

Central Coast Council

ORDINARY COUNCIL MEETING

ENCLOSURES

Monday, 8 April, 2019

Central Coast Council

Enclosures to the

Ordinary Meeting

to be held in the Council Chamber, 2 Hely Street, Wyong on Monday, 8 April 2019, Commencing at 6.30pm

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	Attachment 1:	25 March 2019 - Consideration of Submissions and
		Adoption of the Central Coast Affordable and

Alternative Housing Strategy3

Item No: 3.3

Title: Consideration of Submissions and Adoption of the

Central Coast Affordable and Alternative Housing

Strategy

Department: Connected Communities

25 March 2019 Ordinary Council Meeting

Trim Reference: F2018/01547 - D13470967

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Summary

This report recommends that Council consider the submissions received during the public exhibition period and adopt the final Central Coast Affordable and Alternative Housing Strategy and outlines proposed amendments to the Plan in response to these public submissions.

Recommendation

- That Council note that the Draft Central Coast Affordable and Alternative
 Housing Strategy was publicly exhibited from 10 September 2018 to 21 December
 2018.
- 2 That Council consider the submissions received during the exhibition period. outlined in Attachment 2 of this report
- 3 That Council note and endorse the amendments recommended by Council staff as outlined in Attachment 3 of this report.
- 4 That Council authorise the Chief Executive Officer to make final editorial amendments to the Draft Central Coast Affordable and Alternative Housing Strategy, to ensure correctness and clarity.
- 5 That Council adopt the Central Coast Affordable and Alternative Housing Strategy, (Attachment 1), and make available on Council's website.



Context

The Affordable and Alternative Housing Strategy has been developed following extensive research and consultation and is structured around three strategic themes:

- Affordable Housing Development and Management Partnerships
- Planning Mechanisms and Strategies to Increase the Supply of Affordable and Lower Cost Housing
- Prevention and Intervention to Reduce Homelessness

The three strategic themes provide a range of effective policy solutions to address the growing and complex need for affordable and alternative housing within the Central Coast region.

Affordable housing is housing appropriate for the needs of a range of households on low to moderate incomes and is priced so that these households are also able to meet other basic living costs such as food, clothing, transport, education and medical care. In 2016, 63% of Central Coast households earned an income below \$2,000 per week (\$111,000 per annum) and are classified as low to moderate income households in relation to affordable housing income and cost benchmarks.

The landscape of housing insecurity is both significant and diverse across the region. From a policy perspective, both the former Gosford City and Wyong Shire Councils had undertaken work in this area by developing affordable housing strategies, subsequent affordable housing studies and innovative pilot projects (such as the tiny homes project).

With the formation of Central Coast Council, there was an opportunity to review and consolidate the previous information, with reference to the growing and changing population, as well as build a systematic approach to intervention. Council was successful in securing matched funding (50:50) through the Building Better Regions Funding (BBRF) to develop an innovative Affordable Housing Strategy and Pilot project.

Although the Central Coast has historically been an affordable area, a range of factors has made the area less affordable than Greater Sydney for local residents, with higher rates of housing stress and higher rates of growth of primary homelessness and those who are marginally housed. This provides particular challenges in the local demographic and housing market context.

Although housing in the Central Coast is still cheaper than the Greater Sydney average, the incomes of local people are also much lower than average largely due to the very high rate of older people on pensions and benefits, the high concentration of very low income renters, the influx of low income households from Sydney seeking affordable housing and improved lifestyle, and high levels of overall social disadvantage, particularly in the former Wyong Local Government Area (LGA).

The constrained supply of diverse housing options and of private rental and social housing is having a significant impact upon housing affordability in the context of a rapidly ageing population, increasing demand from the Sydney market and an increase in long-term rental among families and older people who can no longer afford home purchase.

The proportion of medium and higher density development in the Central Coast LGA is much lower than the Greater Sydney average, and has experienced little or no proportional growth over the past decade. Apartments still make up 8% of stock as they did in 2006. Likewise, private rental makes up only 23% of dwellings compared with 30% for Greater Sydney, and the local rate of social housing is 3.7% compared with 5.1% for Greater Sydney despite the far higher rate of very low income renters (41% of renters compared with 29% for Greater Sydney).

There has been no proportional growth in private rental stock in the Central Coast LGA since 2006, and an actual decline in the amount of social housing since 2011. This is directly related to the lack of growth in medium and higher density housing, noting that around 55% of apartments and 35% of multi-dwelling housing is privately rented compared with only 20% of separate houses. The loss of more affordable caravan parks and Manufactured Housing Estates, and relative undersupply of more affordable housing types like New Generation Boarding Houses, is also having a serious impact on very low income renters and those more vulnerable in the local housing market.

In this context, increasing pressure from the Sydney housing market is placing significant pressure on the available stock of lower cost housing, and Central Coast residents are forced to compete in an increasingly competitive rental market. Virtually everyone who moved into the Central Coast LGA in net terms since 2011 came from Greater Sydney; and 90% of these people were retirees and families on very low and low incomes, often continuing to commute to jobs in Greater Sydney. This exacerbates the effects of constrained local supply outlined above.

The impacts of this are being felt most acutely in the local rental market, where growth in rent for smaller strata dwellings has far outstripped Greater Sydney since 2009. Rents for a one bedroom apartment grew at more than double the Sydney rate (31% in the former Gosford and 28% in the former Wyong LGA compared with 13% for Greater Sydney, adjusted for inflation); and more than four times the Sydney rate of increase for two bedroom apartments in the former Wyong LGA (64% compared with 15%).

Only 2% of available rental stock in the Central Coast was affordable to very low income renters in a snap shot by Judith Stubbs and Associates in early 2018, noting that this group makes up more than 40% of all renters. The relative scarcity of rental accommodation at the more affordable end of the market, and the extreme pressure on existing supply, is contributing to the increasing numbers in housing stress, homelessness and marginal housing, even among groups who would once have been in more secure accommodation.

In 2016, there were around 24,200 households in the Central Coast LGA in 'housing stress' (paying more than 30% of their gross household income on housing costs) equating to one in five households. By far the most serious affordability problem is among very low income renters, who make up almost half of all households in housing stress in the Central Coast. When combined with low income renters, these groups make up almost two-thirds of those in housing stress. They are also far more likely than other target groups to be in 'severe' housing stress (paying more that 50% of their household income in rent).

It is projected that an additional 7,000 households will be in housing stress by 2036. Of these, 60% are expected to be smaller households (lone persons and couples) and 40% families with children. 'Rule of thumb' measures such as housing stress do not take into account the adequacy or security of housing, nor the high social and economic cost of commuting for the large number of workers who travel from the Central Coast to metropolitan Sydney each day, so the situation is likely to be far worse for many local people.

In this context, there was a 35% increase in homelessness in the Central Coast from 2011 to 2016. There are now conservatively estimated to be from 4,100 to 8,500 people who are homeless or marginally housed in the Central Coast LGA. Although the rate of homelessness is still lower than for metropolitan areas, 'rough sleepers' increased at double the Greater Sydney rate and people who were marginally housed grew at more than twice the metropolitan rate from 2011-16. More than 40% of people reported that they had been homeless for three months or more, and were thus at serious risk of chronic, long-term homelessness.

Current Status

The Draft Affordable and Alternative Housing Strategy was exhibited for a period of 103 days from September 10 2018 to December 21 2018.

During exhibition the plan was displayed at:

- Libraries Bateau Bay, Erina, Gosford, Kariong, Kincumber, Lake Haven, The Entrance, Tuggerah, Umina, and Woy Woy
- Civic Centres Gosford and Wyong
- Online Have Your Say and Consultation Hub

Exhibition activities included:

- Advertisement in local print media
- Community Information Sessions held on 17 October 2018 at Wyong and Erina
- Fact sheet developed and distributed to Councillors and Community members
- Media releases
- Media interviews (radio and video)
- Social media posts

A total of 441 submissions were received via:

- Your Voice Our Coast
- Ask@centralcoast
- Community driven petitions
- Stakeholder prospectus
- Formal submissions from peak and State Bodies and consortiums

In addition petitions with 1718 signatures were received generally requesting the following:

- That Council adopt the strategies in this report.
- That Council initiate action to implement the recommendations as soon as possible.
- That Council make representations to the New South Wales Government for funding to address the provision of affordable housing on the Central Coast.

Submission Analysis

The submissions were coded both quantitatively and qualitatively. The analysis identified themes contained within each submission and these themes were coded by topic area, helping to give a deeper insight into the community's response.

The table below represents the themes that appeared most frequently through the submission analysis process. In order to determine the themes the data was coded twice; initially for concepts which were then refined. Each submission was then examined and many exhibited more than one theme. Codes were applied in order to catalogue the themes and track their occurrence. A comprehensive report on all 27 themes including the nature, type and staff recommendations is provided in Attachment 2.

Table 1: Theme Analysis

Theme	Occurrence
General Support	201
Locational Criteria	181
Support prevention and intervention	127
Planning controls – zoning	103
Planning controls – character	85
Housing choice	77
Boarding houses	59
General negative	59
Infrastructure	58
Anti-social behaviour	57

Note: These numbers do not represent individual submissions as many submissions were multi subject and coded with a range of different themes.

As a result of submissions received during the public exhibition period there are 27 proposed changes to the Draft Strategy. The rationale for each change was presented to the Councillors at a briefing dated 29 January 2019.

These changes include some simplification and clarification of language, further clarification of the intent and operational impact of proposed changes, and updates to wording and actions aligned to the current planning context.

An overarching assessment of these changes and their rationale is presented in Attachment 3 of this report.

Consultation

As well as having a strong evidence-base, the Central Coast Affordable and Alternative Housing Strategy has been informed by an extensive community consultation process. This included:

- Engagement with 495 stakeholders in April, May and June 2018
- Councillor briefings held on 16 July 2018 and 20 August 2018
- Councillor period to comment prior to exhibition 20 August to 31 August 2018
- Community Information Sessions held on 17 October 2018 at Wyong and Erina (35 attendees)
- · Fact sheet developed and distributed to Councillors and Community members
- Public exhibition period from September 10 to Friday 21 December 2018 (441 community submissions received)

Overall, 971 stakeholders and community members participated in community engagement activities.

Options

- Final adoption of the Central Coast Affordable and Alternative Housing Strategy. This is the recommended option.
- Further amend the Central Coast Affordable and Alternative Housing Strategy. This is not recommended due to the extensive community engagement undertaken. The Draft Strategy has been amended taking into account community feedback.
- Failure to adopt a Central Coast Affordable and Alternative Housing Strategy will be a breach of the Building Better Regions Funding conditions, and is not the recommended option.

Financial Impact

The Strategy has been designed to be implemented in a number of stages over the next 10 years and in partnership with other levels of government, community housing providers, local support services and those in the private sector with a commitment to affordable housing and reducing housing vulnerability and homelessness.

Following adoption, an Action Plan will be developed outlining priorities, timeframes, responsibility and resourcing requirements. The Action Plan will include Key Performance Indicators as outlined in the Strategy set to three, five and ten year deliverables.

Where deliverables involve other units within Council, responsibilities will be assigned to relevant units through Service Unit Business Plans and resources will be allocated within ongoing business unit operational budgets. A key recommendation of the Strategy is to create an Affordable Housing Officer position which will be responsible for monitoring and reporting against actions, providing support to internal and external partners and ensuring the overall outcomes of the strategy are met. Three, five and ten year evaluation reports will be prepared for Council.

Link to Community Strategic Plan

Theme 4: Responsible

Goal I: Balanced and sustainable development

R-I4: Provide a range of housing options to meet the diverse and changing needs of the community and there is adequate affordable housing.

Risk Management

Sufficient time has been allocated to consider community consultation and submissions received in the public exhibition period. The proposed amendments are considered to be a reasonable reflection of constructive submissions and do not substantially amend the draft plan.

Critical Dates or Timeframes

Failure to adopt a Central Coast Affordable and Alternative Housing Strategy by June 30 2019 will constitute a breach of the Building Better Regions Funding which has been extended three times due to the extended timeframes of this project and further delays may require the repayment of the original grant funding.

Attachments

1	Central Coast Affordable and Alternative Housing Strategy	D13488035
2	Community Submissions in relation to the Draft Central Coast Affordable	D13481609
	and Alternative Housing Strategy	
3	Strategy Amendment Table - Affordable and Alternative Housing Strategy	D13486451

Central Coast Affordable & Alternative Housing Strategy

February 2018

This strategy has been prepared for Central Coast Council by



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Central Coast Affordable and Alternative Housing Strategy

Attachment 1

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Central Coast Affordable & Alternative Housing Strategy $\mid i$

Purpose of the Strategy

The Strategy seeks to provide a range of effective policy solutions to address the growing need for affordable and alternative housing within the Central Coast local government area. It seeks to build a vision for a 'fair and inclusive region, where everyone has access to affordable and sustainable housing', and is underpinned by two broad aims:

- To improve access to affordable housing for very low, low and moderate income households, including protecting existing affordable housing, providing new development opportunities and incentives and providing a broader range of housing options to address identified affordable housing need for key target groups in appropriate locations.
- To reduce the number of cases of homelessness and reliance on social support systems, including developing effective transition to the private market, creating strategies for innovative alternate housing and partnerships, supporting programs and services that interceded before the point of crisis, and empowering and resourcing front line support services.

The Strategy is strongly evidence based, with detailed research provided in five reports prepared by Judith Stubbs and Associates for Central Coast Council in 2018. These are:

- JSA (2018) Central Coast Affordable and Alternative Housing Strategy: Background Report
- JSA (2018) Central Coast Affordable Housing Strategy: Affordable Housing Case Studies
- JSA (2018) Partnership Development Background Paper (Working Draft)
- JSA (2018) Strategic Planning Discussion Paper
- JSA (2018) Homelessness Intervention & Prevention Background Paper

As well as having a strong evidence-base, the Strategy has been informed by an extensive community consultation process, including interviews with internal Council staff and a wide range of services, comments on early drafts of reports, a series of community workshops, focus groups around the three strategic themes - Strategic Planning, Housing Partnerships, and Intervention and Prevention of Homelessness, and Council briefings.

This Strategy has been designed to be implemented in a number of stages over the next 10 years with short, medium and long-term strategies. The initial focus includes strategies that are most likely to have a practical impact on the supply of affordable housing, including demonstration projects on surplus or underutilised Council land, and development and service partnerships to proactive address the growing rate of housing vulnerability and homelessness.

The Strategy also provides for ongoing and sustainable engagement of Council in affordable and alternative housing through long-term strategies related to relevant planning mechanisms, amendments to relevant planning instruments to remove impediments to and facilitate development of affordable and low cost housing, and monitoring the Strategy's effectiveness against key performance indicators over time.

Finally, although strong Council leadership is critical in resolving this worsening regional issue, Council's role is limited in some areas. The strategies will be far more effective when carried out in

Central Coast Affordable & Alternative Housing Strategy 1

partnership with other levels of government, local services and those in the private sector with a commitment to affordable housing and reducing housing vulnerability and homelessness.

2 Rationale for the Strategy

2.1 What is 'Affordable Housing'?

Housing is generally considered to be 'affordable' when very low, low and moderate income households are able to meet their housing costs and still have sufficient income to pay for other basic needs such as food, clothing, transport, medical care and education. This is generally accepted to be where such households pay no more than 30% of their gross household income on housing costs, although other factors such as cost of transport and access to services are also important.

Affordable housing can include a wide range of housing products, tenure types and price points. This includes, but is not limited to, social (public and community) housing, where rental is charged as a proportion of income and there are stringent eligibility criteria. It can also include affordable rental housing for lower income workers, with rents calculated at a discounted market rate. Housing provided through the market may also be affordable, but must cost the renter or purchaser no more than 30% of gross household income to be considered 'affordable'. It also includes alternative housing products for with particular needs, such as crisis accommodation for people leaving violence, or transitional housing where additional support may be required before entry to mainstream private rental is feasible.

It is important to clearly set out relevant definitions and benchmarks for 'affordable housing' for the purpose of this Strategy, and for Council assessments more generally. The income and housing cost benchmarks set out in the following table are consistent with the NSW Environmental Planning and Assessment Act 1979 (NSW), and related policies.

Table 2-1: Relevant Affordable Housing Income and Cost Benchmarks

	Very low-income household	Low-income household	Moderate-income household
Income Benchmark	<50% of Gross Median H/H Income for Greater Sydney	50-80% of Gross Median H/H Income for Greater Sydney	80%-120% of Gross Median H/H Income for Greater Sydney
Income Range (2)	<\$897 per week	\$898-\$1,435 per week	\$1,436-\$2,152 per week
Affordable Rental Benchmarks (3)	<\$269 per week	\$269-\$431 per week	\$432-\$646 per week
Affordable Purchase Benchmarks (4)	<\$280,000	\$280,001-\$455,000	\$455,001- \$683,000

Source: JSA 2018, based on data from ABS (2016) Census indexed to December Quarter 2017 dollars

- (1) All values reported are in December Quarter 2017 dollars
- (2) Total weekly household income
- (3) Calculated as 30% of total household income
- (4) Calculated using ANZ Loan Repayment Calculator, using 23 March 2018 interest rate (4.60%) and assuming a 20% deposit for a 30 year ANZ Standard Variable Home Loan and 30% of total household income as repayments.

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2.2 Council's Role and Statutory Responsibilities

The inability of the market to provide for most very low income renters, and for many low income renters and purchasers is a serious issue, and is a particular focus of this Strategy. The growing number of homeless people and those at risk of homelessness is also a priority. The creation of affordable housing for very low, low and moderate income households through the planning system becomes more important in the context of local housing need.

There are significant opportunities for local government to support the creation and maintenance of affordable housing through core planning legislation and policies in NSW, and a statutory responsibility for local government to consider this issue. Local government has an implicit role in affordable housing and has an impact on housing affordability through land use zoning, controls, the timing of land release, location of services and facilities, and the levying of rates and development contributions.

Local government can also choose to play a more proactive role in the creation and retention of affordable housing through active intervention in the market, including through the development of appropriate planning mechanisms and strategies, and the use of its own resources in partnership with others to directly create affordable housing. Advocacy to other levels of government is also important to gain an equitable share of available resources for the Central Coast.

In NSW, range of provisions have been progressively included in the Environmental Planning and Assessment Act 1979 to support affordable housing. This includes section 1.3(d) which provides that an objective of the Act is the 'delivery and maintenance of affordable housing'. Any local environmental planning instruments made in accordance with the Act are implicitly made with regard to this and other objectives.

There are likewise definitions and benchmarks related to 'affordable housing' in core legislation and related policies such as State Environmental Planning Policy No. 70 - Affordable Housing, which have been adopted in this Strategy and State Environmental Planning Policy (Affordable Rental Housing 2009).

It is also a requirement of the Act that a consent authority take into account the social and economic impacts of a development application as part of a merits assessment under section 4.15(1)(b). This has obvious applicability to development applications that may result in the loss of affordable or low cost housing, as well as the assessment of the benefits of an application involving the creation of affordable

Likewise, a consent authority is required to consider whether a proposed development is in the public interest under section 4.15(1)(e). A growing body of case law has likewise determined that it is in the public interest to give effect to the objectives of relevant legislation, including 'the delivery and maintenance of affordable housing' under section 1.3(d) of the Act.

Section 7.4 of the Act provides for the making of a Voluntary Planning Agreement in relation to a proposed amendment to a planning instrument or development application. Under such a planning agreement, the developer may dedicate land free of cost, make a monetary contribution, or provide any other material public benefit, or any combination of these, to be used for or applied towards a public purpose. 'Affordable Housing' as defined in the Act is one of the listed 'public purposes'. This is a

mechanisms used by a range of NSW councils in securing resources in perpetuity for affordable rental housing.

The Act also provides for the levying of mandatory contributions under section 7.2, provided the council or scheme area is included within and environmental planning instrument (EPI) and can demonstrate local need, nexus and feasibility. A small number of council areas have been included under SEPP70, which provides for the levying of mandatory contributions, since 2000, although this was expanded to include six additional Sydney councils in late 2017. At the time of writing, Central Coast Council area is not included, so that mandatory contributions cannot be levied. However, there is scope for Council to apply for inclusion based on evidence in research that supports this Strategy. Alternately, Council could seek to have relevant provisions inserted within another EPI, for example, the forthcoming Gosford Town Centre SEPP based on the evidence that supports this Strategy.

