Calling the Central Coast Home

Housing demand and affordability directions

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Pacific Link HOUSING

Deloitte.

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Key message, facts and figures

Strong economic growth supports investment in housing in the Central Coast:

- Growing economic hub
- Rapid population growth
- Increasing low income households
- Growing prevalence of vulnerable cohorts reside across the region, which are relatively higher than Greater Sydney average:
  - Older age groups
  - People with disabilities
  - Aboriginal communities
  - Victims of domestic violence

Over the next two decades

- Central Coast region is anticipated to experience almost 20% in population growth
- Additional 50,000 dwellings are required.

The Central Coast has proportionally larger housing needs than Greater Sydney:

- The Central Coast region has not benefited from social and affordable housing transformation initiatives.
- There is an urgent need to address the impact of housing affordability as the region sees the largest internal migration with net 3,600+ residents moving from Sydney since 2018.[1]
- 61,000 people in low income housing (5% higher than Greater Sydney)
- Central Coast has higher housing stress than Greater Sydney with 12.14% of the area experiencing housing stress.
- 35% increase in homelessness in the region from 2011 to 2016

There is a shortfall of 11,000 dwellings today in the Central Coast:

- Demand for social and affordable housing exceeds 16,000 dwellings
- Current supply is 5,300 social and affordable housing dwellings
- Current supply meets only 31% of demand.

Investment is urgently needed to:

- meet current needs
- maximise social outcomes that rely on housing for a fair and inclusive community
- stop housing affordability worsening due to economic and population growth.

Context

‘For a fair and inclusive region, where everyone has access to affordable and sustainable housing’

Photo: Unsplash

The Central Coast region is a fast growing economic hub which prides itself on a thriving economy, natural assets and close proximity to the Hunter and Sydney

Growing Economic Hub

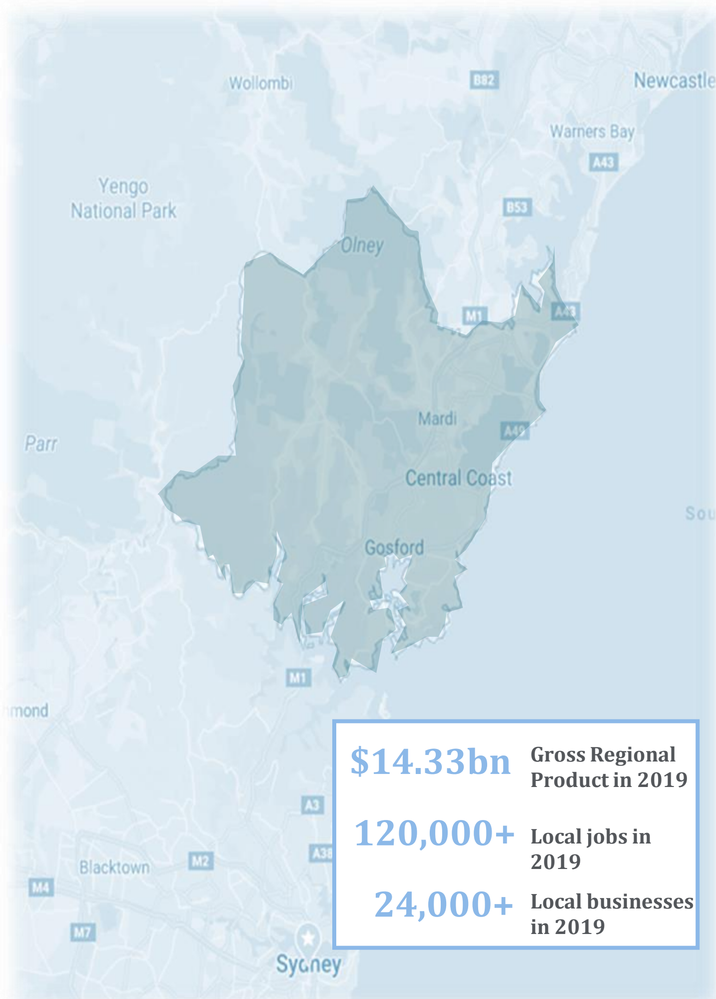
Located on the coast of New South Wales and 75 kilometres from Sydney, the Central Coast region is the **third largest local government** area (LGA) in the state and one of the fastest growing regions.

