStats.

### 2.1.7 SEIFA

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

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

LGA level rankings on the four SEIFA indexes are shown below in Table 6. The Central Coast is generally ranked slightly below the two comparator LGAs on the IRSD and IRSAD, indicating overall higher levels of social disadvantage and lower levels of advantage, respectively. More broadly, Central Coast LGA is within the top half of the index nationally, meaning it is slightly more advantaged than most LGAs in Australia. It is also ranked lower than the two comparators on the IER, although again in the upper half of all LGAs, nationally. A lower IER score can indicate a relative lack of access to economic resources in general. For example, an area may have a low score if there are many households with low income, or many households paying low rent and few households with high income, or few owned homes. The Central Coast performs slightly better on the IEO than Lake Macquarie, potentially as result of better access to resources and jobs in the Sydney Metropolitan Area. A higher score indicates relatively higher education and occupation status of people in the area in general. For example, an area could have a high score if there are many people with higher education qualifications or many people in highly skilled occupations, few people without qualifications or few people in low skilled occupations.

Table 6: Comparative SEIFA index ranking for the Central Coast, Lake Macquarie and Penrith LGAs (national indexes)

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

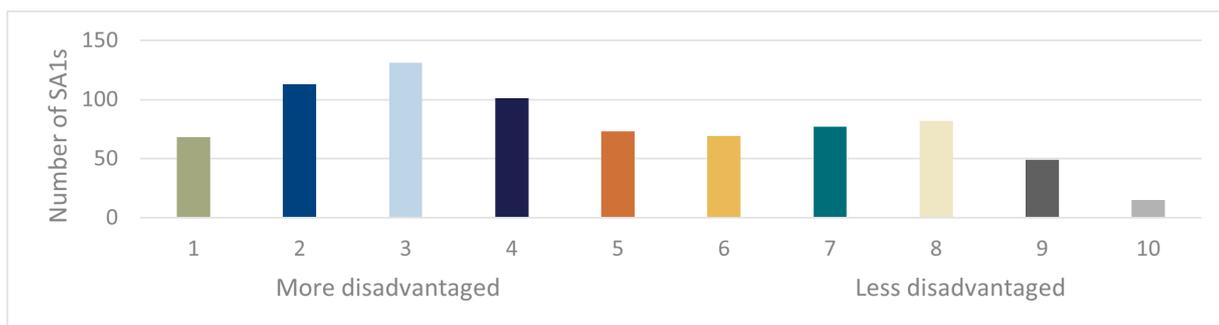
Source: ABS (2016)

### Relative socio-economic disadvantage

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

Figure 20, below, shows the distribution of national IRSD rankings for SA1s within Central Coast LGA. It can be seen that there is a broad difference in levels of disadvantage in the LGA, but there is a significant proportion within the lowest 4 deciles, indicating relatively high levels of disadvantage.

Figure 20: Distribution of SA1s within Central Coast LGA on the IRSD (national)



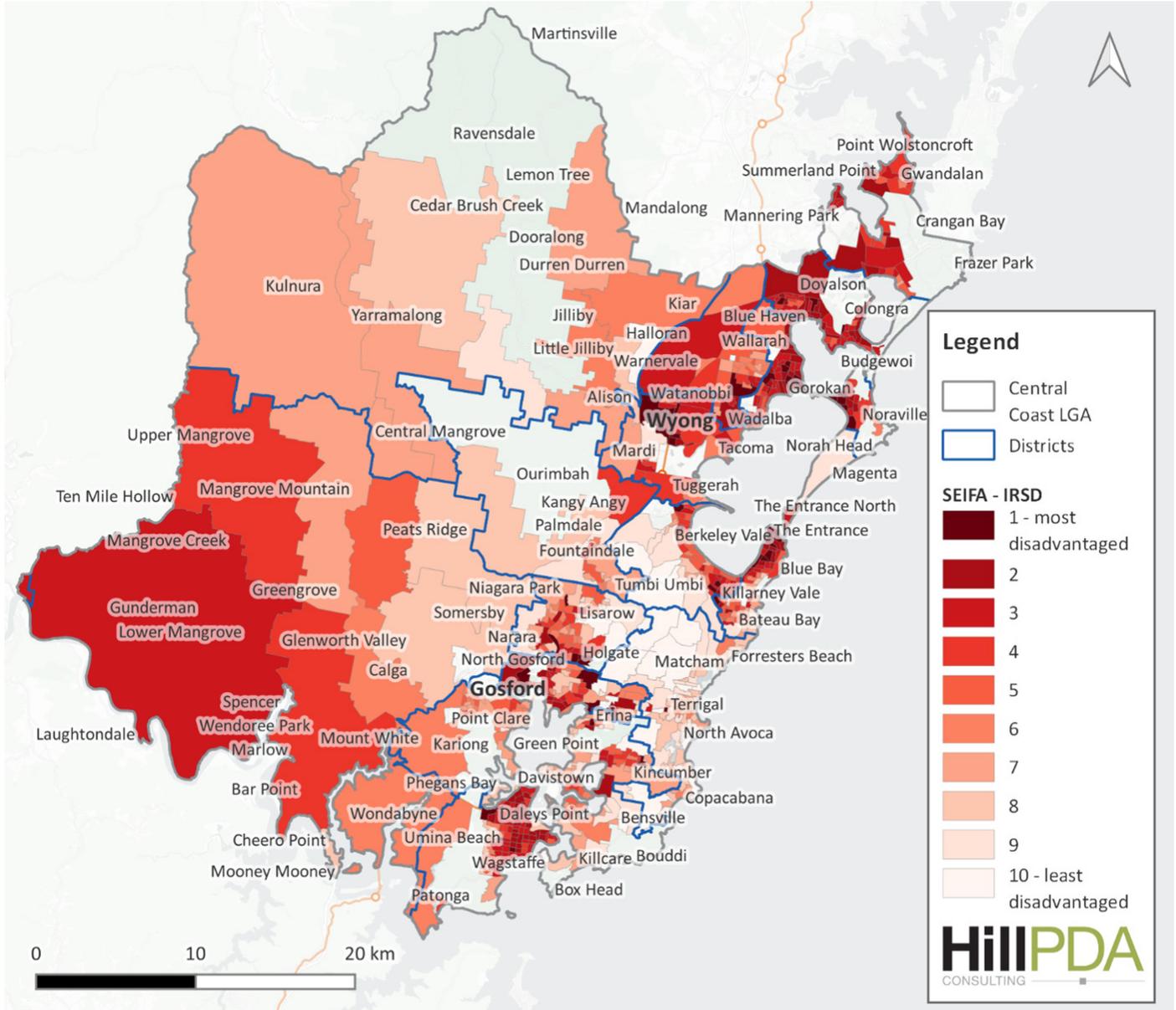
Source: ABS (2016). SA1s for which no score is recorded (low population) have been excluded.

This data has been mapped spatially below in Figure 21. Areas with the greatest levels of disadvantage are concentrated in the populated centres of Gosford, Wyong, Woy Woy, The Entrance and further north towards Doyalson and Gwandalan. Areas in the far west towards Mangrove Mountain also recorded higher levels of disadvantage. Lower scores on the IRDS potentially indicate:

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

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

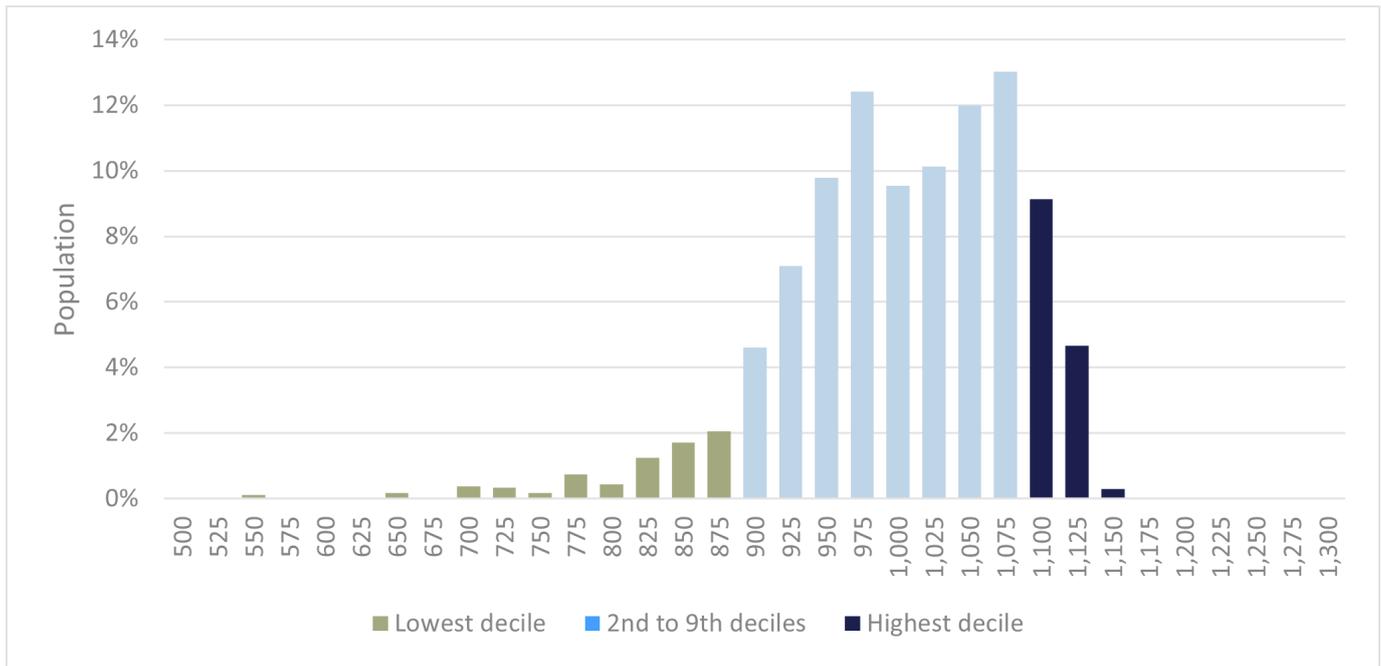
**Figure 21: SA1s within Central Coast LGA ranked against others in NSW on the IRSD**



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

Figure 21 shows the distribution of population within each SA1 by IRSD ranking. The chart shows that there is significant concentration in the middle 8 deciles, with approximately 79 per cent of the population in areas with scores of 2 to 9. There was also concentration in sores immediately within the top decile, but a significant trailing edge in the lowest decile, indicating that there may be pockets of more significant socioeconomic disadvantage.

Figure 22: Population distribution by IRSD ranking in the Central Coast LGA

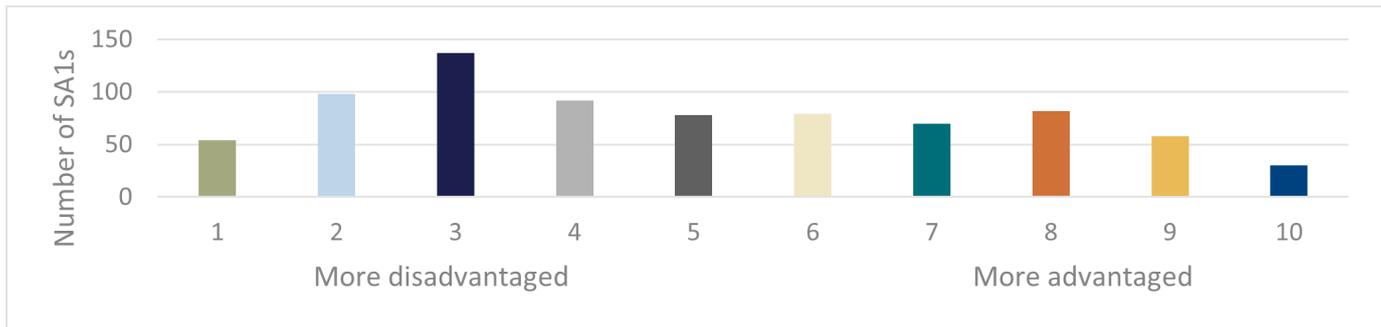


Source: ABS (2016)

## Relative socio-economic advantage and disadvantage

The Index of Relative Socio-economic Advantage and Disadvantage (IRSAD), in addition to the indicators of disadvantage above, also examines factors like professional occupations, high income, higher education levels, larger houses to compare overall levels of advantage and disadvantage in areas. Figure 23, below, shows the distribution of IRSAD rankings for SA1s within the LGA. It can be seen that, as with the IRSD, there are more SA1s with lower rankings, particularly less than 4, indicating a greater number of less advantaged areas with fewer more advantaged areas. Again, there is a diversity of indexes, also indicating areas within the LGA with significant advantage.

Figure 23: Distribution of SA1s within Central Coast LGA (national)



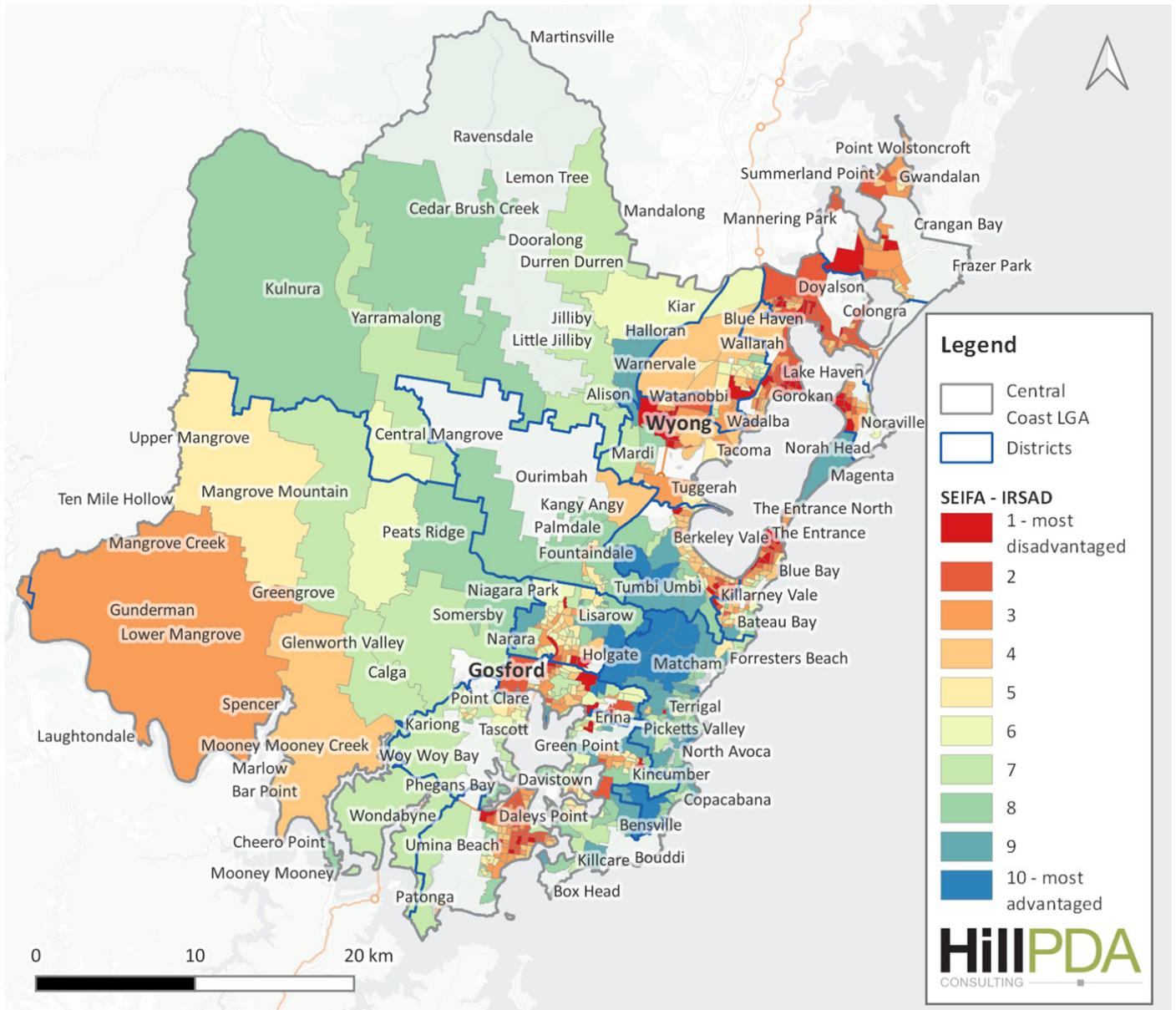
Source: ABS (2016), *Census of Population and Housing*. Compiled and presented in profile.id

This data has been mapped spatially below in Figure 24. The concentrations of advantage can be seen within the southern coastal areas, with the most notable pockets of disadvantage concentrated around the major centres of Gosford, Woy Woy, Wyong and The Entrance, as well as Kincumber, Gorokan, Toukley and areas north of Doyalson. Areas with lower indexes would have:

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

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

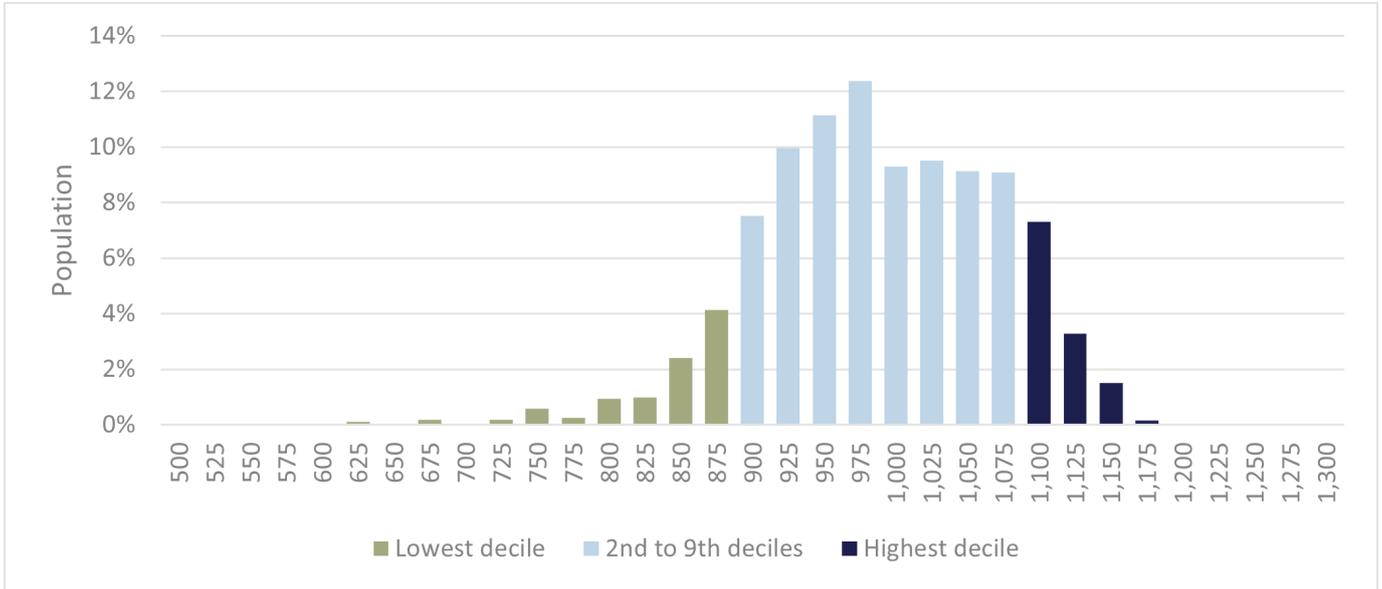
**Figure 24: SA1s within Central Coast LGA ranked against others in NSW on the IRSAD**



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

Figure 25 shows the distribution of population within each SA1 by national IRSAD ranking. The chart shows more significant concentrations of residents within the lowest and highest deciles than the IRSD, with larger trailing edges on each side again potentially indicating smaller pockets of more extreme advantage and disadvantage. Approximately 78 per cent of the population is within the 8 middle deciles (2 to 9).

Figure 25: Population distribution by IRSAD ranking in the Central Coast LGA

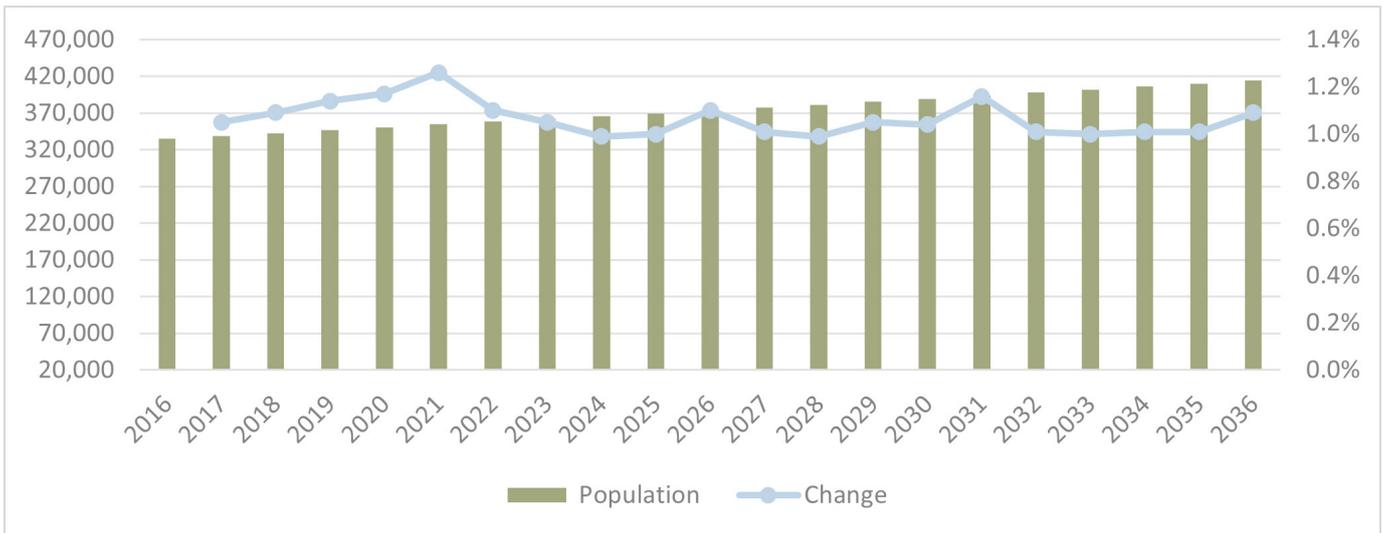


Source: ABS (2016)

### 2.1.8 Projected population growth

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

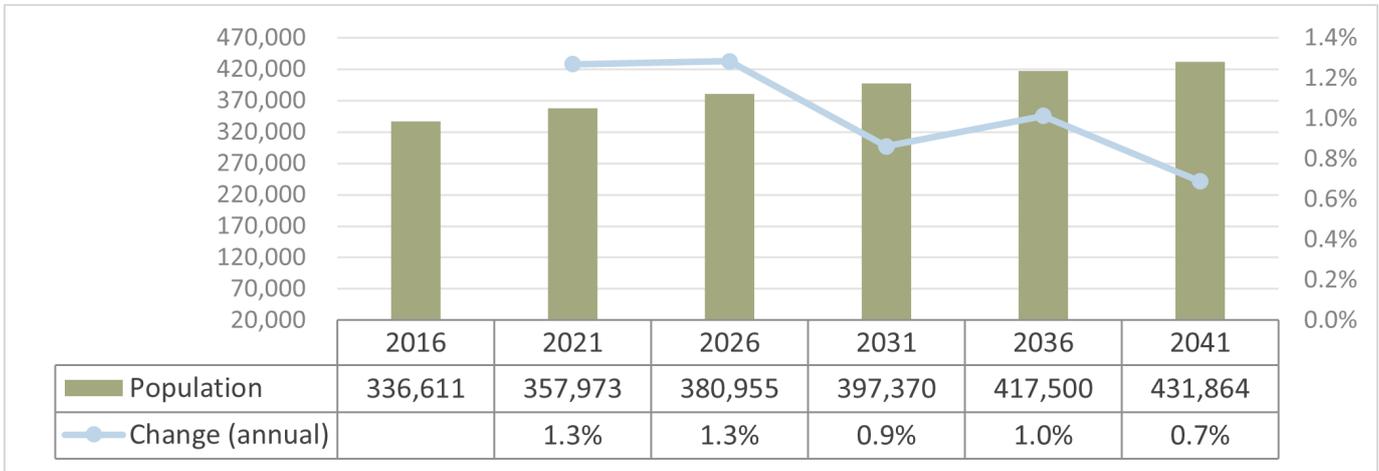
Figure 26: Forecast ID Population Projections, Central Coast LGA (2016 to 2036)



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

Projections by DPIE for 2016 to 2041, shown in Figure 27, are less conservative. DPIE projects that the population will reach 417,500 people in 2036, an increase of 80,889 on 2016 and 2,885 residents above the Forecast.id projection. The DPIE projection assumes an average annual growth rate of 1.1 per cent over the 20 years to 2036.

Figure 27: DPIE population projections Central Coast LGA (2016 to 2041)



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

### 2.1.9 What does it mean?

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

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

## 2.2 Housing demand

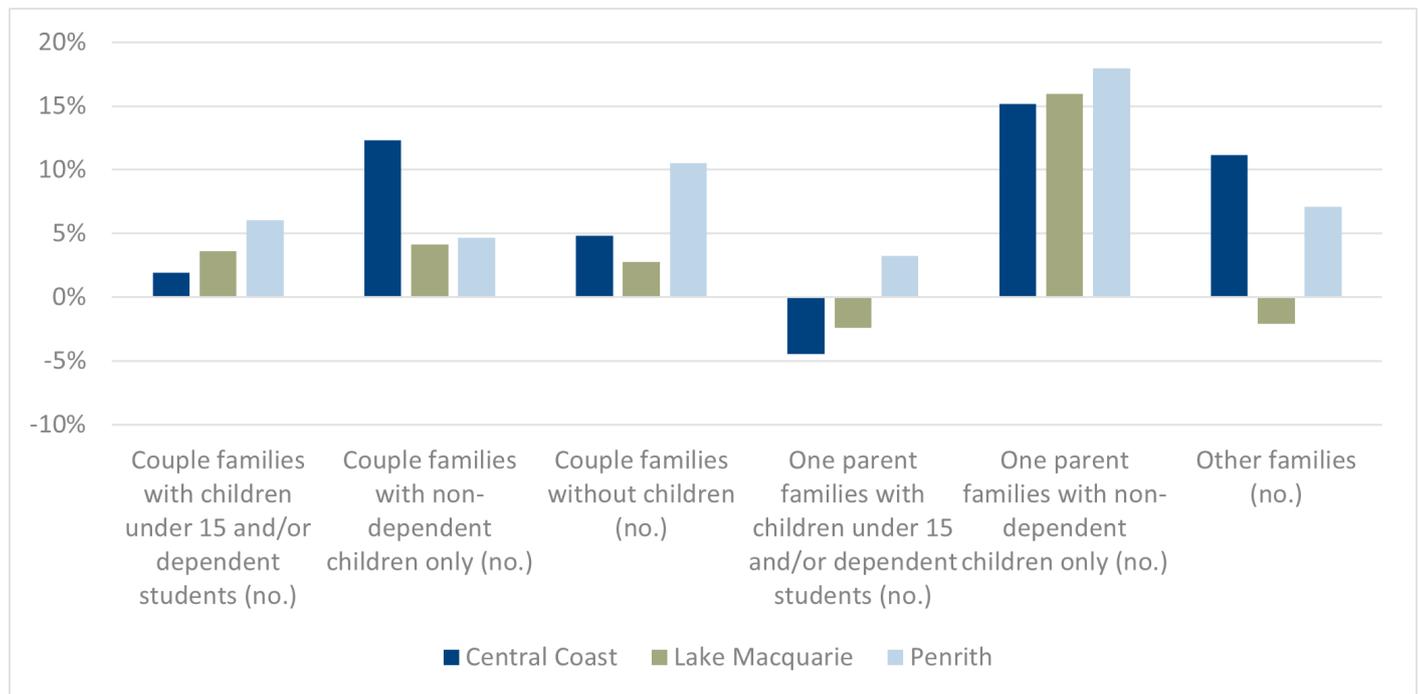
There is no single measure of housing demand. Demand for housing is influenced by a range of factors including household size, housing costs and ability to pay, and living preferences. This sector provides insight into various indicators that will influence housing demand. These indicators are considered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

### 2.2.1 Household type

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

Most households were couples with children (28.3 per cent), couples without children (25.2 percent) or lone person households (25.1 per cent). Figure 28 shows comparative change in family composition between the Central Coast LGA and two comparator LGAs. One parent families with non-dependent children were the fastest growing group in all LGAs, with couple families with non-dependent children following. These households could be made up of retirees and empty nesters or younger couples. The Central Coast LGA had a notable decline in the population of single parent families with children, which contracted by four per cent between 2011 and 2016.

