

# Central Coast Local Housing Strategy

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May 2024



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## 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
<b>LGA</b>	Local Government Area
<b>CCRP</b>	Central Coast Regional Plan 2041



We acknowledge the Traditional Custodians of the land on which we live, work and play. We pay our respects to Darkinjung country, and Elders past and present. We recognise the continued connection to these lands and waterways and extend this acknowledgement to the homelands and stories of those who also call this place home. We recognise our future leaders and the shared responsibility to care for and protect our place and people.



# Executive Summary

# Executive Summary

This Local Housing Strategy (LHS) has been prepared 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 objectives of the LHS are:

- Set out a strategy for meeting the housing needs of the future population.
- Encourage the provision of new housing in **locations that support the 15-minute region and 30-minute connected communities** objective in the Central Coast Regional Plan 2041 (CCRP).
- To provide for **housing that meets the needs of all households** within the Central Coast Local Government Area (LGA) community, regardless of size, culture, affluence and physical and mental health requirements.
- To encourage the **planning of housing within neighbourhoods** that offer sufficient amenity, including high quality and accessible civic, open and community spaces and connection to transport corridors.
- 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.
- Promote **high quality and environmentally sustainable housing design** that supports responsible land management and contributes to a liveable and environmentally resilient region.
- **Support housing growth in the key centres** consistent with the visions of Masterplans, supporting a vibrant metropolitan centre with access to jobs and amenities.
- Support **long term resilience and sustainability in greenfield and infill growth areas** through high quality open space and the Central Coast Green Grid.

## The LHS is structured as follows:

1

Section 1 outlines the existing planning and policy context, a snapshot of housing and the housing vision for the Central Coast LGA

2

Section 2 provides the objectives, planning approach and the delivery mechanisms for housing for the Central Coast LGA.

3

Section 3 sets out the evidence considering the demography and housing needs of the Central Coast LGA, focusing on current and future housing opportunities

4

Section 4 outlines the actions, timeframes, responsible entities and monitoring required to deliver the strategies outlined in this LHS.



## Section 01:

# Introduction



Section 01:

# Introduction

**The LHS identifies a vision and objectives, with a range of strategies to achieve them, categorised under 4 key themes as summarised in Table 1: Planning Approach below.**

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), and includes strategies and actions to manage future growth.





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 at the time of writing.

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.

Table 1: Planning Approach

**Themes:**

 Delivery and Supply	 Infrastructure and Servicing	 Housing Diversity	 Resilience
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**Strategies:**

<b>STRATEGY 1:</b> Prioritise housing delivery in areas of high amenity with access to services	<b>STRATEGY 2:</b> Effectively sequence infrastructure and housing delivery	<b>STRATEGY 3:</b> Deliver diverse housing responsive to the needs of our community  <b>STRATEGY 4:</b> Support the delivery of affordable housing	<b>STRATEGY 5:</b> Introduce measures to promote design resilience
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# 1.1 Role of Councils in housing

All levels of government and the private sector influence housing. Policies affecting taxation and investment are managed by the Commonwealth and NSW Governments, they impact on the willingness of households to invest in home ownership and the level of investment in the private rental market.

The NSW Government also provides housing for those in need, sets the overall planning framework and directs funding for infrastructure.

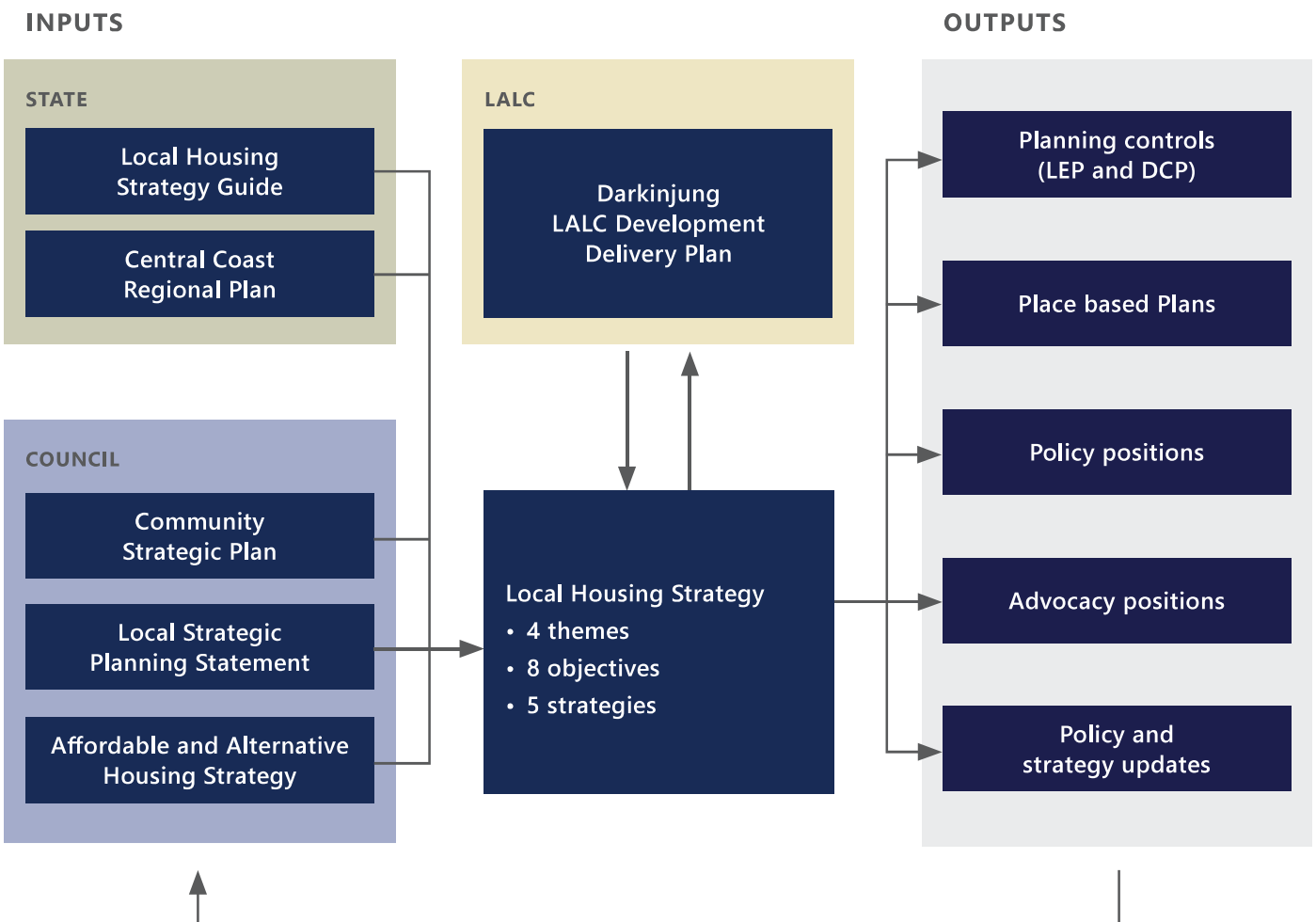
Central Coast Council can influence housing through local land use zoning, development approvals, development charges as well some infrastructure delivery. Coordination of policy, planning and regulatory levers can:

- 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 & 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:

Figure 1: The LHS in context





## 1.3 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."*

## 1.4 LGA Snapshot

The Central Coast is a rapidly growing local government area which forms part of the urban corridor between Sydney and Newcastle. 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 in Figure 2.

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.

Figure 2: Central Coast Region

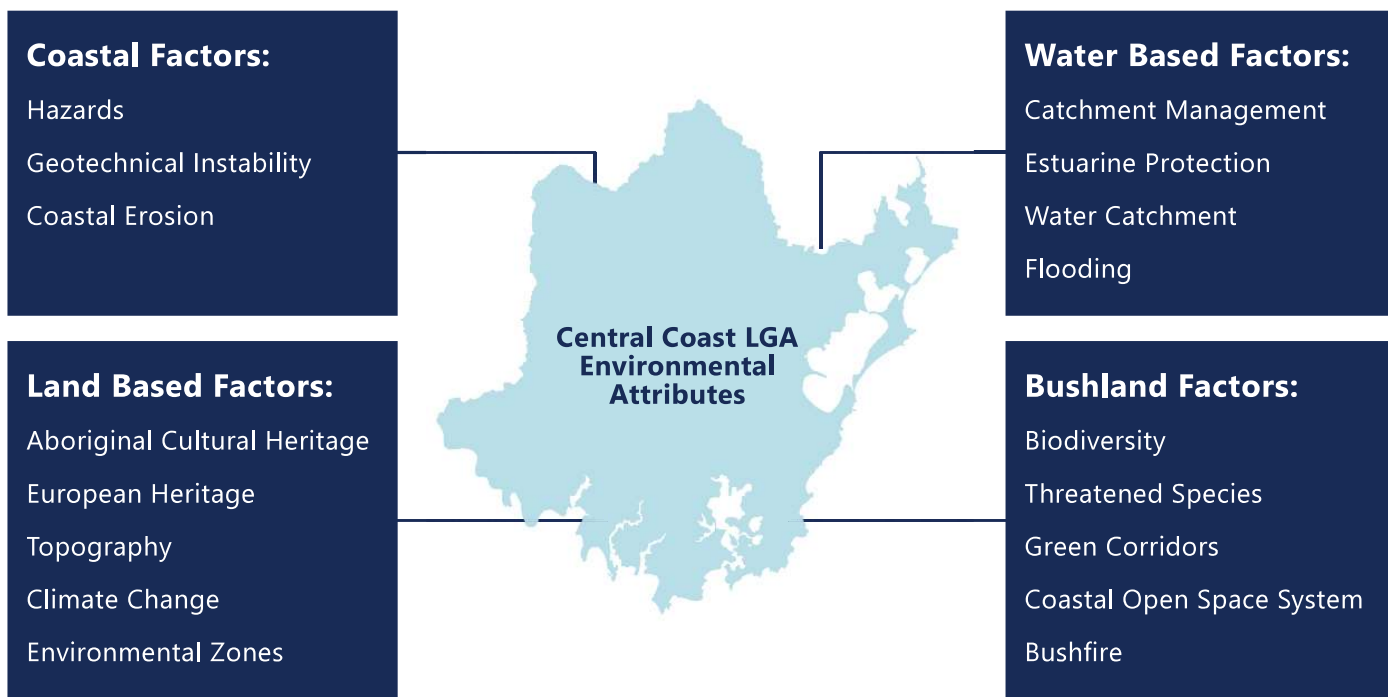


## Natural Attributes

The Central Coast offers an enviable lifestyle with access to well-known and extensive natural attributes. These attributes include the coastal location, estuarine catchments, low lying lands and wetland biomes, large tracts of National Parks lands, and significant ecological values. The waterways of Brisbane Water and Tuggerah, Budgewoi Lakes and Lake Munmorah form the inland waterways of the LGA.

The diversity of environmental qualities across this area influences the location and extent of available urban lands. 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 areas. Figure 3 identifies the various factors for consideration across the LGA when assessing land availability and the opportunities for greenfield and infill land redevelopments.

Figure 3: Contributing factors to the Central Coast LGA land availability



## Existing Settlement Patterns

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

- Areas in the South are characterised by established suburbs and centres, but with only marginal or site specific greenfield areas, older architectural forms with corresponding subdivision pattern/road layout.
- 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.

Development patterns in this location support smaller lot size, integrated road layouts and more dominant in separate dwelling occupancy.

Both former LGA's support areas of medium to high-density, however evidence suggests that these forms of housing could benefit from greater delivery across the Central Coast. Housing diversity is at its greatest around the Gosford regional centre, The Entrance, Terrigal and emerging growth precincts in Warnervale. Socio-economic disadvantage is experienced across the LGA and patterns will be discussed further in the Strategy.

## Planning for the future of the Central Coast LGA

Leveraging these natural assets 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 would be advantageous.
- The region is subject to heavy car reliance and associated road congestion impacts on key arteries. Public transport usage is moderate and limited by service locations and lower frequencies away from trunk routes.
- While a significant proportion of residents commute outside the region for employment opportunities, more residents of the Central Coast stay within the LGA for work. Supporting employment opportunities within existing centres would 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 lifestyle benefits of the LGA.
- The LGA has an extensive network of public and privately operated social infrastructure, affording access to amenities in areas that would not otherwise be well connected. Leveraging this infrastructure by ensuring that it continues to be accessible and responsive to community needs 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.





## Section 02:

# The Priorities

This section details how the LHS will respond to the key challenges identified in the evidence.

## 2.1 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.
<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 and connection to transport corridors.
<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 key centres consistent with the vision of Masterplans, supporting a vibrant 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.



## 2.2 Delivery mechanisms

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

<b>1</b>	Undertake investigations that consider housing supply in the context of demand, constraints, infrastructure capacity and/or requirements, social impact, and environmental considerations.
<b>2</b>	Utilise the CCLEP review process to explore zone land use categories to create consistency across the LGA by reviewing residential land uses to encourage infill development, medium-density residential development and promote higher density and diverse housing around centres and along corridors.
<b>3</b>	Review and develop incentives for diverse and affordable housing (including responses to AAHS) beyond those delivered under the SEPP Housing amendments. Incentives will be principle based and seek to encourage housing run by Community Housing Providers.
<b>4</b>	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.
<b>5</b>	Align Councils planning framework to ensure housing adapts any changes in hazard reduction and resilience planning as per best practice in regards to climate change. Promote housing that meets the diverse needs of the community.

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

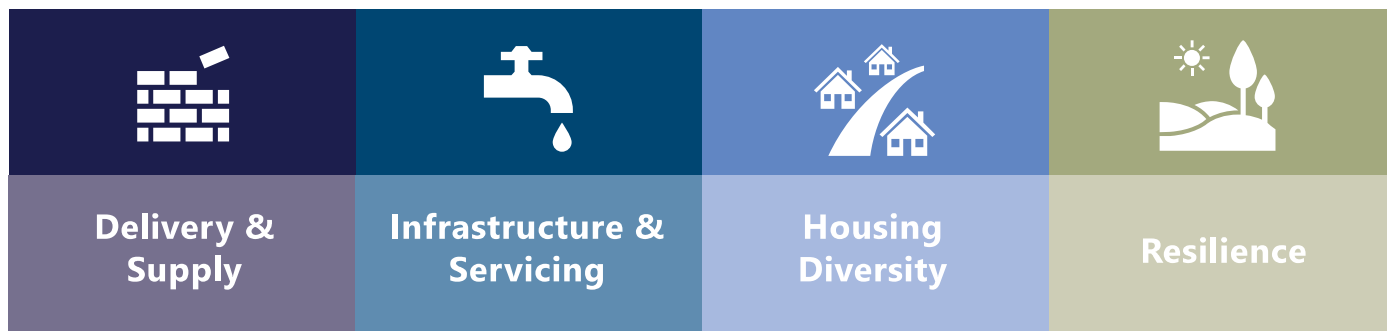


## 2.3 Planning Approach and Strategies

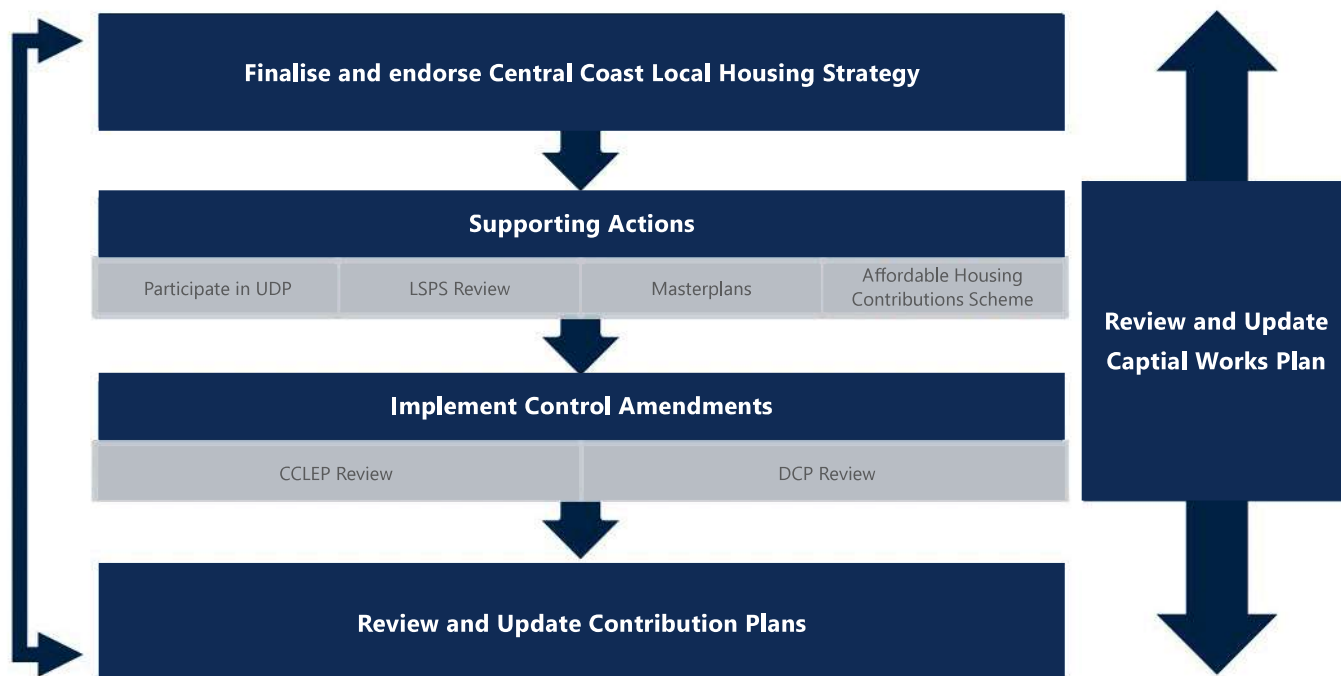
This housing strategy has emerged from the work undertaken as part of the Existing Conditions Report, Discussion Paper and engagement with stakeholders from the community, the housing industry, affordable housing providers, State Government agencies and from within Council.

The strategies and actions have been broken up into key themes which are essentially centred around providing additional housing in existing localities of high amenity. They have been devised to present meaningful pathways to deliver 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.

### Themes:



### Planning Approach Summary:





LHS Mechanisms: 1, 2 and 5

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

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

The Central Coast LGA is projected to need around 32,530 additional dwellings to be completed between 2021 and 2041 (DPHI 2022). This will require nominating locations for housing growth and a review of the existing planning framework applying to the LGA. As part of this review, further alignment of the two former Gosford and Wyong LGA's planning controls will be undertaken to ensure consistency for the Central Coast across all zones.

The CCRP proposes minimum and desired dwelling density targets within urban and suburban contexts that will be implemented through local strategic

planning. The consultation conducted as part of the LHS preparation indicated little appetite for housing expansion west of the M1 Motorway, particularly where opportunities still exist within the existing growth areas and for infill within the existing urban footprint. Four tiers of urban context aligning with the CCRP are shown in Table 2: Urban contexts with desired mix and density.

These densities are intended to facilitate infill growth, while also achieving a desired character and mix for residential dwellings across the LGA. The following table identifies where additional growth could be accommodated to meet housing requirements to 2041.

Table 2: Urban contexts with desired mix and density

Context	Desired 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.

Table 3 below seeks to identify the housing growth priorities and actions aligned with the social planning and CCRP districts. It specifies the urban contexts (per Table 2) that could be considered at each location.

## Delivery & Supply

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 centres that benefit from access to rail and/or high frequency bus services. Long term consideration should be given to other areas of high amenity beyond the corridors, with infill development to be supported by investigative studies.

Strategic Planning is focused on commencing the development of place value statements for areas across

the LGA. This work will be incorporated into Councils Planning Framework and a review of the LSPS with the finalisation of the LSPS anticipated for 2025.

The Central Coast Strategic Conservation Plan will seek to achieve biodiversity certification over some residential greenfield areas to streamline the development approval process and increase certainty in the delivery of greenfield housing supply.

### Action 1.1: Update housing policy requirements for the Central Coast Local Environmental Plan 2022 and Central Coast DCP 2022 to:

- Develop controls to encourage more small lot housing in appropriate locations.
- Review residential zones to ensure that a consistent approach is applied to the application of R1, R2 and R3 Zones. This will also include a review of Land Use Tables, Minimum Lot size, Height of Building and Floor Space Ratio development standards.
- Investigate urban expansion and infill opportunities in specific locations including Wyong, parts of the Coastal District, Narara Valley, Toukley District. This will involve investigating servicing capacity (water, sewer and services availability).
- Audit development bonuses operating in different town centres.
- Expand medium-density residential, residential density and housing diversity around centres and along corridors.
- Ensure consistency with the Central Coast Local Strategic Planning Statement when considering changes to Planning Controls.

Action responds to Strategies 10, 11, 15 and 17 from the AAHS

Details on Council's priorities and actions for each financial year can also be found in the Council's Delivery Program and Operational Plan | Central Coast Council ([nsw.gov.au](http://nsw.gov.au)).

Figure 4 spatially maps the SPDs, the CCRP investigation areas and the CCRP growth areas, whilst also mapping projected additional housing capacity based on current land use controls (refer to Section 3.4.1 for additional capacity mapping information). Table 3 applies the actions and opportunities columns spatially across the LGA (by a suburbs basis) and this is also mapped in Figure 4 to explore where housing opportunities lie.

**Note:** At the time of writing, the State Government is delivering housing reforms that will promote greater height and densities aligned with accessible transport corridors and well-located centres. These reforms will be driven by increased permissibility in residential zonings, along with developments standards allowing increased floor space ratio (FSR), heights and reduced on site parking.

These reforms will prompt review of the existing planning and contributions framework to accommodate the housing delivery anticipated in these amendments.

# Delivery & Supply

Table 3: Growth priorities within social planning districts (SPDs) and CCRP districts.

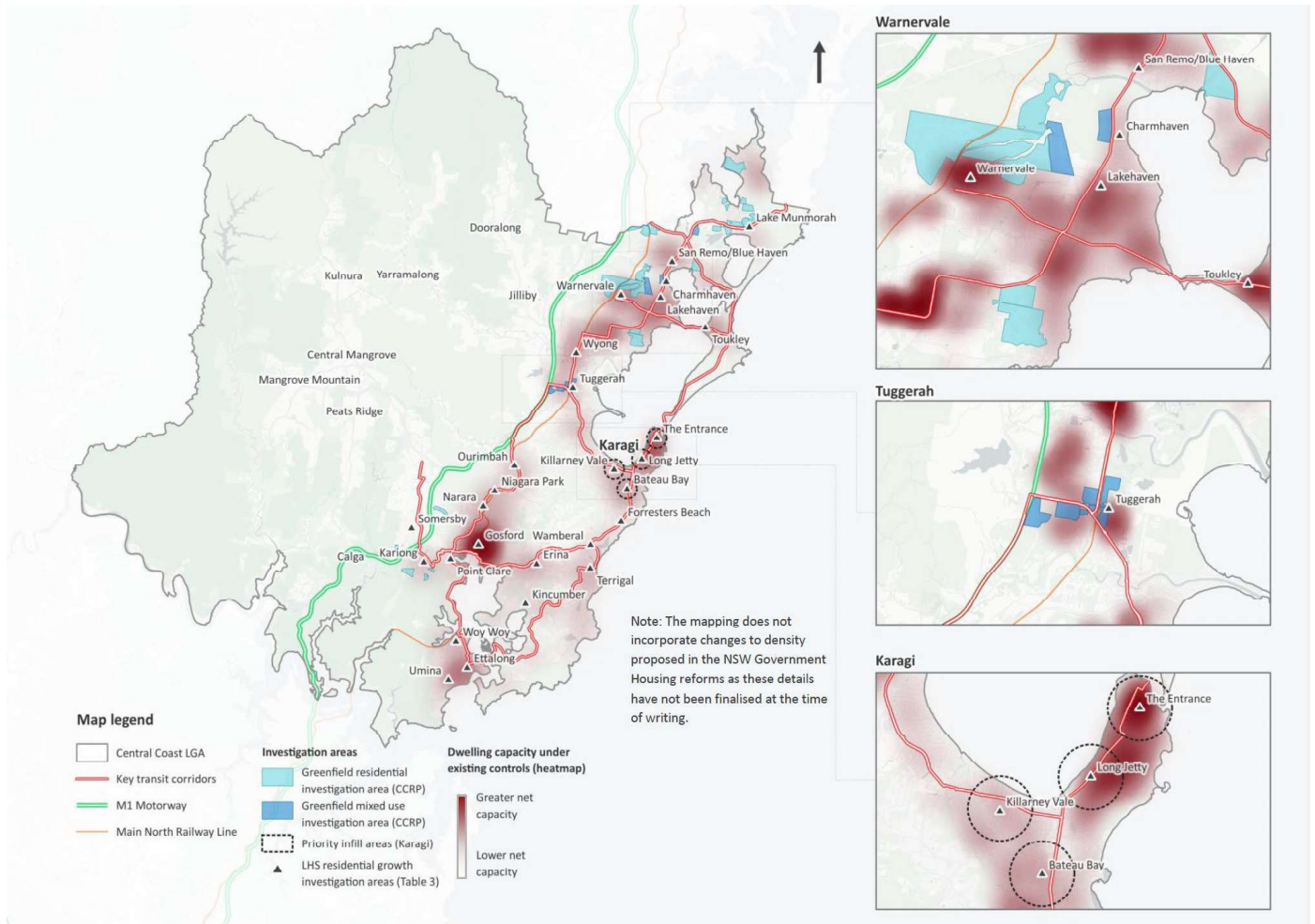
SPD1	CCRP district	Contexts	Growth potential	Opportunities	Action required
<b>Coastal</b>	Narara	General suburban, Inner suburban (high amenity centres)	•••	Key transit corridors (Central Coast Highway, Scenic Highway) and high amenity centres with lower constraints.	Investigate opportunities to increase housing density through the provision of R3 zones framing centres in high amenity locations (Forresters 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.
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.

