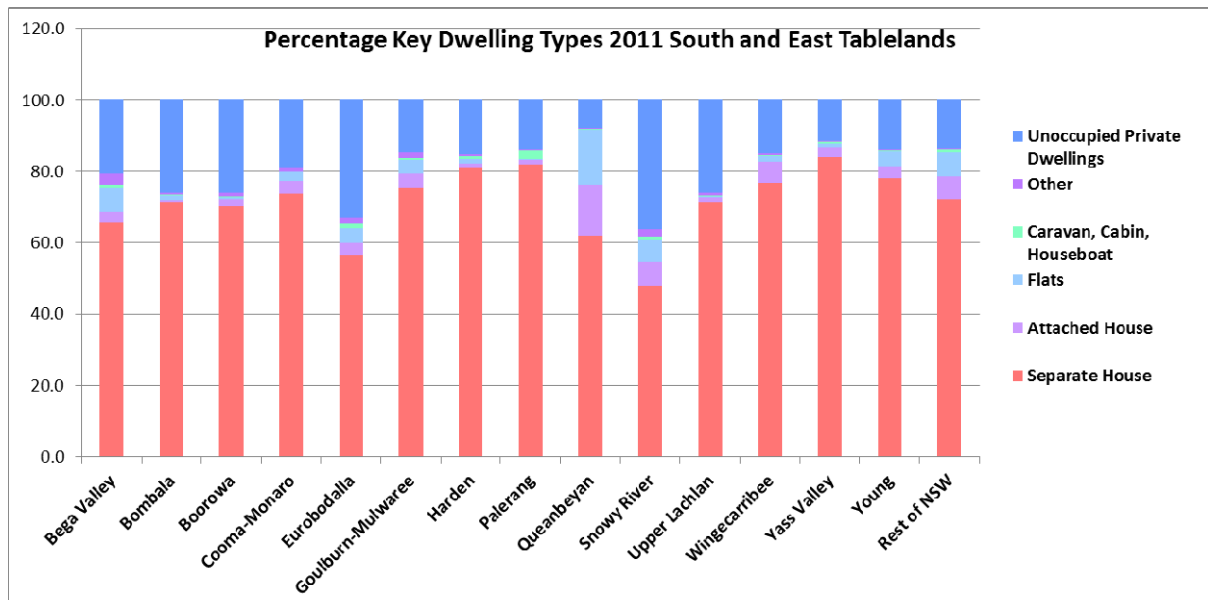


South and East Tablelands Region – What’s happening with housing supply and is it a good match?

