

# Cumberland Affordable Housing Study: Preliminary Background Report



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This report has been prepared for

Cumberland Council

by

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Preliminary

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# 1 Introduction

## 1.1 Background to the Affordable Housing Study

Cumberland Council has engaged Judith Stubbs and Associates (JSA) to prepare an *Affordable Housing Study* for the Cumberland LGA. This will inform the preparation of a detailed *Affordable Housing Policy*, and examine and detail the most effective strategies and mechanisms that Council can employ to protect and increase affordable housing for key target groups in the LGA. The *Affordable Housing Study* will also provide the evidence base for the preparation of a detailed *Affordable Housing Contributions Scheme* as required by *SEPP 70 (Affordable Housing)*.

The study area for the *Affordable Housing Study* includes all land within the Cumberland LGA that is currently used as, or has the potential to be developed for, residential purposes.

It is positive that Cumberland Council recognises the need for affordable housing locally, and has already demonstrated its commitment to affordable housing for the Cumberland community by endorsing the *Cumberland Interim Affordable Housing Policy (2017)*. However, further work is needed for the development of a more detailed *Affordable Housing Policy*, and to support other strategic planning initiatives currently being undertaken.

Importantly, opportunities for the levying of affordable housing contributions have recently been opened up through the gazettal of amendments to *SEPP 70 (Affordable Housing)* on 28 February 2019, with the SEPP now applying to the whole of the State including Cumberland Council area. This makes the preparation of a rigorous *Affordable Housing Study* timely, and the development of a detailed evidence-base for demonstrating affordable housing ‘need’ and ‘viable contributions rate’ critical as part of the suite of strategies and mechanisms open to Council.

## 1.1 Reporting Structure

The project will be undertaken in a number of stages:

- This *Preliminary Background Report* provides a preliminary analysis of the need for affordable housing within the local housing market context. It provides relevant definitions and benchmarks, the rationale for engagement with this policy area, and an overview of the main mechanisms likely to be effective in the local housing market context. It also provides a discussion of the local, state and national policy context that frames the development of the *Affordable Housing Study*, and related plans.
- The next stage of the project will involve the preparation of a more detailed *Background Report*, which will provide more detailed background data and information, and an assessment of the **most effective strategies and mechanisms** that can be employed by Council in the local context.
- A *Case Study Report* on best practice in affordable housing design, development and management will also be provided by JSA to give practical examples of initiatives from other areas.



- A ***Draft Affordable Housing Policy*** will then be prepared, based on feedback on priority mechanisms and strategies set out in the *Background Report*.
- This will be followed by the preparation of a ***Draft Affordable Housing Contributions Scheme***, which sets out Council's case with regard to need and defensible contribution rates and administrative considerations.

## 1.2 Aim of the Affordable Housing Study

The broad aim of the *Cumberland Affordable Housing Study* is:

***To identify the need for affordable housing in Cumberland LGA, including affordable rental, social and market housing, and provide a robust evidence base to inform local policy options for meeting affordable housing needs for different groups in the community.***

It is noted that affordable housing is a broad area, so that an important aspect of this study is to identify focussed, practical and implementable policies, strategies and mechanisms, with particular emphasis on those most likely to be effective and feasible in the local context, and which will most readily address requirements of the *District Plan* and the preparation of Council's *Local Strategic Planning Statement*, and the consolidated Local Environmental Plan and local policy framework.

## 1.3 Methodology for the Affordable Housing Study

The preparation of the *Affordable Housing Study* and related work for Cumberland Council will involve the following broad research actions:

- Detailed research on local housing need for key target groups;
- A thorough understanding of the local housing market at different geographic scales including LGA, suburb and precinct level, noting that there are considerable differences in land values and the housing market context across Cumberland LGA;
- Economic modelling of varied development and redevelopment scenarios at different scales across the LGA including understanding the key determinants of housing cost and affordability, and the likely amount of land value uplift (using residual land value analysis) under different development and redevelopment scenarios within different precincts;
- An audit of local planning instruments and provisions to identify any unintended impediments to the creation of affordable, diverse and/or lower cost housing, and to open up opportunities for its development through the market;
- An audit and first cut assessment of the potential for Council and/or publicly owned sites to be used in affordable housing demonstration projects; and
- Analysis of key findings from consultation with key stakeholders including local housing and homelessness services, developers and peak industry bodies, and Council staff and elected representatives.



Collaboration with and input from Council staff and elected representatives at key points of the project are also important in developing a locally-focused approach to meeting affordable housing needs that are relevant to the local housing market and service context.

Preliminary

## 2 Summary of Preliminary Findings

### 2.1 What is Affordable Housing?

‘Affordable housing’ has a **statutory definition** under the *NSW Environmental Planning and Assessment Act 1979 (NSW)*, being housing for very low, low or moderate income households. *SEPP 70* defines ‘very low-income’ households as those on less than 50% of median household income; ‘low-income’ households’ as those on 50-80% of median household income, and ‘moderate-income’ households as those on 80-120% of median household income for Greater Sydney. Housing is deemed to be ‘affordable’ to these groups where they pay **no more than 30% of gross household income** on their housing costs.

‘Affordable housing’ **products** include the full range of housing for various target groups. This can include housing that is **subsidised** in some way, from special needs accommodation such as group homes and social (community and public) rental housing for those most disadvantaged in the housing market; to ‘key worker’ (discount market rent) housing, and assisted or subsidised purchase for households who still need some assistance to enter the home ownership market. In *some* areas or housing markets, it also includes housing **delivered through the private market**, typically smaller, lower cost accommodation such as boarding houses, smaller apartments, secondary dwellings and the like.

The following table provides benchmarks that are used in this study when referring to ‘affordable housing’, in March 2019 dollars, and are consistent with relevant NSW legislation.

Table 2.1: Relevant Affordable Housing Income and Cost Benchmarks

	<b>Very low-income household</b>	<b>Low-income household</b>	<b>Moderate-income household</b>
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)	<\$913 per week	\$914-\$1,460 per week	\$1,461-\$2,190 per week
Affordable Rental Benchmarks (3)	<\$274 per week	\$275-\$438 per week	\$439-\$657 per week
Affordable Purchase Benchmarks (4)	<\$281,000	\$281,001-\$456,000	\$455,001-\$681,000

Source: JSA 2019, based on data from ABS (2016) Census indexed to March Quarter 2019 dollars

- (1) All values reported are in March Quarter 2019 dollars
- (2) Total weekly household income
- (3) Calculated as 30% of total household income

## 2.2 Why is Affordable Housing Important

Anyone in the community could need affordable housing. This includes a young person seeking to live near where they grew up, a recently separated or divorced person with children for whom conventional home ownership may no longer be economically viable, households dependent on one (or even two) low or median waged, key worker jobs, or an older person on a reduced retirement income, including after the death of a spouse.

Lack of affordably priced housing not only affects the quality of life of individual families, who may be sacrificing basic necessities to pay for their housing. It also has a serious impact on employment growth and economic development. The loss of young families and workers in lower paid essential service jobs can adversely affect local economies, and is contributing to labour shortages in some regions of NSW. The displacement of long-term residents reduces social cohesion, engagement with community activities (such as volunteering), and extended family support.

As well as impacting on the health and wellbeing of low income families, and older and younger people, this can contribute to a lack of labour supply among 'key workers' who are essential to various services including childcare, aged services, health care, tourism, hospitality and emergency services, but whose wage increasingly does not allow them to access rental or purchase housing close to where they work. Affordably priced housing is thus an important form of community infrastructure that supports community wellbeing and social and economic sustainability, including a diverse labour market and economy, and strong and inclusive communities.

## 2.3 What is the evidence of local need?

### 2.3.1 Demographic and Housing Overview

The demographic profile of Cumberland LGA is quite different to that of Greater Sydney. It is far more ethnically diverse, with people born overseas and speaking languages other than English at home increasing at well above average rates from 2006-16; has a significantly higher level of community disadvantage, unemployment and people with no post-school qualifications; and experienced stronger growth in population than the Sydney average over the past decade. The local population is younger, with the median age of 32 years in 2016 and getting somewhat younger from 2006 compared with the overall aging of Greater Sydney; and has a higher proportion of families with children and of young adults.

Occupied private dwellings grew by 15% in the LGA from 2006-16 compared with 13% for greater Sydney, with strong growth in medium density development and flats and units, and particularly high growth in areas undergoing redevelopment in the LGA. These areas also tend to be associated with higher growth in private rental, which is much higher than the Greater Sydney average, and increased at a higher than average rate over the past decade. There was a commensurate reduction in owner occupied households in the LGA, and only small increase in purchasers, which went against the Greater Sydney trend.

Although there is a higher than average rate of social housing in the LGA (7.7% compared with 5% for Greater Sydney), this decreased proportionally over the past decade and is not keeping pace with local need, with more than 1,500 households on the NSW waiting list for the LGA, and more than 10 years waiting time for family accommodation.

Moreover, the rental market is becoming more far important in the local context, with an increase in long-term renters, and a total of 41.4% of renting households (private rental and social housing) in 2016 compared with 34.9% for Greater Sydney. As noted below, purchase is now generally out of reach for all very and low income households in the LGA, and for most moderate income households.

## 2.3.2 Housing Need, Cost and Affordability

### Housing Cost and Affordability

The areas that now comprise Cumberland LGA have historically provided lower cost housing for some of the more disadvantaged groups in Greater Sydney. However, there is evidence that this has been changing over at least the past decade, particularly in areas related to the former Holroyd LGA.

### Rental Cost and Affordability

Although **median rents** in Cumberland LGA are similar to Greater Sydney, median household income is 23% lower, the LGA is far more socially disadvantaged, and there is a much higher than average proportion of very low and low income renters in the LGA, with very low income renter making up almost 40% of all renting households in the LGA compared with 30% for Greater Sydney. The median cost of rent also grew at a much greater rate in the LGA from 2006-16, with 24% growth in real (adjusted) rents compared with a 9% real increase in incomes in the LGA. These rent to income differentials have also worsened compared with Greater Sydney.

There is also a significant difference in **rental trends** in the former Auburn and Holroyd LGAs, parts of which make up the current Cumberland LGA. These areas are used as they provide for detailed longitudinal analysis. Whilst Auburn LGA generally tracked Greater Sydney from 2007-17 for median rent on 1 and 2 bedroom units, the former Holroyd LGA was historically much cheaper than average, but has grown at a much higher rate (92% for 1 bedroom units and 52% for 2 bedroom units in real terms compared with 24% and 37% for Greater Sydney respectively).

Real rent increases for 3 bedroom houses from 2007-17 tended to have a similar trajectory for the former LGAs and Greater Sydney, but houses in the former Auburn LGA are actually more expensive than the Greater Sydney average in recent years.

In terms of **affordability** of rents, separate houses Cumberland LGA were similar to, or somewhat less affordable than, the Greater Sydney average, with a median 2 bedroom house affordable mainly to only the upper 5% of low income households, and a median **3 bedroom home affordable to two-thirds of moderate income renters, and to no very low or low income families.**

Flats and units for rent in Cumberland LGA are more affordable than the Greater Sydney average, **but still exclude all very low income households and a majority of low income households from**

**renting affordably in the LGA.** For example, even a median 1 bedroom unit was only affordable to the upper half of the low income band.

It is also noted that relatively few New Generation Boarding Houses have to date been constructed in the LGA, and that a room in the three that were identified was affordable to **only the upper 50% of low income people.** This is significant given these are generally one of the most affordable forms of accommodation in the Sydney context.

### Cost and Afforability of Purchase

The median sale for 'All Dwellings' in Cumberland LGA are below the Greater Sydney average - 18% less for all dwellings, 13% less for non-strata dwellings, and 31% less for strata dwellings. However, there are significant differences in the areas that in part now make up Cumberland LGA, with these areas generally experiencing higher rates of increase in purchase cost from 2007-17.

Although both the former LGAs closely tracked Greater Sydney averages from at least 2007, the former **Auburn LGA overtook these areas in 2012**, and remained consistently more expensive for the purchase of **separate houses.** In real terms, between 2007 and 2017, median sales for houses in **Auburn and Holroyd LGAs increased by 64% and 85% respectively, compared with 50% for Greater Sydney.**

Median sales for **Strata Dwellings** in the former Auburn and Holroyd LGAs have been consistently less than Greater Sydney averages over the period, likely due to the higher cost of inner and middle ring locations where a high proportion of new apartments have been constructed. Nonetheless, between 2007 and 2017, median sales for Strata Dwellings in the **Auburn and Holroyd LGAs have increased at a significantly greater rate than for Sydney more generally (by 62% and 66% respectively, compared with 48% for Greater Sydney).**

Importantly, the purchase of **any dwelling in Cumberland is unaffordable for all very low and low income households, and to around half of moderate income households.**

While strata dwellings for purchase are *more* affordable in Cumberland compared with the Greater Sydney average, the affordability of separate houses is somewhat less affordable than for Greater Sydney, with **separate houses affordable to high income households only in the LGA.**

Again, the lower incomes and higher levels of disadvantage of people in the LGA are noted in this context.

### Evidence of Growing Housing Need

Not surprisingly, the higher than average rents and/or rent increases in areas that have been among the more affordable in Sydney are reflected in the affordability of properties to relevant target groups in Cumberland LGA, and in the changing profile of renters.

Despite significant growth in private rental *per se*, there have been **significant losses in the amount of rental properties in Cumberland LGA that is affordable to renters on very low and low incomes**, with the situation worsening dramatically between 2006 and 2016 in the LGA, and more rapidly than for Greater Sydney. The proportion of rental stock in the LGA that would be affordable to **very low income renters** fell from 30% in 2006 to 22% in 2016. The **fall in rental stock that was affordable to low income households was far more dramatic**, with rental properties affordable to

households in the low income range falling from 53% to only 34% from 2006-2016. As well as the 'market share' of such accommodation, there was also a real **loss of such properties in absolute terms** over the period.

It is likely that this reflects increasing gentrification of existing areas, with lower cost stock moving into a more expensive rental ranges relative to income as rent are driven up through increased pressure from other parts of Greater Sydney and overseas migration, the higher cost of new housing stock in redevelopment areas, and the non-replacement of lower cost stock lost to redevelopment.

Further evidence of gentrification of the LGA comes from changes in the income profile of renters over the past decade.

In 2006, almost 40% of **renting households** in the areas that now make up the LGA were on **very low incomes** compared with only 30.5% for Greater Sydney, whilst 22.3% were on **low incomes** compared with 18.9% for Sydney generally. By 2016, the proportion of renting households in the LGA on very low incomes had reduced to 37.5%, whilst those on low incomes had decreased to 20%. Although the relative decline in low income households as a proportion of renters was similar to Greater Sydney for the period, the rate of decline for very low income households was double the Greater Sydney rate of decrease (-6% compared with -3%).

However, the number of very low and low income renters increased in absolute terms. This indicates a continued movement of people from more expensive areas of Greater Sydney and from overseas. **Importantly, this is occurring at the same time as rental properties are being lost from the lower end of the market through price increases relative to income and redevelopment and non-replacement, as noted above.**

Housing affordability, housing stress and homelessness data also indicates that these groups are under increasing pressure in the local rental market, and at an increasing and serious risk of displacement from areas that have provided some of the more affordable accommodation in Greater Sydney.

## Housing Stress and Homelessness

A commonly used measure of underlying **need for affordable housing** is the number of very low and moderate income households in 'housing stress', or paying at least 30% of their income on their housing costs, or at risk of after-housing poverty.<sup>1</sup> In total, there were around **19,000 households in housing stress in the LGA in 2016** - 13,500 in rental stress and 5,500 in purchase stress.

By far the most serious affordable housing need is among **very low and low income renters**, who together make up almost two-thirds of households in housing stress. When moderate income renters are included, **renters make up more than 70% of those in housing stress**. Very low income renters are far more likely than other target groups to be in **severe housing stress** (paying more than

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<sup>1</sup> See for example Yates, J. 2007. *Housing Affordability and Financial Stress*, AHURI Sydney University, who notes that, often 'housing stress' is defined by the 30-40 rule, that is, that a low income household (in the lowest 40% of household income) will pay no more than 30% of its gross income on housing costs. This broad rule of thumb is often extended to the low to moderate income groups as defined under SEPP 70.



50% of their gross household income in rent), with 59% of this group in severe stress compared to 13% of low income renters.

**Very low and low income purchasing households** make up 21% of those in housing stress. Very low income purchasers are also more likely to be in severe housing stress, 60% of this group compared to 24% of low income purchasers for example. It is likely that this group have experienced a change in life circumstances after purchasing their home, for example, divorce, unemployment or retirement, and most very low income and low income households would no longer be able to obtain a housing loan without significant capital or savings.

It is not surprising in this context that **homelessness has increased dramatically** in the LGA, and at a far higher rate than the Greater Sydney average (122% compared to 37% for NSW from 2011-16). There were 3,244 homeless people in the LGA in 2016,<sup>2</sup> and an additional 4,327 people who were 'marginally housed'. This was 13.5 homeless people and 18.0 marginally housed people per 1,000 population, with the figures largely due to people living in 'severely overcrowded dwellings'. These rates were around 3 times and 6 times the NSW rates respectively.

## 2.4 Preliminary Review of Strategies & Mechanisms

### 2.4.1 Framework for the Affordable Housing Study

A **broad range of policy levers** that may be used to support the provision and retention of affordable housing will be considered, and those **most likely to be effective and feasible in the local context** will be the focus of more detailed investigation and recommendations in the next stage of the study.

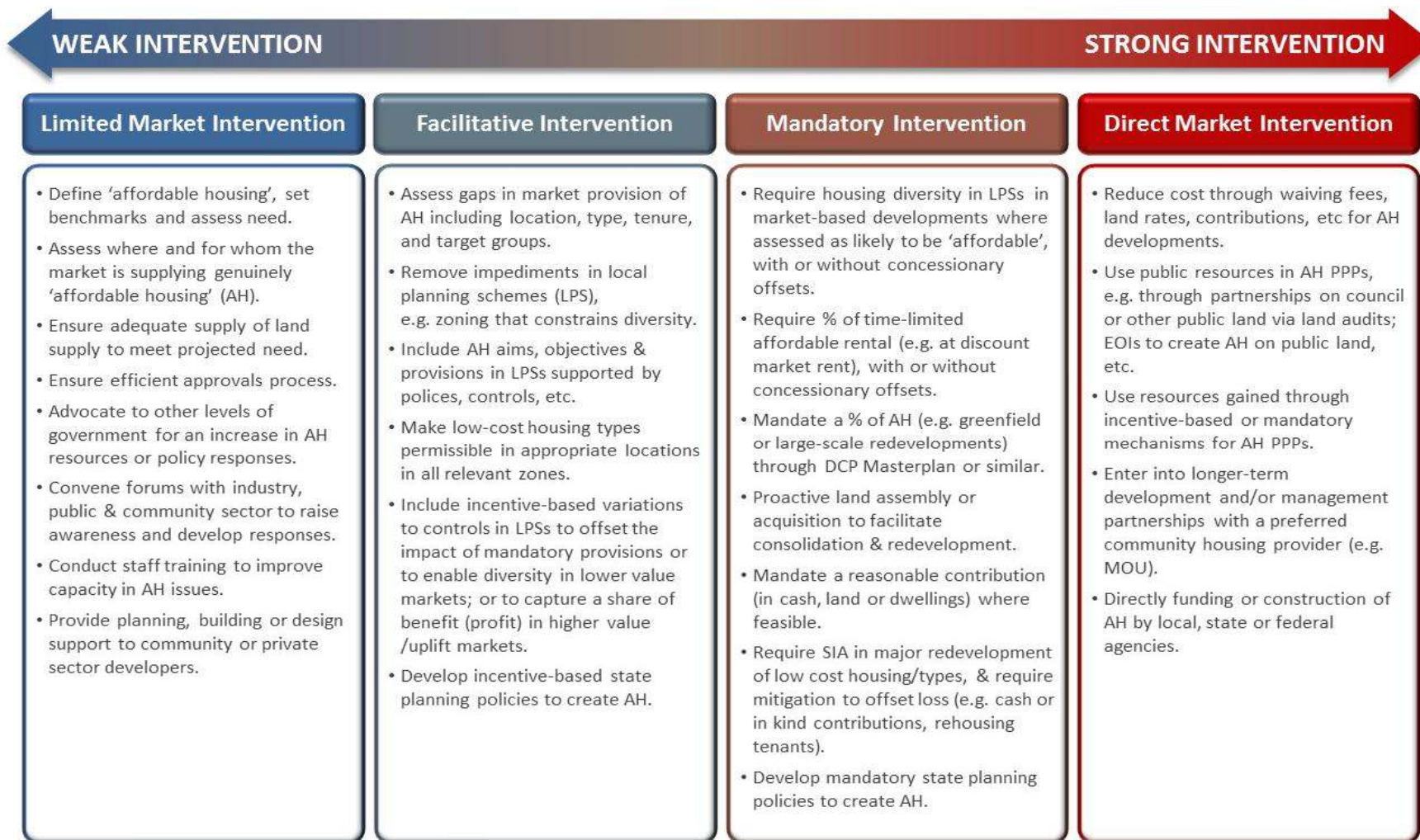
**Figure 1 below** provides an overview of JSA's Affordable Housing Framework. This sets out the range of strategies and mechanisms that will be explored and evaluated as part of the study along a continuum of weak to strong planning interventions. It is noted that there is no 'one size fits all' approach, and that the effectiveness of each strategy and mechanisms must be carefully considered in the context of the local housing market and the nature of local need. Broadly, these are to:

- **Facilitate** the development of diverse, lower cost and affordable housing forms, and remove barriers and open up opportunities for affordable housing through the market;
- Provide for **mandatory** affordable housing contributions and other planning provisions to create affordable rental housing; and
- Seek to **directly create** affordable housing through exploring beneficial partnerships on Council and other public owned land including in partnership with community housing providers as part of best practice multi-tenure developments.

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<sup>2</sup> Auburn and Merrylands-Guildford SA3 areas, the closest Census approximation.





Source: Stubbs (2003); JSA (2011)

Figure 2-1: Mechanisms and Strategies to Create and Retain Affordable Housing along a Continuum of Planning Intervention

## 2.4.2 Preliminary review of Effective Strategies and Mechanisms

The housing need, demand and supply scenario described above indicates that **strong and proactive intervention is needed by Council and State Government** to increase the supply of affordable, diverse and lower cost housing products for key target groups as a matter of priority through the mechanisms and strategies available to them (see Figure 2.1 above).

By far, the main issue in Cumberland LGA is the need to **significantly increase the supply of affordable rental housing for very low and low income renting households**.

### Limited Market Intervention

It is important that Council **adopt relevant affordable housing targets, definition, benchmarks and objectives in relation to affordable housing** in its detailed Affordable Housing Policy. These ensure that the policy and relevant actions are directed to creating **genuinely affordable housing** according to the statutory definition (see Column 1 in the table above).

### Facilitative Intervention

There is likely a limited amount that can be done through the market itself for those in greatest housing need, although the next stage of the research will undertake an **audit of local environmental planning instruments** (relevant LEPs and DCPs) to understand if there are impediments to the creation of lower cost and affordable housing types in the LGA, and make recommendations about zoning, planning controls and permissibility that may increase affordability for at least *some* of the target groups.

There may also be benefit in **providing incentives** to developers and community housing providers related to variations to controls tied to a specified affordable housing outcome, and secured through a **Voluntary Planning Agreement**. This will be subject to **detailed economic analysis** in the next stage of the research (see 'Facilitative Intervention' in Column 2 of the table above).

