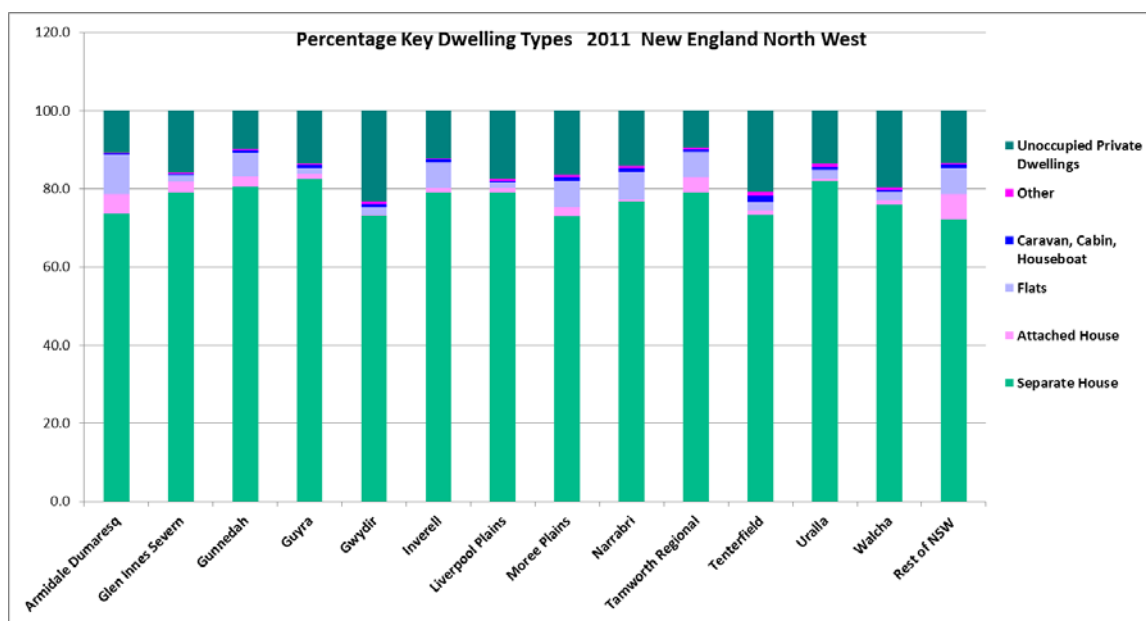


New England North West Region – What’s Happening with Housing Supply and is it a good match?

While there are differences in the age profile, household structure and housing market conditions in the LGAs of the New England North West Region, these differences are not reflected in the housing supply across the region. In fact there is little variation within the region in dwelling type and bedroom mix.