Over the next two decades, Central Coast is set to transform into a major economic hub with Gosford and Wyong both anticipated to evolve into large growth centres. for health care, construction and retail trade industries.

The Central Coast's economic strengths lie in its **skilled workforce, proximity to Sydney, natural environment and resources**.

There are economic opportunities to leverage business investment and jobs from major public infrastructure investments. The economy is strong and diversified and is supported by efficient freight and passenger connections to adjoining regions.3

Central Coast LGA map



Source: Google maps/ ID Community 2019

Economic opportunities to further strengthen the Central Coast economy persist, as the region is set to grow by over $21 billion **over the next two decades and** create 72,000 new jobs.2

The Central Coast region experiences rapid growth in population and will continue to face similar trends, resulting in ongoing demand pressures on the local housing market

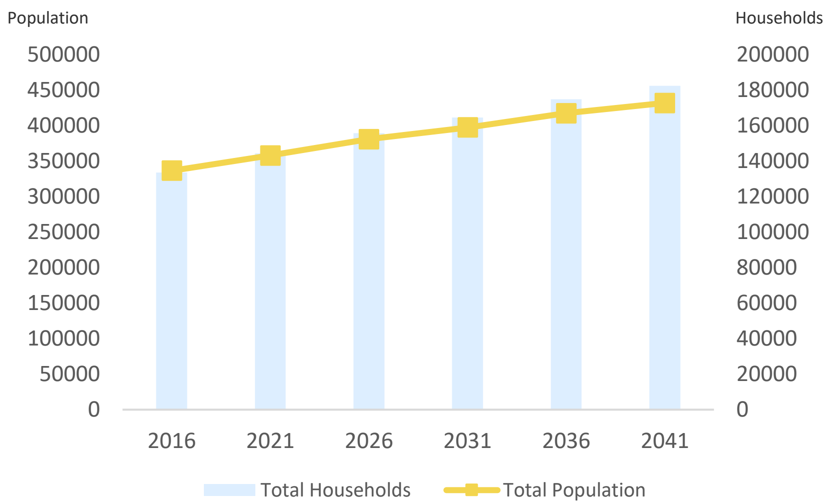
Rapid population growth

The Central Coast region is forecasted to **experience more than 18% in population growth from 2016 to 2036,** with total population to reach beyond 400,000 residents. 55% of this growth is attributed to people aged 65 and older and the largest forecast increase is expected in couple households without children.[4]

Economic growth of the region is anticipated to add additional stress on the housing market, reducing overall housing affordability. In 2014-2018, **median housing prices have consistently risen by more than 10 per cent annually.**[5]

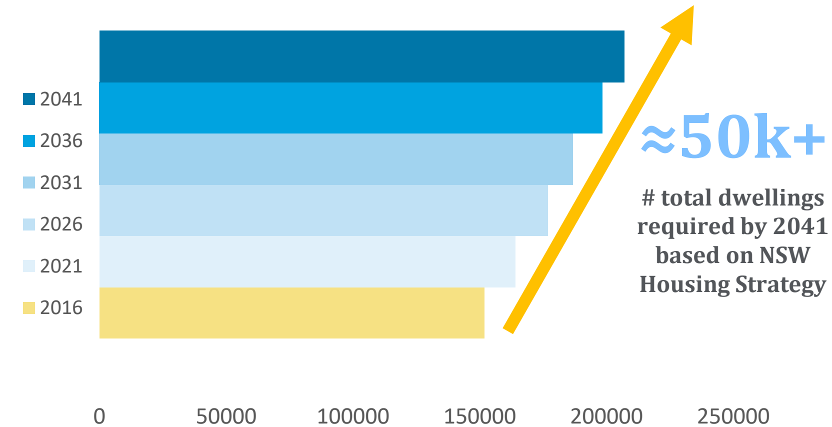
Additional dwellings are required to meet the growing population and the diverse needs of the communities. While more **than 50,000** new dwellings are required by 2041, **at least 11,000** of these dwellings will potentially need to cater for social and affordable housing demands.[6]

