



New South  
Wales Regional  
Housing Need  
Report  
February 2023





**REGIONAL  
AUSTRALIA**  
INSTITUTE

**Shelter**  
NEW SOUTH WALES

# CONTENTS

CONTENTS	PAGE
Background	4
Methodology	5
Creating a Single Index	6
Results - Higher Need Housing Areas	6
Analysis	8
Social Housing Stock	12
Higher Housing Need Areas	13
Additional Local Government Areas	25
References	40
Appendices	41

## ABOUT THE REGIONAL AUSTRALIA INSTITUTE

Independent and informed by both research and ongoing dialogue with the community, the Regional Australia Institute (RAI) develops policy and advocates for change to build a stronger economy and better quality of life in regional Australia – for the benefit of all Australians. The RAI was established with support from the Australian Government.

## CONTACTS AND FURTHER INFORMATION

P.02 6260 3733

E. [info@regionalaustralia.org.au](mailto:info@regionalaustralia.org.au)

Further information can be found at [www.regionalaustralia.org.au](http://www.regionalaustralia.org.au)

# BACKGROUND

## ABOUT SHELTER NSW

Shelter NSW is a non-profit advocacy organisation that promotes a vision of a secure home for all. Operating since 1975, Shelter NSW represents the values of its member organisations and individuals that want to create a housing system in NSW that is economically, socially and environmentally sustainable. Together with its members, Shelter NSW conducts collaborative research and engages policymakers to address housing insecurity in all its forms, particularly as it affects people on low incomes.

### Priorities – a housing system that delivers Triple-A housing:

- Affordable and diverse homes
- Accessible and well-located housing
- Appropriate and high-quality development.

### Objectives – a housing system with Triple-P outcomes:

- Productive Cities and Regions
- Poverty-free Communities
- Protected neighbourhoods.

## ABOUT THE REPORT

Shelter NSW is seeking to improve its understanding of housing issues and needs across regional New South Wales (NSW), specifically, the regional local government areas (LGAs) where housing need is the most pronounced.

The following report provides a quantitative analysis of 96 regional LGAs in NSW and summary of the key trends and observations. The quantitative analysis is based on a purpose-built data tool utilising data from the Australian Bureau of Statistics (ABS) 2021 Census and the Department of Communities and Justice Social Housing Dashboard for:

- Family composition
- Mortgage and rental stress
- Proportion of social housing
- Social housing wait list

The report provides specific analysis on the 11 LGAs deemed to have the highest housing need, where Shelter NSW will focus its advocacy and policy efforts. The report also includes analysis of 14 other LGAs of interest. To further contextualise the analysis in this report, population projection data released by the NSW Department of Planning and Environment in 2022 has been included. The report highlights the key areas of the housing matrix where Shelter NSW can focus its advocacy and policy efforts. This is the second version of the report, which updates the data from 2016 to 2021 data sources.

# METHODOLOGY

Seven indicators were used to produce a single index to reflect housing need across regional NSW. The data sources and methodology used in each indicator are summarised below:

Indicator	Data source
Proportion of single-family households	ABS Census 2021 Family Composition
Proportion of households with a mortgage	ABS Census 2021 Tenure Type
Proportion of rental households	ABS Census 2021 Tenure Type
Proportion of households in mortgage stress	ABS Census 2021 Total Household Income and Mortgage Repayments
Proportion of households in rental stress	ABS Census 2021 Total Household Income and Rent
Proportion of social housing stock	ABS Census 2021 Dwelling Type Australian Institute of Health and Wellbeing, Housing Assistance in Australia 2022
Number of households on the social housing waitlist	NSW Department of Communities and Justice Social Housing

## Proportion of Households in Mortgage and Rental Stress

Mortgage and rental stress were calculated for households in the lower 40% of the income distribution<sup>1</sup>. In 2019-20, Australia's 40% gross household income level was \$1407 per week (\$73,164 p.a.). Therefore, based on the ABS Total Household Income (Weekly) ranges, only those earning between \$1-\$1499 per week were included in the calculation. Households are considered to be under mortgage or rental stress if they spend more than 30% of their income on rent or mortgage repayments. The number of households under mortgage or rental stress has been set to 0 if it is 5 and below in an LGA.

## Proportion of Social Housing Stock

This indicator was calculated using total social housing stock in Financial Year 2020-2021 as a proportion of total private dwellings (occupied and unoccupied) from ABS 2021 Census. Private dwellings refer to properties that are not communal or transitory in nature and can be occupied or unoccupied. In this report, private dwellings are referred to as residential dwellings.

## Number of Households on the Social Housing Waitlist

Data for the general social housing wait list (as opposed to the priority list) was available from the NSW Department of Communities and Justice Social Housing website based on allocation zones. These were matched as closely as possible to each LGA. Some LGAs had multiple allocation zones and a summation of the number of people was done across the multiple allocation zones that was considered as 'best fit' for the LGA. Values of <5 were replaced with 4 for counting purpose.

# CREATING A SINGLE INDEX

For each indicator, the LGAs were ranked by deciles, with the higher decile reflective of a greater housing need. This table summarizes the various indicators and assumptions made. For all indicators, except proportion of social housing stock, the assumption is that a higher proportion reflects a higher housing need and therefore is ranked as Decile 10. For social housing stock, a lower proportion corresponds to a higher housing need.

For instance, an LGA with a higher proportion in rental stress would be classified as decile 10, which equates to a greater housing need given the assumption that it could reflect a lack of affordable private rental housing in the market. For social housing, it is assumed that a lower proportion of social housing available equates to a greater housing need as there may be a lack of social housing supply.

The deciles across the seven indicators were then summed to create a single value (out of a total of 70) that shows the situations across the 96 regional NSW LGAs. The LGAs were sorted to derive the 10 LGAs with a highest need.

While creating a single value allows for identification of housing need across all the LGAs, it should be noted that these indicators are not exhaustive in determining the housing need for a region. Furthermore, they have not been weighted but have been given equal importance in creating a single value for identifying the housing need across an LGA. However, they are reflective of the issues and focus of Shelter NSW as well as data availability such that it can be updated for future use.

Indicator	Assumption	Decile Score
Proportion of single-parent households	Higher proportion = higher need	Higher proportion = Decile 10
Proportion of households with a mortgage	Higher proportion = higher need	Higher proportion = Decile 10
Proportion of rental households	Higher proportion = higher need	Higher proportion = Decile 10
Proportion of low-income households in mortgage stress	Higher proportion = higher need	Higher proportion = Decile 10
Proportion of low-income households in rental stress	Higher proportion = higher need	Higher proportion = Decile 10
Proportion of social housing stock	Lower proportion = higher need	Lower proportion = Decile 10
Number of households on the social housing waitlist	Higher proportion = higher need	Higher proportion = Decile 10

# RESULTS: HIGHER NEED HOUSING AREAS

Regional NSW LGA (2022)	Proportion of single-parent families	Proportion of households with a mortgage	Proportion of rental households	Proportion of low-income households in mortgage stress	Proportion of low-income households in rental stress	Proportion of social housing stock	Number of households on the social housing waitlist	Total score
Byron	8	5	9	10	10	8	9	59
Central Coast	9	9	7	10	10	4	10	59
Cessnock	10	10	7	9	9	4	8	57
Coffs Harbour	8	6	8	9	10	3	10	54
Maitland	7	10	8	9	9	2	9	54
Shellharbour	8	10	7	10	9	1	9	54
Tweed	7	6	5	10	10	6	10	54
Newcastle	7	7	10	9	9	1	10	53
Lake Macquarie	7	10	4	10	9	2	10	52
Port Stephens	5	7	6	10	10	6	8	52
Wollongong	6	8	9	10	8	1	10	52

# ANALYSIS

## OVERVIEW

Overall, distinct patterns can be recognised among the higher and lower housing need LGAs of regional NSW. Higher housing need areas are entirely coastal. In comparison, the lower housing need housing areas are located inland, in western NSW. Higher housing need areas have populations of at least 35,000 people and will experience population growth of between 13% and 61% over the next 20 years.

The top 10 higher need regions have remained largely the same in comparison to the 2021 Housing Need Index (the 2021 Index), with coastal regions scoring the highest. However, the largest changes in total housing need scores were among more western LGAs, including Gunnedah (+6), Temora (+6), Junee (-1), and Warren (-8), indicating that housing need is spreading further inland.

2021			2023		
58	Central Coast (C) (NSW)	1	59	Central Coast (C) (NSW)	1
57	Byron (A)	2	59	Byron (A)	2
56	Cessnock (C)	3	57	Cessnock (C)	3
55	Newcastle (C)	4	54	Coffs Harbour (C)	4
54	Coffs Harbour (C)	5	54	Maitland (C)	5
54	Maitland (C)	6	54	Shellharbour (C)	6
54	Shellharbour (C)	7	54	Tweed (A)	7
54	Lismore (C)	8	53	Newcastle (C)	8
53	Tweed (A)	9	52	Wollongong (C)	9
53	Wollongong (C)	10	52	Lake Macquarie (C)	10
53	Tamworth Regional (A)	11	52	Port Stephens (A)	11

## INDICATOR 1: PROPORTION OF SINGLE-PARENT FAMILIES

Across regional NSW the proportion of single-parent households ranges from 8.9% to 30.9%, a smaller range than seen in the 2021 Index. Brewarrina has the highest share of single-parent families at 30.9%, followed by other inland regions such as Central Darling (27.0%), Coonamble (25.7%) and Broken Hill (23.6%).

Among the larger regional cities, Lismore and Cessnock had a high proportion of single-parent families (around 22%). Places that have the lowest proportion of single-parent families are smaller, inland places: Walcha (9.5%), followed by Unincorporated NSW (9.5%) and Kiama (10.6%). These results are very similar to those seen in the 2021 Index.

A greater proportion of single-parent families has implications for the local housing market, particularly in terms of rentals, as single-parent families tend to have a lower home ownership rate<sup>2</sup>. Therefore, there may be a greater demand for private rentals.

Additionally, single-parent families tend to have only one income source. They could be more negatively impacted, in terms of housing access and having limited disposable income. If there was a lack of affordable housing supply, a large proportion of their income would have to be used for mortgage or rental payments.



# ANALYSIS

## INDICATOR 2: PROPORTION OF THE POPULATION WITH A MORTGAGE

The proportion of the population with a mortgage in each LGA ranged from 7.4% to 45.8%, very similar to the range in the 2021 Index (8.2% to 44.9%). Places with a high proportion of the population with a mortgage were Yass Valley (45.8%), followed by Queanbeyan-Palerang Regional (43.7%), Singleton (40.9%), Maitland (39.3%), and Dungog (39.1%). These are the same LGAs as seen in the 2021 index, with a slight change in order.

As previously noted, these LGAs show a varied range across larger and more well-connected regional cities to smaller inland regional areas. It suggests that such places either have higher average incomes or housing is relatively affordable, hence people can buy a house. Older populations also tend to have higher rates of outright home ownership. However, this needs to be examined in relation to mortgage stress to determine if people have taken on large mortgages and are spending a large portion of their incomes financing a house.

A high proportion of the population with a mortgage indicates a population with household debt that are vulnerable to changes, such as increases in interest rates. Since the 2021 Census data was collected, the Reserve Bank of Australia has increased the cash rate four times, from 1.85% to 3.10%.<sup>3</sup>

The places with the lowest proportion of the population with a mortgage are less populated inland areas such as Central Darling (7.4%), Brewarrina (10.7%), Walgett (14.0%) and Unincorporated NSW (15.1%). Again, this is very similar to the findings in the 2021 Index.

## INDICATOR 3: PROPORTION OF RENTAL HOUSEHOLDS

The proportion of rental households in each LGA ranges from 12.9% to 53.1% - this is a slightly smaller range than in the 2021 Index of 14.0% to 55.7%. The highest proportion of rental households are in Brewarrina (53.1%), approximately 14 percentage points higher than the next LGA, Central Darling (39.0%). Newcastle has moved to the third spot, with 37.2%, followed by Bourke (36.2%) and Moree Plains (36.1%) LGAs with the lowest proportion of rental households are the Upper Lachlan Shire (14%), Lockhart (14.9%), Greater Hume Shire and Dungog (15.5% and 15.9%).

An LGA with a high proportion of rental households will be more susceptible to changes in housing demand, through population structures and household income. If an LGA has a growing population it is likely that it will see increased demand for homes, including rental properties which in turn may create housing competition, pushing up rental prices. Increasing income in this situation can also fuel rental prices, as some households have increased capacity to pay more for desired housing.