Figure 28: Comparative change in household composition 2011-2016

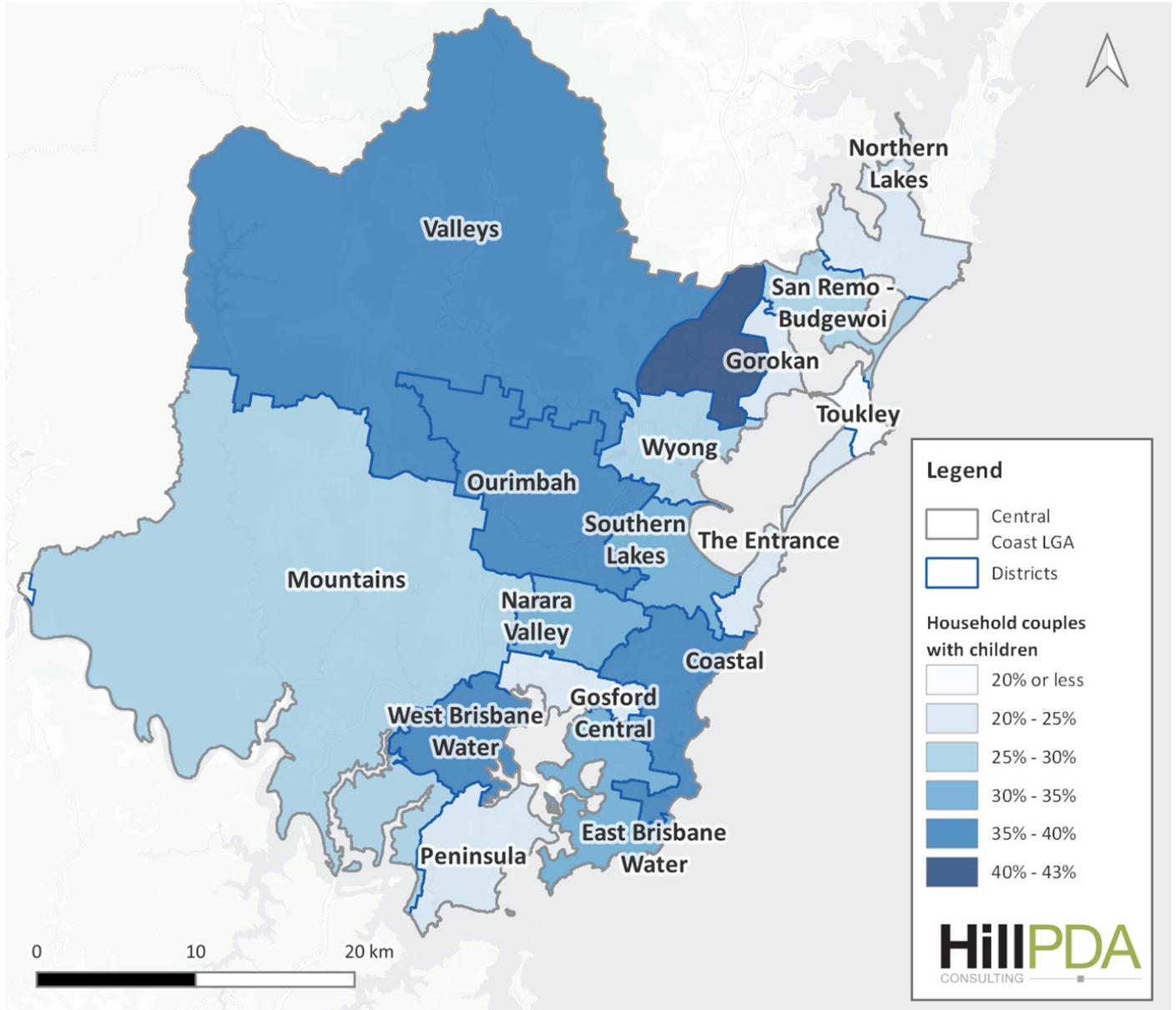


Source: ABS (2016), *Australian Census of Population and Housing*. Accessed via ABS Region Data.

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

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

Figure 29: Proportion of couple family with children households

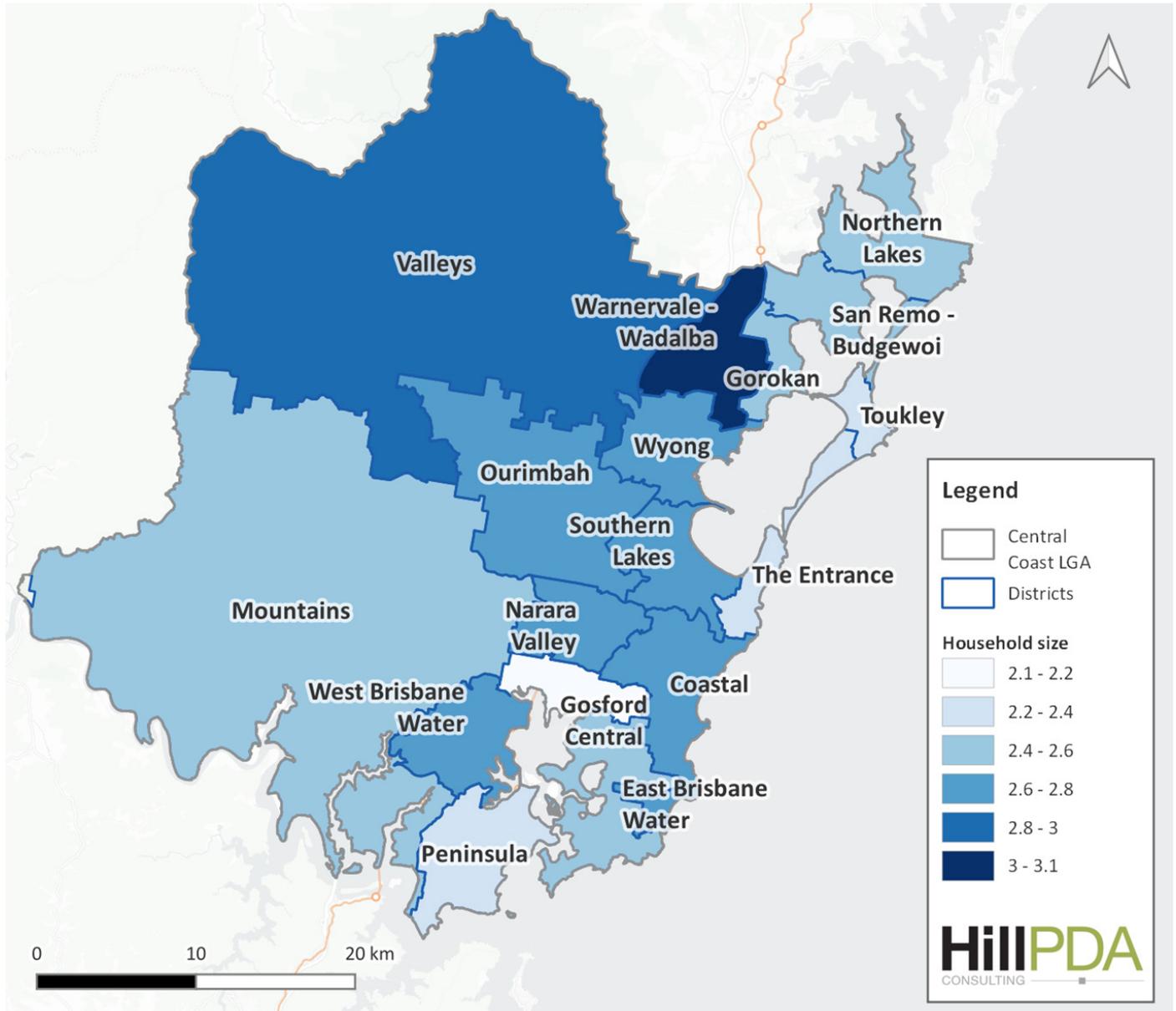


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

### 2.2.2 Household size

There was an average of 2.5 persons per household on the Central Coast LGA in 2016, compared with 2.5 in Lake Macquarie and 2.9 in Penrith LGAs. Within the Central Coast LGA, there was significant disparity in average household size, mapped below in Figure 30, with smallest average sizes located in districts with higher volumes of apartments and smaller dwelling structures like Gosford (2.1 people) and The Entrance (2.3), with Toukley also recording a significantly smaller average size (2.2). Households in Warnervale-Wadalba had the largest average size (3.1).

Figure 30: Average household size by district



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

### 2.2.3 Household income

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

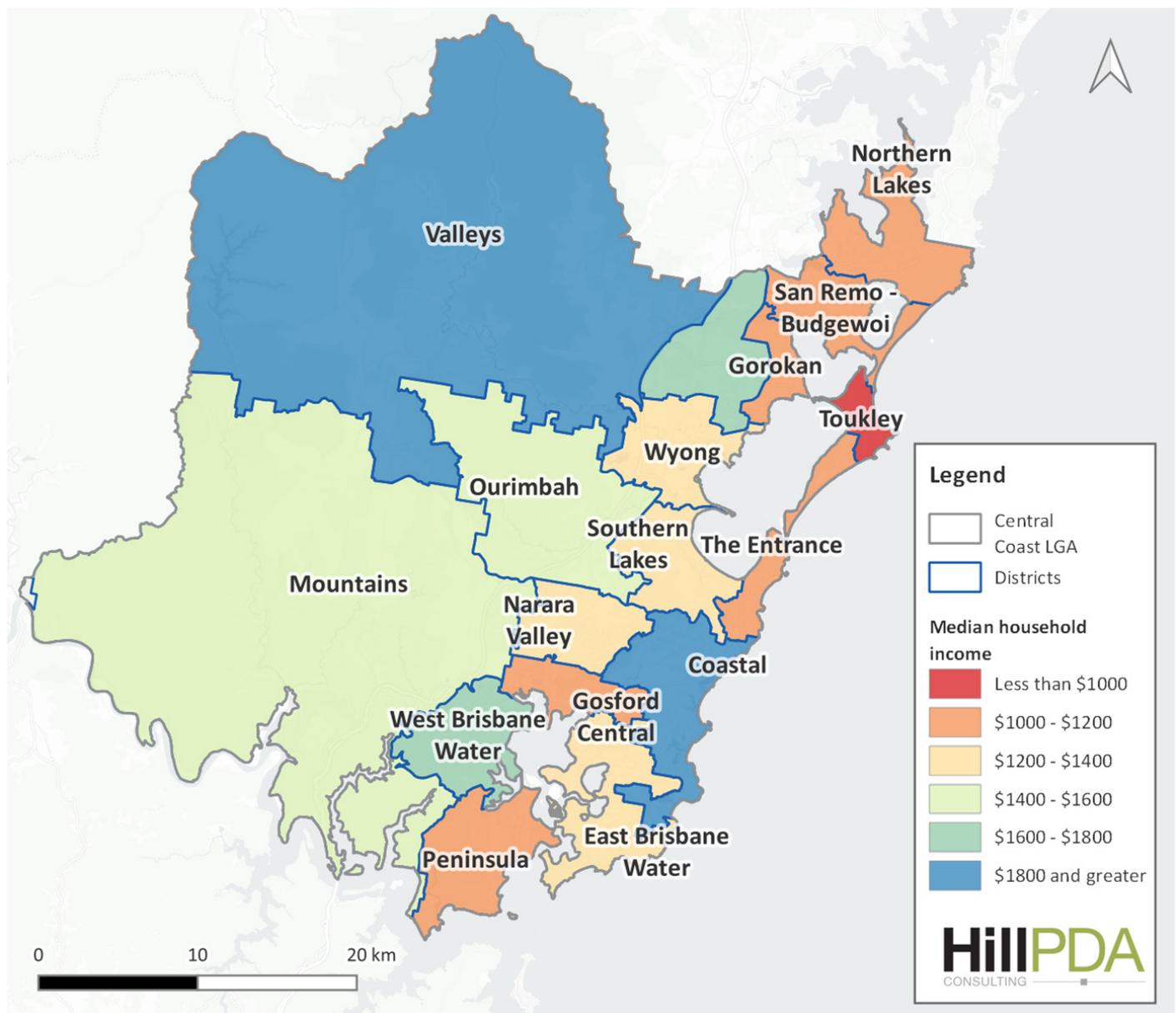
Median personal income data from the NSW Department of Communities and Justice (DCJ) for Central Coast and the two comparator LGAs is shown in Table 7 and is mapped by SPD in Figure 31 below.

Table 7: Income trends

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

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

Figure 31: Median household income by SPD



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

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

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

Household income quartiles for NSW are defined based on household income data per census year. In 2016, the household income quartile ranges were defined as shown in Table 8, below.

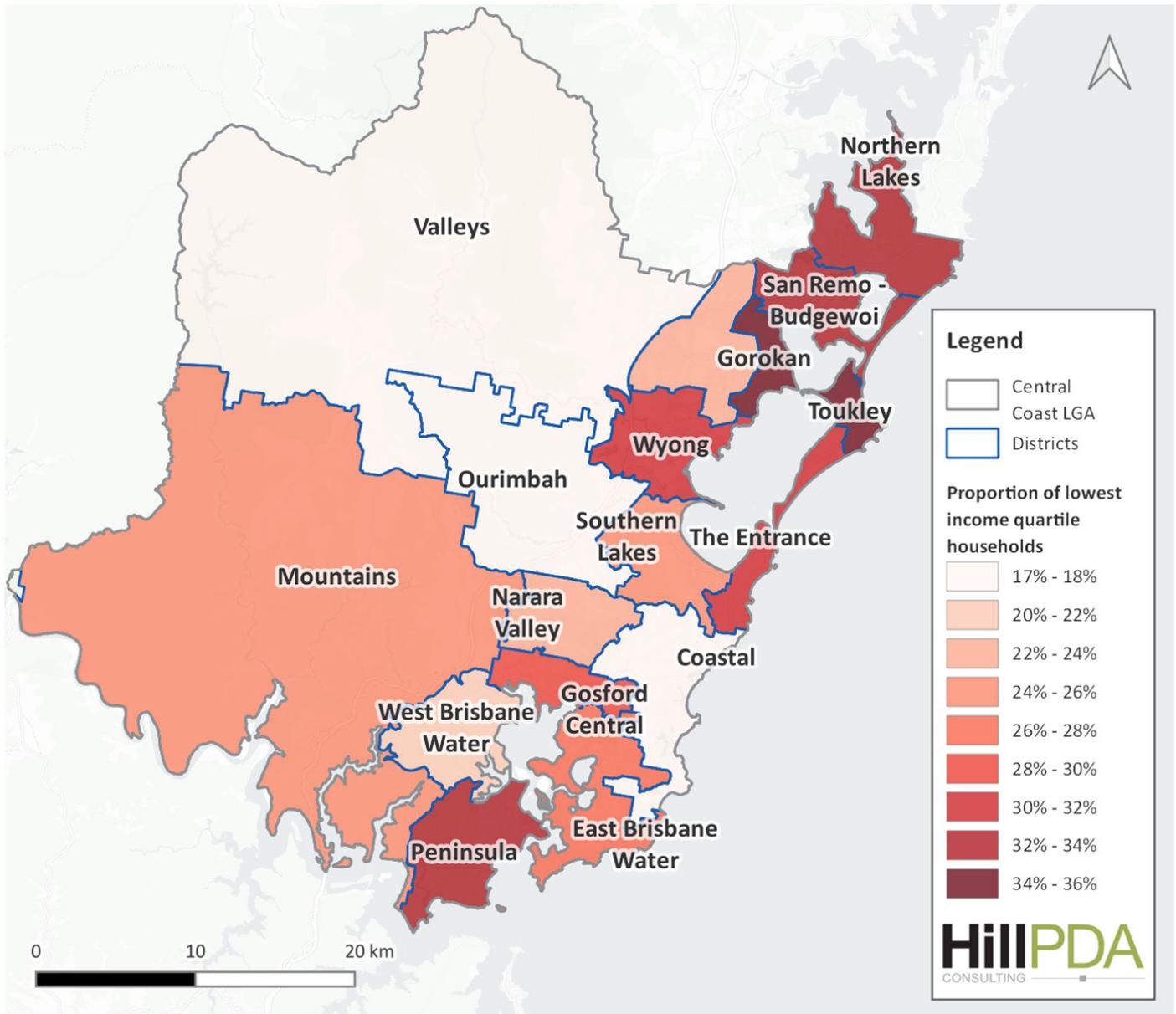
**Table 8: NSW quartile group dollar ranges (households) 2016 Census**

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

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

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

Figure 32: Proportion of households in lowest income quartile by SPD



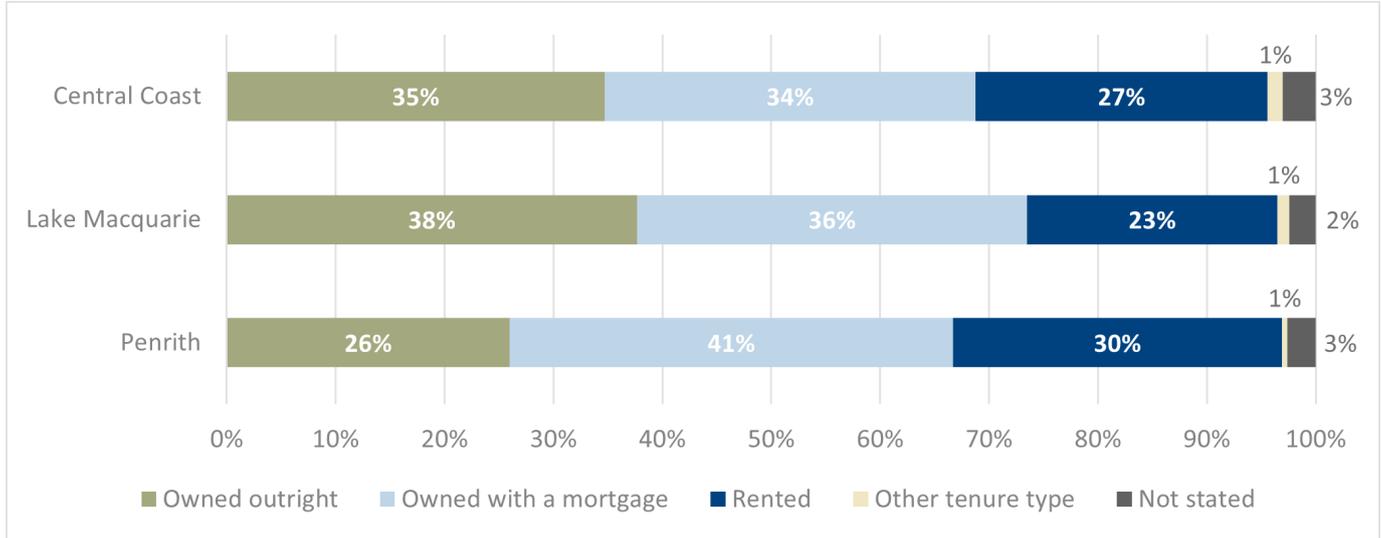
Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

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

### 2.2.4 Tenure

In Central Coast LGA, at the 2016 Census, 69 per cent of households were purchasing or fully owned their home, little change from 2011, which recorded 69 per cent of such households. Approximately 27 per cent of dwellings were rented, either privately or from government or community housing providers. Tenure in Central Coast LGA is compared with Lake Macquarie and Penrith LGAs in Figure 33 below.

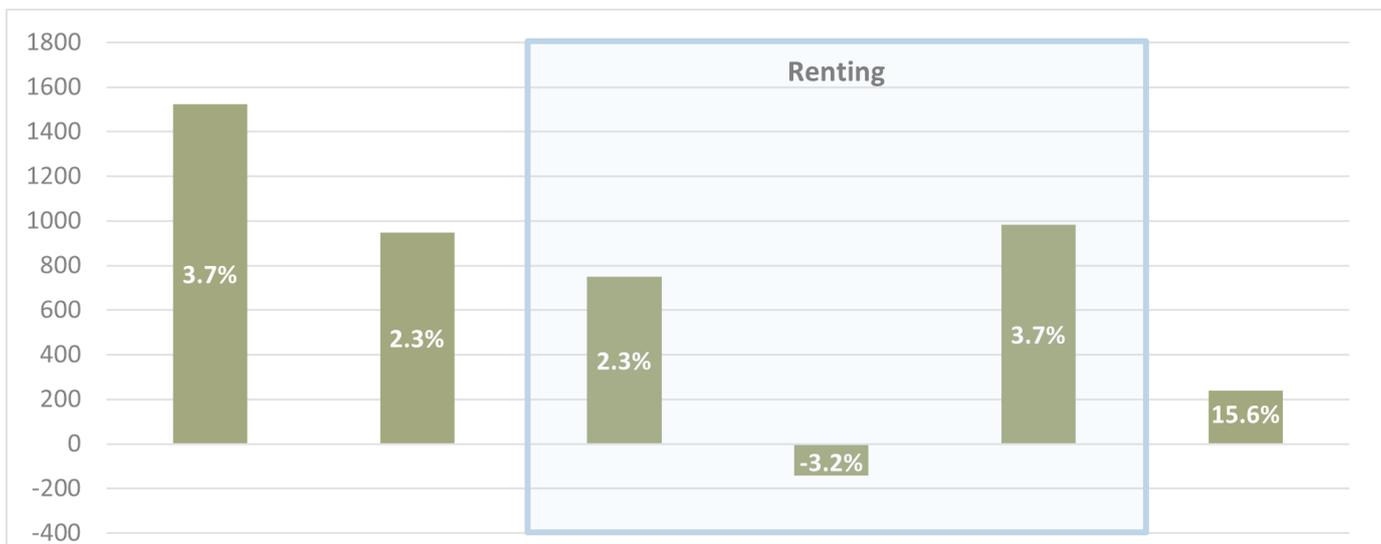
Figure 33: Comparison of tenure type in Central Coast, Lake Macquarie and Penrith LGAs



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

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

Figure 34: Central Coast LGA change in tenure 2011-2016

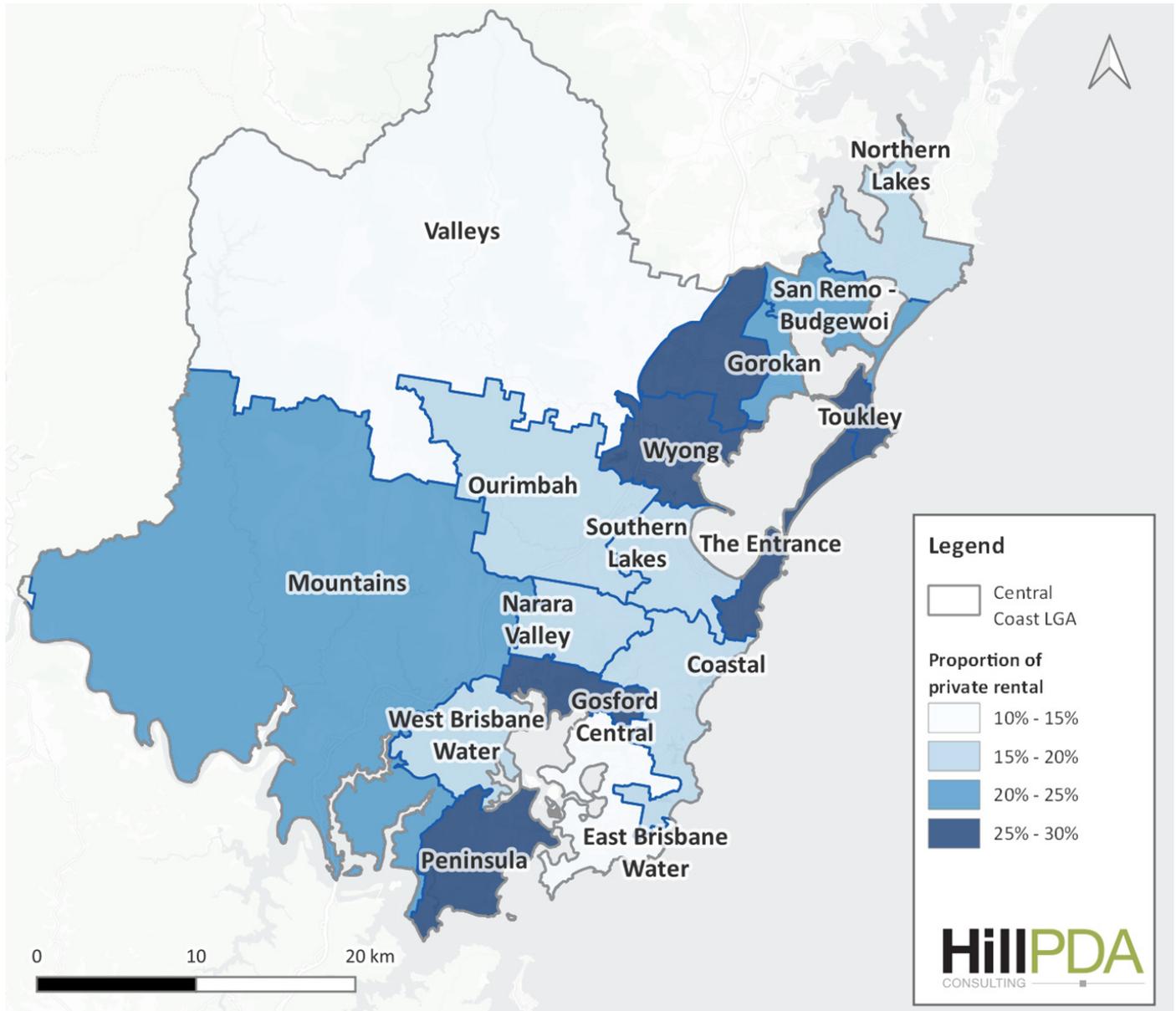


Source: ABS (2016), Australian Census of Population and Housing. Compiled by Profile.id.

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

The distribution of privately rental dwellings is mapped below in Figure 35. The SPDs with the most significant proportions of rental dwellings were Gosford Central (30 per cent), The Entrance (29 per cent), Peninsula (27 per cent), Toukley (26 per cent) and Wyong (26 per cent). The districts with the lowest proportions were East Brisbane Water (12 per cent) and Valleys (13 per cent).

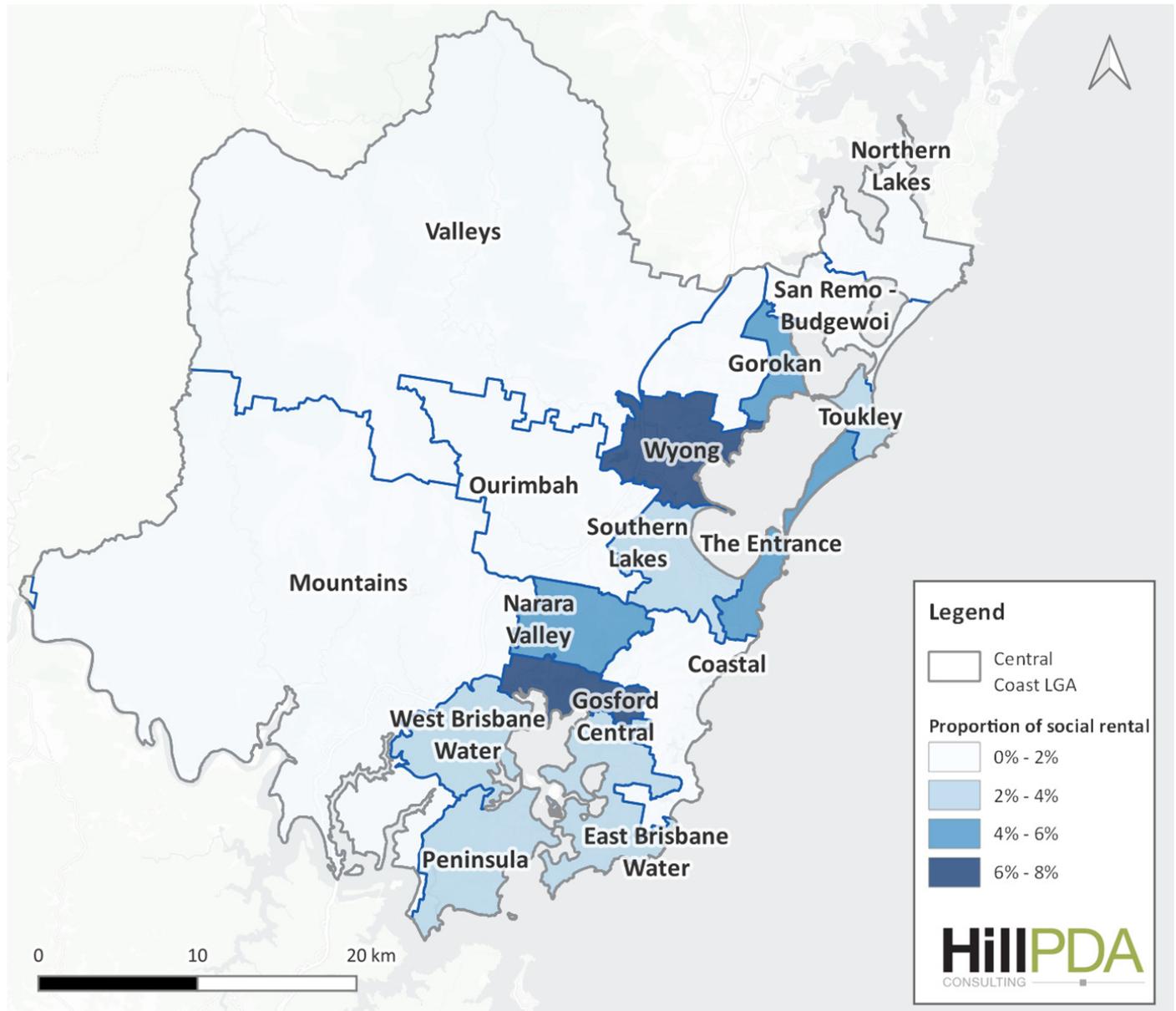
Figure 35: Private rental as proportion of total dwellings by SPD



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

The proportion of social rental housing within each SPD is mapped below in Figure 36. At the 2016 Census, Wyong district had the highest proportion of social housing (seven per cent), closely followed by Gosford Central (7 per cent), Narara (6 per cent) and The Entrance (5 per cent). Districts to the far west and north of the LGA (including more recent release areas), as well as the Coastal district included 1 per cent or fewer overall dwellings as social housing.