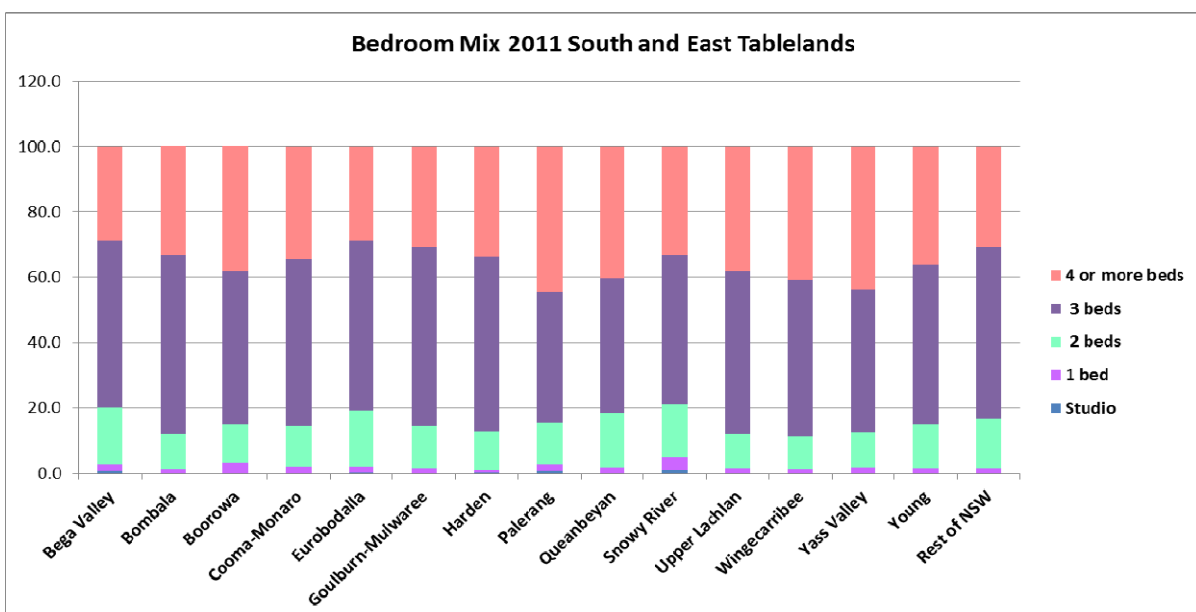
Dwelling Type

- the vast majority of dwellings in the South and East Tablelands are separate houses, comprising between 84.0% of all dwellings in Yass Valley and 48.0% in Snowy River – this compares with 56.5% on average across Sydney and 72.2% in the rest of NSW. Bombala (71.2%), Boorowa (70.2%), Cooma-Monaro (73.7%), Goulburn-Mulwaree (75.2%), Harden (80.9%), Palerang (81.9%), Upper Lachlan (71.6%), Wingecarribee (76.7%), Yass Valley and Young (78.1%) all had above the rest of NSW proportion of separate houses, while Bega Valley (65.7%), Eurobodalla (56.6%), Queanbeyan (62.0%) and Snowy River had a lower proportion
- attached houses comprise between 14.1% (Queanbeyan) and 0.9% (Bombala) compared to 6.2% in the Rest of NSW, while flats make up between 15.6% (Queanbeyan) and 0.3% (Palerang) of all dwellings, compared to 6.7% on average in the rest of NSW.
- at the 2011 Census there were 879 households living in caravan, cabin and houseboat accommodation in the region, down from 1,001 in 2006. Most of the losses occurred in Bega Valley, Eurobodalla and Wingecarribee, with small gains in Goulburn-Mulwarree, Palerang, Queanbeyan and Snowy River. Caravan or residential park accommodation is one of the few remaining affordable housing options for lower income earners and the decline in numbers in the South and East Tablelands is another indicator of the loss of affordable housing
- every LGA in the South and East Tablelands region, with the exception of Queanbeyan and Yass Valley, has a higher proportion of unoccupied dwellings than the average of 13.4% for the Rest of NSW. Snowy River had 36.3% unoccupied dwellings at the 2011 Census, Eurobodalla 32.8%, Bombala 26.1%, Boorowa and Upper Lachlan 26.0%, Bega Valley 20.7%, Cooma Monaro 19.2%, Harden 15.2%, Wingecarribee 15.1%, Goulburn-Mulwaree 14.8%, Young 13.8% and Palerang 13.7%. These are very high proportions of unoccupied dwellings. While many of these would be holiday or second homes, particularly in the more tourist oriented destinations like Snowy River and the coastal areas of Eurobodalla and Bega Valley, this certainly does not explain all the unoccupied stock in this region. In rural areas, some of this proportion may be abandoned homes
- 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. The figures demonstrate the lack of diversity in dwelling types in the South and East Tablelands.



Bedroom Mix

- overwhelmingly the homes in this region have three, four or more bedrooms, comprising between 88.5% of all dwellings in Wingecarribee and 78.9% in Snowy River.
- this is in spite of the fact that across the region lone person and couple households comprise more than 48% and up to 62% of all households in every South and East Tablelands LGA excepting Snowy River. Bega Valley, Bombala, Boorowa, Cooma-Monaro, Eurobodalla, Goulburn-Mulwaree, Harden, Upper Lachlan, Wingecarribee and Young all have more than half of all households being either lone person or couples.
- two bedroom homes comprise between 10% and 17% of all dwellings, one bedroom between 1% and 4% and studio dwellings between just 0.1% and 0.9% of all dwellings across the region.
- according to the Census data, every single South and East Tablelands LGA lost studio dwelling stock between 2006 and 2011, six LGAs lost one bedroom stock and eight lost two bedroom stock. Over the same period, all the South and East Tablelands LGAs had a significant increase in four bedroom dwellings (excepting Bombala which had a decline in four bedroom stock). 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
- Bega Valley, Eurobodalla, Palerang and Queanbeyan are the only LGAs in the region with a higher combined proportion of studios, one and two bedroom dwellings than the Rest of NSW (just 16.8%).
- the high proportion of seniors and frail aged as well as lone person households suggest 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 where smaller, universally designed and more easily maintained homes are available within their existing communities, this assists older residents to age in place and maintain independence
- the graph below shows the proportion of studio, one, two, three and four or more bedroom dwellings in each South and East Tablelands LGA at the 2011 Census. It demonstrates the very high proportions of three and four or more bedroom stock and the negligible provision of studio and one bedroom dwellings.