High proportions of rental households can also represent a higher level of housing insecurity in an LGA, particularly as lower income households are pushed down the housing availability ladder.

# ANALYSIS

## INDICATOR 4: PROPORTION OF LOW-INCOME HOUSEHOLDS IN MORTGAGE STRESS

This indicator has seen the most significant change, in comparison to the first index, however this is somewhat accounted for by the change in household income. The household income used to determine mortgage stress for low-income households (the bottom 40% of households), increased from \$1,258 to \$1,407. As such, the range in results for this indicator has reduced, from 9.3%-73.4% of low-income households, to 6.1%-52.5%. However, this may also be in response to the low-interest rate period experienced between the two Census periods, which has reduced repayments for mortgagees.

Mortgage stress among low-income households is high in places such as Byron, Shellharbour, Wollongong, Central Coast and Wingecarribee, with a proportion of 49% or higher. This is somewhat different to the first index, where it was Singleton, Shellharbour, Griffith, Maitland and Wollongong.

A higher proportion of mortgage stress indicates that while people might be able to buy a house, it is a significant financial burden particularly for lower-income households that are spending more than 30% of their income on mortgage repayments. This has implications on a household's consumption expenditure, personal wellbeing and financial security as they are more exposed to interest rate changes, as seen over the last six months. It also has implications for housing assistance if households experience a high level of mortgage stress, particularly for older households who are going into retirement.

## INDICATOR 5: PROPORTION OF LOW-INCOME HOUSEHOLDS IN RENTAL STRESS

The same change to household income was applied to this indicator, however there has not been the same drastic change in the proportion of low-income households experiencing rental stress. The range for this indicator has in fact increased, from 17.1%-83.2%, to 8.0%-87.5%. This may indicate that whilst mortgagees have benefited from the low interest rate period (and ability to lock-in rates for an extended number of years), renters have experienced increases in rental prices, particularly as vacancy rates have dropped across NSW.<sup>4</sup>

As seen in the last index, the proportion of low-income households in rental stress is exceptionally high in the Kiama, Byron and Wingecarribee LGAs, which have more than 80% of low-income households experiencing rental stress. This is followed by Port Macquarie-Hastings (79.3%), Coffs Harbour, (78.8%), Tweed (78.7%).

The Warren LGA has the lowest proportion of low-income households in rental stress, reducing from 44.2% in the first index to 8%. This may be due to the changes in the household income threshold for low-income households.

High rental stress could leave households without sufficient income for other essential expenditures. An LGA with a high proportion of low-income households in rental stress could indicate a lack of affordable housing available and/or that average incomes are low. This may prevent them from moving or finding more suitable housing options. Low-income earners are paying unaffordable rental rates which may also mean more housing assistance is necessary. It is important to note that asking rents in many parts of regional NSW have increased markedly since the 2021 Census.

# ANALYSIS

## INDICATOR 6: PROPORTION OF SOCIAL HOUSING STOCK

Shelter NSW have identified that in order to appropriately support vulnerable communities, social housing stock should represent at least 5% of residential dwellings. It is important to note that the data source for this indicator has changed, which may account for some differences. Specifically, the new data source does not include Indigenous Community Housing stock but does include Aboriginal Housing Office properties.

The LGAs with the largest proportion are Wollongong (8.5%), Moree Plains (6.9%), Newcastle (6.8%), Shellharbour (6.5%) and Muswellbrook (6.5%). A similar list as seen in the first index. Wollongong, Newcastle and Shellharbour LGAs have some of the highest housing need in regional NSW and so this proportion of social housing stock is promising. However, overall regional NSW does not have the social housing stock to adequately support housing needs for its vulnerable communities.

This is particularly true of smaller, inland communities. The proportion of social housing stock is lowest in Central Darling (0.1%), Coolamon (0.2%), Gwydir (0.4%), and Murray River (0.5%). Whilst LGAs like Gwydir and Coolamon exhibit very low housing need at this time, if these LGAs were to experience any significant changes in population or housing demand, they would potentially not be able to adequately support vulnerable households.

## INDICATOR 7: NUMBER OF HOUSEHOLDS ON THE SOCIAL HOUSING WAITLIST

Noting that data for this indicator in the 2021 index was collected during the same period as the 2021 Census data, it has not been updated in this version.

The general social housing waitlist has a very wide distribution with some of the large regional cities having very high numbers of households on the waitlist. Central Coast has the largest number of households at 3,170. This is followed by Lake Macquarie (2,488) and Wollongong (2,263). Newcastle and Mid-coast also have 1,911 and 1,042 households on the waitlist respectively. The rest of the LGAs have numbers below 1,000.

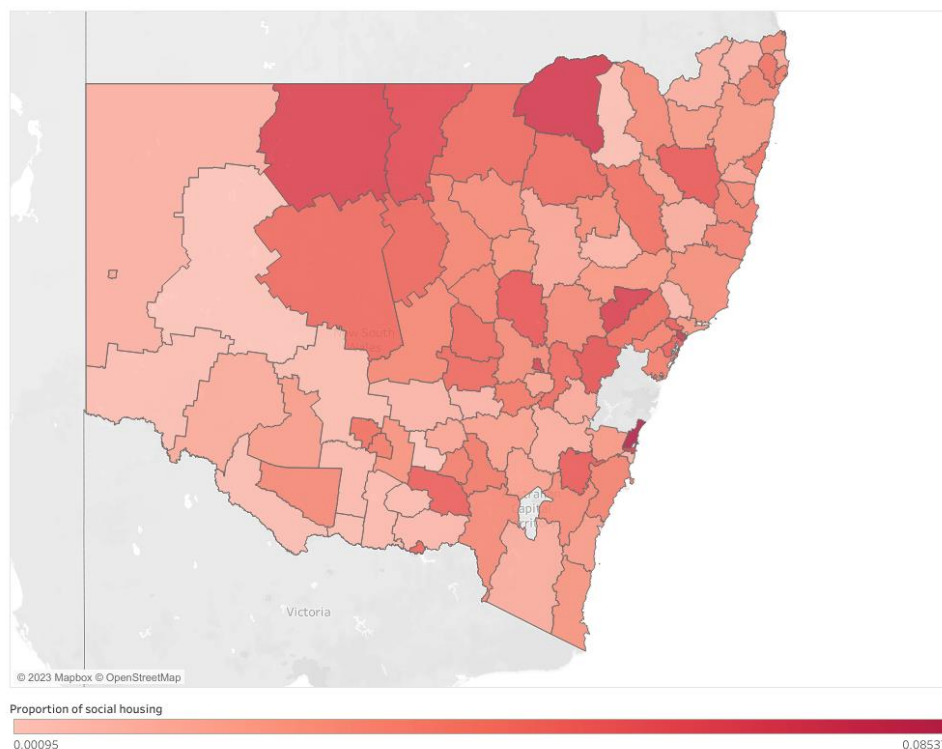
The numbers are particularly low for places like Balranald, Bogan, Carrathool, Coolamon, Uralla, Junee, Temora, Warren, Central Darling, Lockhart and Walcha, which all have less than 10 households on the waitlist.

However, in addition to the number of households on the waitlist, it is also important to examine the waitlist times as that also has a further influence when determining if there is a pronounced housing need in the LGA. Additionally, in some places, people may require social housing but have chosen not to apply due to the long waitlist times.

# SOCIAL HOUSING STOCK

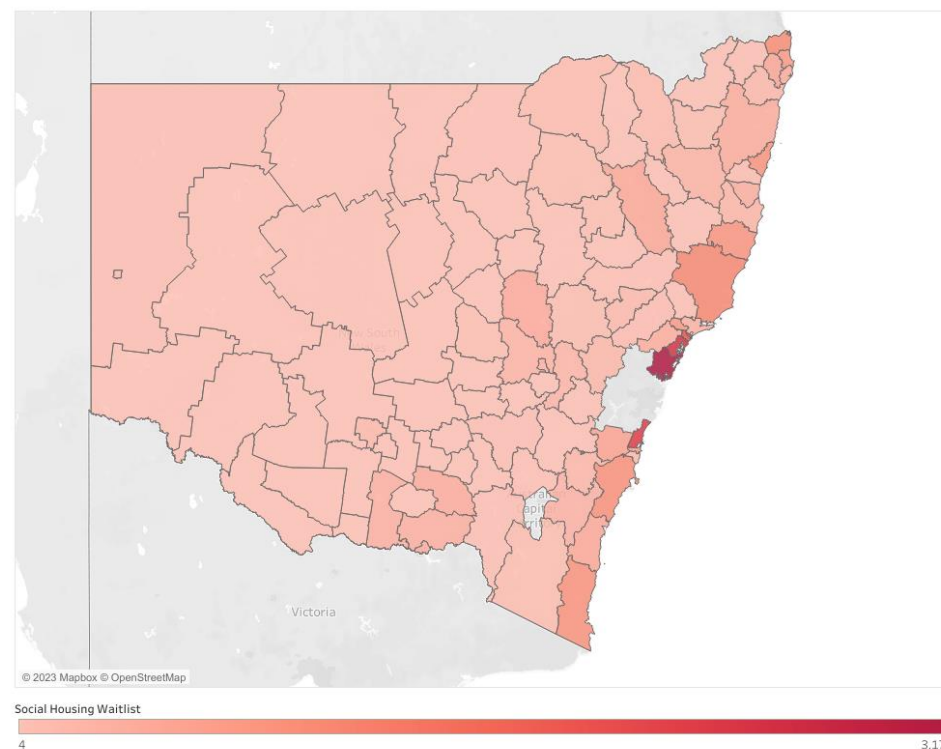
## SOCIAL HOUSING STOCK

This map shows the spatial distribution of the proportion of social housing stock (out of total residential dwellings). The proportion of social housing stock ranges from 0.1%-8.5% for regional NSW. This is in comparison to 0.2% and 8.0% in the 2021 Index. This small adjustment in the range is more likely due to changes in the data source, than a specific uplift in social housing stock. The highest proportion is in Wollongong, followed by Moree Plains, and other regional cities such as Shellharbour and Newcastle.



## GENERAL WAITLIST NUMBERS

This map shows the spatial distribution of the general social housing waitlist numbers. The numbers on the waitlist ranges from 0 to over 3,000 for regional NSW. The highest numbers are in large regional cities like Central Coast, Lake Macquarie and Wollongong, which all have more than 2,000 households on the waitlist.



The background features a central white diamond shape with a grey border. In the corners, there are overlapping teal and grey geometric shapes, including rectangles and triangles.

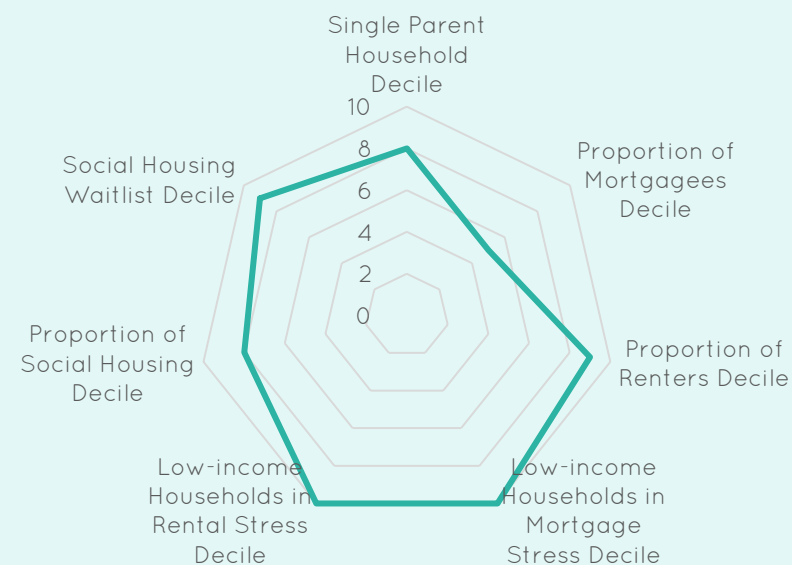
# TOP 10 HIGHER NEED REGIONS

# BYRON



## About this LGA

The Byron local government area is located in the Ballina state electoral district. In 2021, the estimated population of the region was 35,993 and it is projected to increase by 4% to 36,223 by 2041, with increases across all age groups. The most significant growth will be in those aged 75 years+, including net growth of 987 people (172%) aged 85+ years and 955 people (152%) aged 80-84 years. In comparison the lowest growth will be in the 60-64 and 65-69 years groups, of 25 (1%) and 50 (2%) people respectively.