Figure 36: Social rental housing as a proportion of all dwellings



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

### 2.2.5 Housing costs

Comparative monthly mortgage and weekly rental repayments are shown below in Table 9. On both measures, Central Coast LGA is positioned between the two comparator LGAs, with Penrith being the higher in both instances. On mortgage repayments, the median was much closer to Lake Macquarie, while rental repayments were significantly higher than Lake Macquarie and closer to Penrith.

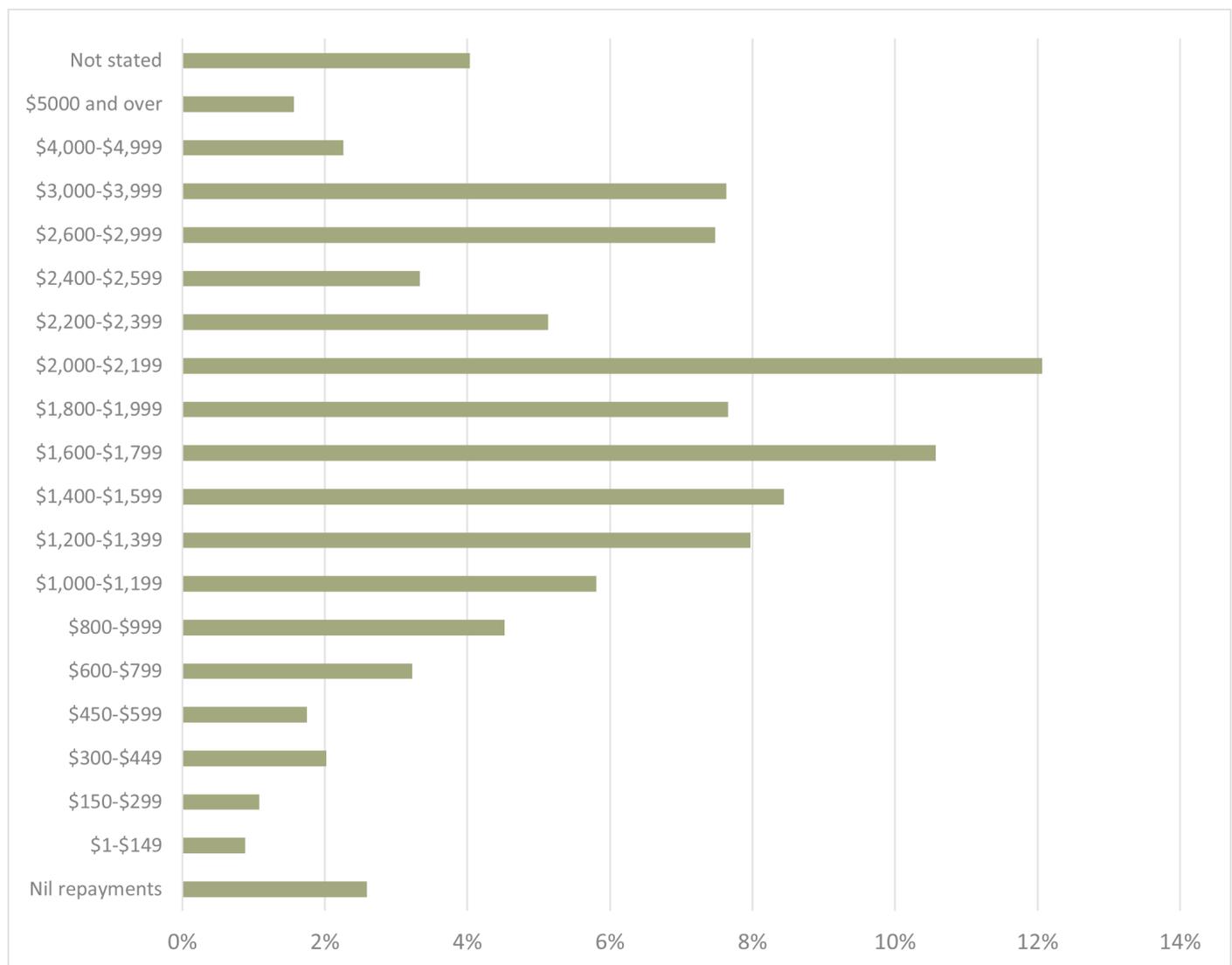
Table 9: Comparative monthly mortgage and weekly rental repayments

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

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

The breakdown of repayments is explored further below. Figure 37 shows that there was significant spread in the distribution of mortgage repayment rates within the Central Coast LGA. The most significant spikes were around \$1,600 to \$2,199 per month, with approximately 30 per cent of all dwellings falling within that range.

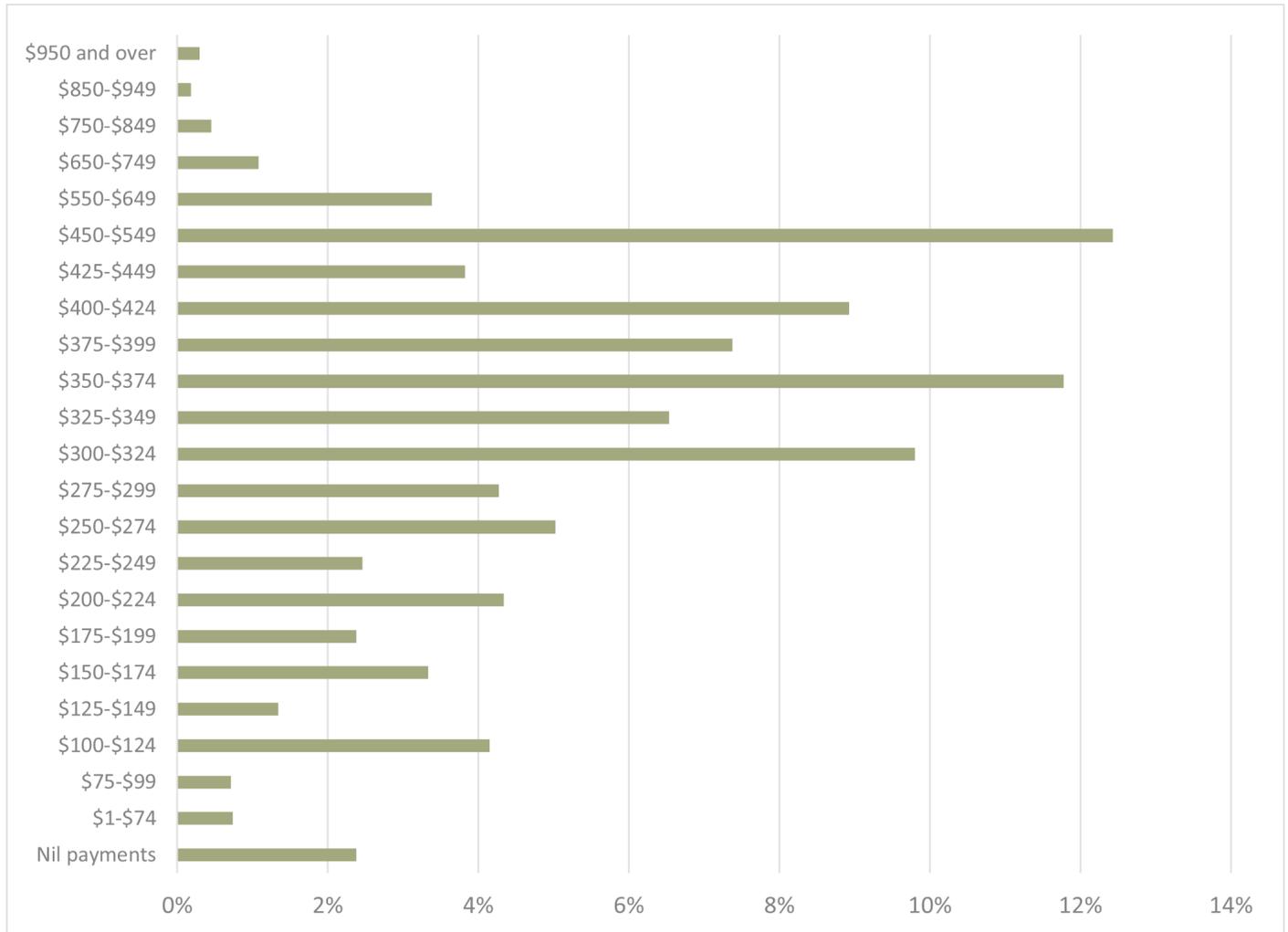
Figure 37: Proportion of dwellings by mortgage repayment bracket (monthly)



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

Again, there was significant spread in rental repayments, as shown in Figure 38. Rental households paying between \$300 and \$399 per week in rent represented about 35 per cent of dwellings. Approximately 19 per cent were paying under \$225, per week, which is approximately 30 per cent of the Central Coast median equivalised household income.

Figure 38: Proportion of dwellings by rental payment bracket (weekly)



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

## 2.2.6 Housing affordability

Affordable housing and housing affordability are two related but distinct concepts, with the latter referring to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes<sup>8</sup> and the former referring to dwellings classified within a band of expenditure within that relationship.

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

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

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

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

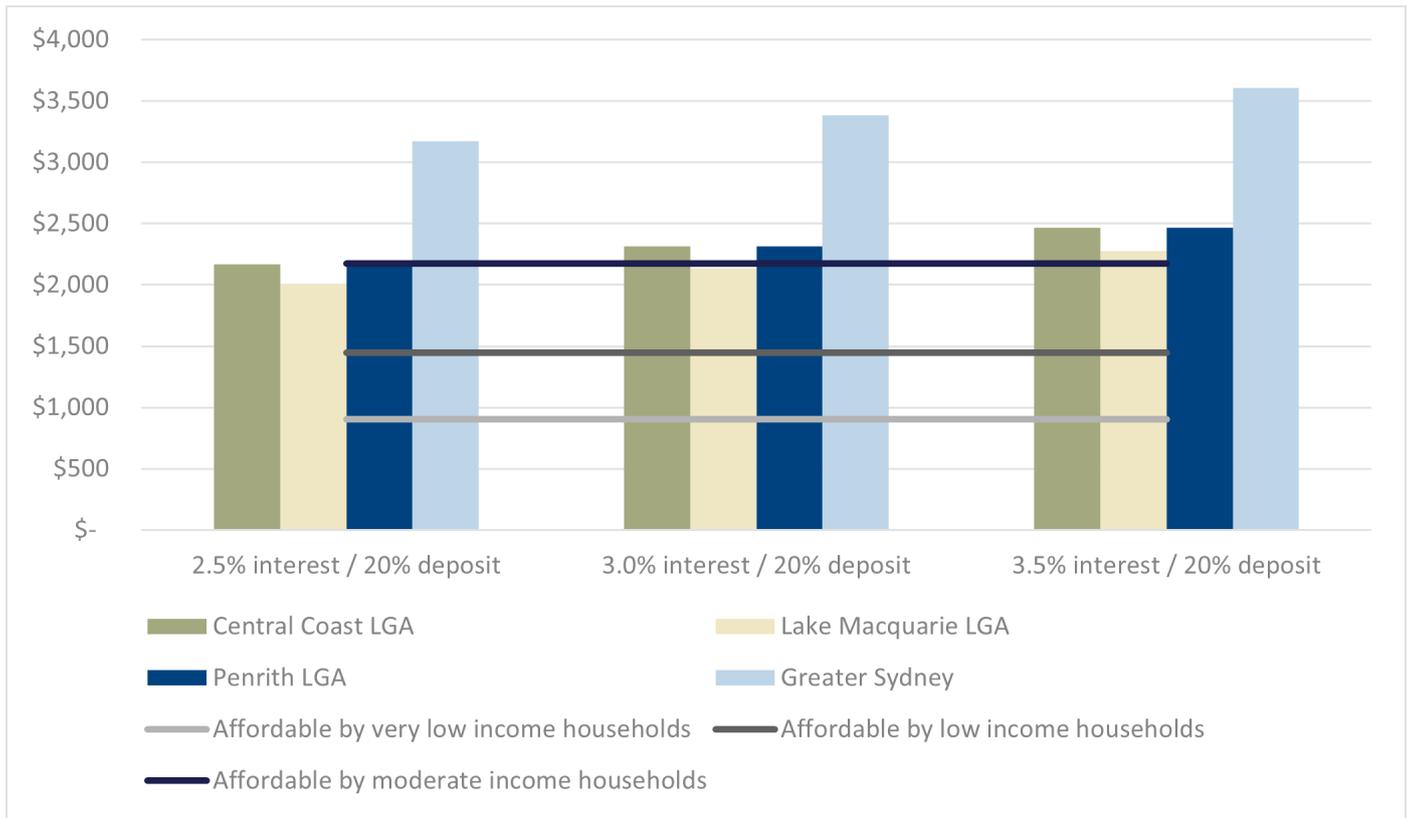
According to data available from NSW DCJ within the FACS Housing Kit, approximately 44,870 households in the Central Coast LGA were on very low to moderate incomes, of whom 20,893 were renters and 23,977 were purchasers in June 2020.

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

An analysis of the affordability of houses for purchase residents living within the Central Coast LGA, based on sales prices, is presented in Figure 56 below. Greater Sydney has been provided as an additional comparator, but the housing income brackets shown are for households on the Central Coast (to demonstrate affordability amongst residents), hence the medians are lower than for Greater Sydney. The housing cost data has been calculated using housing sales data for the Central Coast and Greater Sydney for 2020 and the beginning of 2021 from RP Data. There are unlikely to be any dwellings available under the three scenarios shown that are affordable for a very low income household. Only the scenario with the lowest interest rates would allow for some dwellings to be available to households on a low income, with only moderate income households able to afford most dwellings at more ordinary market rates.

<sup>8</sup>AIHW (2020), Housing affordability. [<https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>]

Figure 39: Housing affordability by mortgage repayment band and income bracket



Source: Repayment data sourced from RP Data (2021)

### 2.2.7 Housing stress

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

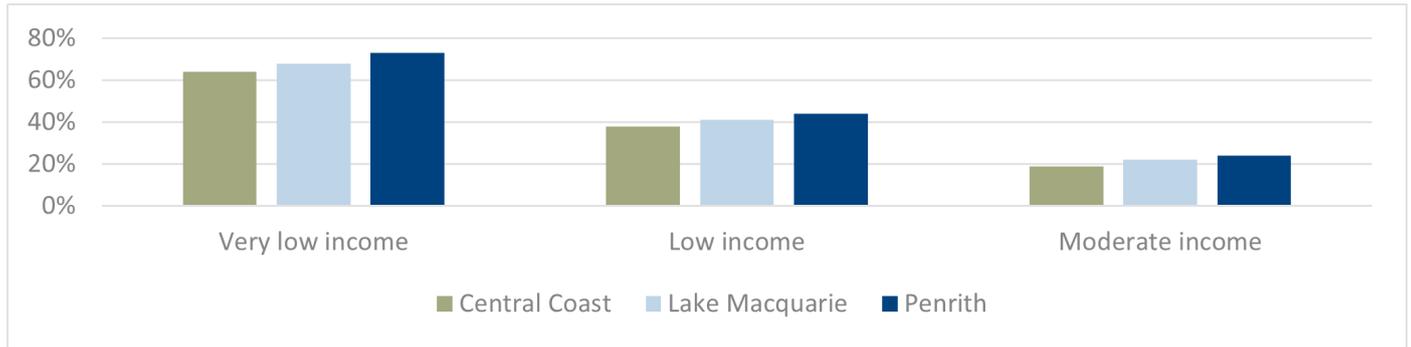
- In the lowest 40 per cent of incomes
- Paying more than 30 per cent of their usual gross weekly income on housing costs (i.e. mortgage or rental repayments).

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

#### Mortgage stress

Data available from the NSW DCJ indicates that, at the time of the 2016 Census, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. Mortgage stress levels by income bracket are graphed below in Figure 40.

Figure 40: Proportions of mortgage stress by housing income bracket

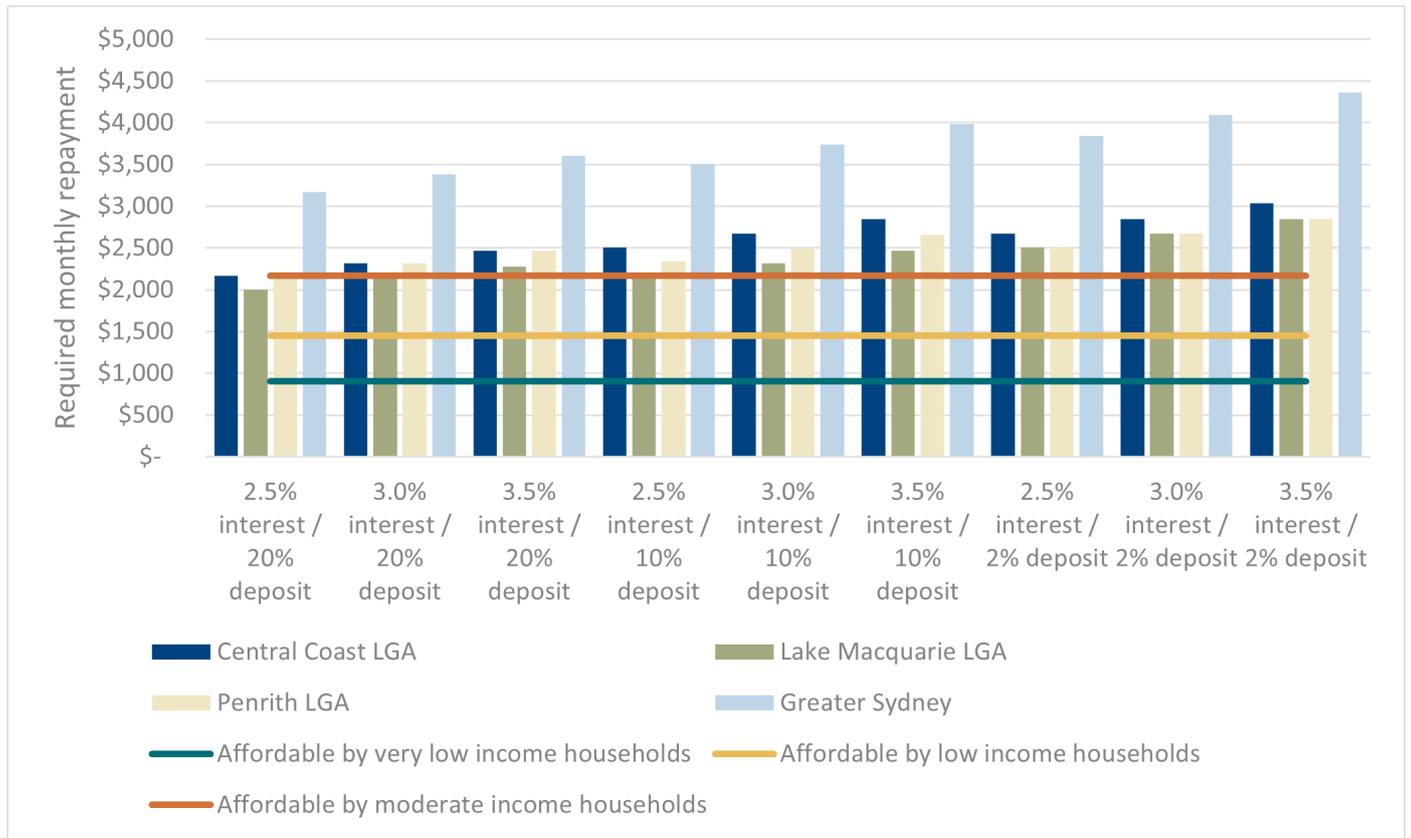


Source: DCJ (2016), NSW Local Government Housing Kit. Table M2.

Figure 40 shows that at the time of the 2016 Census, the Central Coast LGA was experiencing relatively lower levels of mortgage stress across all income brackets when compared to Lake Macquarie and Penrith LGAs. This may have been indicative of the greater availability of lower income housing at the time but could also be indicative of higher incomes.

Figure 41 shows the relative sensitivity of the Central Coast housing market to a range of possible monthly repayment scenarios, with the affordable housing brackets shown (very low, low and moderate incomes) for the Central Coast LGA. The model demonstrates that of the scenarios, only the 2.5 per cent interest at a 20 per cent deposit scenario put Central Coast sales within reach of Central Coast residents on very low, low or moderate incomes. Amongst comparators, while the Central Coast was more affordable than Greater Sydney at all bands, Lake Macquarie and Penrith were generally more affordable LGAs.

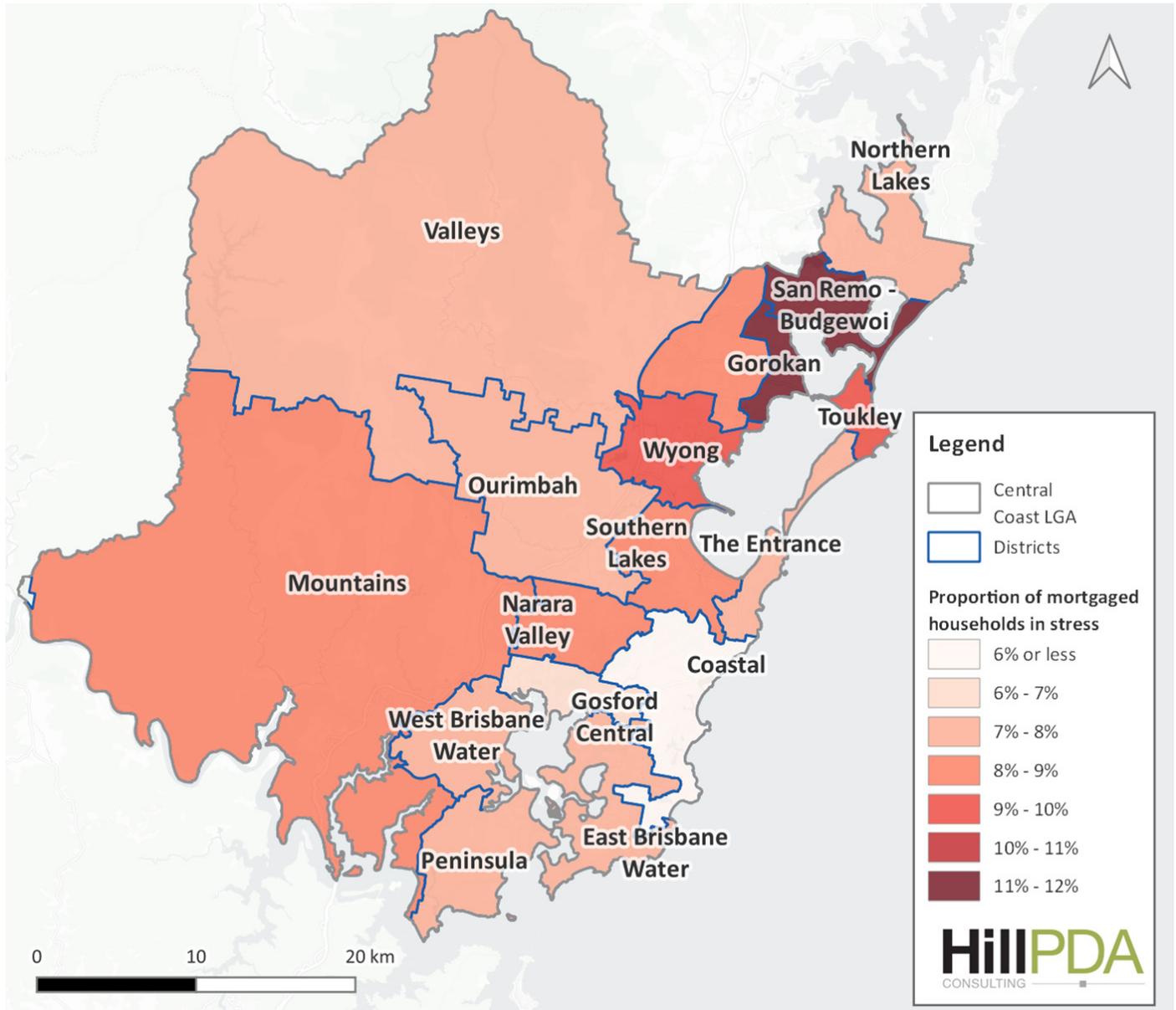
Figure 41: Sensitivity analysis based on Central Coast sales and affordability bands, based on local incomes



Source: ABS (2016) and RP Data

Figure 42, below, maps the proportion of dwellings experiencing housing stress at the 2016 Census by SPD. San Remo – Budgewoi and Gorokan districts had the highest proportion of mortgaged households in stress, both recording over 11 per cent. Wyong and Toukley districts were the third and fourth highest, both between 9 and 10 per cent of mortgaged dwellings. These areas, all towards the north of the LGA are relatively suburban in nature and were all identified with higher levels of disadvantage on the SEIFA indexes in section 10. Conversely, only 5.6 per cent of mortgaged dwellings in the Coastal district were experiencing mortgage stress, with generally lower levels of stress throughout the Coastal, Gosford and Peninsula districts.

**Figure 42: Proportion of mortgaged dwellings experiencing mortgage stress**



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

## Rental stress

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

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

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

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

According to data available from the NSW DCJ shown below in Table 10, most detached houses do not place moderate income families in stress, with only 4+ bedroom houses having a third quartile value greater than the moderate income maximum. Single bedroom houses were most affordable for very low income households, with the median rent being within rental stress tolerance, but single bedroom houses were comparatively few in number, making up only 2.2 per cent of new bonds lodged over the quarter and 1.4 per cent of total bonds held. Similarly, single bedroom flats also recorded a first quartile within stress tolerance of very low income households but, again, made up 5.8 per cent of new bonds lodged over the quarter and 4.7 per cent overall. Townhouses and flats tended to have a smaller range between lower and upper quartile values compared to houses, suggesting greater affordability for low and moderate income households, but with reduced affordability for very low income households, with less than 25 per cent of bonds lodged being within their rental stress tolerance.