### Mandatory Intervention

A range of stronger or 'mandatory interventions' are likely to be required to achieve an increase in the supply of affordable rental housing for very low and low income renters in the local housing market context (see Column 3 in the table above).

In particular, **inclusionary zoning approaches** that require that a reasonable and feasible proportion of affordable rental housing be provided in new developments of multi dwelling and residential flat buildings in the LGA are likely to be required if these is to be any real impact on supply.

This includes **mandatory affordable housing contributions under the recently amended SEPP 70**, which now includes Cumberland Council. It is clear from the research conducted so far that 'need' could be demonstrated to satisfy the requirements of the SEPP. The above average increase in purchase prices and rents over the past decade or so in the LGA also indicates that such mandatory contributions are likely to be economically feasible and viable without adversely affecting development. This will also be subject to **detailed economic analysis** in the next stage of the research.

## Direct Creation of Affordable Housing

Given the limitations of market delivery of affordable housing to all very low income households and to most low income households, one of the most effective ways of delivering affordable housing is through **development/management partnerships on publicly owned land** with a registered Community Housing Provider. This land may be owned by Council, or by another public authority, and have the potential for development or redevelopment due to being vacant, having a redundant use or being underutilised. It can be developed as a standalone affordable housing development, or as part of a mixed use and/or mixed tenure development, incorporating owner occupied dwellings, affordable (key worker) and social rental housing.

Such 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 registered Community Housing Provider (CHP). The desired outcomes can be specified by Council or the public authority, for example, under a competitive EOI process, with performance criteria related to number and mix of dwellings, target groups to be accommodated, expected returns, sharing of risk, title sharing arrangements, etc.

Financially, the arrangement can be structured in a number of ways, depending on Council's preference. It can involve an effective contribution from Council (e.g. in the form of part or all of the capital cost of the land); can be cost neutral (e.g. where some of the units are sold to recoup the cost of the land); or even revenue raising in some markets (for example, where some units are sold to fund the cost of development, and income generating uses such as residential, commercial or retail are provided in the development).

The **selective redevelopment of older stocks of public housing**, including through long-term lease or transfer of title to a CHP, is also an effective way of unlocking the value and development potential in this land, renewing and diversifying stock, and increasing the amount of affordable housing as part of multi-tenure developments.

Again, a detailed land audit to **identify potential sites and precincts, and to examine the economic feasibility of different development scenarios**, will be undertaken in the next stage of the research.



# 3 Demographic and Housing Trends

## 3.1 Overview

This section provides an overview of relevant demographic and housing indicators for Cumberland LGA compared with Greater Sydney.

It also provides an analysis of key housing trends from 2006-16 for SA2s that make up the LGA. At the time of the 2016 Census there were 13 of these small areas (SA2s) within the LGA, which generally include one to three suburbs within a logical geography that provides a manageable framework to understand the LGA. These SA2s also provide a consistent geography to understand change over time in key Census indicators, and a way of comparing 'like with like' as Census and administrative boundaries change.

The analysis assists in understanding how the LGA compares with the wider metropolitan area in terms of changes in the composition of housing stock, tenure, cost and affordability, and the way in which the LGA and smaller areas within it may be changing in terms of increased rental pressure, displacement of relevant target groups and gentrification within the context of a changing housing market.

A summary of key trends is provided here as further background to key supply and demand drivers in the housing market, and as part of the evidence supporting strategies and mechanisms that will be developed as part of this study. Detailed data by SA2 is provided in **Appendix A**.

The following have been used for the purpose of the analysis:

- **Auburn Central SA2:** Part of Auburn State Suburb
- **Auburn North SA2:** Part of Auburn State Suburb
- **Auburn South SA2:** Part of Auburn State Suburb
- **Berala SA2:** Berala State Suburb
- **Granville-Clyde SA2:** Granville State Suburb
- **Greystanes-Pemulwuy SA2:** Greystanes and Pemulwuy State Suburbs
- **Guildford-South Granville SA2:** Guildford and South Granville State Suburbs
- **Guildford West-Merrylands West SA2:** Guildford West, Merrylands West and Woodpark State Suburbs
- **Lidcombe SA2:** Lidcombe State Suburb
- **Merrylands-Holroyd SA2:** South Wentworthville, Merrylands and Holroyd State Suburbs
- **Pendle Hill-Girraween SA2:** Pendle Hill and Girraween State Suburbs
- **Regents Park SA2:** Regents Park State Suburb
- **Wentworthville-Westmead SA2:** Mays Hill, Westmead and Wentworthville State Suburbs



## 3.2 Relative Disadvantage

Cumberland LGA is relatively disadvantaged and in 2016 was in the 22<sup>nd</sup> percentile of LGAs for SEIFA Index of Relative Socio-economic Disadvantage. While there was a trend of decreasing disadvantage in the previous Holroyd and Auburn LGAs over time, Cumberland LGA is much more disadvantaged than either of these LGAs were in 2011.

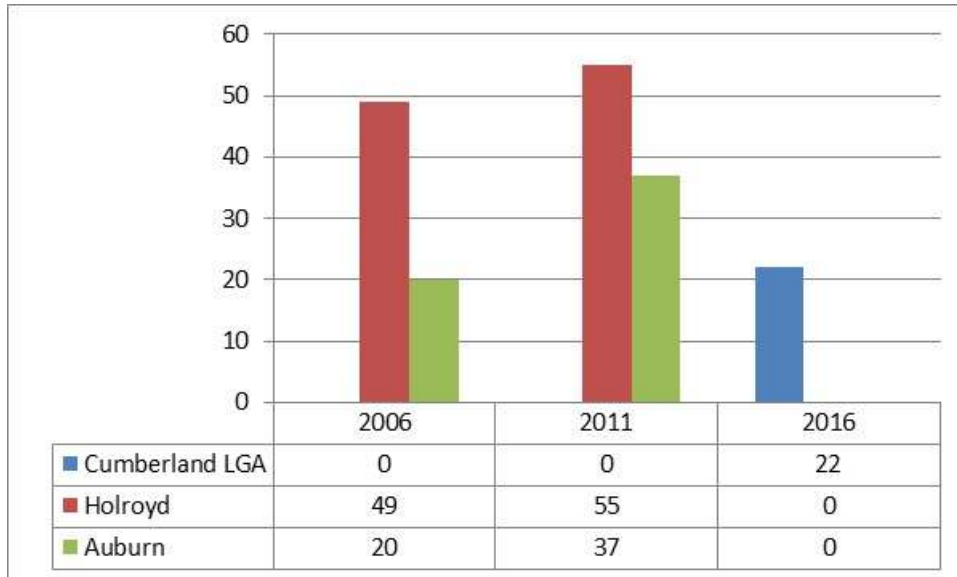


Figure 3.1: SEIFA IRSD for selected areas over time

Source: ABS 2016, JSA calculations

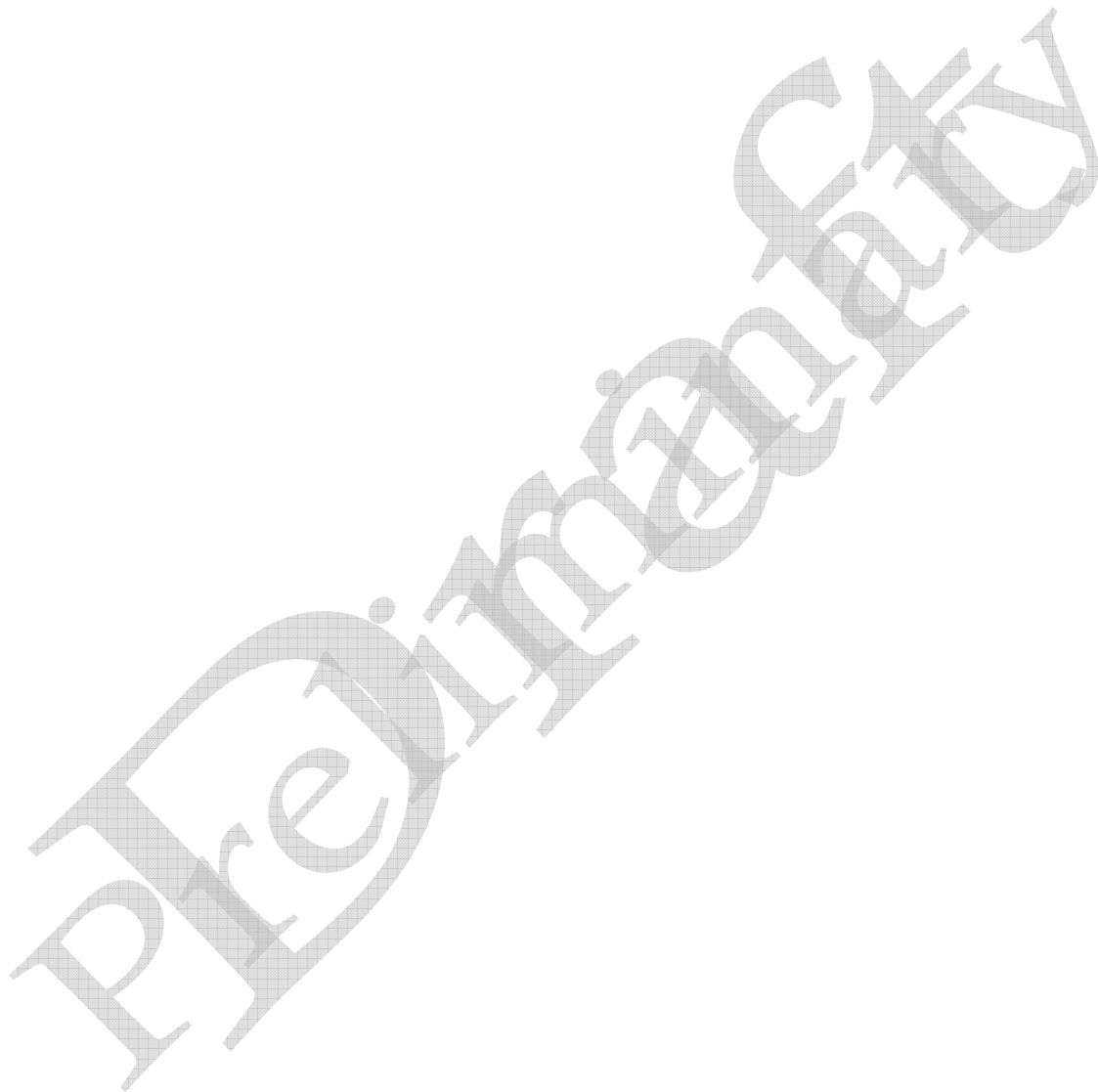
The table below shows SEIFA indexes of Relative Socio-economic Disadvantage and Education and Occupation for Cumberland LGA and for SA2s within Cumberland LGA. It can be seen that there are areas of considerable disadvantage, particularly in Auburn and Guildford-South Granville.

Table 3.1: SEIFA Disadvantage and Education and Occupation by percentile for selected areas.

SA2 Area	Socioeconomic Disadvantage	Education & Occupation
Cumberland LGA	22	55
Auburn - Central	5	6
Auburn - North	4	3
Auburn - South	8	19
Berala	11	15
Granville - Clyde	10	11
Greystanes - Pemulwuy	67	83
Guildford - South Granville	5	9
Guildford West - Merrylands West	11	17
Lidcombe	30	28
Merrylands - Holroyd	16	17
Pendle Hill - Girraween	43	33
Regents Park	11	13
Wentworthville - Westmead	44	17
Rookwood cemetery	N/A	N/A
Smithfield Industrial	N/A	N/A
Yennora Industrial	N/A	N/A

Source: JSA 2019, based on data from ABS (2016) Census indexed to March Quarter 2019 dollars

The map below shows the distribution of Relative Socio-economic Disadvantage using SEIFA index percentiles in Cumberland LGA by SA1. It can be seen that Cumberland contains some of the most disadvantaged areas in Australia, with SA1s in the bottom decile of Australian SA1s.



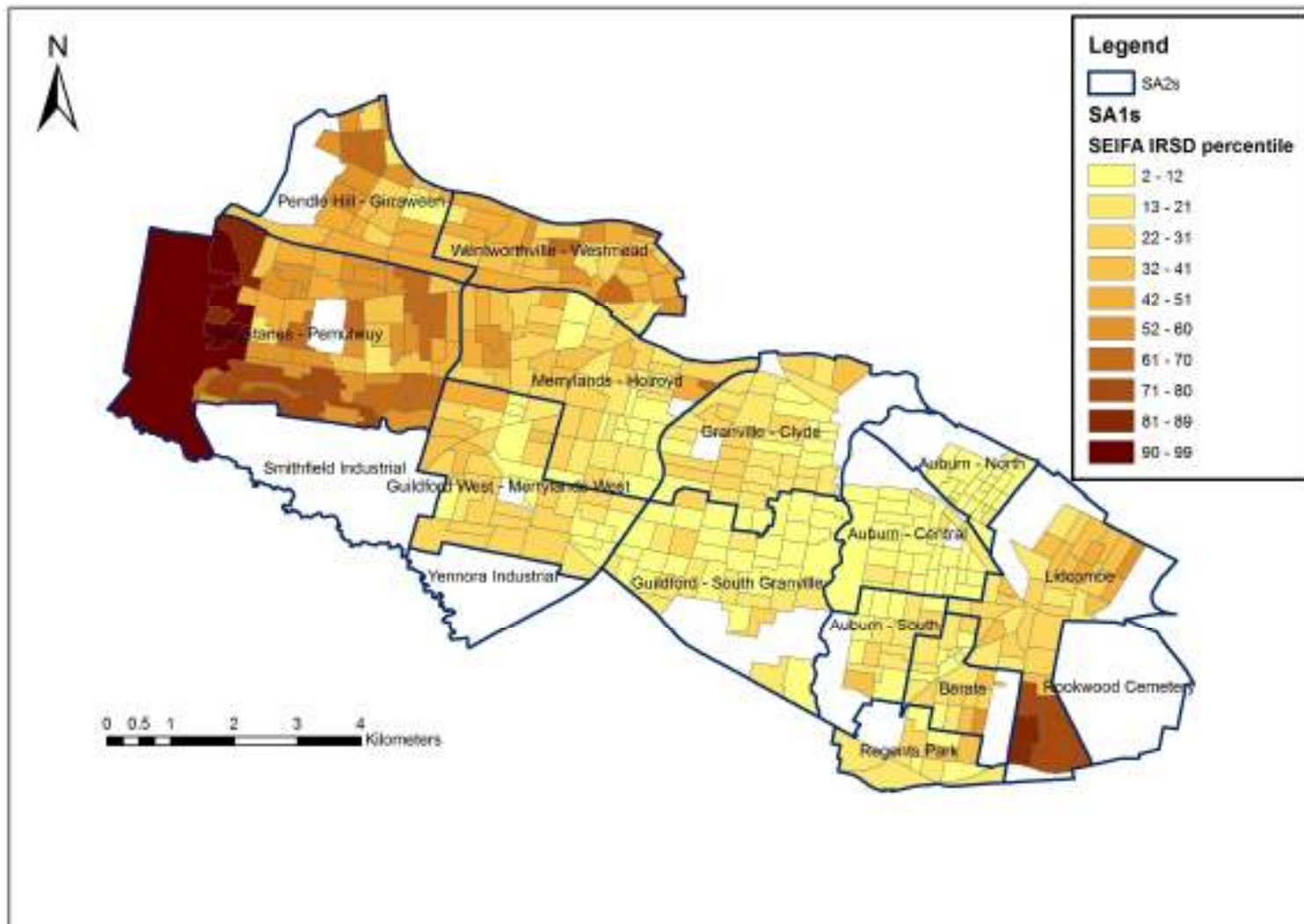


Figure 3.2: SEIFA IRSD for SA1s in Cumberland LGA

Source: ABS Census 2016, JSA calculations

### 3.3 Population and Age Profile

At the time of the 2016 Census, Cumberland LGA had a total population of 231,443 people (ERP), and projected to increase to 292,000 by 2036,<sup>3</sup> as shown below.

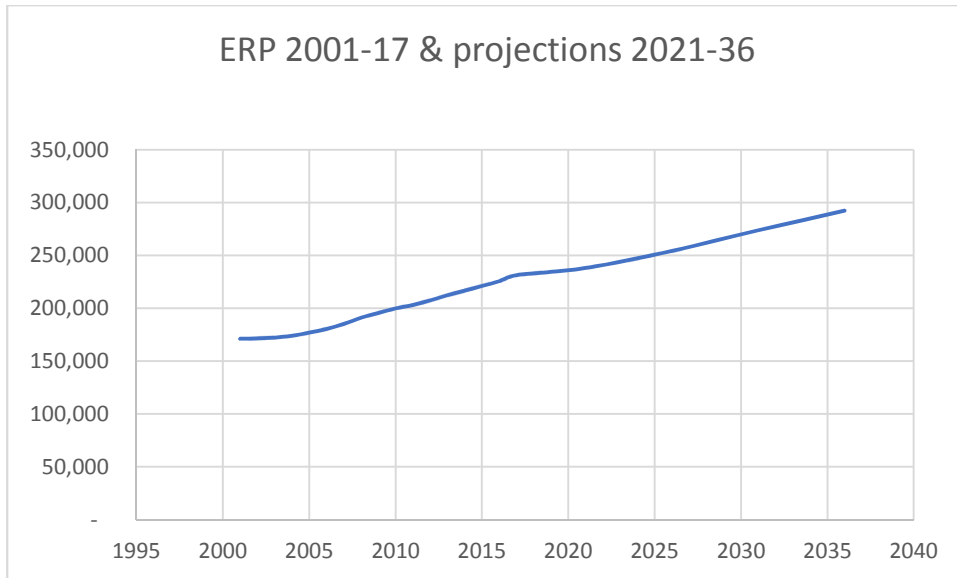


Figure 3.3: Population Projections Cumberland LGA to 2036

Source: ABS Census 2016, and DOPE 2018, JSA calculations

The LGA has a **younger than average age profile**, a median age of 32 compared with 36 years for Greater Sydney. Although around one-third of residents in both are aged 30-49 years, Cumberland LGA had a slightly higher proportion of children (0-9) and young adults (20-29) compared with Greater Sydney, and a lower proportion of adults aged 50+ years (26% for Cumberland LGA compared with 31% for Greater Sydney), as shown in the graph below.

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<sup>3</sup> JSA was advised by Council staff to rely upon NSW Government population projections for the purpose of this report.

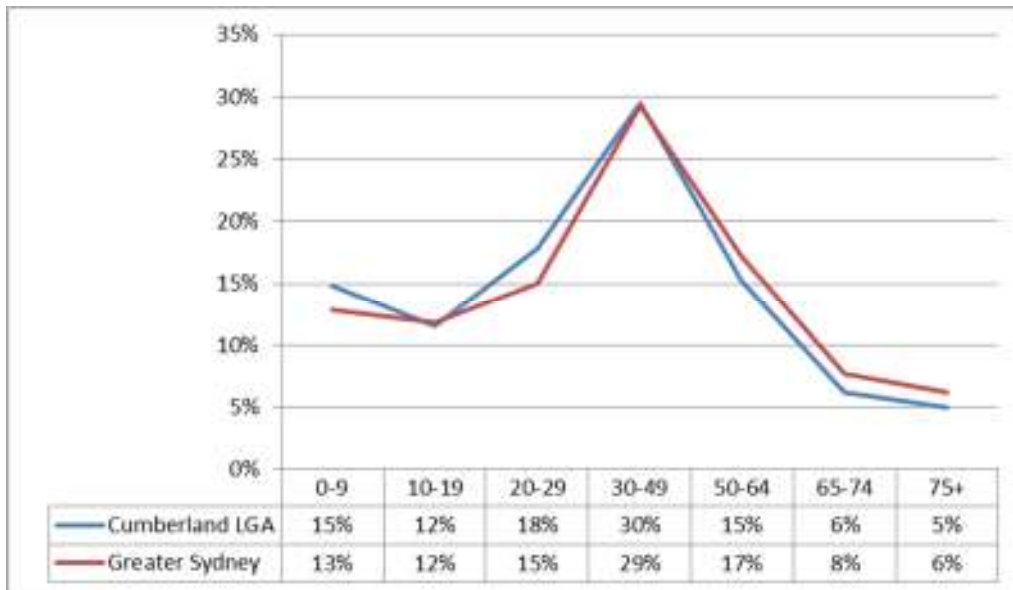


Figure 3.4: Age Profile Cumberland LGA and Greater Sydney.

Source: ABS Census 2016, JSA calculations

Unlike Greater Sydney, the LGA's median age has been getting slightly younger over the past 10 years. Some SA2s have a particularly young median age, including Auburn North (29), and Guildford-South Granville and Auburn Central (30 years each) (see Table 7.1 in **Appendix A**).

### 3.4 Household Composition

The household profile of Cumberland LGA is quite different to Greater Sydney in several respects. The proportion of **'couple with children' households** was significantly higher in 2016 (44% for the LGA compared with 37% for Greater Sydney), and had increased at a higher rate over the previous 10 years.

The proportion of **'lone person'** and **'couple only'** households were lower than average, and lone persons had decreased at a higher rate than Greater Sydney over the period. There was also slightly higher than average rate multi-family and group households in the LGA in 2016, as shown in the following graph.