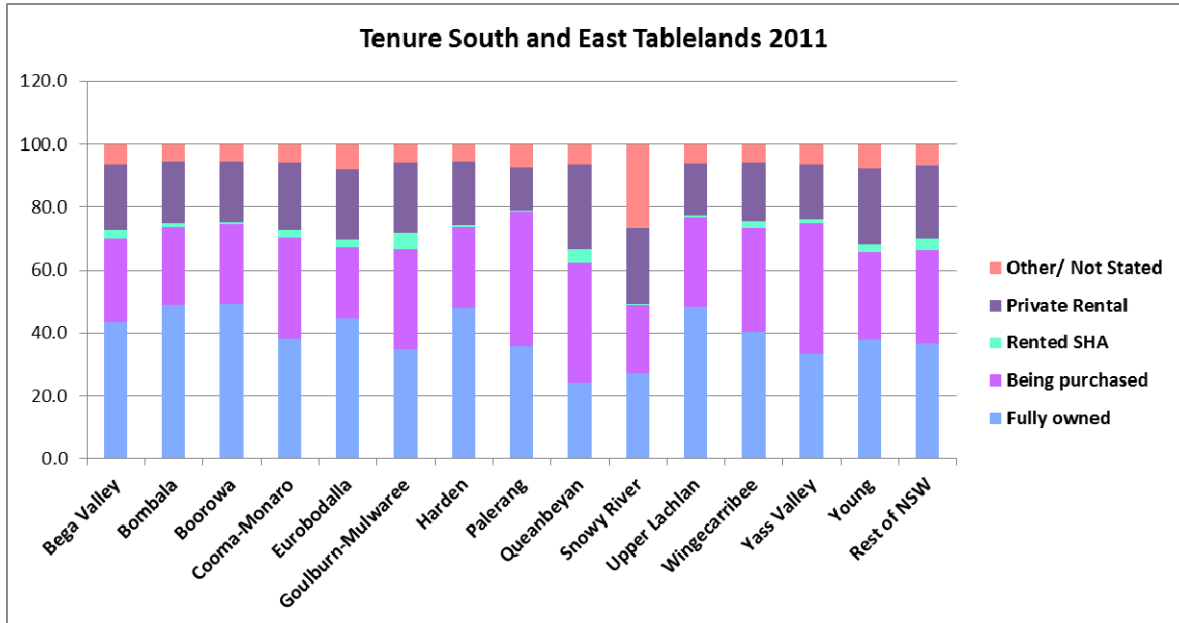
- the table below shows the change in the number of bedrooms for studio (0), one, two, three and four or more bedroom dwellings between 2001 and 2011.

Change in number of bedrooms 2001 – 2011

Area	0 bedroom	1 bedroom	2 bedroom	3 bedroom	4 or more	Total
Bega Valley	-151	3	-35	287	637	875
Bombala	-8	2	18	-35	-20	-35
Boorowa	-21	-7	3	-35	26	-13
Cooma-Monaro	-34	0	-11	-31	169	129
Eurobodalla	-150	-32	-191	129	864	752
Goulburn-Mulwaree	-63	1	-79	-171	774	530
Harden	-3	7	-17	-41	15	-36
Palerang	-52	10	7	176	832	1,020
Queanbeyan	-117	73	178	243	1,133	1,625
Snowy River	-51	-27	-9	65	159	186
Upper Lachlan	-21	-3	-6	-29	134	96
Wingecarribee	-113	-7	-99	-139	1,432	1,160
Yass Valley	-42	5	49	111	727	895
Young	-35	-2	-83	-43	289	154
Rest of NSW	-7,680	-515	-7,180	-7,379	59,288	43,946