# Delivery & Supply

Table 3: Growth priorities within social planning districts (SPDs) and CCRP districts.

SPD1	CCRP district	Contexts	Growth potential	Opportunities	Action required
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.

Figure 4: Housing Opportunities Map





LHS Mechanisms: 4

Objectives: 1, 4, 5, and 8

## **Strategy 2: Actively manage the housing pipeline**

The objective is to deliver infrastructure in locations where growth is to take place, prior to 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 coordination plans.

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

Infrastructure planning should be adaptable if demand necessitates a rapid change in timing or delivery demand. The CCRP created the 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.

Information currently available on the housing pipeline in the area (approvals, construction certificates and occupation certificates) is regularly reported to Council through the UDP program. The UDP identified under the CCRP that the reporting should be centralised and consistent and they will undertake this in an on-going capacity.

In addition to this, Council's internal business units will collaborate to ensure priorities of the Strategy are delivered in alignment with the priorities of the infrastructure delivery program and funding.

### **Action 2.1: Prepare a Development Supply Pipeline and quarterly Urban Development Program reporting.**





LHS Mechanisms: 1, 2, 3 and 5

Objectives: 1, 2, 3, 4, 5, 6 and 8

## **Strategy 3: Incentivise delivery of housing responsive to the needs of our community.**

Housing on the Central Coast needs to respond to the need for delivery of more diverse housing types that are suited to a range of communities with various backgrounds.

The Existing Conditions Report noted that wide permissibility under the zones in the Central Coast Local Environmental Plan (CCLEP) has the potential to encourage dwelling diversity and innovative delivery by supporting a range of housing types. However, evidence shows 77 per cent of housing having three or more bedrooms, and 78 per cent of housing being detached houses at the 2021 Census.

Differences in the former councils' approaches to zoning has 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 a CCLEP review process, there are opportunities to generate consistency and breadth to residential zones. This will frame centres and follow the density directions of the CCRP. At the time of writing, State Government housing reforms are driving increased density and housing delivery in the low and medium rise housing sector and seek to expand the land use permissibility across all residential zones.

The Local Approvals Policy enables delivery of more innovative housing products that don't require full construction approval and this should be reviewed on an on-going basis to keep up to date with demands in this sector of the housing market (i.e. tiny homes, moveable dwellings).

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

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 age appropriate housing, whilst the younger demographics are looking for more affordable housing options outside of Sydney. 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). Modifying the planning framework including review of residential zones and associated land uses across the LGA will assist in achieving more diversity. This, in combination with the State Government's reforms being undertaken, will promote greater densities and broaden land use permissibility in all residential zones in 'well located' areas.

### Adaptable Housing

The Central Coast has a higher proportion of elderly residents and an increasing proportion of the population requiring assistance with a core activity. 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.

Universal housing guidelines promote incorporating design features in advance, rather than enabling future alterations, across varying densities of housing. Universal housing is typically associated with The Liveable Housing Design Guidelines (Liveable Housing Australia, 2017), cited by the Apartment Design Guidelines, though only mandatory in specific circumstances.

## Housing Diversity

Given the demographics of the LGA the need for seniors housing will continue to grow. A variety of housing product types should be delivered across the LGA to enable our residents to remain in place with options ranging from low care independent living to high care housing options to be provided. While the delivery of seniors housing is largely governed by the Housing SEPP (Part 5), review of zoning land use tables in residential and employment zones should be considered to ensure that delivery of housing to support the aging population is enabled efficiently.

Greenfield areas in the northern areas of the LGA increase supply of land available for delivery of seniors housing though this is typically reliant on large investment and tracts of land. Review of the CCLEP provisions, required by Action 1.1, as they relate to seniors housing should be undertaken to ensure

that development occurs in accessible locations with convenient proximity to everyday services and support infrastructure.

### Aboriginal Peoples Housing

At the 2021 Census, there were over 17,000 Aboriginal and Torres Strait Islander residents of the Central Coast. To ensure provision of appropriate housing for the Aboriginal Community, Council should assist Darkinjung LALC and Aboriginal housing providers in the provision of appropriate quality housing stock for Aboriginal and Torres Strait Islander people .

Objective 2 of the CCRP requires that local strategic planning align with the Aboriginal land planning outcomes identified in any Development Delivery Plan within the LGA.

### **Action 1:1 As Above**

**Action 3:1 Engage with Aboriginal community to facilitate agency in housing choices and opportunities, including DCP review that acknowledges the significance of heritage and the cultural priorities of Aboriginal communities.**

### **Strategy 4: Support the delivery of affordable housing**

LHS Mechanisms: 3 and 5

The CCRP includes affordable housing targets for delivery by 2041 to address this increasingly critical issue. As outlined in Section 3.2.5, there is a significant proportion of households living with mortgage or rental stress at the lower income brackets. Additionally, the delivery of new social housing stock has been slow, with some housing stock having up to a ten-year waiting periods.

The Central Coast Affordable and Alternative Housing Strategy (AAHS) includes a range of mechanisms

LHS Objectives: 1 and 3

to address the affordable housing gap, many of which have on-going implementation. 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.

Of highest priority is the development of an Affordable Housing Contribution Scheme that will drive funding and incentivise delivery of housing across the spectrum of housing products.

**Action 4.1: Prepare and implement an Affordable Housing Contribution Scheme under s7.32 of the EP&A Act.**

**Action 4.2: Continue to pursue opportunities to utilise Council-owned land to deliver affordable housing.**



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

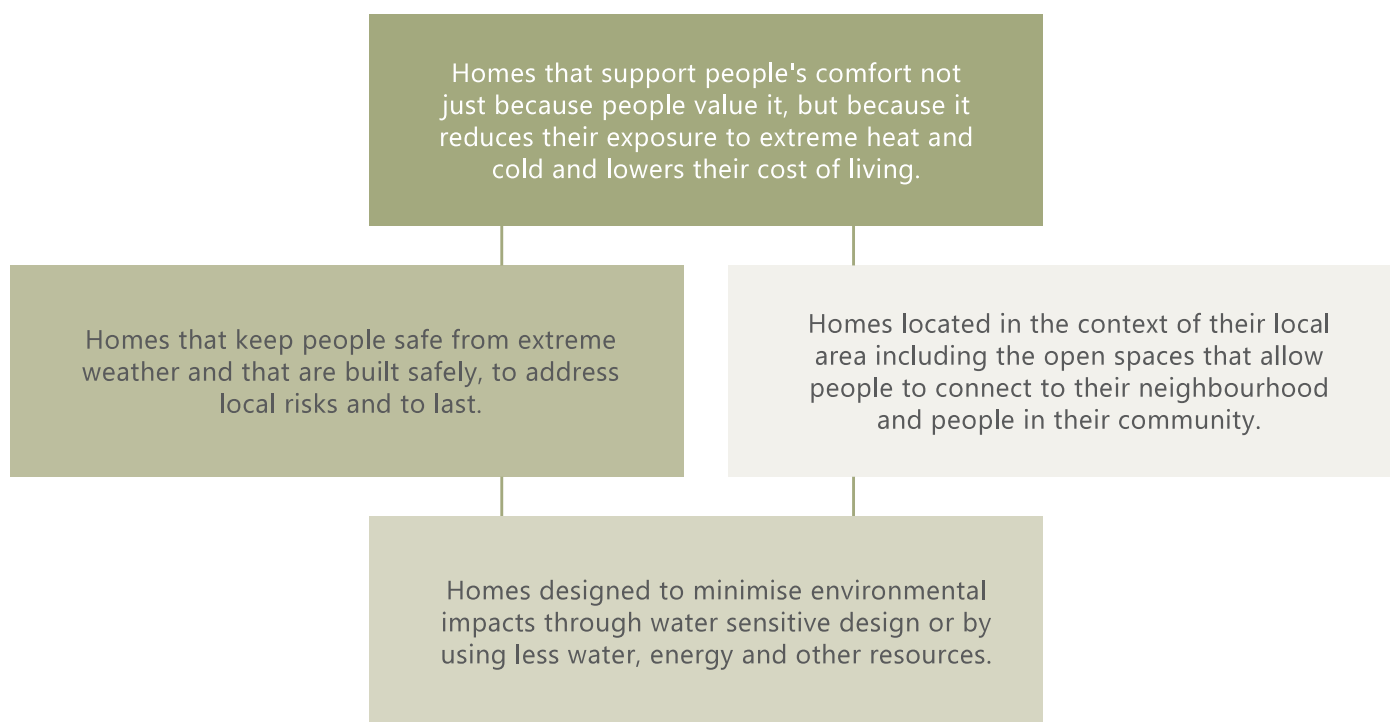
Resilient housing is housing that is able to stand the test of time, whilst its occupants experience comfort, safety, connections to their neighbourhood, and to have a reduced impact on the natural environment.<sup>1</sup>

Australia's climate has warmed (on average) by 1.44 degrees Celsius since 1910, necessitating an urgency

for housing to meet this challenge.<sup>2</sup> Inland urban areas, in particular will face an increasing number of days per year with maximum temperatures over 35 degrees Celsius.<sup>3</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>4</sup>



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

clearly identifies areas that are at risk in extreme circumstances, reflecting on current and future weather patterns. Thus, housing needs to be designed and located in a way that is resilient to potential new risks posed by changing weather patterns

1 <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>)

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

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

4 <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>)

# Resilience

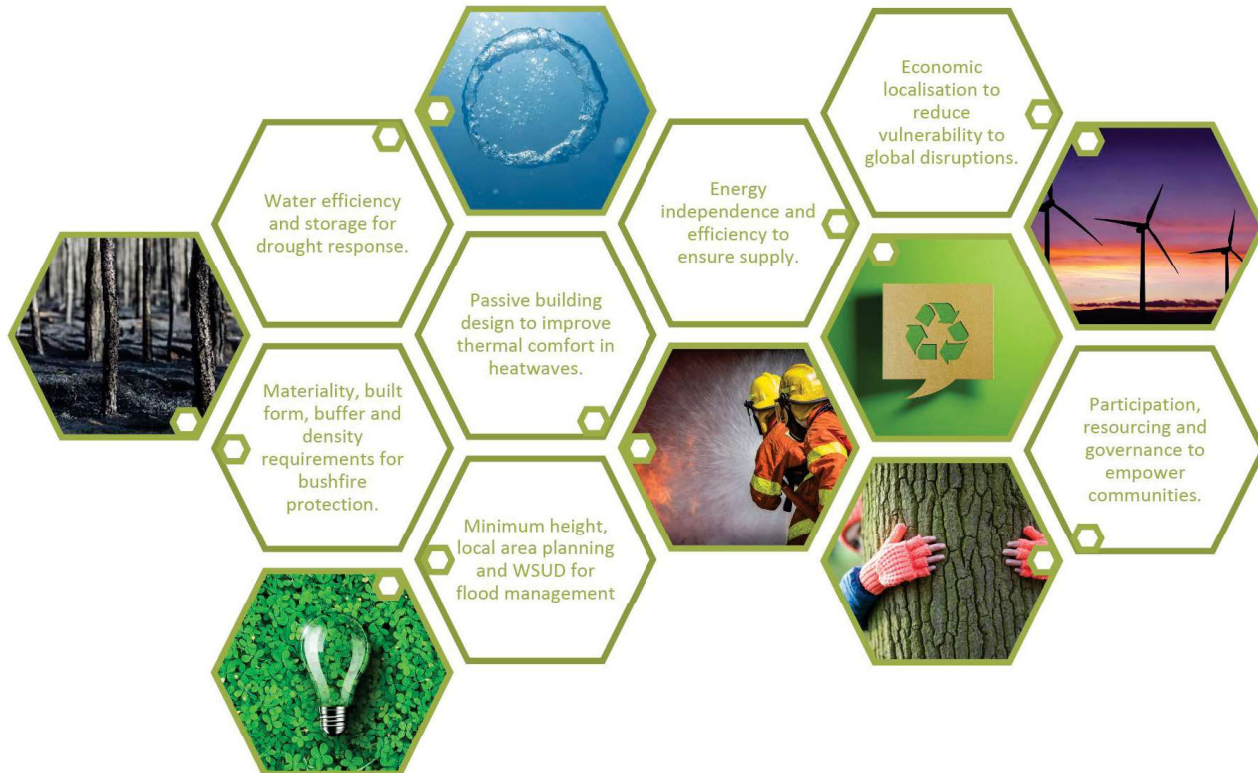
LHS Mechanisms: 1

Objectives: 1, 3, 4, 6 and 8

## Strategy 5: Introduce measures to promote design resilience

Sustainability was found to be a key community issue for residential development, including biodiversity loss, heat island effects and solar exposure. Figure 17 defines what design resilience looks like across the urban scale.

Figure 17: Proportion of rented dwellings experiencing rental stress



Education, promotion of green building techniques, green infrastructure and water sensitive design/ soft engineering and understanding locally relevant costs and benefits may also increase community and industry-led responses. Council will continue to ensure relevant State Policies such as Planning for Bushfire Protection and Flooding in Land Use Planning Guidelines are considered in the provision of housing to ensure appropriate evacuation procedures are adhered to.

In alignment with the directions of the Sustainability SEPP to improve sustainability and resilience, and reaching net zero targets for residential development housing design should:

- Adopt BASIX sustainability targets and include a new materials index to assess the embodied energy of materials.
- Consider historic work on heat island mapping and urban greening, through the Central Coast Greener Places Strategy that fosters ecological resilience in future development.
- Make places more resilient to changing climate whilst improving amenity and liveability, by incorporating green infrastructure, making our neighbourhoods more walkable, and identifying ways to reduce emissions.

### Action 5.1: Align Councils planning framework to adopt any changes in hazard reduction and resilience planning as per best practice in regards to climate change.



## Section 03:

# The Evidence

## Section 3: The Evidence

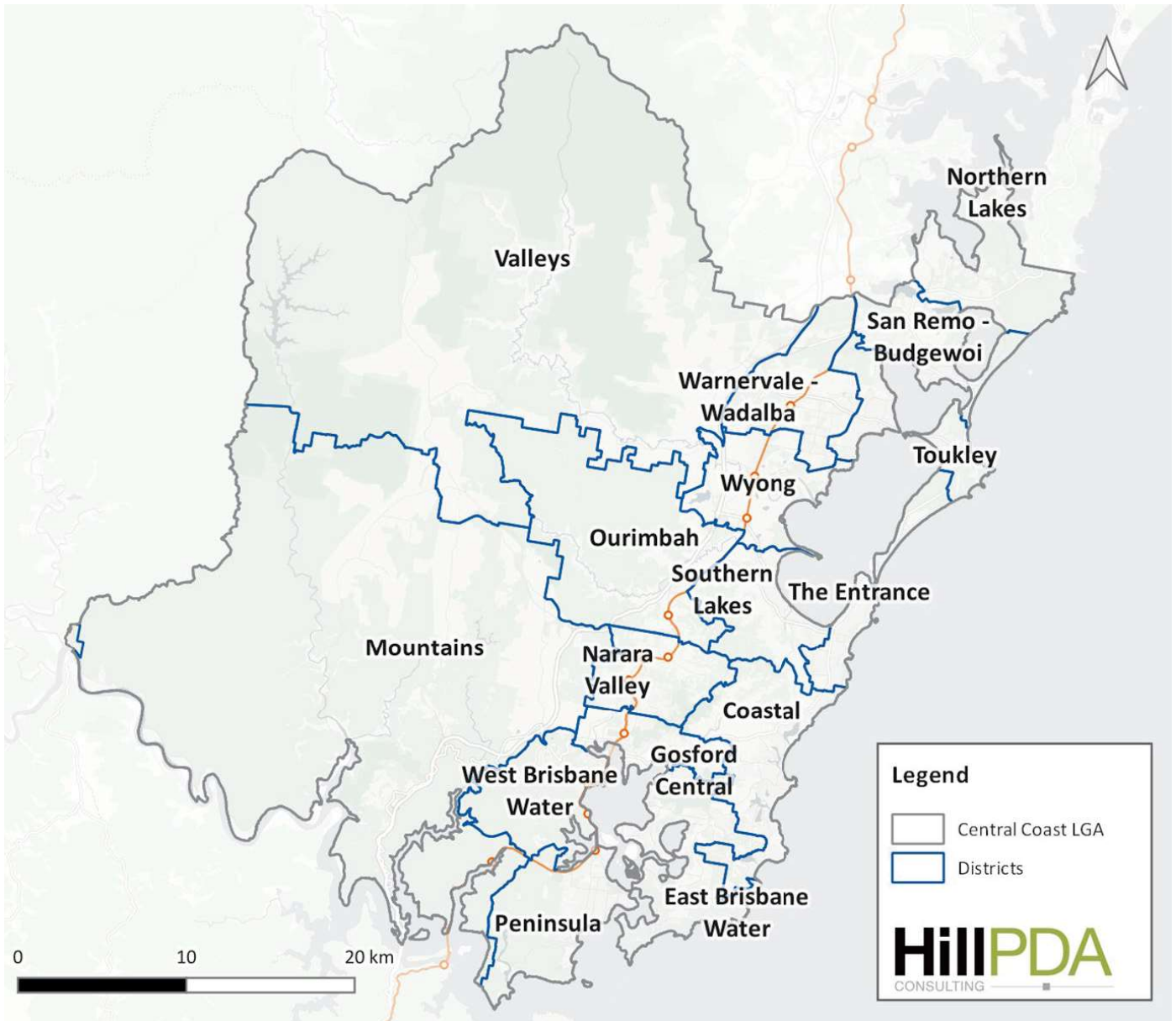
This chapter considers the demography and housing needs of the Central Coast LGA. This chapter was prepared as part of the Existing Conditions Report in 2021 and has been updated with data collected at the 2021 Census.

Please note that the LHS was prepared prior to the exhibition and introduction of the reforms proposed by the NSW Government in Explanation of Intended Effect:

Changes to create low and mid-rise housing and, as such, not included in capacity modelling or planning controls reviewed in this chapter.

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 5: Social planning districts (SPDs)



## The Evidence

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

Table 4: SPDs and constituent suburbs

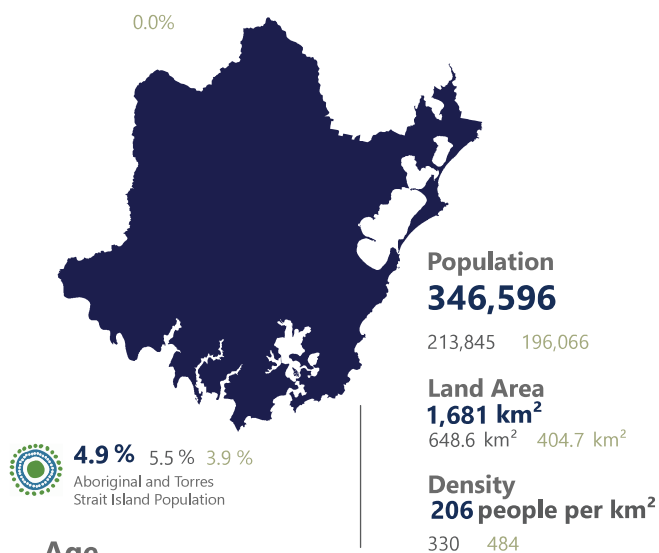
District	Constituent suburbs
<b>Coastal</b>	Avoca Beach, Copacabana, Erina Heights, Forresters Beach, Holgate, Macmasters Beach, Matcham, North Avoca, Picketts Valley, Terrigal and Wamberal
<b>East Brisbane Water</b>	Bensville, Bouddi, Box Head, Daleys Point, Davistown, Empire Bay, Green Point, Hardys 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 Tumbi Umbi
<b>The Entrance</b>	Bateau Bay, Blue Bay, Long Jetty, Magenta, Shelly Beach, The Entrance, The Entrance North and Toowoong Bay
<b>Toukley</b>	Canton Beach, Norah Head, Noraville 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

# 3.1 Demographic Overview

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 following graphics provides a summary of the demographic overview on the Central Coast.

## Demographics Profile (2021) Central Coast (C) (NSW) (LGA 11650)

Figure 6 Central Coast Demographic Overview



### Age

#### Service Age Groups

<b>Age 0 - 4</b> 5.6% 6.0% 7.4%	<b>Age 5 - 11</b> 8.6% 8.7% 9.8%	<b>Age 12 - 17</b> 7.4% 7.4% 7.8%	<b>Age 18 - 24</b> 7.6% 7.9% 9.9%
<b>Age 25 - 34</b> 11.0% 10.8% 15.5%	<b>Age 35 - 49</b> 21.5% 18.6% 20.5%	<b>Age 50 - 59</b> 18.3% 13.4% 12.3%	<b>Age 60 - 69</b> 12.4% 12.3% 9.7%
<b>Age 70 - 84</b> 13.2% 11.7% 6.0%	<b>Age 85 +</b> 3.0% 3.1% 1.2%	<b>Median Age</b> <b>43</b> 42 34	

#### In Need of Assistance

<b>Age 0 - 5</b> 1.8% 3.1% 3.0%	<b>Age 5 - 9</b> 6.3% 4.3% 3.7%	<b>Age 10 - 19</b> 5.6% 2.6% 2.0%	<b>Age 20 - 59</b> 3.5% 2.5% 1.9%
<b>Age 60 - 64</b> 6.7% 3.4% 3.2%	<b>Age 65 - 69</b> 8.1% 5.3% 4.4%	<b>Age 70 - 74</b> 10.2% 8.0% 8.4%	<b>Age 75 - 79</b> 15.2% 12.2% 16.3%
<b>Age 80 - 84</b> 23.7% 29.6% 39.4%	<b>Age 85 +</b> 42.3% 55.9% 69.8%		

#### Place of Birth



<b>Australia</b> 79.0% 91.8% 82.1%
<b>Other</b> 16.1% 8.2% 17.9%

#### Migration (2016-21)

<b>Overseas</b> 1.9% 4.1% 7.9%	<b>Within Australia</b> 35.5% 5.3% 3.6%
--------------------------------------	---

\*By Place of Enumeration

### Workforce



<b>Unemployment Rate %</b> 4.7% 6.9% 5.9%	<b>Labour Force Participation</b> 55.7% 56.8% 65.0%
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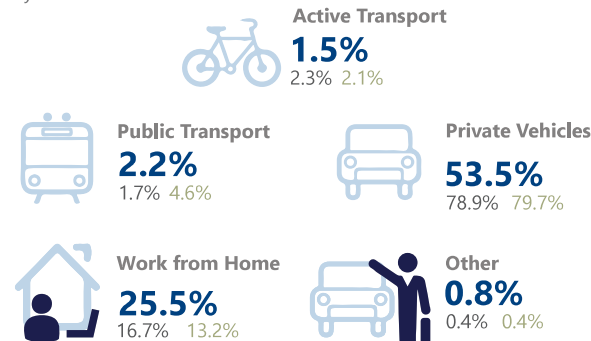
### Education



<b>Bachelor Degree or higher</b> 17.9% 11.3% 9.5%	<b>Diploma or Advanced Diploma</b> 9.8% 34.6% 31.5%
<b>Vocational Certificate</b> 24.9% 38.1% 42.6%	<b>Year 12 (highest)</b> 45.6% 50.2% 44.9%

### Method of Travel to Work

\*By Place of Work



### Location of work

<b>Live and work in the area</b> 70.1% 11.3% 9.5%	<b>Live in the area, but work outside</b> 24.1% 34.6% 31.5%	<b>No fixed place of work</b> 5.8% 38.1%
---	---	--

### SEIFA



<b>Index of Relative Socio-Economic Disadvantage (2016)</b> 60th % 66th% 68th%	<b>Rank within Australia by LGA (2016)</b> 324 /544 356 370
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# 3.1 Demographic Overview

## 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%

## 3.1 Demographic Overview

### Analysis of demography on the Central Coast as relevant to planning for additional housing in the Central Coast LGA identifies the following:

- Between 2006 and 2021, Central Coast LGA's population has increased by roughly 3,248 people per year. Forecast.id estimate that the population will continue to grow, reaching approximately 415,355 by 2036. This change represents an increase of 66,980 residents from 2021, an overall increase of 19.23 per cent and an average annual growth rate of 0.88 per cent. While DPHI projections are more conservative, projecting the population will reach 389,916 people by 2041. The DPHI population projections assume an average annual growth rate of 0.59 per cent over the next 20 years until 2041.
- The projected population growth demonstrates an immediate need to plan for more housing to accommodate the growing population. This trend is expected to continue with between 43,321 and 68,759 more people projected to live in the LGA by 2036.
- 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) and the young workforce (25-34 years). Net migration has been highest for parents and home builders (35-49 years), primary schoolers 5-11 years), 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 LSPS.
- The population is generally less affluent than many other parts of Greater Sydney. 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 highlights a need 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, with 28.6% per cent of the population aged 60 or older.

## 3.2 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 section provides insight into various indicators that will influence housing demand.

### 3.2.1 Household Type & Size

In 2021 there were 138,173 households living in the Central Coast LGA, up 8.7 per cent since 2016. There was an average of 2.5 persons per household on the Central Coast LGA in 2021, most households were couples with children (27.1 per cent), lone person households (26 per cent) and couples without children (25.8 per cent). The most significant<sup>5</sup> changes in household type from 2016 to 2021 were:

- Lone person households were the most rapidly growing group (11 per cent growth from 2016-21). Gosford Central recorded the highest proportion of lone person households (36.1 per cent), followed by Toukley (33.8 per cent), The Peninsula (32.1 per cent) and The Entrance (31.8 per cent).
- Couple families with no children were the second fastest growing household type in 2021, increasing by 3,584 families or 10 per cent between 2016 and 2021 in Central Coast. They were most common in the Valleys District (32 per cent), Northern Lakes District (31.4 per cent) and East Brisbane Water District (29.2 per cent).