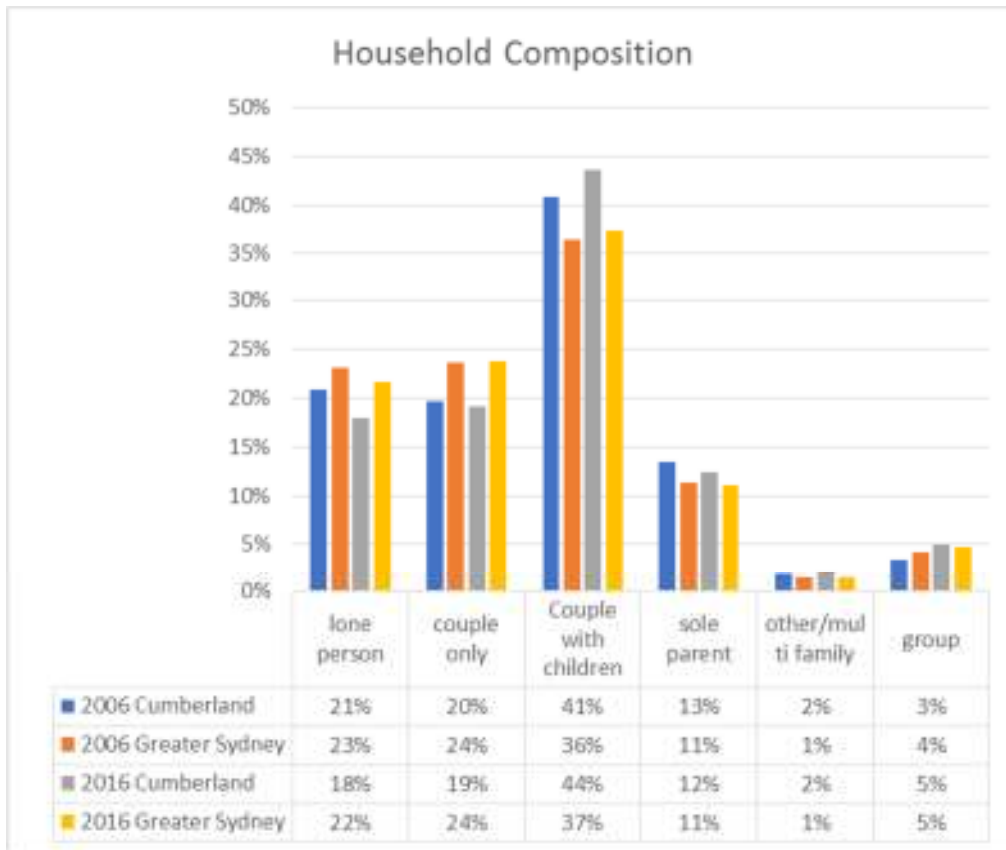
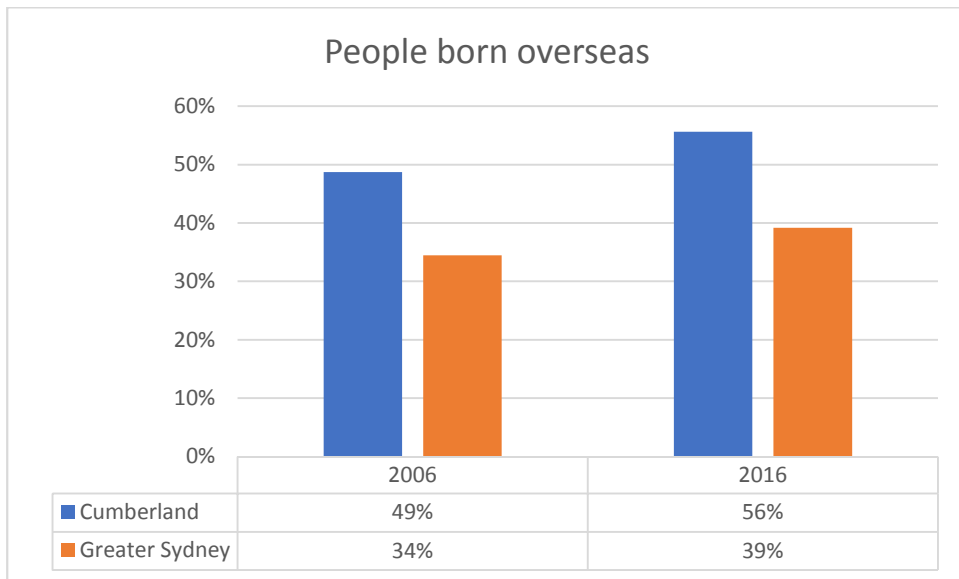


Figure 3.5: Household Composition 2006-16

Source: ABS Census 2016, JSA calculations

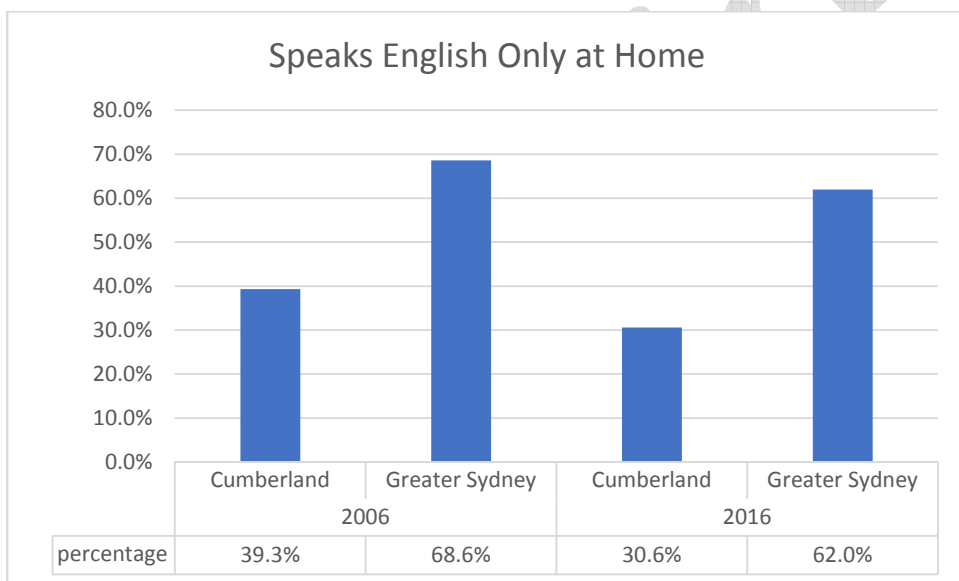
### 3.5 Ethnicity and Language

The following graphs indicate that Cumberland LGA is becoming more ethnically diverse compared with Greater Sydney, with an increasing proportion of people born overseas (reaching 56% in 2016 compared with 39% for Greater Sydney); a decreasing proportion of people who speak only English at home (31% in 2016 compared with a Sydney average of 62%); and an increasing rate of people who spoke little or no English (more than double Greater Sydney rate).



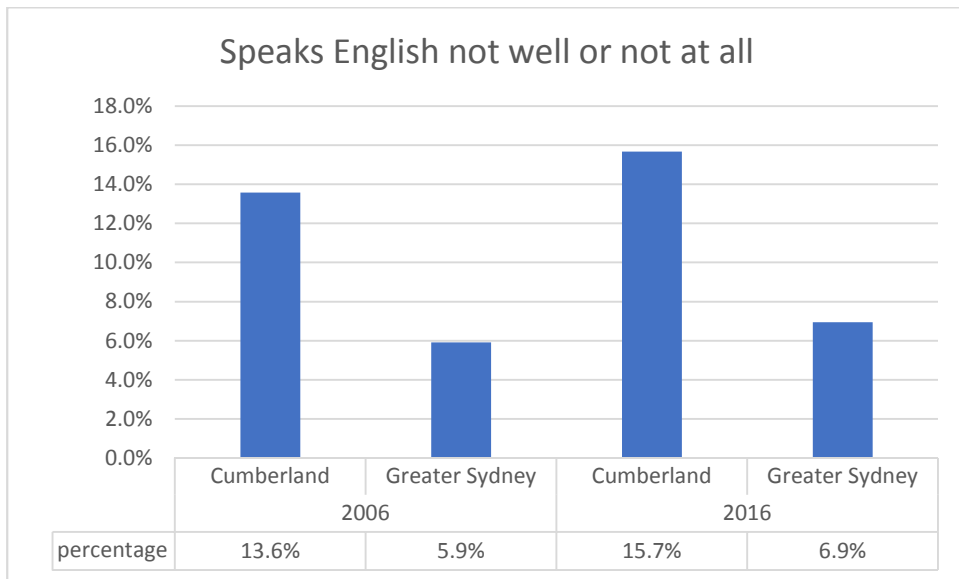
**Figure 3.6: Born Overseas 2006-16**

Source: ABS Census 2016, JSA calculations



**Figure 3.7: Language Spoken at Home 2006-16**

Source: ABS Census 2016, JSA calculations



**Figure 3.8: Poor Spoken English 2006-16**

Source: ABS Census 2016, JSA calculations

The map below shows the distribution of people born overseas in Cumberland LGA by SA1.

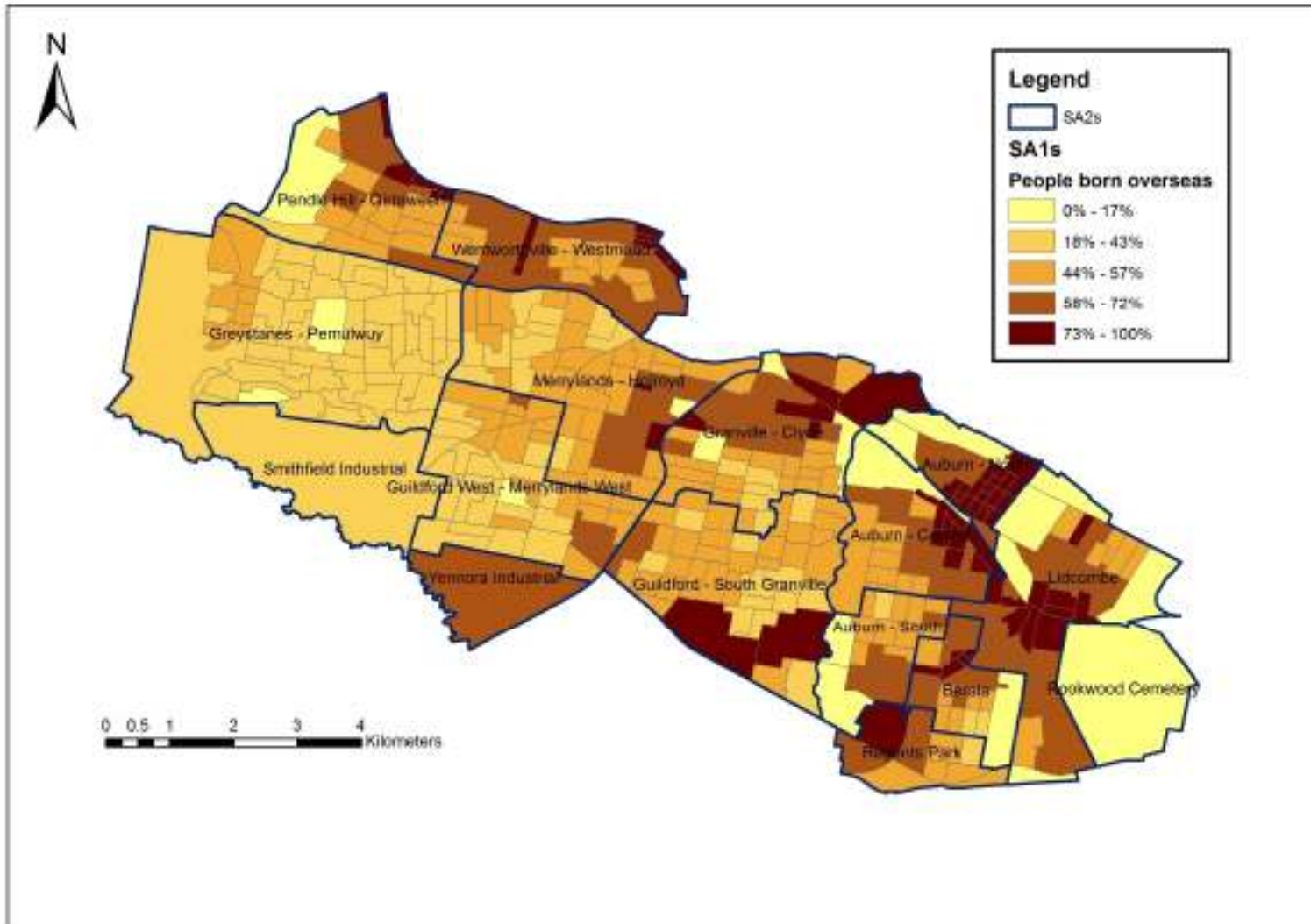


Figure 3.9: Proportion of people born overseas for SA1s in Cumberland LGA

Source: ABS Census 2016, JSA calculations

### 3.6 Labour Force Qualifications and Participation

The level of post-school qualifications of any type was much lower in the LGA than Greater Sydney (48% and 60% respectively in 2016), although each area had increased the rate of qualified residents from 2006.

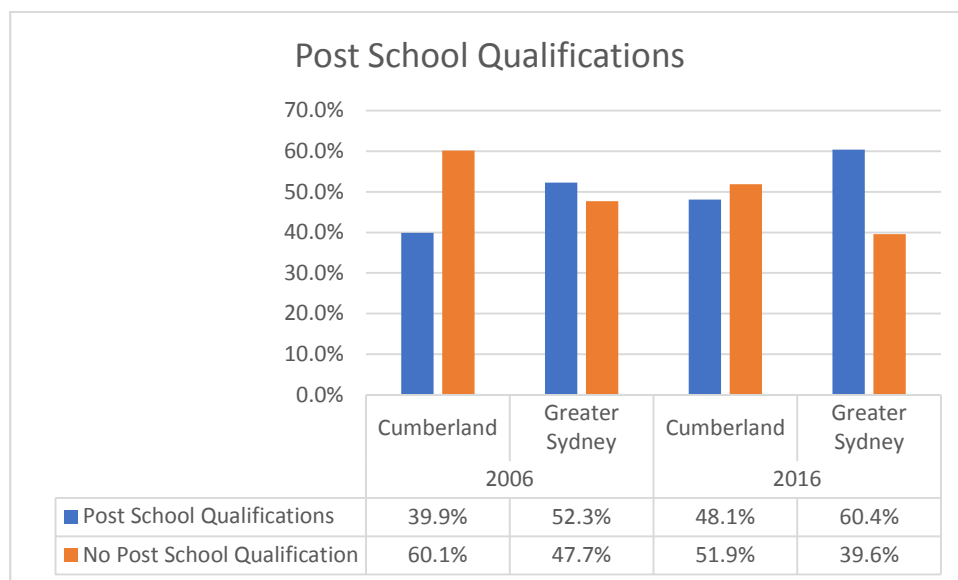


Figure 3.10: Post-School Qualifications 2006-16

Source: ABS Census 2016, JSA calculations

The labour force participation rate was much lower, and unemployment much higher than average in the LGA, although differentials with Greater Sydney and the young age of the local population indicate that the gap is likely to represent people who are disconnected from the labour market or discouraged job seekers rather than retirees.

Both labour force participation and unemployment rates rose in the LGA from 2006-16, as shown in the graphs below.

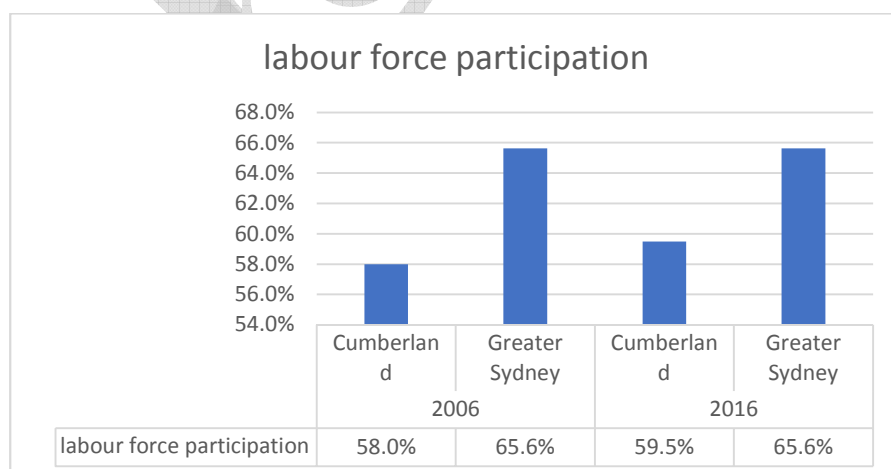


Figure 3.11: Labour Force Participation 2006-16

Source: ABS Census 2016, JSA calculations

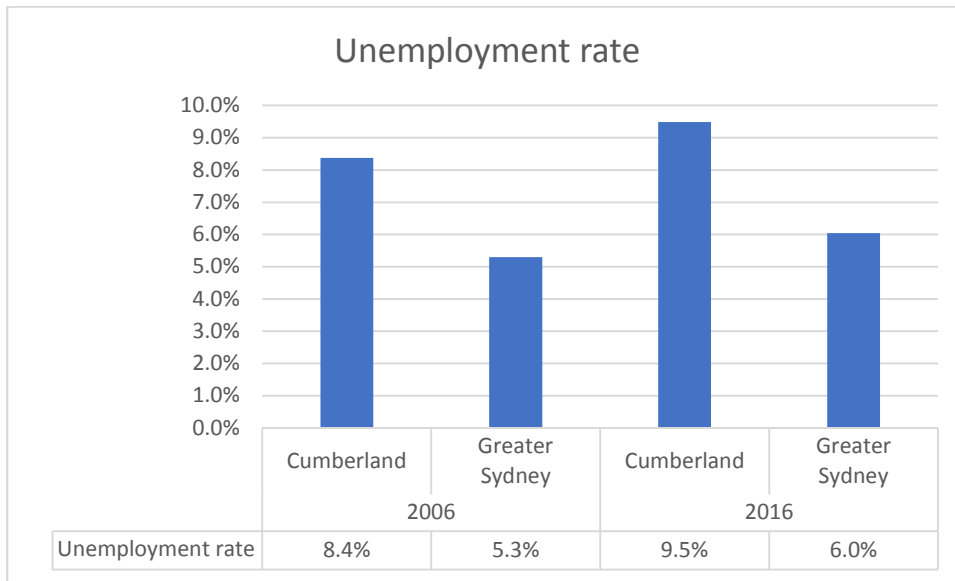


Figure 3.12: Unemployment Rate 2006-16

Source: ABS Census 2016, JSA calculations

### 3.7 Changes in Median Income and Rent

In 2016, whilst **median weekly rent** was 9% lower than that of Greater Sydney, **median household income** in the LGA was 23% lower than average in the LGA. Between 2006 and 2016, although median income rose by 52%,<sup>4</sup> median rent increased by 82%,<sup>5</sup> with the rent and income differentials less favourable for housing affordability than Greater Sydney over this time (49% and 76% respectively).

Some SA2s had particularly high rates of increase in non-adjusted rents, in particular Auburn North (100%), Lidcombe (96%), Berala, Granville-Clyde and Guildford-South Granville (all more than 90% increase). Each of these areas have much lower growth in household incomes over the 10 years, and most were associated with higher rates of growth in flats and apartments (see Table 7.1 in **Appendix A** for detail).

### 3.8 Change in Total Occupied Private Dwellings, Housing Structure and Tenure

The growth in **households (occupied private dwellings)** was higher in Cumberland than for Greater Sydney from 2006-2016 (15% and 13% respectively), with some SA2s in the LGA experiencing much higher than average growth for the period. There was particularly high growth in Lidcombe

<sup>4</sup> Values not adjusted for inflation/CPI.

<sup>5</sup> Values not adjusted for inflation/CPI.



(33%), Guilford-South Granville (25%), Auburn South and Greystanes-Pemulwuy (22% each) and Auburn South (22%).

In terms of change in dwelling structure, the following graphs indicate that **flats and apartments** are an increasingly important component of the housing market, and now make up more than one-quarter of housing stock. Some SA2s within Cumberland LGA had very high growth in higher density development, including Granville-Clyde (79% growth in apartments), Lidcombe (74%), Guilford-South Granville (70%), and Greystanes-Pemulwuy (939%), although the latter was from a very low base. Auburn Central and Auburn North SA2s also experienced relatively high growth in absolute terms of an already high base of apartment.

Villas, townhouses, secondary dwelling and the like (**'attached dwellings'** in the 2016 Census) have also growth significantly from 2006-16, whilst there was a commensurate decline in separate houses in the LGA's stock profile, with such dwellings now at the Greater Sydney average (56% of all stock).

These trends are summarised in the following graphs, and in detail in Tables 7.2 and 7.3 of **Appendix A**.

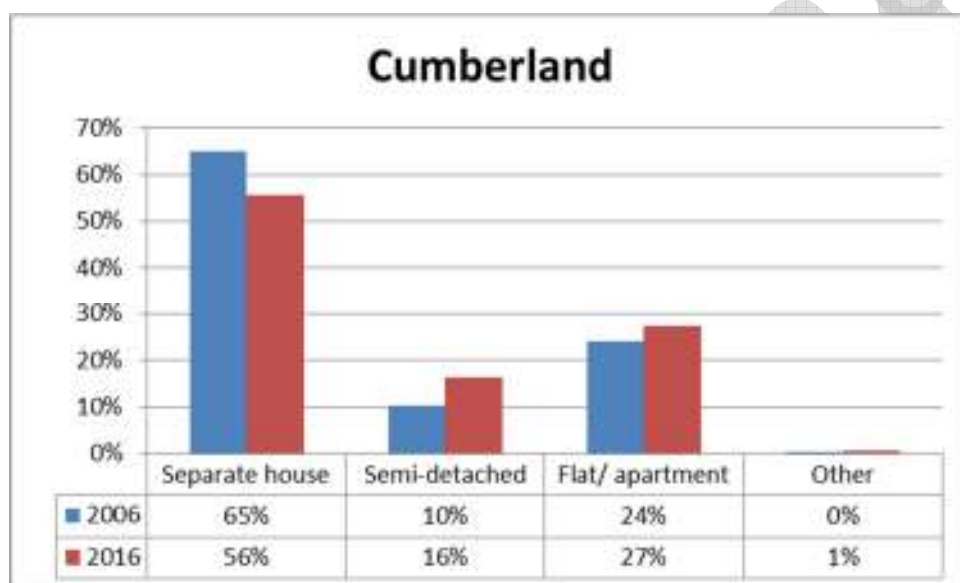


Figure 1.3.13 % of Dwelling Types Cumberland LGA 2006-16

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

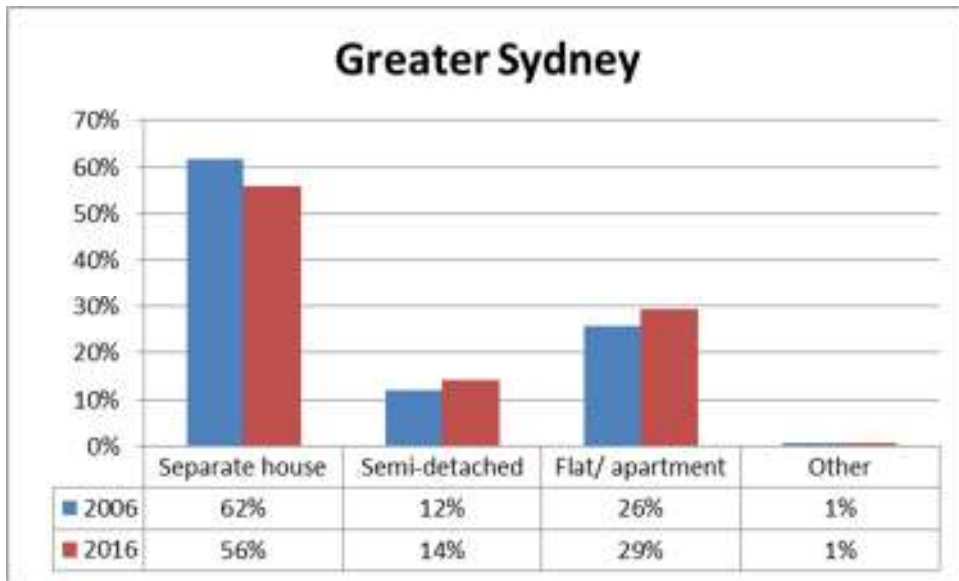


Figure 1.3.14 % of Dwelling Types Greater Sydney 2006-16

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

The **rate of change** in separate houses and flats and apartments was similar in the LGA and Greater Sydney, although there was a much higher rate of change for medium density dwelling forms, albeit from a somewhat lower base.