Tenure

- although the proportion of households which own their home outright combined with the proportion which are purchasing their home has not changed much over the 10 year period from 2001 to 2011 in the South and East Tablelands, there has been a shift between the two tenures. There has been a decline in the proportion of households which own their home outright in every LGA in the region (falling by between 10.6% in Palerang and Upper Lachlan and 3.7% in Snowy River). Over the same period there have been increases in the proportion of households purchasing their home in every LGA in the region (by between 11.4% in Upper Lachlan and 5.0% in Eurobodalla). This trend is evident across NSW.
- bucking the trend to increase in private rental in the Rest of NSW, ten of the region's LGAs have experienced a decline in private rental housing (between 11.6% in Snowy River and 0.1% in Wingecarribee) while Cooma-Monaro, Eurobodalla, Goulburn-Mulwaree and Young had small increases in the proportion of private rental.
- with the exception of Queanbeyan (26.6%), Young (24.2%) and Snowy River (24.1%) , every LGA in the region has a lower proportion of private rental than the average of 23.0% for the Rest of NSW. Upper Lachlan has the lowest proportion of private rental with just 16.3%. The lower proportion of private rental means the local housing market in those LGAs is less flexible in meeting local housing needs.
- the loss of and lower proportions of private rental are concerning, given the nationwide trend to increased reliance on private rental as a long term tenure rather than a transitional one between leaving home and purchasing a home.
- in a major regional centre such as Queanbeyan, the loss of rental stock and reduction of flexibility in the housing market is disturbing, given the role that regional centres play for surrounding rural communities in providing a broader range of housing options.



Public Housing

The table below shows the number of public housing properties in the South and East Tablelands 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.

Area	Public Housing stock December 2014
Bega Valley	305
Bombala	0
Boorowa	4
Cooma-Monaro	2
Eurobodalla	351
Goulburn-Mulwaree	627
Harden	0
Palerang	11
Queanbeyan	620
Snowy River	0
Upper Lachlan	0
Wingecarribee	7
Yass Valley	3
Young	5
Rest of NSW	36,388

The table below shows the expected waiting times for general housing approved social housing applicants (not for priority housing applicants) by bedroom category in the South and East Tablelands region. Goulburn-Mulwaree (5.2%) and Queanbeyan (4.7%) are the only LGAs in the region to have a higher provision of social housing than the Rest of NSW average (4.0%) according to the 2011 Census. All the remaining LGAs have a lower proportion.

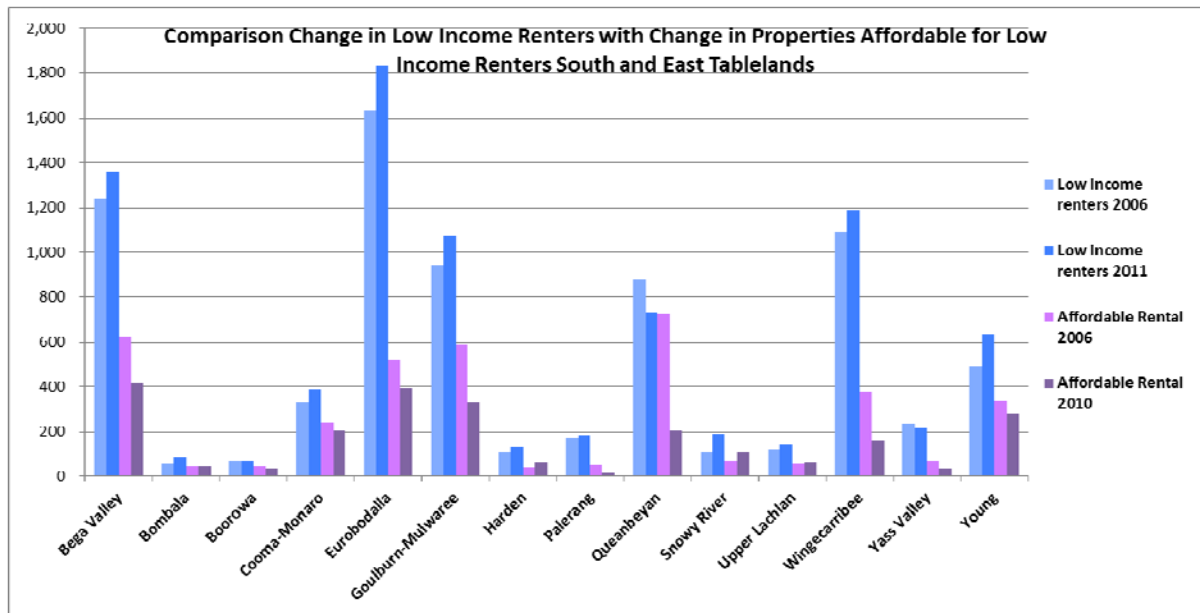
Expected Waiting Time by Table				
ALLOCATION ZONE	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
BEGA VALLEY	Yellow	Yellow	Yellow	Blue
BOMBALA	Yellow	Yellow	Red	Blue
COOMA	Red	Blue	Green	Green
CROOKWELL	Grey	Blue	Green	Grey
GOULBURN	Red	Yellow	Red	Yellow
GUNNING	Grey	Grey	Blue	Grey
MULWAREE	Grey	Grey	Grey	Grey
QUEANBEYAN	Red	Blue	Red	Yellow
SNOWY RIVER	Grey	Grey	Red	Red
TALLAGANDA	Red	Yellow	Yellow	Red
YASS	Red	Blue	Yellow	Yellow
BATEMANS BAY	Blue	Red	Red	Red
BERMAGUI	Blue	Grey	Red	Green
DELEGATE	Grey	Grey	Grey	Grey
EDEN	Blue	Blue	Yellow	Blue
JINDABYNE CH ONLY	Grey	Grey	Green	Yellow
MERIMBULA	Yellow	Yellow	Yellow	Yellow
MORUYA	Blue	Yellow	Blue	Blue
NAROOMA	Blue	Yellow	Red	Blue
BUNGENDORE	Grey	Grey	Grey	Grey
YOUNG	Blue	Blue	Yellow	Yellow
HARDEN/MURRUMBURRAH	Grey	Blue	Blue	Grey