Indicator	Score	No./%
Proportion of single-parent families	8/10	18%
Proportion of households with a mortgage	5/10	28%
Proportion of rental households	9/10	31%
Proportion of low-income households experiencing mortgage stress	10/10	53%
Proportion of low-income households experiencing rental stress	10/10	87%
Proportion of social housing stock	8/10	1.8%
Number of households on the general social housing waitlist	9/10	709
<b>Total housing need score</b>	<b>59/70</b>	

## Analysis

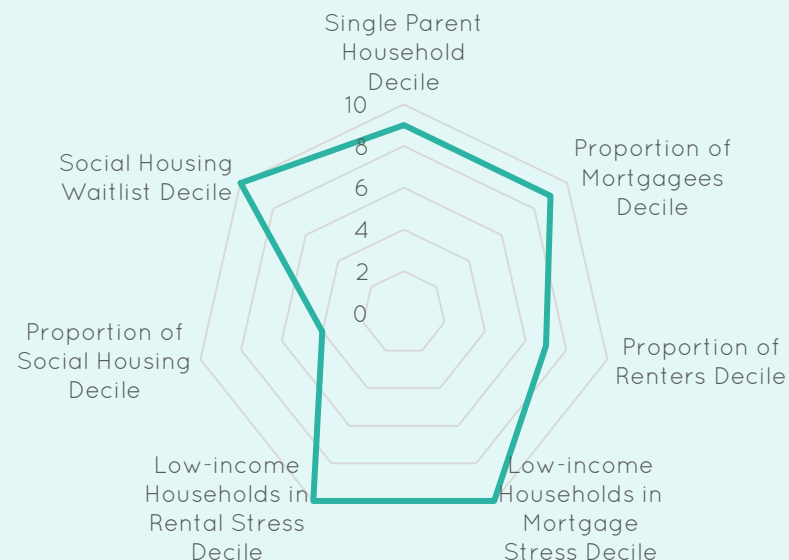
The Byron LGA has the equal highest housing need in regional NSW. In comparison to the 2021 index, indicators for this LGA have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of single parent families, and high rental and mortgage stress among lower income households. Whilst there has been an 8 percentage point drop in the low-income households experiencing mortgage stress, (due likely to low interest rates and the higher average income), the LGA still has a high rate in comparison to other LGAs in regional NSW. As such, there is a large proportion of low-income households vulnerable to changes that will affect their access to housing, such as rental demand, cost of living, and incomes. This housing need is further intensified by the low proportion of social housing stock in the LGA (1.8% of residential dwellings, which is the lowest proportion in the higher need areas), and a high number of households on the wait list (709). The current wait time for housing is between 5 and 10+ years. The population in the LGA is not expected to grow significantly over the next 20 years in comparison to other LGAs in this list. However, the significant growth of older groups (who will be outside of the workforce) may increase the demand for affordable housing options, particularly if these groups do not exhibit high rates of home ownership.

# CENTRAL COAST



## About this LGA

The Central Coast local government area is located 90kms north of Sydney, in the Wyong, Terrigal, Gosford, Swansea, and the Entrance state electoral districts. In 2021, the estimated population of the region was 347,475 and it is projected to increase by 16% to 404,265, by 2041, which is 25,000 less people than previous population projections for the region. The most significant growth will be in those aged 75+ years including 95% growth in those aged 85+ years, and 78% growth in those aged 80-84 years.



Indicator	Score	No./%
Proportion of single-parent families	9/10	19%
Proportion of households with a mortgage	9/10	34%
Proportion of rental households	7/10	28%
Proportion of low-income households experiencing mortgage stress	10/10	50%
Proportion of low-income households experiencing rental stress	10/10	78%
Proportion of social housing stock	4/10	3.7%
Number of households on the general social housing waitlist	10/10	3,170
<b>Total housing need score</b>	<b>59/70</b>	

## Analysis

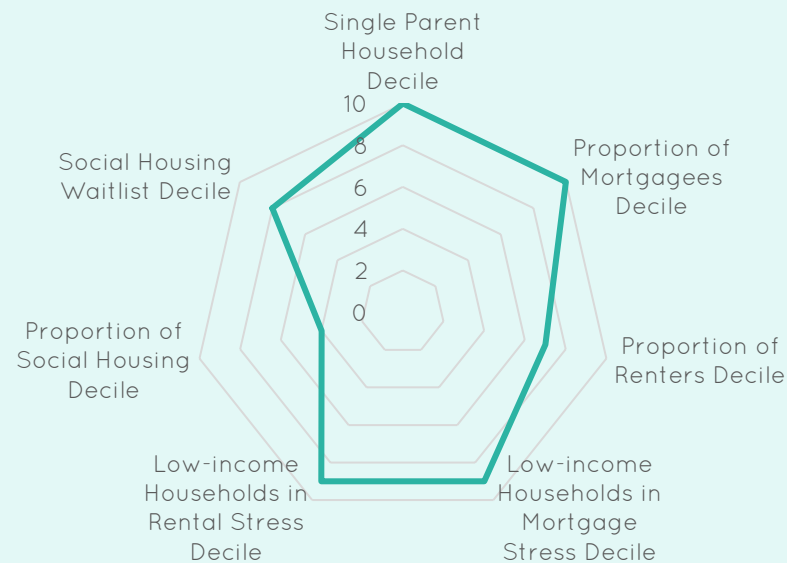
The Central Coast LGA ranks as having the equal highest housing need in regional NSW. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of single-parent families, and a high proportion of households with a mortgage. This is as well as a high proportion of low-income households experiencing mortgage and rental stress. This indicates that the cost of housing is creating housing pressures for lower-income households. Whilst there has been an 18 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), the LGA still has one of the highest rates in regional NSW. These households will be more vulnerable to changes, such as increases in interest rates and increased rental demand. The region is supported by some social housing stock (3.7% of residential dwellings) however the region also has the largest number of households on the general waitlist (3,170), and currently the wait time is between 5 and 10+ years. The population growth estimates for the LGA have declined and this may impact of planning for region. However, the growth of older groups (who will be outside of the workforce) will still be important to watch as they may increase demand for affordable housing options, particularly if these groups do not exhibit high rates of home ownership.

# CESSNOCK



## About this LGA

The Cessnock local government area is located in the Cessnock state electoral district, 120km north of Sydney and 40km west of Newcastle. In 2021, the estimated population of the region was 62,528 and it is projected to increase by 43% to 89,501 by 2041. The LGA will experience growth across all age groups, but the most significant growth will be in those aged 80-84 years and 85+ years+, of 192% and 255% respectively.



Indicator	Score	No./%
Proportion of single-parent families	10/10	22%
Proportion of households with a mortgage	10/10	39%
Proportion of rental households	7/10	28%
Proportion of low-income households experiencing mortgage stress	9/10	44%
Proportion of low-income households experiencing rental stress	9/10	72%
Proportion of social housing stock	4/10	3.5%
Number of households on the general social housing waitlist	8/10	366
<b>Total housing need score</b>	<b>57/70</b>	

## Analysis

The Cessnock LGA will experience the second greatest population growth of all the LGAs with higher housing need. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The market is characterised by single-parent households and households with mortgages. A large proportion of households are single parent-families (with likely only one income) and the region is experiencing significant rates of mortgage and rental stress among low-income households. Whilst there has been an 11 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), the LGA still has a high rate in comparison to the rest of regional NSW. As this population does grow the LGA will experience an increased demand on the available housing stock which will subsequently increase housing costs. These price pressures will likely increase demand by lower income households, or households in housing stress, for lower cost housing and social housing options. This may become an issue as there is a low proportion of social housing in the market (3.5%) and there is currently an extensive social housing waitlist, with people waiting between 5 and 10 years.

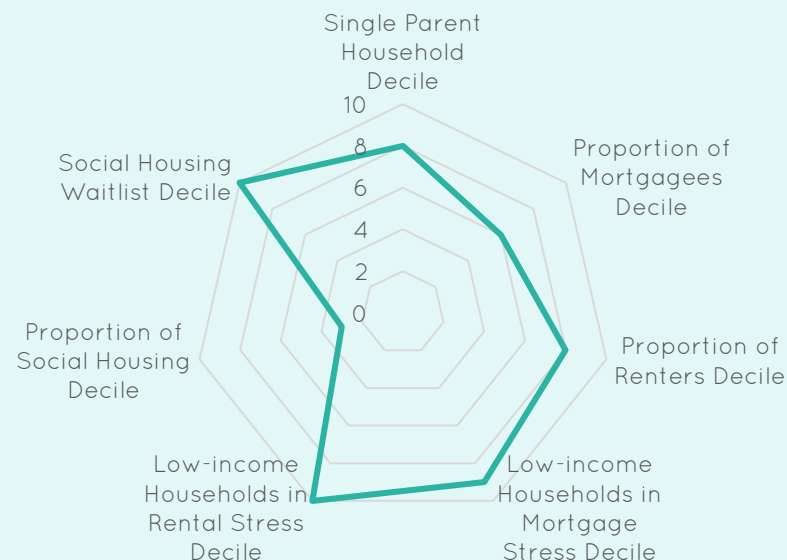


# COFFS HARBOUR



## About this LGA

The Coffs Harbour local government area is located in the Coffs Harbour state electoral district. In 2021, the estimated population of the region was 77,905 and it is projected to increase by 14% to 89,040 by 2041. The region will experience growth across most age groups (except 10-14 and 60-64 year olds). The most significant growth will be in those aged 80-84 years and 85+ years, 100% and 144% respectively.



Indicator	Score	No./%
Proportion of single-parent families	8/10	19%
Proportion of households with a mortgage	6/10	29%
Proportion of rental households	8/10	30%
Proportion of low-income households experiencing mortgage stress	9/10	43%
Proportion of low-income households experiencing rental stress	10/10	79%
Proportion of social housing stock	3/10	4.3%
Number of households on the general social housing waitlist	10/10	841
<b>Total housing need score</b>	<b>54/70</b>	

## Analysis

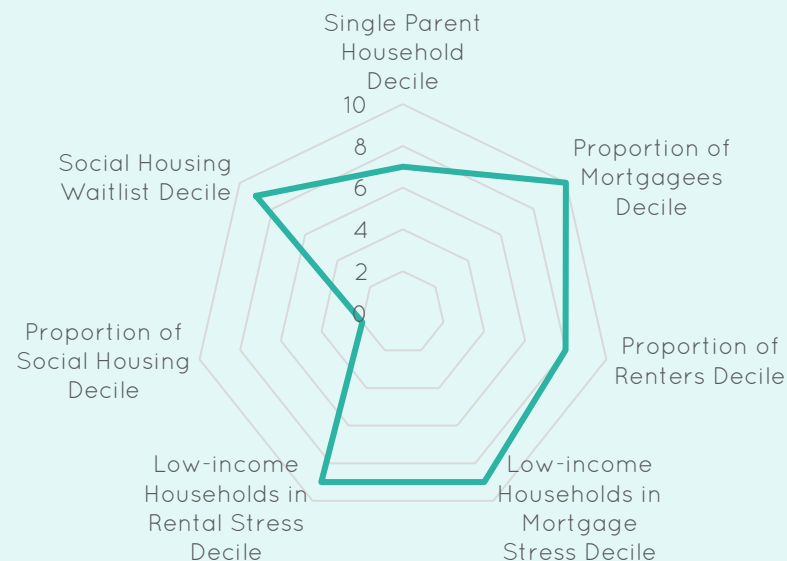
In comparison to the 2021 Index, indicators for the Coffs Harbour LGA have remained relatively stable, with only small changes to the decile scores. The LGA will experience strong population growth through to 2041. The region has a high proportion of single-parent families and will see significant growth in retirement-age groups, which may increase demand for lower cost housing in the region. Whilst there is a lower proportion of households with a mortgage in the LGA, a high proportion of low-income households with one are experiencing mortgage stress. Whilst there has been a 19-percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), the LGA still a high rate. There is an extensive rental market in the LGA and low-income households in this market are also experiencing rental stress. As such, this lower income is not supporting comfortable access to housing for people in this region. Further, there is limited social housing in the LGA (4.3% of residential dwellings) to support increased demand from vulnerable groups. Currently 841 households are on the general waitlist. People can expect to wait 10+ years for access to housing.