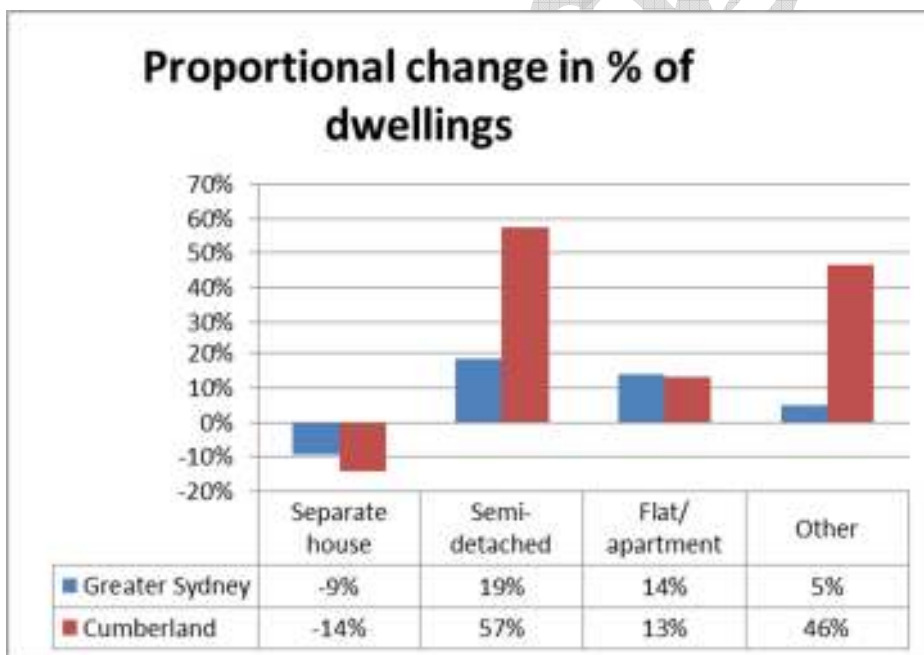


Figure 3.15 3 Change in proportional % of Dwelling Types (Rate of Change) 2006-2016

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

The map below shows the distribution of flats and units in Cumberland LGA by SA1.

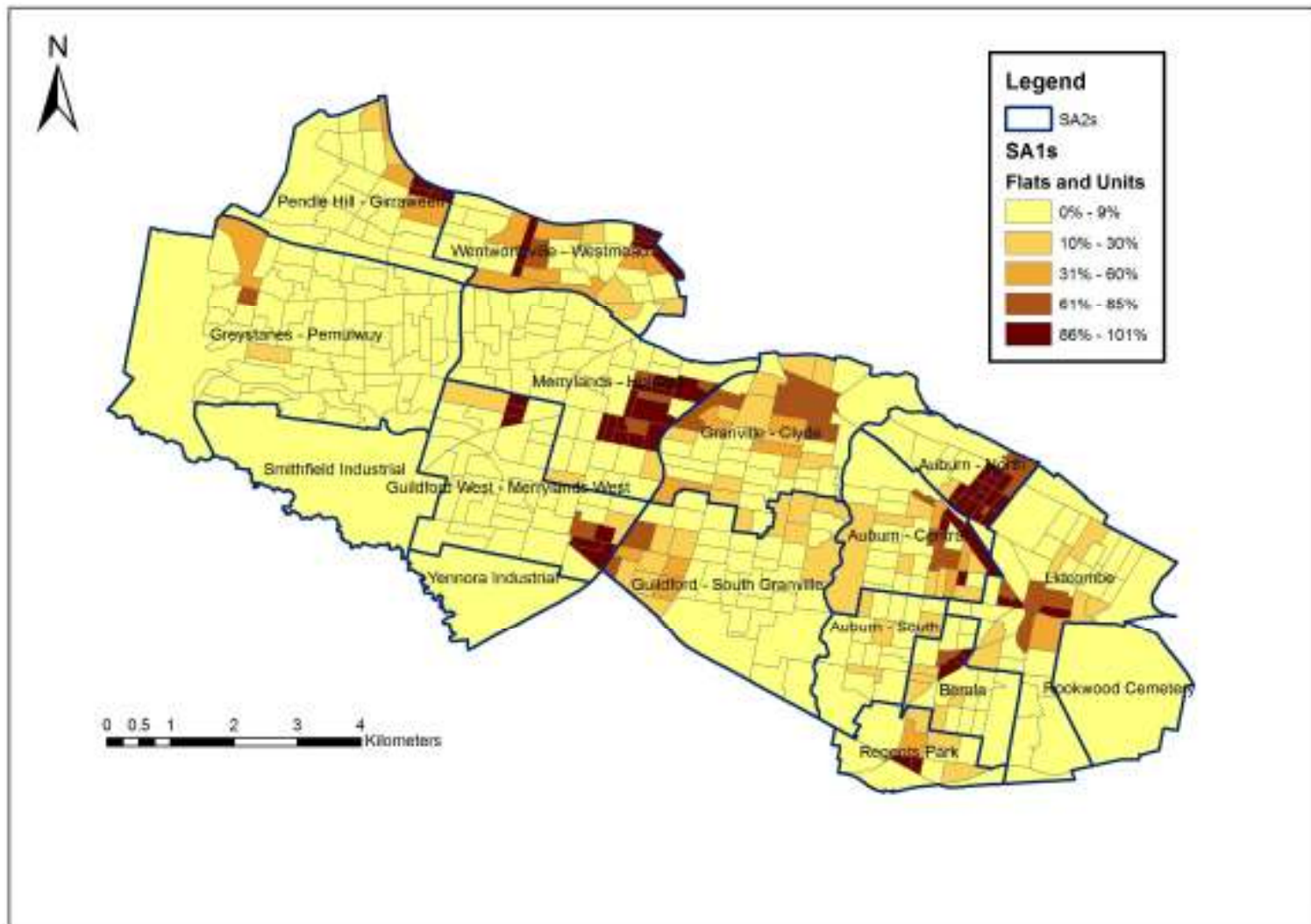


Figure 3.16: Flats and units as a proportion of all dwellings for SA1s in Cumberland LGA

Source: ABS Census 2016, JSA calculations

There were also significant changes in the **tenure profile** of occupied private dwellings in the LGA, with decline in the proportion of people who owned their home outright which has been mainly offset by the increase in private rental, and a small increase in purchasing households. There was also a proportional loss of social housing over the period, as discussed below.

Importantly, the **renters** make up a much higher than average proportion of households in the LGA when both private and social housing renters are combined (41.4% rental compared with 34.9% for Greater Sydney), as shown in the graphs below (see also Table 7.6 in **Appendix A**).

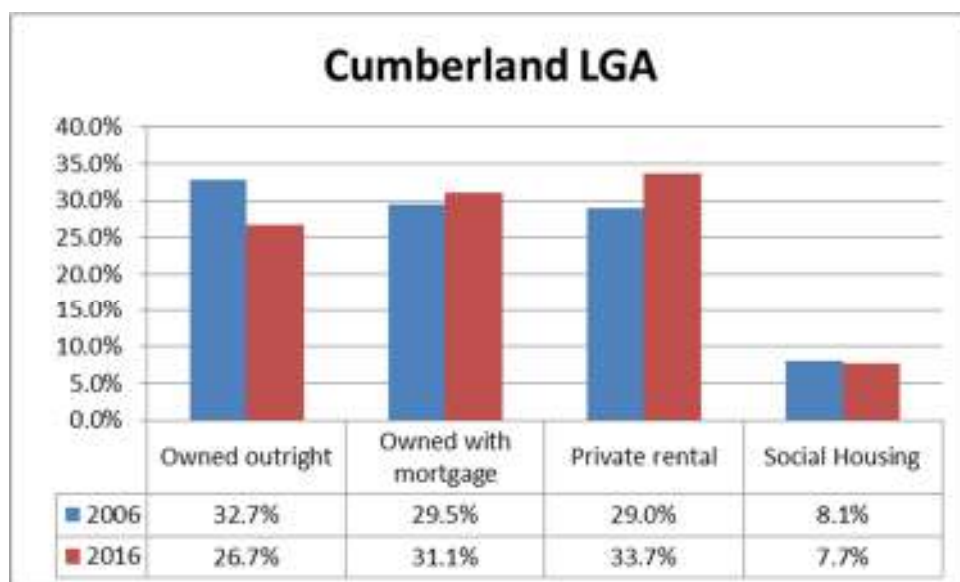


Figure 3-17: Change in Tenue in Cumberland LGA 2006-16

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

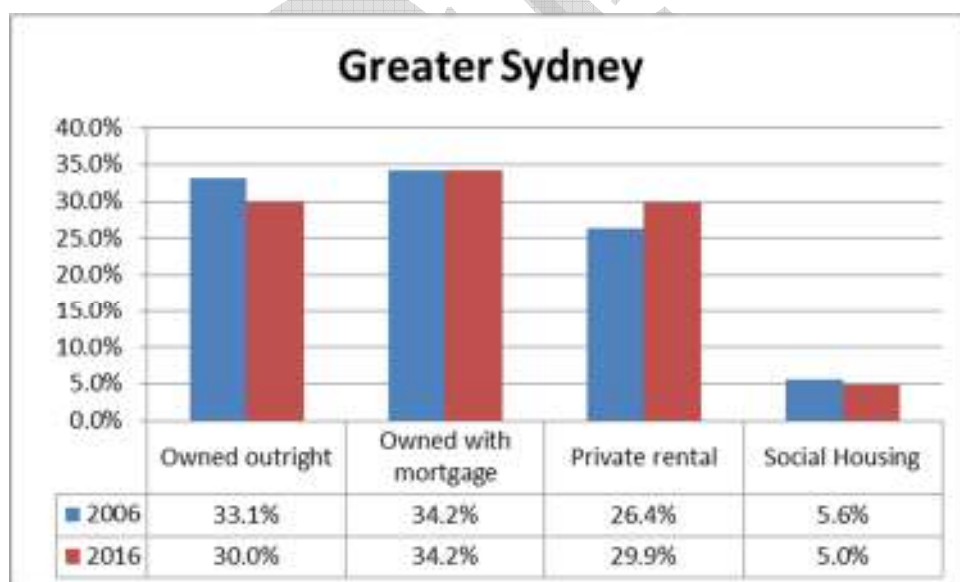


Figure 3-18: : Change in Tenue in Greater Sydney 2006-16

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

As noted, the **proportion of private rental dwellings** was also significantly higher in Cumberland LGA compared with Greater Sydney in 2016 (around 34% and 30% respectively, and increased more rapidly as a proportion of all tenures (from 29% in the LGA compared with 26% in Sydney

in 2006). Private rental in the LGA grew by around 4,500 dwellings in the period (a 26% increase on existing stock compared with 23% for Greater Sydney). Again, some SA2s experienced stronger growth in dwellings that are privately rented, including Lidcombe (41% growth in private rental), Auburn South (39%), Granville-Clyde (35%), 79% growth in apartments), Guilford-South Granville (70%), and Greystanes-Pemulwuy (33%), with these areas also associated with stronger growth in flats and apartments.

In 2016, **social (public and community) housing** made up a higher proportion of dwellings in the LGA than in Greater Sydney (7.7% and 5% respectively), although like Sydney, the rates of social housing as a proportion of all housing has been declining for at least the past decade (from 8.1% of dwellings and 6% of dwellings respectively). Although there was an increase in social housing in absolute terms in the LGA (from 4338 to 4801 households), this and the housing stress and displacement data discussed later, indicates that social housing is unlikely to be keeping pace with growing need. SA2s with the highest rate of social housing in Guilford-South Granville (19%), Regents Park (12%) and Wentworthville-Westmead SA2s (11.8%).

Like Greater Sydney, there was a much higher rate of growth in community housing than in public housing over the period, with this likely due to government policy that is focused on growing the community housing sector through stock transfer, selective redevelopment of older stock and funding. It is positive that there was a relatively high rate of growth in community housing in Guilford-South Granville, Lidcombe, Granville-Clyde, and Greystanes-Pemulwuy SA2s, although this was from a low base and did not generally involve a large volume of stock creation.

See Tables 7.4 in **Appendix A** for more detail.

The map below shows the distribution of social housing in Cumberland LGA by SA1.



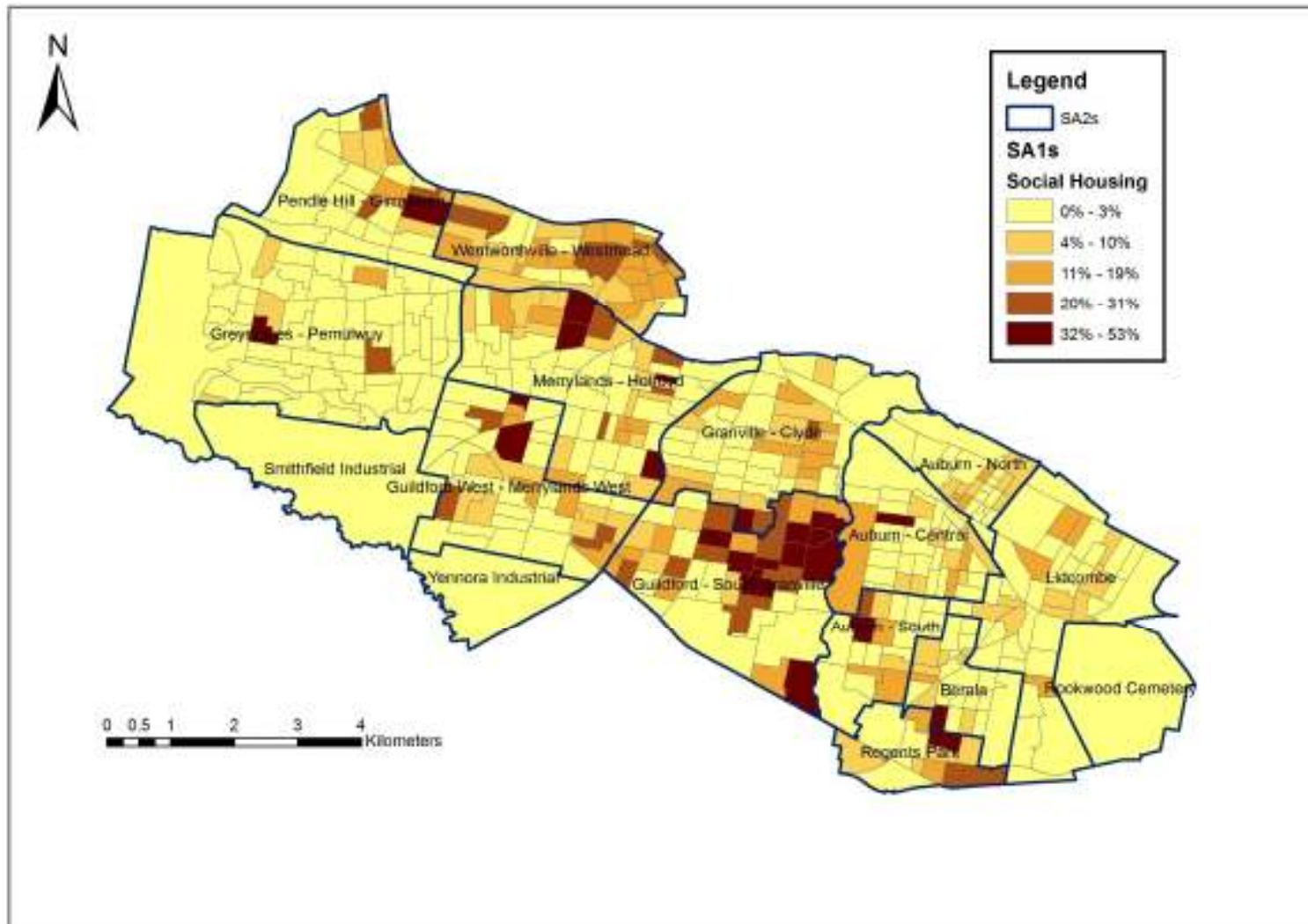


Figure 3.19: Social housing as a proportion of all dwellings for SA1s in Cumberland LGA

Source: ABS Census 2016, JSA calculations



## 3.9 Change in Amount of Rental Properties Affordable to Target Groups

The areas that now comprise Cumberland LGA have historically provided lower cost housing for some of the more disadvantaged groups in Greater Sydney. However, there is evidence that this has been changing over at least the past decade.

There have been significant losses in the **amount of rental stock in Cumberland LGA that is affordable to renters on very low and low incomes**, with the situation worsening dramatically between 2006 and 2016 in the LGA, and more rapidly than Greater Sydney.

The proportion of rental stock in the LGA that would be affordable to **very low income renters** fell from 30% in 2006 to 22% in 2016. The fall in rental stock that was affordable to low income households was far more dramatic, with stock affordable to households in the low income range falling from 53% to only 34% of rental stock from 2006-2016. As well as the 'market share' of such accommodation, there was also a real loss of such stock in absolute terms over the period. As such, not only was more affordable stock not created in new developments. Existing affordable or lower cost stock has also moved into a more expensive rental range relative to income.

Some SA2s experienced a greater loss of accommodation than others with regard to very low income renters, in particular, Auburn Central, Auburn North, Berala, Merrylands-Holroyd, Pendle Hill-Girraween, Regents Park and Wentworthville-Westmead.

There have been more significant losses, in absolute terms and proportionally, in rental properties that are **affordable to low income renters** in Cumberland LGA, with such losses much greater than the Sydney average. There were particularly high losses and/or non-replacement of such stock in the SA2s of Auburn Central, Auburn South, Greystanes-Pemulwuy, Lidcombe, Guildford West-Merrylands West, Regents Park and Wentworthville-Westmead.

The situation was very different for rental properties that are affordable to **moderate income households** in the LGA, with large increase in such stock in absolute and proportional terms (from 14% in 2006 to 39% in 2016), and much higher than the Greater Sydney average. As well as the movement of rental that was historically affordable to very low and low income households into higher rent bands through the processes of gentrification, this also indicates that a reasonable amount of the stock created through redevelopment is affordable to this group, most likely smaller flats and apartments.

These trends are summarised in the following two graphs, and in detail in Table 7.5 **Appendix A**.

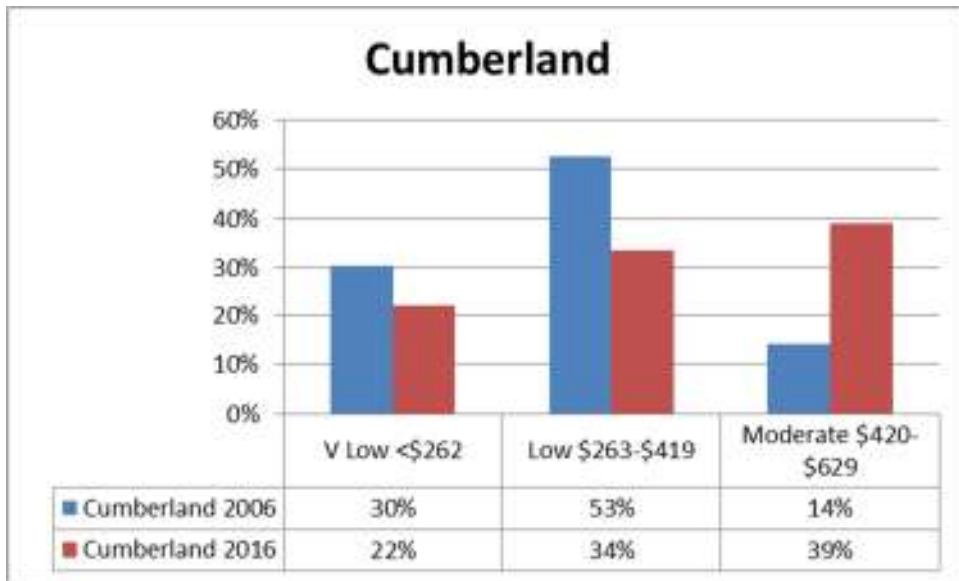


Figure 3-20: Change in % of Rental Properties Affordable to Very Low, Low and Moderate Income Households in Cumberland LGA 2006-16

Source: JSA 2019, derived from ABS Census Time Series Data and TableBuilder



Figure 3-21: Change in % of Rental Properties Affordable to Very Low, Low and Moderate Income Households in Greater Sydney 2006-16

Source: JSA 2019, derived from ABS Census Time Series Data and TableBuilder

It is important to note that lower cost or more affordable rental stock is often not actually occupied by people in the lower income bands who need it, and a close inspection of the Cumberland Census data indicates that cheaper stock is often occupied by households who could 'afford' to pay more in rent. It is often the case in a competitive rental market that there is significant pressure at all ends of the market, and likely that there would be considerable competition for lower cost rental properties in the LGA.

### 3.10 Change in Affordable Housing Target Groups

Further evidence of gentrification of the LGA comes from changes in the income profile of renters over the past decade.

In 2006, almost 40% of renting households in the areas that now make up the LGA were on **very low incomes** compared with only 30.5% for Greater Sydney, whilst 22.3% were on **low incomes** compared with 18.9% for Sydney generally. By 2016, the proportion of renting households in the LGA on very low incomes had reduced to 37.5%, whilst those on low incomes had decreased to 20%. Although the relative decline in low income households as a proportion of renters was similar to Greater Sydney for the period, the rate of decline for very low income households was double the Greater Sydney rate of decrease (-6% compared with -3%).

This **rate of decline** in very low income renters was more significant in a number of SA2s, including Auburn Central (-24%), Auburn North and Auburn South (-20% each), Lidcombe, Pendle Hill-Girraween and Wentworthville-Westmead (-16% each). In some areas, there was a gain in low and/or moderate income renters as a proportion of all renters, but in others, these groups also declined, likely due in part to the amount of redevelopment occurring.

Despite changes in the profile over the decade, very low and low income renters increased in **absolute terms** from 2006-16, and increased at a higher rate than for Greater Sydney. For example, very low income renters increased from 7,151 households to 8,864 households, or an increase of 24% in the number of such households compared with 22% for Greater Sydney, as shown in the following graph.

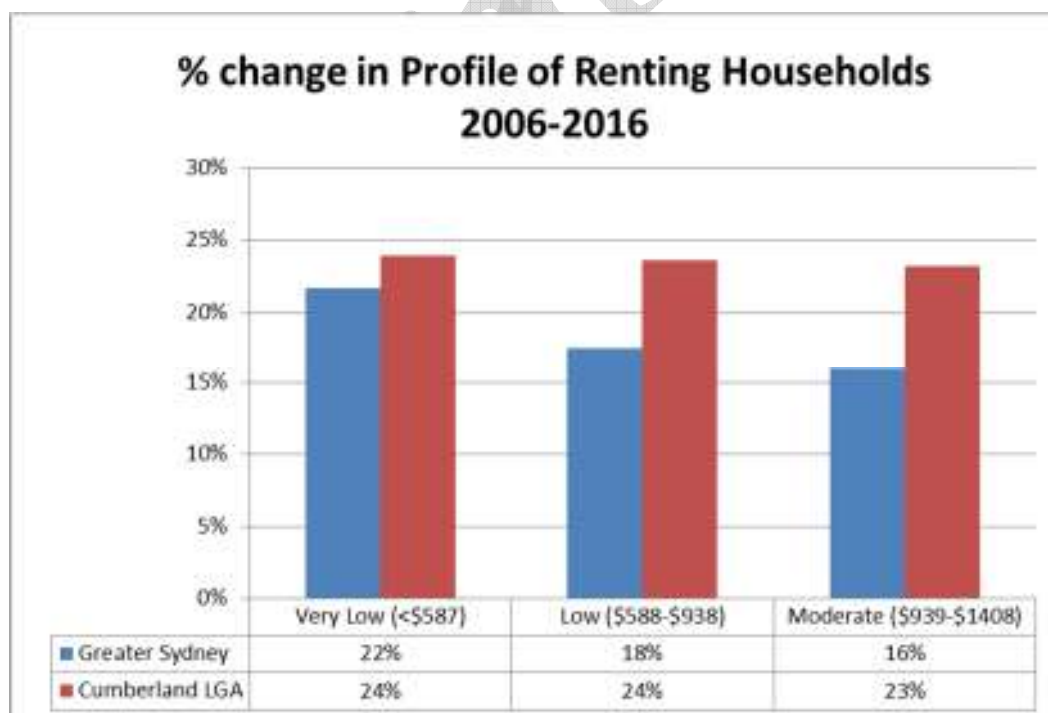


Figure 3-22: Proportional Change in the Number of Very Low, Low and Moderate Income Renting Households 2006-16

Source: JSA 2019, derived from ABS Census Time Series Data and TableBuilder

This indicates a movement of people into the LGA seeking lower cost (though often not 'affordable') housing from more expensive parts of Sydney and from overseas. **Importantly, as noted above, this is occurring at the same time that rental properties are being lost from the lower end of the market through price increases relative to income and redevelopment and non-replacement.**

**Housing stress and affordability data described elsewhere also indicates that these groups are under increasing pressure in the local rental market, and at increasing risk of displacement from areas that have provided some of the more affordable accommodation in Greater Sydney.**

## 3.11 FACS Social Housing Waiting Times

There are two FACS Housing NSW allocation zones within the Cumberland LGA.