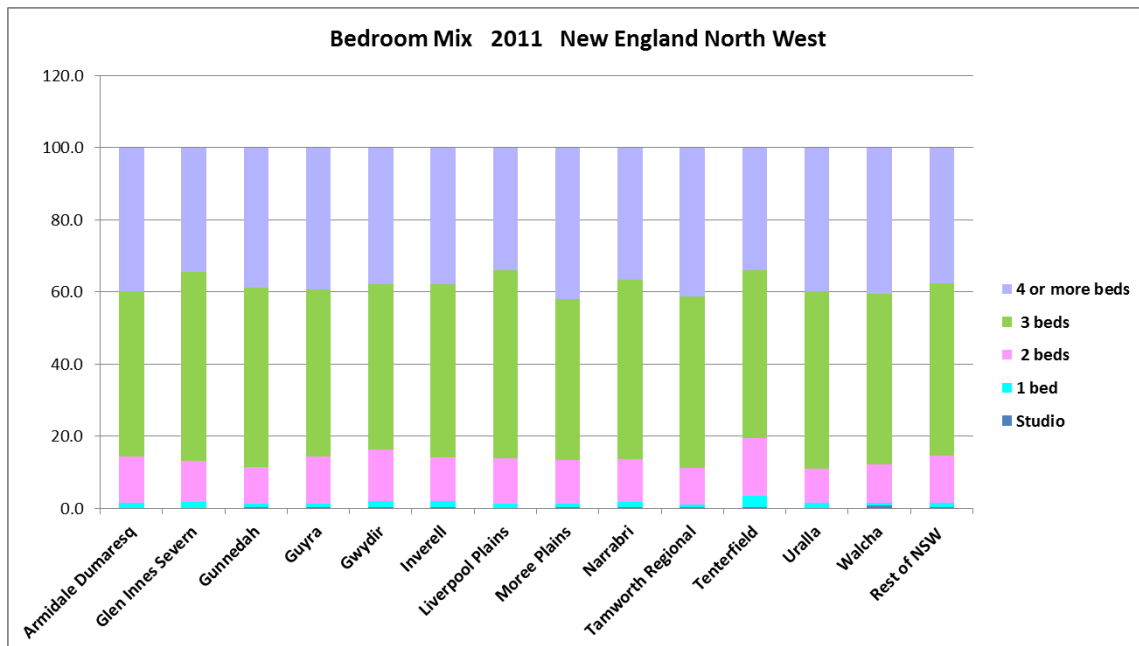
Dwelling Type

- The vast majority of dwellings in the New England North West are separate houses, comprising between 82.4% in Guyra and 73.0% in Moree Plains – with every LGA in the region having a higher proportion of separate houses than the average of 72.2% across the Rest of NSW.
- Attached houses comprise between 5.1% (Armidale Dumaresq) and 0.2% (Gwydir) compared to 6.4% in the Rest of NSW, while flats make up between 10.0% (Armidale Dumaresq) and 1.5% (Liverpool Plains), compared to 6.7% on average in the Rest of NSW. Armidale Dumaresq and Narrabri (7.0%) are the only LGAs with a higher proportion of flats than the Rest of NSW average.
- At the 2011 Census there were 467 households living in caravan, cabin and houseboat accommodation in the region, up just one from 466 in 2006. Tamworth Regional has the highest number (116), followed by Tenterfield (59), Moree Plains (52), Narrabri (50) and Inverell (47). Caravan or residential park accommodation is one of the few remaining affordable housing options for lower income earners.
- Most of the LGAs in this region (Gwydir, Tenterfield, Walcha, Liverpool Plains, Moree Plains, Glen Innes Severn, Narrabri, Guyra and Uralla) had higher proportions of unoccupied dwellings (ranging between 23.2% and 13.6%) than the average of 13.4% for the Rest of NSW. While some of these may be holiday or second homes, some may be due to farm amalgamations, some may be abandoned homes, particularly in areas of population decline.
- The graph below shows the proportion of key dwelling types in each local government area in the region as well as for the Rest of NSW. It demonstrates the lack of diversity in dwelling types in the New England North West.



Bedroom Mix

- At the 2011 Census, the overwhelming majority of homes have three, four or more bedrooms, ranging between 87.5% in Walcha and 81.7% in Moree Plains. This is in spite of the fact that across the region lone person and couple households comprise between 62% and 48% of all households in every New England North West region LGA.
- Two bedroom homes comprise between 10.9% (Guyra) and 16% (Moree Plains) of all dwellings, one bedroom between 0.7% (Liverpool Plains) and 2.1% (Uralla) and studio dwellings between just 0.0% (Liverpool Plains) and 0.8% (Tenterfield) of all dwellings across the region.
- Census data shows that between 2001 and 2011 there has been a significant increase in four or more bedroom dwellings across the region, but overall losses in every other bedroom type, except for a small increase in one bedroom dwellings. Every New England North West region LGA lost studio dwelling stock between 2001 and 2011 (with the exception of Walcha), five of the thirteen LGAs lost one bedroom stock, nine lost two bedroom stock and eleven lost three bedroom stock. Over the same period, every LGA (except Gwydir) had an increase in four bedroom dwellings. The trend to the increase in four bedroom stock at the expense of diversity and loss in other bedroom categories is common across the Rest of NSW.
- Tenterfield and Gwydir are the only LGAs in the region with a higher combined proportion of studios, one and two bedroom dwellings than the Rest of NSW average (just 14.6%). Within the region, the forecast ageing of the population as well as increase in lone person households suggests that the proportion of studio, one and two bedroom dwellings should be much higher. Frail aged in particular are less able to deal with maintenance and managing a large house and garden, so smaller dwellings are more suitable for this group. It is surprising that Armidale Dumaresq, with such a significant student population, has so little studio stock.
- The graph below shows the proportion of studio, one, two, three and four or more bedroom dwellings in each New England North West LGAs at the 2011 Census. It demonstrates the very high proportions of three and four or more bedroom stock and the insignificant level of provision of studio and one bedroom dwellings.