Table 10: Weekly rents statistics for October - December 2020

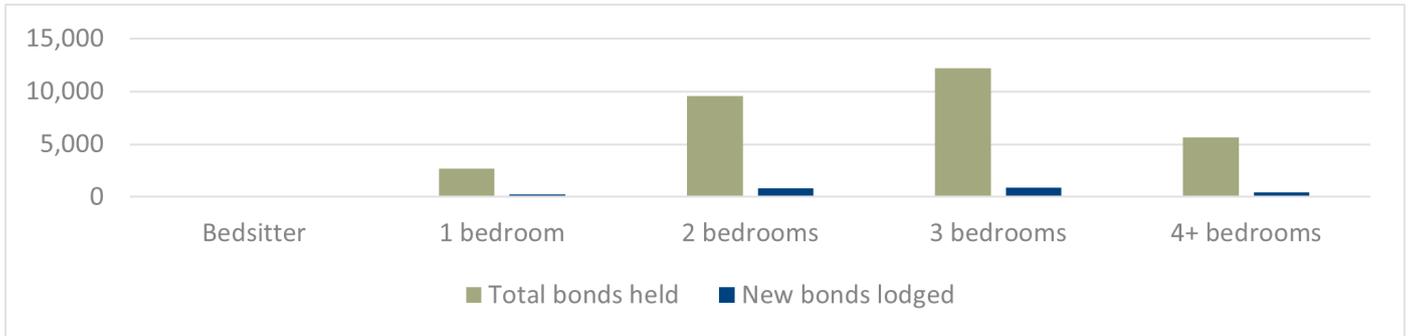
	Very low income	Low income	Moderate income	Greater than moderate income		
<b>Bedrooms</b>					<b>First quartile</b>	<b>Median</b>
					<b>Third quartile</b>	<b>Quarterly change</b>
						<b>Annual change</b>
<b>Houses</b>						
<b>1 bedroom</b>		\$220	\$290	\$320	7.41%	0.00%
<b>2 bedrooms</b>		\$354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

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

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

Figure 43 shows the total number of bonds held and lodged by number of bedrooms. While it was noted above that a greater proportion of single bedroom apartments and houses were being rented at a price within rental stress tolerance of very low income households, single bedroom dwellings overall are not a significant proportion of the rental market and make up an even smaller proportion of new leases overall. While three bedroom dwellings made up the most common rental household size, they were also generally being leased at rents above stress level for low and very low income households, with only the three-bedroom apartment median price being within tolerance.

**Figure 43: Total bonds held and lodged by number of bedrooms in Central Coast LGA (October - December 2020)**

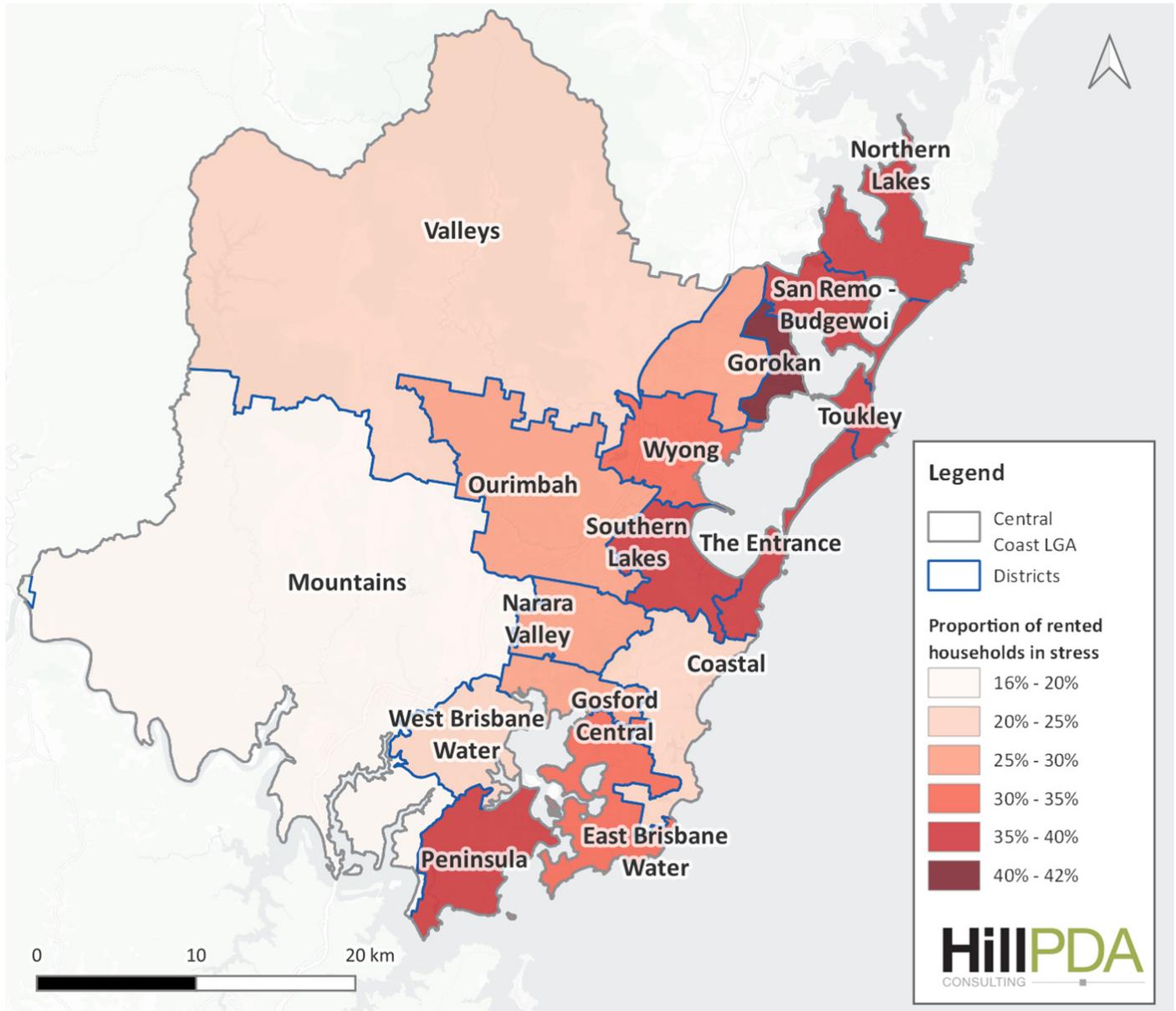


Source: NSW Communities and Justice (2021), *Rent & Sales: Weekly rents statistics by NSW Local Government Area*.

The data in Table 10 indicates that at least 75 per cent of all dwellings in one to three bedroom categories in all tenures are available to moderate income earners.

Figure 44, below, maps the proportion of rented dwellings experiencing rental stress by SPD at the 2016 Census. Unlike mortgage stress, there were significant concentrations of rental stress throughout the more urbanised areas of the LGA. Gorokan recorded the highest proportion, with 42 per cent of rental properties in stress. The Peninsula and Toukley districts were slightly below on 40 per cent. These were all well above the Central Coast LGA average of 36 per cent. The Mountains district recorded only 16 per cent of rented dwellings in stress, with the Coast (23 per cent), Valleys (25 per cent) and West Brisbane Water (25 per cent) districts above it.

Figure 44: Proportion of rented dwellings experiencing rental stress



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

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

## 2.2.8 Social housing

On 30 June 2020, there were 3,666 social housing dwellings on the Central Coast and a further 1,559 community housing dwellings and 72 Aboriginal Housing Office (AHO) dwellings. These were largely single bedroom/studio apartments with larger dwellings being freestanding houses (defined in DCJ data as "cottages").<sup>9</sup> Community housing was similarly split, with a significant volume of single dwelling/studio units and a relatively even division of dwellings in larger sizes. There were only 72 AHO dwellings on the Central Coast, almost all of which were cottages.

Figure 45: Social housing dwellings by dwelling type and number of bedrooms

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

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

Section 2.2.4 noted that the volume of rented social housing as a tenure type declined across the Central Coast LGA between the 2011 and 2016 Census.

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

Figure 46: Indicative wait times for social housing in Gosford and Wyong allocation zones

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

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

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

<sup>9</sup>DCJ (2021), Metadata for Social housing residential dwellings in NSW. [<https://www.facs.nsw.gov.au/resources/statistics/social-housing-residential-dwellings/metadata-for-social-housing-residential-dwellings-in-nsw>]

## 2.3 Housing supply

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

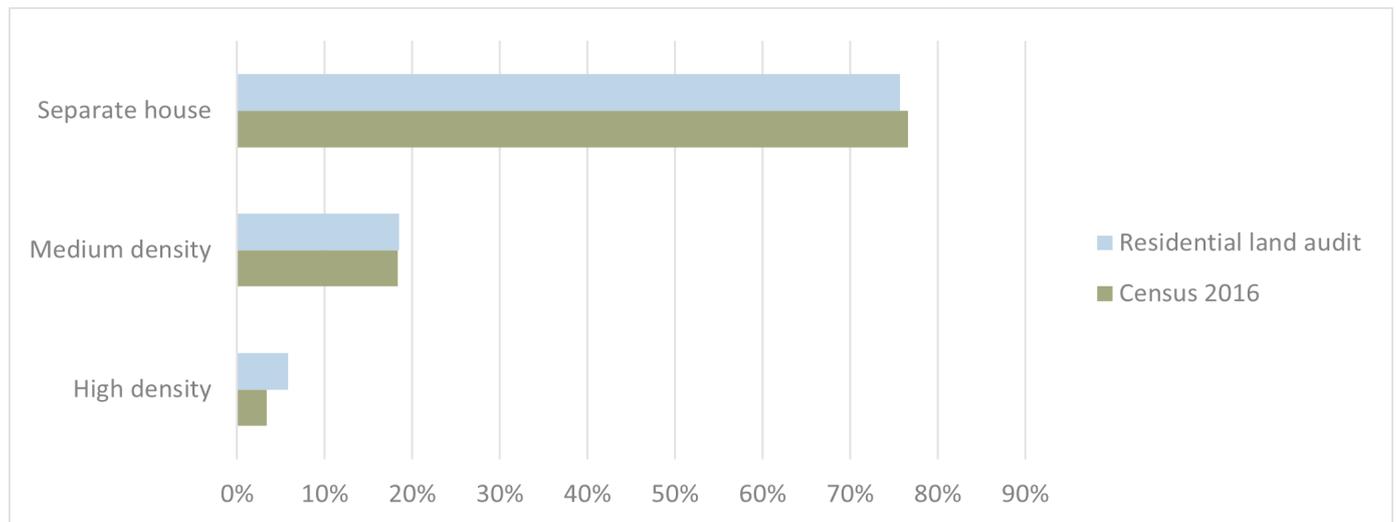
- Central Coast Residential Land Audit conducted of residential zoned land and SP zoned areas in the north (Northern areas August 2019 and August 2020, Southern areas August 2020)
- Draft Long Jetty Town Centre Development Capacity report.

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

Some inconsistencies were identified in the classification of dwelling type between the available data sources (e.g. Council’s audit and pipeline data identifying dual occupancies as a distinct dwelling type and amalgamate flats into broader categories than ABS). Some adjustments to the original data have been made to align the data from the various data sources as best as possible. Figure 47 identifies that proportions of the audit and ABS data are broadly similar. However, it is uncertain if the higher proportion of high density dwellings in Council’s audit data may be a result of additional types of apartments (e.g. two and three storey blocks) being counted in that category or whether this reflects growth in apartments since the 2016 Census. The release of the 2021 Census data will provide an opportunity to confirm if the data reflects a trend.

The adjusted data from the Council audit has identified that there are approximately 151,714 dwellings across the Central Coast LGA. This is up 5.1 per cent from the dwellings recorded at the 2016 Census (144,420),<sup>10</sup> but does not account for growth in non-audited areas for years between the Census and August 2020 in which dwelling pipeline data was unavailable. Consequently, the true figure is likely higher.

**Figure 47: Comparison of dwelling type by data source in Central Coast LGA**



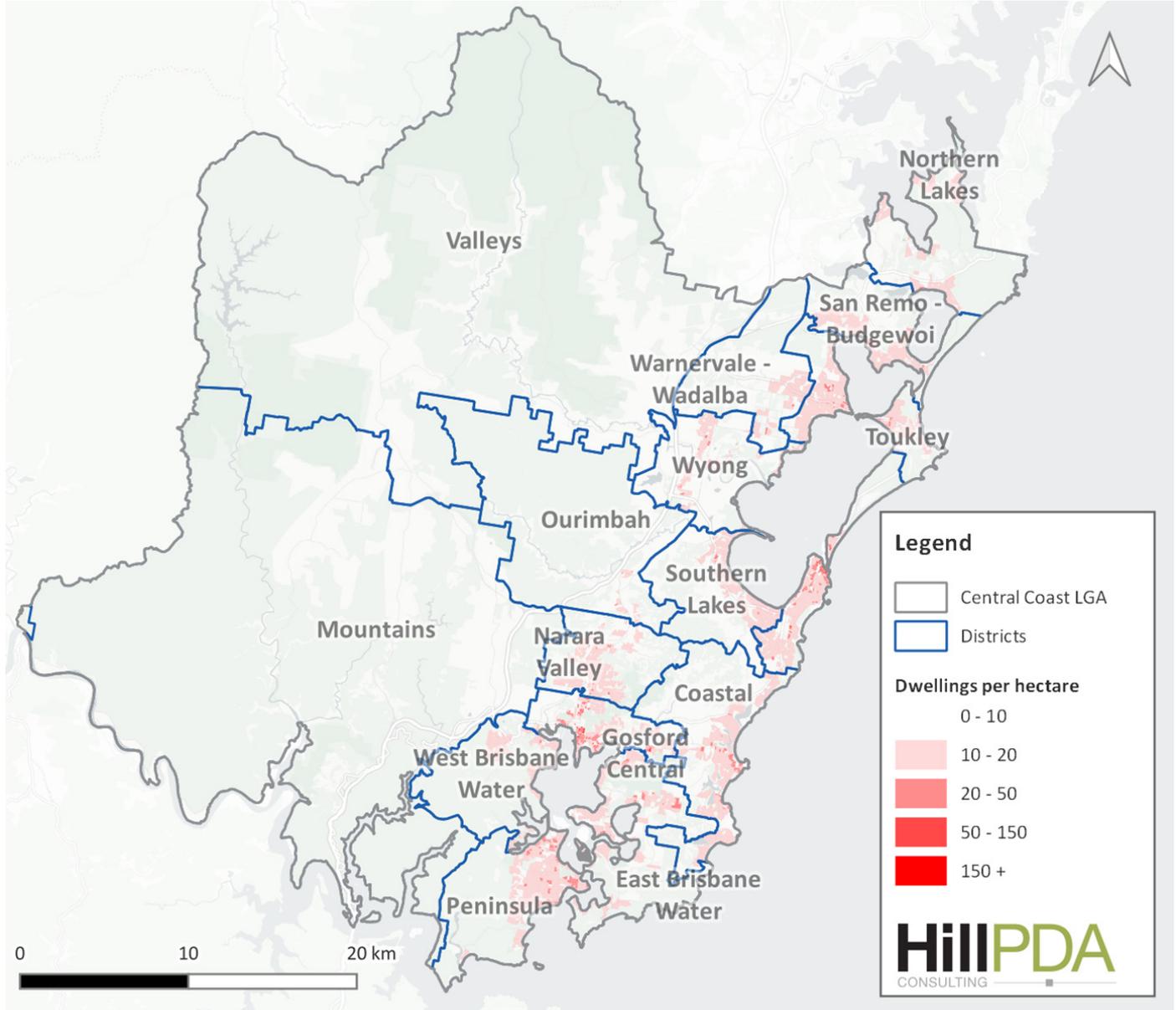
Source: Central Coast Residential Audit updated with housing pipeline data provided by Council and Centres capacity data; ABS (2016), *Australian Census of Population and Housing – Dwelling structure*. Compiled and presented by .id.

<sup>10</sup>ABS (2016), *Australian Census of Population and Housing – Dwelling structure*. Compiled and presented by .id.

### 2.3.1 Dwelling density

A map of dwelling density (that is, dwellings as defined by ABS) by mesh block at the time of the 2016 Census is shown below in Figure 48. The distribution of dwellings is broadly similar to that of residents, as previously identified. Residences relatively contained to the east of the M1 Motorway, but the vast majority of this area has relatively low dwelling densities (not exceeding 20 dwellings per hectare). Higher levels of dwelling density are limited to smaller pockets in Gosford, The Entrance, Terrigal, Woy Woy, Umina and Gorokan.

Figure 48: Dwelling density by ABS meshblock at the 2016 Census



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

### 1.1.1 Dwelling type

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

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

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

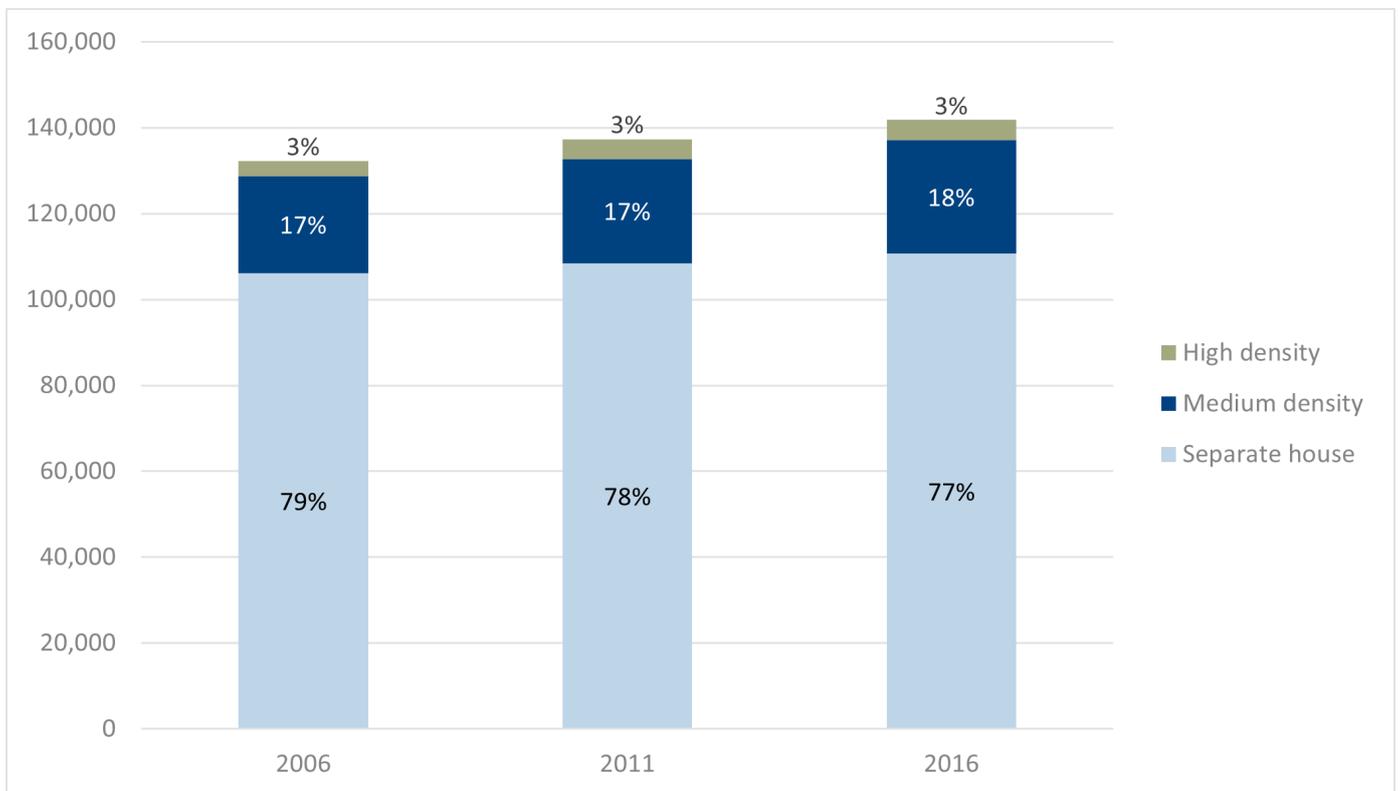
There was a noticeable decrease in the growth rate of higher density dwellings between the 2011 and 2016 period compared the previous period from 2006 to 2011. Both separate house and medium density dwellings saw constant growth.

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

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

Although there was an increase in high density dwellings over the period, there was a significant decrease in the growth rate in the 2011 and 2016 period for high density dwellings. Figure 49 shows that the proportion of high density dwelling has remained the same, while the volume of medium density housing increased slightly more rapidly than detached houses and high density housing.

Figure 49: Change in dwelling types in Central Coast LGA, 2006 to 2016

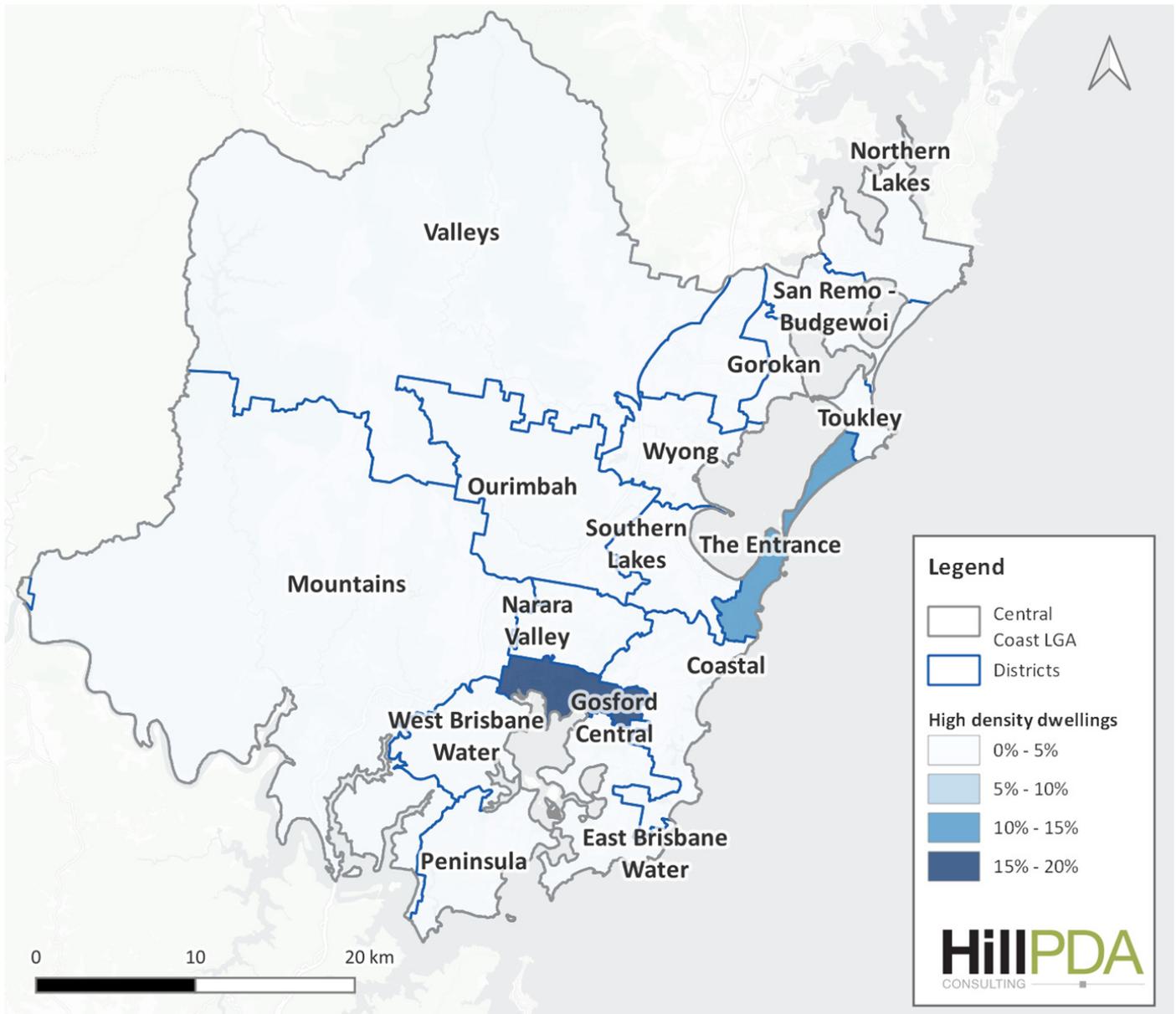


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

## Higher density dwellings

At the 2016 Census, high density dwellings were predominantly found within a limited number of existing centres. Expressed as a proportion of all dwellings in an area, Gosford Central District (which includes the Gosford CBD) recorded the highest proportion of high-density dwellings with 18.3 per cent or 1,768 dwellings. The area with the second highest proportion of high density dwellings was The Entrance District with 13.4 per cent of dwellings or 1,933, notably a higher total number than Gosford and the area with the highest number of high density dwellings.<sup>11</sup> Smaller proportions of high density dwellings were located in coastal areas like Terrigal and Avoca Beach, but they were concentrated in pockets surrounding those centres and the coastal strip, indicating they may be more likely intended for holiday usage.

Figure 50: Distribution of high density dwellings by SPD

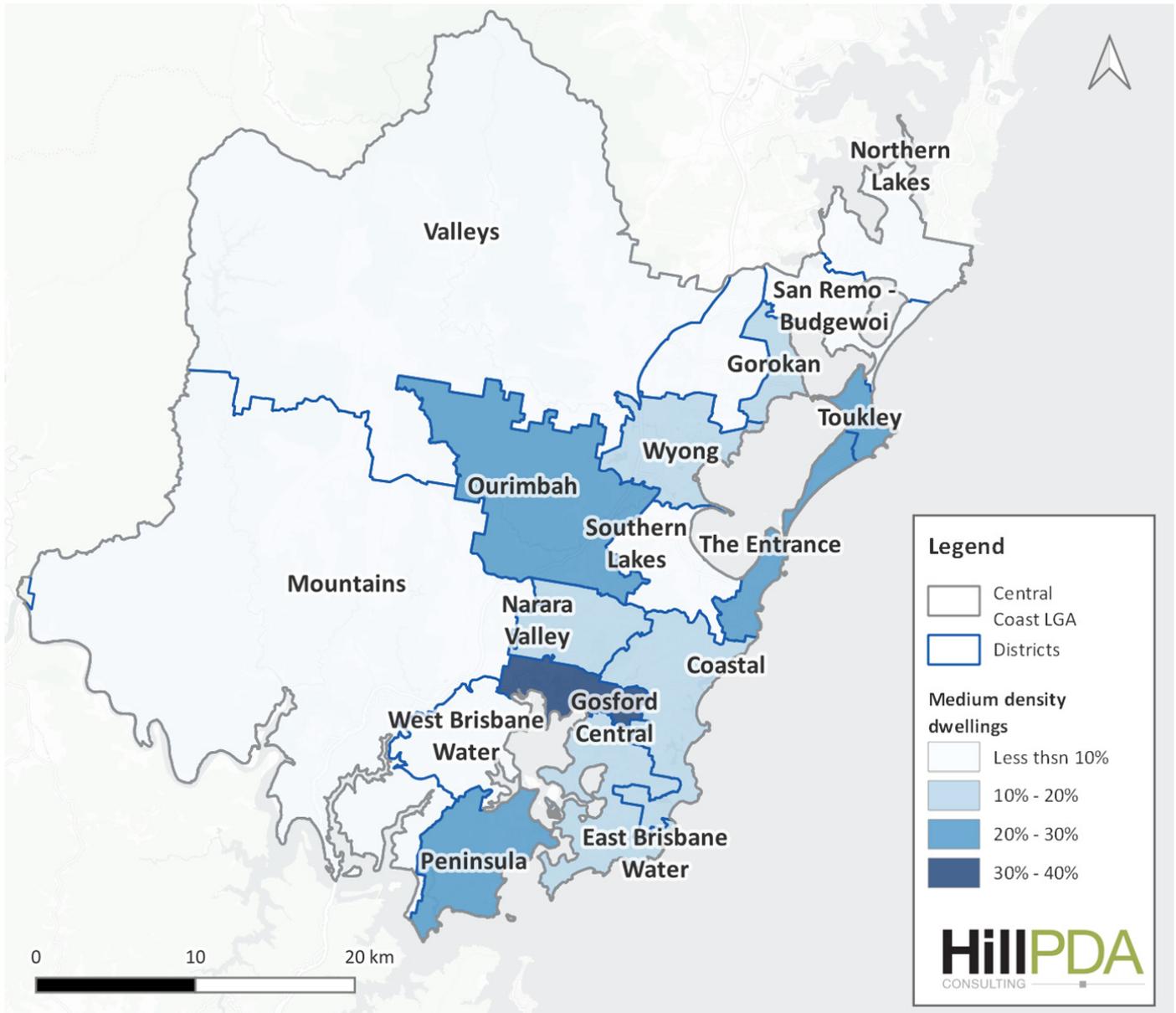


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

## Medium density dwellings

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

Figure 51: Proportion of medium density dwellings by SPD

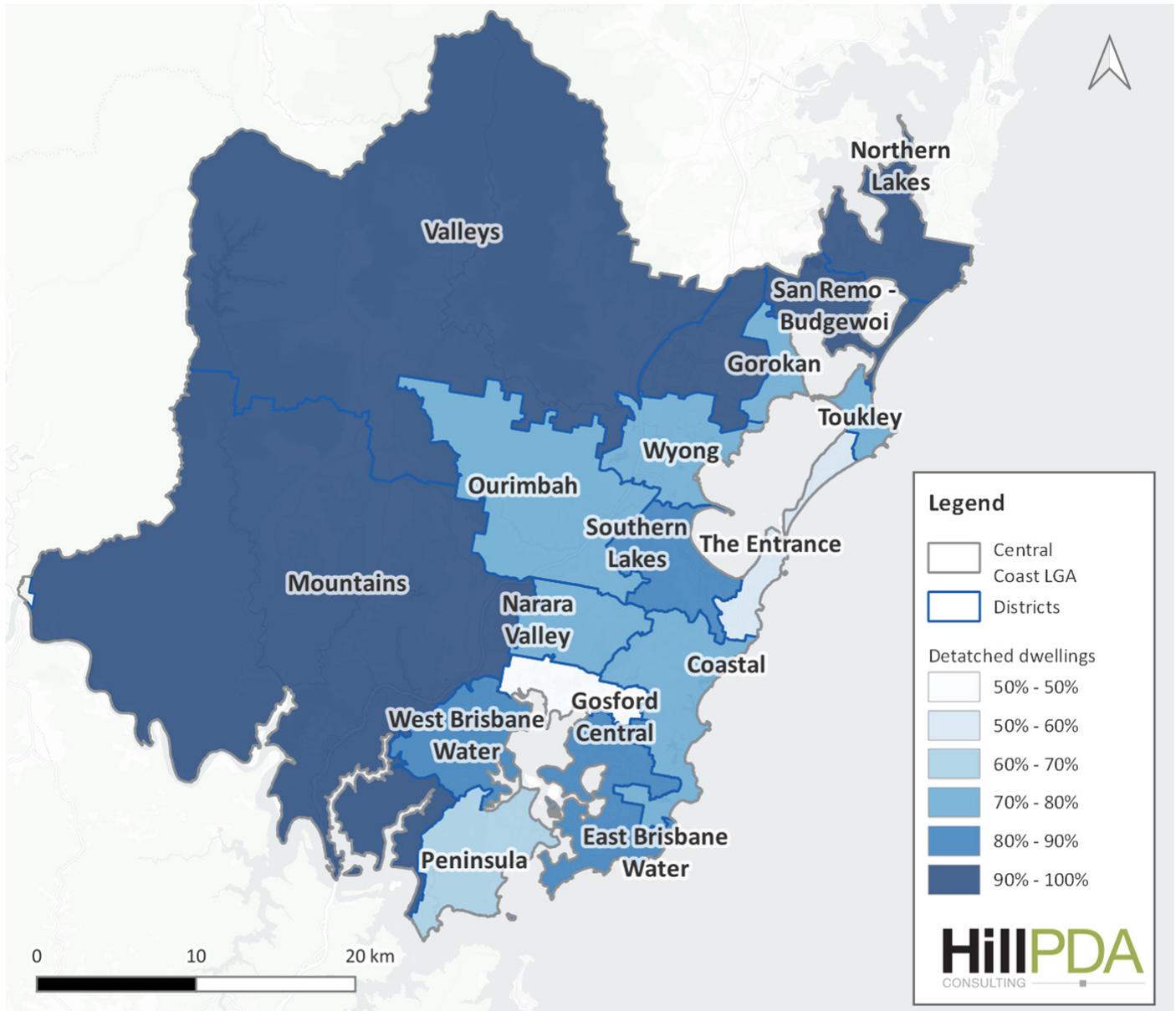


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id.