- Couples with children were the most common household type, with significant concentrations in the Warnervale – Wadalba (40.7 per cent), Valleys (40.4 per cent) and West Brisbane Water (35.8 per cent) districts. They were least common in Gosford Central District, making up 18.9 per cent of all households.
- The third fastest growing household type was one parent families, which reported an increase of 3,824 families over the period (11 per cent increase).

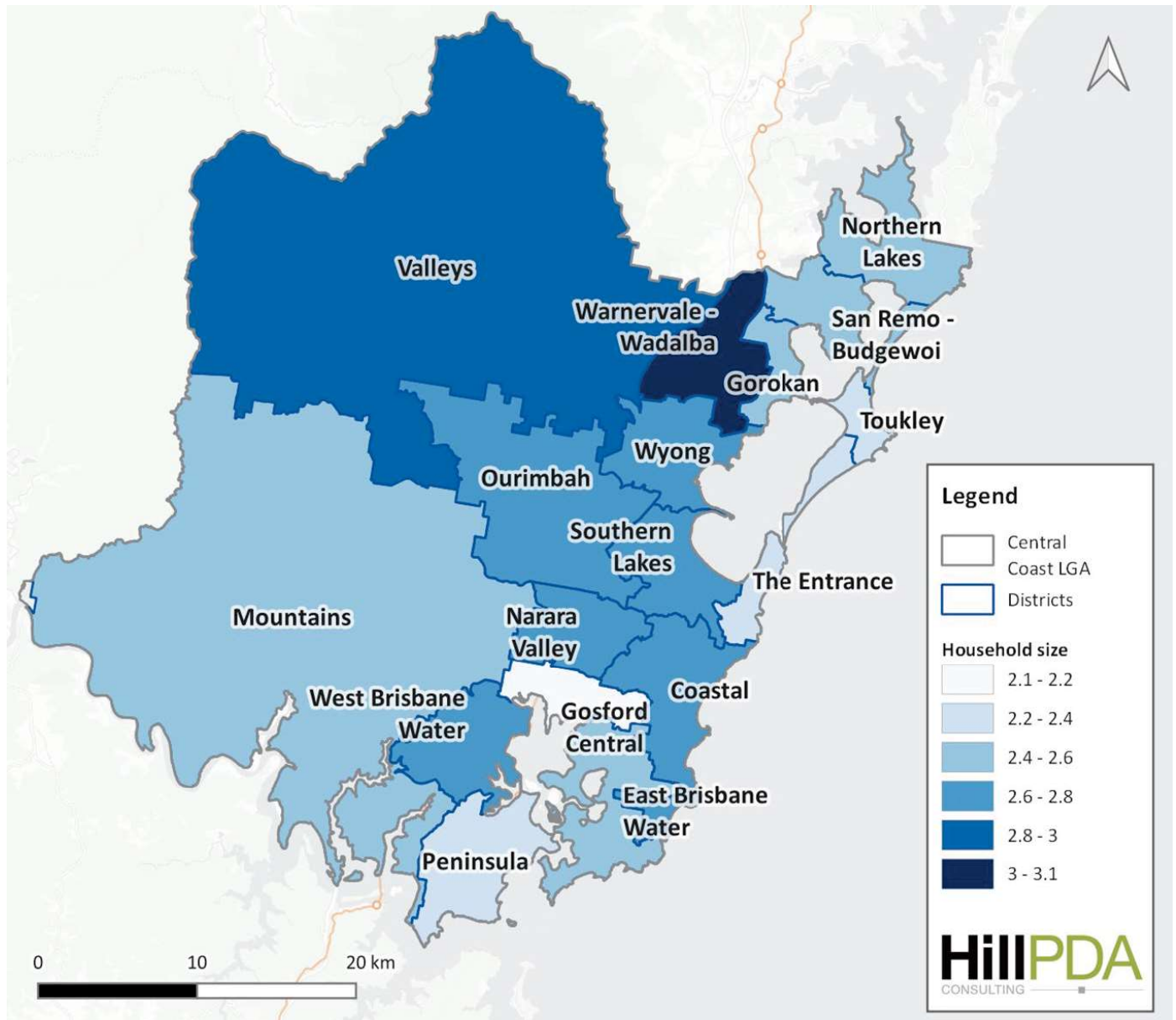
Within Central Coast LGA, there was significant disparity in average household size, mapped below in Figure 7, with the smallest average sizes located in districts with higher volumes of apartments and smaller dwelling structures. The largest average household size was recorded in the Valleys and Warnervale-Wadalba districts, recording average household sizes of 3.06 and 2.99 respectively.



<sup>5</sup> Excludes "visitor only" households, which make up 1 per cent of households in the LGA in 2021. Due to the small number, significant swings could be statistically anomalous.

**Figure 7: Average household size by district**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



### 3.2.2 Household Income

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 5 and is mapped by SPD in Figure 8 below.

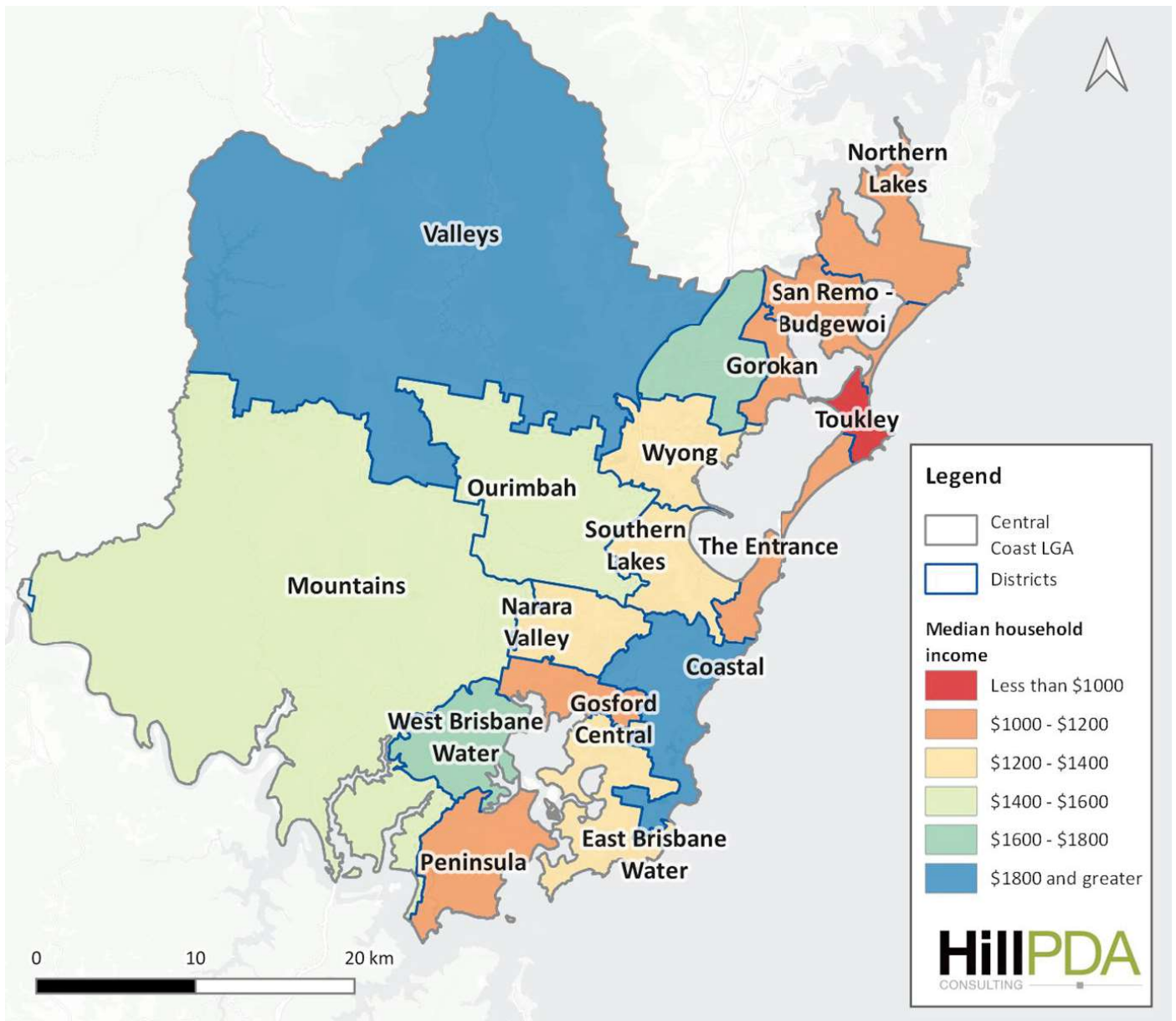
**Table 5: Income trends within Central Coast LGA**

Area	Median Personal Weekly Income 2011	Median Personal Weekly Income 2016	Median Personal Weekly Income 2021	Percentage of households with Low Income 2021 (<\$800)	Percentage of households with Moderate Income 2021	Percentage of households with High Income 2021 (>\$800)
CC LGA	\$502	\$600	\$727	25.5%	49.4%	18.8%

Source: ABS (2021), Australian Census of Population and Housing. Accessed via FACS Housing Kit Table E1.

**Figure 8: Median household income by SPD**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



**Districts with lowest median weekly household incomes:**

- Toukley (\$954)
- Gorokan (\$1,024)
- The Peninsula (\$1,049)

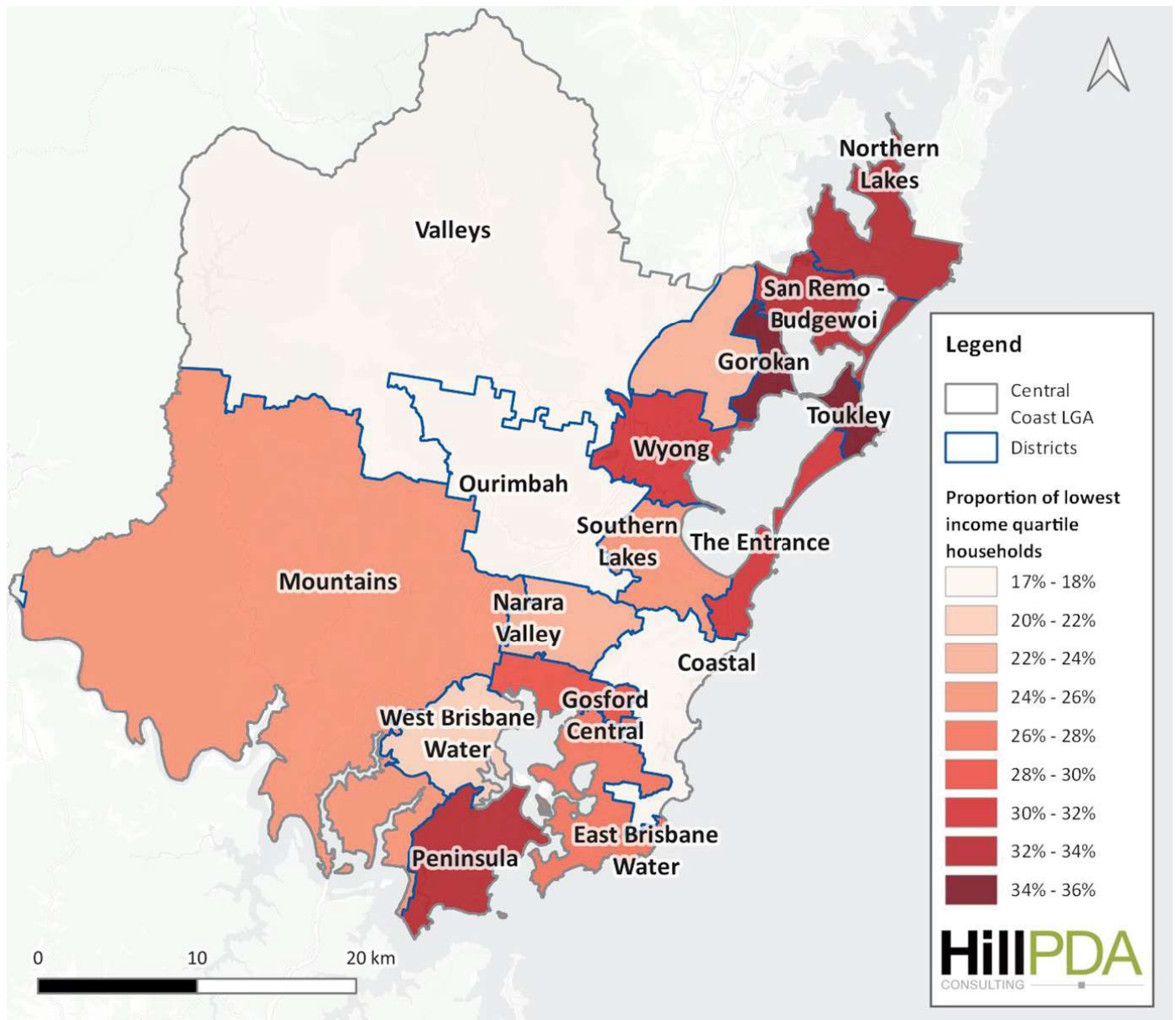
**Districts with highest median weekly household incomes:**

- The Valleys (\$1,889)
- Coastal (\$1,838)
- Warnervale (\$1,697).

At the 2021 Census, the median household income for the Central Coast LGA was \$1,534, compared to \$2,099 for Greater Sydney. The proportion of households falling within the lowest income quartile are mapped to each district below. Equalised income data has been used to account for the earning capacity of each household (equalised data accounts for earning differences arising from household size).

**Figure 9: Proportion of households in lowest income quartile by SPD**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



**Districts with highest proportion of lowest income quartiles:**

- Toukley (35.5 per cent)
- Gorokan (34.8 per cent)
- Northern Lakes (33.3 per cent)
- San Remo – Budgewoi (33.2 per cent).

**Districts with lowest proportion of lowest income quartiles:**

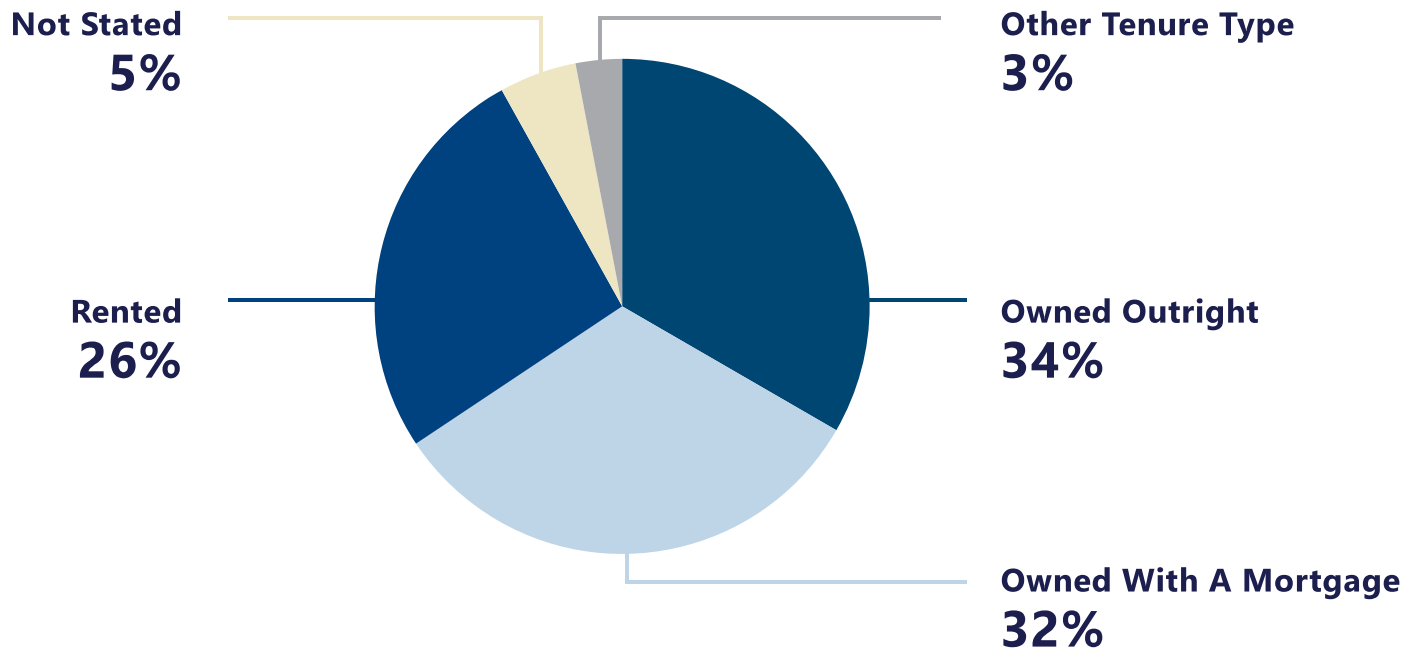
- Coastal (30 per cent)
- The Valleys (27.8 per cent)
- West Brisbane Water (22.3 per cent)

### 3.2.3 Tenure

In Central Coast LGA, at the 2021 Census, 66 per cent of households were purchasing or fully owned their home. Approximately 26 per cent of dwellings were rented, either privately or from government or community housing providers. Tenure in Central Coast LGA is shown in Figure 10 below.

**Figure 10: Tenure type in Central Coast LGA**

*Source: ABS (2021), Australian Census of Population and Housing. Accessed via ABS Data by Region Summary.*

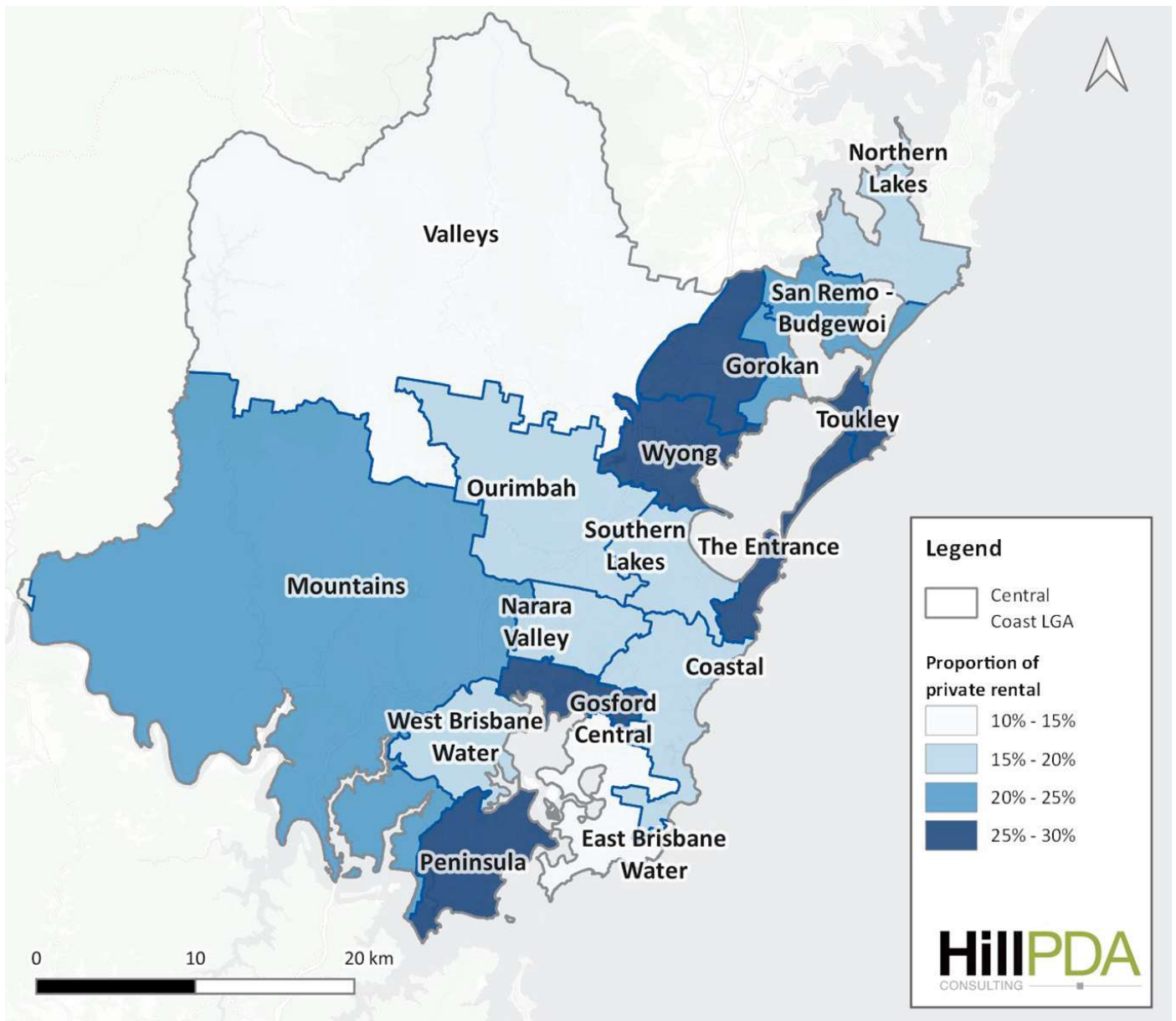


All tenure types increased during the period between 2016 and 2021. The only tenure types to decrease in terms of overall share or volume of dwellings were rental social housing and outright ownership, both declining by 0.1 per cent. Reduction in households living in social housing suggests a reduction in availability or delays in transitioning social housing dwellings to new occupants.

The distribution of private rental dwellings is mapped below in Figure 11. The SPDs with the most significant proportions of rental dwellings were Gosford Central (32.8 per cent), Peninsula (29.5 per cent), Warnervale (28.5 per cent) and Toukley (28.4 per cent). The districts with the lowest proportion of private rental households were Valleys (10 per cent) and East Brisbane Water (12.9 per cent).

**Figure 11: Private rental as proportion of total dwellings by SPD**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.

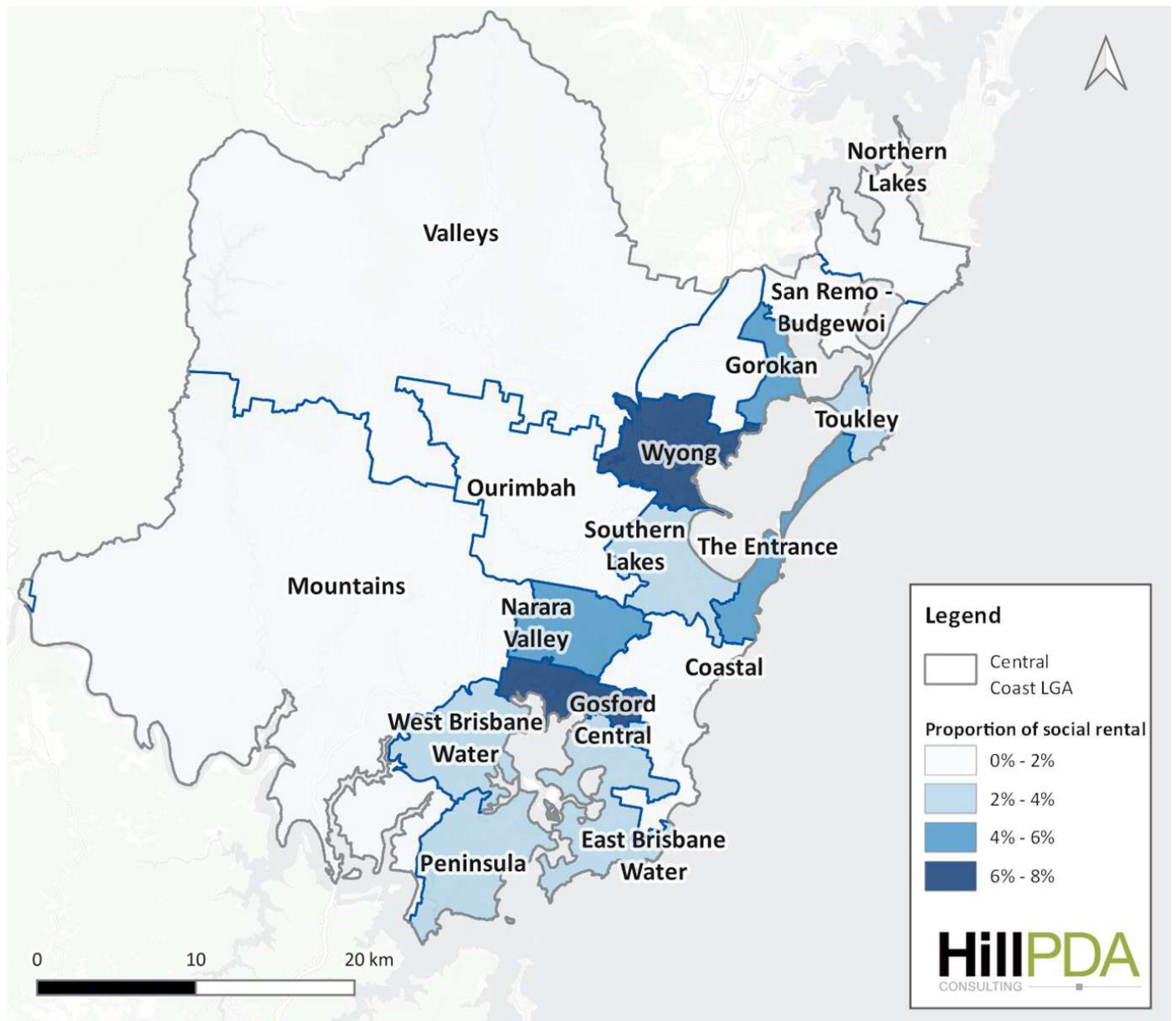


The proportion of social rental housing within each SPD is mapped below in Figure 12. At the 2021 Census, Wyong district had the highest proportion of social housing (6.5 per cent), followed by Gosford Central (6.1 per cent), Narara (5.5 per cent) and The Entrance (5.2 per cent). Districts to the far west and north of the LGA (including more recent release areas), as well as the Coastal and Northern Lakes districts included 1 per cent or fewer overall dwellings as social housing.