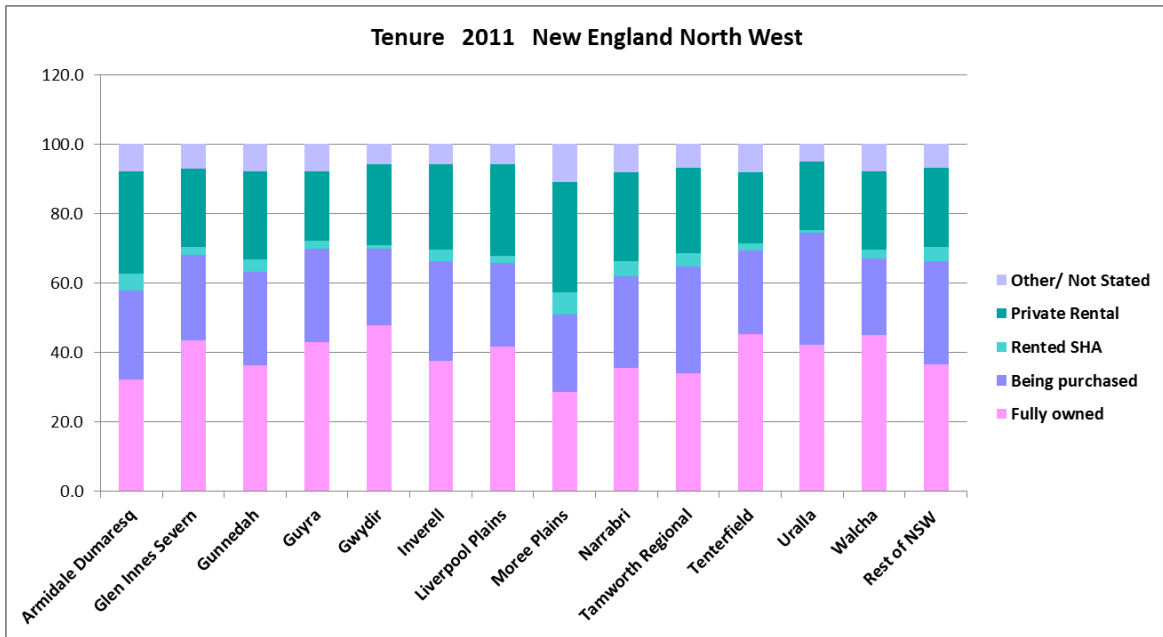
- The table below shows the change in the number of bedrooms for studio (0), one, two, three and four or more bedroom dwellings between 2001 and 2011.