## Detached housing

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

Figure 52: Proportion of detached dwellings by SPD

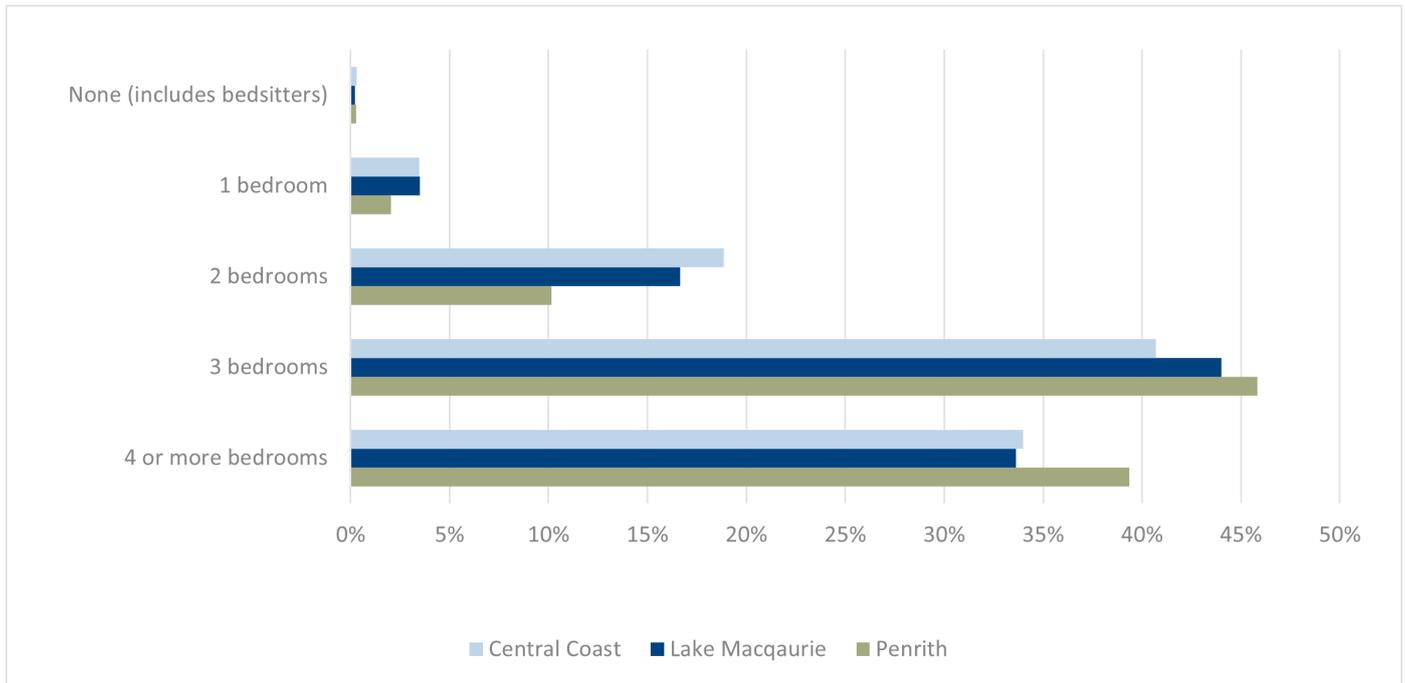


Source: ABS (2016), *Australian Census of Population and Housing*. Compiled by Profile.id

### 1.1.2 Dwelling size

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

Figure 53: Number of bedrooms Central Coast and comparator LGAs, 2016



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

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

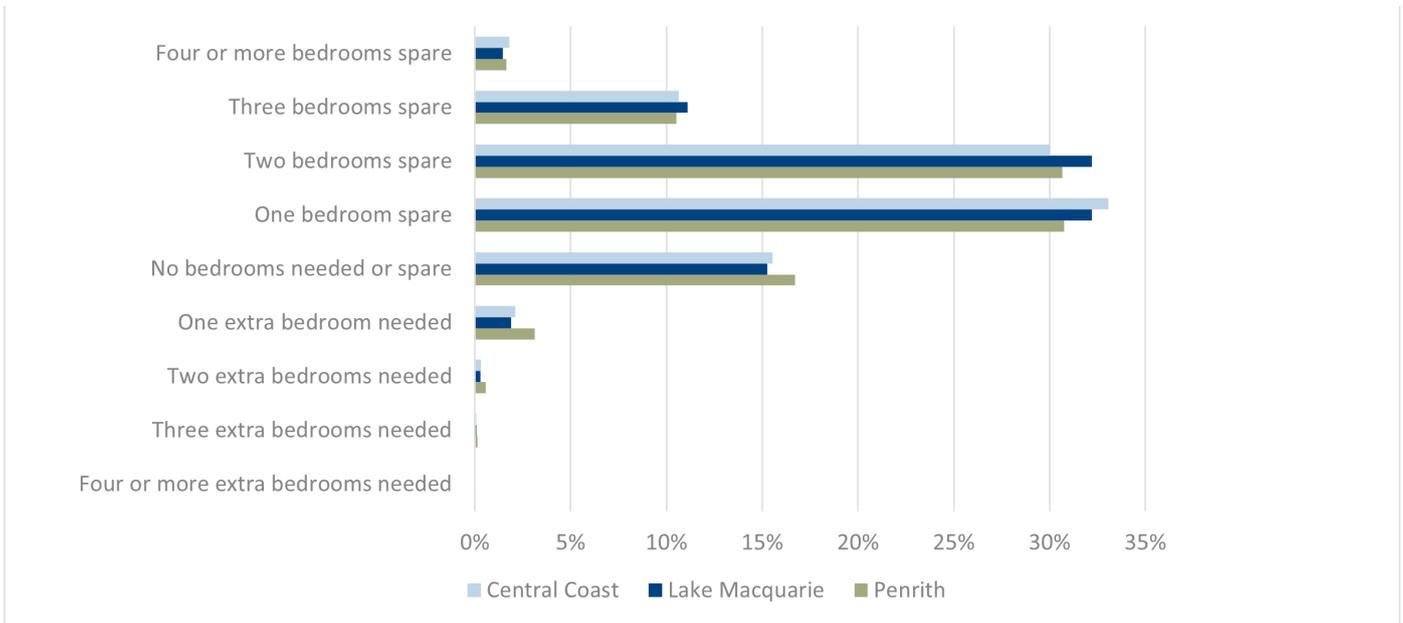
### 1.1.3 Housing suitability

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

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

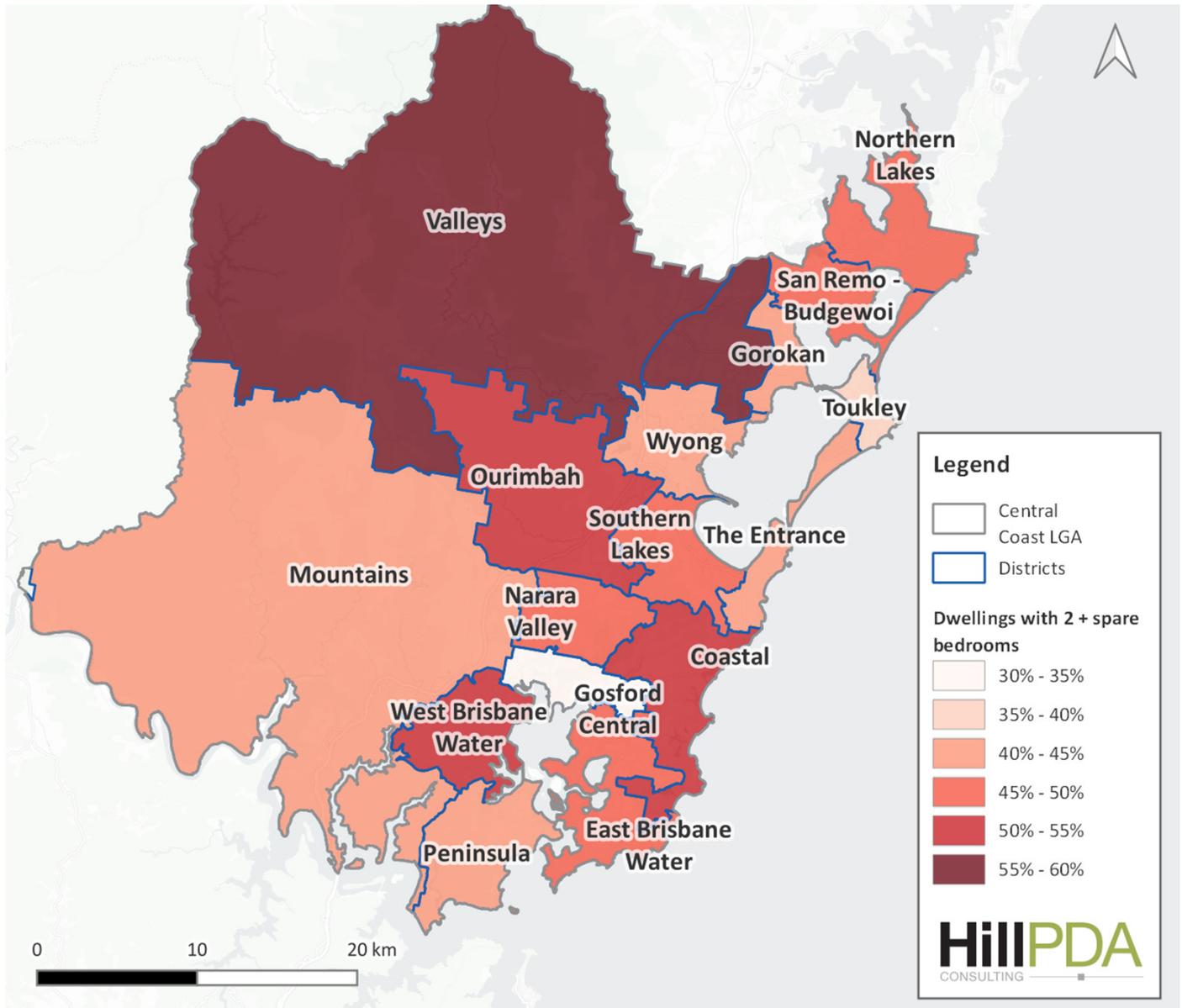
Household suitability data is available from ABS and collected as part of the Census. As such, it provides a snapshot of dwelling suitability at the time of the 2016 Census. A comparison of dwelling suitability for the Central Coast and two comparator LGAs is shown below in Figure 54.

Figure 54: Comparison of housing suitability



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

Figure 55: Proportion of dwellings with two or more spare bedrooms

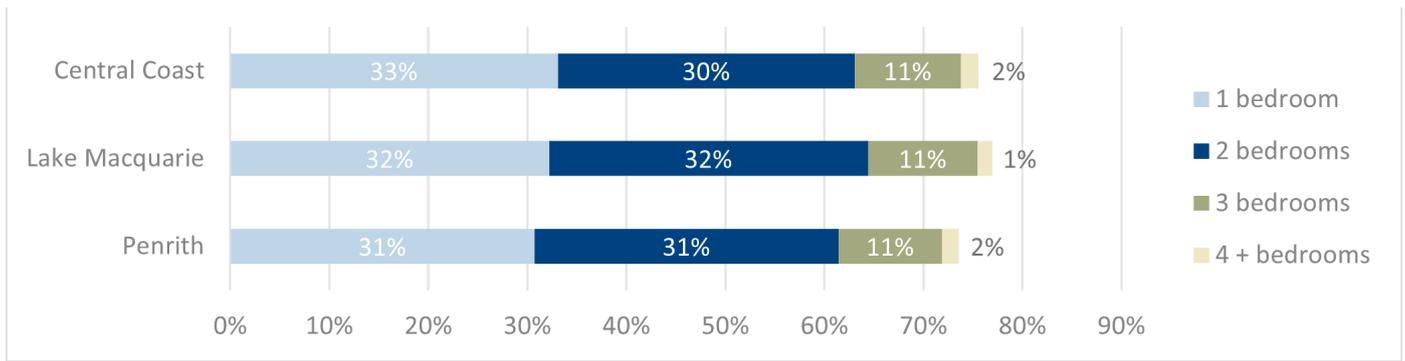


Source: ABS (2016), *Australian Census of Population and Housing*. Note: Excludes "not stated" and "unable to determine".

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

The households with spare rooms are explored further in Figure 56, which shows that proportions of spare rooms are generally similar to the two comparator LGAs, although Central Coast recorded slightly lower proportions of dwellings where there were two or more spare rooms, indicating a generally higher level of suitability, despite the higher proportion of dwellings with one spare room.

Figure 56: Comparison of proportions of dwellings with spare bedrooms at the 2016 Census

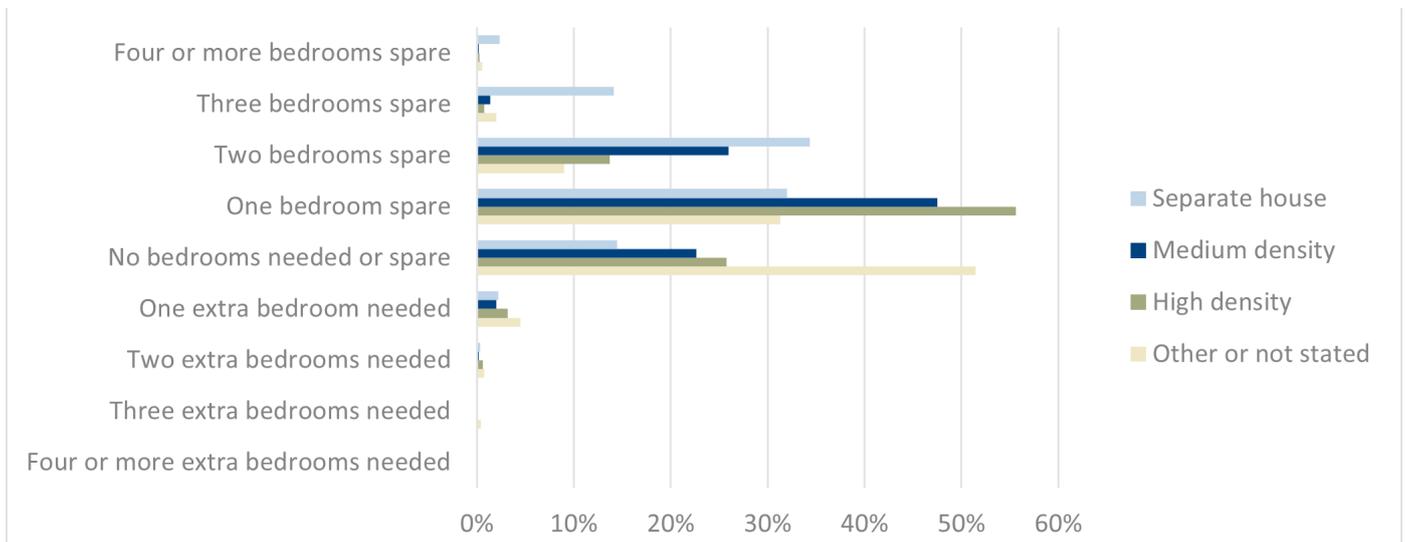


Source: ABS (2016), *Australian Census of Population and Housing*. Note: Excludes "not stated" and "unable to determine".

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

Dwelling suitability by structure is shown in Figure 57, below. Separate houses typically had more bedrooms that were spare than medium or high density dwellings, with 16 per cent of separate houses having three or more spare rooms, compared to 2 and 1 per cent of medium and high density dwellings having a spare room, respectively. Medium and high density dwellings overwhelmingly had at least one spare room, with 75 and 70 per cent, respectively. High density dwellings were the most overcrowded (beside "other" or "not stated"), with 4 per cent requiring additional rooms. The higher proportion of "other" or "not stated" requiring one additional bedroom was predominantly driven by cabins, houseboats and caravans, 6 per cent of which required at least one additional bedroom.

Figure 57: Dwelling suitability by dwelling structure

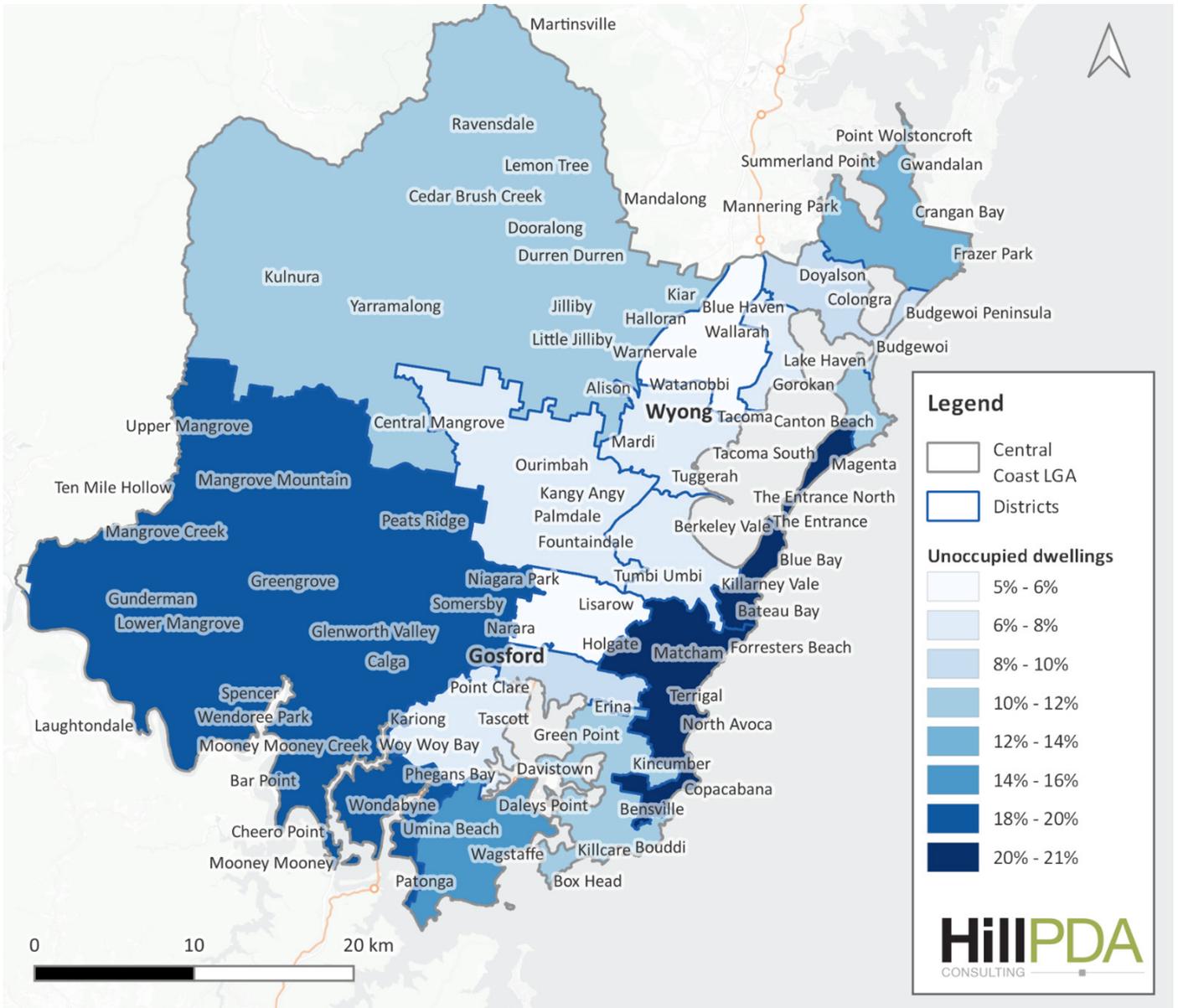


Source: ABS (2016), *Australian Census of Population and Housing*. Data extracted using TableBuilder Pro.

### 1.1.4 Vacancy rates

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

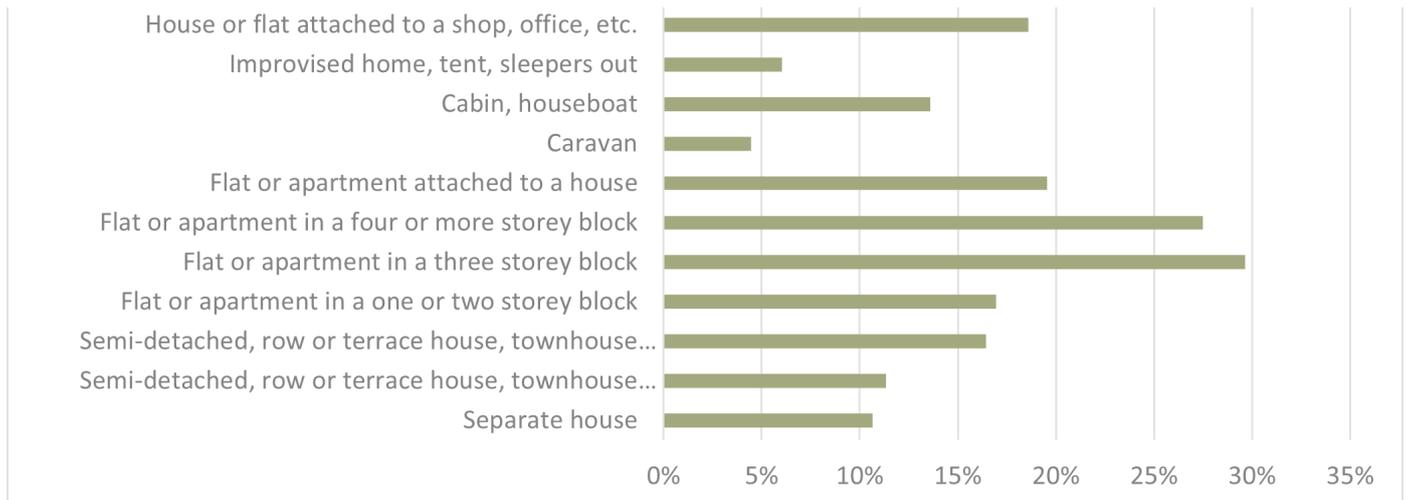
Figure 58: Unoccupied dwellings by SPD



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

Examining dwelling type, in Figure 59, flats were the most commonly unoccupied type of dwelling, with approximately 21 per cent of flats (of all types) being unoccupied, compared to 11 per cent of separate houses. Occupancy was lowest amongst the flats in blocks of the highest density, with 30 per cent vacancy amongst flats in three storey blocks and 27 per cent amongst flats in four or more storey blocks.

Figure 59: Proportion of unoccupied dwellings in Central Coast LGA by dwelling structure



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

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

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

Table 11: Airbnb listings (entire houses) in Central Coast LGA by bedrooms and SPD (year to March 2021)

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

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

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

### 2.3.2 Housing gaps

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

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

## 2.4 Housing supply gaps

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

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

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

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

Key drivers in the housing sector are summarised below:

- **Lifestyle:** A great driver for people moving to the Central Coast is access to private open space, housing affordability, and access to uncrowded public open spaces and natural areas. The Central Coast has been a leader in preserving and enhancing its wilderness and open space networks, as well as making high quality areas available for public enjoyment. The Green Grid provides a solid framework on which to build healthy, liveable and sustainable communities

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

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

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

## 2.5 Land use opportunities and constraints

### 1.1.5 The established urban area

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

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

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

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

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

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

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

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

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

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

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

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

Approximately 109,167 potential net additional dwellings were identified on lots considered to have dwelling

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

Table 6: Comparative SEIFA index ranking for the Central Coast, Lake Macquarie and Penrith LGAs (national indexes)

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

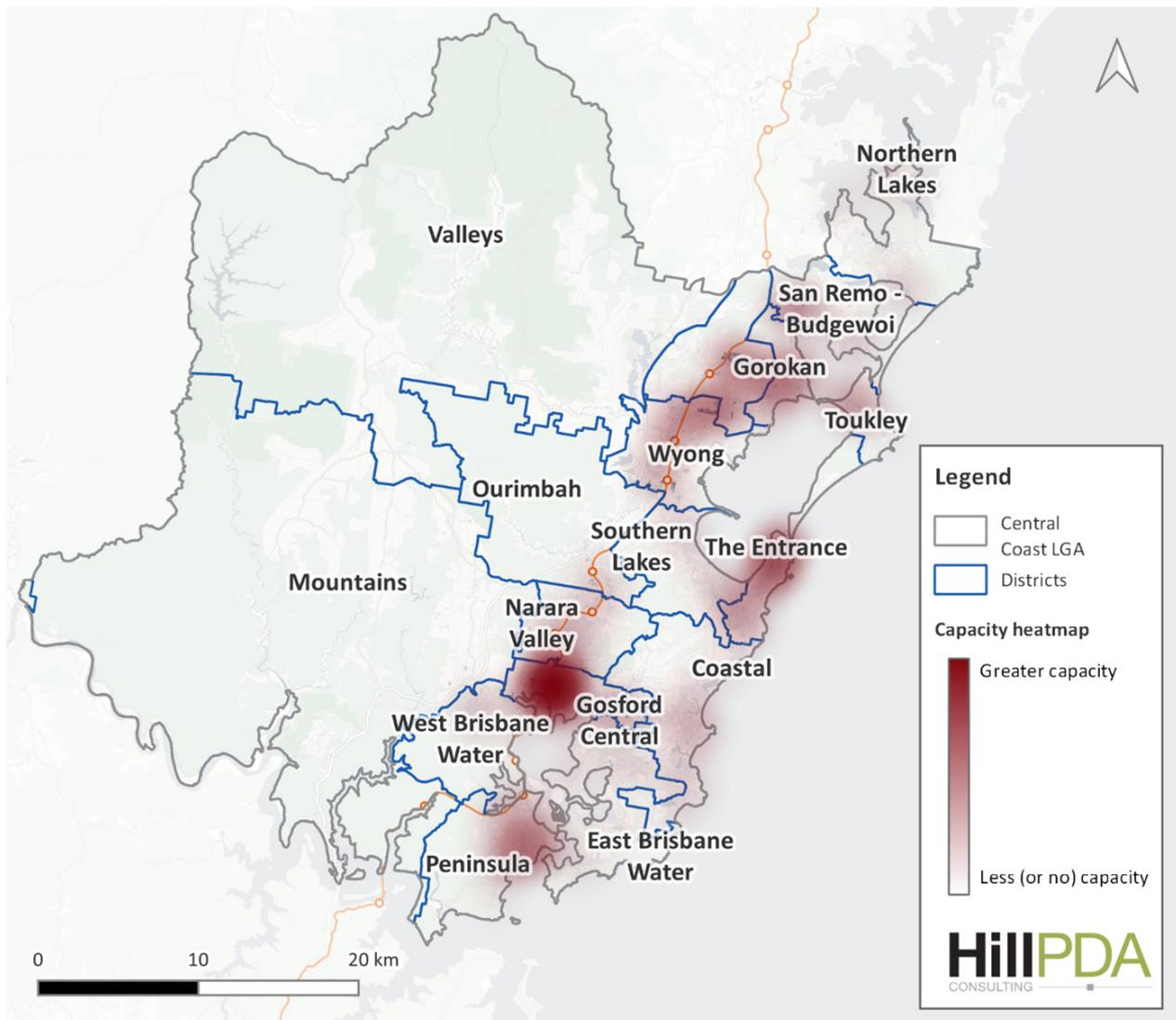
Source: HillPDA capacity projections

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

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

A heatmap highlighting areas with more capacity is shown below in Figure 60.