- Allocation **Zone GW02 - Auburn/Granville** includes the suburbs of Auburn, Berala, Granville, Guildford (Shared), Lidcombe, Newington, Regents Park, Rookwood, Silverwater and South Granville.
- Allocation **Zone GW08 - Holroyd** includes the suburbs of Guildford (Shared), Girraween, Greystanes, Guildford West, Holroyd, Mays Hill, Merrylands, Merrylands West, Pemulwuy, Pendle Hill, South Wentworthville, Westmead (Shared) and Woodpark.<sup>6</sup>

As of 30 June 2018, there are total of **1,518 applicants** on the NSW housing register with Auburn/Granville or Holroyd listed as their allocation zone, including a total 1,396 (92%) General Applicants and 122 (8%) Priority Applicants. These applicants comprise around 3% of all applicants on the NSW housing register.

FACS reports that the expected waiting times for social housing properties in both the Auburn/Granville and Holroyd allocation zones by dwelling type are **5-10 years** for a studio/1 bedroom property and **10+ years** for 2 bedroom, 3 bedroom and 4 or more bedroom properties.

## 3.12 Homelessness and 'At Risk' of Homelessness

### 3.12.1 What is 'homelessness'?

The Australian Bureau of Statistics (ABS) defines homelessness as follows:

*When a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:*

- *is in a dwelling that is inadequate; or*
- *has no tenure, or if their initial tenure is short and not extendable; or*
- *does not allow them to have control of, and access to space for social relations.<sup>7</sup>*

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<sup>6</sup> <https://www.facs.nsw.gov.au/housing/help/applying-assistance/choose-where/chapters/allocation-zone-locator>

<sup>7</sup> ABS (2012) Information Paper – A Statistical Definition of Homelessness, 4922.0, pg 7.

The ABS provides an estimate of homeless people based on place of enumeration Census data. The ABS defines the 'homeless operational group' as:

- Persons living in improvised dwellings, tents, or sleeping out
- Persons in supported accommodation for the homeless
- Persons staying temporarily with other households
- Persons living in boarding houses
- Persons in other temporary lodgings
- Persons living in 'severely' crowded dwellings

The ABS also provides an estimate of people counted in 'other marginal housing', which it defines as:

- Persons living in other crowded dwellings
- Persons in other improvised dwellings
- Persons who are marginally housed in caravan parks

### 3.12.2 Characteristics of Homeless People in NSW, 2017-18 (AIHW, 2018)

The Australian Institute of Health and Welfare (AIHW) compiles and provides information on people who have received assistance from specialist homelessness agencies and services. The most recent report (AIHW 2018) refers to people who sought and received services from homelessness agencies during FY 2017–18. The AIHW reports that:

- 43% of clients were male and 57% were female;
- 87% were born in Australia and 13% were born overseas (top countries of birth being New Zealand, England, Philippines, Lebanon, China and Fiji);
- 60% presented to services alone (living on their own) and 36% presented with children (either as a couple or sole parent);
- Nearly half (48%) of clients were between 18 to 44 years old, 25% were children 14 years or younger;
- 32% of clients report that they are living on their own, 36% as a single parent with children, 11% couple with children, 4% couple without children, 11% other type of family and 5% group household; and
- The main reasons for seeking assistance include housing crisis (24%), domestic and family violence (20%), financial difficulties (11%), inadequate or inappropriate dwelling conditions (8%), relationship/family breakdown (7%) and housing affordability stress (7%).<sup>8</sup>

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<sup>8</sup> AIHW (2018) Specialist homelessness services 2017-18, Supplementary tables – New South Wales.

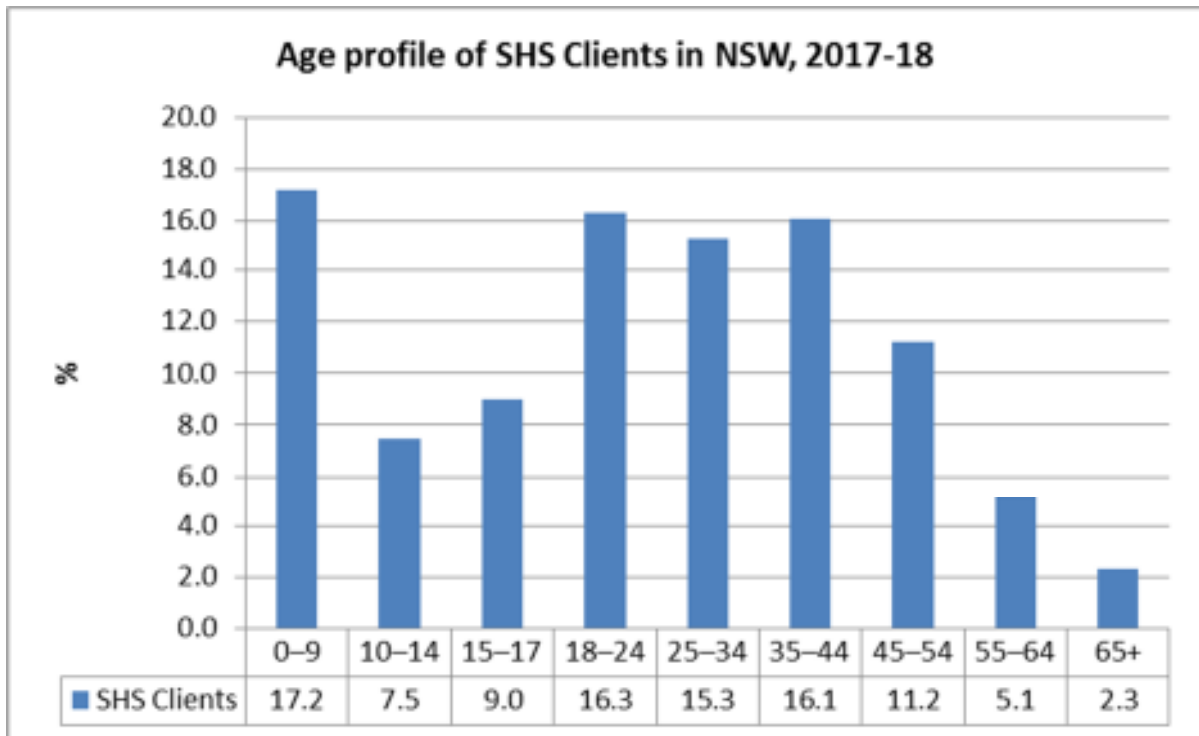


Figure 3.23: Age profile of SHS clients in NSW, 2017-2018

Source: AIHW (2018)

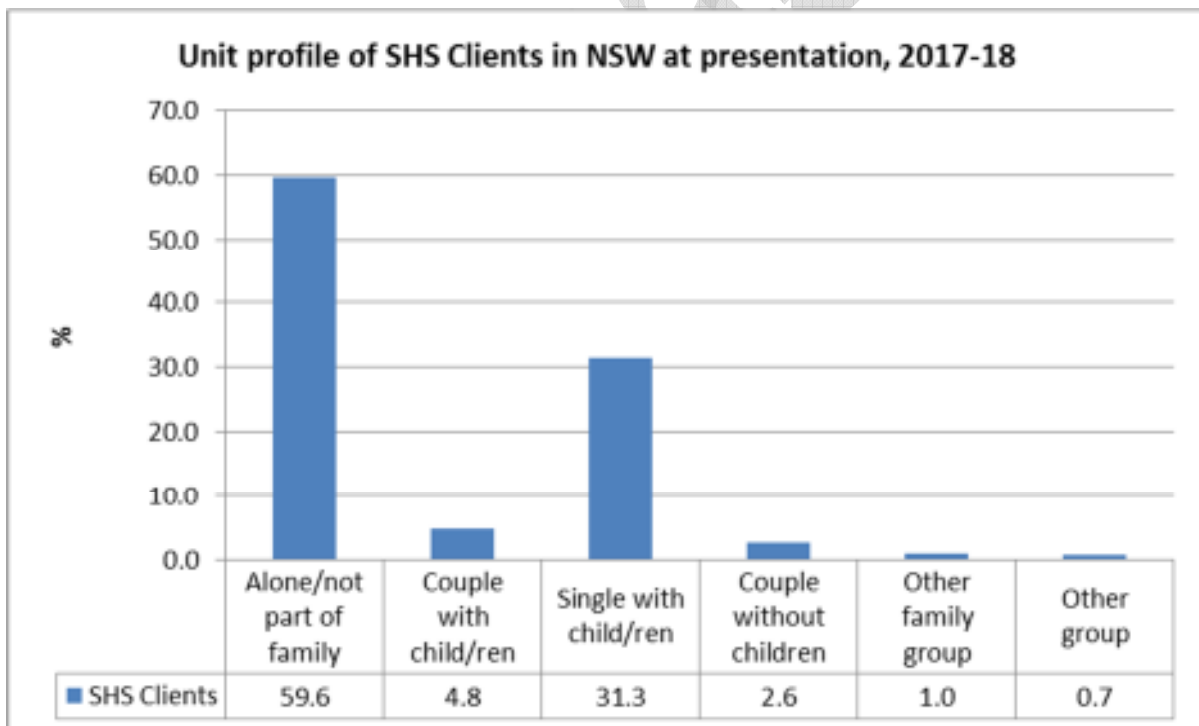


Figure 3.24: Unit profile of SHS clients in NSW at presentation/beginning of support, 2017-2018

Source: AIHW (2018)



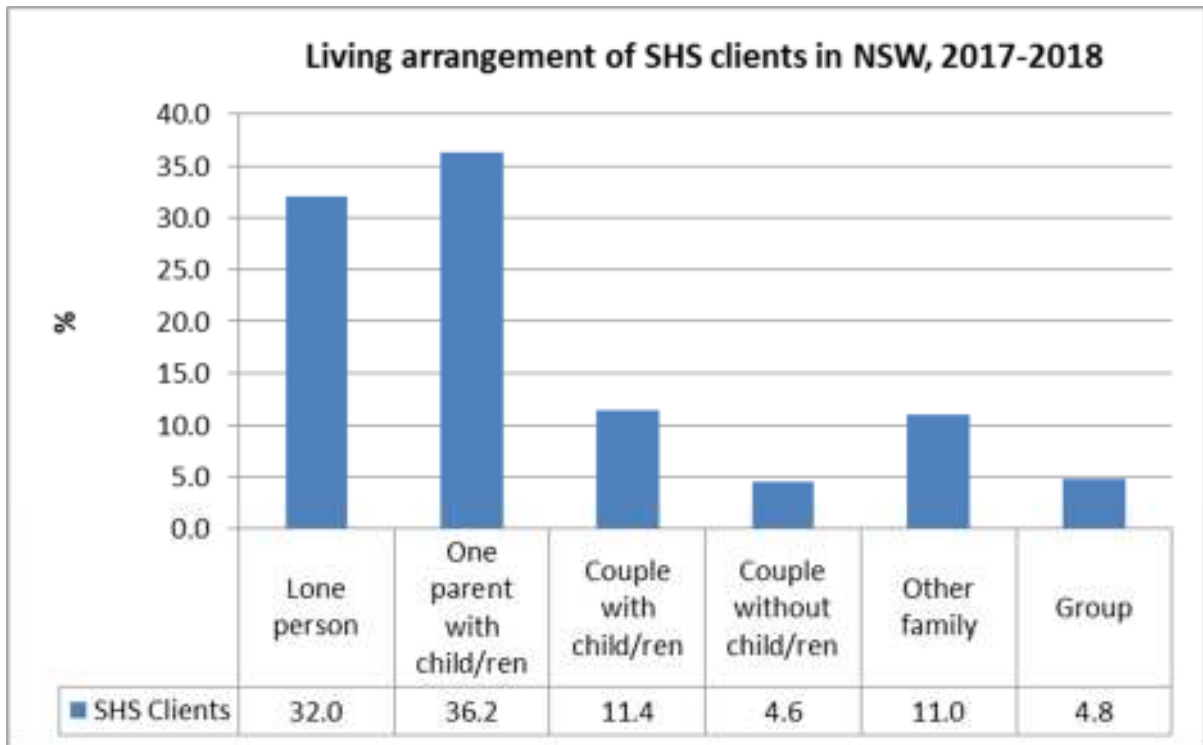


Figure 3.25: Living arrangement of SHS clients in NSW, 2017-2018

Source: AIHW (2018)

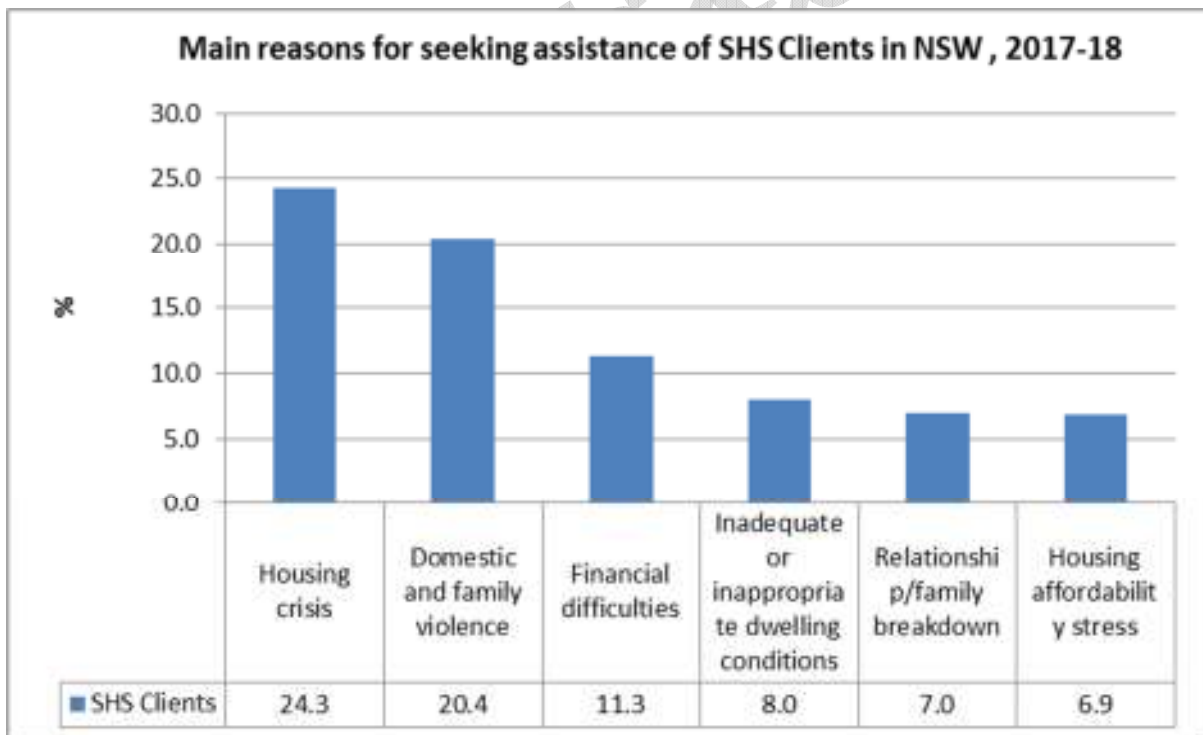


Figure 3.26: Main reasons for seeking assistance of SHS clients in NSW, 2017-2018

Source: AIHW (2018)

### 3.12.3 Characteristics of people who experienced homelessness over a 10 year period (ABS 2016)

The ABS' *General Social Survey* provides more detailed information on the characteristics of people who have experienced homelessness in the last ten years, indicating that they are disproportionately young people, while a high proportion are also middle aged.<sup>9</sup>

- 53% of people were aged 15-34 years compared to 33% of the general population aged 15 or over
- 43% of people were aged 35-64 years compared to 47% of the general population aged 15 or over
- 4% of people were aged over 65 years compared to 19% of the general population aged 15 or over

The graphs below show:

- Situation ever experienced homelessness
- All reasons for most recent experience of homelessness
- Time since last experienced homelessness
- Length of time of most recent experience of homelessness
- Whether sought assistance from service organisation(s) during most recent experience of homelessness

In summary, the most common response to homelessness is to stay with friends or relatives, while the most common cause of homelessness was relationship problems. Less than half of respondents had experienced homelessness in the last two years. The median time homeless was around one month, with around one quarter of respondents homeless for six months or more. Only one third of respondents sought assistance with homelessness, and of these, around 70% used housing service providers or crisis accommodation.

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<sup>9</sup> ABS 20490DO005\_2016 Census of Population and Housing: Estimating homelessness, 2016

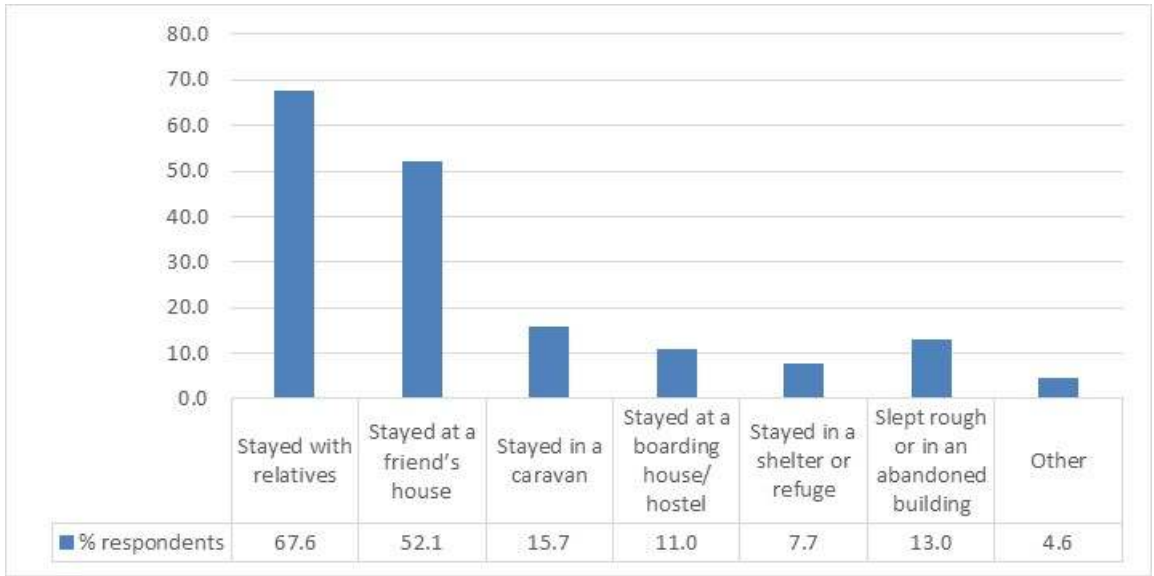


Figure 3.27: Situation ever experienced homelessness.

Source: JSA 2018, based on General Social Survey 2016

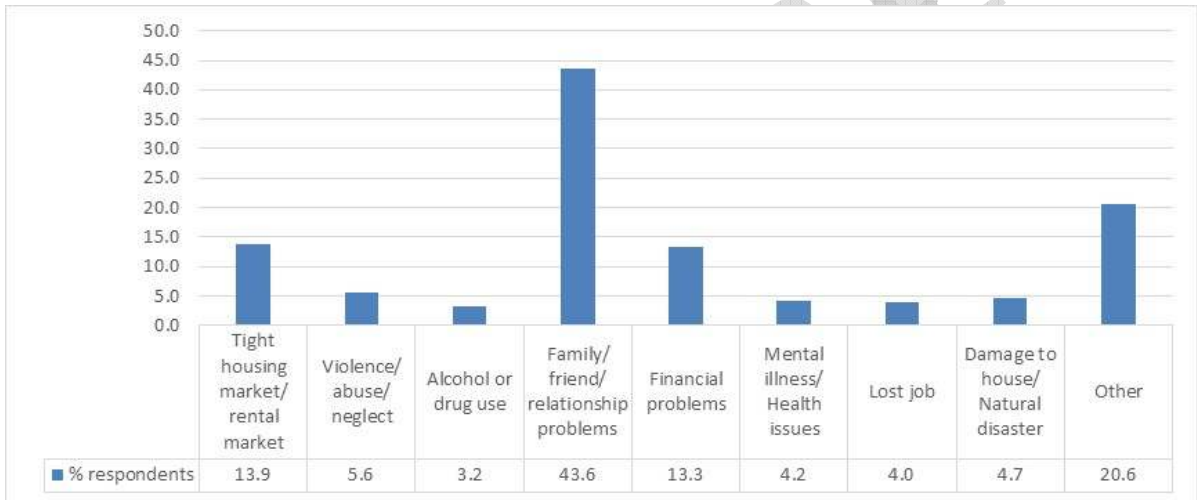


Figure 3.28: All reasons for most recent experience of homelessness.

Source: JSA 2018, based on General Social Survey 2016

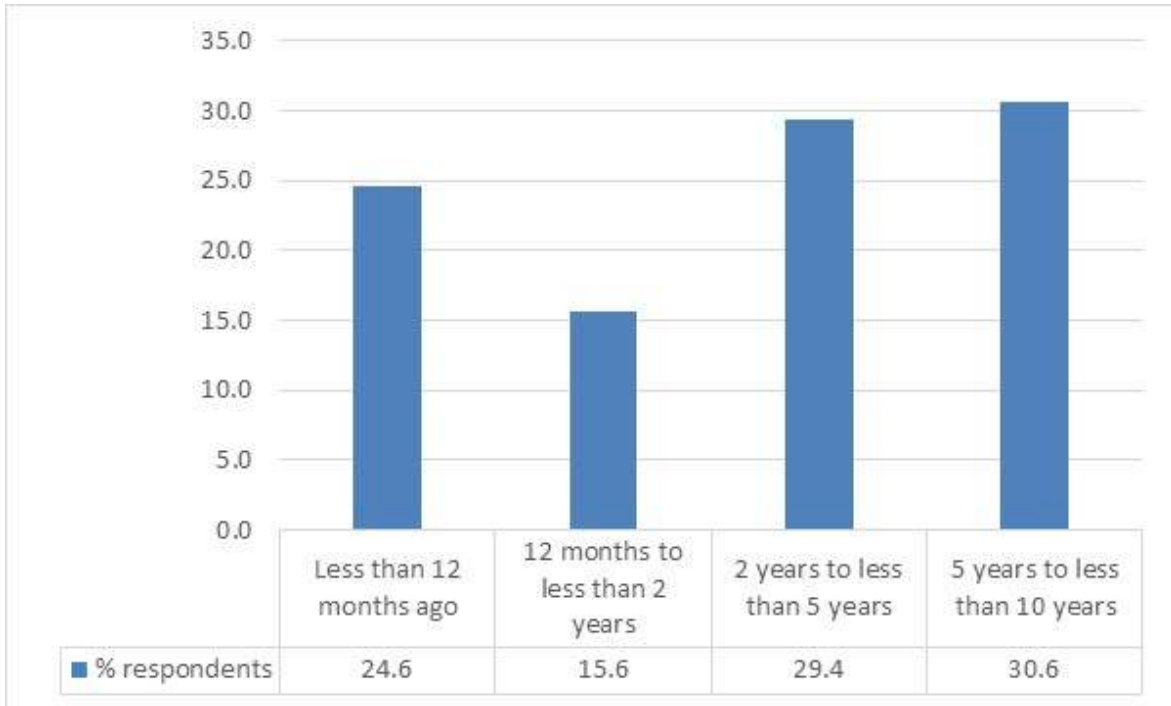


Figure 3.29: Time since last experienced homelessness.