Moreover, local government has a role and indeed a statutory responsibility to seek to create affordable housing through the planning and assessment process, particularly where the market is failing to provide such accommodation.

2.3 Growing Need for Affordable Housing

Although the Central Coast has historically been an affordable area, a range of factors has made the area less affordable than Greater Sydney for local residents, with higher rates of housing stress and higher rates of growth of primary homelessness and those who are marginally housed. This provides particular challenges in the local demographic and housing market context.

Although housing in the Central Coast is still cheaper than the Greater Sydney average, the incomes of local people are also much lower than average largely due to the very high rate of older people on pensions and benefits, the high concentration of very low income renters, the influx of low income households from Sydney seeking affordable housing and improved lifestyle, and high levels of overall social disadvantage, particularly in the former Wyong LGA.

The constrained supply of diverse housing options and of private rental and social housing is having a significant impact upon housing affordability in the context of a rapidly aging population, increasing demand from the Sydney market and an increase in long-term rental among families and older people who can no longer afford home purchase.

The proportion of medium and higher density development in the LGA is much lower than the Greater Sydney average, and has experienced little or no proportional growth over the past decade. Apartments still make up 8% of stock as they did in 2006. Likewise, private rental makes up only 23% of dwellings compared with 30% for Greater Sydney, and the local rate of social housing is 3.7% compared with 5.1% for Greater Sydney despite the far higher rate of very low income renters (41% of renters compared with 29% for Greater Sydney).

There has been no proportional growth in private rental stock in the LGA since 2006, and an actual decline in the amount of social housing since 2011. This is directly related to the lack of growth in medium and higher density housing, noting that around 55% of apartments and 35% of Multi-dwelling housing is privately rented compared with only 20% of separate houses. The loss of more affordable caravan parks and Manufactured Housing Estates, and relative undersupply of more affordable

housing types like New Generation Boarding Houses, is also having a serious impact on very low income renters and those more vulnerable in the local housing market.

In this context, increasing pressure from the Sydney housing market is placing significant pressure on the available stock of lower cost housing, and Central Coast residents are forced to compete in an increasingly competitive rental market. Virtually everyone who moved into the LGA in net terms since 2011 came from Greater Sydney; and 90% of these people were retirees and families on very low and low incomes, often continuing to commute to jobs in Greater Sydney. This exacerbates the effects of constrained local supply outlined above.

The impacts of this are being felt most acutely in the local rental market, where growth in rents for smaller strata dwellings has far outstripped Greater Sydney since 2009. Rents for a one bedroom apartment grew at more than double the Sydney rate (31% in former Gosford and 28% in former Wyong LGA compared with 13% for Greater Sydney, adjusted for inflation); and more than four times the Sydney rate of increase for two bedroom apartments in the former Wyong LGA (64% compared with 15%).

Only 2% of available rental stock in the Central Coast was affordable to very low income renters in a snap shot by JSA in early 2018, noting that this group makes up more than 40% of all renters. The relative scarcity of rental accommodation at the more affordable end of the market, and the extreme pressure on existing supply, is contributing to the increasing numbers in housing stress, homelessness and marginal housing, even among groups who would once have been in more secure accommodation.

In 2016, there were around 24,200 households in the Central Coast LGA in 'housing stress' (paying more than 30% of their gross household income on housing costs). By far the most serious affordability problem is among very low income renters, who make up almost half of all households in housing stress in the Central Coast. When combined with low income renters, these groups make up almost two-thirds of those in housing stress. They are also far more likely than other target groups to be in 'severe' housing stress (paying more that 50% of their household income in rent).

It is projected that an additional 7,000 households will be in housing stress by 2036. Of these, 60% are expected to be smaller households (lone persons and couples) and 40% families with children. 'Rule of thumb' measures such as housing stress do not take into account the adequacy or security of housing, nor the high social and economic cost of commuting for the large number of workers who travel from the Central Coast to metropolitan Sydney each day, so the situation is likely to be far worse for many local people.

In this context, it is not surprising that there was a 35% increase in homelessness in the Central Coast from 2011 to 2016. There are now conservatively estimated to be from 4,100 to 8,500 people who are homeless or marginally housed in the LGA. Although the rate of homelessness is still lower than for metropolitan areas, 'rough sleepers' increased at double the Greater Sydney rate and people who were marginally housed grew at more than twice the metropolitan rate from 2011-16. More than 40% of people reported that they had been homeless for three months or more, and were thus at serious risk of chronic, long-term homelessness.

2.4 Particular Needs of Homeless People and those at Risk of Homelessness

People who are homeless or at risk of homelessness often experience particular social, health or personal vulnerably that is exacerbated by the high cost and relatively low supply of appropriate rental. As well as the normal financial barriers, they may need additional support to access and to maintain their tenancies, and will sometimes need more intensive support on an ongoing basis.

JSA's (2018) Homelessness Intervention and Prevention Background Paper provides more detailed research and data on the nature and extent of homelessness, and on strategies that have been found to be effective for different groups. This section provides a brief summary as a further rationale for the Prevention and Intervention plank of the Strategy.

The cost to the community of long-term homelessness is generally much higher than even the most intensive housing and support programs, and indicates that the cost of early intervention to prevent homelessness and of programs to reduce homelessness are strongly justified from a social and economic perspective. JSA (2014) calculated the average annual cost of homelessness as between \$48,000 and \$70,000 per homeless person per annum, noting that this is a conservative estimate. Most early intervention approaches like brokerage, information and referral, and rental support cost a fraction of this amount.

National and international research also indicates that 'Housing First' models that provide or assist with accessing long-term housing with some support to maintain the tenancy, but do not wait for the homeless person to be 'housing ready', are likely to be most effective in resolving homelessness in the long-term. Retention rates for those placed in long-term housing were similar, regardless of the service approach used, or whether housing was accessed in a 'foyer' model, private rental or social housing (JSA 2014).

Such 'Housing First' approaches have also been found to be far more effective in reducing long-term homelessness among those with higher needs such as mental illness than service-based approaches alone (those without the long-term housing component) in the international literature. However, this assumes that there is an available supply of private and/or social rental housing that can be accessed by people who are homeless or at risk. This is clearly not the case in the Central Coast.

Research also finds that deeper rental subsidies and periodic support with rent arrears are also needed and easily justified for those in the private rental market given the real cost of homelessness to the community, the relatively high levels of subsidy received by those in the social housing sector, and the very high rate of housing stress among very low income households and growing homelessness in the Central Coast.

However, like Census data, research conducted under the Going Home Staying Home reforms (JSA 2013) also indicates that 'homeless people' are far from being an homogenous group.

A majority of people who become homeless are able to resolve their issues in a relatively short time, many with limited or no assistance from funded services. These people generally rely on family and friends temporarily and manage to find and maintain long-term housing without the support of services.

A second group become homeless and go to a homelessness service for assistance. They are first-time homeless or have a relatively short-term experiences of homelessness. They may not have family

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or friends to support and assist them, and may have no rental history, limited information or experience of rental or living independently, or are in crisis, having for example, left a domestic violence situation. They are likely to benefit from relatively 'light' interventions such as support accessing the private rental market, applying for social housing or service referral to resolve related issues such as financial managements or fines, rental support, etc. One-stop-shop approaches or service hubs are likely to be beneficial. Depending on their circumstances, Temporary Accommodation of 1-4 weeks will be required to enable them to access other housing options. To the extent to which services support them into long-term housing, this could be thought of as a 'Housing First' solution

A third group are people who have had **repeat episodes of homelessness and/or whose longest period of homelessness was at least 3-6 months**. They are likely to have more complex needs related to mental health or substance abuse, and to have experienced a total breakdown in family and personal support networks. This is the group that is most likely to benefit from Transitional Housing to support them in stabilising their lives while long-term accommodation is being secured, as well as more intensive long-term support services to maintain their tenancy and to live independently.

However, there is also strong evidence that this group also benefits from 'Housing First' approaches in long-term private and social rental, and which provide a range of supports in the early stages of their tenancy, as well as assistance with rent arrears, mediation with private landlords, and keeping their tenancy 'open' during periodic stays in mental health facilities. It appears that around 60% of this third group obtain private rental, and 40% social rental housing. Social housing is a much more expensive for the community, and again would likely justify deeper subsidies in private rental where these are needed.

The research also indicates that there is a fourth **relatively intractable group of (generally) street homeless people** who move in and out of homelessness regularly, and experience much longer periods of primary homelessness, *regardless* of the degree and type of housing and service intervention (JSA 2014). Whilst every effort should continue to be made to support this group into secure long-term housing, an acknowledgement that there will likely remain such a group living on the fringes of the community highlights the need to enable them to live with as much **comfort, dignity and social inclusion as possible** through the provision of public amenities such as toilets, showers, laundry and internet facilities, safe places to sleep, emergency or 'pop up' shelters in inclement weather, and the inclusive design of public open space that will benefit *all* groups.

Finally, a review of national and international literature, and research and documentation of 17 national and international **best practice case studies** by JSA in 2009 highlights the most effective strategies employed by local governments in reducing local or regional homelessness. Those with a **'high' or 'moderate' level of demonstrated impact** on reducing homelessness in the long-term. This research on effective interventions, as well as consultations with local stakeholders, has informed the strategies set out later.

2.5 The Market is failing to Supply Affordable Housing

The private market delivers the vast majority of housing in the Central Coast, as it does across Australia. However, there is compelling evidence that the market is failing to supply affordable, diverse housing for vast majority of those who need it. In the Central Coast, this is predominantly very

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low income renters, the bottom half of the income range for renters on low incomes, and low income purchasers. Although 60% are likely to need smaller, well-located dwellings, around 40% these households are families, who are a very difficult group to accommodate affordably due to the size, type and cost of dwellings often required.

The following table summarises the detailed affordability analysis by housing product and Planning District from the Background Paper (JSA 2018), and shows the seriousness of the situation for renters on very low and low incomes in the local housing market. It shows that there are virtually no market-delivered housing products affordable to very low income renters in any part of the LGA, and that low income families and those in the bottom half of the low income range are also a very difficult groups to accommodate affordably.

Table 2.3 that follows also summarises detailed data from the Background Paper (JSA 2018), and shows the situation for very low and most low income purchasers is equally or more problematic in the local context, although renters are by far the largest group in housing stress.



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Table 2-2: Affordability of Selected Rental Housing Products to Relevant Target Groups in Central Coast LGA

Housing Product (Private Market)	Very Low Income Renting H/Hs	Low Income Renting H/Hs	Moderate Income Renting H/Hs	Comments
1 B/R Strata Dwellings	X	√**	N	**Affordable to low income h/hs in Wyong SA3, and most areas of Gosford SA3
2 B/R Strata Dwellings	x	x **	√	**Affordable only to top 50% of low income h/h in Wyong SA3 & top 30% of low income h/h in Gosford SA3
3 B/R Houses	x	x	√**	**Affordable to all moderate income h/h in Wyong SA3 & most moderate income h/h in Gosford SA3
New Generation Boarding Houses (Private)	X **	٨	1	**Affordable to top 25% of very low income renters only
Caravan Parks (Site Rental or Onsite Van or Cabin)	V	4	√	Assumes weekly site rental and supply of own caravan or MH
MHEs /Lifestyle Villages (Owner Occupied)	x	×	V	Assumes purchase of MH from operator & weekly site rental

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Table 2-3: Affordability of Selected Purchase Housing Products to Relevant Target Groups in Central Coast LGA

Housing Product (Private Market)	Very Low Income Purchasers	Low Income Purchasers	Moderate Income Purchasers	Comments
1 B/R Strata Dwellings (1 st Quartile Strata)	x	√a.s	٧	**Affordable to low income h/hs in most of Wyong SA3, but not in Gosford SA3
2 B/R Strata Dwellings (Median Strata)	X :	**	V	**Affordable only to top 50% of low income h/h in Gorokan, San-Remo Budgewoi, Nth Lakes & Toukley Planning Districts in Wyong SA3, but <i>not</i> to low income h/hs in any Planning Districts in Gosford SA3
3 B/R Houses	x.	x	√**	**Affordable to most moderate income h/h in Wyong SA3, but <i>not</i> to moderate income h/hs in Gosford SA3

Source: JSA (2018) Affordable and Alternative Housing Strategy: Background Paper, Section 4.

A linear regression analysis that forms part of the background research for this Strategy indicates that the main determinants of housing cost in the Central Coast are location, dwelling size, lot size and dwelling type when controlling for other factors. Parking requirements and additional bathrooms also added significantly to housing cost, and to reduced affordability.

As such, an important way of improving affordability for *some* groups is by ensuring that there is an adequate supply of well-located smaller strata dwellings in Residential Flat Buildings and Multidwelling Housing, lower cost housing types like New Generation Boarding Houses and Secondary Dwellings, and entry level project homes on smaller lots, as well as reducing parking requirements near key centres in line with actual rates of car ownership for strata dwellings. Making sure that there are no unnecessary planning impediments to the supply of smaller, lower cost dwellings and encouraging or mandating lower cost housing types in specific types of developments can also be effective strategic actions. Housing provided through such 'market' solutions will also be more likely to be affordable when such lower cost housing types are built in cheaper areas, particularly those in the former Wyong LGA.

Increasing the supply of well-located and lower cost housing types also has benefits for an aging population, and may exert some downward pressure on rents generally. The creation of 'lower cost' housing through removing unnecessary planning impediments, for example, can also help to alleviate housing stress, even where such housing is not strictly speaking 'affordable'.

However, such market solutions are likely to provide for the needs of only 23% of those in housing stress in the LGA (smaller low income households and moderate households), and these are not the groups most in need of affordable housing. The majority of those who need affordable housing will not have their needs met through strategies to improve market delivery of particular housing types, even in lower cost areas.

Specific strategies to increase the supply of non-market or more deeply subsidised housing are required to meet the needs of the majority of people who need affordable housing in the Central Coast. This includes stronger (or mandatory) intervention through the planning system to create affordable housing in perpetuity through mandatory contributions; and the direct creation of affordable housing, for example, on publicly owned land in partnership with a registered community housing provider. Early intervention strategies and housing programs that are directly funded by government, use more innovative partnership approaches, or have deeper subsidies are also needed to meet the needs of people who are homeless and most at risk of homelessness.

This Strategies set out in Section 3 below have been developed to address the special local needs and housing market conditions within the Central Coast, taking into account the local planning context and issues raised during community consultations.

2.6 Locational Criteria for Affordable Housing

The location of affordable housing is a key issue in terms of social equity and sustainability. Providing for a mix of affordable housing for different target groups in well-located areas provides for social mix and reduces the potential stigma that can be associated with such accommodation. Locating such housing close to transport and services also provides for the needs of the growing number of people

with a disability and the frail aged, and reduces car dependency and the cost of transport, which can be a significant impost on low and income households¹ and on the environment.

Ideally, housing that meets the needs of very low, low and moderate income households, including older private renters, low income working families and those with special needs should be located close to larger service centres with a comprehensive range of retail, health, recreation and support services and facilities, and where possible, public transport. A focus on transit oriented developments near major railway stations is also important given the level of commuting out of area in the Central Coast.

As such, the focus of many of the key planning and partnership strategies detailed later is on precincts within 400 of the business zones (B2, B3 and B4) of Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah; and 800 metres of railway stations that provides for access to service and employment centres including Gosford, Woy Woy, Wyong, Tuggerah and Ourimbah. This locational criteria is also in line with accessible area provisions in SEPP ARH.

2.7 Key Performance Indicators

The implementation of this *Strategy* will be monitored by assessment and reporting against the following Key Performance Indicators (KPIs) as part of Council's annual reporting requirements. Monitoring of KPIs over time should see an overall increase in affordable rental housing and reduction in homelessness and households in housing stress.

- Number of affordable rental dwellings for very low and low income households created as a
 result of partnerships between Council and community housing providers and/or the private
 sector. Data can be collected by Council;
- Net change (loss/gain) in Social (Public and Community) Housing. Data can be obtained from Family and Community Services – Housing NSW and local community housing providers;
- Number of affordable rental dwellings for very low and low income households created through other agencies or mechanisms, including Family and Community Services – Housing NSW and Community Housing Providers. Data can be collected by Council;
- Number of affordable housing dwellings for very low and low income renters and low income
 purchasers provided through the market. Data can be obtained from Family and Community
 Services Housing NSW Rent and Sales Reports and Council's approvals data;
- Increase in supply of lower cost housing types/products created through the market. Data can
 be obtained from Family and Community Services Housing NSW Rent and Sales Reports
 and Council's approvals data;

¹ See for example Gleeson, B. and Randolph, B. (2002) 'Social disadvantage and planning in the Sydney Context', in *Urban Policy and Research Vol. 20(1) pp101-107*; and Kellett, J. Morrissey, J. and Karuppannan, S. 2012. 'The Impact of Location on Housing Affordability', *Presentation to 6th Australasian Housing Researchers Conference*, 8-10 February 2012, Adelaide, South Australia.

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- Reduction in local homelessness, including appropriate accommodation of rough sleepers, people living temporarily with others, or living in inappropriate, unsafe or severely overcrowded accommodation. Data can be provided by local agencies; and each 5 years through the ABS Census, or other periodic publications;
- Reduction in the proportion of very low and low income households in housing stress. Data can be obtained from the ABS Census every five years;²
- Retention of diverse income, age and employment groups in the LGA. Data can be obtained from the ABS Census every five years;
- Increase in supply of alternative housing options including temporary, crisis and transitional housing. Data can be obtained from relevant NGOs and Council's approvals data.

2.8 **Indicative Targets**

Setting firm targets for a desired increase in affordable housing can be problematic as such targets are rarely met without strong planning intervention in the market such as inclusionary zoning. However, having indicative targets based on an explicit methodology is important in understanding the extent of the challenge faced, and in monitoring the progress of strategic actions in making in-roads into housing need in the long-term.

By 2036, around 32,000 Central Coast households are likely to be in housing stress or serious housing need based on current trends and projected growth rates. This is an additional 7,300 households in need of affordably priced housing from 2016-2036.

At least 50% of dwellings would need to be for very low income households (most of them renters), with around one-third for low income households, and 14% for moderate income households. The tenure share would be also be around two thirds rental and one third purchase on current trends, although fewer low income households are likely to be able to affordably purchase in the future³ so that factoring in a higher level of rental may be prudent.

There would be a relatively even split between dwellings suited to singles and couples, and those suited to families, although given the rapid aging of the population projected for the Central Coast, it would be again be prudent to plan for at least a 60% to be smaller well-located dwellings near larger urban centres.

Potential targets are shown in the following table. Council can adopt indicative targets based on additional or projected need in seeking to influence the supply of affordable housing and monitoring progress.

² Note that levels of housing stress on very low and low income households can be reduced if increasing housing costs cause these people to be displaced. Consequently this KPI must be considered in the context of changing demography as set out in the next KPI.

We assume that low income purchasing households were able to enter the market when prices were lower, and that entry will be increasingly constrained.

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Table 2-4: Potential Targets for Affordable Housing to 2036 based on Additional and/or Total Affordable Housing Need

	57.					
		Small renting households	Family renting households	Small purchasing households	Family purchasing households	
	Affordable to Very Low Income Households	1,900	1,400	500	200	
Additional Required 2016-2036	Affordable to Low Income Households	500	900	500	600	
	Affordable to Moderate Income Households	100	100	200	400	
	Affordable to Very Low Income Households	8,000	5,900	2,100	1,400	
Total Required in 2036	Affordable to Low Income Households	2,100	3,800	1,900	2,300	
	Affordable to Moderate Income Households	500	900	800	1,800	

Source: JSA calculations, using data from ABS Census of Population and Housing 2016 and NSW Government Planning and Environment, 2016 New South Wales State and Local Government Area Population and Household Projections, and Implied Dwelling Requirements.

(1) Calculated using pro-rata household growth from population projections

3 Strategies to Improve Access to Affordable & Alternative Housing

3.1 Overview of Strategic Themes

The Central Coast Affordable and Alternative Housing Strategy has been developed under three strategic themes:

- Affordable Housing Development and Management Partnerships;
- Planning Mechanisms and Strategies to Increase the Supply of Affordable and Lower Cost Housing; and
- Prevention and Intervention to Reduce Homelessness.