**Figure 12: Social rental housing as a proportion of all dwellings**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



### 3.2.4 Housing Costs

Monthly mortgage and weekly rental payments are shown below in Table 6: Comparative monthly mortgage and weekly rental repayments.

**Table 6: Comparative monthly mortgage and weekly rental repayments**

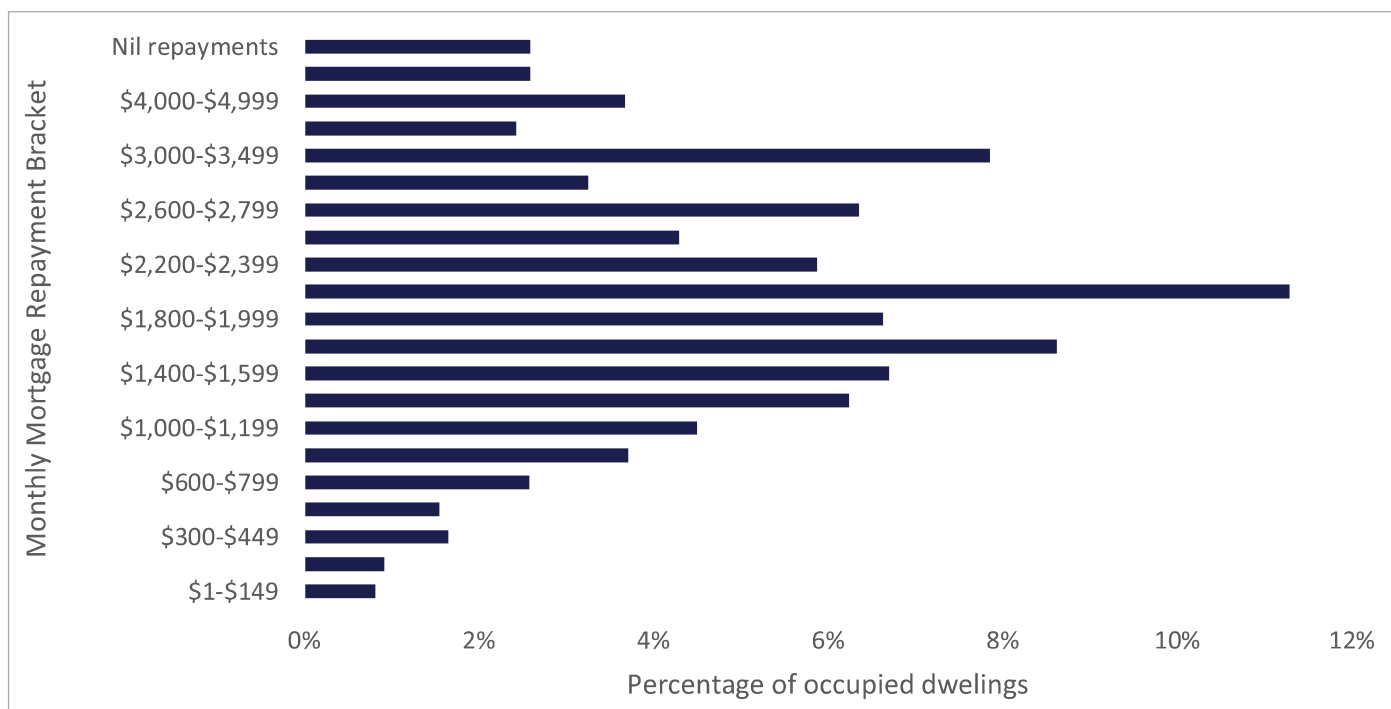
Source: ABS (2021), Australian Census of Population and Housing. Accessed via Census QuickStats.

Median	Central Coast	Greater Sydney
<b>Monthly mortgage repayments</b>	\$2,000	\$2,427
<b>Weekly rent</b>	\$400	\$470

The breakdown of repayments is explored further below. Figure 13 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 13: Proportion of dwellings by mortgage repayment bracket (monthly)**

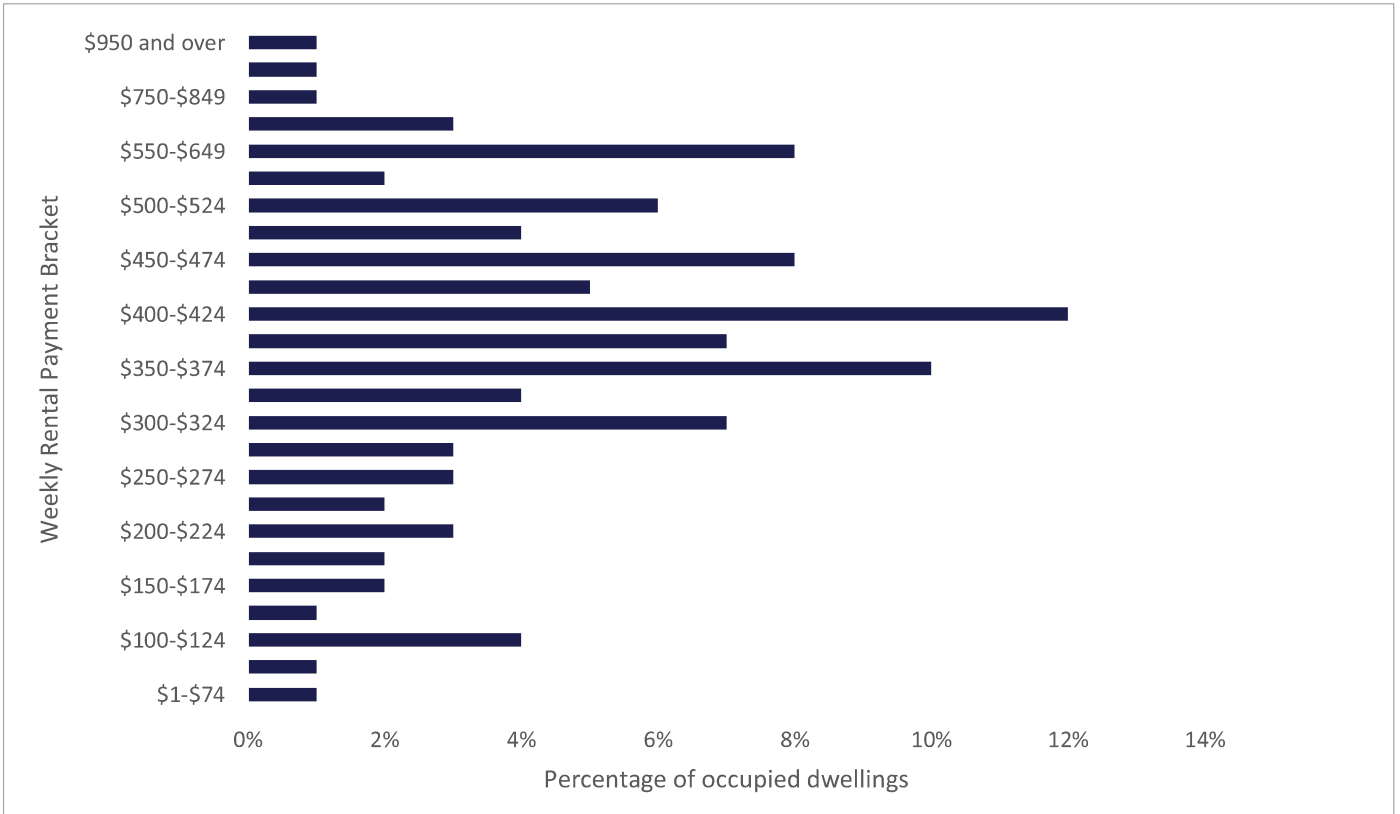
Source: ABS (2021), Australian Census of Population and Housing. Accessed via TableBuilder.



Again, there was significant spread in rental repayments, as shown in Figure 14. 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 equalised household income.

**Figure 14: Proportion of dwellings by rental payment bracket (weekly)**

Source: ABS (2021), Australian Census of Population and Housing. Accessed via TableBuilder.



### 3.2.5 Housing Affordability & Social Housing

Housing affordability is a distinct concept referring to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes<sup>6</sup>. Housing affordability is discussed across the following key themes that influence housing demand:



#### Affordability

Although the Central Coast has historically been an affordable area, emerging factors have seen this decline, with higher rates of housing stress and higher rates of growth of primary homelessness and those who are marginally housed (as discussed within the Central Coast Affordable and Alternative Housing Strategy (CCA&AHS)). This provides challenges in the local housing market.

Housing on the Central Coast remains at a lower price point than the Greater Sydney average, though incomes are also commensurately much lower than average Greater Sydney incomes largely due to the high rate of older people on pensions and benefits, the high concentration of very low income renters, the influx of lower income households from Sydney seeking affordable housing and improved lifestyle, and higher levels of overall social disadvantage, particularly in the former Wyong LGA (CCA&AHS).

In NSW, affordable housing is defined by the Housing SEPP (2021) as being housing for very low-income households, low-income households or moderate-income households, defined within the SEPP as:

- Households that have a gross income within the following ranges of percentages of the median household income for Greater Sydney or the Rest of NSW:
  - Very low-income household – less than 50%
  - Low-income household – 50-less than 80%
  - Moderate-income household – 80-120%

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.

The maximum affordable rent for dwellings in Greater Sydney (which includes the Central Coast) is calculated to about \$748 per week (30 per cent of the weekly gross income for moderate income households).

According to data available from NSW DCJ within the FACS Housing Kit, approximately 48,793 households in the Central Coast LGA were on very low to moderate incomes, of whom 24,311 (50 per cent) were renters and 24,482 (50 per cent) were purchasers.

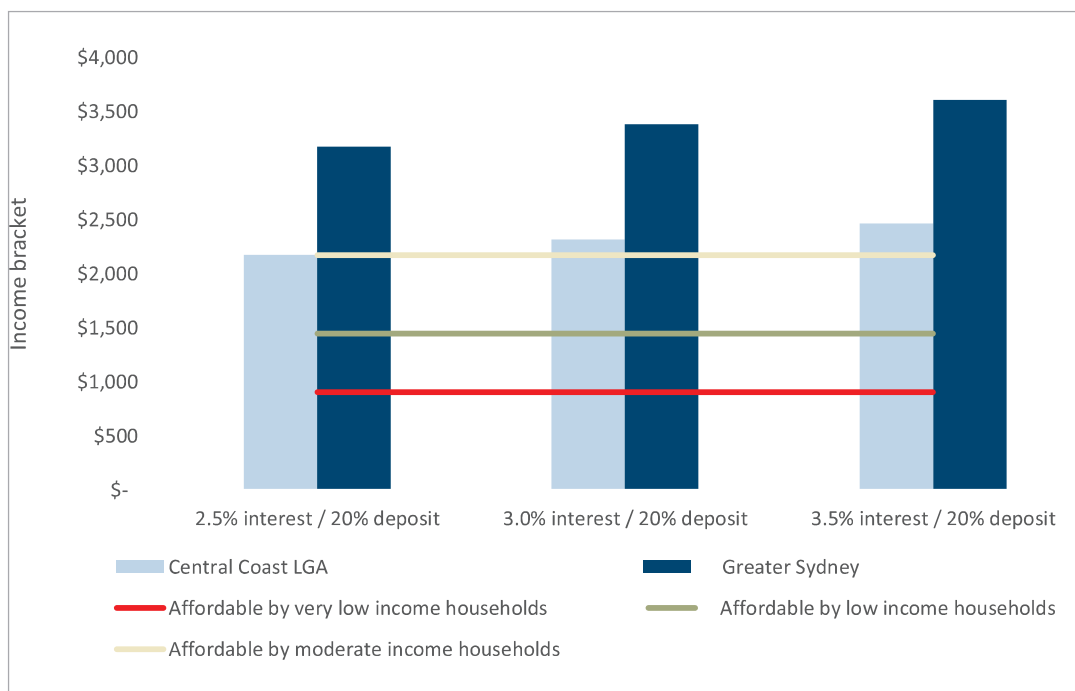
An analysis of the affordability of houses for purchase for residents living within the Central Coast LGA, based on sales prices, is presented in Figure 15. Greater Sydney has been provided as a comparator, (noting the housing income brackets shown are for households on the Central Coast (hence the medians are lower). 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.

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. Thus demonstrating that the local housing market is at a price point that is only available to those on a moderate income household and above and therefore out of reach for approximately 35% of our households.

<sup>6</sup> AIHW (2023), *Housing affordability*. [<https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>]

**Figure 15: Housing affordability by mortgage repayment band and income bracket**

Source: Repayment data sourced from RP Data (2021)



In this context, there was a 35% increase in homelessness in the Central Coast from 2011 to 2016, with around 6,000 people who are homeless or marginally housed in the LGA (CCA&AHS). Although most are in severely overcrowded dwellings or in unsuitable or unstable accommodation, ‘rough sleepers’ increased at double the Greater Sydney rate and people who were marginally housed grew at more than twice the metropolitan rate.

The constrained supply of diverse housing options, of private rental and social housing is having a significant impact upon housing affordability in the context of a rapidly aging population, increasing demand from the Sydney market and an increase in long-term rental among families and older people who can no longer afford home purchase (CCA&AHS). Action item 1.1 therefore becomes particularly critical to easing the critical nature of supply in this market.

## 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 to enable a clear understanding how housing stress contributes to demand.

### *Mortgage stress*

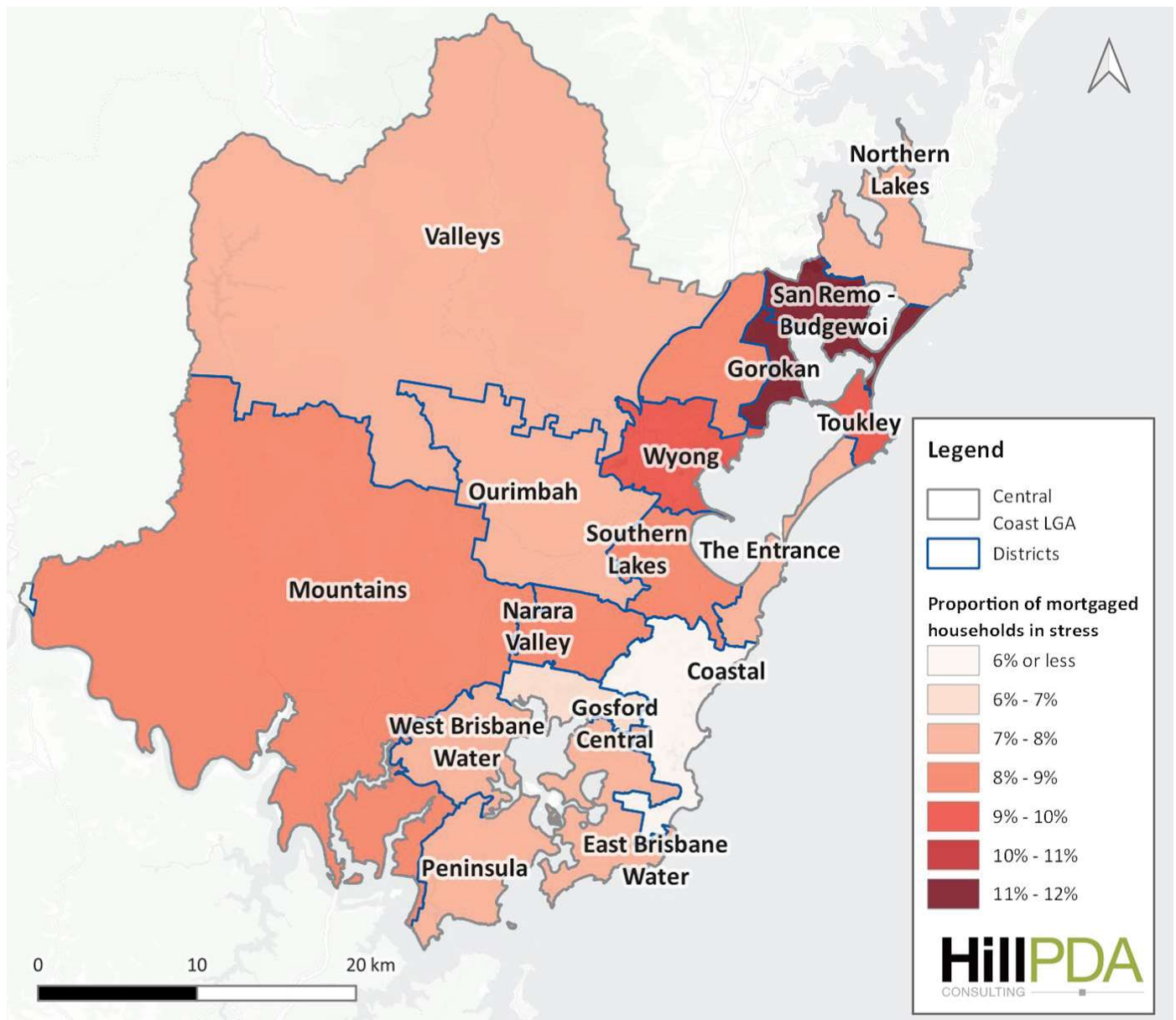
Data available from the NSW DCJ indicates that, at the time of the 2021 Census, 26.5 per cent of very low, low and moderate income purchase households in the Central Coast LGA were experiencing mortgage stress. Amongst renters, the proportion was higher, with 57 per cent of very low, low and moderate income rental household experiencing rental stress.

Figure 16, below, maps the proportion of dwellings experiencing mortgage stress at the 2021 Census by SPD. Key findings indicate;

- Mortgage stress has increased across the LGA
- Mountains District had the highest proportion of households in mortgage stress, with 22.7 per cent and is a dramatic change between the 2016 and 2021 Census.
- This was followed by San Remo – Budgewoi with 17.1 per cent.
- Generally lower levels of stress throughout the Coastal, West Brisbane Water and East Brisbane Water districts was experienced.

**Figure 16: Proportion of mortgaged dwellings experiencing mortgage stress by SPD**

Source: ABS (2021), 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.

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: \$311 per week
- Low income: \$499 per week
- Moderate income: \$748 per week.

Review of weekly rent statistics for the June 2023 (Source DCJ, 2023, refer to Appendix B for additional statistical information) identifies the following trends:

- Most detached houses do not place moderate income families in stress.
- 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 23.8 per cent of new bonds lodged over the quarter to June 2023 and 2.0 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 5.6 per cent of new bonds lodged over the quarter and 4.9 per cent overall. This indicates a need for this type of accommodation

within the LGA and the evidence suggests that poor delivery exists for this housing product.

- 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. With greater housing supply in this market this will influence affordability and again meet the need for this housing product within the housing market.

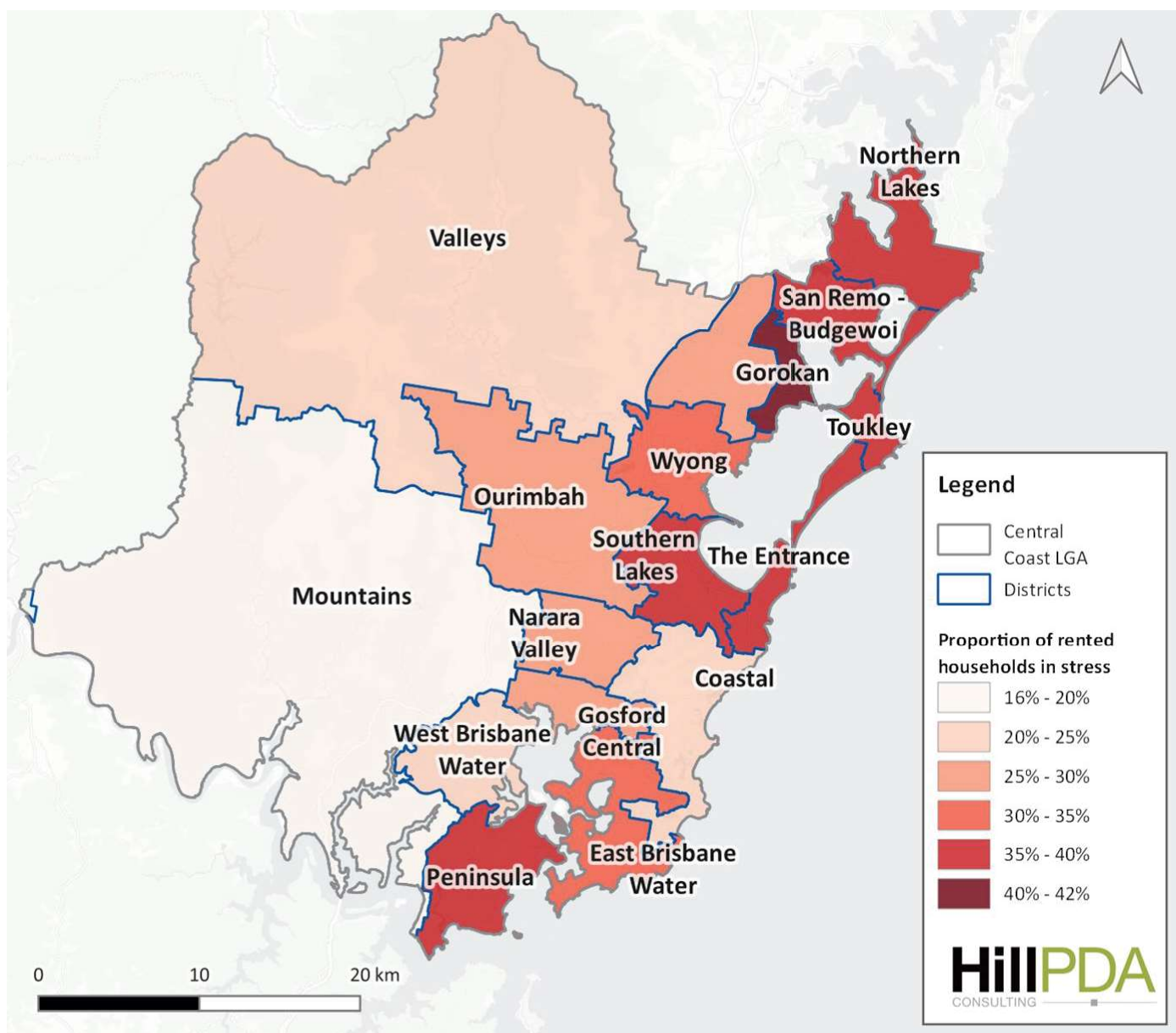
While it was noted above that a greater proportion of single bedroom apartments and houses were being rented at a price within rental stress tolerance of very low income households, single bedroom dwellings overall are not a significant proportion of the rental market and make up an even smaller proportion 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. Where greater diversity is delivered in the housing market (between 1 and 2 bedroom households) this may lessen the need for three bedroom dwellings in rental stress.

The data available (see Appendix B) 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 17, below, maps the proportion of rented dwellings experiencing rental stress by SPD at the 2021 Census. There were significant concentrations of rental stress throughout the more urbanised areas of the LGA. In 2021, the Toukley and Peninsula districts recorded the highest proportion, with 47.3 per cent of rental households in stress. The Entrance and Gorokan similarly recorded high levels of rental stress, 46.5 per cent and 46.2 per cent respectively. These were above the Central Coast LGA average of 42.0 per cent.

**Figure 17: Proportion of rented dwellings experiencing rental stress**

Source: ABS (2021), Australian Census of Population and Housing. Data 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 and contributes to the demand for housing delivery.



## Social Housing

Social housing is affordable rental housing for people on low incomes and is comprised of public, community, and Aboriginal housing. Public housing is managed by DCJ, while community housing is managed by a variety of non-governmental organisations. Aboriginal housing is for Aboriginal people specifically and is managed by the Aboriginal Housing Office (AHO) or Aboriginal community housing providers.

In June 2023, there were 3,652 public housing dwellings on the Central Coast and a further 1,858 community housing dwellings, 72 AHO dwellings and 93 Aboriginal Community Housing dwellings. In keeping with emerging patterns across the LGA, social housing drives demand for greater supply of dwellings > 1 bedroom and < 3 bedroom in dwelling size. Public housing supply was largely single bedroom/studio apartments with larger dwellings being freestanding houses (defined in DCJ data as “cottages”).<sup>7</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. Of the 72 AHO dwellings on the Central Coast, 65 per cent had 3 bedrooms, and around 35 per cent had four or more bedrooms. Three bedroom dwellings were also the dominant dwelling type for properties managed by Aboriginal Community Housing, with 48 per cent containing 3 bedrooms and 38 per cent with four or more rooms.

Section 3.2.3 noted that the volume of rented social housing as a tenure type declined across the Central Coast LGA between the 2016 and 2021 Census.

In June 2022, there were 3,119 social housing applications for the two Central Coast housing allocation zones (1,333 in Gosford and 1,786 in Wyong). Of these, 272 were classified as priority applications (53 in Gosford and 129 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 18 identifies the spectrum of wait times across all housing sizes in the applicable allocation zones.