Source: JSA 2018, based on General Social Survey 2016

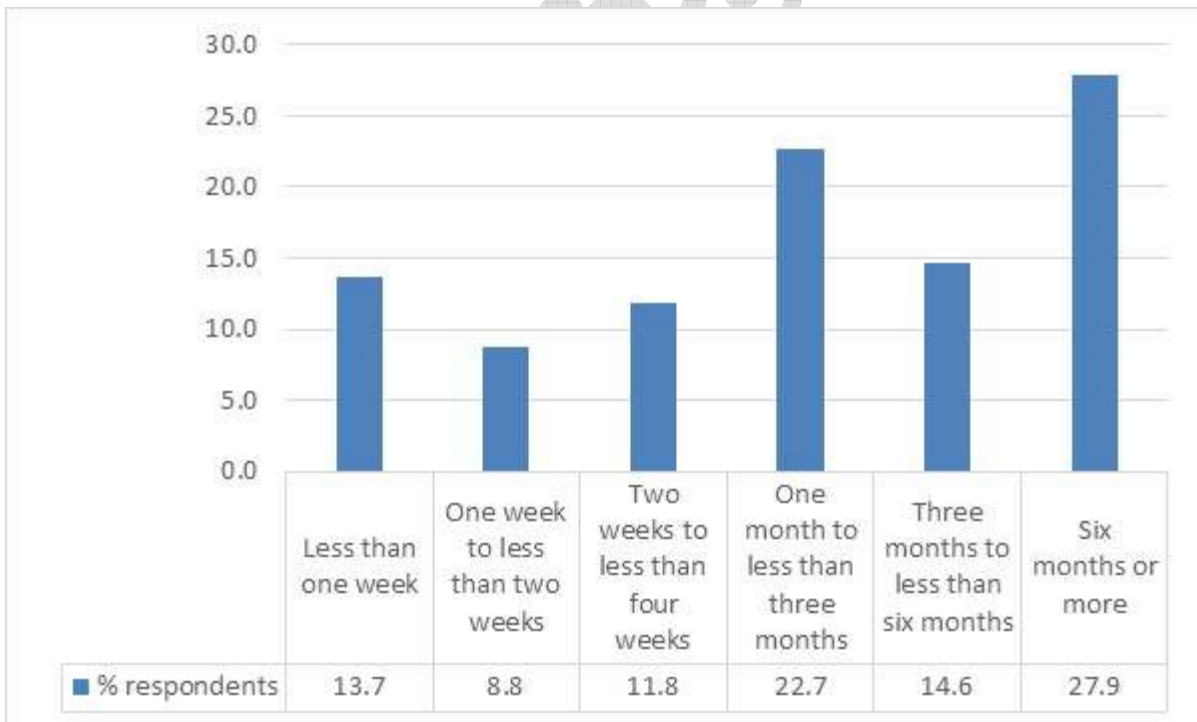


Figure 3.30: Length of time of most recent experience of homelessness.

Source: JSA 2018, based on General Social Survey 2016

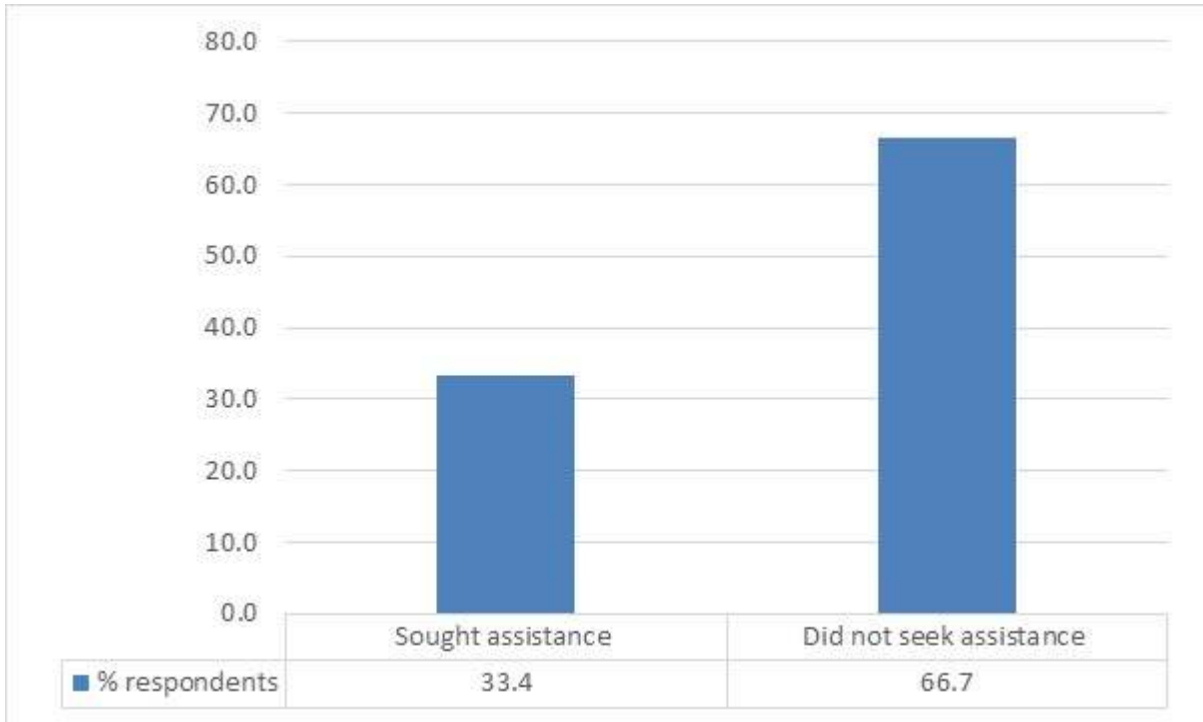


Figure 3.31: Whether sought assistance from service organisation(s) during most recent experience of homelessness.

Source: JSA 2018, based on General Social Survey 2016

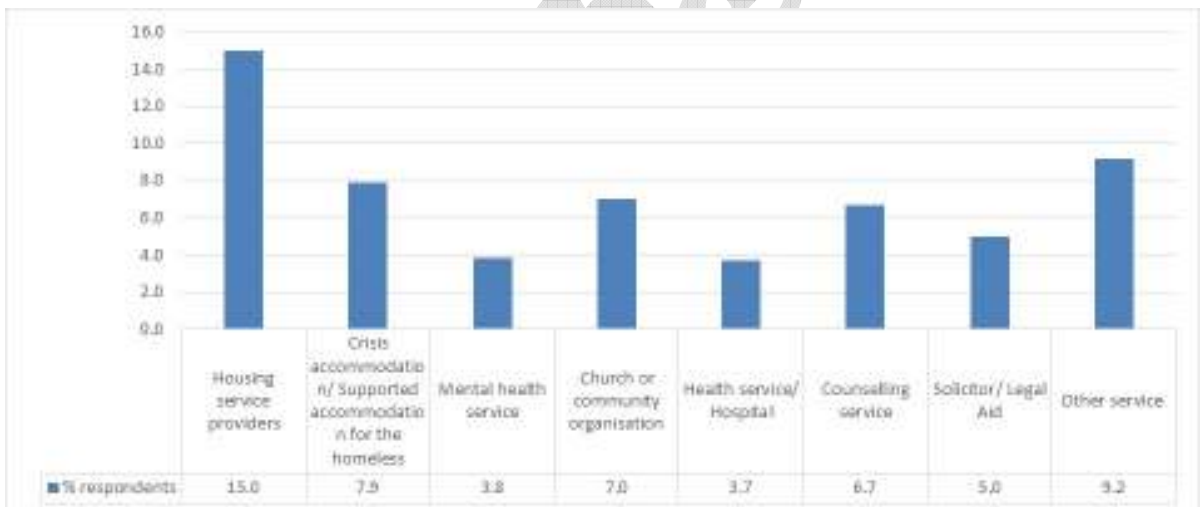


Figure 3.32: All types of service providers used during most recent experience of homelessness.

Source: JSA 2018, based on General Social Survey 2016

### 3.12.4 Profile of homelessness in Cumberland LGA

The ABS provides estimates of homelessness based on data collected through the Census. The SA3 level is the smallest geographic area that data is available for ‘homelessness operational groups’ and ‘other marginal housing’ (as defined above) for 2011 and 2016. The table below shows this information for the SA3 areas of Auburn and Merrylands-Guildford, which do not align exactly to the Cumberland LGA but is the best data available for comparison.

At the 2016 Census, ABS estimated there were a total of **3,244 homeless people** in the Auburn and Merrylands-Guildford SA3 areas, and an additional 4,327 people who were 'other marginally housed', or 13.5 homeless people and 18.0 marginally housed people per 1,000 resident population<sup>10</sup> with the figures largely due to people living in 'severely overcrowded dwellings'.

By comparison, rates for NSW were 5.0 homeless people and 5.0 marginally housed people per 1,000 population, meaning that **the Auburn and Merrylands-Guildford SA3's rate of homelessness is much higher than average**. Equivalent rates in 2011 were 6.9 homeless people and 12.4 marginally housed people per 1,000 resident population for the combined Auburn and Merrylands-Guildford SA3s and 4.0 homeless people and 3.9 marginally housed people per 1,000 population for NSW, suggesting **homelessness in the Auburn and Merrylands-Guildford SA3 areas has increased significantly between 2011 and 2016**.

The table below shows this information in detail, with key findings for the combined **Auburn and Merrylands-Guildford SA3s ('Cumberland')** including:

- 1,786 more people counted as homeless in 2016 compared to 2011; an increase of 122% compared to 37% increase in NSW.
- In 2016, people living in 'severely' crowded dwellings make up 81% of all homeless persons in the area, compared with 45% for NSW.
- An overall homelessness rate of three times the NSW rate.

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<sup>10</sup> ABS 2016, 2011, Usual Resident Population SA3 Auburn and SA3 Merrylands-Guildford



Table 3-2: Detailed Homeless and Other Marginal Housing, Auburn & Merrylands-Guildford SA3s, 2016

	SA3	HOMELESS OPERATIONAL GROUP						OTHER MARGINAL HOUSING				All other marginally housed
		Persons living in improvised dwellings, tents, or sleeping out	Persons in supported accommodation for the homeless	Persons staying temporarily with other households	Persons living in boarding houses	Persons in other temporary lodgings	Persons living in 'severely' crowded dwellings	All homeless persons	Persons living in other crowded dwellings	Persons in other improvised dwellings	Persons who are marginally housed in caravan parks	
2016	<b>New South Wales</b>	<b>2,584</b>	<b>5,843</b>	<b>5,366</b>	<b>6,853</b>	<b>220</b>	<b>16,821</b>	<b>37,692</b>	<b>32,512</b>	<b>1,763</b>	<b>3,000</b>	<b>37,275</b>
	Auburn	8	24	50	142	0	1,502	<b>1,726</b>	2,289	17	0	<b>2,306</b>
	Merrylands - Guildford	39	201	84	71	0	1,123	<b>1,518</b>	1,996	25	0	<b>2,021</b>
	<b>Total 'Cumberland'</b>	<b>47</b>	<b>225</b>	<b>134</b>	<b>213</b>	<b>0</b>	<b>2,625</b>	<b>3,244</b>	<b>4,285</b>	<b>42</b>	<b>0</b>	<b>4,327</b>
2011	<b>New South Wales</b>	<b>1,920</b>	<b>4,921</b>	<b>4,946</b>	<b>5,798</b>	<b>242</b>	<b>9,655</b>	<b>27,483</b>	<b>22,138</b>	<b>996</b>	<b>3,787</b>	<b>26,921</b>
	Auburn	16	33	34	27	0	521	<b>628</b>	1,149	0	0	<b>1,149</b>
	Merrylands - Guildford	10	77	56	40	0	644	<b>830</b>	1,439	30	0	<b>1,469</b>
	<b>Total 'Cumberland'</b>	<b>26</b>	<b>110</b>	<b>90</b>	<b>67</b>	<b>0</b>	<b>1,165</b>	<b>1,458</b>	<b>2,588</b>	<b>30</b>	<b>0</b>	<b>2,618</b>
<b>% Change 2011-2016</b>	<b>New South Wales</b>	35%	19%	8%	18%	-9%	74%	<b>37%</b>	47%	77%	-21%	<b>38%</b>
	Auburn	-50%	-27%	47%	426%	0%	188%	<b>175%</b>	99%	0%	0%	<b>1.0069626</b>
	Merrylands - Guildford	290%	161%	50%	78%	0%	74%	<b>83%</b>	39%	-17%	0%	<b>0.3757658</b>
	<b>Total 'Cumberland'</b>	<b>81%</b>	<b>105%</b>	<b>49%</b>	<b>218%</b>	<b>0%</b>	<b>125%</b>	<b>122%</b>	<b>66%</b>	<b>40%</b>	<b>0%</b>	<b>65%</b>
<b># Change 2011-2016</b>	<b>New South Wales</b>	664	922	420	1,055	-22	7,166	<b>10,209</b>	10,374	767	-787	<b>10,354</b>
	Auburn	-8	-9	16	115	0	981	<b>1098</b>	1140	17	0	<b>1,157</b>
	Merrylands - Guildford	29	124	28	31	0	479	<b>688</b>	557	-5	0	<b>552</b>
	<b>Total 'Cumberland'</b>	<b>21</b>	<b>115</b>	<b>44</b>	<b>146</b>	<b>0</b>	<b>1,460</b>	<b>1,786</b>	<b>1,697</b>	<b>12</b>	<b>0</b>	<b>1,709</b>

Source: JSA, 2019; ABS (2016) Estimating Homelessness

The above is a count of the number of people homeless or marginally housed on Census night 2016 and 2011. However, the number of people experiencing homelessness in a year will be much greater, due to undercounting and the fact that the ABS Census provides only a snap shot in time, for example only about 2% of those homeless for less than a week in any one year will be counted. An estimate of the **annual number** of instances of homelessness in **Auburn and Merrylands-Guildford SA3 areas** for 2016 using homelessness duration data from the General Social Survey is **40,000 to 60,000 instances of homelessness and 50,000 to 80,000 instances of people marginally housed, with a best estimate of 50,000 instances of homelessness and 65,000 instances of marginally housed people in any given year.** It should be noted that these instances will include a single person with multiple bouts of homelessness; and around 70% of instances will have a duration of less than two weeks and 80% will have a duration of less than four weeks.

Of these around 17,000 would be expected to seek assistance in total, 7,500 to obtain assistance from housing service providers and 4,000 to access housing service providers and crisis accommodation. Again, it is noted that the Census is likely subject to under-reporting for this more mobile target group, so figures could be higher.

Prelimatif











































Table 4.10: Sales, September Quarter 2018

		Strata		Non-Strata		All Dwellings	
		Q1	Median	Q1	Median	Q1	Median
Cumberland LGA	Sale price	\$480,000	\$550,000	\$731,000	\$800,000	\$550,000	\$678,000
	Affordability (Greater Sydney)	Affordable to 89% of moderate income band	Affordable to 55% of moderate income band	Affordable to higher incomes only	Affordable to higher incomes only	Affordable to 58% of moderate income band	Affordable to 1% of moderate income band
Greater Sydney	Sale price	\$580,000	\$720,000	\$677,000	\$900,000	\$635,000	\$806,000
	Affordability (Greater Sydney)	Affordable to 45% of moderate income band	Affordable to higher incomes only	Affordable to 2% of moderate income band	Affordable to higher incomes only	Affordable to 20% of moderate income band	Affordable to higher incomes only

Source: NSW Department of Family and Community Services (2019) Rent & Sales Report No 126, Sept Qtr 2018

## 4.6 Housing Stress

### 4.6.1 Overview

A commonly used measure of underlying **need for affordable housing** is the number of households in 'housing stress', or at risk of after-housing poverty.<sup>13</sup> A broad 'rule of thumb' for 'housing stress' is when a very low, low or moderate income household is paying more than 30% of its gross income on rental or mortgage repayments, and 'severe housing stress' when such a household is paying more than 50% of its income on such housing costs.

Other factors will clearly affect the financial and social wellbeing of a family, including the adequacy and appropriateness of their housing, and costs that are unequally borne by some households, for example, high health care or transport costs where they live in a regional or rural area.<sup>14</sup>

As such, housing stress is useful as a broad metric for understanding the comparative affordability of an area, and indicates the potential scale of the problem for planning purposes.

The following table provides a summary of data below.

Moreover, by far the most serious affordability problem when considering housing stress is among **very low and low income renters**, who combined make up 63% of all households in housing stress. Very low income renters are far more likely than other target groups to be in **severe housing stress** (that is, paying more than 50% of their gross household income in rent), 59% of this group compared to 13% of low income renters. When moderate income renters are included, **renters in the target groups make up more than 70% of those in housing stress**.

As noted earlier, a much higher proportion of renters in the LGA are in the very low and low income bands compared with Greater Sydney, and long-term rental is increasing among lower income groups, further indicating the seriousness of this issue.

**Very low and low income purchasing households** make up 21% of those in housing stress. Very low income purchasers are also more likely to be in severe housing stress, 60% of this group compared to 24% of low income purchasers for example. It is likely that this group have experienced a change in life circumstances after purchasing their home, for example, divorce, unemployment or retirement, and very low income and most low income households would no longer be able to obtain a housing loan without significant capital or savings.

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<sup>13</sup> See for example Yates, J. 2007. *Housing Affordability and Financial Stress*, AHURI Sydney University, who notes that, often 'housing stress' is defined by the 30-40 rule, that is, that a low income household (in the lowest 40% of household income) will pay no more than 30% of its gross income on housing costs. This broad rule of thumb is often extended to the low to moderate income groups as defined under SEPP 70.

<sup>14</sup> See for example Gleeson, B. and Randolph, B. (2002) 'Social disadvantage and planning in the Sydney Context', *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.

Whilst purchase stress is also a serious issue, purchasers often have an appreciating asset and their income to payments ratio generally decreases over time. Long-term renters do not have these benefits, and are particularly hard hit in a context where the real cost of rental compared with income continues to grow.

In total, there were around 19,000 households in housing stress in the LGA in 2016, around 13,500 in rental stress and 5,500 in purchase stress.

The following table shown this in more detail.

Table 4.11: Break Down of Relative Housing Stress among Income and Tenure Groups

Housing Stress Summary: Cumberland LGA			
INCOME BAND	RENTAL STRESS (Severe + Moderate)	PURCHASE STRESS (Severe + Moderate)	TOTAL STRESS
Very Low	7,851 (41%)	1,975 (10%)	9,826 (52%)
Low	4,120 (22%)	2,055 (11%)	6,175 (32%)
Moderate	1,517 (8%)	1,490 (8%)	3,007 (16%)
<b>Total</b>	<b>13,487 (71%)</b>	<b>5,520 (29%)</b>	<b>19,007 (100%)</b>

Source: JSA 2019, derived from ABS 2016 Census, Table Builder

This is now looked at in more detail for different tenure groups.

#### 4.6.2 Housing Stress among Renters

As noted above, at the time of the 2016 Census, there were almost **13,500 renting households in housing stress** in Cumberland LGA (71% of all very low, low and moderate income renting households in stress).

Despite the lower median rental cost in Cumberland LGA, there is a **similar rate of housing stress to the Greater Sydney benchmark**, largely due to the much lower incomes of local residents. In Cumberland LGA, 70% of very low, low and moderate income renting households were in housing stress in 2016 compared with 71% for Greater Sydney. Very low income households are far more likely to be in severe housing stress (paying more than 50% of gross household income on their rent) than other groups in both Sydney and the LGA.

The following graph show the relative housing stress among renters for the relevant areas.

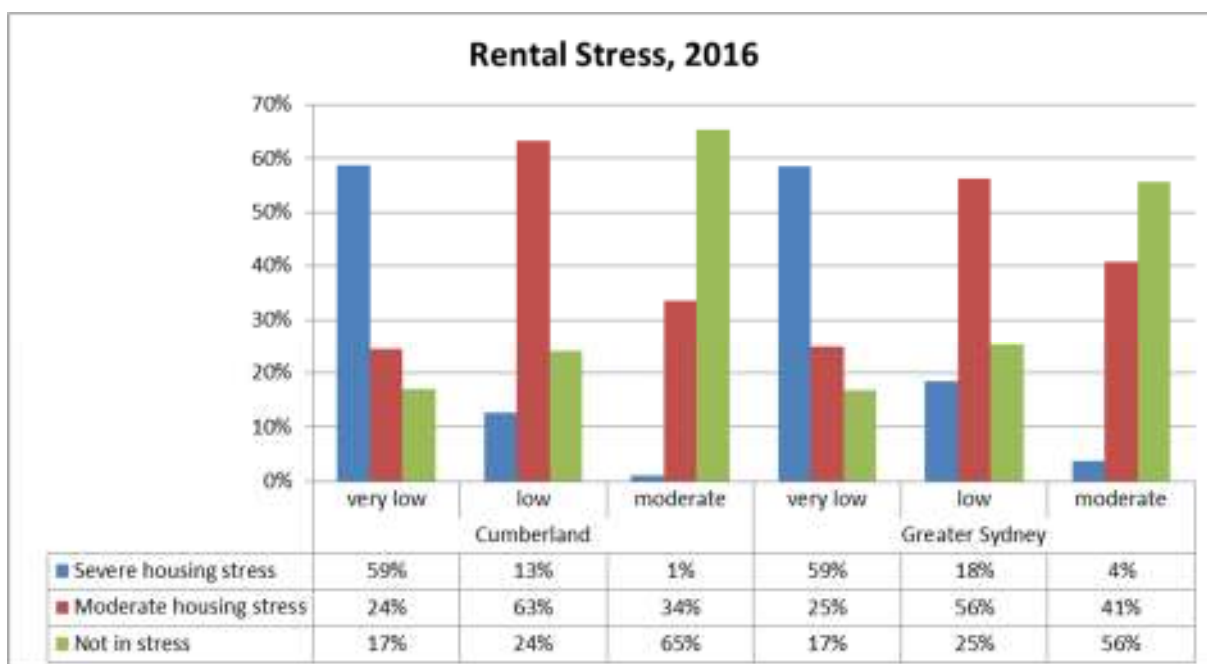


Figure 4-7: Housing Stress among very low, low and moderate income renting households

Source: JSA 2019, derived from ABS Census, Table Builder 2016

The majority (58%) of the 13,487 households in rental stress in Cumberland were on **very low incomes** (7,851), with 31% on low incomes (4,120) and 11% on moderate incomes.

However, rental stress in terms by household *type* and income level varies.

- **One family households with children** (couple parents, single parent and other one families) make up over half (55%) of all renting households in stress. Of the one family households with children in rental stress, over half are **very low income** earning families (also an overall large number of households at 3,769).
- **Lone person households** also make up a large proportion of the renting households in stress (23%). 80% of the lone person households in rental stress are **very low income** earners.

The breakdown in income and household type of those in rental housing stress in **Cumberland LGA** is set out in the Table below.