Population and household growth in Central Coast (2016-2041)



Source: Central Coast Council

Dwellings forecast 2016-2041



Source: Central Coast Council

The Central Coast region is growing, with population anticipated to surpass 400,000 people by 2041. This drives the need to provide an additional 50,000 dwellings that meet the diverse needs of the region

Despite the region's growth, the number of low income households have persistently increased across the Central Coast, reducing overall affordability of housing stocks

Increased low income households

In 2016, there were **almost 61,000 people** in low income households living in the Central Coast area (5 per cent higher than Greater Sydney). More than **30,000+ households** were classified as low-income households, having earnt less than $650 per week.[7]

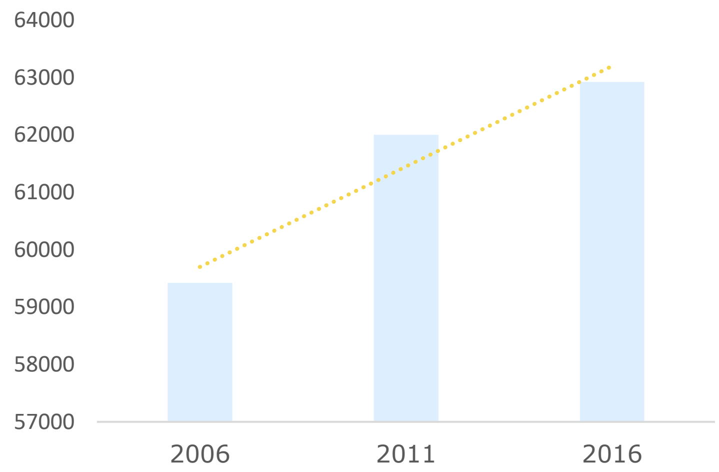
The number of people in low income households have historically increased by a total of **more than 5 per cent** in the past decade from 2006 to 2016.[8]

Of the low-income households:

- Almost 50% are lone person
- Around 25% are couples without children
- Around 15% are single parent families.[9]

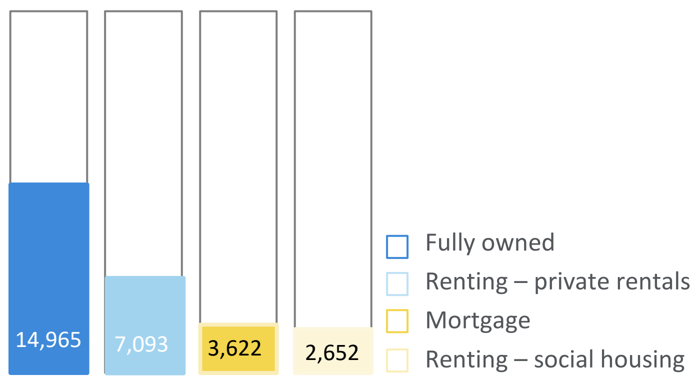
In 2016, a large share of low income household dwellings were fully owned, more than double the number of private rentals. More than 2,500 low income households access social housing.[10]

Growth of people in low income households (2006-2016)



Source: FACS NSW

Housing tenure for low income households across Central Coast



Source: ID community – ABS (2016)

Historic growth of low-income households sits at 5 per cent, with more than 2,500 of these households renting social-housing in 2016 and more than 3,600 accessing private rentals

A higher and growing prevalence of vulnerable populations reside in the region, requiring social and affordable housing options designed to their needs

Increasing vulnerable populations

While economic opportunities in Central Coast are extensive, the region is also characterised by pockets of high socio-economic disadvantages.