**Figure 18: Indicative wait times for social housing in Gosford and Wyong allocation zones**

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

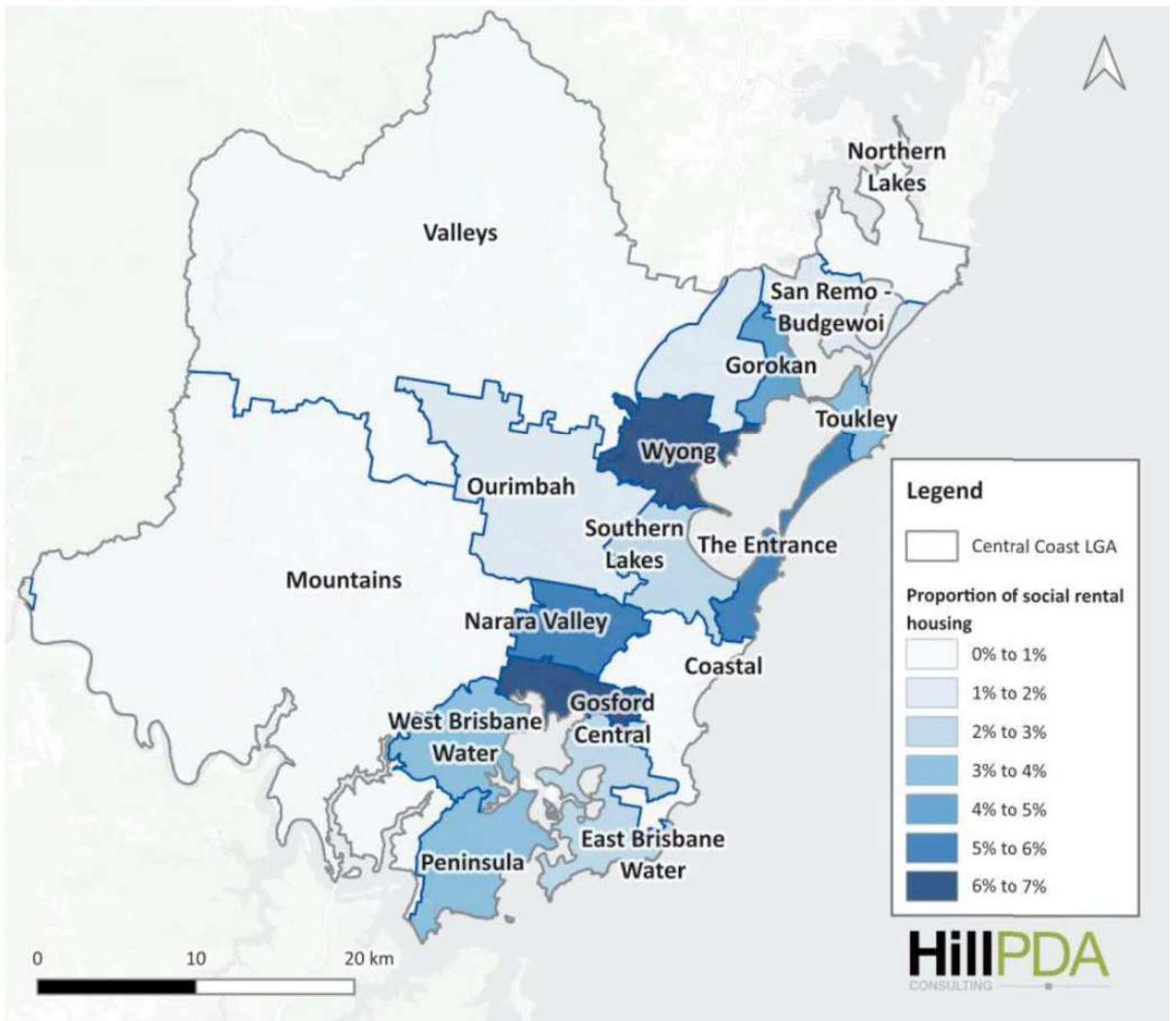
Dwelling type	NN19 Gosford	NN20 Wyong
Studio/1-bedroom	10+ years	5-10 years
2-bedroom	5-10 years	10+ years
3-bedroom	10+ years	10+ years
4-bedroom+	10+ years	10+ years

The proportion of social rental housing within each SPD is mapped below and indicates a higher concentration in areas of Wyong and Gosford Central districts. This is likely attributed to the proximity to public transport and infrastructure services (hospitals, child care, schooling and support services) and the availability of high-density development.

<sup>7</sup> DCJ (2023), Metadata for Social housing residential dwellings in NSW.

**Figure 19: Social rental housing as a proportion of all dwellings**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



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.

### 3.3 Housing Supply

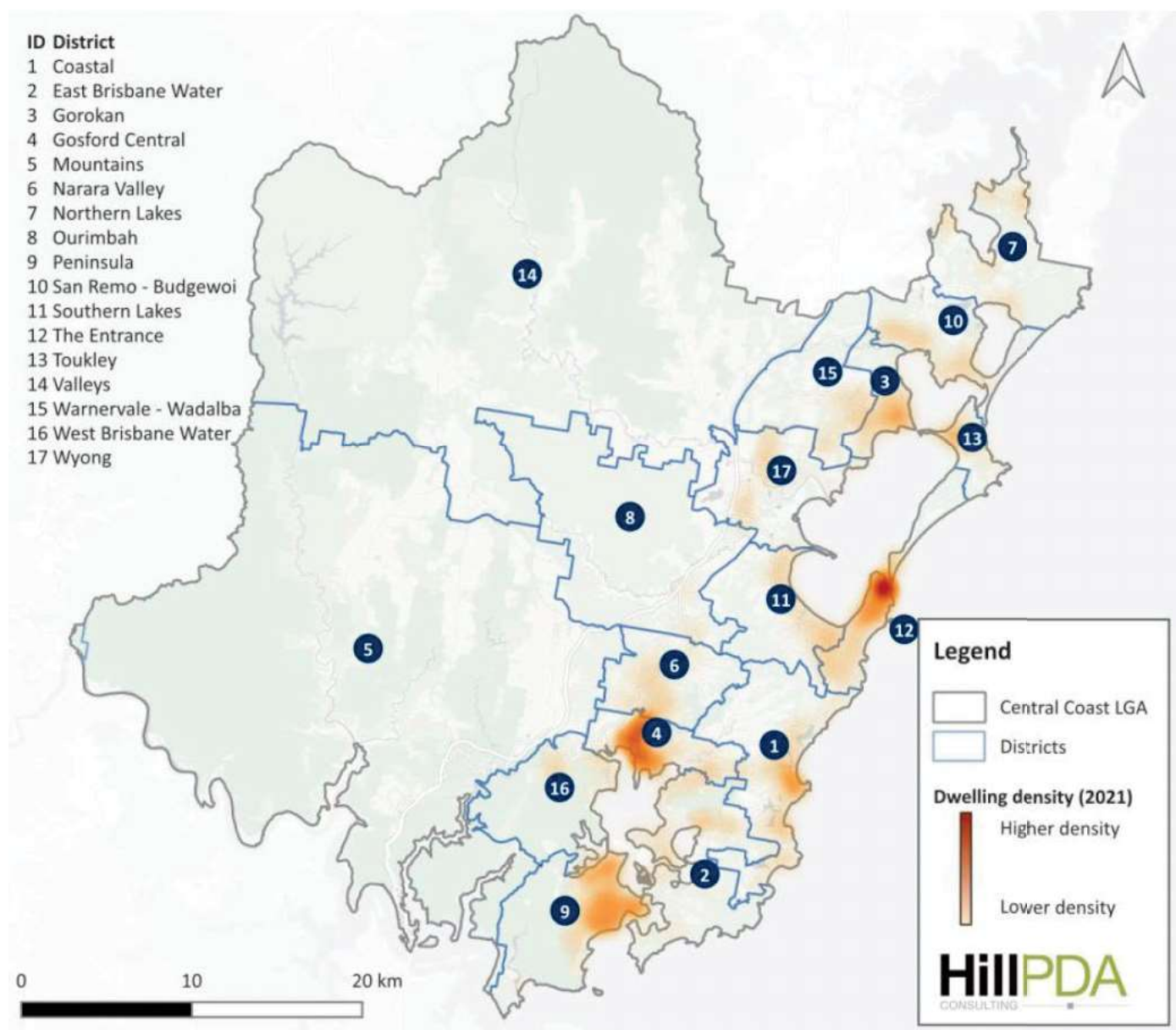
Housing supply is discussed across factors including dwelling density, type, size, suitability, vacancy and delivery. This section provides insight into the pattern of supply in the LGA and contributors to supply gaps. The number of dwellings recorded at the 2021 Census was 152,700 for the Central Coast LGA.

#### 3.3.1 Dwelling Density

As shown in Figure 20 below, land to the east of the M1 Motorway includes low dwelling densities (not exceeding 20 dwellings per hectare), with medium to high dwelling densities focused within local centres such as Gosford, the Entrance, Terrigal, the Peninsula and Gorokan. Land west of the M1 Motorway is significantly lower in dwelling densities comparatively to the east, primarily due to the appropriateness of the land for rural and agricultural uses.

**Figure 20: Dwelling density at the 2021 Census**

Source: ABS (2021), Australian Census of Population and Housing

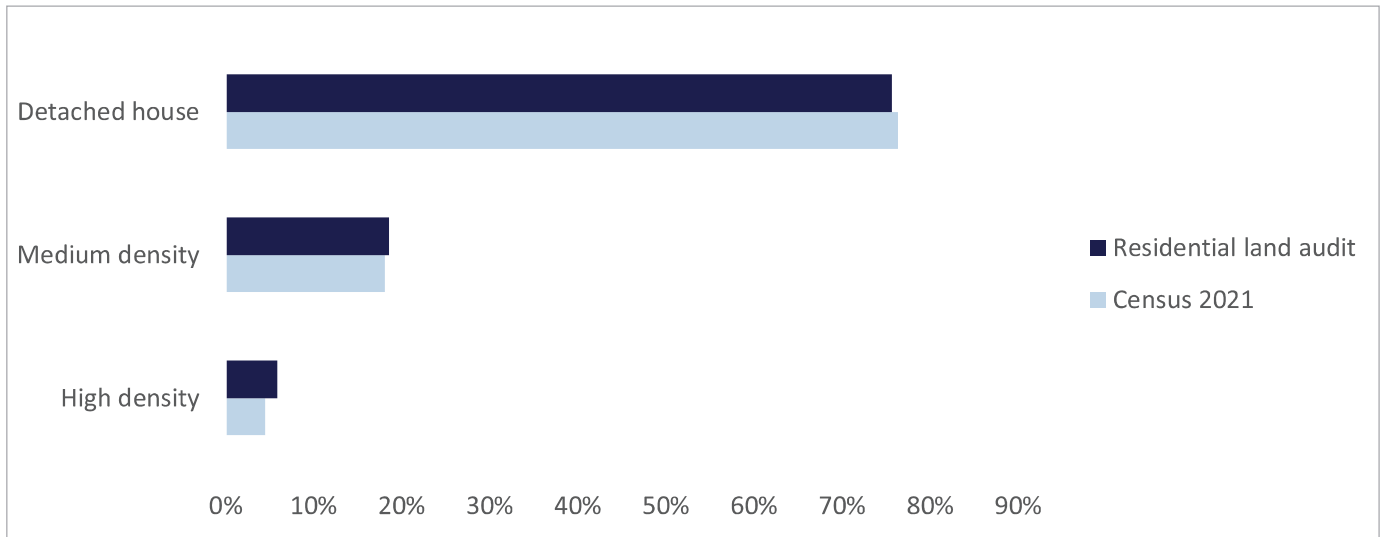


### 3.3.2 Dwelling Type

A diversity comparison by type of housing is provided in Error! Reference source not found. and indicates an disproportionate number of dwellings in the detached category of housing and reflective of traditional housing supply patterns historically for the LGA.

**Figure 21: 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 (2021), Australian Census of Population and Housing – Dwelling structure. Compiled and presented by .id.



At the 2021 Census, there were around 152,700 private dwellings in the Central Coast LGA. Of these, approximately 116,684 were detached houses, 27,566 were medium-density (e.g. townhouses and low rise apartments) and 6,819 were high-density (e.g. apartments). In 2021, there were around 1,100 dwellings categorised as caravans, cabins or houseboats, accounting for 0.7 per cent of dwelling stock and representing a decline of 14.5 per cent since 2016.

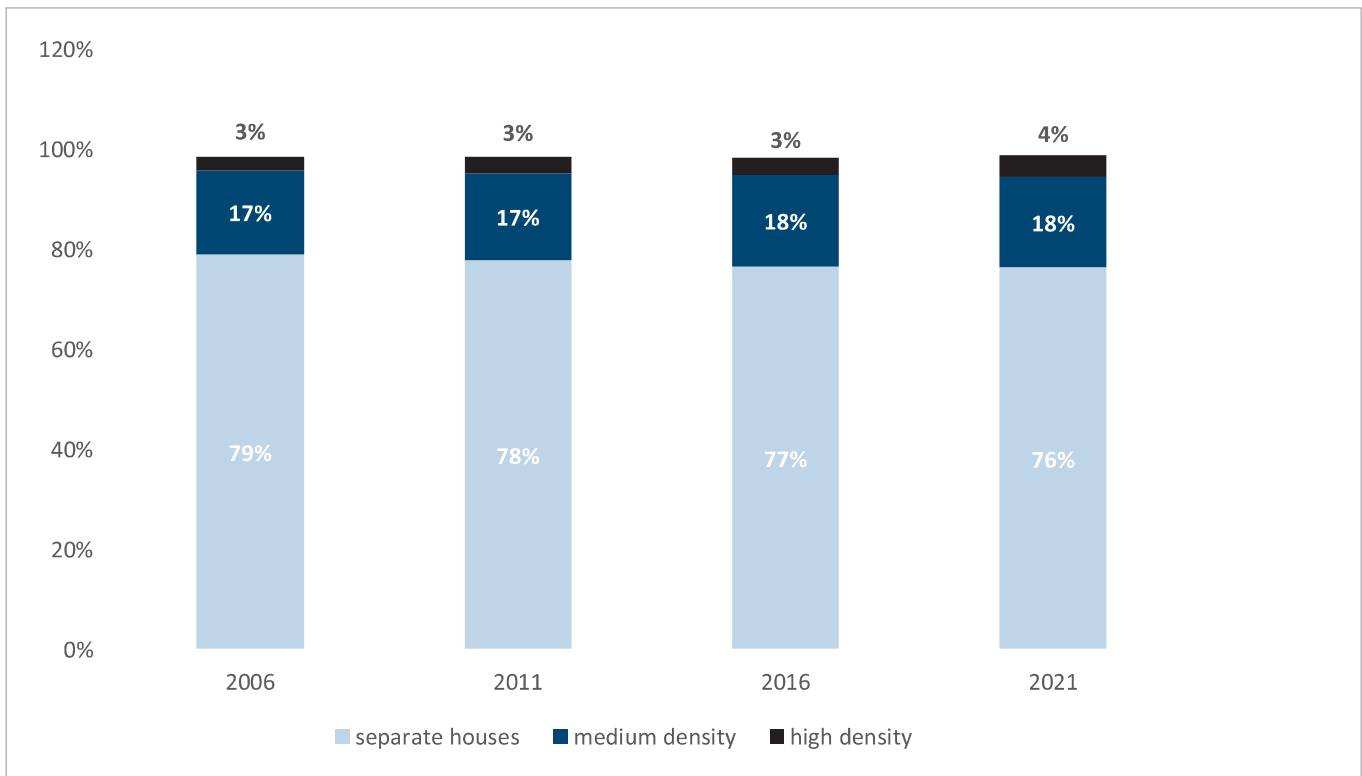
Generally, in the decade to the 2021 Census, the overall dwelling stock increased across all housing types. Housing in the Central Coast LGA is overwhelmingly dominated by single detached dwellings, with the Central Coast Residential Land Audit (2020) and 2021 Census revealing that approximately 75.7 and 78.4 per cent of dwellings were single detached respectively.

There has been an increased growth rate of higher density dwellings between the 2011 and 2021 Census, notably an additional 1,966 dwellings representing an increase of 40.5 per cent in 2021. Both detached houses and medium-density dwellings saw constant growth.

Figure 22 shows that over time the proportion of dwellings has remained relatively stable. The proportion of high-density dwelling increased slightly between 2016 to 2021, while the volume of medium-density housing remained stable. The proportion of low-density detached houses has continued to decrease. The lack of change in the medium-density market identifies a focus area for delivery across the LGA and is actioned in the LHS as a focus area.

**Figure 22: Change in dwelling types in Central Coast LGA, 2006 to 2021**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id.



### Higher Density Dwellings

The 2021 Census revealed high-density dwellings were predominantly found within existing key centres. Expressed as a proportion of all dwellings in an area, Gosford Central recorded the highest proportion of high-density dwellings with 26.6 per cent or 2,981 dwellings. The area with the second highest proportion of high-density dwellings was The Entrance with 14.9 per cent of dwellings or 2,245.<sup>8</sup> Smaller proportions of high-density dwellings were located in coastal areas like Terrigal and Avoca Beach, but they were concentrated in pockets surrounding centres and the coastal strip, indicating they may be more likely intended for holiday usage.

The LHS in response to the direction of the CCRP will continue to enhance density delivery focus around accessible centre locations, with a priority directed to those along major transport corridors and where accessible day to day service needs are met in established centres.

### Medium Density Dwellings

Medium-density dwellings are defined as 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 The Entrance (29.2 per cent), Gosford Central (29.1 per cent) and The Peninsula (29.1 per cent) as shown in Figure 23. 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.

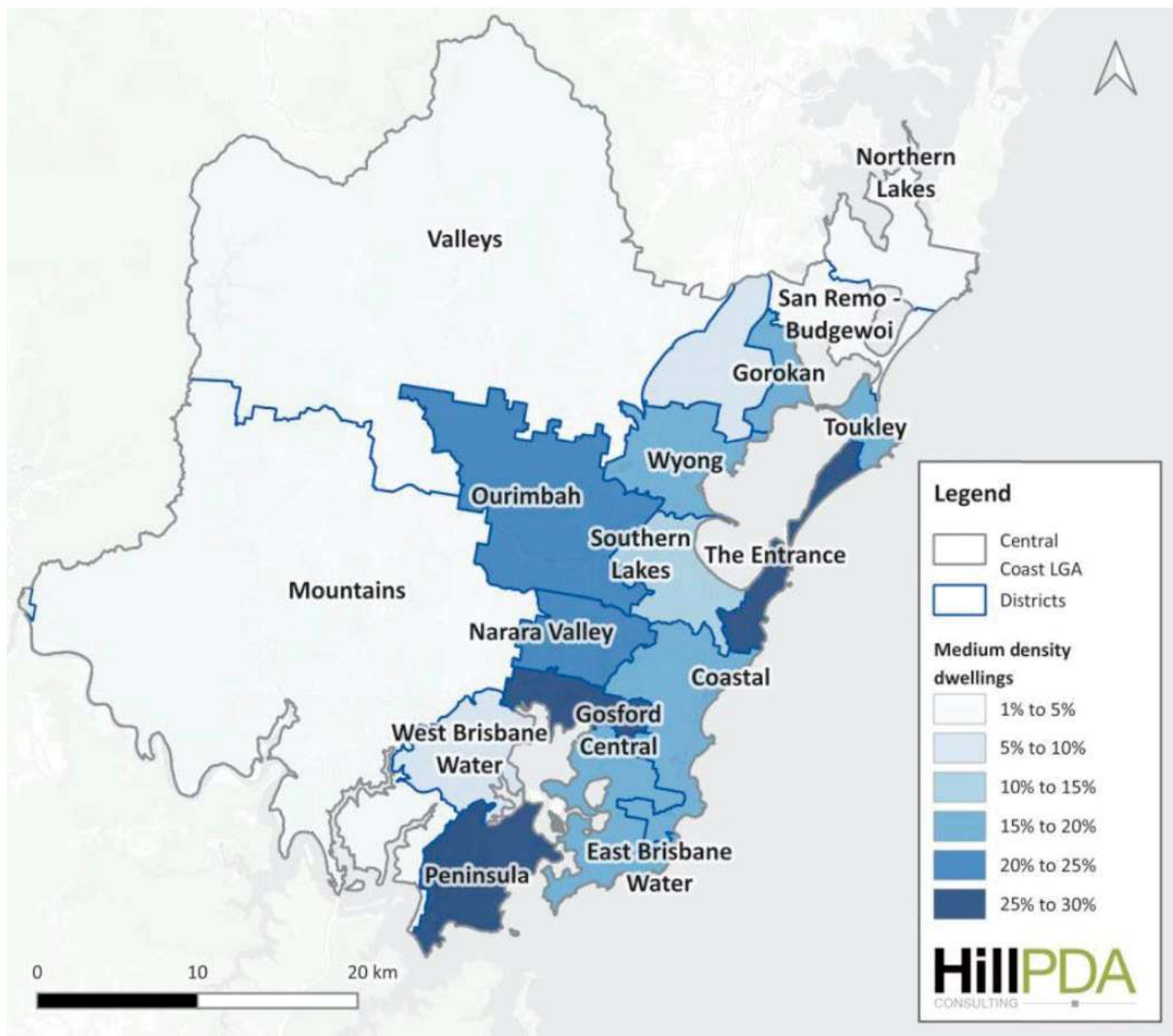
Obstacles to the delivery of medium-density dwellings across the LGA reflect market conditions, the complexity of constraints across the LGA prohibiting development via the Complying Development mechanisms, and inconsistency across the former Gosford and Wyong planning framework. These have been partly resolved in the consolidated Central Coast LEP and have formed focus actions for the LHS to align zoning classification and land use permissibility more consistently across the LGA.

In addition to the above work undertaken at the local government level, opportunities to diversify the medium-density housing stock through the planning framework by the NSW Government are on exhibition at the time of writing. These amendments seek to deliver increased delivery across accessible locations in transport hubs and centres.

<sup>8</sup> Source: ABS (2021), Australian Census of Population and Housing. Compiled and presented in atlas.id by .id

**Figure 23: Proportion of medium-density dwellings by SPD**

Source: ABS (2021), Australian Census of Population and Housing. Data compiled by Profile.id.

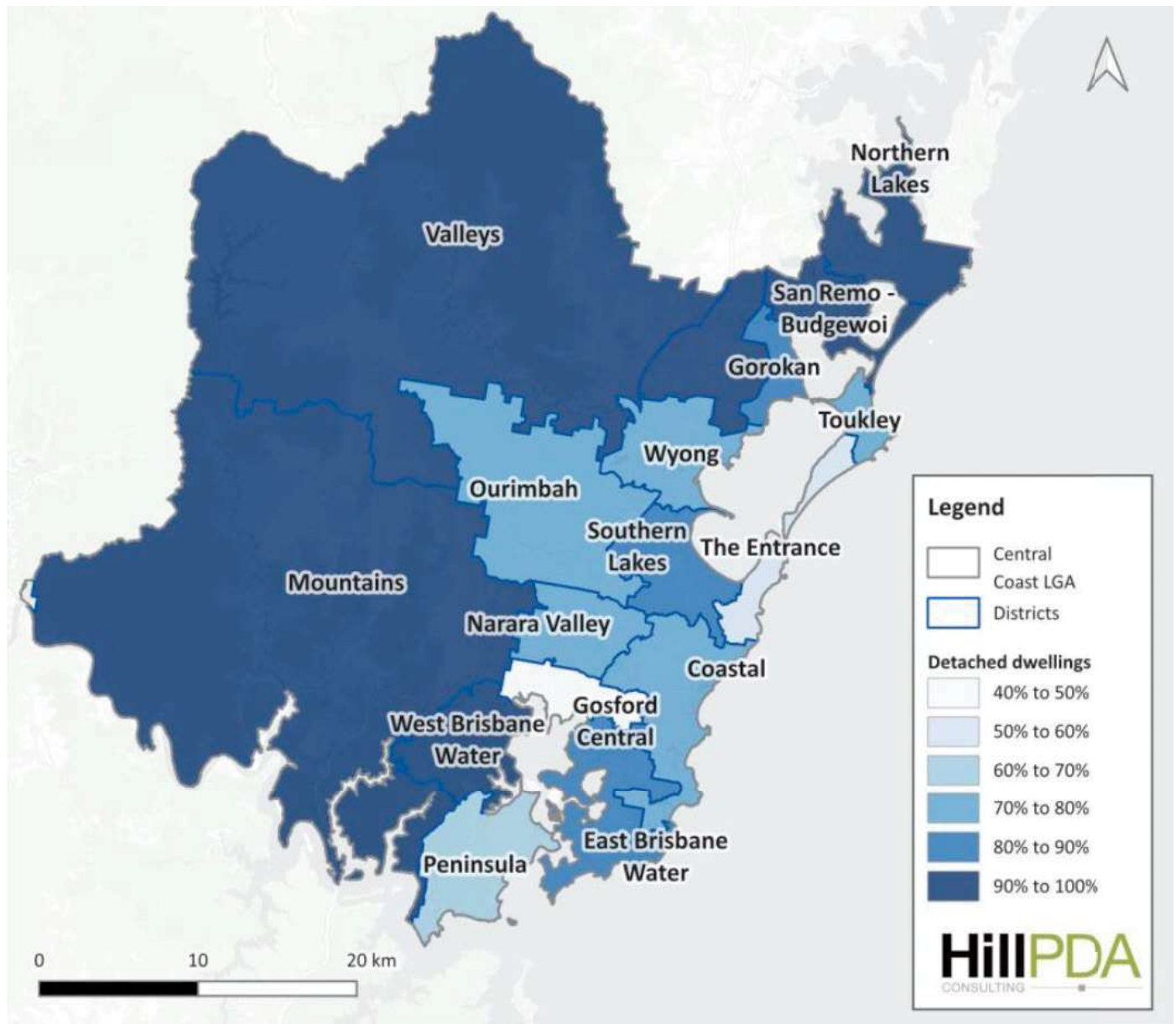


### Low-Density Housing (Detached housing)

Low-density housing is spread throughout the LGA (as shown in Figure 24 below) and is the most common type of dwelling. This is the predominant housing type in the rural villages and surrounds, as well as exceeding 90 per cent of all dwellings in the Valleys (98.7 per cent), Northern Lakes (94.9 per cent), San Remo – Budgewoi (93.9 per cent) and Warnervale – Wadalba (93.8 per cent) districts.