Table 4.12: Households in rental stress for Cumberland LGA

	All Renting Households in Stress	Lone person renting households in Stress	Couple renting households in Stress	One family w/ children renting households in Stress	Multi-family renting households in Stress	Group and other renting households in Stress
<b>Very Low Income Households</b>	7,851 (58%)	2,516 (80%)	872 (54%)	3,769 (51%)	60 (24%)	328 (42%)

	All Renting Households in Stress	Lone person renting households in Stress	Couple renting households in Stress	One family w/ children renting households in Stress	Multi-family renting households in Stress	Group and other renting households in Stress
Low Income Households	4,120 (31%)	540 (17%)	535 (33%)	2,613 (35%)	110 (45%)	322 (41%)
Moderate Income Households	1,517 (11%)	102 (3%)	214 (13%)	981 (13%)	76 (31%)	132 (17%)
<b>Total in Stress</b>	<b>13,487 (100%)</b>	<b>3,158 (100%)</b>	<b>1,621 (100%)</b>	<b>7,363 (100%)</b>	<b>245 (100%)</b>	<b>782 (100%)</b>
<b>Total very low, low, mod income renting households</b>	<b>19,249 (70% of whom are in stress)</b>	<b>4,511 (70% of whom are in stress)</b>	<b>2,698 (60% of whom are in stress)</b>	<b>9,965 (74% of whom are in stress)</b>	<b>344 (71% of whom are in stress)</b>	<b>1,197 (65% of whom are in stress)</b>

Source: JSA 2019, based on data from ABS Census of Population and Housing 2016 (Table Builder)

### 4.6.3 Housing Stress among Home Purchasers

At the time of the 2016 Census, there were 5,520 purchasing households in housing stress in Cumberland LGA.

Despite the lower cost of purchase in the Cumberland LGA, there is a **higher rate of housing stress among purchasers to Greater Sydney, particularly for very low income households**. As noted, this is likely due to the lower average incomes in the LGA, and to the changed circumstances of households post-purchase. In Cumberland LGA, 29% of all purchasing households<sup>15</sup> were in housing stress in 2016 compared with 20% for Greater Sydney, again likely due to lower incomes and the aspiration to own a home.

This is shown in the following graph.

<sup>15</sup> All purchasing households: very low, low, moderate and higher income.

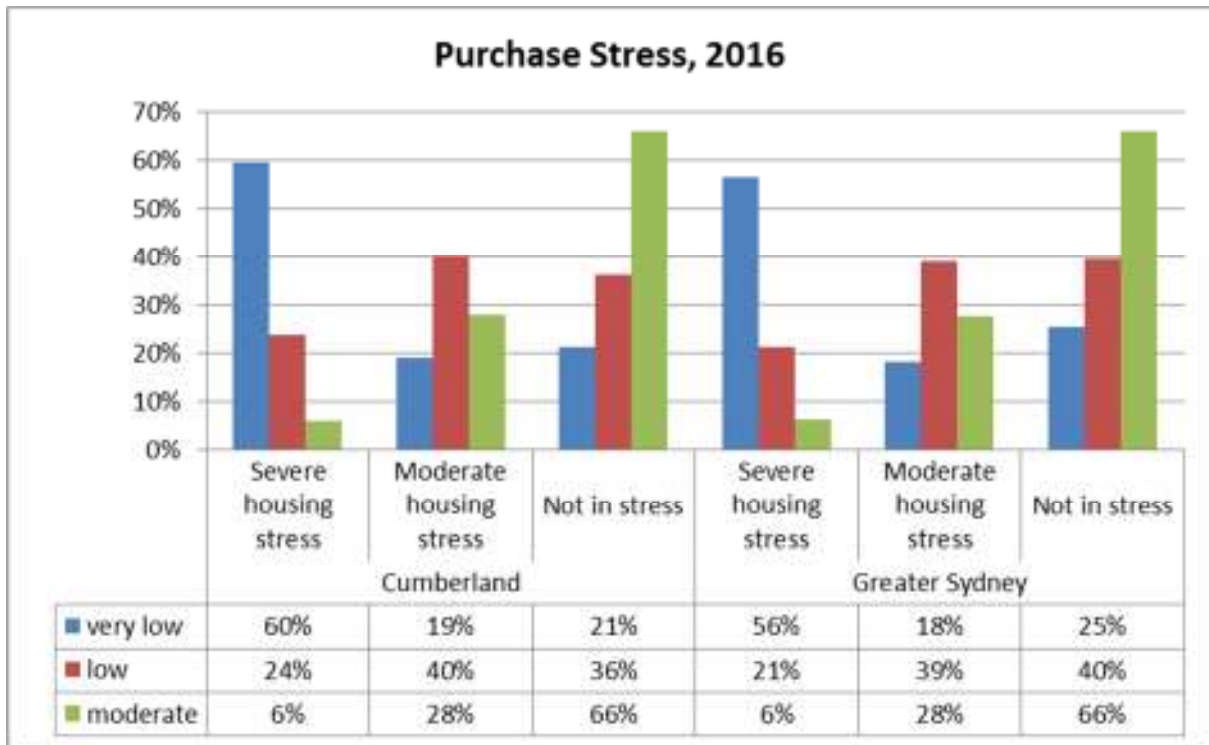


Figure 4-8: Housing Stress among very low, low and moderate income purchasing h/holds

Source: JSA 2019, derived from ABS Census, Table Builder 2016

In 2016, over half of all very low, low and moderate income purchasing households in Cumberland LGA were in housing stress (55%). Of those 5,520 households in mortgage stress, 36% were on very low incomes (1,975), with 37% on low incomes (2,055) and 27% on moderate incomes (1,490).

However, mortgage/purchase stress in terms by household *type* and income level varies.

- **One family households with children** (couple parents, single parent and other one families) make up over two-thirds (69%) of all purchasing households in stress. Of the one family households with children in purchase stress, just over one third (34%) are very low income earners, 38% are low income earners and 28% are moderate income earners.
- Whilst **lone person households** make up a smaller group than one family households of purchasers in stress, those that are on **very low incomes** are much more likely to be in purchase stress (48%).

The breakdown in income and household type of those in purchase stress in **Cumberland LGA** is set out in the table below.

Table 4.13: Households in purchasing stress for Cumberland LGA

	All Purchasing Households in Stress	Lone person purchasing households in Stress	Couples without children purchasing households in Stress	One family w/ children purchasing households in Stress	Multi-family purchasing households in Stress	Group and other purchasing households in Stress
<b>Very Low Income Households</b>	1975 (36%)	383 (48%)	190 (35%)	1,272 (34%)	27 (13%)	11 (14%)
<b>Low Income Households</b>	2055 (37%)	279 (35%)	205 (38%)	1,438 (38%)	81 (40%)	30 (39%)
<b>Moderate Income Households</b>	1490 (27%)	141 (18%)	150 (28%)	1,078 (28%)	93 (46%)	36 (47%)
<b>Total in Stress</b>	<b>5,520 (100%)</b>	<b>803 (100%)</b>	<b>545 (100%)</b>	<b>3,788 (100%)</b>	<b>201 (100%)</b>	<b>77 (100%)</b>
<b>Total very low, low and moderate income purchasing households</b>	<b>10,101 (55% of whom are in stress)</b>	<b>1,476 (54% of whom are in stress)</b>	<b>1,184 (46% of whom are in stress)</b>	<b>6,693 (57% of whom are in stress)</b>	<b>418 (48% of whom are in stress)</b>	<b>139 (55% of whom are in stress)</b>

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

The affordability and housing need data discussed above indicate a significant housing affordability problems for the LGA, and one that is not readily able to be addressed through the market.



# 5 Planning, Funding & Policy Environment

## 5.1 Funding and policy environment

This section provides an overview of the funding and policy environment that provides a context to demographic and housing trends outlined above, and to strategic responses to growing affordability issues in Cumberland LGA.

### 5.1.1 Family and Community Services NSW

Public housing estates and tenancies in the Cumberland LGA do not appear to have been a particular priority or feature of the most recent policy initiatives and programs of FACS NSW including the Social and Affordable Housing Fund (SAHF), Communities Plus and recent large-scale tenancy management transfers.

#### Social and Affordable Housing Fund (SAHF)

The Social and Affordable Housing Fund (SAHF) is a key initiative under the *Future Directions for Social Housing in NSW* strategy. The SAHF program is designed to increase the supply of social and affordable housing by 3,400 dwellings through contracts with nominated service providers (namely Community Housing Providers). Under the SAHF model, the NSW Government does not directly fund or purchase homes but has been 'set up with \$1.1 billion in seed funding from the NSW Government' that is 'invested in the market by the Government's investment arm, NSW Treasury Corporation...Market returns from this investment will be applied to funding the SAHF program.'<sup>16</sup> So far, service agreements have been signed with five CHPs through the first phase of SAHF to deliver 2,200 dwellings in metropolitan and regional NSW by 2020, and service packages over a 25 year term. Providers include:

- BaptistCare NSW & ACT
- Uniting
- SGCH Sustainability Ltd
- St Vincent de Paul Housing
- Compass Housing Services Co Ltd

Phase 2 of SAHF has a target of 1,200 and service packages. FACS has reported that four Service Agreements are being finalised to delivery Phase 2 of the program with the following providers:

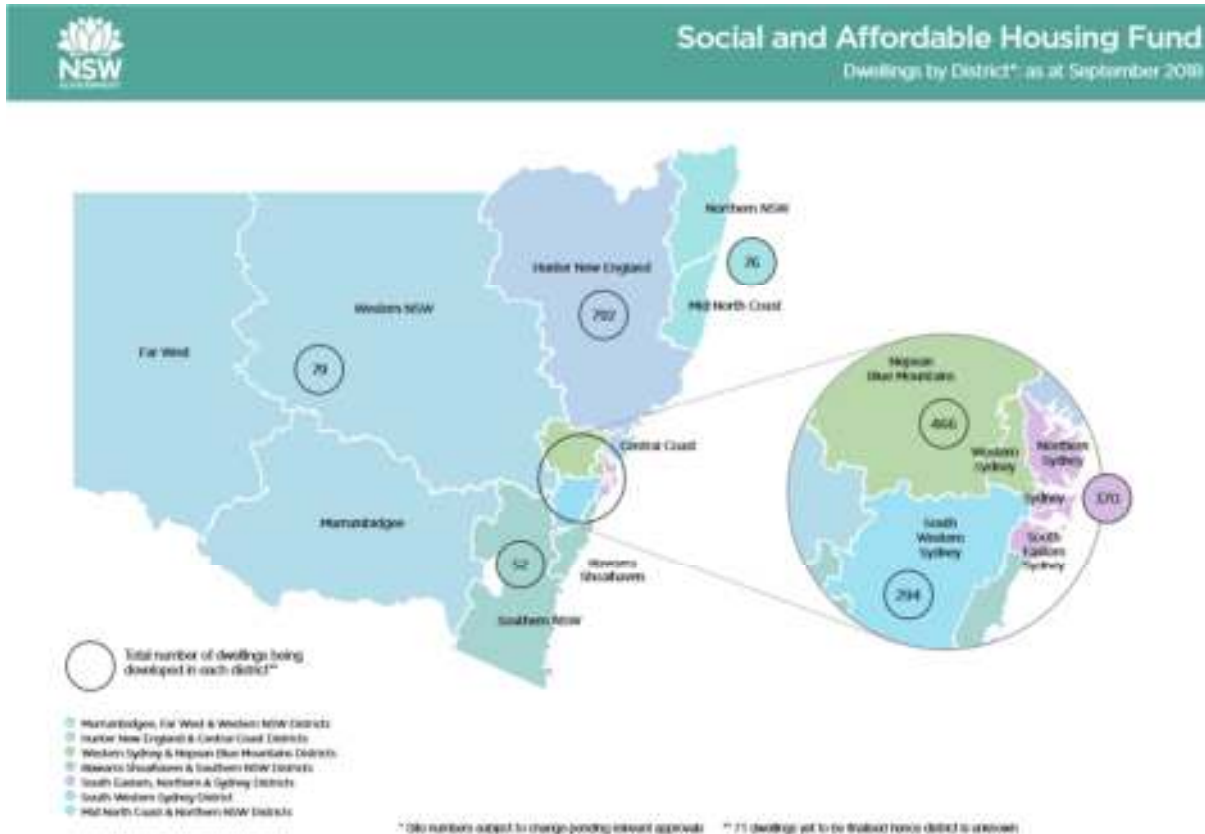
- Anglicare – 550 dwellings
- Housing Plus – 220 dwellings
- SGCH Portfolio Ltd – 260 dwellings

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<sup>16</sup> <https://www.facs.nsw.gov.au/about/reforms/future-directions/initiatives/SAHF>, accessed 17 May 2019.

- Uniting NSW/ACT – 300 dwellings

There is no publicly available information about the specific locations of the SAHF projects. FACS has provided a map showing that **466 SAHF dwellings** will be created in the **Western Sydney and Blue Mountains/Nepean Districts**. It is unclear whether any of these dwellings will be created in the Cumberland LGA.



## Communities Plus

The Communities Plus program is also a key strategy of the *Future Directions for Social Housing in NSW* strategy, which will deliver 23,000 new and replacement social housing dwellings, 500 affordable housing dwellings and up to 40,000 private dwellings through redevelopment projects on existing social housing estates and sites. There are seven **Major Sites** including Ivanhoe, Telopea, Waterloo, Riverwood, Arncliffe, Redfern and Villawood; none are in the Cumberland LGA. There are also twenty-four smaller **Neighbourhood Projects** that have been announced through three releases. There are potentially **four** Neighbourhood Project sites located within the Cumberland LGA.

- Two sites in Release 2 – both South Granville
- Two sites in Release 3 – Lidcombe and Westmead

## Neighbourhood Project (Release 2): South Granville – Blaxcell Street

Information available from Communities Plus includes the site address and land size.<sup>17</sup>

- Address: 262-266 Blaxcell Street, South Granville, NSW
- INDICATIVE LAND SIZE: APPROX. 2,250 m<sup>2</sup>



## Neighbourhood Project (Release 2): South Granville – Delwood Street

Information available from Communities Plus includes the site address and land size.<sup>18</sup>

- Address: 7 Delwood Street and 36-38 Gordon Avenue, South Granville, NSW
- INDICATIVE LAND SIZE: APPROX. 1,850 m<sup>2</sup>



## Neighbourhood Project (Release 3): Lidcombe & Westmead

‘Lidcombe’ and ‘Westmead’ listed as Neighbourhood Project sites, but there is no further information provided on the website about the project sites or locations.

<sup>17</sup> <https://www.communitiesplus.com.au/release-two/south-granville-blaxcell-st>

<sup>18</sup> <https://www.communitiesplus.com.au/release-two/south-granville-delwood-st>

Depending on where in 'Lidcombe' and 'Westmead' these projects are location, they may be within either Cumberland LGA or Parramatta LGA.

Communities Plus reports that, "Neighbourhood Renewal Release 3 includes seven Contract For Sale sites in Metropolitan and Regional NSW and three Project Delivery Agreement sites in Western Sydney. In total the ten sites will deliver an estimated 641 new private, social and affordable homes into the high demand NSW housing market. The ten sites will see 34 existing social housing dwellings turned into 190 new and modern homes for social housing residents."<sup>19</sup>

## Management Transfers to Community Housing Providers

In 2016, the NSW Government announced a large-scale management transfer program of 14,000 tenanted public housing properties to registered Community Housing Providers (CHPs). To date, contracts with nine successful CHPs have been signed for management transfers across NSW including:

- Maitland and Port Stephens – to Hume Community Housing
- Singleton, Cessnock, Dungog, Mid-Coast, Muswellbrook, Upper Hunter – to Compass Housing
- Gunnedah, Tamworth, Walcha, Liverpool Plains, Armidale Regional, Glen Innes, Gwydir, Guyra, Inverell, Moree Plains, Narrabri, Tenterfield, Uralla – to Homes North
- Shoalhaven – to Southern Cross Community Housing
- Coffs Harbour, Bellingen – to Mission Australia Housing
- Nambucca, Kempsey, Port Macquarie-Hastings – to Community Housing Limited
- Ryde, Hornsby, Ku-ring-gai – to Link Housing
- Northern Beaches and Mosman – to Bridge Housing
- North Sydney, Hunters Hill, Lane Cove, Willoughby – to St George Community Housing<sup>20</sup>

Again, none of these major stock transfer initiatives are currently planned for public housing stock within Cumberland LGA.

### 5.1.2 Increasing community sector capacity

Other initiatives have focused more generally on growing affordable housing through **increasing community housing sector capacity to deliver and manage such housing**. These include increased funding for Community Housing Providers (CHPs), transfer of social housing stock to CHPs, including some with title, and regulatory support to increase their professionalism and capacity.<sup>21</sup>

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<sup>19</sup> <https://www.communitiesplus.com.au/release-three/overview>

<sup>20</sup> Information obtained from Tenants NSW as management transfer information from FACS NSW websites are no longer available. <https://www.tenants.org.au/news/transfer-tenancy-management-public-community-housing>, accessed 17 May 2019.

<sup>21</sup> Fact sheets, NSW Federation of Housing Associations.



There has also been an increasing emphasis on **development and management partnerships** that can make the most efficient use of Federal and State Government funding and resources, including between State and local government, the private sector and CHPs. The rationale for such partnerships is to increase affordable housing constructed through leveraging State and Federal funding including through access to Council or other publicly-owned land, access to resources created through the planning system, or through the accumulated funds or the borrowing capacity against equity of larger CHPs.

There are some key differences between the community housing sector and state housing authorities that provide potential financial and resource advantages, and make them attractive affordable housing partners. Whereas FACS - Housing NSW is not eligible to receive Commonwealth Rental Assistance (CRA) payment,<sup>22</sup> CHPs are able to receive 100% of CRA paid to tenants as part of rent calculation which often enables CHPs to operate at or above breakeven point and potentially generate an operating surplus. Their ability to enter into debt against equity financing arrangements, from which State Government is generally precluded, is also an advantage in entering into development partnerships. There is also an expectation that CHPs will leverage (raise finance against) stock transferred from State Government to them.

A significant slowdown in the economy in 2009 prompted a range of Federal Government actions to stimulate growth. The social housing system was a major beneficiary of government expenditure under Nation Building (economic stimulus), which provided some growth in absolute terms in a sector in NSW as a whole that has been declining relative to need for some decades. However, post-stimulus, the supply of such housing still falls far short of the current and projected need for affordable housing across Australia. Further, many low and moderate income households currently in housing stress would not be eligible for social housing, and those very low income households that *are* eligible generally face a waiting time of many years.

Very low and low income renting households remain problematic groups for whom to achieve affordable housing outcomes, especially in the absence of direct funding and significant subsidies for such groups. As discussed later, the majority of those in housing stress or affordable housing need are very low income renting households, and most would find it difficult to access public and community housing in the current funding environment.

CHPs operating in the Cumberland LGA area include (but not limited to):

- Bridge Housing – 167 properties<sup>23</sup>
- Hume Community Housing – 210 properties<sup>24</sup>
- Wentworth Community Housing – uncertain how many properties are located in Cumberland LGA but is a key provider in Western Sydney with offices at Penrith, Windsor and Katoomba.

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<sup>22</sup> Rental supplements to low income tenants

<sup>23</sup> <https://www.bridgehousing.org.au/documents/927-bh-ar2018f/file>, accessed 17 May 2019

<sup>24</sup> [https://www.humehousing.com.au/documents/annualreports/Updated\\_Annual\\_Report\\_2018\\_v4.pdf](https://www.humehousing.com.au/documents/annualreports/Updated_Annual_Report_2018_v4.pdf), accessed 17 May 2019

These CHPs have considerable experience in successful affordable housing development and management, including in partnerships with local and State Government and the private sector. Some of these provide significant partnering opportunities for Council in the future development of sites, leveraging of capital, and in the effective long-term management of housing and tenancies. (See the **Case Study Booklet at Attachment D** for examples of the types of partnership projects that have been undertaken).

### 5.1.3 Private Rental Assistance Programs

#### Introduction

NSW Family and Community Services provides a number of programs under the housing pathways program to assist eligible people to enter or remain in the private rental market.

#### Private Rental Subsidy

A Private Rental Subsidy assists people to access affordable accommodation in the private rental market.<sup>25</sup> The subsidy is available to private tenants who:

- meet social housing eligibility criteria;
- are approved for priority status on the NSW Housing Register;
- have a disability;
- are at risk in their current accommodation.

The program provides a rental subsidy (capped at the median rent for Sydney middle ring suburbs) so that a tenant pays no more than 25% of their income plus Commonwealth Rental Assistance in rent. The situation of tenants is thus similar to those in Community Housing.

#### Tenancy Guarantee

A Tenancy Guarantee is intended to encourage private landlords and real estate agents to rent properties to people who are having difficulties entering the private rental market.

A Tenancy Guarantee of up to \$1,500 is available to landlords and real estate agents to cover possible rental arrears and/or property damage over and above the rental bond.

#### Brokerage Services

Services are also available to assist with finding rental properties and entering into tenancy agreements.

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<sup>25</sup><http://www.housingpathways.nsw.gov.au/additional-information/fact-sheets/private-rental-subsidy> accessed 20 April 2018.

## Deeper Subsidies under FACS' Housing Pathways

Rent Choice is a form of Private Rental Assistance (PRA) under Housing Pathways that supports households to access safe and affordable housing in the private rental market. It provides medium term financial assistance for up to three years for low to moderate income households, to enable them to secure and sustain a tenancy in the private rental market.

The program assists clients to access support services, including training and employment opportunities, to build capacity to continue living independently after the Rent Choice assistance ends. It ensures that clients are supported in their transition to sustainable independence. The client must express a commitment to sustaining a tenancy while receiving the subsidy and to transitioning to independent living. The client must be willing to receive and continue with support services where relevant.

Clients that receive a Rent Choice Youth, Rent Choice Veterans or Rent Choice Start Safely that are approved to receive a deeper subsidy, are required to have an Independence Support Plan (ISP). The ISP is a person-centred approach to coordinating 'wrap-around' services to support the client to build their capability to transition to housing independence at the end of the subsidy period.

This program has been very valuable in supporting more vulnerable tenants in the private sector, and will be explored in more detail in the next stage of the project.