Strategies outlined under each of these three themes necessarily overlap. For example, implementing 'Housing First' approaches to address homelessness will be far more feasible with an increase in the supply of appropriate private rental through relevant planning mechanisms, or if a component of housing developed on Council-owned land in a multi-tenure development partnership is ear-marked as Transitional Accommodation for formerly homeless people. However, there are also strategies that are specific to each of the themes, and they are considered separately and cross referenced with other themes where relevant.

A summary of key strategies are first set out. This is followed by general strategies related to benchmarks and definitions, and a more detailed outline of strategies and specific rationale under each of the three strategic themes.

3.2 General Strategies

Rationale

Establishing transparent definitions, benchmarks, targets and KPIs is important to ensure that the *Strategy* can be properly implemented and regularly monitored to understand progress, and for the purpose of assessing of policies and development proposals by Council more generally.

Strategies

Strategy 1

For the purpose of this Strategy, Council adopts:

• The definitions and benchmarks for 'affordable housing'

Housing is generally considered to be 'affordable' when very low, low and moderate income households are able to meet their housing costs and still have sufficient income to pay for other basic needs such as food, clothing, transport, medical care and education. This is generally accepted to be where such households pay no more than 30% of their gross household income on housing costs, although other factors such as cost of transport and access to services are also important.

Very low-income household	Low-income household	Moderate-income household
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Income Benchmark	<50% of Gross Median H/H Income for Greater Sydney	50-80% of Gross Median H/H Income for Greater Sydney	80%-120% of Gross Median H/H Income for Greater Sydney
Income Range (2)	<\$897 per week	\$898-\$1,435 per week	\$1,436-\$2,152 per week
Affordable Rental Benchmarks (3)	<\$269 per week	\$269-\$431 per week	\$432-\$646 per week
Affordable Purchase Benchmarks (4)	<\$280,000	\$280,001-\$455,000	\$455,001-\$683,000

Source: JSA 2018, based on data from ABS (2016) Census indexed to December Quarter 2017 dollars

- · All values reported are in December Quarter 2017 dollars
- · Total weekly household income
- Calculated as 30% of total household income
- Calculated using ANZ Loan Repayment Calculator, using 23 March 2018 interest rate (4.60%) and assuming a 20% deposit for a 30 year ANZ Standard Variable Home Loan and 30% of total household income as repayments.

Strategy 2

For the purpose of this Strategy, Council adopts the following KPIs:

- Number of affordable rental dwellings for very low and low income households created as a
 result of partnerships between Council and community housing providers and/or the private
 sector. Data can be collected by Council;
- Net change (loss/gain) in Social (Public and Community) Housing. Data can be obtained from Family and Community Services – Housing NSW and local community housing providers;
- Number of affordable rental dwellings for very low and low income households created through other agencies or mechanisms, including Family and Community Services – Housing NSW and Community Housing Providers. Data can be collected by Council;
- Number of affordable housing dwellings for very low and low income renters and low income
 purchasers provided through the market. Data can be obtained from Family and Community
 Services Housing NSW Rent and Sales Reports and Council's approvals data;
- Increase in supply of lower cost housing types/products created through the market. Data can
 be obtained from Family and Community Services Housing NSW Rent and Sales Reports
 and Council's approvals data;
- Reduction in local homelessness, including appropriate accommodation of rough sleepers, people living temporarily with others, or living in inappropriate, unsafe or severely overcrowded accommodation. Data can be provided by local agencies; and each 5 years through the ABS Census, or other periodic publications;
- Reduction in the proportion of very low and low income households in housing stress. Data can be obtained from the ABS Census every five years;⁴
- Retention of diverse income, age and employment groups in the LGA. Data can be obtained from the ABS Census every five years;

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 Increase in supply of alternative housing options including temporary, crisis and transitional housing. Data can be obtained from relevant NGOs and Council's approvals data.

Strategy 3

For the purpose of this Strategy, Council adopts the targets in the following table.



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		Small renting Family renting Small purchasing Family				
		households	households	households	purchasing households	
Additional Required 2016-2036	Affordable to Very Low Income Households	1,900	1,400	500	200	
	Affordable to Low Income Households	500	900	500	600	
	Affordable to Moderate Income Households	100	100	200	400	
Total Required in 2036	Affordable to Very Low Income Households	8,000	5,900	2,100	1,400	
	Affordable to Low Income Households	2,100	3,800	1,900	2,300	
	Affordable to Moderate Income Households	500	900	800	1,800	

3.3 Affordable Housing Development and Management Partnerships

3.3.1 Provision of Affordable Housing on Council Land

Rationale

The majority of need for affordable housing in the Central Coast LGA is from very low income households. The bottom half of the lower income band and lower income families are also generally unable to find affordable housing. Affordable rental is particularly important for these groups who are increasingly unable to purchase on these incomes. However, the evidence indicates that the private market is not providing affordable accommodation, and is unlikely to do so even with planning intervention. There is also evidence of growing local homelessness and an inability to respond effectively to this problem largely due to a lack of appropriate, affordable and alternative housing options.

The direct creation of social and affordable rental housing for diverse groups including lower income key workers, older pensioners and retirees, people with a disability, people at risk of homelessness, and very low and low income families will be necessary to meet the growing need for such housing in the future. This is the only effective strategy in the current and future housing context for such groups.

An effective way of delivering affordable housing is through development of such housing on public land as a development and/or management partnership with a registered community housing provider (CHP) and/or the private sector. Partnering with a registered CHP is the preferred option due to their experience, management expertise, and access to government grant funding and their own revenue raising capacity. Partnerships with NGOs can also be beneficial in the development and development of housing alternatives for people with particularly needs.

Multi-tenure models that that incorporate alternative (special needs), social housing, affordable (discount market rent) housing, and private rental and/or owner-occupied housing are preferred as they generally improve social inclusion, reduce stigma and have the ability to cross subsidise the social or alternative housing components of a development. Mixed tenure developments developed in conjunction with community, cultural or recreational uses, for example, also have the advantage of enlivening the street scape and making more efficient use of land in CBD locations.

Council land can be developed under a variety of contractual arrangements - by Council acting alone; or in conjunction with a partnering agency or agencies, such as a CHP and/or private sector partner. Financially, the arrangement can be structured in a number of ways, depending on Council's preference. Likewise, risk can be shared and rates of return factored in at a level appropriate to the needs and preferences of partnering agencies.

A first cut assessment of site suitability, appropriateness of location and preliminary economic modelling was carried out on a number of Council-owned sites nominated by Council officers and detailed by JSA in a commercial in confidence internal working paper; whilst the JSA (2018) Case Study Booklet for examples of partnership models that could be adapted to the Central Coast.

Of these, six sites were assessed as likely to be suitable for multi-tenure developments including on well-located Council-owned sites within or close to the Town Centres of Gosford, Wyong, Toukley,

Bateau Bay and The Entrance. A further was assessed as being suitable for a lower cost caravan park/MHE or Tiny Homes-type development.

Several development options or scenarios were modelled on each site; and each option modelled could at least break even, or provide a small profit, in their first year of operation. Some options provided reasonable or good rates of return, even at year one. The net financial position largely depended on the location and relative market context; the mix of dwellings and controls governing the site; the number of private apartments sold to augment income from rents; and whether a New Generation Boarding House component is included, with the latter tending to improve the financial viability of the development due to the higher dwelling yield/lower capital cost. No additional capital grants were assumed in the modelling, although asset leveraging/debt financing was assumed.

Preferred sites were ranked from most to least favourable with regard to their likely dwelling yield, economic return and location (proximity to buses, trains and services). It is noted that the sites discussed in the working paper are examples only of what could be done, and would require more detailed assessment to determine their suitability etc.

It is proposed that Council dedicate at least three sites to affordable housing multi-tenure demonstration projects, and seek to develop these in partnership with a community housing provider and/or other not for profit provider in the short, medium and longer-term as the strategy is rolled out. Council could choose among the listed sites, or could further identify and explore other sites that it owns near relevant Town Centres.

It is also proposed that an additional site be developed as a community-managed lower cost caravan park/MHE/Tiny Homes development with a combination of rented manufactured or tiny homes placed on sites, and sites for rent where people can place their own home. A further site could be dedicated to this purpose following successful implementation of the first development.

Strategy 4

Council will dedicate at least three Council-owned sites for affordable housing partnerships as the Strategy is rolled out, ensuring that sites are well located with regard to transport and/or services, maximise the yield of social and affordable housing and are able to achieve favourable economics (at least break even in the first year). Of these, one will be developed in the short-term, and others will be investigated and developed as the Strategy is rolled out.

Strategy 5

- a. Council will facilitate a well-located multi-tenure development on Council-owned land in partnership with a registered community housing provider and/or other not for profit service provider (NGO) in the short-term.
- b. This development will be a multi-tenure development and will be targeted to very low and low income renting households and to low income purchasing households, and will seek to include:
 - A portion as a new generation boarding house providing rental accommodation to very low income renting single person or couple households, and including some people who are formerly homeless in Temporary or Transitional Accommodation arrangements;

- Principally one and two apartments providing rental accommodation to very low income and low income renters who are singles, couple and smaller family households and purchase for low income households, possibly including some shared equity;
- Adequate provision for Adaptable Dwellings on the ground floor per AS 4299;
- Space for on-site or outreach services and a manager's dwelling as part of the new generation boarding house.
- c. Council will seek to develop the site through a competitive select tendering process (an expression of interest), or preferred partnering arrangement,5 with a registered community housing provider and/or appropriate NGO that clearly specifies requirements for the site including maximisation of affordable housing yield, indicative dwelling type and tenure mix, risk apportionment and long-term management and maintenance arrangements.

Strategy 6

- a. Council will further investigate and dedicate at least a further two sites to multi-tenure affordable housing developments that are well-located.
- b. The other two Council sites will be identified by Council, and likewise developed in partnership with a registered community housing provider and/or appropriate NGO under an EOI or preferred partnering arrangement.

Strategy 7

- Council will investigate an appropriate site in the short-term for the development of an affordable caravan park in partnership with a registered community housing provider and/or not for profit service provider with a best practice management model to accompany the business case including a combination of temporary and crisis accommodation through rented manufactured homes/tiny homes on sites for rent, and sites for rent where people can place their own home.
- b. This site will be identified by Council, and likewise developed in partnership with a registered community housing provider and/or appropriate NGO under an EOI or preferred partnering arrangement.

(See also relevant strategies in Section 3.5: Prevention and Intervention below).

⁵ That is, Council may selected two or three appropriately skilled and experienced Community Housing Providers and/or NGO and put out an Expression of Interest to which they respond, and select the most competitive tender that meets the criteria set by Council; or Council may enter into a long-term partnering arrangement with one Community Housing Provider and/or NGO for the development of all sites under a Memorandum of Understanding or similar.

3.4 Planning Mechanisms and Strategies to Increase Supply of Affordable and Lower Cost Housing

3.4.1 Overview of Strategies and Mechanisms

There are a range of planning mechanisms and strategies available to Central Coast Council to increase affordable and lower cost housing, as summarised in the table below. These strategies range from 'light' intervention such as research, advocacy and community education (Column 1); facilitative intervention such as removing planning impediments to the development of low cost housing types and providing incentives to development of affordable housing (Column 2); to stronger intervention like mandating affordable housing types or seeking to impose mandatory contributions (Column 3), and direct provision of affordable housing (Column 4, and addressed in Section 3.3 above).

As noted in the JSA (2018) Strategic Planning Background Paper, some of these strategies are more likely to be effective in the local housing market context. Those likely to be most effective are the focus of the strategies in this section.



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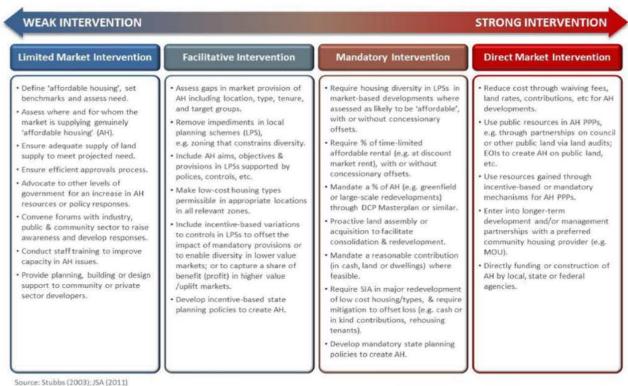


Figure 3.1: Mechanisms and Strategies to Create Affordable Housing along a Continuum of Planning Intervention

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3.4.2 Facilitative Intervention

Remove Impediments in Local Planning Instruments

Rationale

The provision of smaller one and two bedroom strata dwellings is the main way that lower cost housing is being provided through the private market. In the local context, this is mainly provided through Multi Dwelling Housing (particularly single storey one and two bedroom villas) and Residential Flat Buildings (smaller studio, one and two bedroom apartments), which are affordable to all moderate income household and many smaller low income households, and would likely provide for the needs of around 23% of those in housing need.

Increasing the supply of smaller strata dwellings in well-located areas through the market has other benefits. These include meeting the needs of an aging population, easing existing pressure on private rental, which is more likely to be provided in apartments, villas and townhouses, and exerting some downward pressure on rents through increasing supply over time.

The provision of such dwellings is most likely to be economically feasible through the redevelopment of older separate houses on larger or consolidated lots, with most practical opportunities for this in areas currently zoned R2 Low Density Residential, as much of the existing R1 General Residential zoned land has dwellings (including medium density uses) that are relatively new and/or have not reached the end of their economic life.

However, there are likely to be significant constraints to the development of such low cost and affordable housing under the forthcoming Central Coast consolidated LEP, as it is understood that Multi Dwelling Housing (MDH) and Residential Flat Buildings (RFBs) will not be permissible in R2 zones. As noted, Separate Houses being constructed in R2 zones are generally not affordable to any low income households, or to most moderate income households in the former Gosford LGA, so that one of the major practical opportunities to create lower cost and affordable housing in economically feasible scenarios will be lost, and these groups will be increasingly excluded.

A review of similar peri-urban and regional councils in reasonably close proximity to Sydney, which are also facing increasing affordability problems, show that most include provision for more diverse housing forms in the R2 zones. For example, Wollongong allows RFBs and MDH in R2; Newcastle and Wolfondilly allow Residential Accommodation (includes RFBs and MDH) in R2; and Shellharbour, Midwestern and Campbelltown allow MDH in R2.

In order to address amenity concerns, councils generally specify controls that will apply in addition to the normal controls (e.g. setbacks, FSR, etc) that will still apply in an LEP or DCP. For example, clause 7.14 in Wollongong LEP states that MDH is permissible with consent in on lots with a minimum 18 metre frontage, and that RFBs must be on sites with a minimum of 24 metre frontage. It is also noted that amenity impacts from increased bulk and scale from the redevelopment of older housing to large two storey separate housing can be significant, and arguably greater than welldesigned MDH developments. Some councils also seek to minimise such impacts through the development of good practice guidelines for MDH in different contexts/lots.

At the time of writing, the consolidated Central Coast LEP and DCP were exhibited to the public. Smaller lot sizes are proposed to be enabled within the-R1 zone under the Draft Central Coast LEP. It is important to note the role of minimum lot sizes in the creation of affordable housing. The forthcoming Housing Strategy, which will inform the future Comprehensive LEP and DCP, will review and consider enabling smaller lots in R2 zones or rezoning of land to support more opportunities for affordable housing. It is important that this review is undertaken in context with existing and proposed land use settlements, servicing and infrastructure provision across the Central Coast.

In general, if seeking to facilitate housing diversity and greater affordability of market housing, ensuring sufficient supply of R1 and R3 zoned land is important as each of these currently provide for MHH and RFBs. However, this would likely provide for a far more liberal planning scenario, and it seems unlikely that such zoning would be extended into existing R2 zoned areas that would provide for much of the opportunity for redevelopment for smaller dwellings in the foreseeable future. A compromise would be to provide for MDH in R2 zones, with tight controls included in the LEP, as discussed above.

Height and FSR can also constrain the development of apartments, for example, 8.5 metres height is unlikely to be sufficient to allow for the construction of Residential Flat Buildings of even two storeys when undercroft parking is provided. Allowance for at least 11.5 metres height would provide for more flexibility with respect to development of apartments, and would provide opportunities for developers to take advantage of larger lots and corner lots by providing two stories with undercroft parking, which is the cheapest form of construction, even under the constraints of the Apartment Design Guide.⁶

Where appropriate, height of at least 15 metres would be preferred as this allows for 4 stories of apartments with underground parking or three stories of apartments with undercroft parking, which would support increased economic feasibility of development. FSR needs to be commensurate with Height. Assuming a 25% building footprint, an FSR of 1.0: 1.0 would be required to construct 4 storey development.

Affordable accommodation for most of the target groups in the context of the Central Coast private housing market is likely to be provided by Caravan Parks, and New Generation Boarding Houses under SEPPARH, discussed later.

Strategy 8

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a. Council will investigate opportunities for rezoning developable land within 400 metres of town centres and 800 metres of railway stations and transport nodes, to R1 or R3 so as to facilitate the construction of Multi-dwelling Housing and Residential Flat Buildings. Examples of currently appropriate town centres could include Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, Toukley and Ourimbah and appropriate transport nodes could also include Tuggerah. It is noted that any such rezoning is subject to a detailed assessment process

⁶ For example, the Apartment Design Guide set back requirements triggered at 3 stories effectively constrain apartment construction on narrow lots.

on a case by case basis including community consultation, appropriate height and character of the area.

Strategy 9

Council will maintain at least existing height and FSR controls in Gosford, Wyong, Toukley and The Entrance Town Centres to continue to support lower cost housing types in these areas through the market, and consider at least 15 metres in height where appropriate to increase the economic feasibility of Residential Flat Buildings.

Strategy 10

Council will seek to zone precincts within Greenfield urban expansion areas as R1 residential to allow a range of housing typologies and lot sizes, including Multi-dwelling Housing such as villas and townhouses. These should be in areas that are well located i.e. within 400 metre walking distance of designated urban centres and railway stations/ transport hubs.

Strategy 11

As part of the broader Central Coast Housing Strategy and forthcoming comprehensive LEP, and/or in its forthcoming DCP, Council will consider permitting Multi dwelling housing in R2 zoning, where lots have a minimum street frontage of 18 metres to provide sufficient opportunities for lower cost and affordable market accommodation in diverse areas.

Parking

Rationale

Excessive requirements on parking affect the delivery of affordable housing in two ways; firstly the provision of parking adds to the price of dwellings, and secondly the provision of parking impacts on development feasibility, so that excessive parking requirements will mean that economically marginal developments will not go ahead. The cost of providing an underground car parking space is around \$70,000,⁷ and JSA's regression analysis shows that each additional car space adds \$69,000 to the price of a strata property in Central Coast LGA. This means that reduced parking will make some marginal developments more profitable and more likely to proceed, and reduced parking will reduce the sales price (and likely the rental cost) of a dwelling.

At the time of writing, it is understood that the draft DCP requires 1.5 parking spaces per dwelling in Residential Flat Buildings. Affordability would be increased by reducing this to the actual average car ownership per apartment - a maximum of one space for two bedroom apartments and 0.6 spaces for studio and one bedroom apartments. There is a reduction in parking to 1 space per dwelling for development within 400 metres of a train station. The reduction in parking could be further reduced (for example 0.5 spaces per apartment) and could be expanded to within 800 metres

⁷ Rawlinsons Australian Construction Handbook 2012, adjusted for inflation.

of a train station and to areas within 400 metres proximity to in Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah Town Centres.

Actual car ownership in the Central Coast and Gosford Suburb is around 0.6 cars per dwelling on average for studios and one bedroom units, 1 car per dwelling on average for two bedroom units and 1.3 cars on average for three bedroom units. Average car ownership for apartment dwellers in Wyong Suburb is actually lower, and the rate of households that own no vehicles is higher. Nearly half of households in studio and one bedroom apartments do not own a vehicle, suggesting that parking requirements for these dwellings could be reduced to zero in town centre areas close to public transport, as shown in the table below.