# MAITLAND



## About this LGA

The Maitland local government area is located in the Maitland state electoral district. In 2021, the estimated population of the region was 89,746 and it is projected to increase by 61% to 144,536 by 2041. This growth rate is nearly double that of the previous population projections by the NSW Government and predicts additional growth of 40,000 people. Growth will be across all age groups, but the most significant growth will be in those aged 80-84 years and 85+ years, 210% and 257% respectively.



Indicator	Score	No./%
Proportion of single-parent families	7/10	18%
Proportion of households with a mortgage	10/10	39%
Proportion of rental households	8/10	30%
Proportion of low-income households experiencing mortgage stress	9/10	45%
Proportion of low-income households experiencing rental stress	9/10	75%
Proportion of social housing stock	2/10	5.0%
Number of households on the general social housing waitlist	9/10	732
<b>Total housing need score</b>	<b>54/70</b>	

## Analysis

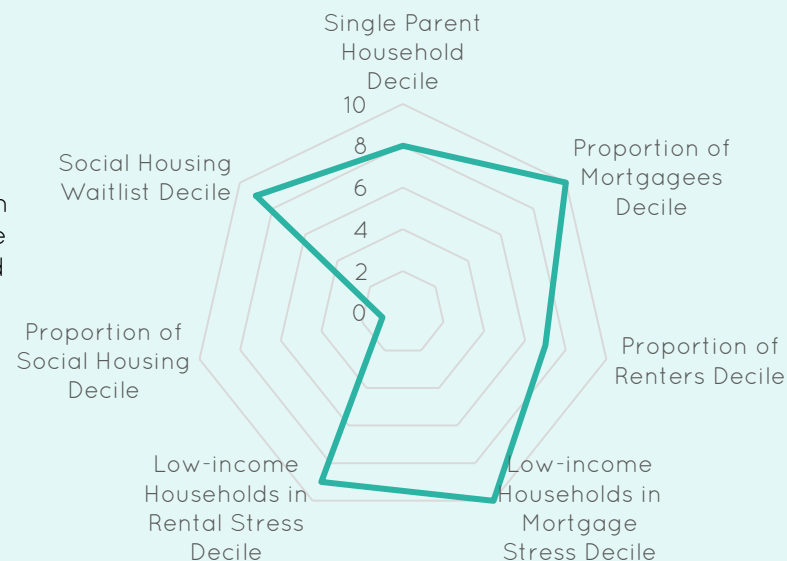
The Maitland LGA will experience the largest population growth of the high-need regions from 2022 to 2041. Without similar increases in housing supply, this will place significant pressure on housing stock in the LGA. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. While households appear to have the ability to purchase housing, the high level of mortgage stress amongst low-income households in the LGA illustrates that this is a significant financial burden for these households. Whilst there has been a 23 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), the LGA still has a high rate of mortgage stress in comparison to regional NSW. Similarly, low-income households in this LGA are also experiencing significant rental stress. This indicates that changes to the cost of housing, either through interest rate increases or increased rent will impact a large number of people in the region. Whilst social housing stock in the LGA is considered adequate (5% of residential dwellings), there are 732 households on the waitlist, and it is currently estimated to take between 5 to 10 years to access a property.

# SHELLHARBOUR



## About this LGA

The Shellharbour local government area is located in the Shellharbour and Kiama state electoral districts. In 2021, the estimated population of the region was 75,684 and it is projected to increase by 39% to 105,399 by 2041 – this is 8,000 people more than predicted in previous projections. Whilst growth is expected across all age groups, the most significant growth will be in those aged 80-84 and 85+ years, by 111% and 164% respectively.



Indicator	Score	No./%
Proportion of single-parent families	8/10	19%
Proportion of households with a mortgage	10/10	37%
Proportion of rental households	7/10	27%
Proportion of low-income households experiencing mortgage stress	10/10	42%
Proportion of low-income households experiencing rental stress	9/10	72%
Proportion of social housing stock	1/10	6.5%
Number of households on the general social housing waitlist	9/10	610
<b>Total housing need score</b>	<b>54/70</b>	

## Analysis

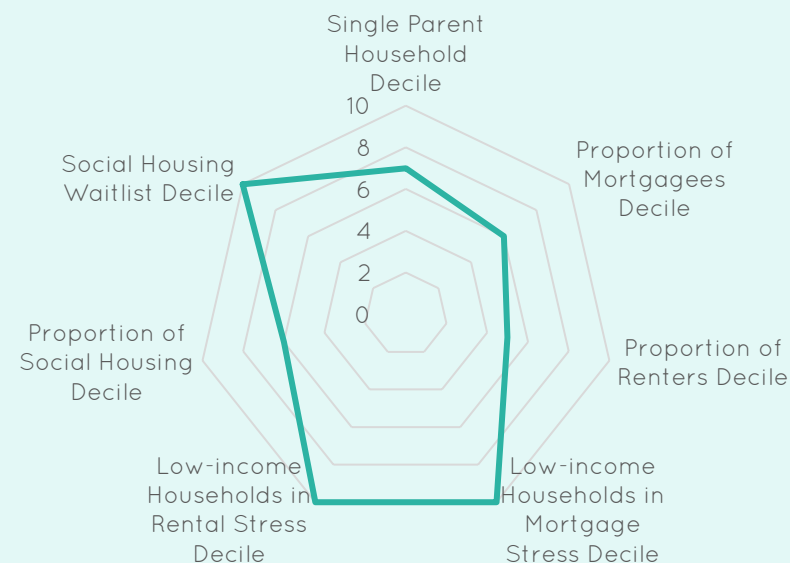
The Shellharbour LGA will experience the third highest rate of population growth over the next 20 years to 2041. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA is characterised by a large proportion of mortgagee households, with many of the low-income households experiencing mortgage stress. Whilst there has been a 27 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average household income), the LGA still has a high rate of mortgage stress in comparison to regional NSW. A high proportion of low-income rental households in the LGA are also experiencing rental stress. As such, people in the LGA are likely to be susceptible to rising cost pressures due to increased housing demand and changes in interest rates. As with many other LGAs in the higher need list, housing pressures may force a greater proportion of the population into lower cost and social housing. Fortunately, Shellharbour has the fourth highest proportion of social housing of any regional LGA in NSW, at 6.5%. However, there is still a high number of households on the general waitlist, and it is expected to take between 5 and 10+ years to access a property.

# TWEED



## About this LGA

The Tweed local government area is located in the Lismore and Tweed state electoral districts and shares a border with Queensland. In 2021, the estimated population of the region was 98,954 and it is projected to increase by 13% to 112,244 by 2041. The most significant growth will be in those aged 80-84 and 85+ years, by 105% and 117% respectively. There will be some decline across some age groups, including a 17% decline in those aged 20-24 years.



Indicator	Score	No./%
Proportion of single-parent families	7/10	18%
Proportion of households with a mortgage	6/10	30%
Proportion of rental households	5/10	25%
Proportion of low-income households experiencing mortgage stress	10/10	49%
Proportion of low-income households experiencing rental stress	10/10	79%
Proportion of social housing stock	6/10	3.1%
Number of households on the general social housing waitlist	10/10	961
<b>Total housing need score</b>	<b>54/70</b>	

## Analysis

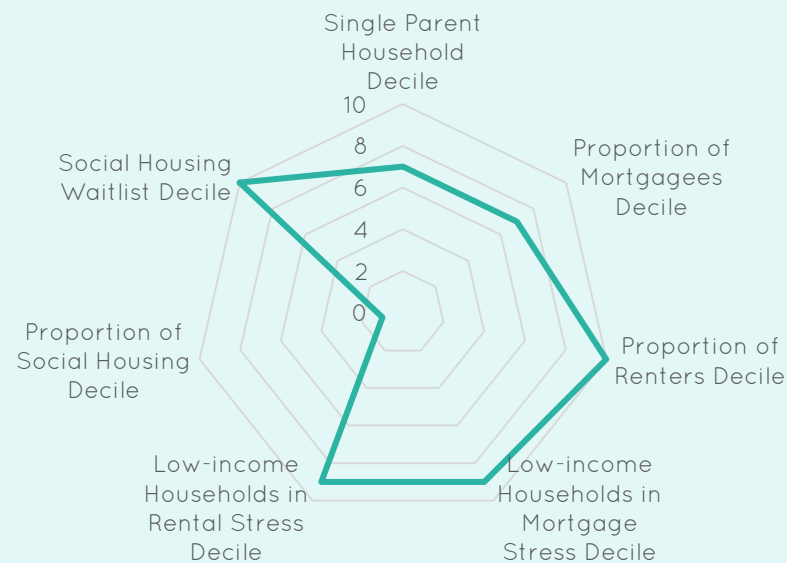
The Tweed LGA is a growing region, however similar to most LGAs in the higher housing need list, it will experience the most growth in its over 65 years groups, and some decline in its under 35 years groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The region has a lower proportion of mortgagees and a lower proportion of renting households, indicating that there may be a reasonable proportion of people living in their own homes without the encumbrance of a mortgage. However, there is a larger proportion of single parent families in the LGA and for low-income households paying either a mortgage or rent, a large proportion are experiencing mortgage and rental stress. This illustrates the burden of local housing costs and housing vulnerability in the area. Whilst there has been a 16 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress in comparison to regional NSW. Support for vulnerable groups however is low, with only 3.1% of residential dwellings social housing stock. The general waitlist is currently high at 961 households and it can take between 5 and 10+ years for people to be allocated a home.

# NEWCASTLE



## About this LGA

The Newcastle local government area includes NSW's third largest city and is located 160km north of Sydney, across the Newcastle, Wallsend, Charlestown and Port Stephens state electoral districts. In 2021, the estimated population of the region was 167,481 and it is projected to increase by 20% to 201,668 by 2041. Whilst there will be population growth across all age groups, the most significant growth will be in those aged 75+ years, including 76% growth in those aged 80-84 years and 74% for those aged 85+ years.



Indicator	Score	No./%
Proportion of single-parent families	7/10	17%
Proportion of households with a mortgage	7/10	32%
Proportion of rental households	10/10	37%
Proportion of low-income households experiencing mortgage stress	9/10	45%
Proportion of low-income households experiencing rental stress	9/10	70%
Proportion of social housing stock	1/10	6.8%
Number of households on the general social housing waitlist	10/10	1,911
<b>Total housing need score</b>	<b>53/70</b>	

## Analysis

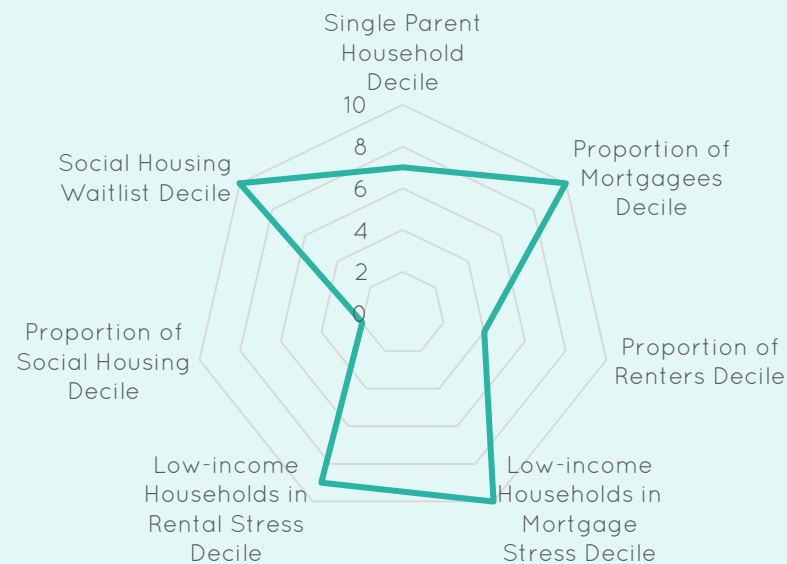
The Newcastle LGA is one of the most urban LGAs in the high-need list. Similar to Wollongong (the other major urban centre), Newcastle will experience high population growth, particularly among its older groups. In comparison to the first index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of mortgagees and the highest proportion of rental households in the higher need areas. A large proportion of low-income households are in mortgage and rental stress. This, in combination with the high population growth, may see the cost of housing increase in response to growing demand. While there has been a 20 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress in comparison to other LGAs. Newcastle does have a good proportion of social housing (6.8%) to support vulnerable population groups, including a high proportion of single parent families. However, the number of households on the wait list is high at 1,911 as of 30 June 2020, and wait times range from 5 to 10 years.