The **Central Coast region scores a Socio-Economic Indexes for Areas (SEIFA) of 989** compared to 1018 in Greater Sydney, suggesting higher levels of socio-economic disadvantage.[11] A lower SEIFA score, generally below the average of 1,000, indicates higher socio-economic disadvantage. Particular areas with **low SEIFA** include:

- Wyong (859)
- Toukley (881)
- The Entrance (888)

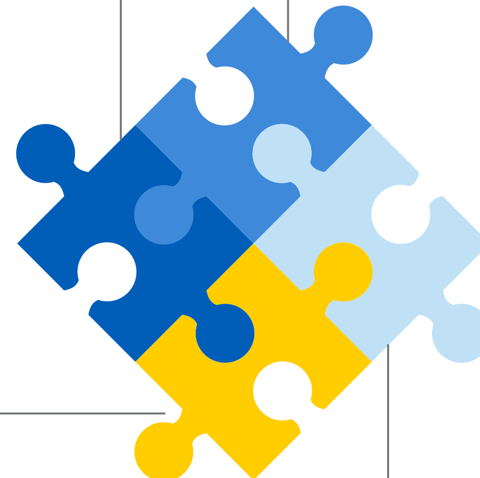
Communities across the Central Coast region are diverse and are comprised of various vulnerable cohorts identified on the right.

Older age groups

In 2016, 20.9% of the region's population were 65 years and above compared to 13.9% in Greater Sydney.

Majority of the population growth experienced across Central Coast is attributed to **people aged 65 and older,** with this cohort anticipated to further grow.

These older age groups attribute to the **larger proportion of low-income households** in the region due to their age pensioners and reduced ability to earn income.[12]



People with disabilities

In 2016, 6.4% of the region's population needed assistance compared to 4.9% in Greater Sydney.[13]

In 2016, **more than 21,000 people** in the area were reported to be needing help in their day-to-day lives due to disability. This was a **3% increase** from 2011, with 5-19 years experiencing the highest percentage increase.

More than 20% of individuals who need assistance came from **low income households** and more than 55% from moderate income households (<$2,500/week).[14]

Aboriginal communities

In 2016, the Aboriginal and Torres population made up 3.8% of the region's population compared to 2.9% across NSW.[15]

The cohort **increased by 38%** from 9,020 to more than 12,000.

Around 9% or almost 600 households are renting public or community housing.[16]

Children and women in family/domestic violence settings

Compared to Greater Sydney, Central Coast Region has a higher incidence of families in stress with high notification levels.

For children aged 0-19 years within the region, there were **over 15,000 reports of child abuse** and neglect with over 4,000 children at risk of significant harm.[17]

Demand

‘People’s housing needs are dynamic’

Demand for social and affordable housing exceeds 16,000 dwellings in 2016 and is primarily driven by low-income households who are experiencing rental stress

Demand for social and affordable housing

In 2016, demand for social and affordable housing (SAH) across the Central Coast region **exceeded 16,000 dwellings**.

Demand for SAH is determined by three cohorts:

- Low income households in rental stress
- Households living in social housing
- Homeless households

This estimate excludes those who are on the social housing waitlist (2,000+ residents) as they may be covered by the cohorts mentioned above. Rental affordability is also not captured due to limited data for the region.

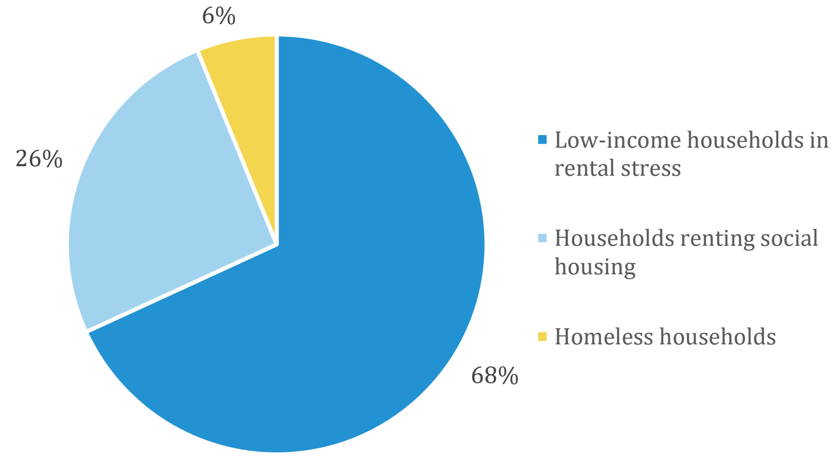
Overall demand is anticipated to grow as the population of the region continues to rise placing significant pressure on available stock of lower cost housing.