Table 3-1: Average car ownership per dwelling in Residential Flat Buildings, and rates of households with no vehicle

	Studio & 1b/r units	% with no car	2 b/r units	% with no car	3 b/r units	% with no car
Central Coast LGA	0.6	44%	1.0	20%	1.3	7%
Gosford Suburb	0.6	41%	1.1	16%	1.3	6%
Wyong Suburb	0.4	57%	0.7	40%	No data	No data

Source: JSA 2018, based on data from ABS Census of Population and Housing 2016 (Table Builder)

Actual car ownership is similar for Multi-dwelling Housing (attached dwellings, villas, townhouses, etc) in Central Coast LGA for a studio or one bedroom dwelling (0.6 on average per dwelling) and a two bedroom dwelling (0.9 per dwelling). Three bedroom strata dwellings are actually slightly lower (1.2 vehicles on average per dwelling). As such, the parking reduction that has been suggested above for Residential Flat Buildings should also be considered for Multi-dwelling Housing in designated areas.

Strategy 12

- a. Through the broader Central Coast Housing Strategy, Council will consider amending its Comprehensive DCP to require 0.6 parking spaces for studio and one bedroom apartments and 1 parking space for two bedroom apartments in Residential Flat Buildings in line with actual rates of car ownership and in consideration of affordability and equity, and to make this form of development more competitive.
- b. This reduction will apply to Residential Flat Buildings in appropriate precincts within 400 metres of the business zones (B2, B3 and B4) of Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah, and 800 metres of Gosford, Woy Woy, Wyong, Tuggerah and Ourimbah railway stations that meet a specific locational criterion.

- Decisions regarding the centres or localities in which these parking standards will apply will
 take into account proximity to relevant transport infrastructure.
- d. Council will consider a further reduction in parking within 400 metres of Gosford and Wyong train station, for example, 0.5 parking spaces for one and two bedroom apartments.
- e. Council will also extend the parking standards and locational criteria set out in Strategies 10a),
 b) and c) to Multi-dwelling Housing.

New Generation Boarding Houses

Rationale

New Generation Boarding Houses under SEPP Affordable Rental Housing 2009 can provide affordable accommodation to some very low income singles and couples, and all low and moderate income smaller households in the LGA, and are one of the most affordable types of accommodation in the local housing market context. Where they are managed by a community housing provider, they will be affordable to all very low income renters as well. They can also provide flexible and affordable accommodation to very low and low income key workers in hospitality, retail and community services.

Boarding Houses are an allowable use in areas zoned R1 General Residential, R2 Low Density Residential, R3 Medium Density Residential, B1 Neighbourhood Centre, B2 Local Centre and B4 Mixed Use under the *Draft Central Coast LEP*. The wide range of zones in which such accommodation is permissible is positive for affordability in the context of the local housing market.

On 1 June 2018, car parking standards were increased for boarding houses under the *State Environmental Planning Policy (Affordable Rental Housing)* 2009 (ARHSEPP). The Department of Planning amended parking rates to a minimum standard of 0.2 parking spaces per boarding room for New Generation Boarding Houses developed in partnership with and/or managed by Community Housing Providers in well-located areas and 0.4 in in non-accessible areas. This change ensures that community housing cannot be refused if it meets the standard and where appropriate, a lower rate may be considered.

As there are no FSR controls in the *Draft Central Coast LEP*, the only bonus for development of Boarding Houses in accessible areas will be a reduction in parking. The SEPP has recently been amended to increase parking requirements from 0.2 spaces per room to 0.5 spaces per room (other than for developments by a community housing provider), although this is the level at which development 'cannot be refused' by Council under the SEPP rather than an absolute requirement. It is likely that this will have a significant impact upon the feasibility of privately developed Boarding Houses through reduced yield (lower number of rooms).

Council could provide for the previous parking standard (0.2 spaces) within the Central Coast DCP within 400 meters of business zones Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah to ensure that this important form of development remains viable in well-located areas.

Council could also actively promote development of New Generation Boarding Houses and Supported Boarding Houses in town centres, and develop guidelines consistent with government policy to

support their development taking into account local needs and the housing market context, and best practice in design and management.

In some LGAs, Councils have develop guidelines8 to address matters of which SEPP ARH is silent or generic in nature. These include adequacy of open space, shared bathroom and kitchen facilities, amenities, and on-site management.



 $^{^{8}}$ See for example North Sydney Development Control Plan 2013 Boarding Houses from which proposed conditions have been adapted.

Strategy 13

- a. Council will develop an appropriate Social Impact Assessment Policy and Guidelines which will include a chapter for the development of Supported and New Generation Boarding Houses. This will inform their development taking into account local needs and the housing market context, and best practice in design and management.
- b. Guidelines would include the following provisions:
 - Shared ('private') open space be provide at 5m² for each ten lodgers, with a minimum of 20 m² for any Boarding House development.
 - Where boarding rooms are not fully self-contained (with en suite bathroom, laundry and kitchen facilities), the following criteria will be considered:
 - The communal kitchen and dining area is to be a minimum of 15 m², with at least 1 m² per lodger over 6 lodgers.
 - o One washing machine and tub should be provided for every 10 lodgers.
 - One clothes drier or 20m of external line should be provided for every 10 lodgers;
 - o Bathrooms must be at least 5m² and comply with BCA requirements;
 - A plan of management should be provided which addresses:
 - fees for residency;
 - o management and supervision through an on-site manager or regular visits;
 - kitchen usage, the provision of meals or resident provision of meals;
 - o noise inside the boarding house and in adjacent private open space areas;
 - o use of communal space and facilities;
 - o parking for cars;
 - o cleanliness and maintenance of the property and grounds;
 - house rules (covering issues such as access to rooms, keeping shared facilities clean and tidy, visitors, pets, quiet enjoyment etc); and
 - 24 hour contact details.

Incentives to Enhance Opportunities to Capture Benefit

Rationale

Variations to existing planning controls such as FSR, Height, parking or setbacks can be currently applied for under clause 4.6 of Gosford and Wyong LEPs, and will be available in the future through the consolidated Central Coast LEP. Council's approval is not automatic, but considers the merit of such applications, including the impact of granting the variation in the locality. Such variations may, though not always, be tied to a public benefit, for example, dedication of land for open space or connectivity that is above that required under normal section 94 contributions.

Some NSW councils have long-standing policies that tie such variations to a specified public benefit, including affordable rental housing in perpetuity. Under these planning agreement policies, the **additional profit** gained by a developer from such variations is properly valued, and a contribution is provided to council for a specified public benefit. The agreement reached is set out in a legally binding voluntary planning agreement under section 7.4 of the Act.

Due to increasing housing affordability problems, and the exacerbation of such problems through ongoing redevelopment and gentrification, a number of NSW councils have adopted planning agreement policies that include a contribution to affordable rental housing. For example, Waverley Council has a long-standing policy that provides for a maximum 15% variation to FSR, and calculates the contribution to affordable housing as 50% of the additional profit arising from the additional floor space, and calculated on a case by case basis by qualified valuers (see Attachment A: Waverley Planning Agreement Policy 2014). This method is consistent and transparent, and allows for significant ongoing increases in land value in the areas where developers often choose to take up such options rather than resorting to indexation.

A second method of determining the amount of contributions is as a fixed proportion of additional floor space or the equivalent dollar value at current sales prices. Again, a transparent method of calculation would be set out in the policy as to how the contribution rate was arrived at. This method has the advantage of avoiding difficult case by case negotiations.

A third method is to define a cash contribution with indexing, but this has the disadvantage of often not keeping pace with significant increases in land value that run ahead of average housing price increases.

Under *current* housing market conditions such a 'density bonus' scheme is likely to be viable in **Central Gosford and Peninsula Planning Districts**, with contribution rates of 13% and 10% of total additional area of floor space (apartments) created, or equivalent cash contribution assessed as viable. Although not modelled, similar opportunities are expected in higher amenity precincts of Planning Districts such as Coastal, East Brisbane Water and West Brisbane Water (see Section 3.4 of JSA (2018) *Strategic Planning Discussion Paper* for more detail).

Contributions can be made in units, cash contributions or land, and dwellings created would be used as affordable rental housing in perpetuity, with title generally retained by council and the units managed by a community housing provider. It is generally at the discretion of Council whether the contribution is made in cash or in kind.

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Whilst the mechanism that provides for the variation is basically the same as the current situation in council policies reviewed (linked to a clause 4.6 variation), the development of an explicit planning agreement policy related to (or that includes) affordable housing provides for transparency, consistency and accountability in the process, and avoids the appearance of ad hoc decisions.

Regardless, such a policy does not provide for automatic approval of the variations sought. These must be subject to the same merits assessment process as a development application. However, the experience of other councils has generally been that developers have sought to use the policy, as it sets out a clear and predicable pathway, and is generally pursued in areas where land value uplift is sufficient to make profit share worthwhile.

Strategy 14

- a. Council will develop a Voluntary Planning Agreement Policy (Affordable Housing) to allow
 for additional FSR and/or Height and/or variation to other controls in accordance with section
 7.4 of the Act in return for a contribution toward affordable rental housing in perpetuity as
 public purpose.
- b. The *Policy* will set out the areas to which the Policy will apply, the contribution rates and method of calculation, and the variations to controls that will be considered (for example, maximum of 15-20% GFA), and any other relevant matters (see Attachment A for example of the Waverley VPA Policy).
- c. Council will adopt, and set out in its Policy, an appropriate method of calculating the contributions that apply, taking into account matters set out in the Rationale above. These include either:
 - A determination of value uplift and appropriate profit share on a case by case basis, for example, a contribution of 50% of the profit from additional floor area created from variations to controls as assessed by independent valuation; or
 - ii. A contribution of a fixed proportion of additional floor area, or an equivalent dollar value based on current sales prices, based on an initial assessment of likely additional profit or value uplift from the variation to controls.
- d. The affordable housing contributions will be provided in cash, land or dwellings in accordance with Council's *Voluntary Planning Agreement Policy (Affordable Housing)*, and in accordance with Council's preferences, and will be dedicated to the creation of affordable rental housing in perpetuity to be managed by a community housing provider.
- e. Council will implement this mechanism in all areas covered by the local planning scheme in the Central Coast LGA to allow for market innovation and changing land values and market conditions, noting that the normal merits assessment will apply in relation to such applications.
- f. As an alternative to Strategy 13(e), Council will implement the Policy in stages, with the first stage applying to areas within the Planning Districts of Central Gosford and Peninsula; with second stage implementation in the Planning Districts of Coastal, East Brisbane Water and West Brisbane Water following an evaluation of the impact of the mechanisms in Central Gosford and Peninsula, and rolled out across the LGA thereafter.

3.4.3 Mandating Housing Diversity

Rationale

Mandating housing diversity is also likely to be an effective mechanism for the creation of affordable housing in appropriate areas of the Central Coast LGA. This will be equitable in areas where the mandating of such dwellings does not constitute an undue impost on the viability development, and has been explored in detail in the Background Paper and in Appendix A to the Strategic Planning Discussion Paper).

One bedroom strata dwellings are affordable to low income purchasers and renters in all study areas, and where they are available at least 50% of them are likely to enter the private rental market. Further, amenity (location, dwelling size, additional bathrooms, additional parking) generally increases sales price, so that smaller dwellings with one bathroom and reduced parking are likely to increase affordability. However, such properties are in very short supply in the LGA and are likely to be particularly attractive to very low income older people as they become less physically able, or need to move from a more remote area.

Two bedroom strata dwellings are affordable to around half of low income renting households and all moderate income households. Again, supply and amenity have been found to significantly impact upon price and affordability for dwellings that have the potential to be more affordable.

Strategies

Strategy 15

- a. As part of the broader Central Coast Housing Strategy, Council will consider amendments to the forthcoming Comprehensive DCP to require a proportion of one bedroom, one bathroom dwellings with a floor area of 50 to 55 m² in Residential Flat Buildings in areas within 400 metres of business zones in the Town Centres and within 800 metres of Railway stations (1 dwelling in 10 or 10% of dwellings in development of 10 or more dwellings).
- b. As part of the broader Central Coast Housing Strategy, Council will consider amendments to the forthcoming Comprehensive DCP to require a proportion of two bedroom, one bathroom dwellings with a maximum floor area of 70 or 75 m² in Multi dwelling Housing developments and Residential Flat Buildings in areas within 400 metres of town centres and 800m meters of Railway stations (1 in 10 or 10 % of dwellings in development of 10 or more dwellings).

Greenfield sites

Rationale

As well as the greater affordability of smaller strata dwellings, smaller dwellings on smaller lots in Greenfield developments are likely to be affordable to most moderate income households. It is likely that smaller strata dwellings and small lot housing will also be more attractive to investors, and thus increase the supply of rental accommodation to low income renters.

Strategy 16

As part of the broader Central Coast Housing Strategy, Council will consider amendments to the forthcoming Comprehensive DCP to include a range of lot sizes at the sub-division stage to allow for different housing typologies in Greenfield areas, and include the following requirements:

- A proportion of lots to be allocated to Multi dwelling Housing (10% of lots), with mandatory provisions for smaller 2 bedroom stock above (i.e. 2 bedroom, 1 bathroom dwellings with a maximum floor area of 70 to 75 m²);
- A proportion of lots be allocated as smaller lots (10% of lots or 5% of the masterplan area as 200 m² lots);
- A proportion of separate houses of a specified size (3 bedroom dwellings with 1 bathroom and a maximum floor area of 120 m²);
- Other performance criteria related to affordability of a reasonable proportion of dwellings (say 15% of all dwellings).

3.4.4 Mandate contribution to or inclusion of affordable housing

Rationale

There are only a limited number of areas under SEPP 70 (Affordable Housing) where mandatory contributions toward affordable housing are legal, although it is encouraging that more Sydney council areas were included under these provisions in late 2017. Other areas have been enables to levy contributions under other relevant legislation, for example, the Redfern Waterloo Contribution Plan made under s32(1) of the Redfern Waterloo Authority Act 2004 (NSW).

Unlike other countries and some other Australian states, NSW does not have a comprehensive inclusionary zoning approach to affordable housing. However, some NSW councils have sought to use a masterplan approach to the inclusion of affordable housing, for example, performance criteria that require 15% of dwellings to be 'affordable' to prescribed target groups in Greenfield or major redevelopment areas, with the developer to propose market and non-market mechanisms to ensure these criteria are met. This is usually put in place in areas where there is significant uplift or additional profit from rezoning or more generous controls that apply in redevelopment areas.

As noted, preliminary modelling above suggests that there are likely to be significant opportunities for value capture in the form of mandatory contributions to affordable rental housing in perpetuity, particularly in higher value districts such as The Entrance, Gosford Central, and Peninsula Districts. Although not modelled, similar opportunities are expected in districts such as Coastal, East Brisbane Water and West Brisbane Water.

Mandatory contributions have normally been levied and are most equitable when there is a major reor up-zoning that results in an increase in land values above what is experienced under normal market conditions. In this case, mandatory contributions seek to capture a reasonable share of the 'unearned increment' from such a rezoning for a public purpose (in this case, affordable rental housing in perpetuity).9

⁹ See for example JSA (2016) Position Paper: Best Practice in Value Capture, Inner West Council.

On 12 October 2018 the Department of Planning launched the new Gosford City Centre SEPP. The new planning framework will remain a stand-alone state policy until the Central Coast Council completes its comprehensive LEP. In spite of the opportunities for density and height in the area, the policy did not include mandatory contributions for affordable housing. During this time, the Department of Planning also released an expression of interest to regional area to expand the application of SEPP 70. Central Coast Council has lodged a submission based on the demographical and economic findings of the background reports. If this moves forward, there is likely to be a major opportunity to create affordable rental housing through the planning system in perpetuity through the suburbs of Gosford, The Entrance and The Peninsular in the foreseeable future.

Strategies

Strategy 17

Council regularly review the economic viability of introducing mandatory contributions under SEPP 70 in the case of rezonings in other higher value locations over the next 5-10 years.

- Investigate opportunities for value capture in the form of mandatory affordable rental housing contributions in perpetuity, in higher value districts such as The Entrance, Gosford Central, and Peninsula Districts.
- As part of the broader Central Coast Housing Strategy, consider the preparation of Affordable Housing Contribution Scheme and Planning Proposal to effect the provisions of the SEPP within local planning instruments

3.4.5 Protect low cost housing

Rationale

SEPP Affordable Rental Housing 2009 provides a mechanism for the protection of low rental residential buildings. Council should ensure that planners are aware of this mechanism and that development applications are routinely assessed with regard to low of low rental accommodation and that appropriate conditions are put in place.

This could be extended to caravan parks and Manufactured Housing Estates (MHEs) that are providing lower cost and affordable housing to very low and low income households. The major pressure is likely to be conversion of caravan parks to 'MHEs' (even if they are not technically under SEPP 36); and gradual conversion of long-term residential sites to tourist uses, which displaces very low income, asset poor households with those more likely to have access to some reasonable asset (a better quality MH).

Strategies

Strategy 18

 a. As part of the broader Central Coast Housing Strategy, Council will ensure that the impacts of the loss of low cost housing continue to be considered in accordance with SEPP Affordable

Rental Housing 2009 in relation to all relevant developments including caravan parks, boarding houses and lower cost flat buildings through redevelopment, conversion or demolition.

b. As part of the broader Central Coast Housing Strategy, Council include a specific Clause to be applied (similar to Gosford 2014) as part of the Comprehensive LEP which extends beyond caravan parks & MHEs to boarding houses and lower cost RFBs. This would include identification of specific sites for the northern part of the LGA (currently already applies in the south).

3.5 Prevention & Intervention to Reduce Homelessness

3.5.1 General

Rationale

Homelessness has grown 35% over the past five years on the Central Coast (or 25% when adjusted for population growth), whilst rates of primary homelessness and those that are marginally housed in the LGA have grown at much higher rates than for Greater Sydney. Given the serious constraints in the local housing market and the very high and growing rates of housing stress among very low income renters, this is problem that is likely to significantly worsening in coming years.

The social and economic cost of homelessness to the community warrants strong action to respond to existing homelessness and prevent it from worsening as a matter of priority. A number of the strategies below require excellent co-ordination and leadership, which can be provided by Council or by a co-ordinated stakeholder group strongly supported and/or convened by Council.

Strategies

Strategy 19

- a. Council consider appointing a Housing and Homelessness Officer to further develop and implement strategies and to support and monitor progress
- Council convene and/or support an appropriate homelessness taskforce to further develop, implement and monitor progress on relevant actions in this Strategy.

3.5.2 Implement 'Housing First' Approaches

Overview

Background research to this *Strategy* highlights the importance of **'Housing First' approaches** in addressing both existing homelessness and to prevent future homelessness. Such approaches seek to place a person who is homeless or at risk of imminent homelessness in long-term housing in the social housing or private rental sector, regardless of their 'housing readiness', with some degree of support to maintain the tenancy in the early stages and at times when the person faces increased vulnerability or risk of losing their housing.

Whilst, this model is generally considered to be best practice both nationally and internally, it is dependent on the availability of housing stock and accompanying social services. The current landscape on the Central Coast does not support this model in either infrastructure or case

management and whilst recognised here as a critical step towards prevention and intervention, the subsequent chapter will deal with gaps in the long standing model of "transitional accommodation". The distinction between the two approaches is important to recognise and this strategy will address Housing First as a long term goal when stocks are increased and funded services respond to new opportunities and Transitional Models as a short term goal and likely to have a more immediate result for vulnerable groups.

A range of potential strategies are likely to be effective and needed to implement Housing First approaches. These are outlined below for further consideration and development. The first relate to *supply*, and the second to increased *access* for more vulnerable people.

Strategies to increase affordable dwelling supply for relevant target groups

Rationale

The first strategy relates to increasing the supply of affordable and lower cost housing and housing types through the planning system, and through dedication of Council or other public land for affordable housing partnerships. It is noted that around three-quarters of the stakeholders interviewed during the preparation of this Strategy said that increasing the 'supply' of social, affordable and alternative housing was by far the most important response to addressing homelessness at the local level.