# LAKE MACQUARIE



## About this LGA

The Lake Macquarie local government area is located in the Lake Macquarie, Swansea, Charlestown, Cessnock and Wallsend state electoral districts. In 2021, the estimated population of the region was 209,107 and it is projected to increase by 17% to 244,462 by 2041. Most age groups will experience growth, with the most in the 80-84 and 85+ years groups, by 83% and 109% respectively. There will be a decline of 4% in the 5-9 and 60-64 years age groups.



Indicator	Score	No./%
Proportion of single-parent families	7/10	17%
Proportion of households with a mortgage	10/10	36%
Proportion of rental households	4/10	24%
Proportion of low-income households experiencing mortgage stress	10/10	48%
Proportion of low-income households experiencing rental stress	9/10	70%
Proportion of social housing stock	2/10	5.1%
Number of households on the general social housing waitlist	10/10	2,488
<b>Total housing need score</b>	<b>52/70</b>	

## Analysis

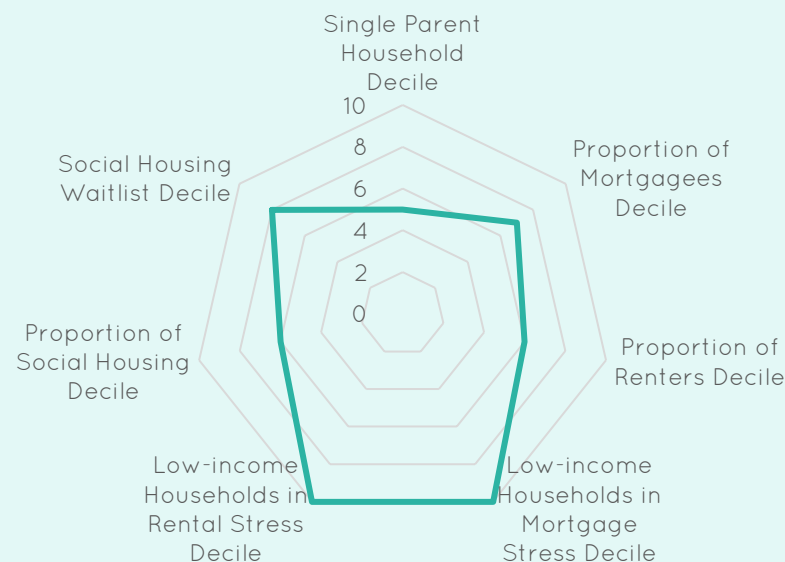
The Lake Macquarie LGA is the third largest by population in the higher need list. In comparison to the first index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of mortgagee households, but a low proportion of rental households, suggesting up to 40% are in their own home and unencumbered by a mortgage. However, of the low-income households either servicing a loan or renting, a large proportion are in stress. While there has been a 17 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress in comparison to other LGAs. In terms of housing support, the LGA has a relatively high proportion of social housing stock at 5.1% of total properties. However, it also has the second highest number of households on the wait list (2,488) in the higher need regions, who are waiting between 5 and 10+ years to be allocated a home.

# PORT STEPHENS



## About this LGA

The Port Stephens local government area is located in the Port Stephens and Newcastle state electoral districts. In 2021, the estimated population of the region was 75,253 and it is projected to increase by 24% to 93,658 by 2041. There will be growth across all age groups, however the highest rate of growth will be among the 80-84 and 85+ age groups, at 93% and 163% respectively.



Indicator	Score	No./%
Proportion of single-parent families	5/10	16%
Proportion of households with a mortgage	7/10	31%
Proportion of rental households	6/10	25%
Proportion of low-income households experiencing mortgage stress	10/10	45%
Proportion of low-income households experiencing rental stress	10/10	72%
Proportion of social housing stock	6/10	2.5%
Number of households on the general social housing waitlist	8/10	291
<b>Total housing need score</b>	<b>52/70</b>	

## Analysis

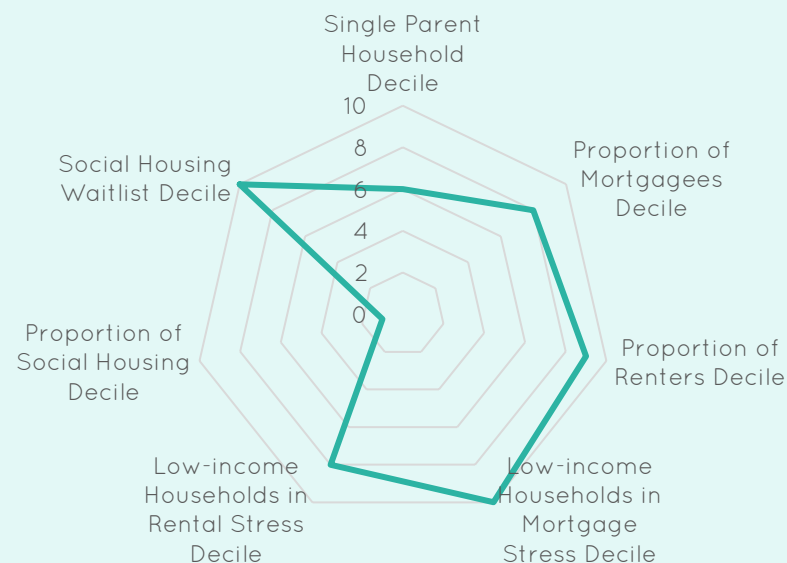
As with all other higher need areas, the Port Stephens LGA has a growing population, and will experience significant growth in its older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a lower proportion of single-parent families, as well as lower proportions of mortgagee and rental households. This indicates that there is a large proportion of people living in their own homes unencumbered by a mortgage. However, there is still a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a nearly 20 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress in comparison to other LGAs. As such, there is still a large proportion of the population vulnerable to changes in interest rates, incomes and rental prices. Further, the availability of social housing is limited, at 3.5% of residential dwellings and there were 291 households on the general wait list, who are waiting between 5 and 10+ years to be allocated a home.

# WOLLONGONG



## About this LGA

The Wollongong local government area is located in the Wollongong, Keira, Shellharbour and Heathcote state electoral districts, and is NSW's second largest city. In 2021, the estimated population of the region was 220,274 and it is projected to increase by 26% to 265,769 by 2041. These projections increase the previous 2041 population by 11,000 people. There will be growth across all age groups, but the most will be in the 80-84 and 85+ years, by 80% and 98% respectively.



Indicator	Score	No./%
Proportion of single-parent families	6/10	17%
Proportion of households with a mortgage	8/10	32%
Proportion of rental households	9/10	31%
Proportion of low-income households experiencing mortgage stress	10/10	52%
Proportion of low-income households experiencing rental stress	8/10	69%
Proportion of social housing stock	1/10	8.5%
Number of households on the general social housing waitlist	10/10	2,263
<b>Total housing need score</b>	<b>52/70</b>	

## Analysis

The Wollongong LGA is the second largest LGA in the higher need list and will continue to experience significant population growth through to 2041. Whilst all age groups will grow, a large proportion of growth will be outside the working age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. A large proportion of households have been able to borrow funds to purchase a home. However, these mortgages are causing a proportion of mortgage stress for low-income households. Similarly, a large proportion of low-income households are experiencing rental stress, again suggesting that the cost of rent is negatively impacting them. This may be further impacted, as housing demand increases with population. While there has been a nearly 14 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), it is still one of the highest rates of mortgage stress in regional NSW. Whilst the city has the highest proportion of social housing of any regional LGAs (8.5%) available to support vulnerable populations, there is a significant wait list (2,263) and people can expect to wait between 5 and 10 years for a home.





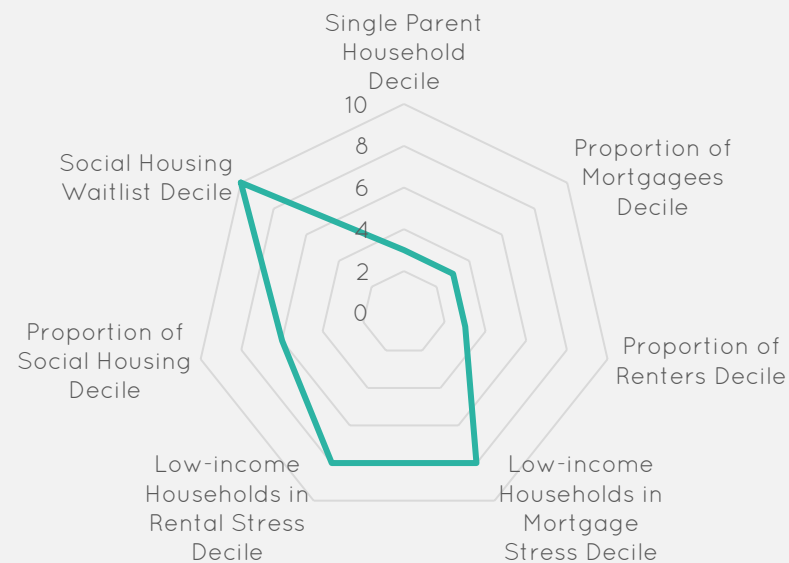
OTHER  
LOCAL  
GOVERNMENT  
AREAS

# BEGA VALLEY



## About this LGA

The Bega Valley local government area is located in the Bega and Monaro state electoral districts. In 2021, the estimated population of the region was 34,730 and it is projected to increase by 4% to 36,223 by 2041. Growth will not be across all age groups. The highest rate of growth will be among the 80-84 and 85+ age groups, at 88% and 143% respectively. The 0-29 years age groups will all decline, however the 30-54 years will grow by between 2% and 19%.



Indicator	Score	No./%
Proportion of single-parent families	3/10	14%
Proportion of households with a mortgage	3/10	26%
Proportion of rental households	3/10	21%
Proportion of low-income households experiencing mortgage stress	8/10	39%
Proportion of low-income households experiencing rental stress	8/10	66%
Proportion of social housing stock	6/10	2.6%
Number of households on the general social housing waitlist	10/10	862
<b>Total housing need score</b>	<b>41/70</b>	

## Analysis

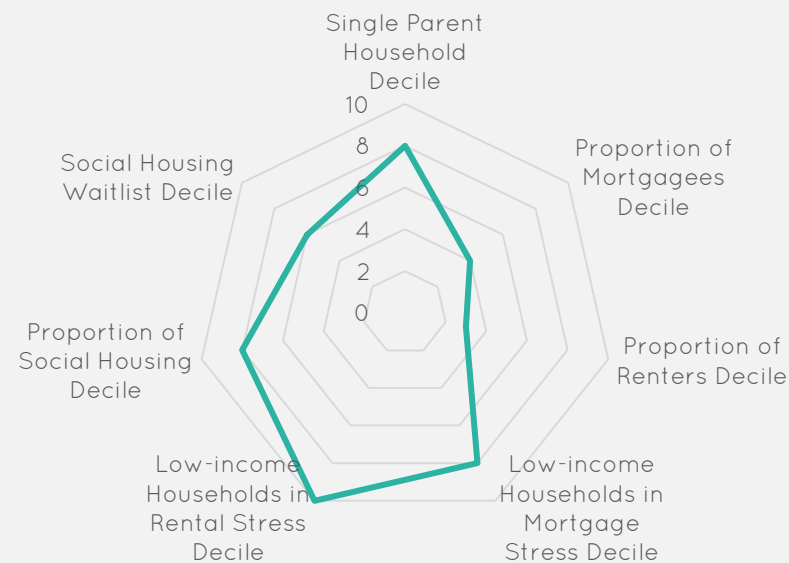
The Bega Valley LGA has a growing population, although of only 4% over the next 20 years and the majority of this growth will be in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a lower proportion of single-parent families, as well as a lower proportion of rental households. However, there is still a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. There has been a nearly 17 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), however the LGA still has a high rate of mortgage stress in comparison to other LGAs. There has also been a 6 percentage point increase in rental stress, which together indicates that lower-income households are facing significant housing pressure. As such, there is still a large proportion of the population vulnerable to changes in interest rates, incomes and rental prices. Further, the availability of social housing is limited, at 2.6% of residential dwellings and there were 862 households on the general wait list, who are waiting between 5 and 10+ years for a property.

# BELLINGEN



## About this LGA

The Bellingen local government area is located in the Oxley state electoral district. In 2021, the estimated population of the region was 13,135 and it is projected to increase by 3% to 13,580 by 2041. Growth will not be across all age groups. The highest rate of growth will be among the 80-84 and 85+ age groups, at 53% and 105% respectively. The 5-24 years age groups will all decline, however the 25-54 years will grow by between 8% and 22%.