Figure 60: Heatmap showing areas with higher dwelling capacity under existing land use controls



Source: HillPDA capacity projection

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

**Table 12: Additional capacity by region**

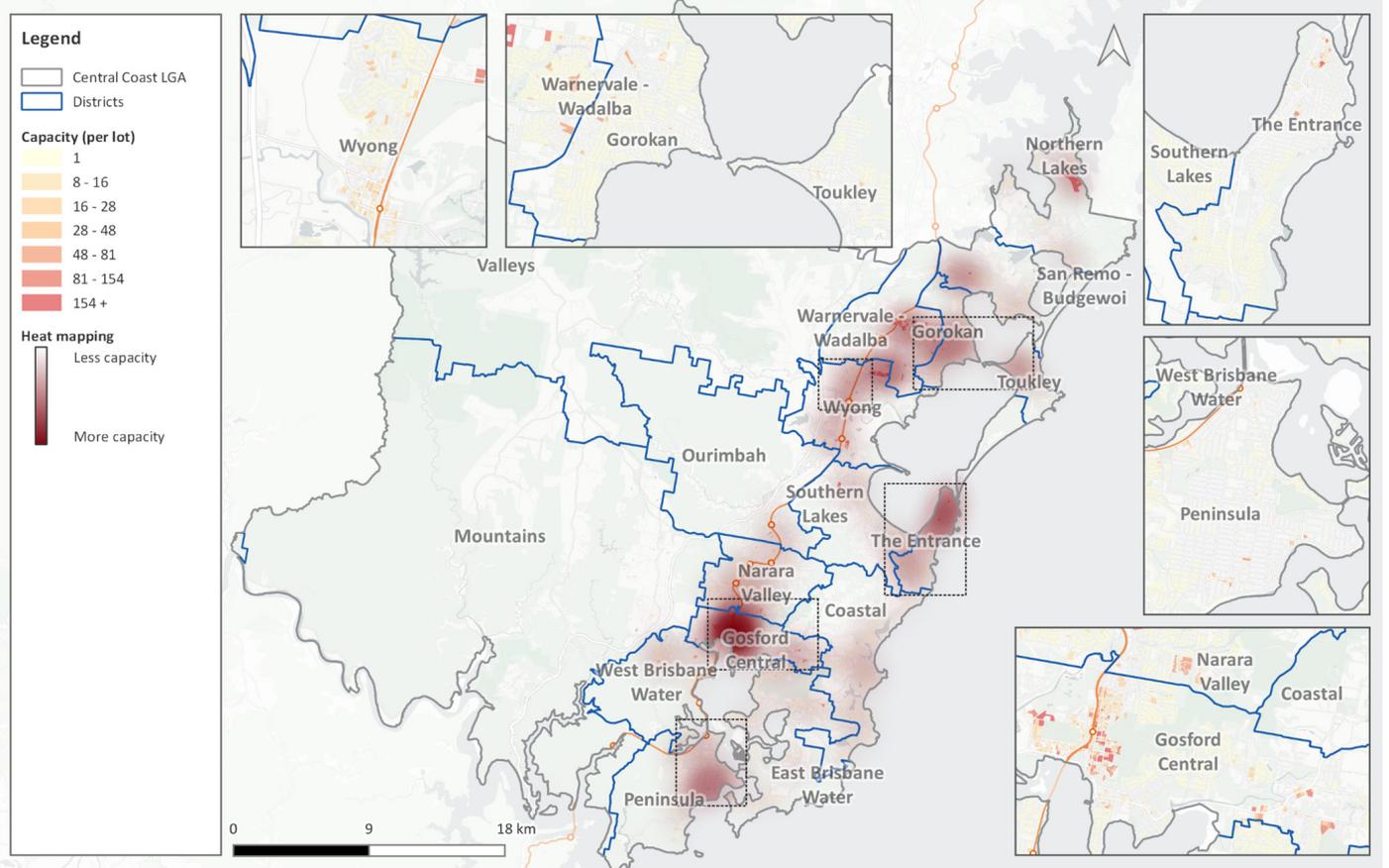
District	Dwelling house	Dual occupancy	Shop top	RFB	Total capacity	Net capacity
Coastal	7,238	7,238	273	1,185	15,934	5,310
East Brisbane Water	6,275	6,275	230	-	12,780	7,445
Gorokan	4,263	3,318	64	7,359	15,004	8,442
Gosford Central	2,997	2,997	4,103	18,923	29,020	25,966
Mountains	100	100	162	-	362	289
Narara Valley	6,635	6,634	263	373	13,905	8,410
Northern Lakes	5,583	3,678	44	2,761	12,066	6,874
Ourimbah	142	126	34	2,240	2,542	1,915
Peninsula	2,699	2,699	1,309	9,028	15,735	11,577
San Remo - Budgewoi	4,290	3,195	146	5,273	12,904	6,784
Southern Lakes	4,309	3,286	66	1,822	9,483	4,810
The Entrance	3,323	2,798	2,062	12,610	20,793	15,446
Toukley	1,686	1,140	662	3,835	7,323	4,467
Valleys	-	-	-	-	-	-
Warnervale - Wadalba	5,349	3,834	661	4,262	14,106	9,130
West Brisbane Water	3,992	3,992	97	96	8,177	4,642
Wyang	1,801	1,396	1,896	11,657	16,750	13,196
<b>Total</b>	<b>60,682</b>	<b>52,706</b>	<b>12,072</b>	<b>81,424</b>	<b>206,884</b>	<b>134,703</b>

Source: HillPDA capacity projections

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

A more detailed map of capacity, containing insets of selected areas at the lot level is included on the following page (Figure 61).

Figure 61: Capacity overview

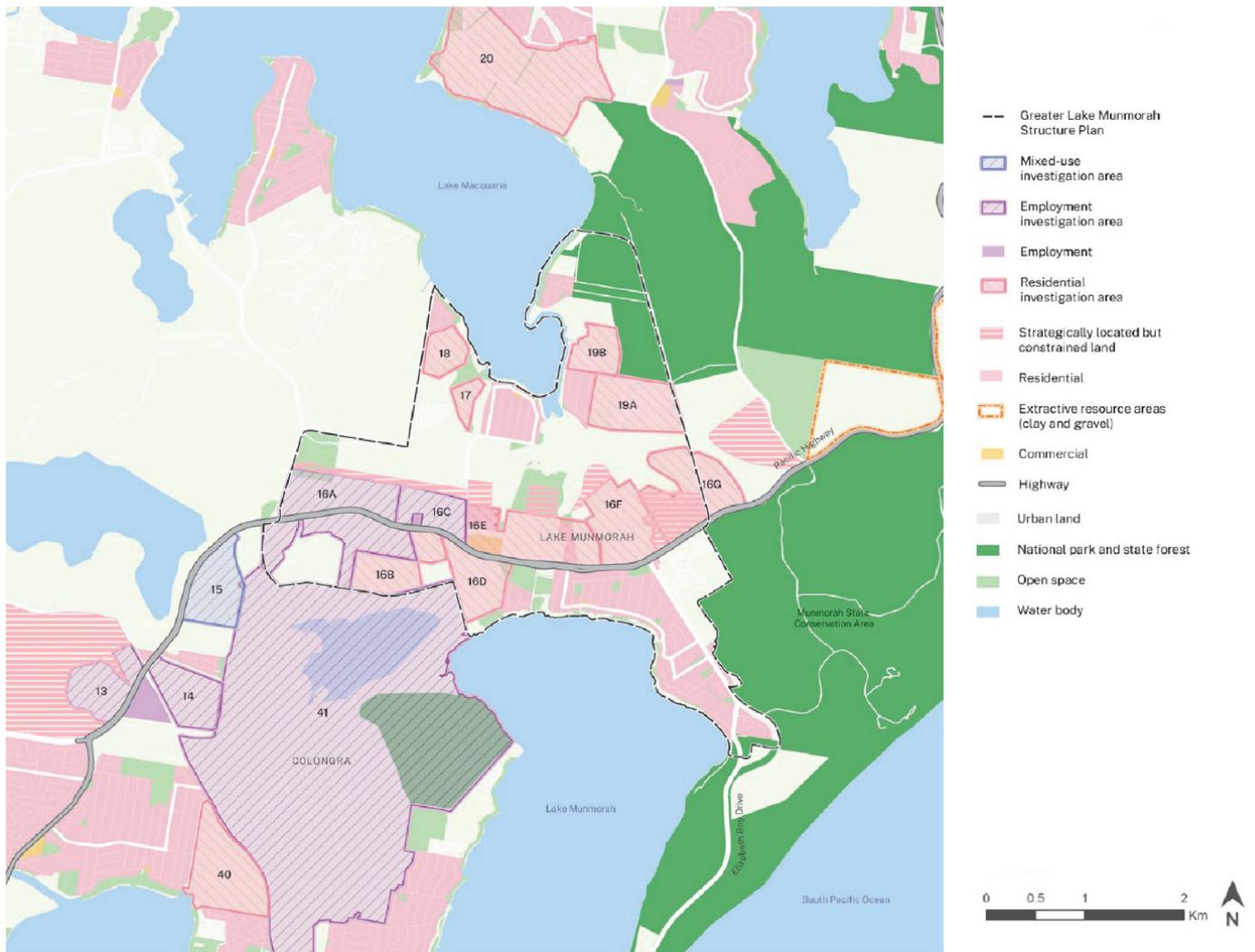


### 2.5.1 Greenfield areas

The above calculations have excluded lands included, originally as part of the North Wyong Shire Structure Plan (NWSSP) (2012), which was repealed with the adoption of the CCRP 2041. The NWSSP included significant release areas in the north of the LGA, elements of which have been reviewed and investigated with more detailed planning as part of the Greater Lake Munmorah Structure Plan (2022) and Draft Greater Warnervale Structure Plan (2022). The Structure Plans include an indicative yield for dwelling provision at 15 dwellings per hectare on lands identified for residential release.

The Greater Lake Munmorah Structure Plan was adopted by Central Coast Council in 2022 and establishes a framework to guide the future growth of the study area from 8,407 people (ABS ERP 2016) to approximately 15,000 people, over a 20 year period.

Figure 62: The Draft Greater Warnervale Structure Plan



Source: NSW DPE (2022, p. 99), *Central Coast Region Plan*

The *Greater Lake Munmorah Structure Plan* identifies opportunities for approximately 3,206 additional residential dwellings across 11 precincts, as indicated in the table below.

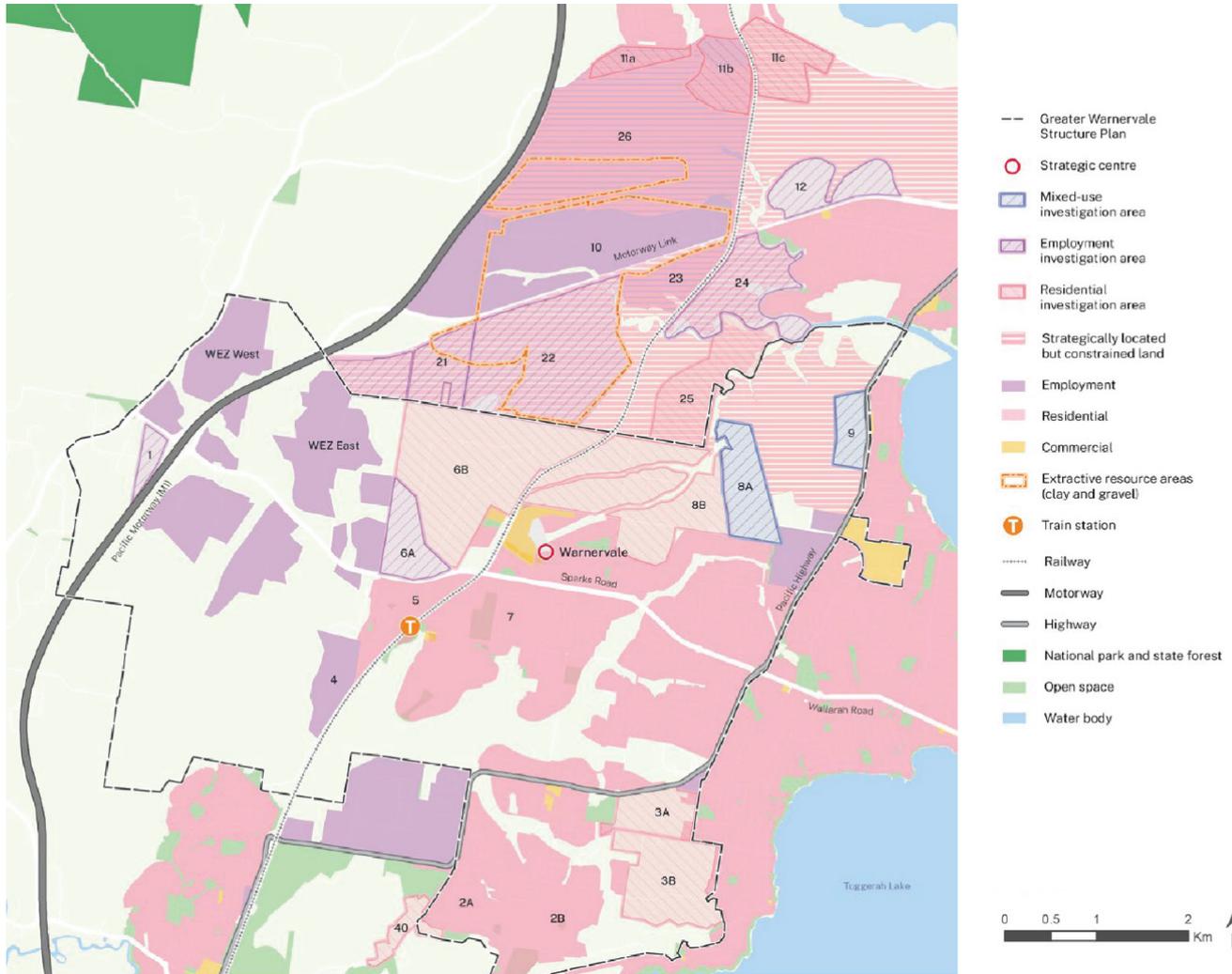
**Table 13: Greater Lake Munmorah Structure Plan estimated development yield**

Precinct	Estimated dwelling yield (additional single dwellings)
Biodiversity Corridor	0
Employment Lands	0
Kingfisher Shores	474 (15 dwellings/ha)
Sporting field	134 (15 dwellings/ha)
Saliena Avenue	442 (15 dwellings/ha)
Kamilaroo Avenue	67 (15 dwellings/ha)
	136 (30 dwellings/ha)
Chain Valley Bay	327 (15 dwellings/ha)
	249 (30 dwellings/ha)
Northern Lake Munmorah	511 (15 dwellings/ha)
Southern Lake Munmorah	87 (15 dwellings/ha)
Education	779 (15 dwellings/ha)
<b>Total</b>	<b>3,206</b>

Source: Central Coast Council (2022), Draft Greater Warnervale Structure Plan

The *Draft Greater Warnervale Structure Plan* was placed on exhibition in early 2023 and seeks to establish a framework to guide the future growth of the study area from 20,162 people (ABS ERP 2021) to approximately 55,000 people, over a 20 year period.

**Figure 63: The Draft Greater Warnervale Structure Plan**



Source: NSW DPE (2022, p. 98), *Central Coast Region Plan*

The *Draft Greater Warnervale Structure Plan* identifies opportunities for approximately 11,680 additional residential dwellings across ten precincts, as indicated in the table below.

**Table 14: Draft Greater Warnervale Structure Plan estimated development yield**

Precinct	Estimated dwelling yield (additional dwellings)
Wyong Employment	0 (15 dwellings/ha)
Warnervale Village	1,196 (15 dwellings/ha)
Wallarrah	2,687 (15 dwellings/ha)
Warnervale Centre	858 (15 dwellings/ha)
Wadalba	1,400 (15 dwellings/ha)
Hamlyn Terrace	810 (15 dwellings/ha)
Woongarra	2,746 (15 dwellings/ha)
Wadalba East	1,148 (15 dwellings/ha)
Medical	566 (15 dwellings/ha)
Charmhaven West	269 (15 dwellings/ha)
<b>Total</b>	<b>11,680</b>

Source: Central Coast Council (2022), *Draft Greater Warnervale Structure Plan*

The two plans account for existing dwellings within their delivery areas and figures are for additional dwelling yield. As such, the two structure plans would increase the theoretical total capacity to 149,589 dwellings.

## 2.5.2 Indicative take up scenarios

As highlighted above, theoretical capacity assumes that development of each lot would take place to the maximum extent permissible under existing controls and does not account for the likely take up of development. In reality, factors like site-specific constraints and other similar costs would reduce the likelihood development would not occur to an extent that would reach the maximum capacity. The following table draws upon the calculations in Table 12 to provide a high and low scenario for the likely take up of development.

**Table 15: Higher take up scenario**

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

Table 16: Lower take up scenario

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

The take up ratios above in Table 15 show a total and net development figure (again, discounting existing dwellings on lots in each district). Adding the 14,886 indicative dwelling capacity under the Greater Lake Munmorah Structure Plan and Draft Greater Warnervale Structure Plan (take up rates have not been applied to the release area yield), the two scenarios indicate a total net development capacity of between 44,423 and 54,398 additional dwellings across the LGA.

## 2.6 Analysis of the evidence-base

The Existing Conditions Report and feedback on the Discussion Paper identified a range of housing issues affecting the Central Coast LGA. The top ten issues are summarised below and will be addressed by the strategies and actions in this LHS. This section has been updated to reflect 2021 Census data.

1	<p><b>Continuing rapid population growth is placing pressure on the housing market.</b></p> <p>The Central Coast LGA population grew by approximately 34,415 residents in the decade to 2021, an increase of 11 per cent. DPE projects that the region will continue to grow by an average of 2,840 additional residents per annum between 2021 and 2041. The population is expected to increase to 404,250 people by 2041, requiring an additional 32,550 dwellings in total, equating to approximately 1,630 dwellings per annum. Recent housing completions in the LGA have not kept pace with demand or projected housing need, potentially creating a shortfall in housing supply. This has likely been exacerbated through additional migration to the LGA during the COVID-19 pandemic. Developers have cited a lack of land, environmental constraints and slow approval processes as factors contributing to a stifled housing supply.</p>
2	<p><b>There is a shortage of low-cost rental accommodation.</b></p> <p>Rental vacancies on the Central Coast are at an all-time low and social housing has wait periods exceeding 10 years. During 2020, residential rental vacancies in the LGA dropped to less than 1%. In the 5 years to 2016, the volume of social housing dwellings declined. As of 30 June 2020, there were 2,819 social housing applications within the Central Coast, with all housing categories at or exceeding 10 year wait periods.</p>
3	<p><b>The current housing stock is not diverse enough to accommodate future demand.</b></p> <p>Housing needs are changing as household mix of the LGA becomes more diverse. New arrivals on the Central Coast between 2011-16 were most commonly parents and home builders (35-49 years), in the young workforce (25-34 years) and empty nesters and retirees (60-69 years). These groups have distinct housing requirements. The high net volume of over 50s (empty nesters and lone persons) are likely to drive demand for smaller dwellings.</p>
4	<p><b>Housing design and location needs to respond to changing housing preferences.</b></p> <p>Flexible housing design that delivers workspaces as well as catering to the needs of a family is in high demand. Well-designed medium and high density housing, use land more efficiently and can cater for a range of household types and sizes. The delivery of these housing types also needs to be matched with the expansion of infrastructure to meet the needs of the growing population.</p>
5	<p><b>Demand for housing suited to older people and people with a disability is expected to increase significantly.</b></p> <p>Residents aged 50 years and older are the fastest growing demographic in the LGA and the LGA already has a higher proportion of elderly residents compared to similar LGAs. In 2021, about 24,360 or 7% of the population of Central Coast LGA required assistance with a core activity, an increase from 2016 where the proportion was 6.4%. About 53% of residents requiring assistance were aged under 65. Ageing residents and those living with a disability can require housing that is adaptable to their needs, as well as a range of specialised amenities and services.</p>

6

**There is a growing need for smaller more affordable dwellings.**

Families (single or couple) with no children or no dependent children were the fastest growing group in the decade to 2021, at more than twice the rate of families with dependents. This suggests a growing demand for lower cost dwellings suited to smaller households. Yet, most dwellings are 3-4 bedrooms, with 45% of dwellings reporting two or more spare bedrooms at the 2021 Census. The current limited supply of smaller dwellings in the LGA means that some households will be forced to pay for a dwelling that is larger than their need, contributing to affordability issues.

7

**The changing environment presents long term challenges to quality of life and risks to livelihoods.**

Long term changes in climate will alter the frequency of more extreme weather events, while also potentially affecting livability in other ways through more significant heat island effects or pressure on energy sources. These impacts will have both economic and social consequences and present a need to ensure that the community is resilient to these challenges. Long term strategies are required that consider the way that dwellings are constructed, where they are located and ensure that development will drive better socioeconomic outcomes.

8

**A growing number of households in the LGA are struggling with housing affordability and are living in housing stress.**

Housing stress is defined by the National Centre for Social and Economic Modelling as those households that are both in the lowest 40 per cent of incomes and paying more than 30 per cent of their usual gross weekly income on housing costs. At the time of the 2016 Census, the most recent analysis available, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. This is likely to have worsened with continuing pressure on housing affordability.

9

**There are constraints on the supply of zoned and serviced residential land.**

The availability of undeveloped lots is constrained by environmental factors including sensitive lands and risks posed by hazards like flood and bushfire, which restrict where dwellings can be situated. Constraints on the reach and capacity of essential services in these areas, particularly water and sewerage further reduce availability, limiting pipeline for new dwellings within current growth areas east of the motorway. Containing housing growth within the current urban area can minimise environmental risks and protect rural and environmental land from the impacts of urban development, but there are few opportunities for new release areas to the east of the Motorway. This suggests a clear strategy is needed to guide the future planning of housing.

10

**Residents desire a balance between housing growth and the attributes they value about the Central Coast.**

Providing new housing can be intensive and impact upon the availability of the natural qualities in the surrounding environment. There is a particular sensitivity in areas of high social or cultural significance to residents. Residents on the Central Coast value the atmosphere of their villages and the great natural areas of their region. These values are not antithetical to housing growth but engender a balanced and carefully managed approach that respects and seeks to enhance these attributes through sustainability and sensitive design.

# **SECTION 3**

---

# **THE PRIORITIES**

This section details how the Local Housing Strategy will respond to the key challenges identified in the evidence.

### 3.1 Housing objectives

This housing strategy aims to implement the housing vision and to address the housing challenges previously mentioned. The objectives of the LHS are:

<b>1</b>	Set out a strategy for meeting the housing needs of the future population.
<b>2</b>	Encourage the provision of new housing in locations that support the 15-minute region and 30-minute connected communities objective in the CCRP 2041.
<b>3</b>	To provide for housing that meets the needs of all households within the Central Coast LGA community, regardless of size, culture, affluence and physical and mental health requirements.
<b>4</b>	To encourage the planning of housing within neighbourhoods that offer sufficient amenity, including high quality and accessible civic, open and community spaces.
<b>5</b>	Manage the development of greenfield release areas so that new residents are supported by infrastructure delivery and have access to a range of housing options.
<b>6</b>	Promote high quality and environmentally sustainable housing design that supports responsible land management and contributes to a liveable and environmentally resilient region.
<b>7</b>	Support housing growth in the Gosford CBD consistent with the vision of the CBD Masterplan, supporting a vibrant metropolitan centre with access to jobs and amenities.
<b>8</b>	Support long term resilience and sustainability in greenfield and infill growth areas through high quality open space and the Central Coast Green Grid.

Each of these objectives relate to addressing the housing challenges and are addressed by strategies and actions in this LHS.

## 3.2 Delivery mechanisms

The below five key mechanisms underpin how this strategy will respond to the challenges identified in this LHS.

1	Develop and implement a program of Place Based Plans that considers housing supply in the context of demand, constraints, infrastructure capacity and/or requirements, social impact, and environmental constraints.
2	Utilise the zone framework to create consistency across LGA by utilising the R2 Low-density Residential zone to secure character, the R1 General Residential zone to encourage infill development and the R3 Medium Density Residential zone to promote higher density and diverse housing around centres and along corridors.
3	Review and develop incentives for diverse and affordable housing (including responses to AAHS)s. Incentives will be principle based and not prescribe particular form.
4	Council to participate in the Urban Development Program and committee, to establish a pipeline for housing delivery, identify infrastructure sequencing requirements, identify opportunities for housing and monitor delivery.
5	Where incentives are ineffective, mandate urban outcomes to ensure that a more diverse housing set that meets community need is delivered through minimum density requirements or rezoning.

The relevant objectives and mechanisms are identified in each of the strategies.

**SECTION 4**



**ACTIONS**

### 3.3 Planning approach

This housing strategy has emerged from the work undertaken as part of the Existing Conditions Report, Discussion Paper and engagement with stakeholders from the community, the housing industry, affordable housing providers, State Government agencies and from within Council.