Summary of Strategies (from Sections 3.3 and 3.4)

There is a necessary overlap between actions to address homelessness and key actions recommended in the Planning and the Partnerships themes of the Strategy, as outlined above. In summary, these include:

- The use of Council land to partner on affordable housing developments that include a component of accommodation for formerly homeless people and those at risk of homelessness as part of a multi-tenure development;
- Increasing private rental stock through providing for increased density around key centres, and removing impediments to the planning system to encourage the development of Residential Flat Buildings and Multi-dwelling Housing, noting that a majority of such development will enter the private rental market;
- Removing planning impediments to, and providing incentives for, the development of low cost housing types around centres including smaller strata dwellings, New Generation Boarding Houses and secondary dwellings;
- Implementing incentive based ('density bonus') and mandatory (development contributions) value capture mechanisms to create affordable rental housing in perpetuity.

(See Sections 3.3 and 3.4 above for detail).

Strategies to increase access to long-term private rental housing for relevant target groups

Rationale

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A second group of strategies recognises that, even with increased supply, access to the private rental market for many homeless people and those at risk of homelessness will remain problematic due to the high cost of rental, lack of savings, poor or no rental histories, and barriers related to complexity of needs, such as chronic or episodic mental health problems.

Although increasing supply of some smaller, low cost dwellings like New Generation Boarding Houses and smaller entry-level strata dwellings with reduced parking is important in providing a lower cost housing alternative, most of what will be created through market-based strategies will not be affordable to those on very low incomes, and particularly on Centrelink payments.

Nonetheless, most rental is provided through the private market, and is likely to be in the future. As such, specific strategies are needed to increase access to private rental for those on very low incomes, who often have other vulnerabilities that make securing and maintaining private rental housing problematic. The following strategies are supported by research and were also favoured by a range of key informants.

Strategy 20

Council will advocate to State and Federal Government for a fair and equitable increase in resources to meet growing homelessness in the Central Coast, including

- a. Increasing the capacity/resources of community housing providers and not for profit
 homelessness services to headlease properties on the private market, noting the
 effectiveness and relatively high efficiency of this mechanism through initiatives such as
 the Lease Hold Program;
- Access to an increased amount brokerage funding with a broader scope of criteria to support tenancy establishment and assist with rent arrears, noting frequent comments that this is currently insufficient to support the number of tenancies for those at risk of homelessness required;
- c. Expansion of positive schemes such as Rent Choice with increased subsidies to a broader target group including but not limited to people with complex needs seeking to access private rental, seeking to access private rental, in particular those with longer-term and repeat episodes of homelessness, noting the increased risk of this group, the highly unaffordable cost of rental, and the cost of chronic homelessness to the community.

Strategy 21

Council will actively support the following actions to increase sustainable access to the private rental market for homeless and at risk people:

- a. A structured pilot with local real estate agents and their peak bodies that seeks to proactively build relationships with local homelessness services, raise the profile of homelessness, and take positive action on housing formerly homeless people part of their accreditation or registration process;
- b. Developing a **local pilot for home share opportunities** in under-occupied private owner occupied housing, for example, an older person sharing their home with a younger person at

- risk of homelessness, or older asset poor person, including screening, matching, setting 'house rules', and mediation in resolving issues that may arise early in the tenancy;
- c. Piloting a Central Coast shared accommodation model between suitable formerly homeless people, again including screening, matching, setting 'house rules', and mediation in resolving issues that may arise early in the tenancy, drawing on the experiences of existing youth share models.
- d. Investigate model to incentivise property owners to make use of existing stock e.g. unoccupied dwelling and lone person households
- e. Partner with Central Coast Council's Credit Management Team to expand existing hardship policies to cater for a broader section of vulnerable groups to assist people at-risk of homelessness

Strategies to increase access to long-term social rental housing for relevant target groups

Rationale

Although many formerly homeless people successfully access and maintain private tenancies, social (public and community) housing remains a critical tenure for many homeless and vulnerable people with special social, health and housing support needs. There is a much lower than average rate of social housing in the LGA compared with Greater Sydney, despite the much higher rate of very low income renters, the higher local rate of housing stress, and higher than average growth in street homelessness and marginally housed people.

There are particular access for people who are chronically homeless and more mobile, and less likely to maintain up to date contact details and to 'fall through the cracks' of the social housing system. There are also serious problems for people who face episodic or chronic mental health problems, which may jeopardise their tenancy. More proactive approaches to accessing social housing are also likely to be needed to assist those who chronically 'cycle' through public hospitals and mental health facilities, are creating 'exit blocks' in the hospital system in the absence of sufficient housing options, and who regularly 'exit into homelessness' from institutional settings.

These issues were repeatedly raised by many during stakeholder interviews, who also noted the long waiting times and chronic undersupply of social housing relative to growing need. A frequent comment was, 'We really just need a whole lot of really basic studio and one bedroom apartments to house singles and couples affordably', noting also the preference that these be well-located near town centres and socially integrated within the broader urban fabric and community.

The following strategies are again based on those assessed as effective in the research as well as those raised by a range of local stakeholders.

Strategy 22

Council will actively support the following actions to increase access to the social housing for those who are particularly at risk of long-term and chronic homelessness:

- a. Incorporate transitional accommodation options for formerly homeless people within
 multi-tenure pilot projects developed on Council land so as to increase social inclusion
 and the option for people to transition into other affordable housing dwellings within the
 complex as their capacity increases;
- b. Lobby the State and Federal Government to **implement title transfer or long-term (20+year) leases on stock transfers of public housing** to community housing providers in areas like the Killarney Vale Bateau Bay and Tumbi Umbi Estates and allow providers the ability to leverage the asset for multi tenure developments which is a mix of public, private and affordable homes
- c. Lobby the State and Federal Government to conduct a comprehensive 'clean up' of the
 centralized waiting list to ensure that it operates efficiently to accommodate those most
 in need of housing;
- d. Support the development of protocols that guarantee housing is 'kept open', for example, for those facing periodic mental health hospitalisations are developed by local social housing providers.

3.5.3 Increased access to Transitional Housing

Rationale

As noted above, transitional housing with a relatively high degree of support is likely to be a more effective response for higher need homeless people with repeat episodes of homelessness and who have experienced an episode of homelessness lasting at least 3-6 months. The following types of strategies are likely to be effective from key informants and are generally supported by the literature.

Strategies

Strategy 23

Transitional housing with case management support is likely to be effective for those with higher needs including the homeless to access the private market, and sustain a tenancy. The following strategies have been identified by key informants as areas that require more investment to strengthen pathways and overall effectiveness.

- a. Council will support the development of a Central Coast Pilot Transitional Housing Model
 to support effective transition to the private rental market for homeless people, for example, a
 dedicated number of properties by community housing provider for this purpose, with
 guaranteed support services and a maximum tenure of 12 months;
- b. Piloting a transitional housing model to support effective transition to the private rental market for homeless people, for example, working with community housing providers to dedicate an increased number of properties to the transitional housing pilot for a 12 month period with guaranteed support services provided by relevant Specialist Housing

Services or Not for Profits, with a clear plan to transition tenants private rental housing after 12 months including a positive rental history and references;

Strategy 24

Council will strongly advocate to the State and Federal Government for:

- A significant increase in funding for case management services that are required to support
 Rent Choice programs, noting comments by many key informants that this is a major barriers
 to engaging more young people and other high need groups in the program;
- Extension of higher rental subsidy programs like Rent Choice to a wider target groups, and particularly those at risk of long-term and repeat homelessness, and with chronic mental health issues as an acknowledgement of the cost of homelessness to the community, and the inability of these groups to sustain private rental without such deeper subsidies.
- Access to an increased amount of brokerage funding with broader scope of criteria to support tenancy establishment and household items, noting frequent comments that this is currently insufficient to support the number of tenancies for those at risk of homelessness required;

3.5.4 Other Strategies related to Prevention and Early Intervention

Rationale

Some of the most frequent comments related to the lack of basic accommodation options for Temporary Accommodation in the Central Coast, and the loss of accommodation that has traditionally provided such accommodation such as lower cost caravan parks, motels and older boarding houses. The lack of funding for support linked to Temporary Accommodation and limited funding for brokerage services to assist with rapid re-housing of people who are homeless or imminently homeless in accordance with best practice was also often noted.

A further issue is the inadequacy or standard of some private facilities like motels currently providing Temporary Accommodation, including lack of interview rooms for services to work with homeless people, lack of storage for their belongings, poor management, and the high cost of accessing some of this accommodation. The potential to better use Government funding for Temporary Accommodation in a purpose built, or repurposed facility was also raised by a number of informants, and the potential for more innovative models like 'Pop-Up' facilities and Abbeyfield supported boarding house models was also noted (see also JSA (2018) *Case Study Booklet*).

The ability of most people to resolve their homelessness quite quickly with some degree of support is also noted, but appropriate Temporary Accommodation for their initial crisis period is often required at that initial crisis point. Access to effective information and referral services before a person's situation becomes critical is also noted.

A typical comment from an NGO working with people who have often encountered such a crisis for the first time was, 'There is a huge need to give people something straight away when they're tired and frightened, and to act quickly to support them. If we could be properly funded to just work with

them intensively for even 2 weeks, we could generally help most people to sort out their housing problems. Having onsite facilities for interviews and casework would also be very valuable'.

The following were strategies were put forward by a range of stakeholders and are also supported by the literature.

Strategy 25

Council will support and/or advocate for the development or expansion of a range of service, subsidy and accommodation options to facilitate early intervention and prevention of homelessness:

- a. Better resourcing and promotion of 'homeless hub' or one-stop-shop services to provide dropin information and referral including support in seeking rental accommodation to address imminent homelessness, internet access, telephone advice lines, and toilet, shower and laundry facilities, as well as access to brokerage and case management services as an integrated approach to service delivery;
- Provision of additional funding and resources for brokerage and rent start packages for the Central Coast;
- c. Obtaining additional funding and resources that enable better links between case management/intensive support services and Temporary Housing for the first 2-4 weeks to avoid more chronic homelessness among this group;
- d. Develop a register of church, Council, government and Nor for Profit facilities that could be used for Temporary Accommodation, and develop protocols regarding the use of these facilities in close consultation with the owners of these facilities and homeless support services;
- e. Identify facilities that are currently vacant and/or in the process of longer-term redevelopment
 that could be repurposed as a 'Pop-Up' Temporary or Transitional Accommodation Pilot,
 accompanied by appropriate support and protocols (see Pop-Up Transitional/Temporary
 Accommodation model in the JSA (2018) Case Study Booklet);
- f. Seek to develop a Temporary Accommodation facility with on-site management to support clients such as women experiencing domestic violence with adequate support arrangements, and ancillary facilities such as an interview room, common room, and adequate storage, with funding under a contract to provide such accommodation from State Government
- g. Incorporate a component of Temporary Accommodation within a community-managed MHE/Tiny Homes partnership development, and the New Generation Boarding House component of a partnership multi-tenure partnership developed under the Partnership plank of Council's Affordable and Alternative Housing Strategy, ensuring good on-site management and appropriate protocols are in place (see also Strategies 3, 4 and 5 above);
- h. Work with hospitals, mental health and drug and alcohol rehabilitation facilities, and with social housing providers and homelessness services to identify and agree 'core' chronic homelessness list and proactively target this group for housing, including under a Central Coast Transitional Housing Pilot, outlined in Strategy 23a) above;

- Work with social housing providers and homelessness services to implement regular 'assertive outreach' to mental health facilities, public hospitals and other institutional settings to ensure those most at risk of housing are accommodated;
- j. Support the development of agreements with relevant local mental health, health and correctional institutions that no one leaving institutional care will 'exit into homelessness'.

3.5.5 Supporting people who are chronically homeless despite service interventions

Rationale

As noted, the literature and data indicates that there is a group of homeless people for whom homelessness is a more intractable problem, despite their entry to supported housing programs and intensive use of services. Some appear to be unable to sustain permanent accommodation, even in programs with very high levels of service intervention and guaranteed housing. This group is likely to include a high proportion of people with chronic mental health and substance abuse problems.

For these largely street homeless people, there is a need to provide services and public facilities that enable them to have the best possible quality of life, to be socially included, to maintain their dignity, and to be protected from violent attacks.

The following were suggestions put forward during interviews and also supported by research and international human rights instruments.

Strategies

Strategy 26

- a. Council will advocate for increased resources for 'one stop shop' or homeless 'hubs' that
 provide information and referral, as well as services for chronically homeless people such as
 outreach medical and counselling services, low cost meals, laundry, shower and internet
 access and storage facilities for belongings;
- b. Council will consider the principles of social inclusion policies and procedures in relation to the design of public open space and public amenities in accordance with best practice on social equity for all groups in the Central Coast community. This includes design elements like:
 - i. All weather /covered seating areas;
 - Landscaping and layout that allows for outdoor 'rooms' that can allow for quiet enjoyment by a variety of users with different needs;
 - iii. Accessible/continuous paths of travel;
 - iv. Safe sleeping areas that are well lit, visible and under cover;
 - v. 24 hour toilets, showers and facilities to fill drink bottles in key areas used by homeless people;
 - vi. Undercover areas that can be used by food and medical outreach services;

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- vii. Welcoming and integrative facilities like moveable chess boards, outdoor ping pong tables, etc (see Section 3.6 of the JSA (2018) Homeless Intervention and Prevention Background Paper for more detail).
- c. Council will provide information to the community on issues of homelessness, the rights of homeless people and how the community can support and include homeless people in public space. This can help to encourage tolerance and understanding within the community, and awareness of the need for social inclusion strategies as outlined in Strategy 26b) above;
- d. Council will support regular public events that bring together local homeless support services, and give them an opportunity to connect with chronically homeless people, assist them in seeking and/or applying for housing, advertising their services, and linking in local business who will donate their time and/or products to the benefit of homeless people such as free haircuts, or new clothes:
- Council will identify facilities from the register of church, Council, government and Not for Profit facilities outlined in Strategies 25d) and e) above that could also be used by street homeless people in inclement and extreme weather events (for example, as 'pop-up' homeless shelters), and develop protocols regarding the use of these facilities in close consultation with the owners of these facilities, homeless support services and Not for Profit groups with access to volunteer support.

3.6 Administration and Maintenance

3.6.1 Administration

Rationale

There is a need for transparent reporting and accountability with regard to administration of Council's affordable housing program, and to ensure that the Strategy is effective in achieving its objectives. Adequate responsive, recurrent and planned maintenance of any properties dedicated or constructed under this program is also vital to ensure the amenity of the properties and locality, and the longevity of affordable rental stock.

Strategy 27

Council will establish required administrative mechanisms to ensure proper monitoring, management and administration related to the Strategy, and any Affordable Housing Program resulting from this Strategy, including:

- Annual reporting against KPIs;
- Transparent processes for the selection of affordable housing partners, whether on the basis of competitive tendering on individual projects, or a preferred partner basis;
- c. The establishment of a separately accounted and reported Affordable Housing Trust Fund to hold any resources generated through the Strategy (for example, affordable housing units created in perpetuity).

3.6.2 Maintenance

Rationale

Adequate provision for responsive, recurrent and planned maintenance is also vital to ensure the amenity of the properties and locality, and the longevity of stock.

Strategies

Strategy 28

Council will ensure that partnering and management arrangements with any Community Housing Provider include adequate budgetary provision and planning for maintenance and facilities management including:

- a. Responsive maintenance within the required timeframe;
- b. Recurrent maintenance, such as minor works, gardening, etc to ensure high quality amenity;
- Planned maintenance, such as external painting, roof and fence replacement, including a planned maintenance schedule and regular asset condition audits.

3.7 Monitoring and Evaluation

Rationale

It is also important that Council and service providers are able to use strong evidence to evaluate the effectiveness of services and to advocate for better resources in an ongoing way.

Strategies

Strategy 30

- a. Council will publish the background reports and discussion papers that provide the evidencebase for this Strategy so that they can be used by local services to advocate for increased resources:
- b. Council will regularly update and publish the data and information in the Strategy so as to provide an up-to-date evidence-base, and to understand the extent to which trends are worsening or improving;
- c. Council will undertake a full review of the Strategy against set KPIs (in section 2) in 2023

Community Submissions in relation to the Draft Central Coast Affordable and Alternative Housing Strategy

Public Exhibition Findings from the draft Central Coast Affordable and Alternative Housing Strategy

PRIORITY LEVEL THEMES	PRIORITY LEVEL THEMES					
Theme	Occurrence of Theme	Theme Definition	Response to Theme			
General Support	201	Submissions of general support either called to adopt the strategy in full and or commend the Council for taking the initiative on this complex but much needed area.	Staff recommendation is for no change to the strategy as this is a recommendation for the affirmative.			
Locational Criteria	181	Locational criteria was set in the first instance as a way of presenting the best possible opportunity for affordable housing in the local context; where buses can link to trains and tenants can use public transport to access employment, medical, commercial and social outcomes.	Staff recommendation is to remove reference to specific town centres as the quantity and nature of services must be matched with the size and scale of development and is therefore a case by case consideration in the assessment process.			
		Submissions were centered upon the suitability of particular nominated town centres. Concerns about the capacity and frequency of transport and type and nature of commercial precincts were called into question. Respondents compared and contrasted the nominated town centres against one another and were not confident that there was a clear balance. Submissions against the proposed locational criteria were most typically linked to other concerns about property prices, zoning changes and or anti-social behavior, suggesting that this theme is driven by the perception and fear of affordable housing in general.	The location of affordable housing is a key issue in terms of social equity and sustainability. Providing for a mix of affordable housing for different target groups in well-located areas provides for social mix and reduces the potential stigma that can be associated with such accommodation. Locating such housing close to transport and services also provides for the needs of the growing number of people with a disability and the frail aged, and reduces car dependency and the cost of transport, which can be a significant impost on low and middle income households and on the environment. Ideally, housing that meets the needs of very low, low and moderate income households, including older private renters, low income working families and those with special needs should be located close to larger service centres with a comprehensive range of retail, health, recreation and support services and facilities, and where possible, public transport. A focus on transit oriented developments near major railway stations is also important given the level of commuting out of area in the Central Coast.			
			As such, the focus of many of the key planning and partnership strategies detailed is on precincts within 400 metres of the business zones (B2, B3 and B4) of Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah; and 800 metres of railway stations that provides for access to service and			

PRIORITY LEVEL THEMES	PRIORITY LEVEL THEMES					
Theme	Occurrence of Theme	Theme Definition	Response to Theme			
			employment centres including Gosford, Woy Woy, Wyong, Tuggerah and Ourimbah. This locational criteria is also in line with accessible area provisions in SEPP ARH.			
Support prevention and intervention	127	Prevention and intervention is a suite of strategies to reduce homelessness, citing strengths in the current servicing landscapes and area requiring more investment. A central tenant of this arm of the strategy is partnership with both the state and federal government to expand social services on the Central Coast. This is a necessary outcome if Council is to make investment in infrastructure that will function effectively. Submissions in support of this theme called for more investment into social support services for vulnerable people. These are either those who are homeless or in transition or those on very low to moderate incomes who are at risk of homelessness. Key areas of support were for the strategies of a homeless hub, housing officer and more choice for families. Some submissions were from consortiums in the industry who prepared lengthy responses citing organisational data, programming frameworks and partnership opportunities in reference to the strategies number 19 through to 26.	Staff recommendation is for no change to the strategy as this is a recommendation for the affirmative. Homelessness has grown 35% over the past five years on the Central Coast and those who are marginally housed have grown at much higher rates than for Greater Sydney. Given the serious constraints in the local housing market and the very high and growing rates of housing stress among very low income renters, this is a problem that is likely to significantly worsening in coming years. The first strategy relates to increasing the supply of affordable and lower cost housing and housing types through the planning system, and through dedication of Council or other public land for affordable housing partnerships. A second group of strategies recognises that, even with increased supply, access to the private rental market for many homeless people and those at risk of homelessness will remain problematic due to the high cost of rental, lack of savings, poor or no rental histories, and barriers related to complexity of needs, such as chronic or episodic mental health problems. Nonetheless, most rental is provided through the private market, and is likely to be in the future. As such, specific strategies are needed to increase access to private rental for those on very low incomes, who often have other vulnerabilities that make securing and maintaining private rental housing problematic.			
Planning controls – zoning Planning controls – character	103 85	Responses to these themes have been grouped as they appeal to the same response. On the whole, respondents felt that both changes to zoning and character would impact their existing quality of life and existing suburb typology.	Staff recommendation is for no change to the strategy where issues of height and character are addressed in the development application process. A residential flat building (RFB) is a dwelling containing 3			
		Concerns about zoning related to increased height and density and concerns about character, whilst relating to	or more dwellings on one lot of land, examples include apartments and units that have other dwellings above or			

PRIORITY LEVEL THEMES	PRIORITY LEVEL THEMES				
Theme	Occurrence of Theme	Theme Definition	Response to Theme		
		height and density also related to amenity. The strategy identifies a number of planning mechanisms to increase the supply of affordable housing.	below. Often with shared access or common areas. All developments regardless of the zoning are reviewed on a case by case basis and subject to conditions of character, amenity, outlook and view.		
		These include multi dwelling and residential flat buildings. Any developments arising from the recommendations would be in keeping with existing height and character of the areas in which they are built. All development applications are subject to the Development Application process and accepted on their merits. The outputs of this strategy are no exception.	Boarding Houses are often permissible with consent under local planning schemes in a wide number of zones, including R1, R2, R3, B1, B2 B3, B4 and B5, consequently there are limited planning restrictions on the development of Boarding Houses, and the SEPP is likely to take precedence over a local DCP to the extent of any inconsistencies in controls.		
		There was also the view that any boarding house developments would be high rise. These types of development are not only subject to the same assessment conditions of multi-dwelling houses but further they are also subject to a social impact assessment; meaning that there will be an opportunity for community engagement, education and feedback. Another action of the strategy to ensure the effectiveness of this principle is to develop a social impact policy. If endorsed the community can have confidence that all development will take into account their collective interest.	In regards to submissions specifically about changes to planning instruments in the locations of Bateau Bay and Ourimbah, concerns are not legitimate as the development assessment process will ensure that both height and character are maintained.		
		There was a clear group of respondents who cited that changes to planning controls in Bateau Bay would devalue their properties. Similarly there was a group of respondents who cited the changes to planning controls would negatively effect the character of Ourimbah.			
Housing Choice	77	A large number of submissions identified a gap in the strategy in reference to housing suitable for families. Other	Staff recommendation is for no change to the strategy and this to be on the agenda for implementation.		
		submissions relate to more housing choice for singles and couples. The partnership arm of the strategy is implicitly linked to the supply of options for these groups through the creation of more housing choice. This means that one, two and three bedroom units would be built into multi tenure developments. Similarly, the prevention and intervention arms of the	The direct creation of social and affordable rental housing for diverse groups including lower income key workers, older pensioners and retirees, people with a disability, people at risk of homelessness, and very low and low income families will be necessary to meet the growing need for such housing in the future. This is the only effective strategy in the current and future housing context for such groups.		