Demand for social and affordable housing

Central Coast region	Number
Low income households in rental stress	11,371
Households living in social housing	4,282
Homeless households	1,031
Total demand for SAH	16,684

Source: 2016 figures from ABS Census (2016)

Demand for social and affordable housing by cohort



Source: 2016 figures from ABS Census (2016)

Demand for social and affordable housing across the Central Coast region is significant at 16,684 households in 2016. It is primarily driven by low-income households in rental stress, which make up almost 70 per cent of total demand

The region faces higher rates of housing stress especially for very low income renters, adding to the unmet demand for affordable and social housing options

Increasing housing stress

More than 20,000 households in Central Coast are in housing stress. Housing Stress is defined as households in the lowest 40% of incomes who are paying more than 30% of their usual gross weekly income on housing costs.[18]

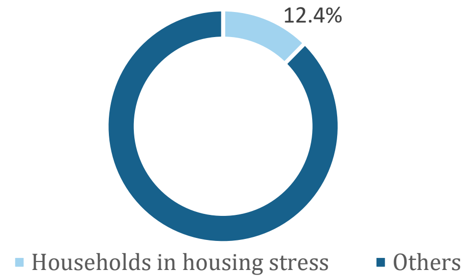
In 2016, 12.4% of the Central Coast Council area's households were experiencing housing stress relative to 11.8% in Greater Sydney.[19]

It is projected that **an additional 7,000 households will be in housing stress by 2036.** Of these, 60% are expected to be smaller households (lone persons and couples) and 40% families with children.[20]

In 2016, The Entrance area had the highest proportion of people experiencing housing stress in the Central Coast Council area.[21]

According to Anglicare Australia's 2019 Rental Affordability Snapshot, only 13 of 984 dwellings are affordable for households on income support.

% of households in housing stress across Central Coast



Source: ID community - ABS (2016)

Top 10 Central Coast areas experiencing housing stress in 2016

Area	Number	Total households	%
The Entrance - The Entrance North	643	2,774	23.2
San Remo - Doyalson - Colongra	309	1,675	18.4
Gosford - West Gosford	436	2,396	18.2
Wadalba	179	995	17.9
Watanobbi	244	1,415	17.3
Ettalong Beach - Booker Bay	508	2,962	17.2
Long Jetty - Shelly Beach - Toowoon Bay - Blue Bay	686	4,032	17.0
Gorokan	580	3,460	16.8
Toukley - Canton Beach	441	2,650	16.6
Wyong	297	1,831	16.2

Source: ID community – ABS (2016)

Proportion of households experiencing housing stress across Central Coast is relatively higher compared to Greater Sydney, with this trend expected to increase over the next two decades

A significantly higher percentage of rental stress in the region highlights a greater need for social and affordable options in light of current supply

Significant rental stress

More than 12,000 households are experiencing rental stress, significantly higher than the Greater Sydney average. [22]

In 2016, 35.7% of the Central Coast Council area's renting households were experiencing rental stress compared to 26.4% in Greater Sydney. [23]

Rental affordability is generally higher within the Central Coast region, with a larger percentage of households paying less than $400 for weekly rent compared to Greater Sydney where average rent lays between $450-$549. [24]

Despite this, the region still experiences severe trends of rental stress, suggesting a larger proportion of lower income renters residing in the area.