Indicator	Score	No./%
Proportion of single-parent families	8/10	19%
Proportion of households with a mortgage	4/10	26%
Proportion of rental households	3/10	22%
Proportion of low-income households experiencing mortgage stress	8/10	41%
Proportion of low-income households experiencing rental stress	10/10	78%
Proportion of social housing stock	8/10	1.8%
Number of households on the general social housing waitlist	6/10	88
<b>Total housing need score</b>	<b>47/70</b>	

## Analysis

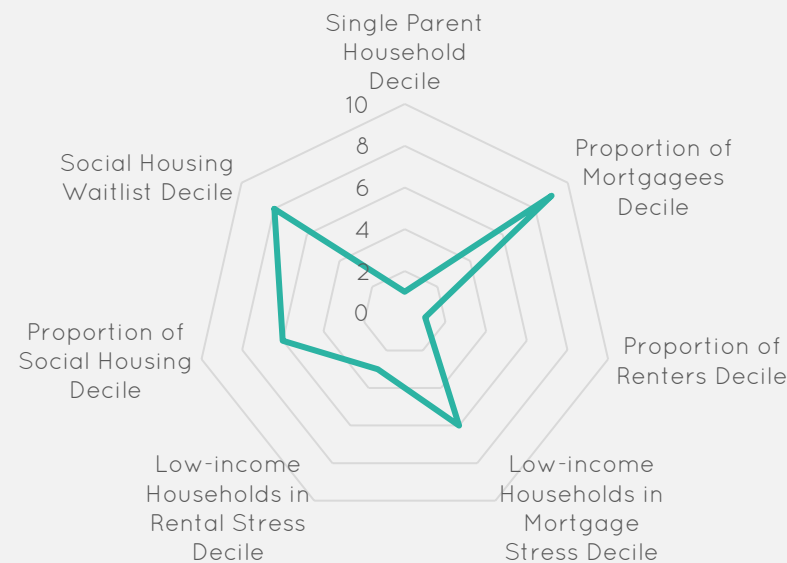
The Bellingen LGA has a growing population, although of only 3% over the next 20 years and the majority of this growth will be in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a higher proportion of single-parent families but a low proportion of mortgagee and rental households. This indicates that a large proportion of households are in their own home and are unencumbered by mortgage payments. However, there is still a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a nearly 15 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress in comparison to other LGAs. There has also been a 16 percentage point increase in rental stress. As such, there is still a large proportion of the population vulnerable to changes in interest rates, incomes and rental prices. Further, the availability of social housing is limited, at 1.8% of residential dwellings, and there are 88 households on the general wait list, who are waiting between 2 and 10 years for a property.

# CABONNE



## About this LGA

The Cabonne local government area is located in the Orange state electoral district. In 2021, the estimated population of the region was 13,783 and it is projected to increase by 14% to 15,657 by 2041. Growth will be across all age groups, except 60-64 year olds. The highest rate of growth will be among the 80-84 and 85+ age groups, at 64% and 85% respectively. All other age groups will grow by between 1% and 27%.



Indicator	Score	No./%
Proportion of single-parent families	1/10	12%
Proportion of households with a mortgage	9/10	35%
Proportion of rental households	1/10	16%
Proportion of low-income households experiencing mortgage stress	6/10	31%
Proportion of low-income households experiencing rental stress	3/10	42%
Proportion of social housing stock	6/10	3.1%
Number of households on the general social housing waitlist	8/10	272
<b>Total housing need score</b>	<b>34/70</b>	

## Analysis

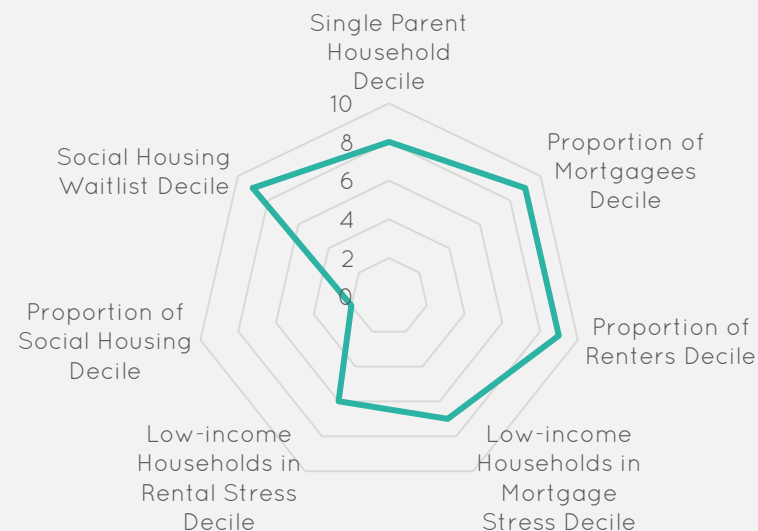
The Cabonne LGA will have a growing population the next 20 years and this growth will be spread across its population, but the most in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a low proportion of single-parent families and rental household, but a high proportion of mortgagee households. This indicates that a large proportion of households are in their own home, and with a third encumbered by a mortgage. While there has been a 22 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a reasonably high rate of mortgage stress, and while the decile score for rental stress is low, it still represents 42% of low-income rental households. As such, there is still a large proportion of the population vulnerable to changes in interest rates, incomes and rental prices. The availability of social housing is also limited, at 3.1% and there are still 272 households on the general wait list, who are waiting between 5 and 10 years for a property.

# DUBBO REGIONAL



## About this LGA

The Dubbo Regional local government area is located in the Dubbo state electoral district. In 2021, the estimated population of the region was 54,411 and it is projected to increase by 17% to 63,599 by 2041. Growth will be across all age groups, except 60-64 year olds. The highest rate of growth will be among the 80-84 and 85+ age groups, at 86% and 80% respectively. All other age groups will grow by between 7% and 51%.



Indicator	Score	No./%
Proportion of single-parent families	8/10	19%
Proportion of households with a mortgage	9/10	34%
Proportion of rental households	9/10	32%
Proportion of low-income households experiencing mortgage stress	7/10	37%
Proportion of low-income households experiencing rental stress	6/10	53%
Proportion of social housing stock	2/10	5.4%
Number of households on the general social housing waitlist	9/10	441
<b>Total housing need score</b>	<b>50/70</b>	

## Analysis

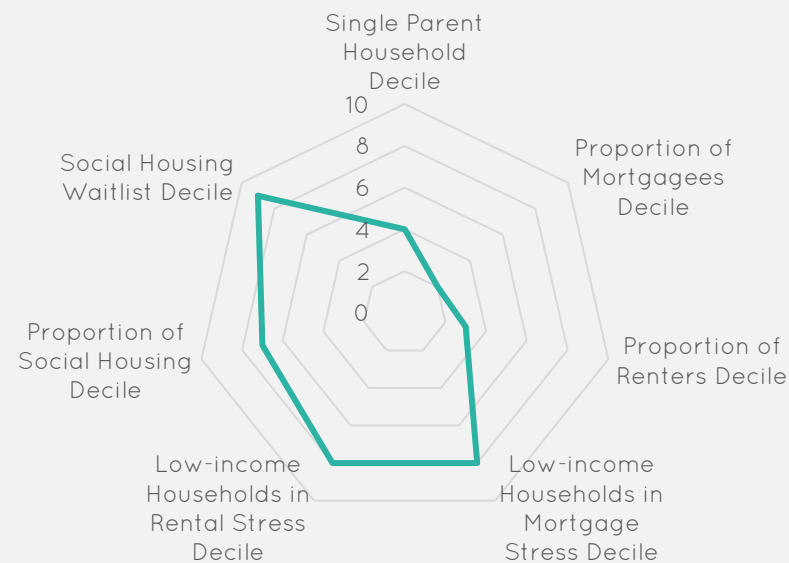
The Dubbo Regional LGA (formerly Western Plains) will have a growing population over the next 20 years and this growth will be spread across its population, but mostly in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a higher proportion of single-parent families and mortgagee and rental households. There is also a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 23 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income), the LGA still has a reasonably high rate of mortgage stress. As such, there is still a large proportion of the population facing housing pressure and who are vulnerable to changes in interest rates, incomes and rental prices. Positively, the availability of social housing is reasonable in this LGA, at 5.4% of residential dwellings. However there are still 441 households on the general wait list, who are waiting between 2 and 10 years for a property.

# EUROBODALLA



## About this LGA

The Eurobodalla local government area is located in the Bega state electoral district. In 2021, the estimated population of the region was 39,179 and it is projected to increase by 16% to 45,402 by 2041. Growth will be across all age groups, except 10-29 years and 60-64 years. The highest rate of growth will be among the 80-84 and 85+ age groups, at 107% and 126% respectively. All other age groups will grow by between 1% and 56%.



Indicator	Score	No./%
Proportion of single-parent families	4/10	15%
Proportion of households with a mortgage	2/10	24%
Proportion of rental households	3/10	23%
Proportion of low-income households experiencing mortgage stress	8/10	37%
Proportion of low-income households experiencing rental stress	8/10	67%
Proportion of social housing stock	7/10	2.3%
Number of households on the general social housing waitlist	9/10	457
<b>Total housing need score</b>	<b>41/70</b>	

## Analysis

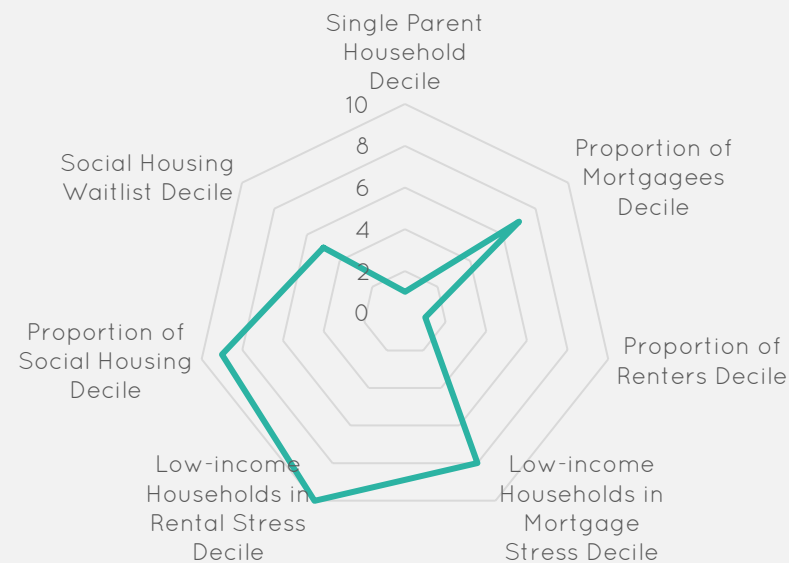
Eurobodalla LGA will have a growing population over the next 20 years and this growth will be spread across its population, mostly in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a low proportion of single-parent households and mortgagee and rental households, indicating that a large proportion of households are in their own home and are unencumbered by mortgage payments. However, there is still a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 21 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a reasonably high rate of mortgage stress. As such, there is still a large proportion of the population vulnerable to changes in interest rates, incomes and rental prices. The availability of social housing is also limited, at 2.3% of residential dwellings and there are still 457 households on the general wait list, who are waiting between 2 and 10 years for a property.

# KIAMA



## About this LGA

The Kiama local government area is located in the Kiama state electoral district. In 2021, the estimated population of the region was 23,930 and it is projected to increase by 29% to 30,847 by 2041. Growth will be across all age groups, except those aged 10-29 years and 60-64 years. The highest rate of growth will be among the 80-84 and 85+ age groups, at 111% and 133% respectively. All other age groups will grow by between 1% and 39%.