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 30 June 2014.

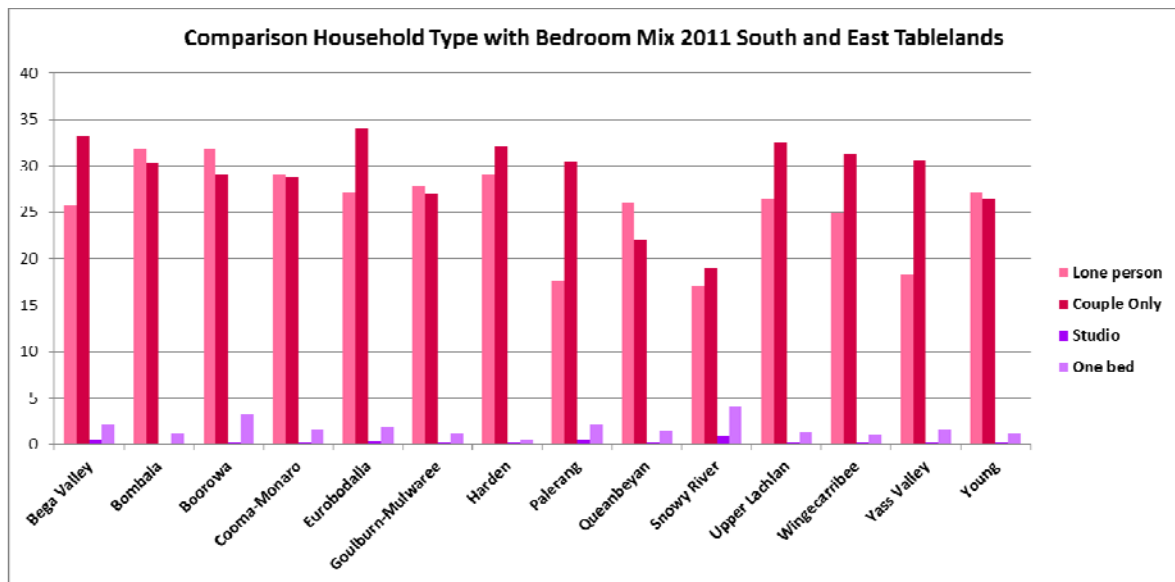
The Gap

- the gap between the growing number of low income earners in the private rental market in the South and East Tablelands region LGAs and the declining number of private rental properties that are affordable for low income households is increasing
- the proportion of properties that are affordable to purchase is also declining – critically, it is very difficult for low income households to purchase in Wingecarribee, Yass Valley, Palerang, Queanbeyan and Eurobodalla
- South and East Tablelands generally has a lower provision of private rental than the Rest of NSW (with the exception of Queanbeyan, Young and Snowy River), which diminishes the flexibility of the housing market to meet changing housing needs. Given the state wide trend to increase in the proportion of households using the private rental market as a long term tenure and the trend in this region to decline in private rental stock, this suggests a potential mismatch between demand for private rental and supply
- the LGAs with high proportions of high income households (such as Palerang, Queanbeyan and Yass Valley) are also the areas with the lowest proportions of affordable rental, significant decline in the number of affordable rental properties and high proportions of low income renters in housing stress. This, along with the increase in high income households in some of these locations suggests that lower income renters are being priced out of these higher priced locations and/ or are choosing to stay in spite of high housing costs relative to income. Wingecarribee is impacted by it's proximity to Sydney and similarly Queanbeyan, Palerang and Yass Valley are impacted by their proximity to Canberra. While both Wingecarribee and Queanbeyan provide more affordable housing than their big city neighbours, they are high cost locations for regional NSW. Queanbeyan in particular provides affordable rental accommodation for people working in Canberra. This appears to be having a flow on effect, with lower income renters being displaced or in housing stress
- 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)