Change in number of bedrooms 2001 – 2011

Area	0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 or more	Total
Armidale Dumaresq	-48	25	-28	-167	303	136
Glen Innes Severn	-23	10	-28	-60	140	62
Gunnedah	-20	4	-105	-90	173	-13
Guyra	-12	-4	21	-75	26	-35
Gwydir	-27	-5	-30	-158	-24	-214
Inverell	-52	17	-47	-85	312	195
Liverpool Plains	-14	11	-6	-26	75	54
Moree Plains	-64	-38	-240	-433	19	-700
Narrabri	-64	-22	-178	-211	63	-359
Tamworth Regional	-124	-6	-202	-136	1,439	1,084
Tenterfield	-24	26	19	-33	56	60
Uralla	-1	23	145	768	629	1,566
Walcha	5	6	78	354	320	763
Rest of NSW	1,166	8,331	90,561	328,528	257,383	685,969

Tenure

- Except for Gwydir, Moree Plains, Narrabri and Uralla, the proportion of households which own or are purchasing their home has declined across the New England North West. There has been a shift between owners and purchasers. There has been a strong decline in the proportion of households which own their home outright in every LGA in the region (falling by between 10.2% in Gunnedah and 4.6% in Moree Plains). Over the same period there have been increases in the proportion of households purchasing their home in every LGA in the region (by between 10.2% in Gwydir and 4.9% in Armidale Dumaresq). Bucking the trend in the Rest of NSW, four of the region's LGAs have also experienced a small increase in private rental housing 0.7% in Guyra, Gwydir and 0.1% in Walcha) while the remainder had small decreases in the proportion of private rental.
- This shift in tenure, particularly the decline in households owning their home outright and increase in purchasers, is occurring across NSW. The decline in purchase affordability, particularly for lower income households, is a significant contributing factor. It is also evident that an increasing proportion of households are relying on the private rental market as a long term tenure, not just a transitional one between leaving home and purchasing a home. So the decline in the rental stock in most of the region is a concern.
- Moree Plains had the highest proportion of private rental in the region with 30.1%, closely followed by Armidale Dumaresq with 29.6%, well above the Rest of NSW average of 23.0%. Eight of the thirteen LGAs in this region have a higher proportion of private rental than the Rest of NSW average, with only Glen Innes Severn, Guyra, Tenterfield, Uralla and Walcha having a smaller proportion. Generally the regional centres have higher proportions of rental housing, which is important given the role that these centres play in providing housing choice.
- Uralla and Tamworth Regional are the only LGAs in the New England North West with a higher proportion of home purchasers than the Rest of NSW average. However, seven LGAs (Glen Innes Severn, Guyra, Gwydir, Liverpool Plains, Tenterfield, Uralla and Walcha) had a higher proportion of home owners than the Rest of NSW average.



Public Housing

The table below shows the number of public housing properties in the New England North West region as at December 2014. Please note that Census data on public housing is not particularly accurate, as public housing tenure is under reported in the Census. The figures below do not include community housing properties. According to the 2011 Census, Moree Plains, Armidale Dumaresq and Narrabri all have a higher proportion of public housing than the Rest of NSW average of 4.0%.

Area	Public Housing stock December 2014
Armidale Dumaresq	341
Glen Innes Severn	1
Gunnedah	7
Guyra	10
Gwydir	0
Inverell	167
Liverpool Plains	28
Moree Plains	235
Narrabri	165
Tamworth Regional	740
Tenterfield	0
Uralla	9
Walcha	22
Rest of NSW	36,388

This table shows expected waiting times for social housing at December 2014.