**Figure 24: Proportion of detached dwellings by SPD**

Source: ABS (2021), Australian Census of Population and Housing. Compiled by Profile.id



### 3.3.3 Dwelling Size

Three and four bedroom dwellings were the most common sizes on the Central Coast at the 2021 Census. The most significant concentrations of these dwellings were in Warnervale-Wadalba (77.8 per cent) and West Brisbane Water (75.1 per cent). Areas with smaller dwelling sizes, suited to lone person households, were predominantly concentrated around areas that recorded higher occurrences of high-density development, including Gosford Central (7.7 per cent of dwellings being studio or one-bedroom) and The Entrance (6.8 per cent of dwellings being studio or one-bedroom). The Mountains district recorded no high-density dwellings in 2021 however the area had the second highest proportion of studio and 1 bedroom dwellings, accounting for 7.4 per cent of the dwelling stock.

### 3.3.4 Housing suitability

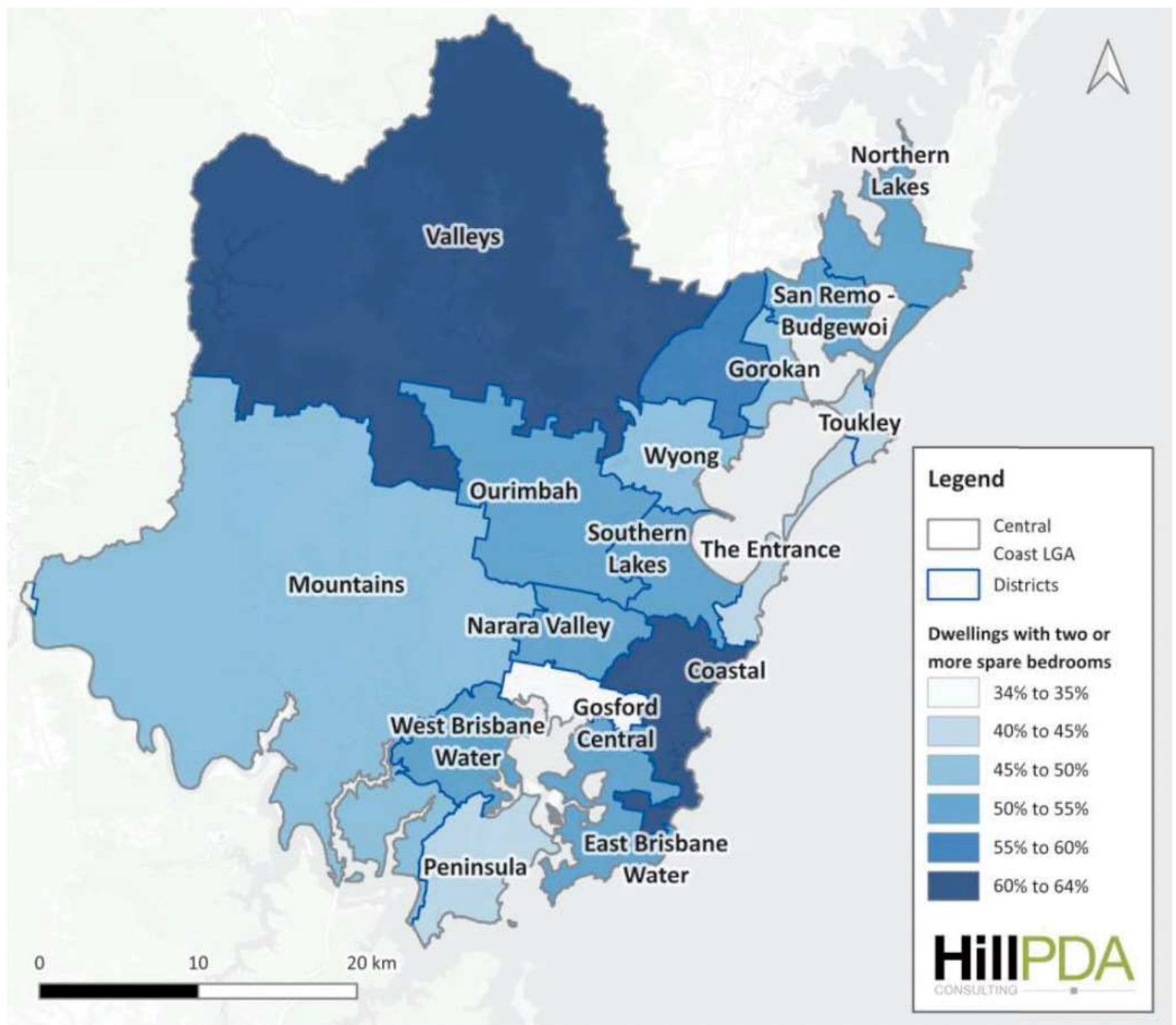
The ABS produces a 'housing suitability' model that considers data on the number of residents, their relationships and the number of bedrooms in a dwelling. This model provides a general estimate of how many bedrooms are spare or needed in dwellings, providing an indication of under-occupancy and crowding. 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 2021 Census.

**Figure 25: Proportion of dwellings with two or more spare bedrooms**

Source: ABS (2021), Australian Census of Population and Housing. Note: Excludes "not stated" and "unable to determine".





### 3.3.4 Housing suitability (continued)

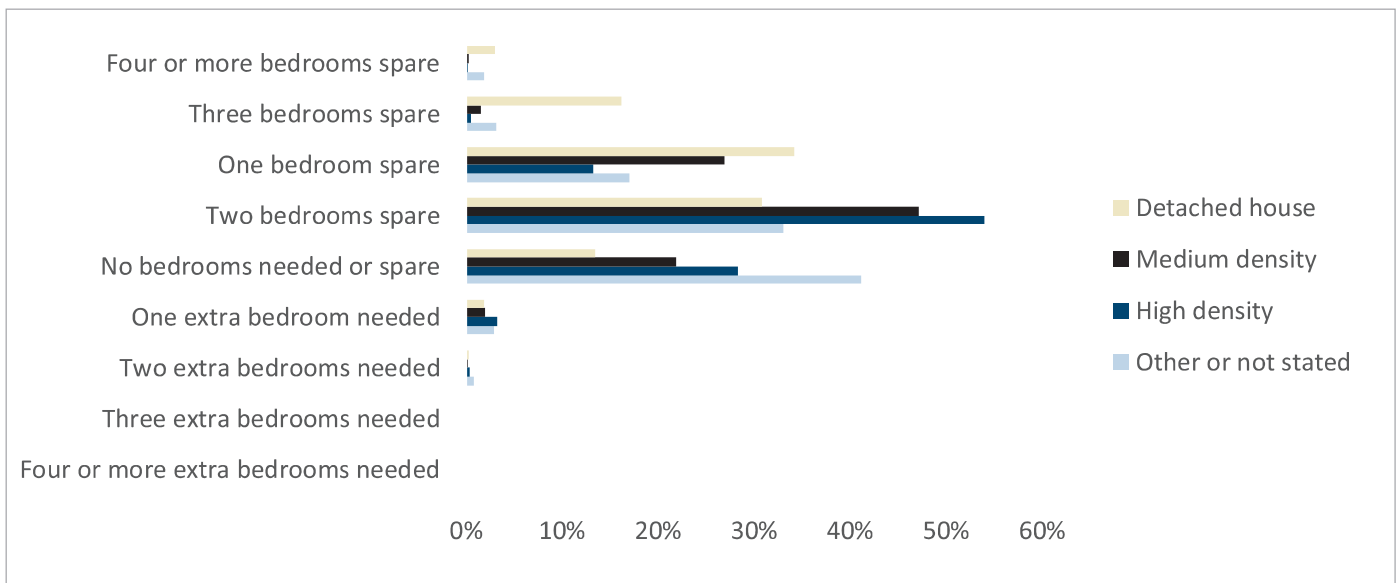
The model indicates the Central Coast has a significant proportion of dwellings with multiple excess bedrooms, particularly in the Valley and Coastal Districts (As shown in Figure 25). While approximately 68 per cent of dwellings had at least one spare room, 39 per cent of dwellings had two or more spare bedrooms at the 2021 Census. It is now common for many households to repurpose spare bedrooms as work from home offices, following the COVID-19 Pandemic. Allowing for this, the number of spare bedrooms could be reduced by one in many cases.

In contrast, only 1.9 per cent of dwellings are estimated as overcrowded requiring one or more bedrooms.

Dwelling suitability by structure is shown in Figure 26, below. Detached houses typically had more bedrooms that were spare than medium or high-density dwellings. Medium and high-density dwellings overwhelmingly had at least one spare room, with 64 and 48 per cent, respectively.

**Figure 26: Dwelling suitability by dwelling structure, 2021**

Source: ABS (2021), Australian Census of Population and Housing. Data extracted using TableBuilder Pro.



This reveals a shortfall of smaller dwelling structures such as one and two bedroom dwelling types and decreasing household size and considered alongside the affordability factors, assists with understanding a market whereby households are pushed into larger dwellings where smaller products are not as available.

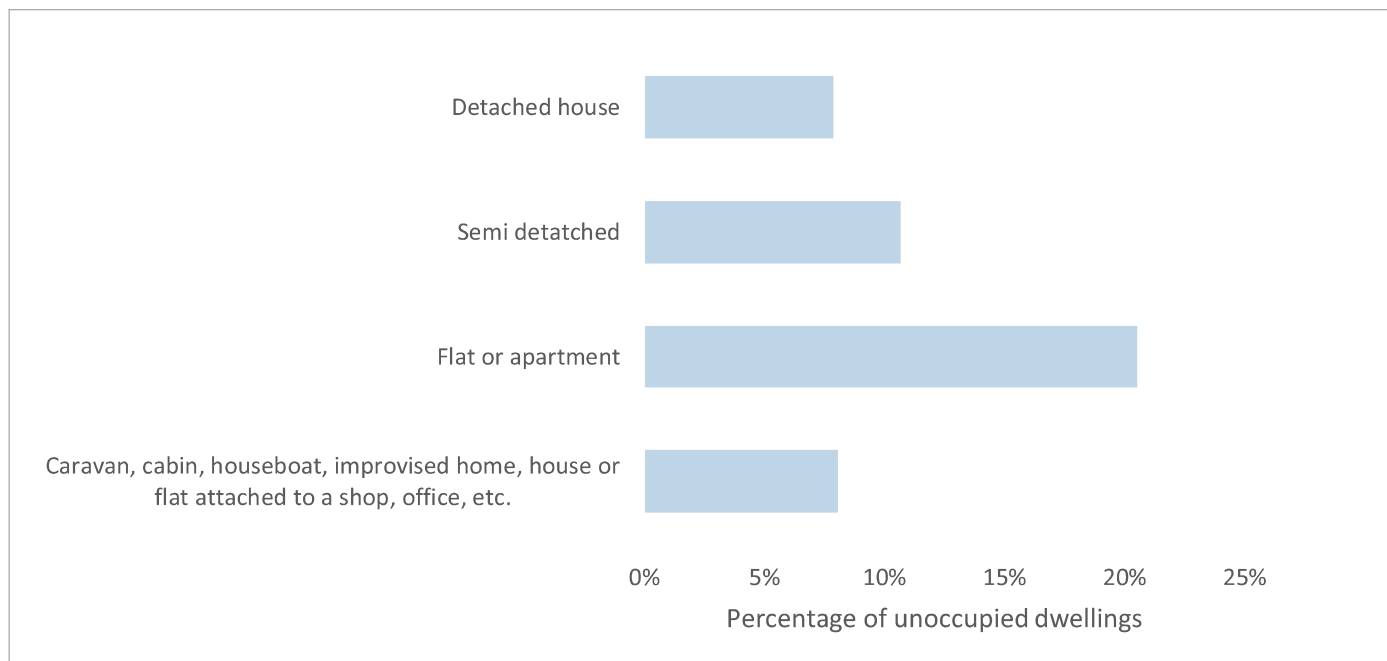
### 3.3.5 Vacancy Rates

At the 2021 Census, approximately 10 per cent of private dwellings within the Central Coast LGA were unoccupied on Census night. Those dwellings identified as unoccupied were significantly clustered, with three districts recording unoccupancy rates above the average: the Mountains District (18 per cent unoccupied), The Entrance District (18 per cent unoccupied) and Coastal District (16 per cent unoccupied).

Examining dwelling type, in Figure 27, flats or apartments were the most common unoccupied type of dwelling, with approximately 21 per cent of flats (of all types) being unoccupied, compared to 8 per cent of detached houses. Occupancy was lowest amongst the flats in blocks of the highest density.

**Figure 27: Proportion of unoccupied dwellings in Central Coast LGA by dwelling structure**

Source: ABS (2021), Australian Census of Population and Housing. Retrieved using TableBuilder



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

The areas with the most significant volume of STRA 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. 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. Short term rental properties lower dwelling availability to local residents, displace local residents, and lifts rental income expectations, adding pressure on the local housing market.

The impact of STRA is an emerging factor, with delivery of less stringent approval pathways promoted through the SEPP Housing amendments in 2021. More recent data confirms the number of whole Central Coast homes registered on STRA Register in 2023, equates to 2,961 whole homes across the LGA.

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). Council undertakes monthly monitoring of STRA properties within the LGA regarding how many active STRA listings there are, occupancy rates and revenue generated in a means to understand housing demand and supply.

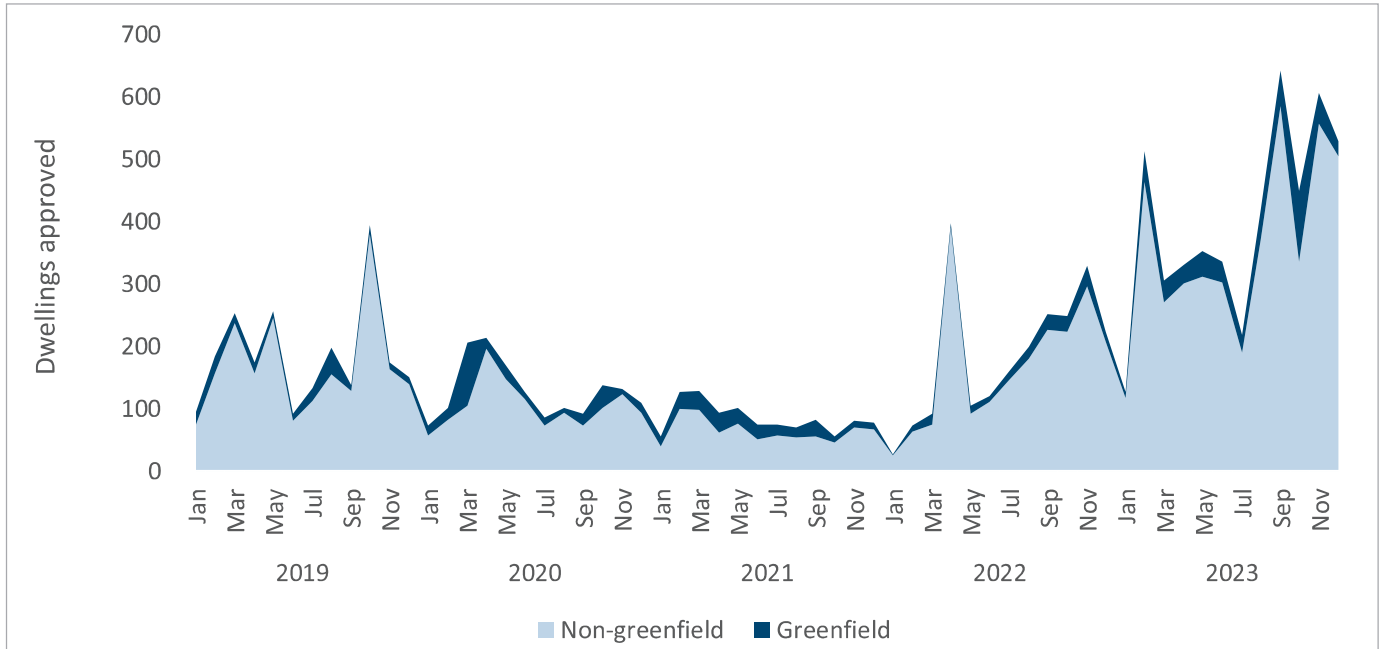
**Note:** At the time of writing the NSW Government is undertaking a review of the State wide application of STRA provisions through the Housing SEPP and acknowledges the role it plays on a local housing strategy.

### 3.3.6 Housing Rates

The overwhelming majority of dwellings approved in the Central Coast LGA have been in established areas since 2019. The number of approvals overall decreased from mid-2020 until early 2022, and has been growing steadily since then. The number of dwellings approved in greenfield areas has remained small though steady over this time. These trends are illustrated in Figure 28 below.

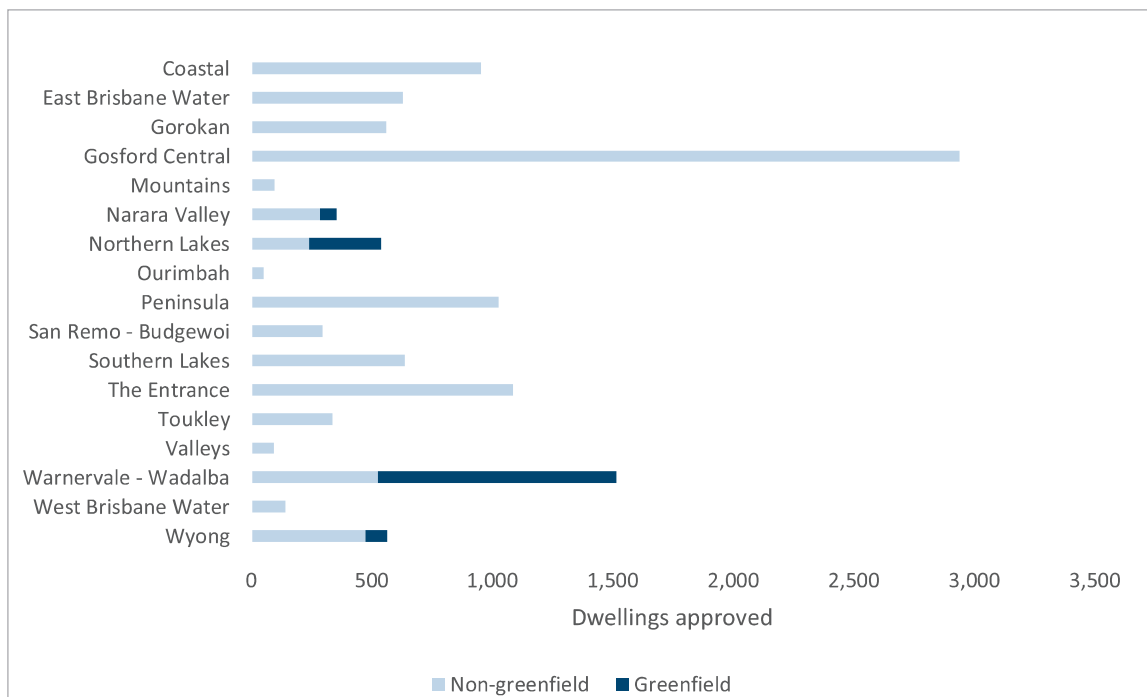
**Figure 28: Combined net dwellings approved by month and type (greenfield and all others) 2019-23**

Source: Central Coast Council (2024), DA data



The same data is broken down by SPD below. Dwelling approvals are overwhelmingly occurring within Gosford Central District, with the largest number of greenfield dwelling approvals within Warnervale-Wadalba District and Northern Lakes District.

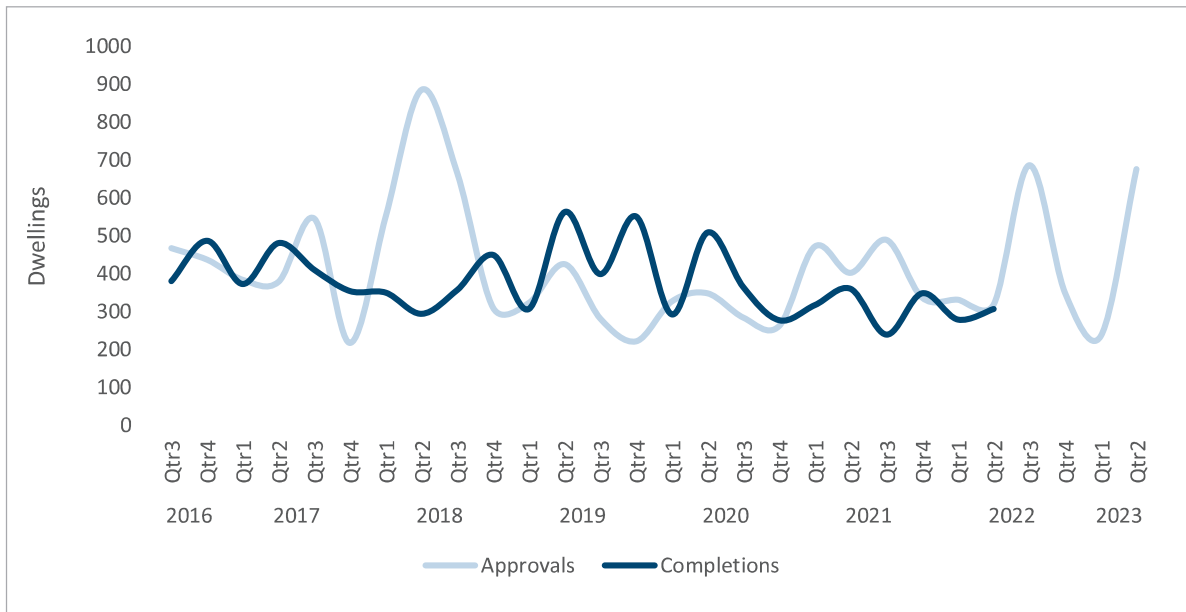
**Figure 29: Dwelling approvals 2019-23 by SPD and type (greenfield and all others)**



The number of dwelling approvals has fluctuated frequently between 2016 and 2023 following a peak in mid-2018, dwelling approvals fell before rising again in 2022. The high rate of completions between 2019 and 2020 are likely a reflection of the large number of approvals in 2018. This can be seen in Figure 30.

**Figure 30: Dwelling approvals and completions by quarter since 2016**

Source: Central Coast UDP (2024) [https://datasets.seed.nsw.gov.au/dataset/greater-sydney-urban-development-program]  
 Note: Completions data is not yet available for FY2022-23 at time of writing.



### 3.3.7 Housing Gaps

The evidence above demonstrates that there are several reasons housing supply in the LGA does not adequately respond to housing need. This will 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 surplus bedrooms (2021), with approximately 68 per cent of dwellings having at least one spare room. This suggests that households are paying for dwellings that are larger than they need (either by choice or not), or are not able to find appropriate alternatives.
- Delivery of medium-density housing has remained largely unchanged between 2006 to 2021. This is reflected in the lower volumes of medium-density dwellings recorded in growth areas, comparatively to established suburbs which have greater proportions of medium-density dwellings. Separate houses are the most predominant housing typology, which has marginally declined between 2006 and 2021 by 3 per cent.
- Data indicates that there are significant volumes of larger residences in coastal areas being used as STRA, which compromises on the availability of housing in high demand locations.
- There is a strong need for smaller dwellings, there are a significant number of one and two person households in the LGA.
- Central Coast LGA has a significantly large percentage of low income households, suggesting a strong need for more affordable dwelling options. This is confirmed by the proportion of households living in

housing stress at the lower income brackets.

- Between the 2016 and 2021 Censuses, the number of households renting from social housing increased by 5 per cent. Despite this increase, the actual volume or proportion of households renting from social housing decreased compared to other tenure type. This demand and associated backlog has led to substantial wait times for access to housing on the Central Coast, with wait times exceeding a decade in all but one category, and an increase in homelessness and 'rough sleepers' LGA wide.

The Central Coast offers many areas of high liveability, with extensive natural assets, open spaces and a network of transport corridors, and 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 is ideally to be located near transport corridors, 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 and the Entrance District, which are characterised as holiday destinations, offer other lifestyle benefits without walkable services and amenities.

## 3.4 Land use opportunities and constraints

### 3.4.1 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 should not be considered for understanding the potential for housing delivery solely.

This analysis has been completed using geospatial data, planning control overlays and other specific constraints.

Inputs 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.

Lots have been excluded from providing additional capacity based on constraints such as environmental (flood planning areas), planning (heritage, Coastal Open Space System), land tenure or soft constraints (including strata, seniors living).

Additionally, 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 CCLEP 2022 including dual

occupancies, residential flat buildings (R1, R3, MU1 and E4 where previously zoned B6), and shop top housing (E3, SP4 where previously zoned 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 Residential Flat Buildings (RFBs): dividing Gross Floor Area (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 E zoned land not forming part of the residential land audit, totalling a net 134,703 potential additional dwellings.