PRIORITY LEVEL THEMES	, , , , , , , , , , , , , , , , , , ,				
Theme	Occurrence of Theme	Theme Definition	Response to Theme		
		strategy will also support families and those who are vulnerable through the expansion of case management services, deeper subsidies and increased brokerage funding. The criteria set against these provisions are to be defined and planned in more detail during the implementation stages of the project. The planning areas also facilitate more housing choice through a diversification of the current zones and controls.	Families are a very difficult group to accommodate affordably due to the size, type and cost of dwelling often required. When planning for the future; and the relevant instruments, there should be a relatively even split between dwellings suited to singles and couples, and those suited to families. This is achieved through the opportunity for more multi dwelling housing. Also important to consider is the rapid ageing of the population projected for the Central Coast, who will require at least a 60% of dwellings created to be smaller and well-located dwellings near town centres.		
Boarding Houses	59	Submissions were centered on concentrated disadvantage, loss of amenity, increased height, and loss of character. Submissions did not reflect an understanding of new generation boarding houses nor mixed tenure and good design. A boarding house is defined in general terms as a house where 5 or more individual rooms are let to lodgers. It does not include backpackers' accommodation, a group home, hotel or motel seniors housing or serviced apartments. Manager's owners and people living in boarding houses must adhere to the Boarding Houses Act 2012. Boarding houses are the most affordable type of accommodation in the market context. They provide accommodation options to very low income singles and couples, and all low and moderate income smaller households. They are characterised by small floor space and shared facilities such as laundry, lounge and outdoor areas. Boarding houses are often unpopular with local residents generally due to the intensification of land use in lower density environments and misconceptions about the "type of people" who will live there. Councils sometimes have concerns that privately developed boarding houses are not likely to be genuinely affordable in	Staff recommendation is for no change to the strategy as it supports a contemporary and best practice approach to boarding house development. New Generation Boarding Houses (under SEPP Affordable Rental Housing 2009) can provide affordable accommodation to some very low income singles and couples, and all low and moderate income smaller households in the LGA, and are one of the most affordable types of accommodation in the local housing market context. When managed by a community housing provider, they are affordable to all very low income renters as well. They can also provide flexible and affordable accommodation to very low and low income key workers in hospitality, retail and community services. Good design is based upon a number of principles; character of area, crime prevention through environmental design, with existing amenity, well located, mixed tenure, close to transport and services therefore ensuring the highest possible quality of life and opportunity for residents and neighbors. New generation boarding houses are characterised by good design this means they are within existing height and character of the area, they are well located to services to give people the best life opportunities, there is a tenancy mix that is balanced and complementary and where necessary they are directly supported by		

PRIORITY LEVEL THEM	PRIORITY LEVEL THEMES				
Theme	Occurrence of Theme	Theme Definition	Response to Theme		
		design in this context, incompatibility with the local character is often used as grounds for refusal.	FSR that makes these more aptly referred to as micro- apartments, rather than the historical boarding house design. New generation boarding houses are making a departure from the shared-model as lodgers are increasingly underutilising these facilities.		
			Boarding houses are often permissible with consent under local planning schemes in a wide number of zones including R1 R2 R3 B1 B2 B3 B4 and B5. Consequently there are limited planning restrictions on the development of boarding houses and the SEPP is likely to take precedence over local DCP to the extent of any inconsistencies in controls.		
General Negative	59	Submissions of general negative called for the strategy to be rejected with no specific reference to strategy content.	Staff recommendation is for no change to the strategy as there has been no identification of context.		
Infrastructure	58	Submissions on this topic expressed concerns about the suitability of infrastructure (water, waste, traffic, education and transport) to service an increasing population (higher density). The sentiment of respondents was that this was not a consideration contained within the strategy.	Staff recommendation is for no change to the strategy and information and education on this area will be included in the social impact assessment policy. Whilst infrastructure is not explicitly mentioned in the strategy, provisions for its impact are implied both within the development application process and the wider Central Coast Housing Strategy where population needs will be matched against plans for growth. The Affordable and Alternative Housing Strategy in addition to the forthcoming broader Central Coast Housing Strategy will form part of a suite of documents to support regional growth. In this same way, the development assessment process takes into account the capacity of nearby servicing when investigating all types of development, to which outcomes of this strategy are not exempt.		
			Section 94 of the Environmental Planning and Assessment Act 1979 permits Council to levy or require provision of facilities or land where, as a consequence of development, the increased number of residents or workers will result in an increased demand for those services. This will take place as a matter of course and ensure that the needs of higher		

PRIORITY LEVEL THEMES					
Theme	Occurrence of Theme	Theme Definition	Response to Theme		
			densities are accounted for.		
Anti-Social Behaviour	57	Submissions in this area related to the fear of increased anti-social behavior that is thought to take place with increased low socioeconomic density. Respondents reported fear of crime, vandalism, drugs and general offense that could be created by the "types" of people who would live in social and community housing. A number of respondents referred also to concentrated disadvantage when citing antisocial behavior and past developments that employed a precinct approached to social housing such as Cresthaven Avenue, Bateau Bay.	Staff recommendation is for no change to the strategy as the evidence suggests otherwise. The strategy firmly disputes this approach to the creation of more social and affordable housing, but rather the new and contemporary approach which disperses vulnerable people across sites and areas. Increasingly affordable housing developments are multi tenure which means there is a mix of affordable, community, private rental and owner occupied housing. The objectives of mixed tenure include increased social interaction between different income and employment groups as a way of improving life opportunities, providing increased social inclusion and creating more sustainable communities. New generation developments require careful planning, good design, high quality environment, community participation and excellent management. This is the criteria for all developments associated with this strategy. Research shows that the feared impacts of social housing developments are much greater than the actual experience and that the perception of affordable housing is the key problem, not the developments themselves. These are by and large unproblematic once complete with no evidence of social impacts (The Conversation 2016) which is also the case in developments that were originally strongly opposed by residents and the wider community. There are a small number of tenants whose anti-social and illegal behavior puts safety and security of the neighbours at risk. This is mitigated in two ways firstly; through a tenancy management program tail ored to the specific support needs of tenants, which is implement as a matter of practice by registered community housing providers and secondly, The State Government has introduced laws to crackdown on criminal and antisocial behavior in social housing properties across NSW to better protect tenants and the wider community, which is further enforcement for the		

PRIORITY LEVEL THEMES				
Theme	Occurrence of Theme	Theme Definition	Response to Theme	
			advantage of community housing providers.	
SECONDARY LEVEL THEME	s			
Concentrated disadvantage	53	Many submissions received relate to the perception that affordable housing is social housing and that Council is promoting the development of concentrated areas of social housing or 'Slums of tomorrow'. Respondents focused on the "type" of people who typify tenants of social housing. There was the view that the character of these people was undesirable and of less value than those in high social economic positions.	Staff recommendation is for no change to the strategy as this is not the intent of the development. The Strategy is not about a concentration of disadvantaged; being social and community housing tenants who are on very low to low incomes. Best practice in the application of social housing in not to place similar economic groups of people in one location, but rather adopt a mixed tenure that includes key workers, private rentals and private purchasers. The historical concept of a Department of Housing block has been deemed unsuccessful and is now defunct. Increasingly affordable housing developments are multi tenure which means there is a mix of affordable, community, private rental and owner occupied housing. The objectives of mixed tenure include increased social interaction between different income and employment groups as a way of improving life opportunities, providing increased social inclusion and creating more sustainable communities. New generation developments require careful planning, good design, high quality environment, community participation and excellent management. This is the criteria for all developments associated with this strategy. The aim of this strategy is to create a mix of Affordable housing. It is not just social housing; it a number of types of housing in both the private and public sector. It typically comprises units, flats and other smaller lot dwellings that are less expensive than free standing homes. To be genuinely affordable, this housing is located in areas where there is less market competition.	

PRIORITY LEVEL THEMES	PRIORITY LEVEL THEMES				
Theme	Occurrence of Theme	Theme Definition	Response to Theme		
			indicate that the feared impacts of planned affordable housing developments tend to be much greater than the impacts neighbouring residents actually experience. In other words the perception of affordable housing is the key problem not the affordable housing developments themselves, there are by and large unproblematic once completed (The Conversation 2016). Research for the Community Housing Industry Association (CHIA) found no adverse economic or social impacts even in developments that were originally strongly opposed by existing residents.		
Planning controls – mandating diversity	47	Submissions were generally in support of mandated diversity through the planning system as a way of ensuring affordable housing in perpetuity. This is also a mechanism to ensure the ongoing monitoring and enforcement of housing that is genuinely affordable through partnerships with community housing providers. Mandating housing diversity is also likely to be an effective mechanism for the creation of affordable housing in appropriate areas of the Central Coast LGA. The Strategy suggests Gosford, The Entrance and The Peninsular for their opportunity for height and density of development. This will be equitable in areas where the mandating of such dwellings does not constitute an undue impost on the viability of development.	Staff recommendation is for no changes to the strategy as submissions were in support of this action. One bedroom strata dwellings are affordable to low income purchasers and renters in all study areas, and where they are available they tend to enter the private rental market. Further, amenity (dwelling size, appointment and location) generally increases price, so that smaller dwellings with one bathroom are likely to increase affordability. However, such properties are in very short supply across the LGA and are likely to be particularly attractive to very low income older people as they become less able, or need to move from a more remote area. Through the inclusion of a SEPP 70 amendment, the strategy considers mandating a proportion of one bedroom, one bathroom dwellings with a maximum floor area of 50 or 55 m² in Multi dwelling Housing developments and Residential Flat Buildings in areas within 400 metres of the town centres (for example, 1 dwelling in 5 or 20% of dwellings). Two bedroom strata dwellings are affordable to around half of low income renting households and all moderate income households. Again, supply and amenity are likely to impact on price and affordability for dwellings that have the		

PRIORITY LEVEL THEMES				
Theme	Occurrence of Theme	Theme Definition	Response to Theme	
			increased supply of two-bedroom strata dwellings, and ensuring that there are no planning impediments to their development as outlined above, the Strategy considers consider mandating a proportion of two bedroom, one bathroom dwellings with a maximum floor area of 70 or 75 m² in Multi dwelling Housing developments and Residential Flat Buildings in areas within 400 metres of town centres (dwelling size, appointment and location) (for example, two in five or 40% of dwellings).	
Implementation	46	A number of respondents either made suggestions or queries that related to the way in which the strategy would roll out. The theme of implementation was coded to demonstrated the investment in the operational arm of this plan and the interested in consulting prior to this stage.	Staff recommendation is for no change to the strategy as submissions demonstrated the level of interest in the next stage of the process.	
		Many potential partners also came to the fore through the public exhibition period who will be invited to participate in engagement for the forthcoming action plan.	It is important for the community to understand the type and nature of implementation techniques in order to confidently support the principles. JSA has made suggestions throughout the strategy that includes case studies from other areas and frameworks for operation such as consortiums, expressions of interest and key performance indicators. These techniques will be guide the process of implementation and evaluation.	
Community education	40	Respondents who either called for more information or clarification on the concepts of affordable housing and the relevant topics were coded as community education. This means that Central Coast Council needs to coordinate a	Staff recommendation is that feedback from respondents becomes part of the Affordable and Alternative Housing Strategy Action Plan.	
		campaign to address the myths and facts of affordable housing with case studies of success in order to raise awareness.	Implementation plans to include communication via social media, case studies captured on video and existing programs that have brought value to the community.	
Parking	38	Submissions related to car parking referred to population expansion, rather than the strategy to reduce parking for affordable types of housing. Respondents spoke about the limited on street parking available in particular areas, such as Ourimbah and limited availability in town centre precincts.	Staff recommendation is for no change to the strategy At the time of writing, it is understood that the draft DCP requires 1.5 parking spaces per dwelling in Residential Flat Buildings. Affordability would be increased by reducing this to the actual average car ownership per apartment – a maximum of one space for two bedroom apartments and	

Community Submissions in relation to the Draft Central Coast Affordable and Alternative Housing Strategy

PRIORITY LEVEL THEMES	PRIORITY LEVEL THEMES					
Theme	Occurrence of Theme	Theme Definition	Response to Theme			
		Whilst it is acknowledged that parking is an issue in some areas, this needs to be considered in the context of the locality of service centres, such as universities, hospitals and entertainment venues. The strategy to reduce car parking refers to actual car ownership for those occupying 1 and 2 bedroom flats that are likely to be the most affordable. The aim of reducing the rates of parking required for development is to stimulate and incentivise more of this type of housing. Excessive requirements on parking affect the delivery of affordable housing in two ways; firstly the provision of parking adds to the price of dwellings, and secondly the provision of parking impacts on development feasibility, so that excessive parking requirements may mean that economically marginal developments will not go ahead. The cost of providing an underground car parking space is around \$70,000, 1 and JSA's regression analysis shows that each additional car space adds \$69,000 to the price of a strata property in Central Coast LGA. This means that reduced parking will make some marginal developments more profitable and more likely to proceed, and reduced parking will reduce the sales price (and likely the rental cost) of a dwelling.	0.6 spaces for studio and one bedroom apartments. There is a reduction in parking to 1 space per dwelling for development within 400 metres of a train station. The reduction in parking could be further reduced (for example 0.5 spaces per apartment) and could be expanded to within 800 metres of a train station and to areas within 400 metres proximity to in Gosford, Woy Woy, Wyong, Lake Haven, Bateau Bay, The Entrance, Toukley and Ourimbah Town Centres. Nearly half of households in studio and one bedroom apartments do not own a vehicle, suggesting that parking requirements for these dwellings could be reduced to zero in town centre areas close to public transport. **Actual** car ownership in the Central Coast and Gosford Suburb is around 0.6 cars per dwelling on average for studios and one bedroom units, 1 car per dwelling on average for three bedroom units. Average car ownership for apartment dwellers in Wyong suburb is actually lower, and the rate of households that own no vehicles in higher. **Actual** car ownership is similar for Multi-dwelling Housing (attached dwellings, villas, townhouses, etc) in Central Coast LGA for a studio or one bedroom dwelling (0.6 on average per dwelling) and a two bedroom dwelling (0.9 per dwelling). Three bedroom strata dwellings are actually slightly lower (1.2 vehicles on average per dwelling). As such, the parking reduction that has been suggested for Residential Flat Buildings should also be considered for Multi-dwelling Housing in designated areas.			
Property values	33	A group of respondents were concerned that being located adjacent to community and social housing would have the	Staff recommendation is that the strategy remove the identification of targeted suburbs and rather explore			

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		potential to reduce the property prices in the surrounding area. This was particularly evident for a group of residents from the Bateau Bay area who reported concerns about a decrease in the value of their homes if rezonings were to take place enabling higher density.	any rezoning on a case by case basis in reference to locational criteria. There is no evidence to support the myth that "affordable housing" has any significant impact on property prices nor has there been any cases of developments being vetoed based on the "types of people" living in them (Land and Environment Court). The impact of affordable housing on property developments values can be positive, negative or neutral and is likely to be strongly influenced by factors relating to property design and management, the characteristics of the host neighbourhood and the clustering (or not) of affordable housing in that area. For example, good design and management of affordable housing is likely to result in a positive impact on the property prices of surrounding properties. Research has shown that impacts have been minimal in fact they were not universally positive or negative. Research found that the characteristics of the individual properties such as number of bedroom and number of bathroom consistently had a much greater influence on sale prices than proximity to affordable housing developments. For the suburb of Bateau Bay in particular, the precinct surrounding the town centre in already zoned R1 where residential flat buildings and boarding houses are in fact permissible and therefore will experience no change to the current landscape if rezoning strategies were to be adopted.		
Support – partnerships	26	Submissions of support for the arms of this partnership model were placed to enable much needed intervention to create social housing.	Staff recommendation is for no change to the strategy The majority of need for affordable housing in the Central Coast LGA is from very low income households. The bottom half of the lower income band and lower income families are also generally unable to find affordable housing. Affordable rental is particularly important for these groups who are increasingly unable to purchase on		

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Community housing providers	26	Submissions related to support for community housing	these incomes. However, the evidence indicates that the private market is not providing affordable accommodation, and is unlikely to do so even with planning intervention. There is also evidence of growing local homelessness and an inability to respond effectively to this problem largely due to a lack of appropriate, affordable and alternative housing options. The direct creation of social and affordable rental housing for diverse groups including lower income key workers, older pensioners and retirees, people with a disability, people at risk of homelessness, and very low and low income families will be necessary to meet the growing need for such housing in the future. This is the only effective strategy in the current and future housing context for such groups. An effective way of delivering affordable housing is through development of such housing on public land as a development and/or management partnership with a registered community housing provider (CHP) and/or the private sector.	
Community reasoning provided		providers. Respondents understood the role and function of these providers in the creation and management of affordable housing.		
Housing officer position	22	Submissions related to support for a housing officer position.	Noted An Affordable Housing Officer position is recommended in the strategy to further develop and implement actions, and to support and monitor and report on implementation phase.	
Target group	21	Submission related to target group were equally affirmative and negative. The affirmative respondents provided anecdotal feedback on either their lived or professional experience with the people in the target area. Respondents who reported negatively either disputed the scope of the target area or did not understand the demographical data. The strategy (and affordable housing) is targeted to households on very low, low and moderate incomes. These are households that earn \$111,000 and below. Over 63% of households on the Central Coast are in this bracket. This	Staff recommendation is for no change to the strategy as submissions were either affirmative or misunderstood and to be addressed in educational component of implementation phase. The issue of affordable housing spans from crisis issues such as homelessness and social housing through to affordable home purchase. Central Coast residents need affordable housing e.g. key workers (entry level police, nurses, teachers), first home buyers, families, older people and university students.	