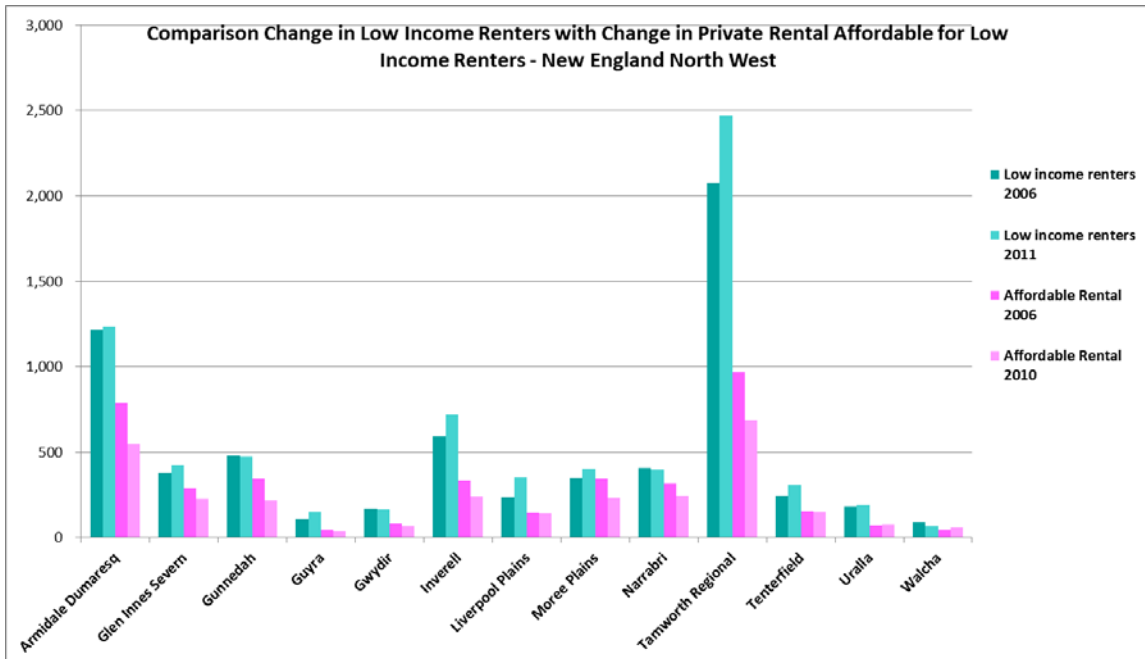
Expected Waiting Time by Table				
ALLOCATION ZONE	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
NN43 ARMIDALE	Blue	Blue	Blue	Blue
NN44 BARABRA	Grey	Red	Red	Red
NN45 BINGARA	Grey	Grey	Grey	Grey
NN46 GLEN INNES	Blue	Blue	Blue	Green
NN47 GUNNEDAH	Blue	Blue	Blue	Blue
NN48 GUYRA	Grey	Green	Red	Green
NN49 INVERELL	Blue	Blue	Blue	Blue
NN50 MANILLA	Grey	Grey	Grey	Grey
NN51 MOREE	Green	Green	Blue	Yellow
NN52 MUNGINDI	Grey	Grey	Green	Green
NN53 NARRABRI	Blue	Blue	Blue	Yellow
NN54 WERRIS CREEK	Red	Yellow	Blue	Yellow
NN55 QUIRINDI	Grey	Blue	Blue	Yellow
NN56 EMMAVILLE	Grey	Grey	Grey	Grey
NN57 TAMWORTH	Blue	Blue	Blue	Blue
NN58 TENTERFIELD	Yellow	Blue	Green	Blue
NN59 URALLA	Grey	Blue	Yellow	Red
NN60 WALCHA	Green	Blue	Blue	White
N61 ASHFORD	Grey	Grey	Grey	Grey
NN62 BOGGABRI	Grey	Grey	Grey	Grey
NN63 BOGGIBILLA	Grey	Blue	Green	Blue
NN64 CURLEWIS	Grey	Grey	Grey	Grey
NN65 GWABEGAR	Grey	Grey	Grey	Red
NN66 PALLAMALLAWA	Grey	Grey	Grey	Grey
NN67 TINGHA	Red	Grey	Green	Red
NN68 WARIALDA	Grey	Grey	Red	Grey
NN69 DELUNGRA	Grey	Grey	Grey	Grey
NN70 WEE WAA	Grey	Green	Green	Green

Legend for Expected Wait Time Bands	
Green	Up to 2 years
Blue	2 to 5 years
Yellow	5 to 10 years
Red	10 + years
Grey	No properties