## Analysis

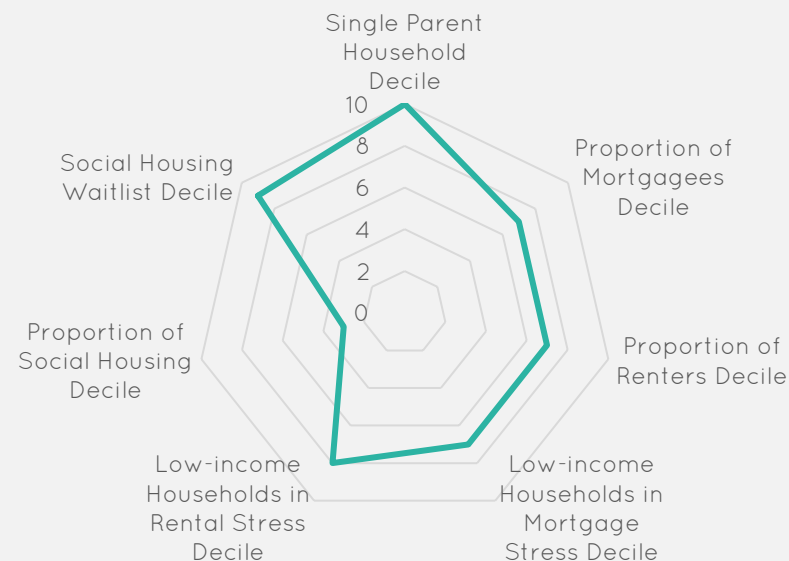
Kiama LGA will have a strongly growing population over the next 20 years and this growth will be spread across its age groups, mostly in older age groups. In comparison to the first index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a low proportion of single parent households and rental households, indicating that a large proportion of households are in their own home and are with or without a mortgage. However, there is still a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 27 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress. In conjunction with the even higher level of rental stress, this indicates that lower-income households are facing significant housing pressure. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. The availability of social housing is extremely low, at 1% of residential dwellings, however there only 58 households on the general wait list, who are waiting between 2 and 10+ years for a property.

# LISMORE



## About this LGA

The Lismore local government area is located in the Lismore state electoral district. In 2021, the estimated population of the region was 43,420 and it is projected to decline by 9% to 39,500 by 2041. Population decline will be across all age groups, except those 75 years and older. The highest rate of decline will be among 60-64 and 10-14 age groups, at -29% and -25% respectively. 75 years and older age groups will grow by between 37% and 106%.



Indicator	Score	No./%
Proportion of single-parent families	10/10	22%
Proportion of households with a mortgage	7/10	32%
Proportion of rental households	7/10	28%
Proportion of low-income households experiencing mortgage stress	7/10	37%
Proportion of low-income households experiencing rental stress	8/10	66%
Proportion of social housing stock	3/10	4.2%
Number of households on the general social housing waitlist	9/10	504
<b>Total housing need score</b>	<b>51/70</b>	

## Analysis

The Lismore LGA will have a declining population over the next 20 years and this decline will be spread across most of its age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of single parent households, mortgagee and rental households. Along with this, there is a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 22 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a reasonably high rate of mortgage stress. In conjunction with the higher level of rental stress, this indicates that lower-income households are facing significant housing pressure. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. The availability of social housing is not quite at the 5% minimum of residential dwellings and there are 504 households on the general wait list, who are waiting between 5 and 10 years for a property.

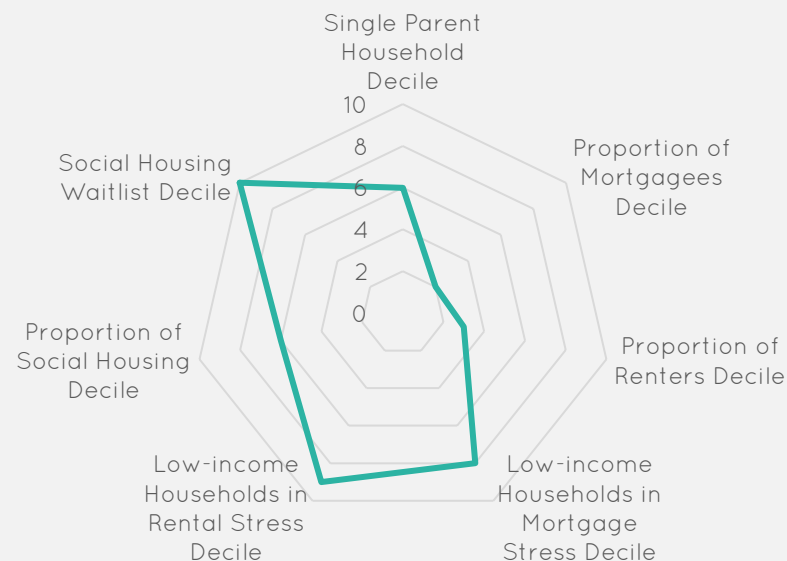


# MID-COAST



## About this LGA

The Mid-Coast local government area is located in the Myall Lakes, upper Hunter, Port Macquarie and Port Stephens state electoral districts. In 2021, the estimated population of the region was 95,073 and it is projected to grow by 14% to 108,760 by 2041. Population growth will largely be across all older age groups. The highest rate of growth will be among 80-84 and 85+ age groups, at 77% and 111% respectively.



Indicator	Score	No./%
Proportion of single-parent families	6/10	17%
Proportion of households with a mortgage	2/10	24%
Proportion of rental households	3/10	23%
Proportion of low-income households experiencing mortgage stress	8/10	39%
Proportion of low-income households experiencing rental stress	9/10	72%
Proportion of social housing stock	6/10	2.9%
Number of households on the general social housing waitlist	10/10	1,042
<b>Total housing need score</b>	<b>44/70</b>	

## Analysis

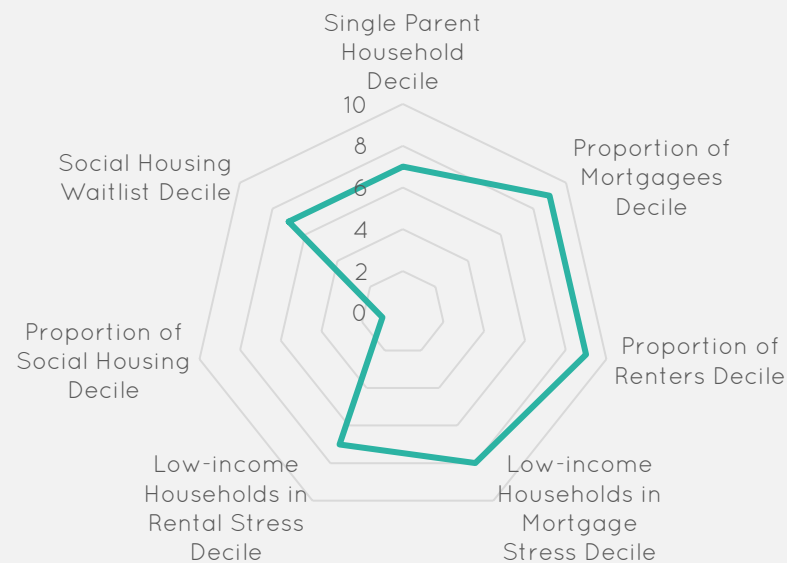
The Mid-Coast LGA will have a growing population over the next 20 years, mostly among older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a lower proportion of single parent households and low proportions of mortgage and rental households, indicating that a large proportion of households are in their own home without a mortgage. However, there is a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 19 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a reasonably high rate of mortgage stress. As well as this, there has been a 5 percentage point increase in rental stress. As such, there is a large proportion of the population in this LGA facing housing pressures and who are vulnerable to changes in interest rates, incomes and rental prices. The availability of social housing is low, at 2.9% of residential dwellings and there are 1,042 households on the general wait list, who are waiting between 5 and 10+ years for a property.

# ORANGE



## About this LGA

The Orange local government area is located in the Orange state electoral district. In 2021, the estimated population of the region was 42,976 and it is projected to grow by 19% to 51,161 by 2041. Population growth will be across all age groups, except those aged 20-24 years, this group will decline by 7%. The highest rate of growth will be among 80-84 and 85+ age groups, at 114% and 150% respectively.



Indicator	Score	No./%
Proportion of single-parent families	7/10	18%
Proportion of households with a mortgage	9/10	34%
Proportion of rental households	9/10	34%
Proportion of low-income households experiencing mortgage stress	8/10	39%
Proportion of low-income households experiencing rental stress	7/10	61%
Proportion of social housing stock	1/10	6.4%
Number of households on the general social housing waitlist	7/10	258
<b>Total housing need score</b>	<b>48/70</b>	

## Analysis

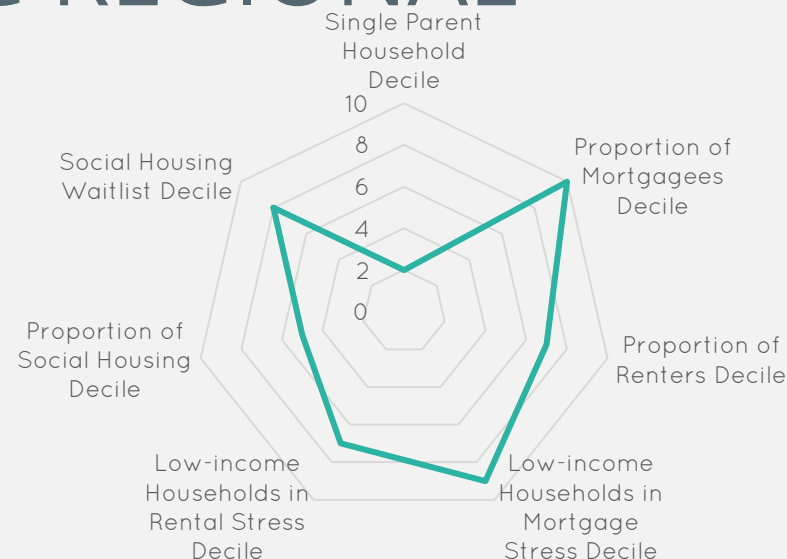
The Orange LGA will have a growing population over the next 20 years, with the largest growth in older age groups. In comparison to the first index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a higher proportion of single parent households, and mortgagee and rental households. In conjunction there is a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 25 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a reasonably high rate of mortgage stress. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. While there is reasonable availability of social housing, at 6.4% of residential dwellings in the LGA, there are still 258 households on the general wait list, who are waiting between 2 and 10 years for a property.

# QUEANBEYAN-PALERANG REGIONAL



## About this LGA

The Queanbeyan-Palerang Regional local government area is located in the Monaro state electoral district. In 2021, the estimated population of the region was 62,836 and it is projected to grow to 83,550 by 33% by 2041. Population growth will be across all age groups. The highest rate of growth will be among 80-84 and 85+ age groups, at 185% and 256% respectively. However, all age groups will grow by at least 13%.



Indicator	Score	No./%
Proportion of single-parent families	2/10	13%
Proportion of households with a mortgage	10/10	44%
Proportion of rental households	7/10	27%
Proportion of low-income households experiencing mortgage stress	9/10	43%
Proportion of low-income households experiencing rental stress	7/10	58%
Proportion of social housing stock	5/10	3.2%
Number of households on the general social housing waitlist	8/10	289
<b>Total housing need score</b>	<b>48/70</b>	

## Analysis

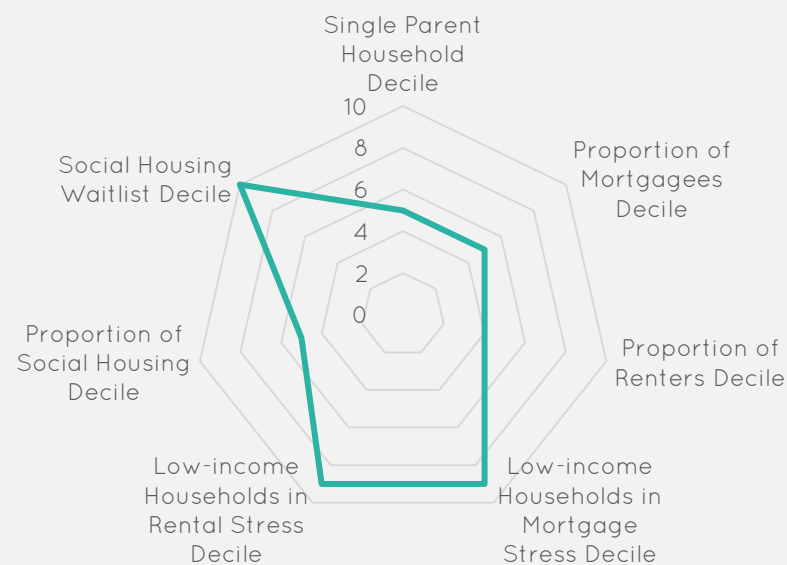
The Queanbeyan-Palerang Regional LGA will have a strongly growing population over the next 20 years, with significant growth across all age groups, but the largest growth in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a low proportion of single parent households, but a high proportion of mortgagee and rental households. In conjunction with this there is a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 23 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. There is also a low proportion of social housing, at 3.2% of residential dwellings in the LGA, and there are 289 households on the general wait list, who are waiting between 2 and 10+ years for a property.