Household types experiencing rental stress

- 60% are lone person
- 53% are one parent families
- 22% are couples without children
- 22% are group households
- 13% are other families
- 12% are couples with children

Source: DPIE, Housing Strategy for NSW

Top 10 Central Coast areas experiencing rental stress in 2016

Area	Number	Total households	%
Gorokan	471	1,058	44.5
Ettalong Beach - Booker Bay	449	1,043	43.1
Gwandalan - Summerland Point	178	414	43.0
The Entrance - The Entrance North	589	1,389	42.4
Kanwal - Wyongah	218	516	42.2
San Remo - Doyalson - Colongra	193	458	42.1
Gorokan District	946	2,255	42.0
Budgewoi - Halekulani - Buff Point	367	876	41.9
Toukley - Canton Beach	345	844	40.9
Umina Beach - Pearl Beach - Patonga	797	1,963	40.6

Source: ID community – ABS (2016)

More than 12,000 households across the region are in rental stress, at a higher rate than those in Greater Sydney

The housing situation in Central Coast is further exacerbated by the significant increased trends of homelessness, calling for urgent and increased investment in social housing

Increasing homelessness

There was a 35% increase in homelessness in the Central Coast from 2011 to 2016. Conservative estimates suggests there are **766 to 1,031** people who are homeless or marginally housed in the LGA.[25]

The Gosford area suffered the heaviest increase, with homelessness numbers rising to 569. [26]

'Rough sleepers' in the Central Coast increased at double the Greater Sydney rate. People who were marginally housed, grew at more than twice the metropolitan rate from 2011-16.[27]

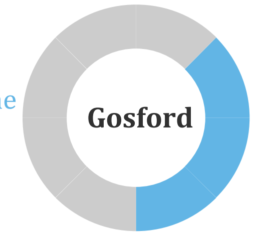
More than 40% of people reported that they have been homeless for three months or more.[28]

Older women, children and families escaping domestic violence and Aboriginal people experiencing homelessness require greater crisis, temporary and longer term housing solutions.

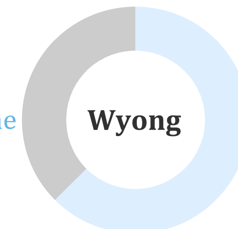
Demand for emergency accommodation

An average of almost 400 women and children seeking crisis or emergency accommodation, who had experienced domestic and family violence in the Central Coast, were unable to receive accommodation as recorded in the specialist homelessness services collection (2015-2018). [29]

40% came from



60% came from



Prominent cohorts at higher risk of homelessness

Older women have been identified as the fastest growing demographic of people experiencing homelessness. Almost 43% of lone females over 65 are in rental stress, with the highest numbers living in Gosford and Wyong. [30]

Children or families experiencing domestic violence are at higher risk of homelessness. In 2019, the Central Coast had the second highest number of Domestic Violence Apprehended Violence Orders of all of the local government areas in NSW. [31]

At the 2016 Census there were 177 Aboriginal residents in Central Coast who were homeless, equivalent to 17.2% of the homeless population. [32]

Homelessness in the Central Coast has increased by almost 35 per cent over 5 years, with demand for emergency accommodation remaining consistently high for women and children experiencing family violence

People with disabilities or older people tend to be the most common cohorts renting social housing in the Central Coast region, requiring housing that meets their needs

Social housing renters

Social housing demands across the Central Coast region remains consistently high. **More than 4,000 households** in Central Coast were renting or had access to social housing in 2016.[33]

In 2016, more than 5 per cent of the Central Coast Council area's households were renting their dwelling from a government authority.[34]

In 2016, Wyong had the highest proportion of households renting social housing in the Central Coast, with more than 13 per cent of residents living in social housing.[35]

Relative to the Sydney area, the Central Coast region have higher percentages of cohorts including single parent and people with disabilities, who are accessing rental social housing.[36]

Top 10 Central Coast areas renting social housing

Area	Number	Total households	%
Wyong	248	1,831	13.5
Watanobbi	184	1,415	13.0
Springfield	158	1,440	11.0
East Gosford - Point Frederick	274	2,876	9.5
North Gosford - Wyoming	432	5,390	8.0
Woy Woy - Blackwall	441	5,510	8.0
Wyong District	447	5,996	7.5
Charmhaven - Lake Haven	177	2,434	7.3
Gosford Central District	607	8,711	7.0
Bateau Bay	290	4,604	6.3

Source: ID community – ABS (2016)

Just under 50 per cent of households living in social housing are people with disabilities and approximately one third of residents are 65+ years old.