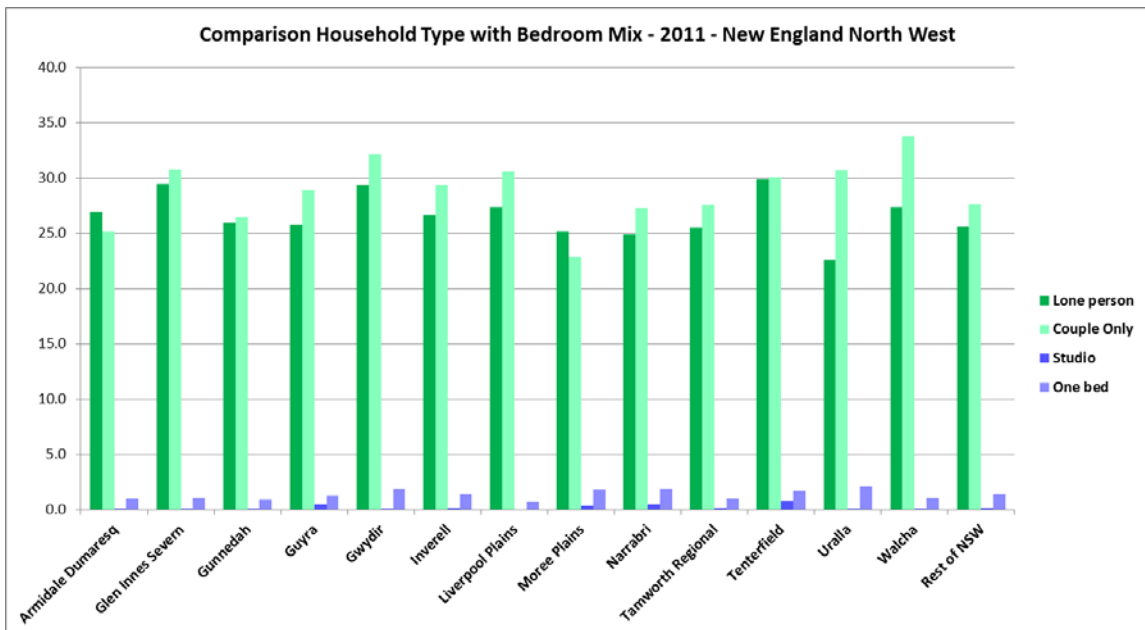
NOTE: Expected Waiting Time data is as at December 2014.