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		could be elderly people on a pension, adult kids who are attending University, or everyday residents just trying to meet the everyday costs of living.	The Affordable Housing Strategy is about providing a diverse mix of housing types that people can afford to rent and buy, including multi tenure (mix of affordable, community, private rental and owner occupied housing) town houses, units, micro apartments and other smaller lot dwellings that are less expensive than free standing homes. Affordable housing is not just social housing. It is a diverse mix of housing types.			
			Affordable hour and very low in are also able to clothing, transp	ncomes. It is promeet other bas	iced so that the sic living costs	se households such as food,
			institutions sucl recently now on a single family home	ordable housing people seeking h as TAFE or u y separated people income and concepted whose sp	g, for example: to live closer to iniversity ople with childran no longer st youse has passe	o educational
			Relevant Affordable Housing Income and Cost Benchmarks:			
				Very low- income household	Low- income household	Moderate- income household
			Income Benchmark	<50% of Gross Median H/H Income for Greater Sydney	50-80% of Gross Median H/H Income for Greater Sydney	80%-120% of Gross Median H/H Income for Greater Sydney
			Income Range (2)	<\$897 per week	\$898- \$1,435 per week	\$1,436- \$2,152 per week

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			Affordable Rental Benchmarks (3) Affordable Purchase Benchmarks (4)	<\$269 per week <\$280,000	\$269-\$431 per week \$280,001- \$455,000	\$432-\$646 per week \$455,001- \$683,000
Employment	14	Submissions were critical of Council for not looking to develop strategies aimed at creating more local employment. Many submissions were based on the misconception that this Strategy is aimed at attracting an 'influx' of people from lower socio-economic backgrounds rather than creating a range of affordable housing options for all residents who are in the very low, low and moderate target groups (those households earning under \$111,000) Employment and access to employment is also a sub level theme within the locational criteria theme.	Noted. Employment an scope of this str phase of the stralocal sourcing a	ategy, howeve ategy there wil	er through the i	mplementation
Monitoring and reporting	13	Submissions related to the requirement for strategies, KPI's and targets linked more formally to more specific timeframes.	Noted. Prior to implementation of the Strategy, relative actions will be set to short, medium and long term timeframes. The implementation of the strategy will be monitored by assessment and reporting against Key Performance Indicators (KPIs) as part of Council's annual reporting requirements.			
Query	12	These submissions asked a direct question for example the location of the affordable housing developments or displacement of existing residents.	Direct questions were responded to by staff either via phone, email, through the online FAQ's, within the fact sheet and/ or at the community information sessions.			

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Caravan parks	11	Submissions related to caravan parks were for the most part, expressing concern about the decline in this type of accommodation. There were a couple of respondents who expressed fears about concentrated disadvantage. The strategy identifies that rapid rate that caravan parks are declining on the Central Coast. They are rapidly converting into manufactured home estates which are not affordable in the local context. Respondents cited the lack of basic accommodation options that provide Temporary Accommodation in the Central Coast. This type of accommodation is used for rough sleepers and those who are critically homeless. The loss of accommodation that has traditionally provided emergency housing such as lower cost caravan parks, motels and older boarding houses is seen on the ground. Rough sleepers have increased at double the rate of greater Sydney. The lack of funding for support linked to Temporary Accommodation and limited funding for brokerage services to assist with rapid re-housing of people who are homeless or imminently homeless in accordance with best practice was also often noted. The strategy also makes recommendations for improvements in this area.	Staff recommendation is for no change to the strategy. There is a rapidly decreasing supply of long-term caravan parks sites, which is likely to be more affordable and accessible to the growing number of very low income renters, people at risk of homelessness, lower income workers and the like. Research indicates that there is limited availability and extensive waiting lists for local caravan parks amid an ongoing loss of sites. Rental of onsite vans is likely to be affordable to most very low income households, particularly if the household is eligible for Commonwealth Rental Assistance, whilst larger cabins are likely to be affordable to most low income households. In best practice; and any developed under this strategy, caravan parks are to be managed by a community housing provider and be mixed tenure. See above response to community housing providers and concentrated disadvantage for further rationale.		
Vacant properties	10	In this theme, respondents cited an opportunity to take advantage of un-occupied and under-occupied homes on the central coast. Especially in the suburbs of The Entrance and The peninsular. There are some 17,000 vacant properties which could be utilised for temporary, transitional and rental accommodation. Most of these are holiday rentals and or elderly single people still living in the family home.	Staff recommendation is to update strategy to include action to explore the use of vacant and under occupied households. There is a high vacancy rate on the Central Coast. There are high numbers of vacant holiday homes, the influx of holiday-makers in the summer months and the prevalence of properties available for short-term holiday rental (rather than long-term private rental stock) can also limit housing available to low-income households. Significant vacancy rates exist in many coastal sea change communities, with particularly high proportions of unoccupied dwellings in Victorian and southern New South Wales coastal towns.		

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			For example, 17,000 almost half the housing stock in the Bass Coast and Surf Coast local government areas of Victoria was unoccupied in 2001 (44 per cent and 42 per cent respectively), while in Eurobodalla (NSW) 30 per cent of dwellings were unoccupied (see, ABS, 2003a, Squires 2006).	
Sustainability	10	Submissions related to incorporating best practice environmentally sound design principles within affordable housing developments.	Noted. Any development will comply with BASIX requirements. Many green solutions would need to be investigated thoroughly to ensure cost benefit in design, construction and day to day living.	
Support – planning controls	9	Submissions were supportive of amendments to planning controls and further incentives for development.	Noted	

General Strategies to define the definition of affordable housing, key performance Strategy was amended to provide more detail; definitions targets and KPIs as appearing in the background were New strategy number 1,2 and 3 indicators and targets for implementation referenced in strategic actions For the purpose of this Strategy, Council adopts: • The definitions and benchmarks for 'affordable housing'.
• The definitions and benchmarks for 'affordable housing'.
Housing is generally considered to be 'affordable' when very low, low and moderate income households are able to meet their housing costs and still have sufficient income to pay for other basic needs such as good, clothing, transport, medical cute and education. This is generally accepted to be where such households pay no more than 30% of their gross household income on housing costs, although other factors such us cost of transport and access to services are also important. For the purpose of this Strategy, Council adopts: The definitions and benchmarks for 'affordable housing' as set out in Section 2.1 above; The KPIs set out in Section 2.7 above; The targets set out in Section 2.8 above in relation to the need for additional affordable housing by 2036. Income Range (2) <\$897 per week \$898-\$1,435 per week \$1,436-\$2,152 per week Affordable Rental Benchmarks (3) <\$269 per week \$269-\$431 per week \$432-\$646 per week Affordable Purchase Benchmarks (4) <\$280,000 \$280,001 - \$455,000 \$455,001 - \$683,000 Source: JSA 2018, based on data from ABS (2016) Census indexed to December Quarter 2017 dollars All values reported are in December Quarter 2017 dollars Calculated as 30% of total household income
Calculated using ANZ Loan Reprogrammer Calculator, using 23 March 2018 interest rate (4.0%) and assuming a 20% deposit for a 30 year ANZ Standard Variable Home Loan and 30% of total household income as repayments. Strategy 2

For the purpose of this Strategy, Council adopts the following KPIs:

Number of affordable rental dwellings for very Jow and Jow income households created as a result of portnerships between Council and community housing providers and/or the private sector. Data can be collected by Council:

Net change (bos/gain) in Social (Public and Community) Housing. Data can be obtained from Family and Community Services – Housing NSW and local community housing providers.

Number of affordable gental dwellings for very Jow and low income households created through other agencies on mechanisms, including Family and Community Services – Housing NSW and Community Housing Providers. Data can be collected by Council.

Nimber of affordable housing dwellings for very Jow and low income renters and low income purchasers provided through the market. Data can be obtained from Family and Community Services – Housing SSW Rent and Sales Reports and Council is approvaled data.

Increase in supply of lower cost housing types/products created through the market. Data can Services – Housing SSW Rent and Sales Reports and Council's approvais data;

Incraise, in supply of lower cost housing type-fronducts created through the market. Data can be obtained from Faimily and Community Services – Housing NSW Rent and Sales Reports and Council's approvals data;

Reduction in local homelessness, including appropriate accommodation of rough sleepers, people living temporarily with others, or living in inappropriate, unsale or sewerely overcrowded accommodation. Data can be provided by local agencies; and each 5 years through the ABS Census, or other periodic publications; Reduction in the proportion of very low and low income households in housing stress. Data can be obtained from the ABS Census every five years.

Retention of diverse income, age and employment groups in the LGA. Data can be obtained from the ABS Census every five years; Increase in supply of alternative housing options including temporary, crisis and transitional housing. Data can be obtained from relevant NGOs and Council's approvals data. Strategy 3 For the purpose of this Strategy, Council adopts the targets in the following table.

Affordable housing development and management partnerships to facilitate a multi tenure development with a new generation boarding house Stratogy 3 a. Council will facilitate a multi-tenure development on Council-owned land within a town centre in partnership with a registered community housing provider and/or other not for poofs service provides in the short-term. b. This development will be a multi-tenure development and will be targeted to very low and low income renting bouseholds and to low income purchating households, and will seek to include: • A portion as a new generation boarding house providing rental accommodation to very low income renting single-perion or couple households, and including some people who are formerly homeless in Temporary or Transitional Accommodation arrangements; • Principally one and two apartments providing rental accommodation to very low income and low income renters who are singles, couple and smaller family	Strategy was amended to clarify intent; developments are to be well located though not exclusively situated in a town centre	Senategy 5 a. Council will facilitate a well-located multi-terrace development on Council-owned land in partnership with a registered community housing provider audior other not for profit service provider (NGO) in the short-term. This development will be a multi-tensure development and will be targeted to very low and low income resting households and to low income purclusing households, and will seek to include: A portion as a new generation bounding house providing round accommodation to very low income resting single person or cougle households, and including some people who are formedly horneless in Temporary or Transitional Accommodation amangements; Principally one and two apartments providing round accommodation to very low income and low income resters who are singles, couple and smaller family households and purchase for low income measured.
households and purchase for low income households, possibly including some shared equity; Adequate provision for Adaptable Dwellings on the ground floor per AS 4299; Space for on-site or outreach services and a manager's dwelling as part of the new generation boarding house.		 Adequate provision for Adaptable Dwellings on the ground floor per AS 4299; Space for on-site or outrach services and a manager's dwelling as part of the new generation bounding house.
Affordable housing development and management partnerships to facilitate a caravan park in partnership with a community housing provider Strategy 5 a. Ceuncil will dedicate an appropriate tite in the short-term to the development of an affordable caserus park site in partnership with a registered community housing provider and/or not for profit service provider with a combination of rested manifactured homes/hip houses on sites for rest, and sites for rest where people can place their own bounds. b. The development will seek to include a component of well-managed and supported Temporary Accommodation for people in housing crisis who are in need of short-term support to access long-term private restal or social housing, or as they wait for transitional accommodation. c. Ceuncil will identify an additional site for an affordable community managed caravan park/MREV. Truy Home-style development in the medium term pending the outcomes of the first such development. (See also relevant strategies in Section 3.5: Prevention and Intervention below).	Strategy was amended to provide more detail and some language was deleted to be more simplified; temporary and crisis accommodation will be provided through this type of development and the management conditions are implied by engaging a Community Housing Provider Strategy to investigate an additional caravan site has been deleted as the feasibility of such as development is outside the scope of the 10 year plan	New strategy number 7 a. Council will investigate an appropriate site in the short-term for the development of an affordable carrows pask in partnerships with a seglistered community locating provider analysis and to great entry the provider with a best practice management model to be account and that the provider distribution of the provider analysis of the same continual through routed managinated housely better on sites for rest, and sites for not where peoples, one place flience on home. b. This site will be identified by Council, and likewise developed in partnership with a prejectored community houseling provider and/or appropriate NGO under an EOI or preferred partnering arrangement.
Planning mechanisms and strategies to increase the supply of affordable housing through rezoning land that is close to services Strategy 6 a. Council will investigate opportunities for rezoning developable land (generally older houses on larger lots) within 400 metres of the town centres of Gosford, Woy Woy, Wyong, Lake Raven, Bateau Bay, Toukley and Ourimbah, and 800 metres of Gosford, Wey Wey, Wyong and Tuggersh railway stations and transport nodes, to RI or R3, with minimum height of at least 11.5 metres, to as to facilitate the construction of Muthidwelling Housing and Residential Flat Buildings. b. Council will avestigate further opportunities for rezoning to RI or R3 under the comprehensive LEP within 400 metres of the town centres of Gosford, Woy Woy, Wyong, Ratea R8vr. Couldey and Ourimbah, and 800 metres of Gosford, Woy Woy, Wyong and Tuggersh railway stations and transport nodes, noting the preliminary assessment of areas to which this zoning could be extended set out in Section 3.3.4 of JSA (2018) Stranger Rawang Ducusson Reper.	Strategy was amended to clarify intent; reference to town centres was cited as examples of locations rather than points of intervention. Reference to lots types and minimum height was deleted as this will be assessed on a case by case basis in development assessment process and are not a condition of consent, rather an incentive for economic viability. Strategy b was deleted to simply language; repetition of the aims of the former strategy.	New strategy number 8 a. Council will investigate opportunities for rezoning developable land within 400 metres of town centres and 800 metres of milway stations and transport nodes, to Rt or R3 so as to facilitate the countraction of Multi-develling Housing and Hendertalla Flat Hendings. Examples of currently appropriet town centres could include Goodon, Way Way, Wayen, Lake Haven, Batson Bay, Toukkey and Outsinhah and appropriate transport nodes could also include Taggersh, it is norder that any such resonabilg is subject to destribed assessment process on a case by case basis including community operaultation, appropriate height and character of the area.
Planning mechanisms and strategies to increase the supply of affordable housing by removing impediments to multi dwelling housing types Strategy 9 a. Council will consider permitting Multi dwelling housing in R2 zoning, where lots have a minimum street frontage of 18 meters to provide sufficient opportunities for lower cost and affordable market accommodation in diverse areas. b. Council will seek to include provisions related to minimum lot size or street frontage in its forthcoming comprehensive LEP, and/or in its forthcoming DCP.	Strategy was amended to provide operational detail; path to implementation will be through the comprehensive LEP/DCP via the broader Central Coast Housing Strategy	New strategy number 11 Strategy II As part of the broader Created Coast Housing Strategy and forthcoming comprehensive LEP, and/or in as forthcoming DCP, Council will consider permitting Multi dwelling hoosing in R2 resining, where loss have a minimum street bordage of 18 acress to provide sufficient opportunities for lower cost and affoodable market accommodation in diverse areas.

Planning mechanisms and strategies to increase the supply of affordable housing by reducing car parking requirements on targeted developments Strategy 10 a. Council will consider amending its Draft DCP to require 0.6 parking spaces for studio and one bedievous apartments and 1 parking space for two bedievous apartments in Residential Plat Buildings in line with actual rates of car ownership and in consideration of affectability and equity. b. This reduction will apply to Residential Plat Buildings in precincts within 400 metres of the business roses (DR, DS and Pk) of Geotock, Wory Wory, Wyong, Lake Baren, Batesu Bay, The Estrance, Tousiery and Contribable, and 800 metres of Goodfowl, Woy Woy, Wyeng, Tuggensh and Contribable nailway stations. c. Council will consider a Burther reduction in parking within 400 metres of Goodfowl and Wyong train station, for example, 0.5 parking spaces for one and two bedroom apartments. d. Council will also extend the parking standards and locational criteria set out in Strategies 100(), b) and c) to Multis-dwelling Bousing.	Strategy was presented to council and briefing for consideration who at the tie recommended no change	New strategy number 12 a. Through the broader Central Coust Honoing Strategy. Council will consider amending its Corprehensive DCP to require 8.6 parking spaces for studio and one bedivern apartiments and I parking space for two bedivern apartments in Residential Plat Buildings in line with actual rates of car ownership and in consideration of alfordubility and equaty, and to make this form of development more competitive. b. This reduction will apply to Residential Plat Buildings in appropriate precincts within 4000 metres of the business reces (18.2 B) and 1841 of Confeed, Woy Way, Wyong, Lake Haven, Batous Boy, The Entrance, Tookkey and Outrinbuh, and 800 metres of Gosford, Wey Way, Wyong, Taggerah and Outrinbuh railway stations that meet a specific locational criterion. c. Decisions regarding the centres or localities in which these pushing standards will apply will take into account posteriorly to relevant temporal infrastructure. d. Consocil will abso extend the pushing standards within 400 metres of Gosford and Wyong train station, for example, 0.5 parking spaces for one and two bedvoors apartments. c. Consocil will also extend the pushing standards and locational criteria set on in Strategies 10ts, b) and c) to Multi-dwelling Honoing.
Planning mechanisms and strategies to increase the supply of affordable housing by reducing impediments for new generation boarding houses and enforcing guidelines for their amenity Strategy 11 a. Cookel will assend the DCP to 0.2 parking spaces per boarding soom for New Generation Boarding Bouses under SEPF Affectable Result Housey 2009 developed in partnership with and/or managed by Commanding Housing Providers within 490 meters of Gentred, Wey Wory, Wyong, Lake Haven, Batesu Bay, The Estimace, Toukley and Ourinshal Town Cortices to essure that this affectable form of development remains viable in well-located areas. b. Council will actively promote development of New Generation Boarding Blosses and supported Boarding Blosses in the nominated Town Centres, and develop guidelines consistent with greenment policy to support their development taking into account local needs and the housing market context, and best practice in design and management.	Strategy was amended to reflect the current planning instruments; 0.2 spaces for well-located boarding houses are permissible under the SEPP Strategy was updated to clarify intent; new generation boarding houses will be supported via the development of an appropriate policy and guidelines	New strategy number 13 Sinargy 13 a. Conneil will develop an appropriate Social Impact Assessment Policy and Guidelines which will include a chapter for the development of Supported and New Generation Boarding Bosses. This will inform their development using not account local needs and the housing market context, and best practice in design and management. b. Guidelines would include the following provisions:
Planning mechanisms and strategies to increase the supply of affordable housing by reducing lot sizes and increasing affordability Strategy 12 Council will seek to maintain provisions that perviously applied under Wyong LEP 2003 that small lot subdivision of 200 m² is permissible for integrated applications comprising at least five dwellings within its ferthcoming consolidated LEP in BJ roaes. Consideration of the further application of this provision will be considered as part of the Comprehensive LEP.	Strategy was deleted to reflect current planning instruments; small lot subdivisions in R1 are likely to become the standard instrument in the comprehensive LEP	Removed from document
Planning mechanisms and strategies to increase the supply of affordable housing by mandating smaller floor space ratios on certain developments Strategy 14 a. Council will amend the DCP to require a proportion of one bedroom, one bathroom dwellings with a floor area of 50 to 55 m² in Residential Firs Buildings in area within 400 metres of business zones in the Town Centres of Gosford, Woy Woy, Wong, Lake Havre, Batess Bay, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, Wong, Tuggersh and Ourinbab, and within 800 metres of or 10% of owellings in development of 10 or more dwellings). b. Council will amend the DCP to require a proportion of two bedroom, one bathroom dwellings with a maximum floor area of 70 or 75 m² in Motin dwellings Housing developments and Residential Flow Buildings in news within 400 metres of town centres of Gosford, Woy Woy, Wyong, Lake Haven, Batens Bay, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, Wyong, Lake Haven, Batens Bay, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, Wyong, Lake Haven, Batens Bay, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, Woy, Dept. Bathroom Woy, The Entrance, Toukley and Ourinbab, and within 800 metres of Gosford, Woy Woy, Woy, Bathroom Woy, Woy, Bathroom Woy, Woy, Woy,	Strategy was amended to clarify intent; reference to town centres was removed as the condition of development is better understood as well-located to services Strategy was amended to provide operational detail; path to implementation will be through the comprehensive LEP/DCP via the broader Central Coast Housing Strategy	New strategy number 15 Strategy 15 a. As part of the broader Central Coast Housing Strategy, Council will consider amendments to the forthcoming Comprehensive DCP to require a proportion of one bedroom, one bathroom dwellings with a floor area of \$50 to \$m\$ it is assistential Flat Beddings in areas within 400 netters of business zones in the Town Centres and within 800 netters of Railway stations (1 dwelling in 10° 10° of dwellings in development of 10 or more dwellings). b. As part of the broader Central Coast Housing Strategy, Council will consider amendments to the foothcoming Comprehensive DCP to require a proportion of two bedrooms, one bathroom dwellings with a maximum floor area or 10° or 15° and in Multi dwelling Housing developments and Residential Flat Buildings in areas within 400 netters of town centres and 800 netners of Railway stations (1 in 10 or 10 % of dwellings in development of 10 or more dwellings).
Planning mechanisms and strategies to increase the supply of affordable housing by creating lots suitable for multi dwelling housing in greenfield developments Strategy 15 Counti will amed the DCP to include a range of lot sizes at the sub-division stage to allow for different housing typologies in Greenfield areas, and include the following requirements: • A proportion of lots to be allocated to Multi dwelling Housing (10% of lots), with mandatory provisions for smaller 2 bedroom stock above (i.e. 2 bedroom, 1 bethroom dwellings with a manimum floor area of 70 to 75 m²), • A proportion of lots be allocated as smaller lots (10% of lots or 5% of the masterplan area as 200 m² lots). • A proportion of separate houses of a specified size (3 bedroom dwellings with 1 bathroom and a maximum floor area of 120 m²). • Other performance criteria related to affordability of a reasonable proportion of dwellings (any 15% of all dwellings).	Strategy was amended to provide operational detail; path to implementation will be through the comprehensive LEP/DCP via the broader Central Coast Housing Strategy	New strategy number 16 Strategy 16 As part of the broader Central Coast Housing Strategy, Coased will consider amendments to the forthcoming Comprehensive DCP to include a range of lot sizes at the sub-division stage to allow for different housing typologies in Greenfield areas, and include the following requirements: • A proportion of lots to be allocated to Multi dwelling Housing (10% of lots), with translatory provisions for smaller 2 bedreons stock above (i.e. 2 bedreoen, 1 buthneons dwellings with a maximum floor area of 20 to 25 m²/s. • A proportion of lots be allocated as smaller lots (10% of lots or 5% of the masterplan area as 200 m²/stot.) • A proportion of separate houses of a specified size (3 bedreom dwellings with 1 buthneon and a maximum floor area of 120 m²/s. • Other performance criteria related to affoodability of a reasonable proportion of dwellings (say 15% of all dwellings).