Dwelling House	Dual Occupancy	Shop Top	Residential Flats	Total Capacity	Net Capacity
60,682	52,706	12,072	81,424	206,884	134,703

Source: HillPDA capacity projections (modelling undertaken in 2021)

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 employment zones that allow them, though this may

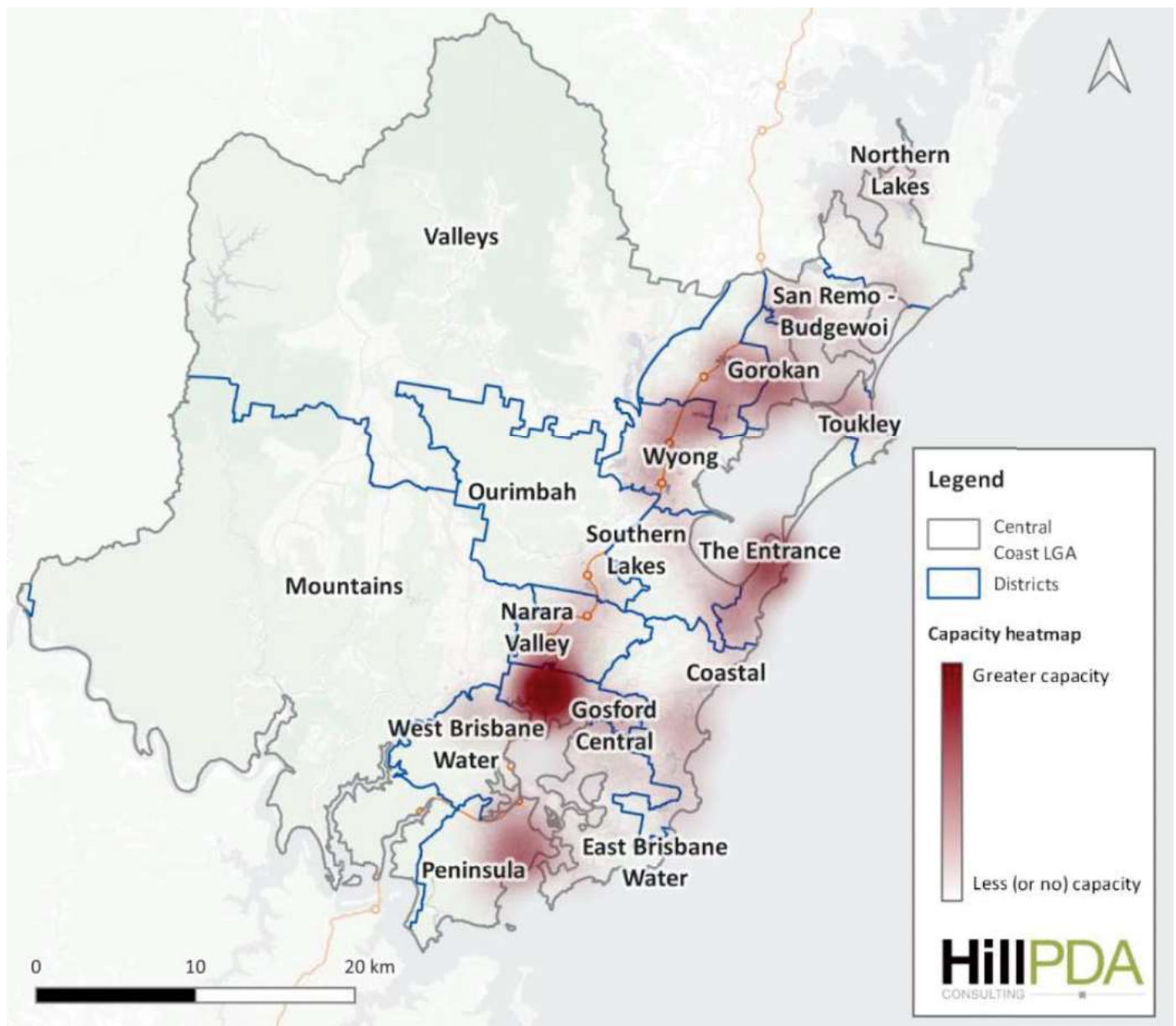
not be the prevailing objective for these zones. Shop top housing has been projected similarly to residential flats, but with retail uses on the ground floor. Shop top housing is permitted in most employment zones and, hence, is similarly heavily represented. Most capacity is located within and near 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 has experienced 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 31:

**Figure 31: Heatmap showing areas with higher dwelling capacity under existing land use controls**

Source: HillPDA capacity projection (2021)

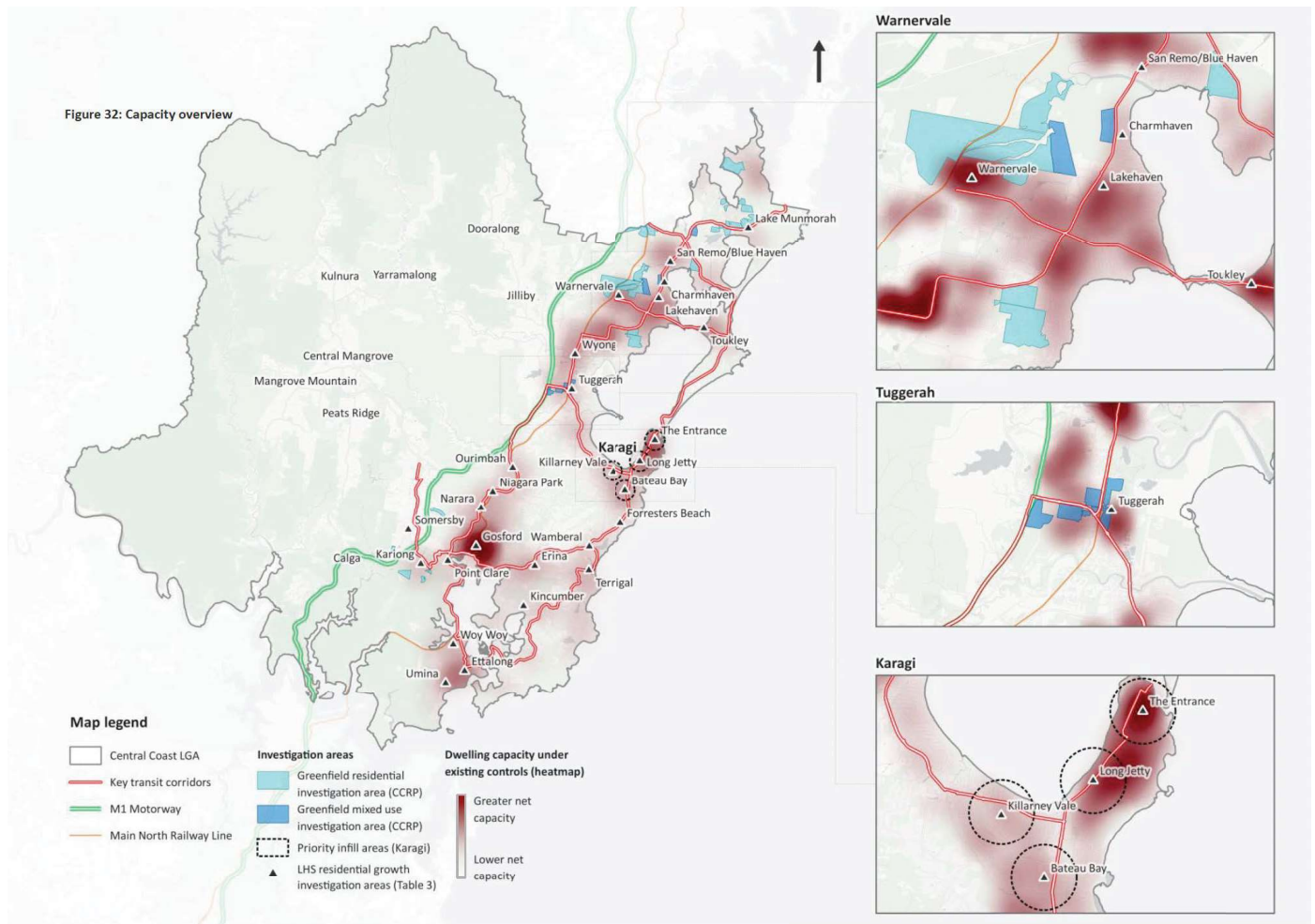


The heatmap is based on a single point per lot, weighted to the projected net capacity. It shows that while significant capacity is around centres, particularly Gosford and The Entrance, there is a diffusion throughout the east of the LGA. Refer to Appendix B which breaks down the additional capacity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

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. Though there is already a significant theoretical

capacity for apartments in these centres under existing controls, historical evidence shows that these factors are not the only influence on delivery. A more detailed map of capacity, containing insets of selected areas at the lot level is included below within Figure 32.

**Figure 32: Capacity Overview**



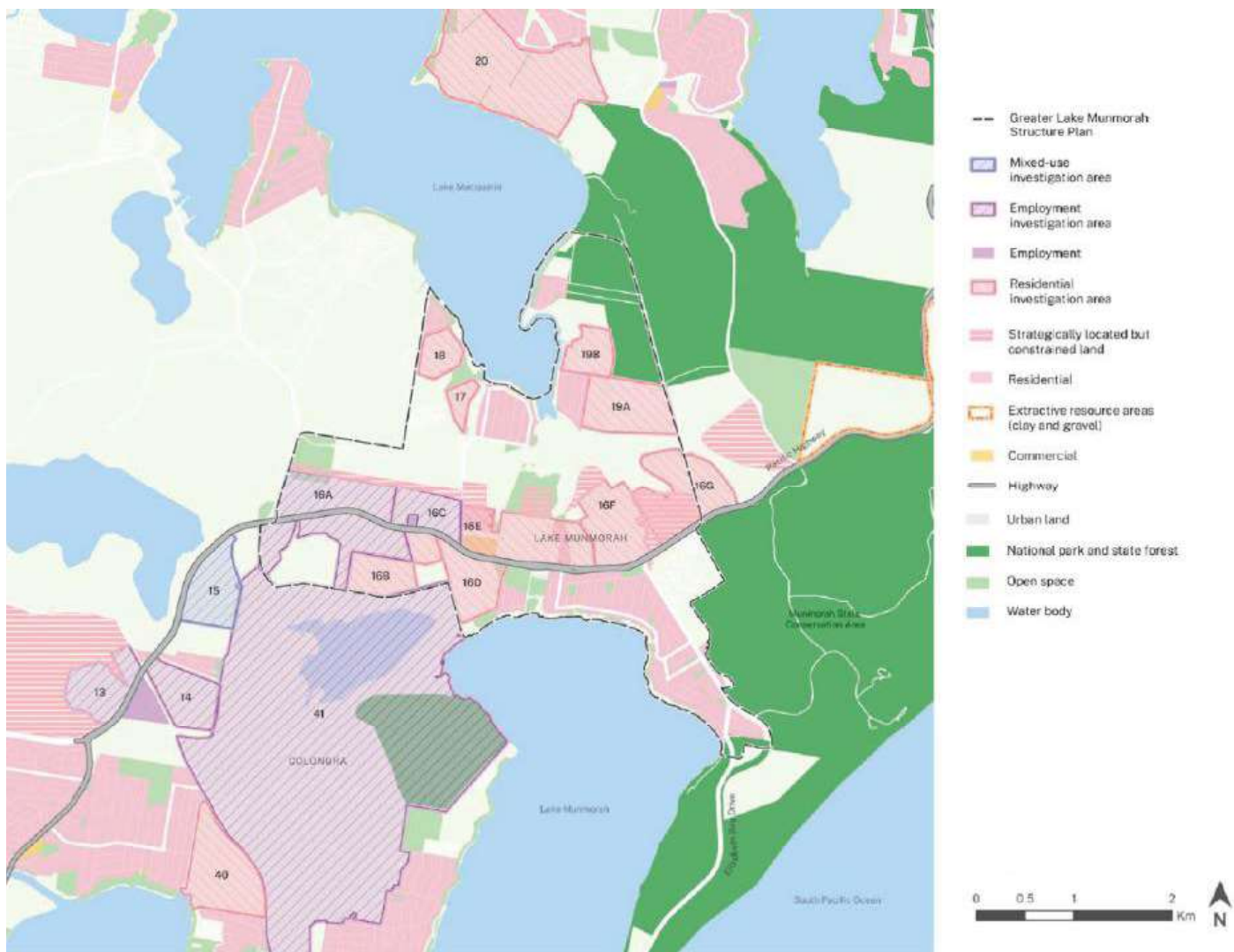
### 3.4.2 Greenfield Areas

The above calculations have excluded lands included in greenfield investigation areas (originally part of the now repealed North Wyong Shire Structure Plan (NWSSP) (2012)), in the CCRP. The NWSSP included significant investigation 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). These Structure Plans include a variety of density opportunities for dwelling provision 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 33: The Greater Lake Munmorah Structure Plan**

Source: NSW DPHI (2022, p. 99), Central Coast Regional Plan



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

**Table 7: Greater Lake Munmorah Structure Plan estimated development yield**

Source: Central Coast Council (2022), Greater Lake Munmorah Structure Plan

Precinct	Estimated dwelling yield (additional single dwellings)
Biodiversity Corridor	0
Employment Lands	0



**Table 7: Greater Lake Munmorah Structure Plan estimated development yield**

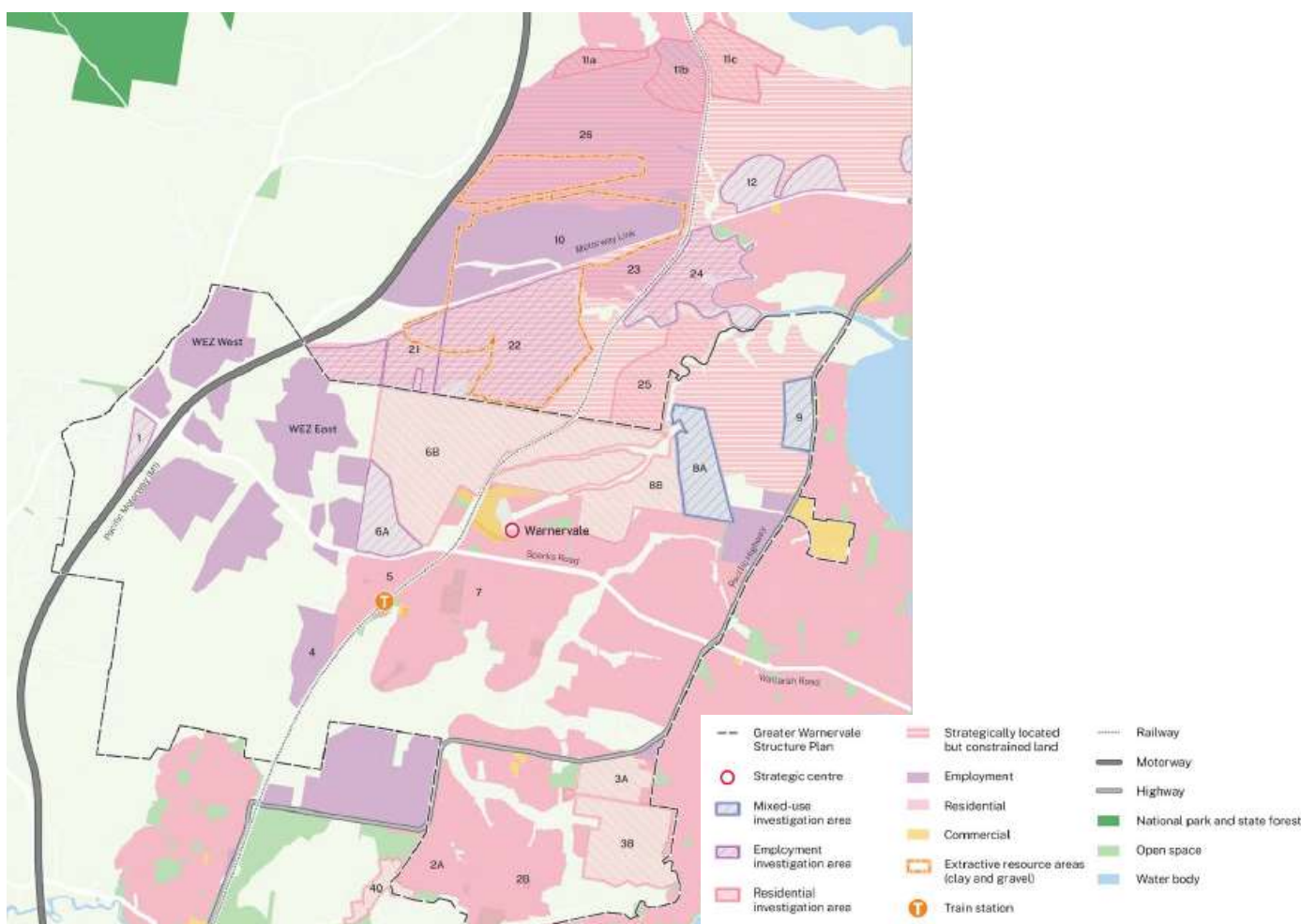
Source: Central Coast Council (2022), Greater Lake Munmorah Structure Plan

Precinct	Estimated dwelling yield (additional single dwellings)
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)
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>

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 (ABS ERP 2021) to approximately 55,000 people, over a 20 year period. The Draft Greater Warnervale Structure Plan identifies opportunities for approximately 11,680 additional residential dwellings across ten precincts, as indicated in Figure 34.

**Figure 34: The Draft Greater Warnervale Structure Plan**

Source: NSW DPHI (2022, p. 98), Central Coast Regional 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.

### 3.4.3 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, market feasibility trends and other similar

costs would reduce the likelihood development would not occur to an extent that would reach the maximum capacity. Table 8 draws upon the calculations in Appendix B (Table 11 Additional capacity by region) to provide a high and low scenario for the likely take up of housing development.

**Table 8: Take up housing capacity scenarios**

Take up Rate	Dwelling House	Dual occupancy	Shop Top	RFB	Total Capacity	Net Capacity
Lower take up rates	60%	20%	40%	40%		
Lower take up capacity	36,409	10,541	4,829	32,570	84,349	29,537
Higher take up rates	70%	30%	60%	60%		
Higher take up capacity	42,477	15,812	7,243	48,854	114,387	39,512

The Entrance District has the highest net additional capacity with 5,256 potential additional dwellings under existing controls, followed by Gorokan and the Coastal District. Areas with the least additional net capacity tend to be more geographically constrained or rural in nature, particularly the Mountains, Valleys and Ourimbah districts.

Under the lower scenario, The Entrance District remains the area with the greatest additional net capacity (3,699 additional dwellings), however significant additional capacity is more evenly spread amongst other SPDs under existing controls, notably the

Coastal. Gorokan, San Remo-Budgewoi, Northern Lakes (excluding release areas) East Brisbane Water and Warnervale-Wadalba districts all record net additional housing capacity of over 2,000 dwellings under existing controls. The Mountains, Valley and Ourimbah districts continue to have minimal additional capacity.

Adding the take up ratios in Table 8 to the 14,886 indicative dwelling capacity under the Greater Lake Munmorah Structure Plan and Draft Greater Warnervale Structure Plan, the two scenarios indicate a total net development capacity of between 44,423 and 54,398 additional dwellings across the LGA.

## 3.5 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 housing issues are summarised below and have informed the priorities and actions in this LHS.

1

### **Continuing rapid population growth is placing pressure on the housing market.**

The Central Coast LGA population grew by approximately 34,415 residents in the decade to 2021, an increase of 11 per cent. DPHI 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. This requires an additional 32,550 dwellings in the local housing market, 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.

2

### **There is a shortage of affordable housing.**

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 2021, the volume of social housing dwellings declined.

3

### **The current housing stock is not diverse enough to accommodate future demand.**

Housing needs are changing as household mix of the LGA becomes more diverse. New arrivals on the Central Coast between 2016-21 were most commonly parents and home builders (35-44 years), in the young workforce (25-34 years) and empty nesters and retirees (60-69 years). These groups have distinct housing requirements. Young workforce was, however, a net negative migration group, with higher levels of migration out potentially in response to the lack of affordable small housing product options. The high net migration of over 50s (empty nesters and lone persons) are likely to drive demand for smaller dwellings and seniors housing.

4

### **Housing design and location needs to respond to changing housing preferences.**

Well-designed medium and high-density housing, with good access to services and amenities, transport, use land more efficiently and cater for a range of household types and sizes are in demand. The delivery of these housing types also needs to be matched with the expansion of infrastructure to meet the needs of the growing population.

5

### **Demand for housing suited to older people and people with a disability is expected to increase significantly.**

Residents aged 50 years and older are the fastest growing demographic in the LGA and the LGA already has a high proportion of elderly residents. In 2021, about 24,360 or 7% of the population of Central Coast LGA required assistance with a core activity. 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.

6

**There is an increasing gap between demand and supply 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. This gap contributes to housing affordability, homelessness and housing stress factors across the LGA.

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 and housing stock is resilient to these challenges. Long term strategies are required that consider the way that dwellings are constructed, where they are located, their responsiveness to change, 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, and social housing is failing to keep up to demand.**

At the time of the most recent analysis, 26 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 57 per cent of very low, low and moderate income rental household experiencing rental stress. Homelessness increased by 35% from 2011 – 2016, and the Central Coast 'rough sleepers' rate was double that of Greater Sydney. This is likely to have worsened with continuing pressure on housing affordability and a decline in the delivery of more affordable housing products (caravan parks, boarding house and key worker accommodation etc) and the significant wait times for social housing assistance.

9

**There are constraints on the supply of zoned and serviced residential land due to the unique attributes of the LGA.**

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. The unique attributes of the LGA constrain the reach and capacity of essential services in these areas, particularly water and sewerage availability. Containing housing growth within the current urban area can minimise environmental risks and protect rural and environmental land from the impacts of urban development, however is reliant on the sufficient capacity of the existing and future infrastructure. This suggests a clear strategy is needed to guide the future planning of housing and infrastructure delivery.

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 opposing to housing growth but engender a need for a balanced and carefully managed approach that respects and seeks to enhance these attributes through sustainability and sensitive design.



## Section 04:

# The 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

<b>Timeframe</b>	Ongoing: Continual Short: 0-5 Years	Medium: 5-10 years Long: 10 + Years
<b>Council's Role</b>	<p><b>Plan:</b> Undertake work to prepare for future contingencies.</p> <p><b>Advocate:</b> Make representations to government, non-government or private sectors for action on a particular issue.</p> <p><b>Collaborate:</b> Work with institutional or community stakeholders to a shared goal.</p>	<p><b>Deliver:</b> Council to undertake and manage a piece of work.</p> <p><b>Regulate:</b> Establish a framework to manage a process.</p> <p><b>Engage:</b> Seek input and participation from stakeholders or the wider community.</p>

Ref	Action	Council's Role	Partners	Timeframe	Monitoring
<b>Delivery and Supply</b>					
1	<b>Prioritise housing delivery in areas of high amenity with access to services</b>				
1.1	<p>Update housing policy requirements for the Central Coast Local Environmental Plan 2022 and Central Coast DCP 2022 to:</p> <ul style="list-style-type: none"> <li>Develop controls to encourage more small lot housing in appropriate locations.</li> <li>Review residential zones to ensure that a consistent approach is applied to the application of R1, R2 and R3 Zones. This will also include a review of land use permissibility and development standards</li> <li>Investigate development bonuses operating in different town centres.</li> <li>Audit medium-density residential and housing diversity around centres and along corridors.</li> <li>Ensure consistency with the Central Coast Local Strategic Planning Statement when considering changes to Planning Controls.</li> </ul> <p>Action responds to Strategies 10, 11, 15 and 17 from the AAHS</p>	Plan		Ongoing	Finalisation of an amendment to the Central Coast Local Environmental Plan 2022 and Central Coast Development Control Plan 2022 to implement the required changes.

Ref	Action	Council's Role	Partners	Timeframe	Monitoring
<b>Infrastructure and Servicing</b>					
2	<b>Effectively sequence infrastructure and housing delivery</b>				
2.1	Prepare a Development Supply Pipeline and quarterly Urban Development Program reporting.	Plan		Medium	Completion of the Development Supply Pipeline and ongoing quarterly reporting to inform the Urban Development Program for the Central Coast.
2.2	Investigate urban expansion and infill opportunities in specific locations including Wyong, parts of the Coastal District, Narara Valley, Toukley District. This will involve investigating servicing capacity (water, sewer and services availability).	Plan		Medium	Collaborate with Councils Infrastructure Business Units on sequencing and delivery.

Ref	Action	Council's Role	Partners	Timeframe	Monitoring
<b>Housing Diversity</b>					
3	<b>Deliver diverse housing responsive to the needs of our community</b>				
3.1	Engage with Aboriginal community to facilitate agency in housing choices and opportunities including DCP review that acknowledges the significance of heritage and the cultural priorities of Aboriginal communities.	Facilitate		Ongoing	Revised Central Coast Development Control Plan 2022 to include provisions that acknowledge the significance of heritage and the cultural priorities of Aboriginal communities.
4	<b>Support the delivery of affordable housing</b>				
4.1	Prepare and implement an Affordable Housing Contribution Scheme under s7.32 of the EP&A Act.	Deliver, Advocate		Medium	Delivery of implementation program for AHCS, then monitoring.
4.2	Continue to pursue opportunities to utilise Council-owned land to deliver affordable housing.	Collaborate	Housing Partners	Ongoing	Regular assessment of Council land portfolio for suitable sites.

Ref	Action	Council's Role	Partners	Timeframe	Monitoring
<b>Resilience</b>					
<b>5</b>	<b>Introduce measures to promote design resilience</b>				
<b>5.1</b>	Align Councils planning framework to adopt any changes in hazard reduction and resilience planning as per best practice in regards to climate change.	Deliver		Ongoing	Continue to adopt changes in hazard reduction as they arise.





# Appendices

## Appendix A: LGA Profile

To be read in conjunction with Section 1.4 of the Strategy.

### A.1.1 Employment

The Central Coast LGA has a diverse employment base, with 150,840 residents over the age of 15 employed at the 2021 Census. Employment in the region is strongly focused on population serving industries, with health care and social assistance employing 17.8 % of residents, followed by construction with 11.5 and retail with 10.2 % each. Outside of population serving occupations, manufacturing was the most significant employer, with 6 % of residents. Approximately 20 % of workers were employed as professionals, 15 % were employed in technical roles and 13 % were employed in clerical or administrative roles, with these three occupations making up almost half of the resident workforce. In 2021, 70.1% of Central Coast NSW's resident workers were employed locally.