Supply and investment

‘Housing supply in the right location at the right time’

Material investment is required to address the growing number of wait list applicants and to boost the supply of social and affordable housing across the region

Current supply of social housing

In 2019, there were just under 5,300 social housing dwellings in Central Coast.

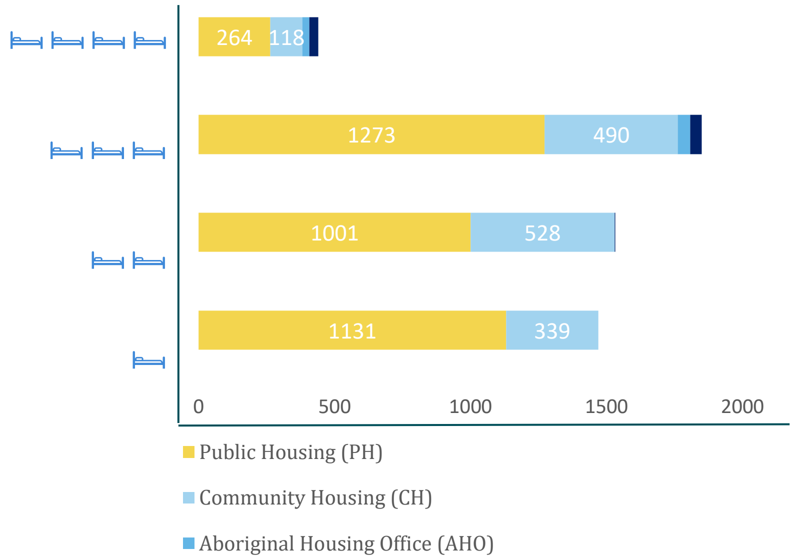
Public housing continues to provide for the highest number of dwellings (3,669) making up almost 70% of all social housing supply. This is followed by community housing, with more than one quarter (or 1,475) of the stock.[37]

Waiting lists for public housing across Central Coast continue to increase, further highlighting the serious shortfall of social housing supply as the number of social housing dwellings decline from 2006 to 2016.

A total of **2,855 residents remain on the waiting list** for social housing access – 1,318 from the Gosford area and 1,537 from Wyong. Five per cent of the applications have been identified as priority cases.[38]

Wait times occasionally extend beyond 10 years before applicants can access social housing rentals.

SAH Residential Dwellings as of 30 June 2019 by bedrooms



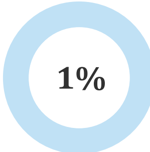
Source: Department of Communities and Justice, Social Housing Residential Dwellings (2019)

SAH Residential Dwellings by tenancies

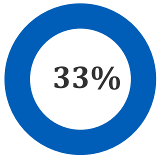
Tenancy managed	Total # dwellings (as at June 2019)
Public Housing (PH)	3,669
Community Housing (CH)	1,475
Aboriginal Housing Office (AHO)	72
Indigenous Community Housing (ICH)	78
Total	5,294

Source: Department of Communities and Justice, Social Housing Residential Dwellings (2019)

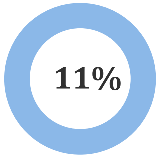
Social housing demographics



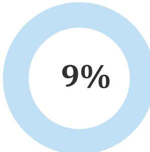
Youth: Households containing at least 1 legal tenant <24 years old make up 1% of social housing demographics



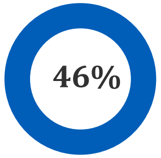
Ageing: Households containing at least 1 legal tenant 65+ years old make up 33% of social housing demographics



Single parent: Households that have single legal tenant with dependent child(<18) make up 11% of social housing demographics