The Gap

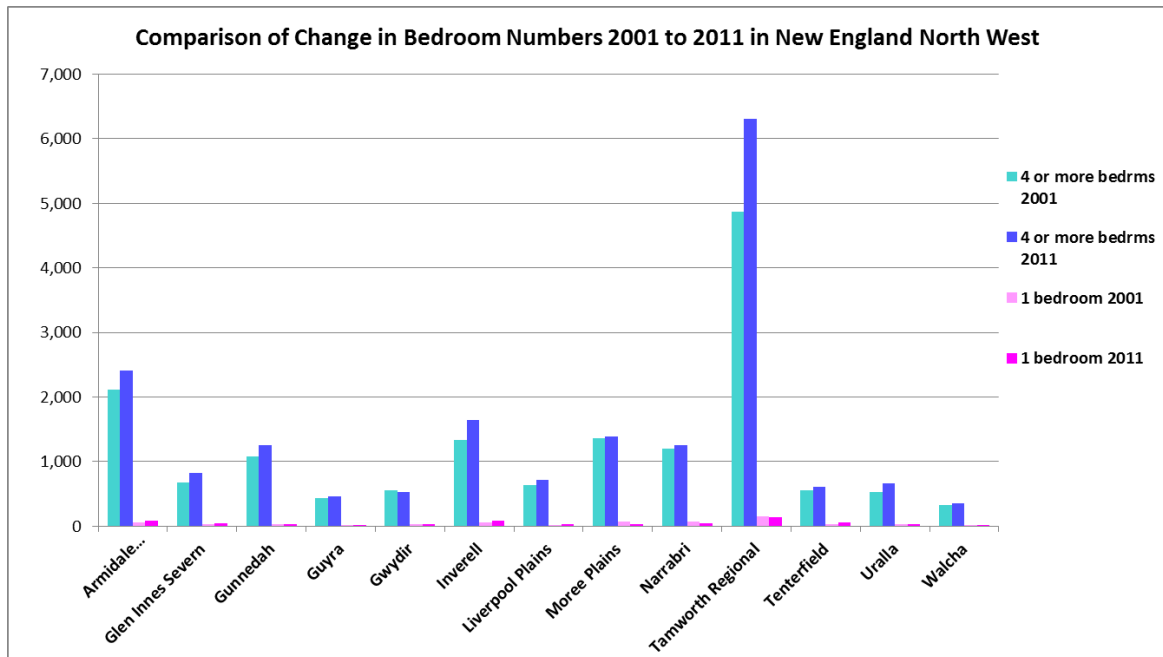
- Low income households comprise the largest proportion of households in every New England North West LGA and the number of low income households (and more particularly low income rental households) is increasing in almost every LGA in the region. Yet across the region there has been a decline in both rental and purchase affordability, there has been a loss of affordable rental and there are significant proportions of households in rental stress. There is a growing gap between supply and demand for affordable housing for low income households.
- As is the case generally across NSW, the dwelling stock was largely built at a time when couple family households were the dominant household type. The proportion of lone person and couple households has increased to the point of being a very significant proportion of all households. Further, DPE population projections forecast a continued strong increase in these household types across the region, wherever population growth is predicted, to 2031. The dwelling stock has not changed to suit the change in household types.
- Within the region, there are significant proportions of seniors and frail aged as well as lone person households. This suggests that the proportion of studio, one and two bedroom dwellings should be much higher. Frail aged residents are less able to deal with maintenance of a large house and garden. Significant and increasing proportions of seniors and frail aged will impact on the housing needs of the region and appropriate housing responses.
- Yet most LGAs lost studio, one, two and three bedroom stock and had a significant increase in four bedroom stock. Consequently there is a poor and worsening match between household type, household need and bedroom numbers. There is little housing choice for example for frail aged wishing to stay in their communities with their social and support networks, yet unable to manage looking after a large family home and garden.
- A proactive stance is required to increase the number of one and two bedroom dwellings suitable for single and couple only households. This would provide greater flexibility in the dwelling stock to meet the range of housing needs in the local community, including for older age groups. Secondary dwellings in particular could suit older residents or people with a disability – although they would also be suitable for a range of age groups. They enable residents to stay in familiar surroundings but in a more manageable sized home, with support close by. They may be readily encouraged on larger lots with reasonable access to centres providing a range of services and facilities. This also has the potential of assisting in affordability.
- The university in Armidale increases the demand for affordable rental housing in that LGA. New generation boarding houses would provide more affordable rental housing suitable for students. There is also potential for this accommodation type to meet some of the fluctuating additional demand for housing in mining communities (such as Gunnedah and Narrabri). An influx of mining and construction workers can impact negatively on the availability of affordable rental accommodation for local residents. New generation boarding houses may also suit seasonal and key workers.
- The graph below compares the change in the number of low income renters between 2006 and 2011 with the change in the number of affordable rental (as measured by bonds lodged that were affordable to low income households in 2006 and 2010).



- The graph below compares the number of lone person and couple only households with the number of one and two bedroom dwellings. It clearly demonstrates that there is a significant mismatch and a need for a better fit between these household types and the dwelling stock available.



- The graph below shows the change in the number of studio (0), one, two, three and four or more bedroom properties between 2001 and 2011 in every New England North West LGA.



Additional Data

More detailed housing data and tables used in this Snapshot are available from the Local Government Housing Kit Database on the Housing NSW website at:
<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database/>

More information on Expected Waiting Times for Public Housing is available on the Housing NSW website by region at:
<http://www.housingpathways.nsw.gov.au/How+to+Apply/Expected+Waiting+Times/>