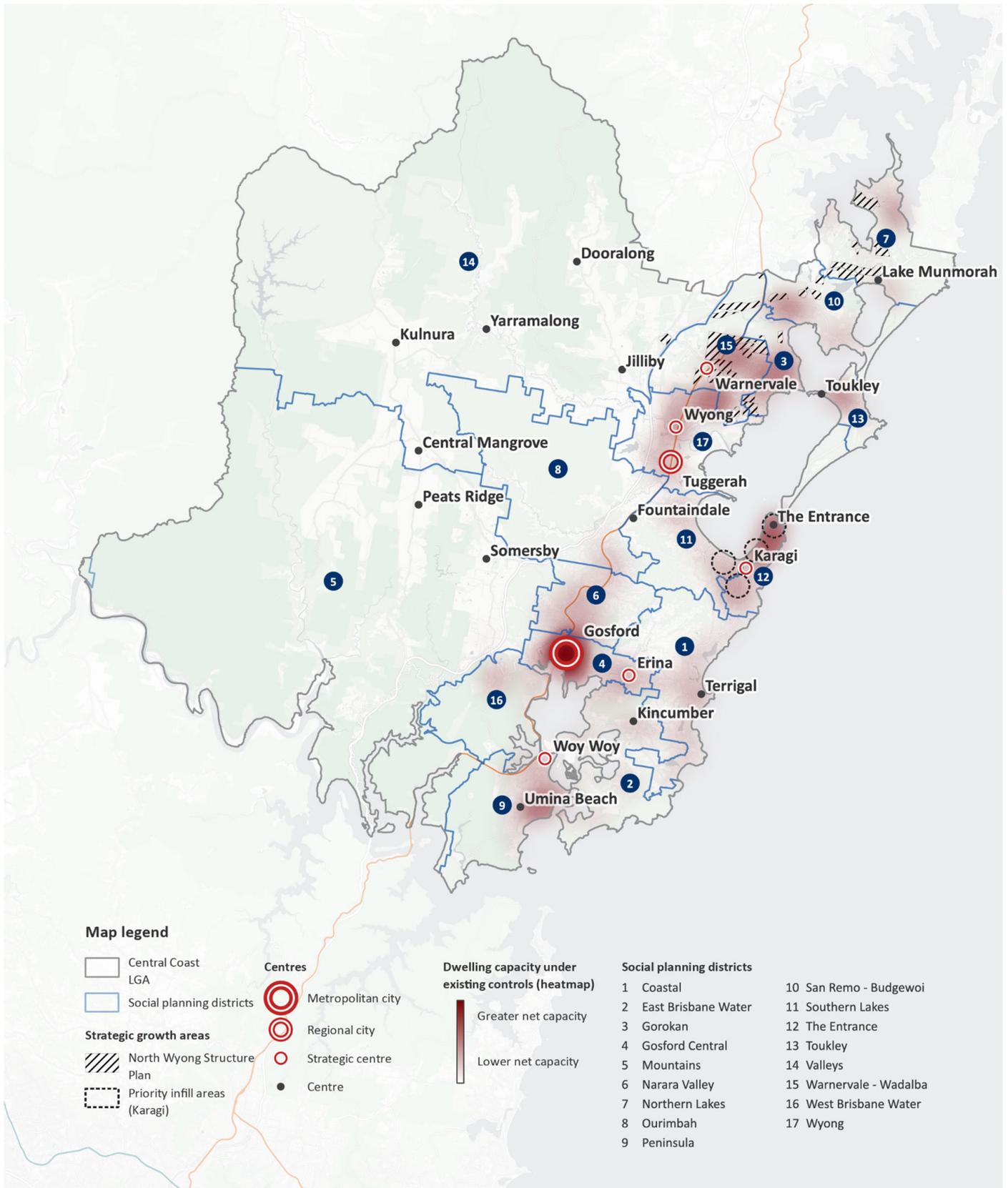
The strategies and actions have been broken up into key themes. They have been devised to present meaningful pathways to deliver upon the vision for housing put forward by Council and the wider community, while also responding to the specific issues, concerns and ideas that arose from the consultation process.



### Common strategy terminology

Term	Meaning
<b>Amenity</b>	The pleasantness, attractiveness, desirability or utility of a place, facility, building or feature. In this strategy it specifically refers to the areas in which dwellings are situated.
<b>Density</b>	<p><i>High:</i> Residential flats within buildings of three storeys or more.</p> <p><i>Medium:</i> All semi-detached, row, terrace, townhouses and villa units, plus flats and apartments in blocks of one or two storeys, and flats attached to houses.</p> <p><i>Low:</i> Free standing dwellings separated from others by at least half a metre.</p>
<b>Greenfield</b>	New housing in an area not previously used for urban purposes.
<b>Infill</b>	New housing in urban areas, where a site might be re-used within its existing footprint for new housing, businesses or other urban development. Infill housing occurs in urban core, general urban and early suburban contexts.
<b>Masterplan</b>	A detailed plan for a locality or precinct to achieve a desired vision or outcome for future character through a unique set of planning controls, including layout, infrastructure provision and land use outcomes, supported by a location specific investigation and plan development process.
<b>UDP</b>	Urban Development Program

Figure 8: Existing dwelling capacity and SPDs





## Delivery and supply

### Strategy 1: Prioritise housing delivery in areas of high amenity with access to service

**LHS Mechanisms:** 1, 2 and 5 **LHS Objectives:** 1, 2, 3, 4, 5, 7 and 8

The Central Coast LGA is projected to need around 32,530 additional dwellings to be completed between 2021 and 2041 (DPE 2022). This will require nominating locations for housing growth.

The CCRP proposes minimum and desired dwelling density targets within urban and suburban contexts that will be implemented through local strategic planning. There are four tiers of urban context, shown in Table 1 below.

These densities are intended to facilitate infill growth, while also achieving a desired character and mix for residential dwellings across the LGA. Generally, the current planning framework allows small scale infill through dual occupancies and secondary dwellings across all zones. The following tables identifies where additional growth, outside of this small scale provision, could be accommodated to meet housing requirements to 2041

**Table 17: Urban contexts with desired mix and density**

Context	Density	Desired mix	Access
<b>Urban core</b> Metropolitan city centres with density around public transport.	75 dwellings per ha	High variety of land uses, urban activities and services. Predominantly apartments within medium to high rise buildings.	Multi-modal with higher-order public transport like light rail or rapid bus.
<b>General urban</b> Urban areas including strategic and local centres.	50 dwellings/ha, unless within 800m of strategic centres and public transport corridors, which should achieve minimum 75 dwellings/ha	Variety of land uses and low to medium rise housing.	Mobility options with at least reasonably frequent, connected train or bus service.
<b>Inner suburban</b> More mixed use than car-dependent suburbs.	40 dwellings/ha, unless within 800m of strategic centres and public transport corridors, which should achieve minimum 75 dwellings/ha	Mix of low rise housing around high streets or former village centres with established street trees. May include traditional civic landmark buildings.	Still somewhat multi-modal, usually with a general grid-like connected street pattern.
<b>General suburban</b> Greenfield urban release areas.	30 dwellings/ha, unless within 800m of strategic centres and public transport corridors, which should achieve min. 50 dwellings/ ha (gross)	Generally segregated land use and mainly single detached housing. May include a shopping centre.	Almost all trips require a car.

Source: DPE (2022), Adapted from *Central Coast Regional Plan 2041*

The CCRP outlines its planning priorities using three larger planning districts. Table 18 seeks to identify the housing growth priorities and actions aligned with the social planning and CCRP districts. It specifies the urban contexts (per Table 1 that could be considered at each

In line with CCRP urban contexts, higher density delivery should be focused in existing centres, within the Southern and northern Growth Corridors, as well as unconstrained centres that benefit from existing access to heavy rail and high frequency bus services.

Similar to the growth corridor approach, local area masterplans, underpinned by feasibility testing, should inform an appropriate suite of planning controls in areas specified for growth. Long term consideration should be given to other areas of high amenity beyond the corridors.

**Action 1.1:** Place Based Plans (PBPs) to be developed that consider:

- Alternate housing types
- Infill development in areas of high amenity, close to services and at existing centres
- Local character
- Areas where medium density is feasible
- Alignment with the CCRP principles of the 15 minute centres and 30 minute region, as well as relevant strategies
- The relevant actions of Table 2 for each SPD
- Review Urban Development Framework and Contributions Framework to support additional growth
- Collaborate with DPE, GCC and DLALC on developing PBPs.

**Action 1.2:** Prepare an LEP amendment to ensure bonus provisions reflect desired built form outcomes and allow for flexibility and innovation

**Action 1.3:** Promote infill development by managing the release of greenfield land through the UDP

## Place Based Plans

Council has a new contemporary approach to place-based land use planning. Place Based Plans (PBPs), aligned with Councils Social Planning Districts (SPDs), will provide an opportunity to co-ordinate our strategic planning for the range of Council activities and plans for particular places.

Work on the Wyong Place based Plan has already commenced with the appointment of a consultant to assist. Look out for opportunities to participate in co-ordinating Council planning for Wyong.

Strategic Planning has recently commenced its program of developing a series of PBPs with the appointment of JOC Consulting to assist in preparing the Wyong District Place Plan. Wyong is the first of a rolling program of PBPs to be developed in line with our SPDs over the next five years.

The intention of the PBPs are to be a place-based multi-disciplinary approach to planning across the Central Coast. Rather than be a traditional land-use planning masterplan that is limited to planning things like zoning and building height, these plans will take a cross-organisational approach to strategy, planning and co-ordination for each place. This means there is an opportunity for each area of Council to have your place-based strategies/actions/activities co-ordinated through the PBP program. The PBPs will cross the organisational landscape and cover items like:

- Land Use
- Urban Design, Public Domain & Placemaking
- Infrastructure and Transport (link to Contributions Plan)
- Flooding, Resilience & Climate Adaptation
- Economic Development
- Community Services
- Culture and Events
- Parks, Open Space & Recreation
- Biodiversity and Natural Assets
- Safety, Accessibility & Inclusion

One benefit of this new approach to planning and co-ordination is Strategic Planning can work with internal stakeholders to advance strategic thinking for places in a co-ordinated fashion, reducing the amount of double-ups that occur in an organisation of our size.

Council will commence some initial internal engagement for the Wyong District Place Plan before the end of the year, with detailed engagement next year. The Strategic Planning Unit looks forward to the participation of units from across the business to create a comprehensive District Place Plan for Wyong.

Table 18: Growth priorities within social planning districts (SPDs) and CCRP districts (as shown in Figure 8)

SPD1	CCRP district	Contexts	Growth potential	Opportunities	Action required
<b>Coastal</b>	Narara	General suburban, Inner suburban (high amenity centres)	•••	Key transit corridors (Central Coast Highway, Scenic Highway) and high amenity centres with lower constraints.	Investigate opportunities to increase housing density through the provision of R3 zones framing centres in high amenity locations (Forrester's Beach, Terrigal, Wamberal).
<b>East Brisbane Water</b>	Narara	General suburban, inner suburban (high amenity centres)	•••	Some local centres with high amenity, but generally constrained.	No immediate action required.
<b>Gorokan</b>	Central Lakes	General suburban, inner suburban (high amenity centres)	•••	Established local centres with amenity and potential for character-led infill.	Support CCRP's proposed retrofit of Charmhaven and Lake Haven to 15-minute neighbourhoods.
<b>Gosford</b>	Narara	General urban (corridors and centres) Urban core (Gosford CBD)	•••••	High amenity regional centre, containing regional services and multiple regional transit corridors to surrounding centres.	Continue existing work to develop centres. No additional action proposed (Gosford Place based Plan, Somersby to Erina Corridor and Gosford CBD planning work).
<b>Mountains</b>	Narara, Watagan	N/A (rural and rural villages)	•	Preserve rural lands, natural areas and catchments. Support quality of life in villages. Consider options for long term growth pattern of region.	No immediate action required.
<b>Narara Valley</b>	Narara	General urban Inner suburban (centres with transport access)	•••	Contains established local centres along Northern Railway Corridor, offering transport and environmental amenity.	Look to intensify the mix of uses and housing provision around Lisarow, Narara and Niagara Park stations including possible allocation of centre zoning and/or amendments to height and FSR controls to allow shop-top housing.
<b>Northern Lakes</b>	Central Lakes	General Suburban Inner suburban General urban	•••	Key growth area. Growth being guided under CCRP, Greater Warnervale Structure Plan and Greater Lake Munmorah Structure Plan. Existing local centres identified for retrofit/renewal.	Monitor takeup under UDP. Introduce greater housing diversity (Strategy 3.1). Investigate actions that could improve the ability of the Lake Munmorah area to operate as a 15 minute neighbourhood.

SPD1	CCRP district	Contexts	Growth potential	Opportunities	Action required
Ourimbah	Narara, Watagan	General urban Inner suburban (centre) General urban (centre)	••	Contains established local centre on Northern Railway Corridor, offering transport and environmental amenity.	Look to intensify the mix of uses and housing around Ourimbah station with FSR and height controls and framing the centre with R3 zone.
Peninsula	Narara	Outer suburban Inner suburban General urban	•••	Established area with strong network of services and amenities. High character local centres.	Utilise R3 zone as a frame to better focus character led infill around existing centres (Woy Woy, Ettalong, Umina) led by Peninsula Place based Plan.
San Remo - Budgewoi	Central Lakes	Outer suburban Inner suburban	•••	Established local centres with good amenity and potential for character-led infill.	Support CCRP's proposed retrofit of Blue Haven and San Remo to 15-minute neighbourhoods.
Southern Lakes	Narara, Tuggerah	Outer suburban Inner suburban	••	Established area along key transit corridor adjacent to proposed strategic centre (high amenity).	Review opportunities for character-led infill in Killarney Vale as part of development of plans for the Karagi strategic centre.
The Entrance	Tuggerah	Outer suburban Inner suburban General urban	••••	Established area along key transit corridor containing proposed Karagi strategic centre (high amenity).	Support the development of plans to deliver higher local permanent population to improve the economic success of Karagi strategic centre and connected centres (The Entrance, Long Jetty and Bateau Bay)
Toukley	Central Lakes	Outer suburban Inner suburban	••	Established area with local centres offering high amenity.	Support appropriate additional infill housing in line with Local Character Statement for SPD.
Valleys	Watagan	N/A (rural and rural villages)	•	Preserve rural lands, natural areas and catchments. Support quality of life in villages.	No immediate action required. Consider options for long term growth pattern of region.
Warnervale - Wadalba	Central Lakes	Outer suburban Inner suburban	•••	Continue to support growth areas under North Wyong Shire Structure Plan and Greater Warnervale Structure Plan.	Monitor takeup under UDP. Introduce greater housing diversity (Strategy 3.1).
West Brisbane Water	Narara	Outer suburban Inner suburban	••	Situated along Northern Railway Corridor, excellent access to natural environment, although also significantly constrained for that reason. Potential growth opportunities in Kariong residential investigation areas	Introduce greater density by establishing centres in station catchments (Point Clare). Investigate growth areas identified under CCRP.
Wyong	Central Lakes, Tuggerah	Outer suburban Inner suburban	••••	Strategic centre located along key transport corridors. Extremely good access to services and amenities.	Continue to progress Tuggerah to Wyong corridor, focussed through the Wyong Place based Plan.

## Strategy 2: Monitor and manage the housing pipeline

**LHS Mechanisms:** 4    **LHS Objectives:** 1, 5 and 8

Information currently available on the housing pipeline in the area (approvals, construction certificates and occupation certificates) is fragmented (between the two former LGAs), inconsistent and incomplete. For this reason it is difficult to ascertain the short to medium term pipeline for housing delivery in the region and identify gaps in housing demand and supply. Reporting should be centralised and consistent, the UDP identified under the CCRP 2041 will require this in order to succeed.

The Central Coast Strategic Conservation Plan will seek to achieve biodiversity certification over some residential greenfield areas. Once a site is certified under the Plan, no further biodiversity considerations will be required for DAs that propose development within the certified boundary. This will streamline the development approval process and increase certainty, while reducing risk and delays in the delivery of greenfield housing supply.

**Action 2.1:** Undertake an annual review of housing pipeline and provide a report to track progress.

**Action 2.2:** Support the delivery of the Central Coast Strategic Conservation Plan and advocate for its completion as a high priority.

Council stakeholders and residents have all identified the constraints that short term rental accommodation is placing on the local housing market, particularly on private rental supply. Analysis of listings revealed that repurposing of housing for short term usage is most acute in the Coastal, Peninsula and Entrance districts. The Coastal district contained 37 per cent of entire Airbnb listings across the LGA. Most listings are for three-bedroom properties, with a significant volume of four-bedroom properties also in the Coastal district. Many of these dwellings would be unoccupied holiday homes or second homes that are not available to be occupied by residents. The presence of second and holiday homes, lowers dwelling availability to local residents and adds pressure on the local housing market.

While Council has limited ability to manage this issue, unoccupied STRA dwellings could also impact the projected demand for dwellings by inflating demand and lowering the average occupancy (empty dwellings). Monitoring the number of STRA properties and factoring figures into projections of future housing demand can support this issue.

**Action 2.3:** Monitor levels of STRA takeup via the DPE STRA Register. If required, after reviewing the impacts on housing, tourism and local businesses, investigate applying additional limits on STRA for the Central Coast as per the Housing SEPP.



## Infrastructure and servicing

### Strategy 3: Effectively sequence infrastructure and housing delivery

**LHS Mechanisms:** 4    **LHS Objectives:** 1, 4, 5, and 8

The rollout of infrastructure should be timed to support the development of new housing as required by demand. Engagement with internal and external stakeholders revealed that delays in servicing new development, particularly through financial pressures on Council, combined with lack of coordination of infrastructure delivery, between State and local agencies, is a significant constraint on the delivery of greenfield housing.

The objective is to deliver infrastructure in locations where growth is to take place, prior or in line with housing delivery. Vital to this is effective coordination between agencies at State and local government levels and identification of responsibilities and deliverables within the infrastructure sequencing plans.

Infrastructure planning should be adaptable if demand necessitates a rapid change in timing. The CCRP 2041 proposed to create a UDP, a body composed of government and private sector entities involved with housing delivery, tasked with managing the pipeline for housing and employment land, auditing the pipeline to understand constraints to delivery, and aligning infrastructure delivery with development. The establishment of the UDP would support the delivery of this strategy.

**Action 3.1:** Council to participate in the Urban Development Program and committee, to establish a pipeline for housing delivery, identify infrastructure sequencing requirements, identify opportunities for housing and monitor delivery.

### Strategy 4: Infrastructure is funded and progressed in line with Council's 10 year priority infrastructure plan

**LHS Mechanisms:** 4    **LHS Objectives:** 1, 4, 5, and 8

The costs of the piecemeal nature of infrastructure delivery on the Central Coast was highlighted through engagement. Council stakeholders expressed concern about a lack of clarity on delivery priorities by State agencies, while community members and developers expressed frustration with the lack of clarity and transparency overall.

To better understand the sequencing and staging requirements for infrastructure in the region, it is recommended that the 10 year Priority Infrastructure Plan (PIP) be regularly reviewed and displayed on Council's website. The PIP should clearly identify dependencies, priorities, responsible agencies and progress. The proposed UDP committee, as proposed under the CCRP 2041, will provide a coordinating body for infrastructure delivery across both infill and greenfield development and will support the delivery of the plan.

**Action 4.1:** Update Council's Capital Works Plan and Contributions Plans to reflect this housing strategy and Place based Plans as they are adopted.

**Action 4.2:** Advocate for funding of priority infrastructure projects as identified within Council's 10 year priority infrastructure plan.

**Action 4.3:** Determine servicing capacity (water, sewer, electric) and social infrastructure for Coastal District, Narara Valley, Toukley District to identify future capacity for infill development.

**Action 4.4:** Develop infrastructure and contributions plans concurrently with Place based Plans.



## Housing diversity

### Strategy 5: Encourage greater housing diversity in greenfield areas

**LHS Mechanisms:** 1, 2 and 5    **LHS Objectives:** 1, 2, 3, 4, 5, 6 and 8

Housing needs on the Central Coast are becoming more diverse. There is an ageing population, while also a continuing demand from younger families looking for more affordable housing options outside Sydney. More residents require assistance with core activities and there is an increase of empty nesters who are both migrating to the region and ageing into this demographic.

The need to ensure the delivery of a diverse range of housing is intensifying. New arrivals in the region between 2011-16, were most commonly parents and home builders (35-49 years), in the young workforce (25-34 years) and empty nesters and retirees (60-69 years). These groups have distinct housing requirements. The high net volume of over 50s (empty nesters and lone persons) are likely to drive demand for smaller dwellings. The 2021 Census showed that 14 per cent of dwellings with three or more spare rooms occupied by two or fewer residents, evidence of continued misalignment.

The types of housing in greenfield areas should meet the evolving needs of the whole community, catering for a range of household sizes and for the established and emerging population groups with particular needs (e.g. adaptable housing for residents requiring assistance with core activities, older residents). Planning controls such as zoning and minimum dwelling density can help to achieve more diversity. Warnervale DCP includes density targets, however the built form does not appear to reflect them.

The Marsden Park case study (next page) is an example of how housing diversity can be achieved in greenfield areas.

**Action 5.1:** Place based plans to be developed that consider zonings that support diverse housing outcomes in greenfield areas

**Action 5.2:** Proactively identify potential locations for seniors living and residential aged care in greenfield subdivisions through Place based Plans.

**Action 5.3:** Amend the DCP to implement controls that encourage smaller lot product with additional public open space and urban greening. This could include shared driveways, 'mid-block' housing, manor homes and terrace homes. Further generic and site-specific controls and refinement of subdivision controls to accommodate 'appropriate' laneway access should be considered.

## Strategy 6: Encourage greater provision of medium density housing

**LHS Mechanisms:** 2, 3 and 5 **LHS Objectives:** 1, 2, 3, 4, 6, 7 and 8

The Existing Conditions Report noted that wide permissibility under the zones in the CCLEP have the potential to encourage dwelling diversity and innovative delivery by supporting a range of housing types, but conversely has the potential for one typology to out-compete all others. The relatively wide permissibility has not resulted in a commensurate diversity in housing typologies, with 77 per cent of housing having three or more bedrooms, and 78 per cent of housing being separate houses at the 2021 Census.

Council has adopted four residential zones, R1 General Residential, R2 Low Density Residential, R3 Medium Density Residential and R5 Large Lot Residential. Residential is also permissible in the form of shop top housing in all business zones and residential flat buildings in the B4 Mixed Use and B6 Enterprise Corridor zone. This can have negative overall outcomes including:

- Dilution of messaging around where and what type of growth should occur
- Development of apartments in non-centre and business zone areas where land values are lower
- Disjointed delivery of apartments across the LGA, leading to issues in planning supporting infrastructure or development
- Development of apartments in areas of tourist value, rather than resident value.

Differences in the legacy councils' approaches to zoning have also led to inconsistencies in the way controls are applied in similar urban settings throughout the LGA and in delineating locations where greater density is desired.

Through the place based planning process, there are opportunities to further utilise the R3 Medium Density Residential zone to frame centres, between higher density centre zones (R1 General Residential or mixed use) and R2 Low Density Residential. This would need to be commensurate with planning controls changes to facilitate medium density outcomes (e.g. FSR, height). The CCRP 2041 framework for development types in and surrounding centres should also be considered.

**Action 6.1:** PBPs to develop recommendations to provide greater differentiation in permissibility between R1, R2 and R3 zones and provide greater consistency in application as follows:

- R1 – In all areas where infill is encouraged
- R2 – In low density areas to protect character
- R3 – To frame centres and corridors, possibly linked with height and FSR controls.

## CASE STUDY: MARSDEN PARK

Marsden Park is a suburb located in the North West Growth Area around 50 kilometres north-west of the Sydney CBD. The suburb was a greenfield development and offers a wide range of housing types, new schools, employment and easy access to transport. Schofields Train Station and the M7 Motorway are located approx. 10 minutes from the suburb.

Planning for the Marsden Park Precinct responded to the need for new and diverse housing in Sydney that was well connected to major centres and employment, protected natural assets and encouraged sustainable living.

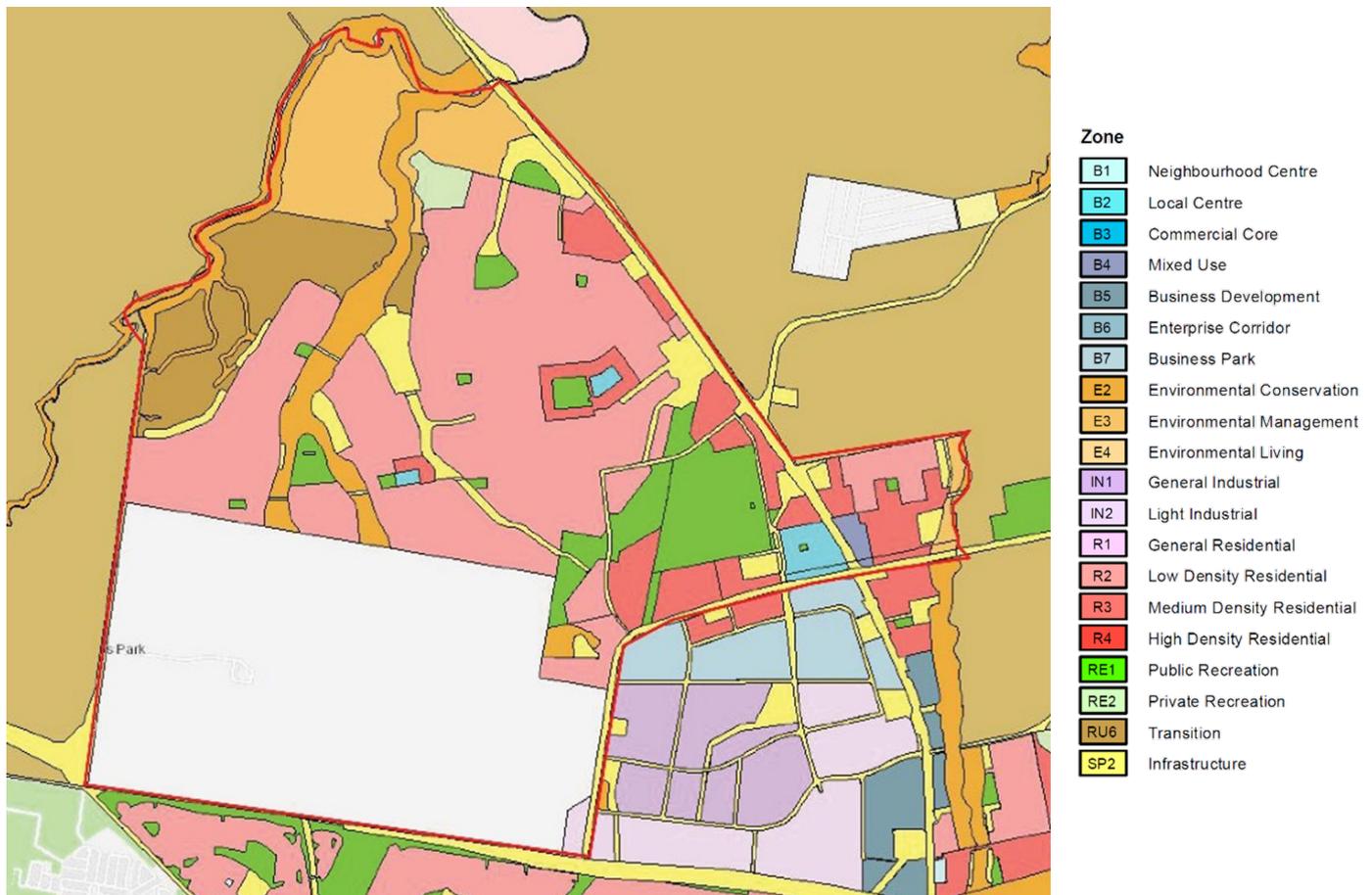
Consideration of the surrounding context, history and natural environment informed the precinct planning process.

The Precinct consists of a mix of housing types and densities, however, is predominantly low-density housing. Medium density housing is located around the village centres, schools and open spaces and higher density housing around the town centre. The precinct is supported by retail, community facilities, schools, recreational facilities and public transport.

Direct road connections to the nearby Riverstone and Schofields Railway Stations ensures regional public transport accessibility.

Key features:

- The majority is zoned R2 – Low Density Residential
- Areas of R3 – Medium Density Residential surrounding the two local centres: centre (B2 – Local Centre) and Marsden Park town centre (zoned B2 – Local Centre) adjoining Richmond Road
- Most of the precinct has a maximum building height of 9m in the low-density residential areas. Building heights increase to 14m at the two local centres and surrounds
- Minimum 15% lot area is to be private open space. The first 1m of the lot measured from the street boundary (excluding paths) is to be soft landscaped.



Medium density housing offers opportunities to introduce more diverse housing types within wider centre catchments, however it is currently less attractive when compared to detached and, in centres, high density development. Specifically, it was noted that medium density housing was being potentially disadvantaged under the CCLEP by:

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

While noting that the introduction of the Codes SEPP will further encourage the delivery of diverse forms of housing, medium density development would be less attractive to a developer than high density housing, particularly in R1 General Residential and R3 Medium Density Residential zoned lands where residential flat buildings are also permitted. Furthermore, residential flat buildings may be able to achieve FSR maximums and will offer a greater return to the developer than medium density housing. This can be addressed by the use of FSR and height controls. Small lot housing is another potential form of housing suitable for delivering more diverse outcomes, with the potential to fill a gap between larger detached dwellings and more intensive multi dwelling housing. This may be achieved through orderly and character-led infill development in selected precincts that are well serviced by infrastructure. Minimum lot sizes generally do not currently favour the delivery of small lot housing, however they could be facilitated by a smaller minimum lot size (e.g. 200 square metres), with built form controls that encourage two storey development and a quantum of open space that is similar to low density development. Small lot housing can have higher per- square metre cost associated with two storey developments, infrastructure serving and project management, but can also cater to the detached dwelling demand.