Aboriginal and Torres Strait Islander: Households that have single legal tenant with dependent child make up 9% of social housing demographics



Person with disability: Households containing at least 1 person with a disability make up 46% of social housing demographics

Source: NSW LAHC 2018

The Central Coast region faces a social and affordable housing shortfall of more than 11,000 dwellings, with supply only meeting 31 per cent of the total demand

Current shortfall

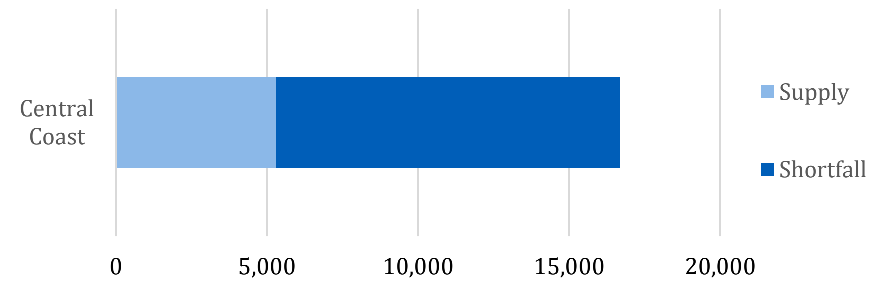
Across the Central Coast region, there is a **shortfall of more than 11,000 social and affordable dwellings.**

Between 2006 – 2016, there has been a decline in the amount of social housing provided in Central Coast. Social rentals make up less than 4 per cent of all dwellings, compared to 5.1% across Greater Sydney. This is despite higher rates of very low-income renters in the area.[39]

The undersupply of more affordable housing types has a serious impact on low income renters and vulnerable cohorts in the local housing market, as their diverse needs continue to be unfulfilled.

Additional social and affordable housing will be needed over the next 20 years in order to prevent the affordable housing percentage from falling further and prohibit persistent trends in increased housing stress and homelessness.

Social and affordable housing supply shortfall in 2016



Local government area	Demand	Supply	Shortfall	Proportion of demand met
Central Coast Region	16,684	5,294	11,390	31.7%

Source: 2016 figures from ABS Census and DCJ Housing Kit (2016)

There is a clear undersupply of affordable housing stock across the Central Coast as proportion of social housing makes up less than 4 per cent of total dwellings

Investment is urgently needed to create a fair and inclusive community supported by a housing first approach to maximise social outcomes for vulnerable people

Priority investments

The Central Coast prides itself as being a fair and inclusive region. Without investment the current shortfall of social and affordable housing will compound other **social consequences** and further marginalise disadvantaged communities and people.

A housing first approach recognises that housing is required to provide stability and the foundation upon which other issues can be addressed such as job seeking, mental and physical health, drug and alcohol dependency, parenting and family strengthening can be addressed.

Priority investments need to be made in key locations and actions taken to support housing that is matched to diverse needs to ensure that the benefits of economic growth in the region are shared by all who wish to call the Central Coast home.

Priority investment areas

Gosford – to address homelessness and young people, and provide housing with accessible to job markets and services

Wyong – to match housing supply to needs; smaller more affordable housing

Gorokan – to address high volumes of housing stress through holistic support

Ettalong – to address lack of affordable rental dwellings, including for older single women and other small households

Woy Woy - to provide diverse housing with housing supply matched to needs, including homelessness and accessible housing

Priority investment actions

Key actions
Form a working group of Central Coast region housing development leaders to advance initiatives for increases in affordable housing supply
Partner with government to redevelop existing social housing to medium density formats suitable for smaller households.
Support scale of the community housing sector through transfer of public housing stock and a maintenance and upgrade program
Identify targets for new residential developments, including social, affordable and accessible dwellings
Identify and release public land for long term development in key areas
Pilot and scale build to rent and tiny home pilots
Partnerships with local service providers to stimulate local economy and provide holistic support to tenants

Investments in social and affordable housing will reinforce the service delivery in the region; provide more effective support for vulnerable people and greater value for money by reducing the consequences of a lack of investment

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