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Planning mechanisms and strategies to increase the supply of affordable housing by mandating a contributions scheme in areas that have height and density opportunities for developers Strategy 16 a. Council will use the evidence associated with the preparation of its strategy to lobby the State Government for an affordable housing levy in the Gootford Town Centre within the forthcoming Gorford Town Centre SEPP in advance of or concurrency with provision for additional height and/or density. b. Council will calculate an appropriate contribution as 50% of the sum of: • Sale price of the additional floor area, less the manginal "construction cost of the additional floor area less the developers "hurdle" profit rate." • This contribution can be calculated as: • A percentage of additional GFA by dividing the contribution by the sale price of the additional floor area, or • A percentage of total GFA by conducting sample preliminary design on a number of representative tots to determine additional floor area from the revised controls, calculating the contribution from the additional floor area as or out above, and dividing the contribution from the additional floor area as out above, and dividing the contribution by the sale price of the total GFA, with the contribution rate averaged across the sample calculations. So the sample calculations of the sample calculations of the higher value locations over the next 5-10 years.	Strategy was deleted to reflect current planning instruments; the Gosford Town Centre SEPP was passed without such provisions Strategy was amended to provide more operational detail; in order to introduce a SEPP 70 inclusion across the region districts must be identified and constitutions scheme needs to be delivered via the Central Coast Housing Strategy	New strategy number 17 Strategy 17 Council regularly review the economic viability of introducing mandatory coumbations under SEPP 70 in the case of rezonings in other higher value locations over the next \$1.0 years. Investigate opportunities for value capture in the form of mandatory affordable rental housing contributions in perpetuity, in higher value districts such as The Entrance, Gosford Central, and Perinsula Districts. As part of the broader Central Coast Housing Strategy, consider the preparation of Affordable Housing Contribution Scheme and Plaining Proposal to effect the provisions of the SEPP within local planning instruments
Planning mechanisms and strategies to increase the supply of affordable housing by recognising and preserving existing stocks of low cost housing Strategy 17 a. Council will ensure that the impacts of the loss of low cost housing continue to be considered in accordance with SEPP Affordable Remail Housing 2009 in relation to all relevant developments including caravan parks, boarding houses and lower cost flat buildings through redevelopment, conversion or demolition. b. Council include a specific LEP Clause be applied (similar to Gosford 2014) which extends beyond caravan parks & MHEs to boarding houses and lower cost RFBs. This would include identification of specific sites for the northern part of the LGA (currently already applies in the south).	Strategy was amended to provide operational detail; path to implementation will be through the comprehensive LEP/DCP via the broader Central Coast Housing Strategy	New strategy number 18 Strategy 18 a. As part of the broader Central Coast Housing Strategy, Council will ensure that the impacts of the loss of low cost housing continue to be considered in accordance with SEPP Affordable Rental Housing 2009 in relation to all relevant developments including caravan parks, boarding houses and lower cost flat buildings through redevelopment, conversion or demolition. b. As part of the broader Central Coast Housing Strategy, Council include a specific Clause to be applied (similar to Gosford 2014) as part of the Comprehensive LEP which extends beyond caravan parks & MilEs to boarding houses and lower cost RFBs. This would include identification of specific sites for the northern part of the LGA (currently already applies in the south).
Prevention and intervention to reduce homelessness by appointing a dedicated housing officer	Strategy was amended to simplify language; parameters of the housing officer role were delete to be more inclusive of a broader range of tasks	New strategy number 19 Strategy 19 a. Council consider appointing a Housing and Homelessness Officer to further develop and implement strategies and to support and monitor progress. b. Council convene mal/or support an appropriate homelessness taskforce to further develop, implement and monitor progress on relevant actions in this Strategy.
Prevention and intervention to reduce homelessness through an increase in resourcing to meet growing homeless needs Strategy 19 Council will advocate to State Government for a fair and equitable increase in resources to meet growing homelessness in the Central Coast, including a. Increasing the capacity/resources of community housing providers and not for profit homelessness services to headlease properties on the private market, noting the effectiveness and relatively high efficiency of this mechanism; b. Access to an increased amount brokerage funding to support tenancy establishment and assist with rent arrears, noting frequent comments that this is currently insufficient to support the number of tenancies for those at risk of homelessness required; c. Expansion of positive schemes such as Rent Choice with deeper subsidies to a wider target group seeking to access private rental, in particular those with longer-term and repeat episodes of homelessness, noting the increased risk of this group, the highly unaffordable cost of rental, and the cost of chronic homelessness to the community.	Strategy was amended to simplify language; deeper and wider subsidies are now citied as broader scope Strategy was amended to clarify intent; people with complex needs are the target group for brokerage and the lease hold program is an effective way to increase head leasing capacity	New strategy number 20 Strategy 20 Council will advocate to State and Federal Government for a fair and equitable increase in resources to meet growing homelessness in the Central Cosst, including a. Increasing the capacity/resources of community housing proxiders and not for profit homelessness services to headlease properties on the private market, noting the effectiveness and relatively high efficiency of this mechanism through initiatives such as the Lease Hold Program; b. Access to an increased amount brokerage funding with a broader scope of criteria to support tenancy establishment and assist with rent arrears, noting frequent comments that this is currently insufficient to support the mumber of tenancies for those at risk of homelessness required; c. Expansion of positive schemes such as Rent Choice with increased subsidies to a broader target group including but not limited to people with complex needs seeking to access private rental, seeking to access private rental, in particular those with longer-term and repeat episodes of homelessness, noting the increased risk of this group, the highly unaffordable cost of rental, and the cost of chronic homelessness to the community.

Prevention and intervention to reduce homelessness through housing first approaches and ways to leverage existing stocks Strategy 21 Council will actively support the following actions to increase access to the social housing for those who are particularly at risk of long-term and chronic homelessness: a. Incorporate transitional accommodation options for formerly homeless people within multi-tenure pilot projects developed on Council land so as to increase social inclusion and the option for people to transition into other affordable housing dwellings within the complex as their capacity increases; b. Advocate to Family and Community Services – Housing NSW to increase the capacity of community housing providers to develop additional stock by implementing title transfer or long-term (20+ year) leases on stock transfers of public housing, which would allow strategic redevelopment of areas like Killarney Vale-Bateau Bay-Tumbi Umbi estates by providers through ability to leverage the assets; c. Advocate to Family and Community Services – Housing NSW to conduct a comprehensive 'clean up' of the centralized waiting list to ensure that it operates efficiently to accommodate those most in need of housing; d. Support the development of protocols that guarantee housing is 'kept open', for example, for those facing periodic mental health hospitalisations are developed by local social housing providers.	Strategy was deleted as it was incorrectly reference in this section; housing first model does not support transitional accommodation Additional strategy was added in reference to feedback from the public exhibition period; suggestion on how better to utilise holiday lets and untenanted properties	New strategy number 21 Strategy 21 Council will actively support the following actions to increase sustainable access to the private rental market for homeless and at risk people: a. A structured pilot with local real estate agents and their peak bodies that seeks to proactively build relationships with local homelessness services, raise the profile of homelessness, and take positive action on bousing formerly homeless people part of their accreditation or registration process; b. Developing a local pilot for home share opportunities in under-occupied private owner occupied housing, for example, an older person sharing their home with a younger person at risk of homelessness, or older asset poor person, including screening, matching, setting 'house rules', and mediation in resolving issues that may arise early in the tenancy; c. Piloting a Central Coast shared accommodation model between suitable formerly homeless people, again including screening, matching, setting 'house rules', and mediation in resolving issues that may arise early in the tenancy, drawing on the experiences of existing youth share models. d. Investigate model to incentivise property owners to make use of existing stock e.g. unoccupied dwelling and lone person households e. Partner with Central Coast Council's Credit Management Team to expand existing hardship policies to cater for a broader section of vulnerable groups to assist people at-risk of homelessness
Prevention and intervention to reduce homelessness through support to those who are rough sleepers and chronically homeless Strategy 20 Council will actively support the following actions to increase sustainable access to the private rental market for homeless and at risk people: a. A structured pilot with local real estate agents and their peak bodies that seeks to proactively build relationships with local homelessness services, raise the profile of homelessness, and take positive action on housing formerly homeless people part of their accreditation or registration process; b. Piloting a transitional housing model to support effective transition to the private rental market for homeless people, for example, working with community housing providers to dedicate an increased number of properties to the transitional housing pilot for a 12 month period with guaranteed support services provided by relevant Specialist flousing Services or Not for Profits, with a clear plan to transition tenants private rental housing after 12 months including a positive rental history and references; c. Developing a local pilot for home share opportunities in under-occupied private owner occupied housing, for example, an older person sharing their home with a younger person at risk of homelessness, or older asset poor person, including screening, matching, setting 'house rules', and mediation in resolving issues that may arise early in the tenancy,' dawing on the experiences of existing youth share models.	Strategy was amended to clarify intent; title transfer redevelopment is not to increase density of low incomes homes, but rather to provide opportunities for more multi tenure modelling Strategy was amended to provide more operational detail; the federal government can also influence title transfer outcomes	New strategy number 22 Strategy 22 Council will actively support the following actions to increase access to the social housing for those who are particularly at risk of long-term and chronic homelessness: a. Incorporate transitional accommodation options for formerly homeless people within multi-tenure pilot projects developed on Council land so as to increase social inclusion and the option for people to transition into other affordable housing dwellings within the complex as their capacity increases; b. Lobby the State and Federal Government to implement title transfer or long-term (20+ year) leases on stock transfers of public housing to community housing providers in areas like the Killarney Vale Bateau Bay and Tumbi Umbi Estates and allow providers the ability to leverage the asset for multi enure developments which is a mix of public, private and affordable homes c. Lobby the State and Federal Government to conduct a comprehensive 'clean up' of the centralized waiting list to ensure that it operates efficiently to accommodate those most in need of housing; d. Support the development of protocols that guarantee housing is 'kept open', for example, for those facing periodic mental health hospitalisations are developed by local social housing providers.
Prevention and intervention to reduce homelessness through support to the creation of more transitional housing to improve pathways to independence Strategy 22 Council will support the development of a Central Coast Pilot Transitional Housing Model to support effective transition to the private rental market for homeless people, for example, a dedicated number of properties by community housing provider for this purpose, with guaranteed support services and a maximum tenure of 12 months (see Strategy 21b above);	Strategy was amended to clarify intent; transitional housing was identified as a means to improve current service system Strategy was updated to delete now incorrect reference to previous strategy	New strategy number 23 Strategy 23 Transitional housing with case management support is likely to be effective for those with higher needs including the houseless to access the private market, and sustain a tenancy. The following strategies have been identified by key informants as areas that require more investment to strengthen pathways and overall effectiveness. a. Council will support the development of a Central Coast Pilot Transitional Housing Model to support effective transition to the private rental market for homeless people, for example, a dedicated number of properties by community housing provider for this purpose, with guaranteed supports services and a maximum tenure of 12 months: b. Piloting a transitional housing model to support effective transition to the private rental market for homeless people, for example, working with community housing providers to Services or Not for Prolits, with a clear plan to transition tennits private rental housing after 1 months including a positive rental history and references:
Prevention and intervention to reduce homelessness through increased funding for case management services Strategy 23 Council will strongly advocate to Family and Community Services – Housing NSW for: • A significant increase in funding for case management services that are required to support Rent Choice programs, noting comments by many key informants that this is a major barriers to engaging more young people and other high need groups in the program; • Extension of higher rental subsidy programs like Rent Choice to a wider target groups, and particularly those at risk of long-term and repeat homelessness, and with chronic mental health issues as an acknowledgement of the cost of homelessness to the community, and the inability of these groups to sustain private rental without such deeper subsidies.	Strategy was amended to provide operational detail; federal government can also influence case management and subsidy funding and brokerage funding is also important to support access to the private rental market	New strategy number 24 Strategy 24 Council will strongly advocate to the State and Federal Government for: • A significant increase in funding for case management services that are required to support Rent Choice programs, noting comments by many key informants that this is a major barriers to engaging more young people and other high need groups in the programs. • Extension of higher rental subsidy programs like Rent Choice to a wider target groups, and particularly those at risk of long-term and repeat homele-senses, and with chronic mental health issues as an acknowledgement of the cost of homele-senses to the community, and the inability of these groups to asstain private rental without such deeper subsidies. • Access to an increased amount of brokerage funding with broader scope of criteria to support tenancy establishment and household tiens, noting frequent comments that this is currently insufficient to support the number of tenancies for those at risk of homelessness required;

Prevention and intervention to reduce homelessness through partnerships with service providers and community housing providers	Strategy was amended to simply language; a temporary accommodation facility differs from the multi tenure partnerships addressed earlier I the plan	New strategy number 25
Strategy 24 Council will support and/or advocate for the development or expansion of a range of service, subsidy and accommodation options to facilitate early intervention and prevention of homelessess: a. Better resourcing and promotion of 'homeless hub' or one-stop-shop services to provide drop-in information and referral including support in seeking rental accommodation to address imminent homelessess, internal excess, telephone durie lines, and toilet, shower and laundry facilities, as well as access to brokerage and case management services as an integrated approach to service delivery, b. Provision of additional funding and resources for brokerage and rent start packages for the Central Coast; c. Obtaining additional funding and resources that enable better links between case management/intensive support services and Temporary Housing for the first 2-4 weeks to avoid more chronic homelessess among this group; d. Develop a register of church, Council, government and Nor for Profit facilities that could be used for Temporary Accommodation, and develop protocols regarding the use of these facilities in close consultation with the owners of these facilities and homeless support services; e. Identify facilities that are currently vacant and/or in the process of longe-term redevelopment that could be treptuposed as a 'Pop-Ly' Temporary or Transitional Accommodation Plios, accompanied by appropriate support and protocols (see Pop-Lp Transitional/Temporary Accommodation model in the JSA (2018) Case Study Bookler), f. Alternately, or as well as the above, seek to develop a purpose built Temporary Accommodation from State Government (see for example the Abbeyfield supported boarding house model in the JSA (2018) Case Study Bookler), g. Incorporate a component of Temporary Accommodation within a community-managed MHE/Tury Homes partnership development, and the New Generation Boarding House component of a partnership multi-tenure partnership developed under the Partnership plank of Council's against and promo	Strategy was amended to provide more operational detail; target group for a temporary accommodation facility is women experiencing domestic violence	Strategy 25 Council will support and/or advocate for the development or expansion of a range of service, subsidy and accommodation options to facilitate early intervention and prevention of homelessness: a. Better resourcing and promotion of 'homeless hub' or one-stop-shop services to provide drop-in information and referral including support in seeking rental accommodation to address imminent homelessness, internet access, sleephone advice lines, and tollet, shower and lumdry facilities, as well as access to brokerage and case management services as an integrated approach to service delivery; b. Provision of additional funding and resources for brokerage and rent start packages for the Central Coast; c. Obtaining additional funding and resources that enable better links between case managementifications support services and Temporary Boossing for the first 2-4 weeks to avoid more chronic homelessness among this group; d. Develop a register of church, Council, government and Nor for Profit facilities that could be used for Temporary Accommodation, and develop protocos regarding the use of these facilities in close consultation with the owners of these facilities and homeless support services; e. Identify facilities that are cinrently sacant and/or in the process of longer-term redevelopment that could be repurposed as "Pop-L'p Temporary or Transitional/Accommodation Piols, accougnment by appropriate support and protocols (see Pop-L)p Transitional/Temporary Accommodation model in the JSA (2018) Case Study Booklery; g. Incorporate a component of Temporary Accommodation within a community-managed MHE/Tany Homes portnership development, and he New Generation Boording Home component of a partnership multi-tenue partnership developed under the Patternship plank of Council's Affordable and Alternative Housing Strategy, ensuring good on-site nanagement and appropriate protocols are in place to each strategies. At and 5 above; b. Work with social housing Piols, outlined in Strategy 23a) above; i. Work with socia
Administration and maintenance to ensure effectiveness and accountability Strategy 27 Council will ensure that partnering and management arrangements with a Community Housing Provider include adequate budgetary provision and planning for maintenance and facilities management including: a. Responsive maintenance within the required timeframe; b. Recurrent maintenance, such as minor works, gardening, etc to ensure high quality amenity; and c. Planned maintenance, such as external painting, roof and fence replacement, including a planned maintenance schedule and regular asset condition audits.	Strategy was amended to simplify language; typing error	Strategy 28 Council will ensure that partnering and management arrangements with any Community Housing Provider include adequate budgetary provision and planning for maintenance and facilities management including: a. Responsive maintenance within the required timeframe; b. Recurrent maintenance, such as minor works, gardening, etc to ensure high quality amenity; and c. Planned maintenance, such as external painting, roof and fence replacement, including a planned maintenance schedule and regular asset condition audits.
Administration and maintenance to ensure effectiveness and accountability Strategy 28 a. Council will publish the background reports and discussion papers that provide the evidence-base for this Strategy so that they can be used by local services to advocate for increased resources; b. Council will regularly update and publish the data and information in the Strategy so as to provide an up-to-date evidence-base, and to understand the extent to which trends are worsening or improving. c. Council will report against the KPIs in Section 2.7 of the Strategy annually so that its outcomes can be regularly monitored and evaluated, and so that it adjust strategic actions accordingly.	Strategy citation was as it was an incorrect reference; KPIs addressed earlier in document and reference to evaluation timelines added	New strategy number 30 a. Council will publish the background reports and discussion papers that provide the evidence-base for this Strategy so that they can be used by local services to advocate for increased resources: b. Council will regularly update and publish the data and information in the Strategy so as to provide an up-to-date evidence-base, and to understand the extent to which trends are worsening or improving: c. Council will undertake a full review of the Strategy against set KPIs (in section 2) in 2023