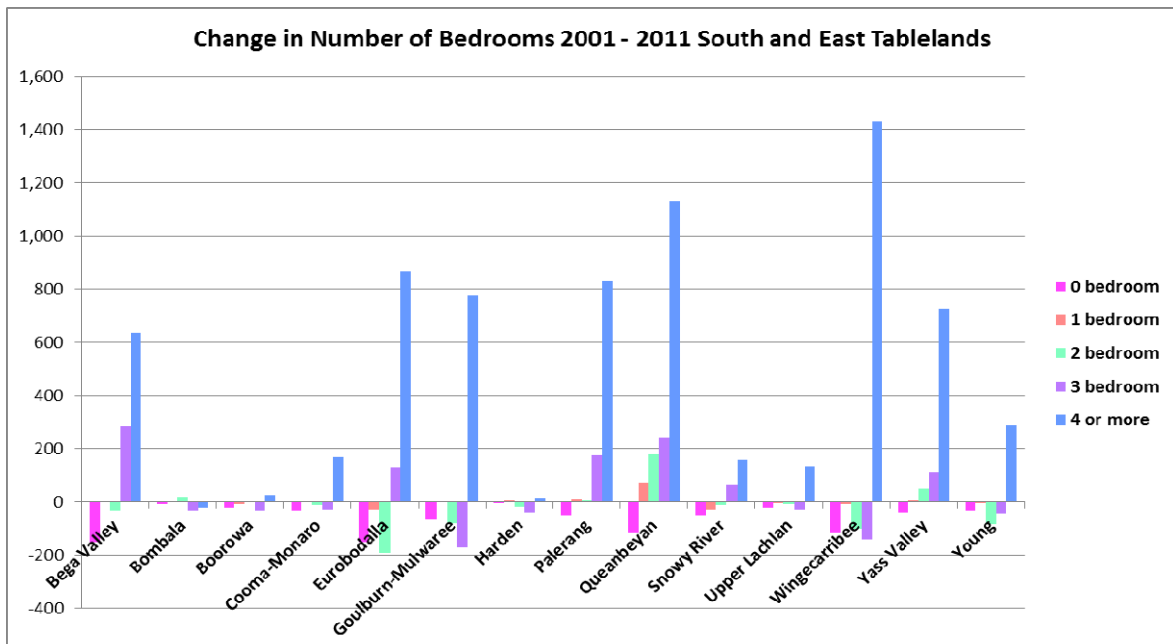


- clearly there is demand for more affordable rental accommodation to begin to address the significant demand supply imbalance, particularly for lower income households
- encouraging more secondary dwellings and new generation boarding houses would assist to increase private rental supply, as well as providing more affordable housing choice. New generation boarding houses are an appropriate housing choice for a range of groups including lone person households, seasonal and key workers and students.

- secondary dwellings suit a range of groups including small households, young people, frail aged and people with disability needing support from family
- the region also has a worsening match in suitability between household type and dwelling characteristics, in particular bedroom numbers, with a loss of one, two and three bedroom stock, a lack of studio, one and two bedroom dwellings and a massive increase in four bedroom stock between 2006 and 2011
- at the same time there has been an increase in lone person and couple households, and the Department of Planning and Environment are forecasting strong increases in these household types across the region to 2031
- 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 South and East Tablelands LGA.



- most of the homes in this region were built at a time when families were the dominant household type. This is no longer the case in every part of the region.
- a proactive stance is required to encourage an increase in studio, one and two bedroom properties. The latter in particular provide some flexibility, being suitable for lone person, couple only and small family households as well as for older age groups.
- this is important given that annually the addition of new dwellings represents only a tiny proportion of the total dwelling stock – so change occurs very slowly. Incentives and/or requirements would need to be put in place to ensure a better balance and more diversity to meet housing need.
- increasing the number of studio, one and two bedroom dwellings may also assist with the issue of affordability. Again, encouraging more secondary dwellings and new generation boarding houses in areas well located to services and transport would assist in providing more diversity.

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/>