### A.1.2 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 a public transport network, predominantly comprising bus routes that link towns

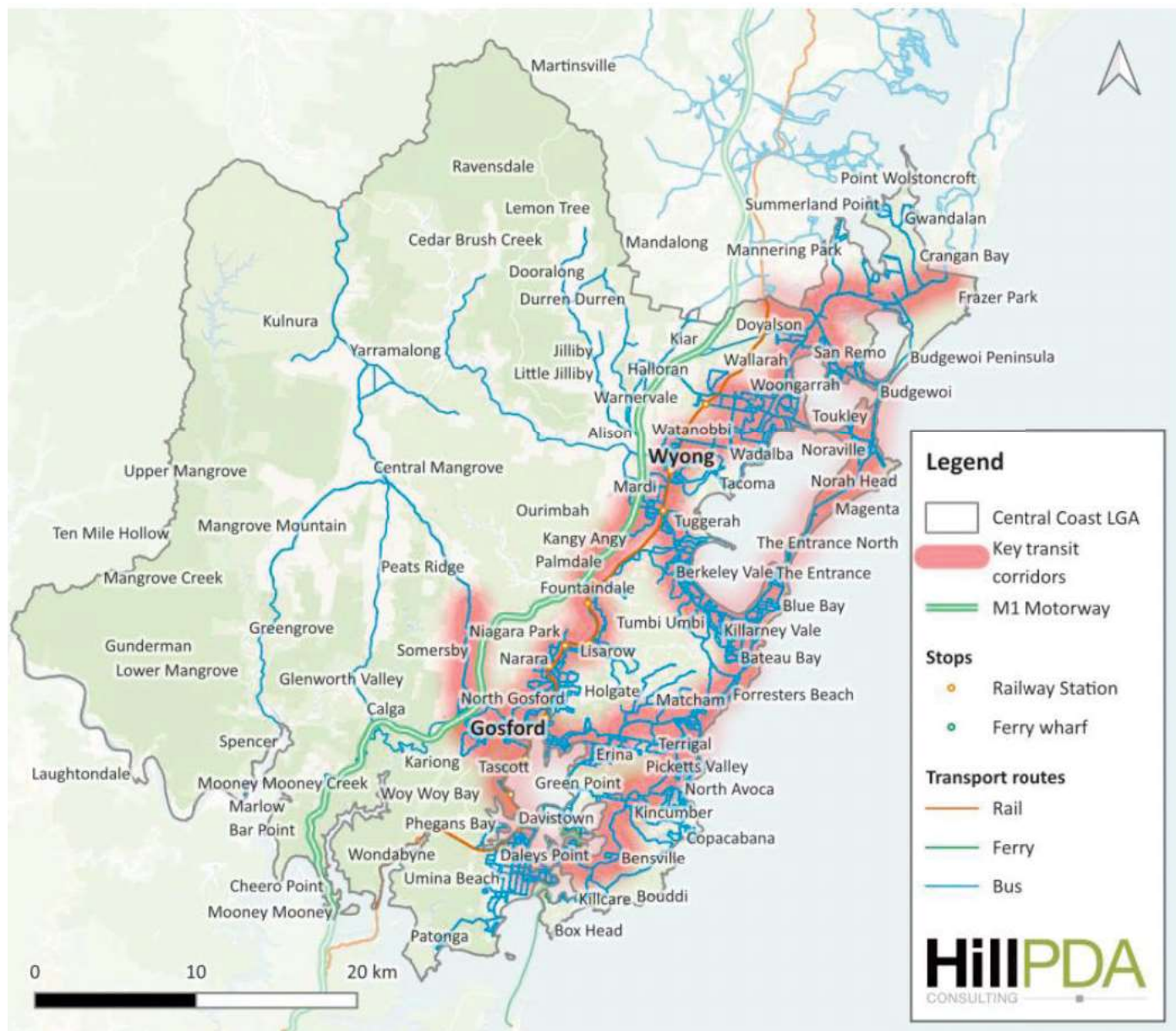
and suburbs with a system of interchanges located at local shopping centres and railway stations, ferry services linking suburbs along Broken Bay in the far south and the rail service predominantly linking inland centres and localities. Figure 35 depicts the Central Coast Transport Network, including Key Transport Corridors from the CCRP.

Council has various Transport and Infrastructure Strategies such as the PAMP, Bike Plan, and various upcoming Strategies such as the Street Design Guideline and The Integrated Transport Strategy and associated CCDCP chapters that guide transport and infrastructure requirements on the Central Coast. The LHS strategies and actions have drawn upon the various mentioned Strategies above with the aim of focussing housing delivery around accessible centre locations, with a priority directed to those along major transport corridors and where accessible day to day service needs are met in established centres.

For example, Council's upcoming Integrated Transport Strategy will explore the future of local transport and land use, examining the impacts of a growing population and an expanding economy. The Strategy will build on Council's previously adopted transport and land use strategies, identifying and prioritising major transport infrastructure and services that will improve the customer experience and anticipate future demand. The Strategy will align with recent NSW Government transport and land use plans, while setting the framework to ensure major projects are considered for delivery earlier. It will support major ongoing transformations of the transport system, such as electric vehicles and automation, in alignment with the NSW Government's net zero future framework. The Strategy will consider a 'movement and place' approach, focusing on maximising the efficiency of people movement (over vehicle movement) and achieving outcomes that make successful places.

Figure 35: The Central Coast transport network showing key transport corridors identified under the CCRP

Source: Transport for NSW (2023)

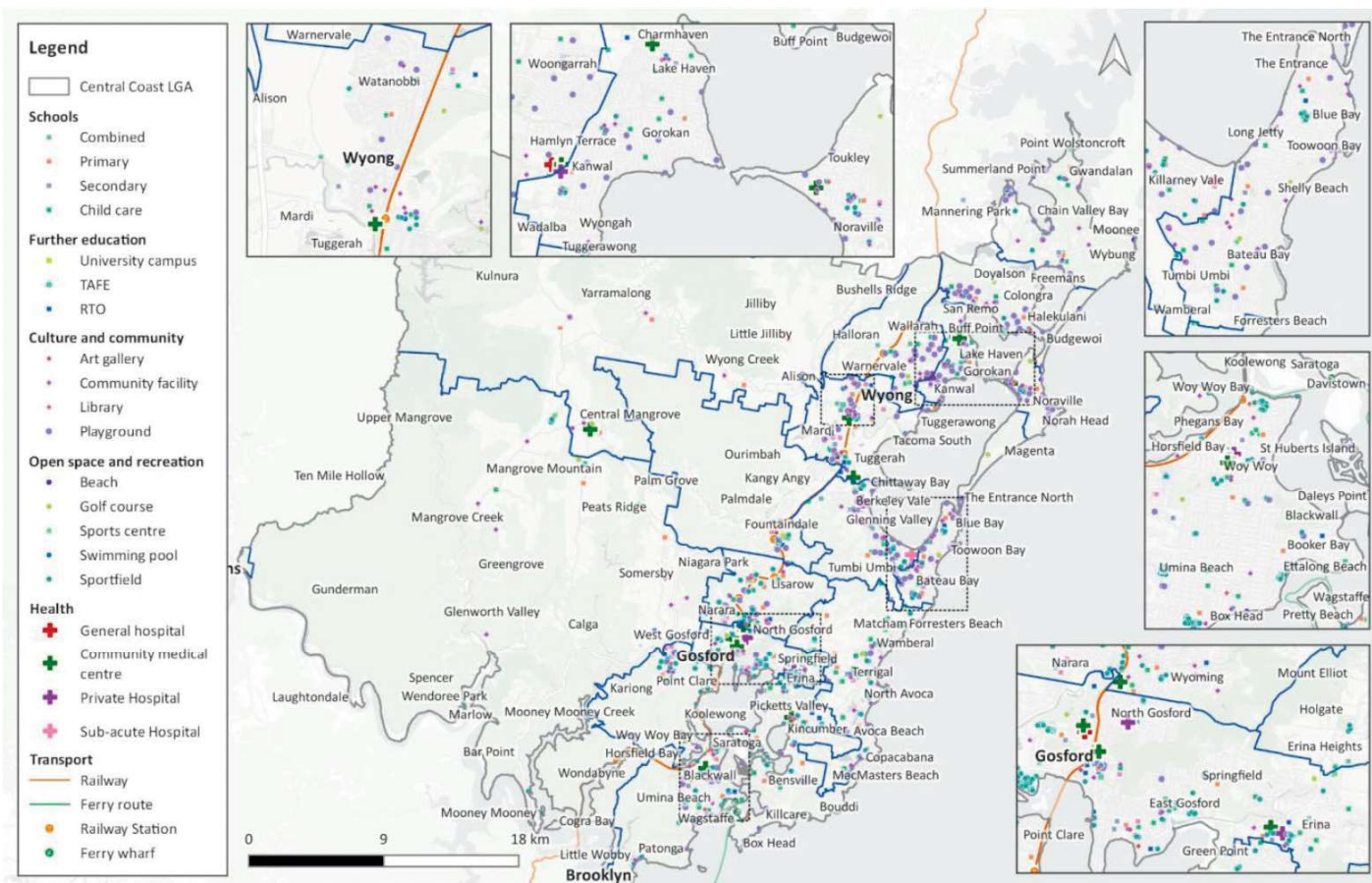


### A.1.3 Social infrastructure

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 36, which shows the concentrations around more populated areas in the eastern part of the LGA.

**Figure 36: 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



### A.1.4 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 35.

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

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



**Figure 37: Map of CCLHD services**

Source: CCLHD (2020)

### A.1.5 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 374 playgrounds and a significant number of active recreation facilities, including:

- 13 turf cricket pitches
- 44 synthetic cricket pitches
- 18 cricket net facilities
- 74 football (soccer)
- 9 AFL
- 7 baseball
- 26 rugby league
- 13 rugby union
- 28 touch football/OzTag
- 5 hockey fields
- 9 AFL
- 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.

### A.1.6 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 units and campuses. In 2020, the LGA recorded approximately 53,446 full time equivalent student enrolments. Council operates 8 long day care child care centres and there were are a further 116 registered long day care providers and 16 preschool operators (attached

to schools and standalone) located throughout the LGA, offering a maximum of 7,778 registered places. 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.

### A.1.7 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 LSPS 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.

## Appendix B: The Evidence

This Appendix considers the demography and housing needs of the Central Coast LGA.

### B1.1 Housing Demand

#### Age:

The median age in the study area is 43.

#### People in need of assistance:

In 2021, 7 % of the Central Coast's population required assistance with core activities. The majority of people in need of assistance in the LGA were aged between the 30-69 age bracket (51 %) and a relatively low proportion in the 70+ range (13 %). The proportion of the population requiring assistance with core activities was relatively higher than the Greater Sydney region (5.2 %), suggesting a strong need for housing that is suited to people with a disability.

#### Method of travel to work:

The Central Coast is highly car dependent, 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:

Central Coast's unemployment rate decreased from 6.8 % in 2016 to 4.7 % in 2021. Central Coast's unemployment rate was slightly lower than the NSW average of 4.9 %.

#### Occupation:

The top five growth industries that Central Coast residents were employed in were health care and social assistance (8,174 additional jobs), construction (4,793 additional jobs) and education and training (2,993 additional jobs)

#### Education:

The total percentage of people with a tertiary education sat at 52.6 %, representing an increase of 17 % since 2016. Of those having completed tertiary education, the majority (47%) were vocational, 33 % had a bachelor or higher degree and 19% had a diploma. People with year 12 or equivalent as their highest level of education sat at 45.6 %.

#### Place of birth:

The percentage of people born overseas in Central Coast was 16.1 %.

#### Migration:

There is a low rate of overseas and interstate migration, with most migration occurring intrastate and across LGAs. Over the 5 year period from 2016 to 2021, 53.1 % of people aged over 5 years remained at the same address.

#### SEIFA:

Central Coast is ranked in the 70th percentile on the index of relative socio-economic disadvantage, with slightly below average levels of disadvantage.

#### Employment:

Population serving occupations are the largest category of employment (34 %), followed by healthcare and education (26 %) and knowledge intensive (22 %). Health and education was the fastest growing sector of employment, accounting for 48 % of employment growth between 2016 and 2021.

#### Households:

There is a high proportion of family households (67 %) and 27 % of these were couples with children. Over a quarter of households (26 %) were lone households, and group households accounted for 2.8 %.

#### Income:

Almost half (48.5 %) of Central Coast households earned an income within the \$1,000-\$2,999 range per week with a median weekly income of \$1,507.

#### Home ownership:

In 2021, Central Coast had a homeownership rate of 68.5%, 27.5 % of Central Coast households rented via the private rental market.

#### Occupancy rate:

The occupancy rate of dwellings in Central Coast was at 90.3 %.

#### Dwelling type:

As of 2021, 76.4 % of the existing housing stock were separate house, followed by medium-density at 18.1 % and high-density at 4.5 %.

#### Dwelling size:

Three and four bedroom dwellings were the most common dwelling type, accounting for 75.4 % of occupied dwelling stock in Central Coast.

Table 9: Weekly rents statistics for June 2023 quarter

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

Bedrooms	First quartile	Median	Third quartile	Quarterly change in median weekly rent	Annual change in median weekly rent	New bonds lodged	Total bonds held
<b>Houses</b>							
1 bedroom	\$300	\$350	\$380	.00%	11.11%	105	643
2 bedrooms	\$420	\$450	\$500	.00%	4.65%	429	4,114
3 bedrooms	\$500	\$560	\$620	.90%	1.82%	796	8,985
4+ bedrooms	\$630	\$695	\$850	-2.11%	2.21%	556	5,825
<b>Townhouses</b>							
1 bedroom	-	-	-				
2 bedrooms	\$433	\$470	\$523	-4.57%	2.73%	51	763
3 bedrooms	\$520	\$560	\$650	-8.57%	1.82%	131	1,733
4+ bedrooms	-	-	-				
<b>Flats/units</b>							
1 bedroom	\$310	\$350	\$400	-2.78%	.72%	155	1,593
2 bedrooms	\$420	\$460	\$520	2.22%	4.55%	371	4,366
3 bedrooms	\$497	\$580	\$650	2.65%	5.45%	92	1,049
4+ bedrooms	-	-	-				
<b>Total</b>							
Bedsitter*	-	-	-				
1 bedroom	\$300	\$350	\$390	.00%	6.06%	280	2,868
2 bedrooms	\$420	\$450	\$500	.00%	2.27%	885	9,828
3 bedrooms	\$500	\$560	\$620	.00%	1.82%	1,029	12,129
4+ bedrooms	\$630	\$530	\$636	-1.43%	1.47%	571	6,117

Source: NSW Communities and Justice (2023), *Rent & Sales: Weekly rents statistics by NSW Local Government Area*.

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

## B1.2 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. employment 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.

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 10: Additional capacity by region as of August 2020**

Source: HillPDA capacity projection (modelling undertaken in 2021)

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
Wyong	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>

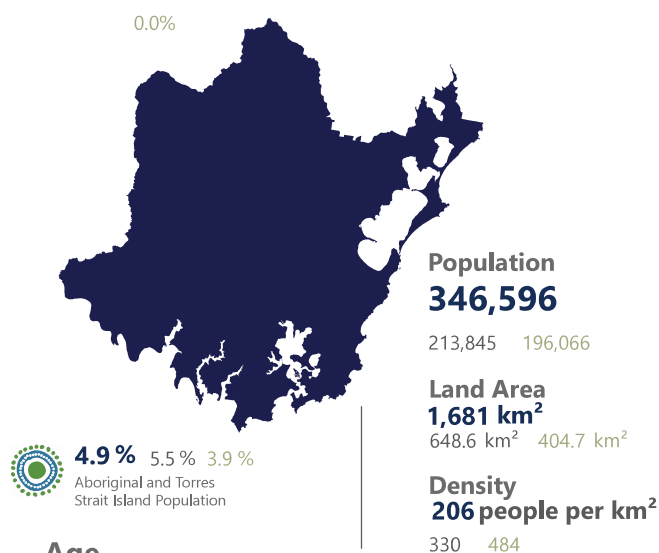


## B1.3 Comparative LGA case studies

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. The below Figure 38 was prepared as part of the Existing Conditions Report in 2021 and has been updated with data collected at the 2021 Census.

Figure 38 Comparative demonstration against the Lake Macquarie and Penrith LGAs



### Age

#### Service Age Groups

Age 0 - 4	Age 5 - 11	Age 12 - 17	Age 18 - 24
<b>5.6%</b> 6.0% 7.4%	<b>8.6%</b> 8.7% 9.8%	<b>7.4%</b> 7.4% 7.8%	<b>7.6%</b> 7.9% 9.9%
Age 25 - 34	Age 35 - 49	Age 50 - 59	Age 60 - 69
<b>11.0%</b> 10.8% 15.5%	<b>21.5%</b> 18.6% 20.5%	<b>18.3%</b> 13.4% 12.3%	<b>12.4%</b> 12.3% 9.7%
Age 70 - 84	Age 85 +	Median Age	
<b>13.2%</b> 11.7% 6.0%	<b>3.0%</b> 3.1% 1.2%	<b>43</b> 42 34	

#### In Need of Assistance

Age 0 - 5	Age 5 - 9	Age 10 - 19	Age 20 - 59
<b>1.8%</b> 3.1% 3.0%	<b>6.3%</b> 4.3% 3.7%	<b>5.6%</b> 2.6% 2.0%	<b>3.5%</b> 2.5% 1.9%
Age 60 - 64	Age 65 - 69	Age 70 - 74	Age 75 - 79
<b>6.7%</b> 3.4% 3.2%	<b>8.1%</b> 5.3% 4.4%	<b>10.2%</b> 8.0% 8.4%	<b>15.2%</b> 12.2% 16.3%
Age 80 - 84	Age 85 +		
<b>23.7%</b> 29.6% 39.4%	<b>42.3%</b> 55.9% 69.8%		

#### Place of Birth



Australia
<b>79.0%</b> 91.8% 82.1%
Other
<b>16.1%</b> 8.2% 17.9%

#### Migration (2016-21)

Overseas	Within Australia
<b>1.9%</b> 4.1% 7.9%	<b>35.5%</b> 5.3% 3.6%

\*By Place of Enumeration

### Workforce



Unemployment Rate %	Labour Force Participation
<b>4.7%</b> 6.9% 5.9%	<b>55.7%</b> 56.8% 65.0%

### Education



Bachelor Degree or higher	Diploma or Advanced Diploma
<b>17.9%</b> 11.3% 9.5%	<b>9.8%</b> 34.6% 31.5%
Vocational Certificate	Year 12 (highest)
<b>24.9%</b> 38.1% 42.6%	<b>45.6%</b> 50.2% 44.9%

### Method of Travel to Work

\*By Place of Work



Active Transport
<b>1.5%</b> 2.3% 2.1%



Public Transport
<b>2.2%</b> 1.7% 4.6%



Private Vehicles
<b>53.5%</b> 78.9% 79.7%



Work from Home
<b>25.5%</b> 16.7% 13.2%



Other
<b>0.8%</b> 0.4% 0.4%

### Location of work

Live and work in the area	Live in the area, but work outside	No fixed place of work
<b>70.1%</b> 11.3% 9.5%	<b>24.1%</b> 34.6% 31.5%	<b>5.8%</b> 38.1%

### SEIFA



Index of Relative Socio-Economic Disadvantage (2016)
<b>60th %</b> 66th% 68th%

Rank within Australia by LGA (2016)
<b>324 /544</b> 356 370

## 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%

## Appendix C: Policy Alignment

### Central Coast Regional Plan 2041

The Department of Planning, Housing and Infrastructure (DPHI) 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 DPHI and the Greater Cities Commission.

The CCRP's 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 below in Table 11, along with an indication of where these objectives are addressed in this document.

**Table 11: CCRP objectives and responses in this LHS**

Objective	Relevant actions and strategies to this LHS	LHS response
1. A prosperous Central Coast with more jobs close to home	N/A	N/A
2. Support the right of Aboriginal residents to economic self-determination	<p><b>Strategy 2.1:</b> Local strategic planning will align with the Aboriginal land planning outcomes identified in any development delivery plan within the LGA to:</p> <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>	<b>Strategy 2.1</b> LHS action 3.1
3. Create 15-minute neighbourhoods to support mixed, multi-modal, inclusive and vibrant communities	<p><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</p> <p><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.</p>	<b>Strategy 3.1</b> LHS action 1.1 <b>Strategy 3.6</b> LHS action 1.1 and 2.2
4. An inter-connected Central Coast without car-dependent communities	<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.	<b>Strategy 4.4</b> LHS action 1.1

Objective	Relevant actions and strategies to this LHS	LHS response
5.	<p>Plan for 'nimble neighbourhoods', diverse housing and sequenced development</p> <p><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.</p> <p><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.</p> <p><b>Strategy 5.5:</b> Consider:</p> <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> <p><b>Strategy 5.6:</b> Consider preparing an affordable housing contributions scheme with the support of the department.</p> <p><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:</p> <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> <p><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:</p> <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> <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> </ul> <p><b>Strategy 5.9:</b> Consider the demand for hotels, motels and short-term rental accommodation.</p>	<p><b>Strategy 5.9</b> LHS actions 1.1</p>
6.	<p>Conserve heritage, landscapes, environmentally sensitive areas, waterways and drinking water catchments</p> <p>None</p>	

Objective	Relevant actions and strategies to this LHS	LHS response
7.	<p>Reach net zero and increase resilience and suitable infrastructure</p> <p><b>Strategy 7.8:</b> ensure future residential areas are not planned in areas where:</p> <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 be impacted by climate change</li> <li>- evacuation is likely to be difficult during a bushfire or flood due to its siting in the 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> <p><b>Strategy 7.9:</b> Local strategic planning will:</p> <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 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 protecting and restoring mangroves and salt marsh areas to limit flooding, inundation and erosion.</li> </ul> </li> </ul>	
8.	Plan for businesses and services at the heart of healthy, prosperous and innovative communities	N/A
9.	Sustain and balance productive rural landscapes	N/A

## Other Council Strategies

### Central Coast Local Strategic Planning Statement

The Central Coast Local Strategic Planning Statement (LSPS) was adopted by Council on 29 June 2020. The LSPS establishes land use planning priorities for the next 20 years for the LGA (to 2036) and includes strategies and actions to manage future growth. It identifies that growth should be focused within existing centres and identified release areas in the north. The LSPS 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 LSPS 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 relevant priorities under the LSPS and implications for this LHS are detailed in Table 12 below.

**Table 12: Relevant priorities under the LSPS and implications for the LHS**

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

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 to a wider range of community needs
5 Future planning that enables the development of active and liveable centres	Developing precinct plan and active transport strategies that ensure that housing and amenities are appropriately located to create a network of liveable precincts and more liveable housing overall.
8 Provide for the housing needs of our growing region	Housing should cater for the needs of the population as it grows and changes, this includes being responsive to different tenures, household compositions and specific housing needs (e.g. ageing).
9 Plan for the sustainable development of our future urban release areas	Urban release areas should be made available with the availability of infrastructure.
17 A Strategy that supports neighbourhood “pocket parks” accessible to local communities within walking distance in addition to larger recreational multi-use open space destinations	Urban areas should prioritise accessibility to open space as a criterion.
20 Recognise and protect the natural, built and cultural heritage of the Central Coast	Natural, built and cultural heritage items will be preserved and managed.
22 Create Sustainable and Resilient communities	Progress 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	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.

Priority	Relevance to the local housing strategy
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. Provided 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.

## Central Coast Community Strategic Plan – One Central Coast

The Central Coast Community Strategic Plan (CSP), adopted by Council on 25 June 2018, establishes a 10 year plan for Council’s approach to funding priorities, managing regional challenges and planning for a sustainable future. The stated vision of the CSP is “We are One Central Coast, a smart, green, and liveable region with a shared sense of belonging and

responsibility.” The priorities and actions in the CSP are arranged around five key themes: belonging, smart, green, responsible and liveable.

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

**Table 13: Relevant priorities under the Central Coast CSP and implications for the LHS**

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

## Central Coast Affordable and Alternative Housing Strategy

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

responsibility." The priorities and actions in the CSP are arranged around five key themes: belonging, smart, green, responsible and liveable.

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

**Table 14: 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 incorporated into the 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><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>Council will explore opportunities through the LEP and DCP review process, while considering 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 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 employment zones and 800 metres of key transport nodes</p>	<p>Council will consider reviewing parking requirements in certain locations where residential flat buildings are located, consistent with relevant provisions under the Housing SEPP.</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 employment 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 the Housing SEPP.</p>
<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>



Strategy	Policy response
<p><b>Strategy C17: Council will consider as part of the broader Central Coast Housing Strategy:</b></p> <p>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;</p> <p>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).</p>	<p>a. The State Environmental Planning Policy (Housing) 2021 will continue to be considered.</p> <p>b. Considered as part of the drafting of the CCLEP 2022. It should be noted that Part 8 the State Environmental Planning Policy (Housing) 2021 remains in force, which specifically applies to MHEs.</p>

## Aboriginal community

The successful delivery of this LHS will depend on collaboration with the Central Coast Aboriginal 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 First Nations residents on the Central Coast. Objective 2 of the CCRP commits DPHI 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 has 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.

## 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.
2. Increase the availability of affordable and diverse housing across regional NSW.
3. Provide more certainty about where, when and what types of homes will be built.
4. Investigate planning levers to facilitate the delivery of housing that meets short term needs.
5. Improve monitoring of housing and policy outcomes and demand indicators.

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Central  
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## Local Housing Strategy 2024

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