**Action 6.2:** As part of PBPs, consider minimum densities to encourage infill in suitable areas.

## Strategy 7: Support the delivery of affordable housing

**LHS Mechanisms:** 3 and 5      **LHS Objectives:** 1 and 3

Housing affordability is an increasingly critical issue for the Central Coast. To that end the CCRP includes affordable housing targets for the Central Coast for delivery by 2041 (see Table 3).

As outlined in the Existing Conditions Report, there is a significant proportion of households living in housing stress at the lower income brackets.

In 2016, 34 per cent of very low, low and moderate income mortgaged households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 61 per cent of very low, low and moderate income rental household experiencing rental stress. This indicates higher levels of rental unaffordability and potentially lower levels of rental availability.

The issue of affordability is being compounded by increased demand for housing during the pandemic, with the increase in working from home arrangements eliminating the disincentive of long commutes, making the Central Coast lifestyle more attractive. This increased demand for previously more affordable housing is potentially displacing residents at the lower end of the market. Furthermore, the number of social housing dwellings in the LGA decreased between the 2011 and 2016 Censuses by 141 dwellings. This trend needs to be reversed. As of 30 June 2020, there were 2,819 social housing applications for the two Central Coast housing allocation zones (1,226 in Gosford and 1,593 in Wyong). Of these, 185 were classified as priority applications (86 in Gosford and 99 in Wyong). This significant volume of demand and associated backlog has led to significant wait times for access to housing on the Central Coast, with wait times exceeding a decade in all but one category, LGA wide.

There is a need to address the shortage in social and affordable dwellings. The Central Coast Affordable and Alternative Housing Strategy (AAHS) includes a range of mechanisms, many of which have been implemented by Council. Council should continue to support and implement the recommendations of the AAHS to further deliver affordable housing and achieve the targets specified under the CCRP.

**Action 7.1:** As required, update the affordable housing targets from the Affordable and Alternative Housing Strategy to reflect the CCRP 2041 (see Table 19).

**Action 7.2:** Prepare and implement an Affordable Housing Contribution Scheme under s7.32 of the EP&A Act.

**Action 7.3:** Continue to pursue opportunities to utilise Council-owned land to deliver affordable housing.

**Action 7.4:** Continue working with Land and Housing Corporation to review their portfolio and support additional density where appropriate.

**Action 7.5:** Consider and implement responses to Central Coast AAHS as part of this strategy:

- C10 Explore opportunities through PBP process for applying R1 and R3 zones to those areas within 400 and 800 metres of centres and railway stations, while also considering physical constraints and servicing issues.
- C11 In conjunction with PBPs, investigate expanding the use of R1 zoning in locations suitable for medium density housing to allow for increased multi dwelling housing. Council will investigate introducing a clause to provide for integrated/small lot housing provision within the LEP and DCP.
- C12 Consider reviewing parking requirements in certain locations where residential flat buildings are located, particularly in centres identified with high transport amenity like Gosford Regional Centre.
- C15 Council will review the existing CCLEP clause 4.4A(A)(2) for its effectiveness and to ensure such controls are consistent with, and complimentary to, any similar provisions under the current and draft Housing SEPP.
- C16 Review lot size provisions as part of future a LEP/DCP review in localities with potential for a wider range of housing typologies. It is noted in some instances, the established minimum lot sizes under the CCLEP 2022 are not able to be achieved due to land slope where the Subdivision DCP provisions apply increased lot size requirements on steeper slopes.

Table 19: Central Coast affordable housing targets 2016-2036

Household income bracket	Small renting	Family renting	Small purchasing	Family purchasing
Affordable to very low income households	+1,900	+1,400	+500	+500
Affordable to low income households	+500	+900	+500	+600
Affordable to moderate income households	+100	+100	+200	+400

Source: DPE (2022), *Central Coast Regional Plan 2041*

## Strategy 8: Incentivise delivery of housing types suitable for a range of groups, including affordable, social, universal housing and student housing

**LHS Mechanisms:** 3 and 5      **LHS Objectives:** 1 and 3

Building upon the need to support the delivery of more diverse housing types is ensuring that housing is suited to a range of backgrounds, life stages and living requirements.

At the 2021 Census, there were over 17,000 Aboriginal or Torres Strait Islander residents of the Central Coast. To ensure provision of appropriate housing for the Aboriginal Community, Council should pursue opportunities for co-led planning with Darkinjung LALC to assist in the provision of appropriate quality housing stock for Indigenous People.

As mentioned in Section 1, Objective 2 of the CCRP requires that local strategic planning align with the Aboriginal land planning outcomes identified in any DDP within the LGA.

In addition to the need for affordable and social housing, the demographics of the Central Coast suggest that accessible housing could be in high demand, given the high proportions of seniors and people living in need of assistance with core activities.

Residents aged 50 years and older are the fastest growing demographic in the LGA and the LGA already has a higher proportion of elderly residents compared to similar LGAs. In 2016, about 21,085 or 6.4 per cent of the population of Central Coast LGA required assistance with a core activity, an increase from 2011 where the proportion was 5.7 per cent. About 46 per cent of residents requiring assistance were aged under 65. Ageing residents and those living with a disability require housing that is adaptable to their needs, as well as a range of specialised amenities and services.

However, Council's DCP only requires that 10 per cent of residential flat building dwellings are designed in line with adaptable housing controls as outlined in AS 4299. There does not appear to be a control that requires delivery of universal housing. Universal housing is typically associated with The Liveable Housing Design Guidelines (Liveable Housing Australia, 2017), cited by the Apartment Design Guidelines. Unlike adaptable housing, universal housing guidelines promote incorporating design features in advance, rather than enabling future alterations.

The guidelines identify design features that promote flexible housing for all community members. The guidelines also include 'silver', 'gold' and 'platinum' features. The most basic 'silver' design features include:

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

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

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

**Action 8.1:** Encourage Aboriginal expression in housing through active participation in housing discussions to help contribute to a living culture through engagement with housing opportunities and achieve self-determination.

**Action 8.2:** Engage with the Darkinjung LALC to establish the role that the DDP has in increasing housing supply and housing opportunities for Indigenous residents.

**Action 8.3:** Consider opportunities for co-led planning and development initiatives with Darkinjung LALC that leverage its social housing program.

**Action 8.4:** Implement an LEP amendment that reviews LEP Bonus provisions to enable additional FSR and height to:

- Accommodate a portion of total housing to be 'universal'
- Accommodate a portion of total housing to be 'affordable'.

**Action 8.5:** Continue to work with affordable housing providers to identify sites that may be suitable for supported and specialist accommodation.

**Action 8.6:** Advocate for the update of AS 4299 - Adaptable Housing Standard and related state policies which encourage the adoption of Universal Design.

**Action 8.7:** Consider opportunities to support community driven innovative housing solutions, such as prefabricated and manufactured housing, 3-D printed housing, and tiny houses, with appropriate location and design standards.



## Resilience

**Housing is resilient when it endures and responds to environmental conditions and social changes.**

Resilient housing is housing that is able to stand the test of time. It empowers its occupants to experience comfort, safety, connections to their neighbourhood, and to have a reduced impact on the natural environment.<sup>13</sup> Resilient housing invests in both physical infrastructure and social programs to support residents in withstanding the increasingly frequent shocks and stresses of the 21st century.<sup>14</sup>

Australia’s climate has warmed (on average) by 1.44 degrees Celsius since 1910, necessitating an increasingly urgent need for housing to meet this challenge.<sup>15</sup> Inland urban areas, in particular, will face an increasing number of days per year with maximum temperatures over 35 degrees Celsius.<sup>16</sup> Urban areas can be significantly hotter than surrounding natural areas (due to the Urban Heat Island effect), exacerbating the effects of heatwaves on vulnerable residents.

The four components of housing resilience are illustrated below:<sup>17</sup>



The Central Coast is a region that benefits from extensive areas of natural beauty, including an abundance of extensive areas of forest, wetland and coastal ecosystems that require protection.

These challenges require a response that clearly identifies areas that are at risk in extreme circumstances, reflecting on current and future weather patterns.

Housing needs to be designed and located in a way that is resilient to potential new risks posed by changing weather patterns. Considering the region’s changing social environment, particularly the risks arising from extended isolation and social disconnection, highlights a need to promote social resilience and community cohesion.

<sup>13</sup> <https://www.planning.nsw.gov.au/-/media/Files/DPE/Discussion-papers/Policy-and-legislation/Housing/A-Housing-Strategy-for-NSW--Discussion-Paper-2020-05-29.pdf>)

<sup>14</sup> EY “What are resilient cities?” cited at [https://www.ey.com/en\\_gl/government-public-sector/should-resilience-begin-with-the-home](https://www.ey.com/en_gl/government-public-sector/should-resilience-begin-with-the-home)

<sup>15</sup> [http://www.bom.gov.au/climate/averages/tables/cw\\_072023\\_All.shtml](http://www.bom.gov.au/climate/averages/tables/cw_072023_All.shtml)

<sup>16</sup> NSW Office of Environment and Heritage, (2014) (<https://climatechange.environment.nsw.gov.au/-/media/NARCLim/Files/Regional-Downloads/Climate-Change-Snapshots/MMSnapshot.pdf>).

<sup>17</sup> <https://www.planning.nsw.gov.au/-/media/Files/DPE/Discussion-papers/Policy-and-legislation/Housing/A-Housing-Strategy-for-NSW--Discussion-Paper-2020-05-29.pdf>)

## Strategy 9: Enshrine social resilience and promote community cohesion and sustainability

LHS Mechanisms: 1 LHS Objectives: 3, 6 and 8

Locating housing near social infrastructure promotes liveability and encourages community cohesion. As previously identified, the Central Coast has many areas with excellent access to infrastructure, services and amenities, as well as being endowed with extensive natural areas for community enjoyment. Council and DPE are already implementing strategies under the CCRP 2041, centre and corridor strategies to encourage development in areas where residents will benefit from access to services already present and planned for the future.

Section 4.15(b) of the Environmental Planning and Assessment Act (1979) requires Council to consider the likely social impacts (along with environmental and economic impacts) of a proposal when determining development applications. Council can require proponents to prepare an assessment of social impact for significant development applications (or planning proposals) for large scale residential development as outlined below. In new urban areas, this should include a requirement to demonstrate how households will have access to a comprehensive range of social infrastructure.

**Action 9.1:** Advocate for funding to deliver social infrastructure and services.

**Action 9.2:** Develop a guideline for undertaking social impact statements and social impact assessments for development applications, with associated content for incorporation to the DCP.

**Action 9.3:** Ensure PBPs, infrastructure plans, contribution plans and planning proposals consider social infrastructure requirements

### Social Impact Assessment\*

Social impacts (both positive and negative) are felt when a project brings change to an area. Predicting and identifying these impacts in the early stages of a proposed project can enable Council, proponents, and community members to mitigate and manage social impacts. A better understanding of social impacts can also enable Council to make a more informed planning decision.

Proposed level of assessment	Proposed trigger point
<p><b>Social Impact Statement (SIS)</b></p> <p>An SIS is a short statement that identifies the existence of and extent of any social impacts that are likely to arise should the DA be approved.:</p>	<p>Applications for development of, or major changes to:</p> <ul style="list-style-type: none"> <li>Residential flat buildings greater than 20 units</li> <li>Multi-dwelling housing greater than 20 dwellings</li> <li>Residential subdivision greater than 20 dwellings</li> <li>Affordable housing, within the meaning of SEPP (Housing) 2021 – excluding secondary dwellings</li> <li>Housing for seniors or people with a disability, within the meaning of SEPP (Housing) 2021</li> <li>Student housing</li> <li>Caravan parks</li> </ul>
<p><b>Social Impact Assessment (SIA)</b></p> <p>A comprehensive social impact assessment</p>	<p>An SIA could be required when:</p> <ul style="list-style-type: none"> <li>A greenfield subdivision of 20 or more dwellings</li> <li>A proposed development that is likely to affect housing supply for a particular social group</li> <li>If Council determines a proposed development would be likely to have significant social impacts.</li> </ul>

\*Considers housing-focussed development only

## Strategy 10: Introduce measures to promote design resilience

**LHS Mechanisms:** 1    **LHS Objectives:** 1, 3, 4, 6 and 8

Sustainability was found to be a key community issue for residential development, including ecologically sustainable development, heat island effects and solar protection.

The NSW Government has exhibited reforms for residential development, to increase the BASIX sustainability targets, and include a new materials index to assess the embodied energy of materials. These, combined with historic work on heat island mapping and urban greening, consolidated as the Central Coast Greener Places Strategy, provide a framework to implement ecological resilience in future development.

Housing design will need to address the impacts of climate change and extreme weather events on an ongoing basis, in a way that suits the local context. Education, promotion of techniques and understanding locally relevant costs and benefits may also increase community-led responses.

Broader Council policy and engagement initiatives may include:

- Education initiatives for residents and builders encouraging sustainable development
- Identify Council-led initiatives for community energy generation and storage
- Use water-sensitive design and 'soft' engineering such as swales, permeable surfaces and continuous soil networks to minimise the need for large-scale engineered water infrastructure.

**Action 10.1:** Continue the implementation of the Central Coast Greener Places Strategy and Central Coast Climate Action Plan, including mechanisms to sustain and enhance the urban forest canopy, creating liveable places, enhancing ecological resilience and improving value for money alternative transport options, notably active transport modes.

**Action 10.2:** Ensure that environmentally sensitive areas and areas prone to hazards such as flooding and or coastal inundation are identified early and that development is limited appropriately. This should be included in District Place Plans as they are developed.

**Action 10.3:** Continue to implement LEP and DCP hazard reduction principles around bushfire and flooding:

- Monitoring best practice by housing industry, academic institutions and other local councils
- Monitoring climate change and the need to amend flood, inundation or bushfire risk mapping
- Considering longer term environmental changes as part of determining the future character of areas for new or renewed housing.

Figure 17: Resilience across the urban scale



Source: HillPDA (with MS Office stock photos)

# SECTION 4: ACTIONS

## 4.1 Implementation, delivery and monitoring plan

The below plan outlines the actions, timeframes, responsible entities and monitoring required to deliver the strategies outlined in this LHS.

### Understanding this plan

#### Timeframe

**Ongoing:** Continual      **Medium:** 5-10 years

**Short:** 0-5 years      **Long:** 10+ years

#### Council's role

**Plan:** Undertake work to prepare for future contingencies.

**Advocate:** Make representations to government, non-government or private actors for action on a particular issue.

**Collaborate:** Work with institutional or community stakeholders to a shared goal.

**Deliver:** Council to undertake and manage a piece of work.

**Regulate:** Establish a framework to manage a process.

**Engage:** Seek input and participation from stakeholders or the wider community.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
	<b>Delivery and supply</b>				
<b>1</b>	<b>Prioritise housing delivery in areas of high amenity with access to services</b>				
	Place Based Plans (PBPs) to be developed that consider: <ul style="list-style-type: none"> <li>• Alternate housing types</li> <li>• Infill development in areas of high amenity, close to services and at existing centres</li> <li>• Local character</li> <li>• Areas where medium density is feasible</li> </ul>				
<b>1.1</b>	<ul style="list-style-type: none"> <li>• Alignment with the CCRP principles of the 15 minute centres and 30 minute region, as well as relevant strategies<sup>18</sup></li> <li>• The relevant actions of Table 2 for each SPD</li> <li>• Review Urban Development Framework and Contributions Framework to support additional growth</li> <li>• Collaborate with DPE, GCC and DLALC on developing PBPs.</li> </ul>	Plan		Ongoing	Completion of local masterplans. Ongoing monitoring of takeup of desired housing types.
<b>1.2</b>	Prepare an LEP amendment to ensure bonus provisions reflect desired built form outcomes and allow for flexibility and innovation.	Collaborate, Deliver	DPE	Short	Introduction of criteria for practical use in assessment.

<sup>18</sup>The PBPs will align with CCRP strategies 3.1, 3.6, 5.2, 5.4, 5.8, 5.9, 7.2, 7.7, 7.8 and 7.9.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
1.3	Promote infill development by managing the release of greenfield land through the UDP.	Deliver		Ongoing	Reporting on greenfield pipeline as part of UDP.
<b>2</b>	<b>Actively manage the housing pipeline</b>				
2.1	Undertake an annual review of housing pipeline and provide a report to track progress.	Regulate		Ongoing	Annual reporting of housing delivery.
2.2	Support the delivery of the Central Coast Strategic Conservation Plan.	Deliver		Short	Delivery of Strategic Conservation Plan.
2.3	Monitor levels of STRA takeup via the DPE STRA Register. If required, after reviewing the impacts on housing, tourism and local businesses, investigate applying additional limits on STRA for the Central Coast as per the Housing SEPP.	Regulate, Plan	DPE	Ongoing	Annual reporting on STRA takeup. Ongoing reviews of STRA impacts on housing supply as part of annual monitoring.
	<b>Infrastructure and servicing</b>				
<b>3</b>	<b>Effectively sequence infrastructure and housing delivery</b>				
3.1	Council to participate in the Urban Development Program and committee, to establish a pipeline for housing delivery, identify infrastructure sequencing requirements, identify opportunities for housing and monitor delivery.	Plan, Regulate	UDP	Ongoing	Participation in UDP, regular reporting on delivery and pipeline
<b>4</b>	<b>Infrastructure is funded and progressed in line with Council's 10 year priority infrastructure plan</b>				
4.1	Update Council's Capital Works Plan and Contributions Plans to reflect this housing strategy and Place based Plans as they are adopted..	Deliver		Short	Complete review.
4.2	Advocate for funding of priority infrastructure projects as identified within Council's 10 year priority infrastructure plan.	Advocate		Short-Medium	Reporting on funding applications submitted, meetings with relevant ministers and department representatives.
4.3	Determine servicing capacity (water, sewer, electric) and social infrastructure for Coastal District, Narara Valley, Toukley District to identify future capacity for infill development.	Plan		Medium	Infrastructure plan(s)/ assessment(s).
4.4	Develop infrastructure and contributions plans collaboratively with Place based Plans.	Deliver		Medium	Delivery of plans with inclusions.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
	<b>Housing diversity</b>				
<b>5</b>	<b>Encourage greater housing diversity in greenfield areas</b>				
5.1	Place based plans (PBPs) to be developed that consider zonings that support diverse housing outcomes in greenfield areas	Deliver		Medium	Preparation of PBPs.
5.2	<b>Proactively identify potential locations for seniors living and residential aged care in greenfield subdivisions through PBPs.</b>	Deliver		Medium	Completion of review and identification of locations.
5.3	Amend the DCP to implement controls that encourage smaller lot product with additional public open space and urban greening. This could include shared driveways, 'mid-block' housing, manor homes and terrace homes. Further generic and site-specific controls and refinement of subdivision controls to accommodate 'appropriate' laneway access should be considered.	Deliver		Medium	Review DCP. Annual monitoring of housing delivery by type.
<b>6</b>	<b>Encourage Greater provision of medium density housing</b>				
6.1	PBPs to develop recommendations to provide greater differentiation in permissibility between R1, R2 and R3 zones and provide greater consistency in application as follows: <b>R1</b> – In all areas where infill is encouraged <b>R2</b> – In low density areas to protect character <b>R3</b> – To frame centres and corridors, possibly linked with height and FSR controls.	Plan		Medium	Delivery zoning changes and implementation in LEP.
6.2	As part of PBPs, consider minimum densities to encourage infill in suitable areas.	Deliver		Medium	Delivery of masterplans, annual monitoring of housing takeup by type in PBP areas.
<b>7</b>	<b>Support the delivery of affordable housing</b>				
7.1	As required, update the affordable housing targets from the Affordable and Alternative Housing Strategy to reflect the CCRP 2041 (see Table 19).	Deliver, Facilitate		Ongoing	Update targets. Annual reporting on housing affordability against targets.
7.2	<b>Prepare and implement an Affordable Housing Contribution Scheme under s7.32 of the EP&amp;A Act.</b>	Deliver, Advocate		Medium	Delivery of implementation program for AHCS, then monitoring.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
7.3	Continue to pursue opportunities to utilise Council-owned land to deliver affordable housing.	Collaborate	Housing providers	Ongoing	Regular assessment of Council land portfolio for suitable sites.
7.4	Continue working with Land and Housing Corporation to review their portfolio and support additional density where appropriate.	Collaborate	LAHC	Ongoing	Reporting on regular collaboration with LAHC.
7.5	<p>Consider and implement responses to Central Coast AAHS as part of this strategy:</p> <p><b>C10</b> Explore opportunities through PBP process for applying R1 and R3 zones to those areas within 400 and 800 metres of centres and railway stations, while also considering physical constraints and servicing issues.</p> <p><b>C11</b> In conjunction with PBPs, investigate expanding the use of R1 zoning in locations suitable for medium density housing to allow for increased multi dwelling housing. Council will investigate introducing a clause to provide for integrated/small lot housing provision within the LEP and DCP.</p> <p><b>C12</b> Consider reviewing parking requirements in certain locations where residential flat buildings are located, particularly in centres identified with high transport amenity like Gosford Regional Centre.</p> <p><b>C15</b> Council will review the existing CCLEP clause 4.4A(A)(2) for its effectiveness and to ensure such controls are consistent with, and complimentary to, any similar provisions under the current and draft Housing SEPP</p> <p><b>C16</b> Review lot size provisions as part of future a LEP/DCP review in localities with potential for a wider range of housing typologies. It is noted in some instances, the established minimum lot sizes under the CCLEP 2022 cannot be achieved due to land slope where Subdivision DCP provisions apply increased lot size requirements on steeper slopes.</p>	Deliver, Plan		Ongoing	Delivery of reviews and investigations in response to Central Coast AAHS.
8	<b>Incentivise delivery of housing types suitable for a range of groups, including affordable, social, universal housing and student housing</b>				
8.1	Encourage Aboriginal expression in housing through active participation in housing discussions to help contribute to a living culture through engagement with housing opportunities and achieve self-determination.	Facilitate		Ongoing	Reporting on participation by and collaboration with Indigenous Communities.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
8.2	Engage with the Darkinjung LALC to establish the role that the DDP has in increasing housing supply and housing opportunities for Indigenous residents.	Collaborate	Darkinjung LALC	Short	Evidence of engagement with the LALC; input from the Development Delivery Plan.
8.3	Consider opportunities for co-led planning and development initiatives with Darkinjung LALC that leverage its social housing program.	Plan		Medium	Evidence of engagement with the LALC.
8.4	Implement an LEP amendment that reviews LEP Bonus provisions to enable additional FSR and height to: <ul style="list-style-type: none"> <li>Accommodate a portion of total housing to be 'universal'</li> <li>Accommodate a portion of total housing to be 'affordable'.</li> </ul>	Plan		Medium	Annual monitoring of rates of universal and affordable housing delivery.
8.5	Continue to work with affordable housing providers to identify sites that may be suitable for supported and specialist accommodation.	Advocate	Housing providers	Ongoing	Annual monitoring of appropriate sites and dialogue with providers.
8.6	Advocate for the update of AS 4299 - Adaptable Housing Standard and related state policies which encourage the adoption of Universal Design.	Advocate	State, Standards Australia	Short	Reporting on advocacy and progress of standards implementation.
8.7	Consider opportunities to support community driven innovative housing solutions, such as prefabricated and manufactured housing, 3-D printed housing, and tiny houses, with appropriate location and design standards.	Plan	Developers, housing providers	Ongoing	Reporting on ongoing dialogue with providers and developer community.
<b>Resilience</b>					
9	<b>Enshrine social resilience and promote community cohesion and sustainability</b>				
9.1	Advocate for funding to deliver social infrastructure and services.	Advocate	State, Commonwealth	Ongoing	Reporting on grant applications submitted, meetings with relevant ministers and department representatives.
9.2	Develop a guideline for undertaking social impact statements and social impact assessments for development applications, with associated content for incorporation to the DCP.	Deliver		Short	Development of Social Impact Assessment Guideline.

Ref	Action	Council's role	Partners	Timeframe	Monitoring
9.3	Ensure PBPs, infrastructure plans, contribution plans and planning proposals consider social infrastructure requirements.	Deliver		Medium, then Ongoing	Application of Social Impact Framework to development PBPs, infrastructure plans, contribution plans and planning proposals.
<b>10</b>	<b>Introduce measures to promote design resilience</b>				
10.1	Continue the implementation of the Central Coast Greener Places Strategy and Central Coast Climate Action Plan, including mechanisms to sustain and enhance the urban forest canopy, creating liveable places, enhancing ecological resilience and improving value for money alternative transport options, notably active transport modes.	Plan		Ongoing	Annual reporting on climate change impacts and implications for planning.
10.2	Ensure that environmentally sensitive areas and areas prone to hazards such as flooding and or coastal inundation are identified early and that development is limited appropriately. This should be included in District Place Plans as they are developed.	Plan		Ongoing	Annual reporting on climate change impacts and implications for planning and incorporation of mitigations into District Place Plans.
10.3	Continue to implement LEP and DCP hazard reduction principles around bushfire and flooding: <ul style="list-style-type: none"> <li>Monitoring best practice by housing industry, academic institutions and other local councils</li> <li>Monitoring climate change and the need to amend flood, inundation or bushfire risk mapping</li> <li>Considering longer term environmental changes as part of determining the future character of areas for new or renewed housing.</li> </ul>	Regulate	DPE	Ongoing	Annual reporting on climate change impacts and implications for planning and current trends in planning for resilience.

## Disclaimer

1. This report is for the confidential use only of the party to whom it is addressed ("Client") for the specific purposes to which it refers and has been based on, and takes into account, the Client's specific instructions. It is not intended to be relied on by any third party who, subject to paragraph 3, must make their own enquiries in relation to the issues with which this report deals.
2. HillPDA makes no representations as to the appropriateness, accuracy or completeness of this report for the purpose of any party other than the Client ("Recipient"). HillPDA disclaims all liability to any Recipient for any loss, error or other consequence which may arise as a result of the Recipient acting, relying upon or using the whole or part of this report's contents.
3. This report must not be disclosed to any Recipient or reproduced in whole or in part, for any purpose not directly connected to the project for which HillPDA was engaged to prepare the report, without the prior written approval of HillPDA. In the event that a Recipient wishes to rely upon this report, the Recipient must inform HillPDA who may, in its sole discretion and on specified terms, provide its consent.
4. This report and its attached appendices are based on estimates, assumptions and information provided by the Client or sourced and referenced from external sources by HillPDA. While we endeavour to check these estimates, assumptions and information, no warranty is given in relation to their reliability, feasibility, accuracy or reasonableness. HillPDA presents these estimates and assumptions as a basis for the Client's interpretation and analysis. With respect to forecasts, HillPDA does not present them as results that will actually be achieved. HillPDA relies upon the interpretation of the Client to judge for itself the likelihood of whether these projections can be achieved or not.
5. Due care has been taken to prepare the attached financial models from available information at the time of writing, however no responsibility can be or is accepted for errors or inaccuracies that may have occurred either with the programming or the resultant financial projections and their assumptions.
6. This report does not constitute a valuation of any property or interest in property. In preparing this report HillPDA has relied upon information concerning the subject property and/or proposed development provided by the Client and HillPDA has not independently verified this information except where noted in this report.
7. In relation to any valuation which is undertaken for a Managed Investment Scheme (as defined by the Managed Investments Act 1998) or for any lender that is subject to the provisions of the Managed Investments Act, the following clause applies:  
This valuation is prepared on the assumption that the lender or addressee as referred to in this valuation report (and no other) may rely on the valuation for mortgage finance purposes and the lender has complied with its own lending guidelines as well as prudent finance industry lending practices, and has considered all prudent aspects of credit risk for any potential borrower, including the borrower's ability to service and repay any mortgage loan. Further, the valuation is prepared on the assumption that the lender is providing mortgage financing at a conservative and prudent loan to value ratio.
8. HillPDA makes no representations or warranties of any kind, about the accuracy, reliability, completeness, suitability or fitness in relation to maps generated by HillPDA or contained within this report.

*Liability limited by a scheme approved under the Professional Standards Legislation*



## DRAFT Local Housing Strategy

Central Coast Council  
2 Hely St / PO Box 20 Wyong NSW 2259  
P 02 4306 7900

E [ask@centralcoast.nsw.gov.au](mailto:ask@centralcoast.nsw.gov.au)

[centralcoast.nsw.gov.au](http://centralcoast.nsw.gov.au)

ABN 73 149 644 003

March 2023