# SHOALHAVEN



## About this LGA

The Shoalhaven local government area is located in the South Coast and Kiama state electoral districts. In 2021, the estimated population of the region was 108,612 and it is projected to grow to 145,527 by 34% by 2041. Population growth will be across age groups. The highest rate of growth will be among 80-84 and 85+ age groups, at 110% and 157% respectively.



Indicator	Score	No./%
Proportion of single-parent families	5/10	16%
Proportion of households with a mortgage	5/10	27%
Proportion of rental households	4/10	25%
Proportion of low-income households experiencing mortgage stress	9/10	43%
Proportion of low-income households experiencing rental stress	9/10	75%
Proportion of social housing stock	5/10	3.5%
Number of households on the general social housing waitlist	10/10	882
<b>Total housing need score</b>	<b>47/70</b>	

## Analysis

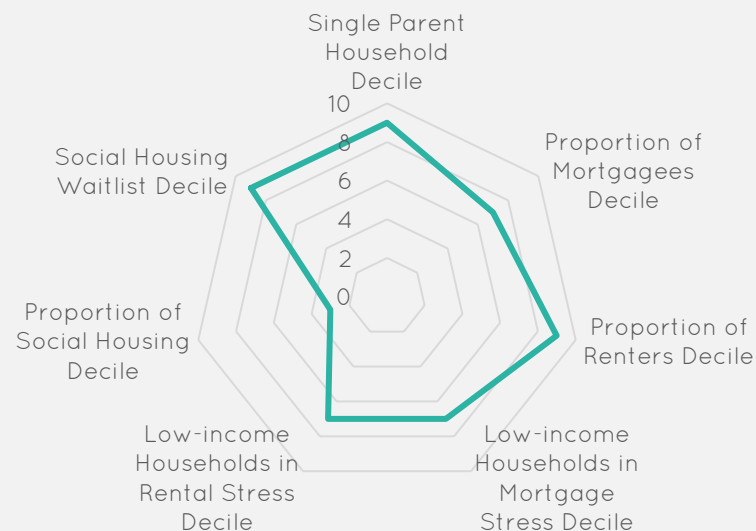
The Shoalhaven LGA will have a strongly growing population over the next 20 years, with significant growth across all age groups – the largest in older age groups. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a lower proportion of single parent households, and mortgagee and rental households. However, there is a high proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 7 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress. There has also been a 6 percentage point increase in rental stress, indicating that changes in the rental market are affecting low-income households. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. There is also a lower proportion of social housing, at 3.5% of residential dwellings in the LGA, and there are also 882 households on the general wait list, who are waiting between 5 and 10+ years for a property.

# TAMWORTH REGIONAL



## About this LGA

The Tamworth Regional local government area is located in the Tamworth state electoral district. In 2021, the estimated population of the region was 67,769 and it is projected to grow to 71,956 by 15% by 2041. Population growth will be across all age groups, except those aged 60-64 years. The highest rate of growth will be among 80-84 and 85+ age groups, at 54% and 93% respectively.



Indicator	Score	No./%
Proportion of single-parent families	9/10	19%
Proportion of households with a mortgage	7/10	31%
Proportion of rental households	9/10	32%
Proportion of low-income households experiencing mortgage stress	7/10	34%
Proportion of low-income households experiencing rental stress	7/10	60%
Proportion of social housing stock	3/10	4.4%
Number of households on the general social housing waitlist	9/10	487
<b>Total housing need score</b>	<b>51/70</b>	

## Analysis

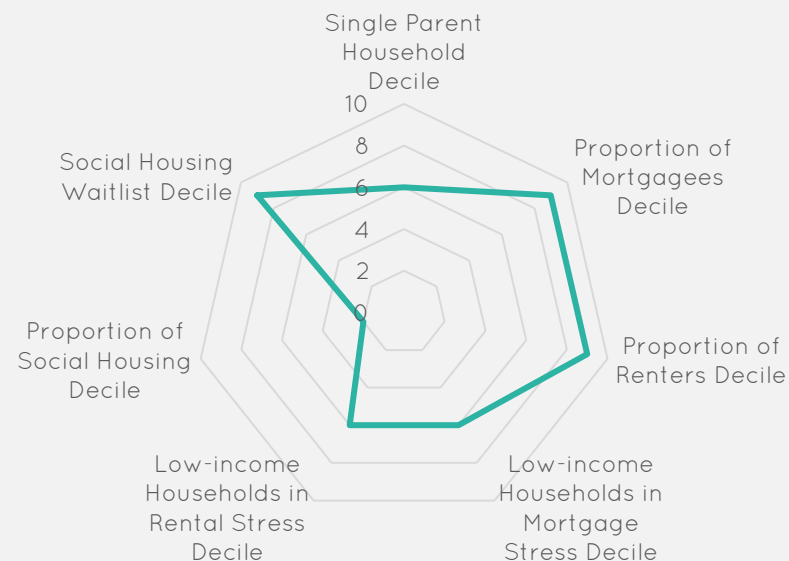
The Tamworth Regional LGA will have a growing population over the next 20 years. In comparison to the 2021 Index, indicators for this index have remained relatively stable, with only small changes to the decile scores. The LGA has a high proportion of single parent households, and mortgagee and rental households. In conjunction with this there is a higher proportion of low-income households in the housing and rental markets experiencing mortgage and rental stress. While there has been a 27 percentage point decline in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) the LGA still has a high rate of mortgage stress. As such, there is a large proportion of the population in this LGA facing housing pressures and who are vulnerable to changes in interest rates, incomes and rental prices. There is also a lower proportion of social housing, at 4.4% of residential dwellings in the LGA and 487 households on the general wait list, who are waiting between 2 and 10 years for a property.

# WAGGA WAGGA



## About this LGA

The Wagga Wagga local government area is located in the Wagga Wagga state electoral district. In 2021, the estimated population of the region was 65,835 and it is projected to grow to 73,267 by 11% by 2041. Population growth will be across most age groups, except those aged 5-14 and 60-64 years. The highest rate of growth will be among 80-84 and 85+ age groups, at 98% and 114% respectively.



Indicator	Score	No./%
Proportion of single-parent families	6/10	17%
Proportion of households with a mortgage	9/10	34%
Proportion of rental households	9/10	33%
Proportion of low-income households experiencing mortgage stress	6/10	33%
Proportion of low-income households experiencing rental stress	6/10	54%
Proportion of social housing stock	2/10	5.1%
Number of households on the general social housing waitlist	9/10	397
<b>Total housing need score</b>	<b>47/70</b>	

## Analysis

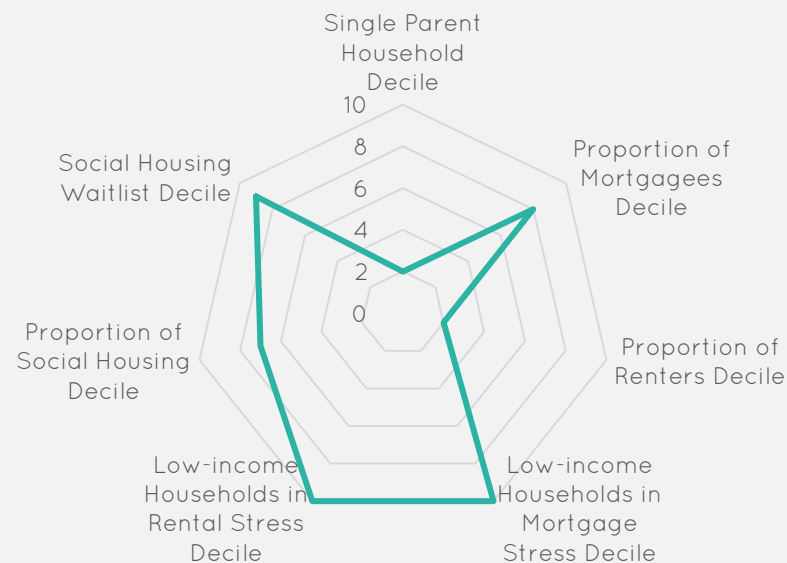
The Wagga Wagga LGA will have a growing population over the next 20 years. In comparison to the 2021 Index, indicators for this index have remained relatively stable, except for the mortgage stress indicator which has dropped 3 deciles. The LGA has a higher proportion of single parent households, and high proportions of mortgagee and rental households. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates, incomes and rental prices. There has been a 31 percentage point decrease in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) and an improvement on the decile indicators, as well as a 4 percentage point decline in rental stress. As such, low-income households appear to be managing in this market better than previously, however there is still a cohort vulnerable to housing market changes and pressures. There is also a higher proportion of social housing, at 5.1% of residential dwellings in the LGA, but there are still 487 households on the general wait list, who are waiting between 2 and 10+ years for a property.

# WINGECARRIBEE



## About this LGA

The Wingecarribee local government area is located across the Goulburn and Wollondilly state electoral districts. In 2021, the estimated population of the region was 52,320 and it is projected to grow to 70,969 by 36% by 2041. Population growth will be across most age groups. The highest rate of growth will be among 80-84 and 85+ age groups, at 85% and 161% respectively. All age groups will grow by at least 10%.



Indicator	Score	No./%
Proportion of single-parent families	2/10	13%
Proportion of households with a mortgage	8/10	33%
Proportion of rental households	2/10	19%
Proportion of low-income households experiencing mortgage stress	10/10	50%
Proportion of low-income households experiencing rental stress	10/10	82%
Proportion of social housing stock	7/10	2.5%
Number of households on the general social housing waitlist	9/10	565
<b>Total housing need score</b>	<b>48/70</b>	

## Analysis

The Wingecarribee LGA will have a strongly growing population over the next 20 years. In comparison to the 2021 Index, indicators for this index have remained relatively stable, except for the mortgage and rental stress indicator which have increased 2 deciles respectively. The LGA has a low proportion of single parent and rental households, but a high proportion of mortgagee households. As such, there is a large proportion of the population in this LGA vulnerable to changes in interest rates and incomes, but less so to rental market changes. There has been a 12 percentage point improvement in the proportion of low-income households experiencing mortgage stress (due likely to low interest rates and the higher average income) and a decline on the decile indicators, as well as a 5 percentage point increase in rental stress. As such, low-income households appear to not be managing in this market as well as during the last index period. There is also a lower proportion of social housing, at 2.5% of residential dwellings in the LGA, as well as 565 households on the general wait list, who are waiting between 2 and 10 years for a property.

# REFERENCES

1. Australian Housing and Urban Research Institute (2019). *Understanding the 30:40 indicator of housing affordability stress*. Available at: <https://www.ahuri.edu.au/research/ahuri-briefs/3040-indicator>
2. Yates, J. (2015). Trends in home ownership: causes, consequences and solutions. Home Ownership Submission 3. Sydney: University of Sydney. Available at: <https://www.aph.gov.au/DocumentStore.ashx?id=09aeea3d-4921-4e78-8df1-ee83fb39801b&subId=352865>
3. Reserve Bank of Australia. Cash rate target. Available at: <https://www.rba.gov.au/statistics/cash-rate/>
4. REINSW. (2023). Vacancy rate survey results January 2023. Available at: [https://www.reinsw.com.au/Web/Web/Members/Property\\_data/Vacancy\\_Rates\\_Survey.aspx](https://www.reinsw.com.au/Web/Web/Members/Property_data/Vacancy_Rates_Survey.aspx)



# APPENDICES

## METHODOLOGY FOR MAPPING SOCIAL HOUSING WAITLIST TIMES

Social housing waitlist times were available based on social housing allocation zones across different housing types: Studio/1-bedroom property, two-bedroom property, three-bedroom property, and four+ bedroom property. The categories for the waitlist times are defined as a time range e.g., two to five years. This had to be translated into a single value as some LGAs had multiple allocation zones and an average waitlist time had to be calculated for the multiple allocation zones for the LGA.

The table shows the assumption value that was used as a substitute for each of the time range categories. The assumption value is derived from the median between the categories.

After the average waitlist time was calculated, it was converted back into categories for mapping purposes. Three to five years was eventually removed and added into two to five years, as only one allocation zone (NN21 – Taree) included this range.

Some LGAs did not have data available across the different housing types and therefore the maps do not always show all the LGAs. Metro NSW has also been excluded.

	Categories for waitlist data	Assumption value
<b>Studio/1-bedroom property</b>	10+ years	15
	2-5 years	3.5
<b>2-bedroom property</b>	5-10 years	7.5
	up to 2 years	1
<b>3-bedroom property</b>		
<b>4+ bedroom property</b>		
	10+ years	15
	2-5 years	3.5
	3-5 years	4
	5-10 years	7.5
	up to 2 years	1