## 5.2 The NSW Planning Context

### 5.2.1 Affordable Housing Support in EP&A Act and related policies

#### Overview

The retention and creation of affordable housing for very low, low and moderate income households through the planning system becomes more important in the context of constraints to federal policy and funding.<sup>26</sup> There are significant opportunities for local government to support the creation and maintenance of affordable housing through core planning legislation and policies in NSW compared to most Australian states, with an increasing interest in this policy area by NSW State Government evident. However, there are also significant constraints to action by local government, principally arising from its subordinate relationship to state government in Australia, its lack of planning autonomy, the prescriptive nature of the land use zoning system compared

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<sup>26</sup> Gurran, N. and Whitehead, C. 2011. 'Planning and Affordable Housing in Australia and the UK: A Comparative Perspective', in *Housing Studies*, Vol. 26, Nos. 7-8, 1193-1214.

with other international jurisdictions like the UK,<sup>27</sup> and its constrained economic position and constraints to raising capital through debt financing.<sup>28</sup>

Nonetheless, local government has an implicit role in affordable housing and an impact on affordability through land use zoning, controls, the timing of land release, location of services and facilities, and the levying of rates and development contributions. It can also choose to play a more proactive role in the creation and retention of affordable housing through active intervention in the market through the development of appropriate planning mechanisms and strategies, as discussed below.<sup>29</sup>

## Opportunities and Constraints of Principal Legislation and Related Policies

Unlike jurisdictions such as Western Australia, where the principal planning legislation is silent on the matter of affordable housing,<sup>30</sup> the Environmental Planning and Assessment Act 1979 (NSW) has express provisions related to the creation and protection of affordable and low cost

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<sup>27</sup> See for example Gurran, N., Milligan, V., Baker, D. Bugg, L. B., Christensen, S. 2008. *New directions in planning for affordable housing: Australian and international evidence and implications*, AHURI Sydney Research Centre, who note that early 20<sup>th</sup> century Australian planning legislation drew heavily upon UK planning law, with its strong reliance on a prescriptive land use zoning system under the *Town and Country Planning Act 1932*. However, the UK shifted away from this system from 1947, introducing the discretionary system and nationalised development rights, whereas Australia went further down a path of implied development entitlements fixed by zoning. As noted by Gurran and Whitehead, this underlying zoning system of assumed development rights has two main consequences for affordable housing requirements. 'First, the ability to negotiate for a community outcome, such as affordable housing provision, is eroded in advance by establishing development potential ahead of specific planning proposals'. A second consequence is that, when public authorities seek to acquire land not already set aside for public purposes for affordable housing, 'they must do so at a market rate which reflects these opportunities.' This significantly constrains the ability to capture benefit through the approvals process using mandatory mechanisms compared with the UK, and means that the most significant opportunities in the Australian planning context generally rely upon the rezoning of land, imposing effective constraints on development arising from more restrictive zoning that can be varied through incentive-based mechanisms where a share of additional profit is provided for affordable housing, capturing a share of benefit in areas of high land value or major gentrification (new release areas, centres or high amenity precincts), and the mandated protection of low cost dwellings or dwellings types. There is thus more 'finessing' of affordable housing under the regulatory context in NSW compared with for example the UK (see also Stubbs (2003) op cit).

<sup>28</sup> Gurran et al (2008) op cit; Stubbs, J. and Storer, T. 2006, 'Planning at the Margins? The Role of the NSW Planning System in Protecting Affordable Housing' in *Proceedings of the 23rd Australasian Law and Society Conference in Wollongong*, 13-15 December 2006; Stubbs, J. 2003. *Battle for the Right to the City: Opportunities for an emancipatory social practice in a polarising urban landscape*, RMIT (unpublished PhD thesis)

<sup>29</sup> Stubbs, J. and Storer, T. 2006, 'Planning at the Margins? The Role of the NSW Planning System in Protecting Affordable Housing' in *Proceedings of the 23rd Australasian Law and Society Conference in Wollongong*, 13-15 December 2006.

<sup>30</sup> For example, the *Planning and Development Act 2005 (WA)* is silent on the matter of affordable housing. There are no objectives or definitions regarding affordable housing, and no mandatory requirement for a consent authority to take into account the social and economic impacts of development or redevelopment under the Act, which could otherwise be used to mitigate the loss of low cost or affordable housing, as there is in NSW and Victoria. There are also no specific State Planning Policies (SPPs) related to preservation of existing stocks of affordable housing in core planning legislation as there are in NSW, nor to provide for incentives to create affordable housing through, for example, express relaxation of zone controls and development standards where a proportion of stock created is dedicated to affordable rental housing, which is again provided for in NSW under *SEPP (Affordable Rental Housing) 2009*.



housing, and others which may be used to support such housing through the planning and approvals process. NSW local government accordingly has roles and responsibilities relating to affordable housing under planning legislation including state environmental planning policies (SEPPs).

In NSW, objects and a range of related provisions have been progressively included in the Environmental Planning and Assessment Act since 1999, including section 1.3(d) which provides that an objective of the Act is the 'maintenance and provision of affordable housing'.<sup>31</sup> There are likewise definitions and benchmarks related to 'affordable housing' in core legislation and related policy, though there are practical differences in affordable housing outcomes due to differences in affordable housing definitions in different instruments.<sup>32</sup>

Importantly, it is 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 s4.15(1)(b). This has obvious applicability to development applications that may result in the loss of affordable or low cost housing, such as low cost flats, Boarding Houses and caravan parks, as well as the assessment of the benefits of an application involving the creation of affordable housing, particularly where this is balanced against other factors as part of the merits assessment. The ability to seek mitigation for loss of affordable housing as part of conditions of consent is also possible under this head of consideration. A growing body of case law in the NSW Land and Environment Court related to social impacts is also relevant.

Likewise, a consent authority is required to consider whether a proposed development is in the **public interest** under s 4.15(1)(e), and 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. It is relevant in this regard that the Act has as an objective '*the maintenance and provision of affordable housing*' (1.3(d)).

As such, on the face of it, local government has a role and indeed a statutory responsibility to seek to preserve and create affordable housing through the planning and assessment process. However, there are also limitations to local government's power under the Act, particularly in relation to the

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<sup>31</sup> In December 1999, the Act was amended to make the provision of affordable housing a specific objective of the Act; add a definition of affordable housing; and make explicit that environmental planning instruments could include provisions to provide for, maintain and regulate matters relating to affordable housing.

<sup>32</sup> *State Environmental Planning Policy No 70 (Affordable Housing)* and *State Environmental Planning Policy (Affordable Rental Housing) 2009* each have different benchmarks and definitions which lead to quite different practical outcomes for 'affordable housing'. *SEPP 70* defines 'very low-income' households as those on less than 50% of median household income; 'low-income' households' as those on 50-80% of median household income, and 'moderate-income' households as those on 80-120% of median household income for either Rest of NSW or Sydney SD. Under *SEPP ARH*, affordable housing is defined as housing that is rented to very low, low and moderate income households for no more than 30% of their gross income; or as housing that complies with rents and eligibility criteria under the National Rental Affordability Scheme (NRAS), with the latter based on discount market rents and income eligibility limits. In some markets, the second criterion can result in households paying more than 30% of gross household income in rent (and sometimes substantially more) so that, while the housing must be rented to relevant target groups, it will not be 'affordable'.

levying of mandatory contributions for affordable housing, though arguably its constraints are not as great as some would perceive.

Dealing first with **mandatory contributions**, in June 2000, further amendments were made to the Act in relation to affordable housing to provide consent authorities with the specific power to require, as a condition of consent, the dedication of land free of charge or the payment of a monetary contribution for affordable housing in certain circumstances. *Sections 7.32 and 7.33* were introduced<sup>33</sup> to provide consent authorities with the express power to impose such conditions 'if a State Environmental Planning Policy (SEPP) identifies that there is a need for affordable housing within an area' and certain other conditions are met.<sup>34</sup>

The relevant SEPP for this purpose is ***SEPP 70 Affordable Housing (Revised Schemes) (SEPP 70)***, which amends relevant local and regional environmental planning instruments to enable the levying of development contributions to provide for affordable housing. *SEPP 70* provides guidance regarding the requirements for assessing housing need, setting contribution levels, apportionment, administration and accountability, and specifies relevant income and rental criteria.<sup>35</sup> The SEPP has been recently amended to apply to the whole of the State, including

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<sup>33</sup> The 2000 amendment to the EP&A Act was gazetted in direct response to the effective invalidation of Amendment 6 of South Sydney Council's LEP (on Green Square). Significantly, this had resulted from a successful challenge to Council's affordable housing provisions by Meriton Apartments in the NSW Land and Environment Court. The action was taken in relation to Green Square, a 'brownfields' redevelopment site on the old ACI Glass Factory site at Waterloo-Zetland. Green Square lies within the boundaries of South Sydney Council (SSC), and is affected by the SSC Local Environmental Plan 1998 (Amendment No. 2) – Green Square. The subject site was also affected by the Green Square Affordable Housing Development Control Plan (DCP), under which SSC aimed to include a component of housing affordable for low and very low incomes earners, who had traditionally lived in SSC area and were being rapidly displaced by gentrification. Despite the fact that the DCP provided for only 3% of residential and 1% of commercial floor space (equivalent) to be dedicated to affordable housing as defined in the DCP. Meriton mounted and was successful in having upheld, a Land and Environment Court (LEC) challenge that rendered the provision of the DCP invalid (*Meriton Apartments v Minister for Urban Affairs and Planning (2000) NSW LEC 20 – Decision 18 February 2000*). The decision of Justice Cowdry in this matter (*Meriton Apartments v Minister for Urban Affairs and Planning (2000), NSW LEC 2000*) relied partly on an inconsistency between South Sydney Council's Local Environmental Plan (LEP) and DCP, and partly because it represented a 'fundamental interference with property rights' at common law (p.383). The NSW LEC decision on Green Square referred to had the effect of potentially invalidating all local government Development Control Plans (DCPs) that provided for the inclusion of affordable housing, including those who were attempting to deal with increasing gentrification through capturing some public benefit from the rezoning and redevelopment of existing sites, and had far reaching effects for other local planning schemes.

<sup>34</sup> Councils may only use these provisions if a SEPP identifies that there is a need for affordable housing within its area, and a Regional Environmental Plan (REP) or a local environmental plan (LEP) has been made in accordance with the relevant requirements for affordable housing provision set out in the SEPP, and if the Council has a developer contributions scheme set out or adopted in such a plan. The consent authority must be satisfied that that the development in respect of which the contribution is required will result in a reduction of affordable housing, will increase the need for affordable housing, or is in accordance with relevant regulations or zoning.

<sup>35</sup> *SEPP 70* defines 'very low-income' households as those on less than 50% of median household income; 'low-income' households' as those on 50-80% of median household income, and 'moderate-income' households as those on 80-120% of median household income for Rest of NSW or Sydney SD, depending on where in NSW a LGA is located.

differential income benchmarks for regional NSW. As such, Cumberland Council has recently been included under the SEPP.

Other express provisions are also contained within the Act to further the affordable housing objectives.

S7.4 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 is required to dedicate land free of cost, pay a monetary contribution, or provide any other material public benefit, or any combination of them, to be used for or applied towards a public purpose. 'Affordable housing' as defined in the Act is one of the listed 'public purposes'.

A planning agreement is generally advertised in conjunction with the development or rezoning application to which it relates, and forms part of the conditions of consent. A planning agreement is registered and runs with the title to the land, and is binding on, and enforceable against, the owner of the land from time to time as if each owner for the time being had entered into the agreement. The provisions also provide for administrative, reporting, review and other accountability requirements like other forms of development contributions, and may be used in place of or as well as levies with respect to other infrastructure under normal development contributions provisions of the EP&A Act. Importantly, a planning agreement does not have to demonstrate nexus between the development and the public purpose for which it was made.

More flexibility or discretion for NSW State Government is apparently provided for in more recent amendments to the Act in relation to '**Special Infrastructure Contributions**', which expressly include 'affordable housing' as defined. This includes the provision, extension and augmentation of (or the recoupment of the cost of providing, extending or augmenting) public amenities or public services, **affordable housing** and transport or other infrastructure relating to land [emphasis added]; and the funding of recurrent expenditure in relation to the above, or any studies or other support required (s7.22). Such contributions are not limited to land within a 'special contributions area', although such contributions are not to be required unless the provision of infrastructure 'arises as a result of the development or class of development of which the development forms part' (s7.23(2)(c)).

Reasonable discretion also appears to be provided for in s7.23(3), which states that, despite the limitations of other provisions, 'the Minister may...determine the level and nature of development contributions in the form of a levy of a percentage of the proposed cost of carrying out development or any class of development'. Further, the Minister will determine what part (if any) a development contribution will be 'for the provision of infrastructure by a Council' (s7.23(3A)). It is noted that, in determining the level and nature of contributions, the Minister will, as far as practicable make the contribution 'reasonable with regard to the cost' of infrastructure in relation to the development (s7.23(2)(a)).

There appears to be scope under these provisions to propose the levying of contributions for affordable housing where nexus between the development or class of development and increased demand for affordable housing (as a form of special infrastructure) is demonstrated, and there is reasonableness in the assessment of the level of contribution levied.

Finally, it is noted that Councils often assume greater limitations to their powers than necessary since the gazettal of the 2000 amendments.<sup>36</sup> However, *s7.32(5)* makes it clear that ‘nothing in this section prevents the imposition on a development consent of other conditions relating to the provision, maintenance or retention of affordable housing’. This, and *s1.3(d)* and other relevant provisions discussed above, appear to provide sufficient latitude for Councils to engage in, for example, negotiating agreements with developers, identifying circumstances in which it is appropriate to provide for planning incentives through relevant EPIs, mandating diversity or affordability through developing performance criteria or targets in relevant plans (e.g. Masterplan DCPs), requiring social impact assessments to mitigate the loss of affordable housing, or other planning or procedural mechanisms apparently available to further the objects of the Act. A range of more active Councils are engaged in some or all of these activities at present, and these types of activities appear to be legal.

More recent amendments to the Act would also appear to open the door to mandatory contributions as a form of special contributions where nexus can be established and ministerial approval can be obtained, though clarification of the legality of such a position should be obtained from the Department of Planning and Environment. Rationale for the provision of affordable housing as a form of infrastructure and the economic feasibility and reasonableness of mandatory mechanisms (including requiring the provision of or a contribution) towards affordable housing are key matters addressed in the research for the current study.

The gazettal of *State Environmental Planning Policy (Affordable Rental Housing) 2009 (SEPPARH)* aimed to provide a consistent planning regime to encourage and enable the provision of different types of affordable housing to various target groups. In particular, the SEPP aims to facilitate the provision of affordable housing through zone liberalisation, the provision of incentives for delivery of new affordable rental housing including close to places of work, facilitating the retention and mitigation of the loss of existing affordable rental housing, and the development of housing for special needs groups including social housing, New Generation Boarding Houses and supportive accommodation such as General and Transitional Group Homes for disadvantaged groups.

## 5.2.2 Policy and Legislation on Boarding Houses

### Overview

In recent years, the NSW government has initiated policy changes to increase the supply of quality Boarding Houses to meet the needs of a variety of residents including key workers, those who need more flexible housing options and those with special needs,<sup>37</sup> and to provide a more appropriate regulatory framework to deliver Boarding House services that promote and protect the wellbeing of residents.<sup>38</sup>

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<sup>36</sup> See for example, Stubbs, J. 2003. *Battle for the Right to the City*, Faculty of the Constructed Environment, RMIT (PhD thesis).

<sup>37</sup> Affordable Rental Housing State Environmental Planning Policy 2009, Regulation 30, Standards for Boarding Houses.

<sup>38</sup> Boarding Houses Bill 2012, Part 1, Clause 3, Object of this Act.



## 'New Generation' Boarding Houses

The NSW *State Environmental Planning Policy Affordable Rental Housing 2009* (SEPPARH) encourages the creation of 'New Generation' Boarding Houses that provide low cost and flexible rental housing to suit a range of different tenant groups such as single retirees, working singles, homeless, students and young couples.<sup>39</sup> The SEPP includes standards for proposed Boarding Houses that must be satisfied prior to development consent.

The Government provides various incentives for proprietors of Boarding Houses, such as land tax exemption or reduction in land value, and grants for essential fire-safety works. In order to receive these incentives, certain requirements or conditions must be met. For example, an exemption for the 2014 tax year is available where at least 80% of the accommodation is available for Boarding House residents and maximum tariffs per room must not be exceeded.<sup>40</sup>

Recent legislation and regulatory support for Boarding Houses, including the *Boarding Housing Act 2012 (NSW)* has also provided a more robust framework for such development, improved management requirements, design standards and amenity, and increased the attractiveness of this form of development as a legitimate tenure form.

**Well designed and managed 'New Generation' Boarding Houses provide a significant opportunity for housing a range of smaller low and very low income households affordably in the local context, including as part of multi-tenure developments. Relevant case studies are provided in the *Affordable Housing Case Studies Booklet* that accompanies this *Background Report*.**

## 5.3 Relationship to the Regional Planning Context

The *Cumberland Affordable Housing Study* and related policies and plans will provide practical, focussed affordable housing solutions which can be readily implemented by Council. It will also contribute to supporting Council's requirements in the current local and regional strategic planning context.

Recent amendments to the *Environmental Planning and Assessment Act 1979* require Councils to review and amend their existing Local Environmental Plans (LEPs) to address the requirements in the *Greater Sydney Region Plan: A Metropolis of Three Cities* and *District Plans*. Cumberland Council has been identified as a priority council, and is committed to completing its Local Environmental Plan review within two years.

The *Greater Sydney Region Plan* provides two housing related objectives under the 'Liveability' banner - 'Greater housing supply' (Objective 10), and 'Housing is more diverse and affordable'

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<sup>39</sup> NSW Government, Supporting Affordable Rental Housing – New Generation Boarding Houses fact sheet, accessed 10 June 2015 at [http://www.planning.nsw.gov.au/plansforaction/pdf/Affordable%20Housing\\_Fact\\_NewGenerationBoardingHouses.pdf](http://www.planning.nsw.gov.au/plansforaction/pdf/Affordable%20Housing_Fact_NewGenerationBoardingHouses.pdf).

<sup>40</sup> NSW Office of State Revenue, Revenue Ruling No. LT 93, Exemption – Land Use and Occupied Primarily for a Boarding House – 2014 Tax Year, accessed online 12 January 2016 at <http://www.osr.nsw.gov.au/info/legislation/rulings/land/lt093>

(Objective 11), which are to be pursued through the development of *Local Housing Strategies*. The *Cumberland Affordable Housing Study* will make an important contribution to understanding and proposing how these objectives can be practically furthered through strategic planning in the area.

As well as indicating how housing supply, diversity and growth objectives set out in the *Greater Sydney Region Plan* and *District Plans* will be met and managed, Action 17 of the *Central City District Plan* also requires councils to prepare *Affordable Rental Housing Target Schemes* following development of implementation arrangements. These requirements will also be supported by detailed evidence in the *Affordable Housing Study*.

Preliminary

## 6 Appendix A: Selected Housing Indicators

Preliminary





Table 6-1: Change in Selected Medians 2006 - 2016

SA2	Suburbs Included in SA2	Median Age		Median Rent (Weekly)			Household Income (Weekly)		
		2006	2016	2006 (\$)	2016 (\$)	Change	2006 (\$)	2016 (\$)	Change
Greater Sydney	-	35	36	250	440	<b>76%</b>	1,173	1,746	<b>49%</b>
Cumberland LGA	-	33	32	220	400	<b>82%</b>	908	1,377	<b>52%</b>
Auburn Central		28	30	250	440	<b>76%</b>	759	1,259	<b>66%</b>
Auburn North	Auburn	29	29	190	380	<b>100%</b>	706	1,184	<b>68%</b>
Auburn South		31	31	220	415	<b>89%</b>	754	1,283	<b>70%</b>
Berala	Berala	35	33	195	375	<b>92%</b>	862	1,317	<b>53%</b>
Granville - Clyde	Granville	32	31	210	400	<b>90%</b>	866	1,304	<b>51%</b>

SA2	Suburbs Included in SA2	Median Age		Median Rent (Weekly)			Household Income (Weekly)		
		2006	2016	2006 (\$)	2016 (\$)	Change	2006 (\$)	2016 (\$)	Change
Greystanes - Pemulwuy	Greystanes, <b>Pemulwuy</b>	36	37	250	450	<b>80%</b>	1,205	1,762	<b>46%</b>
Guildford - South Granville	Guildford, South Granville	30	30	183	350	<b>91%</b>	703	1,070	<b>52%</b>
Guildford West - Merrylands West	Guildford West, Merrylands West, Woodpark	34	33	215	380	<b>77%</b>	870	1,201	<b>38%</b>
Lidcombe	Lidcombe	34	33	240	470	<b>96%</b>	988	1,567	<b>59%</b>
Merrylands - Holroyd	South Wentworthville Merrylands,	32	33	225	390	<b>73%</b>	895	1,320	<b>47%</b>

SA2	Suburbs Included in SA2	Median Age		Median Rent (Weekly)			Household Income (Weekly)		
		2006	2016	2006 (\$)	2016 (\$)	Change	2006 (\$)	2016 (\$)	Change
	Holroyd								
Pendle Hill - Girraween	Pendle Hill, Girraween	35	35	220	400	<b>82%</b>	983	1,620	<b>65%</b>
Regents Park	Regents Park	35	35	205	370	<b>80%</b>	846	1,208	<b>43%</b>
Wentworthville - Westmead	Mays Hill Westmead, Wentworthville	33	34	230	410	<b>78%</b>	1,015	1,680	<b>66%</b>

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder



Table 6-2: Change in Total Occupied Private Dwellings 2006 – 2016

SA2	SSC	Occupied Private Dwellings		
		2006	2016	Change
Greater Sydney	-	1,521,462	1,719,678	13%
Cumberland LGA	-	59,051	67,815	15%
Auburn Central		4,157	4,637	12%
Auburn North	Auburn	3,160	3,422	8%
Auburn South		1,909	2,331	22%
Berala	Berala	2,668	2,757	3%
Granville - Clyde	Granville	5,409	6,468	20%
Greystanes - Pemulwuy	Greystanes, Pemulwuy	7,010	8,525	22%

SA2	SSC	Occupied Private Dwellings		
		2006	2016	Change
Guildford - South Granville	Guildford, South Granville	5,044	6,299	25%
Guildford West - Merrylands West	Guildford West, Merrylands West, Woodpark	6,332	6,881	9%
Lidcombe	Lidcombe	4,655	6,169	33%
Merrylands - Holroyd	South Wentworthville, Merrylands, Holroyd	8,509	9,368	10%
Pendle Hill - Girraween	Pendle Hill, Girraween	3,760	4,227	12%
Regents Park	Regents Park	1,719	1,635	-5%
Wentworthville - Westmead	Mays Hill Westmead, Wentworthville	4,953	5,271	6%

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

		2006			2006			2006
Greystanes - Pemulwuy	Greystanes, Pemulwuy	38	1%	7,007	862	13%	6713	
SA2	Suburbs Included is SA2,	2016	395	5%	<b>Total</b>	1,287	16%	<b>Total</b>
		Change	939%	-	21%	33.0%	16.9%	
Guildford - South Granville	Guildford, South Granville	616	17%	5,047	913	26%	4,508	
		2016	1,048	17%	all residential dwelling structures	1,448	26%	all residential housing tenures
		Change	70%	-	24%	36.9%	19.5%	
Greater Sydney	Guildford West, Merrylands West, Woodpark	5,429	23%	1,612	4,497	30%	1,574	
Merrylands West		2016	1,289	25%	6,837	2,969	31%	12,351
		Change	19%	-	9%	24.0%	9.4%	
Cumberland LGA	-	2006	18,269	21%	4,742	10,256	31%	6,074
Lidcombe	Lidcombe	2016	1,698	28%	6,143	2,140	38%	13,618
		Change	74%	-	31%	41.3%	27.8%	
Auburn Central	South Wentworthville, Merrylands, Holroyd	2,624	35%	8,512	2,645	31%	4,783	
Merrylands - Holroyd		2016	2,386	31%	9,134	3,287	38%	18,765
		Change	10%	-	10%	19.7%	11.3%	
Auburn North	Peakhill, Girraween	2,619	23%	3,758	1,982	38%	3,588	
Pendle Hill - Girraween		2016	954	23%	4,807	1,685	30%	19,170
		Change	11%	-	12%	16.8%	10.8%	
Auburn South	Regents Park	391	28%	1,320	398	25%	1,526	
Regents Park		2016	471	29%	1,633	358	33%	1,531
		Change	20%	-	-5%	21.0%	-2.9%	
Berala	Berala, Mays Hill	1,729	40%	4,940	1,913	38%	4,548	
Wentworthville - Westmead	Westmead, Wentworthville	2,145	41%	5,213	2,070	42%	4,902	
		Change	9%	-	5%	17.3%	7.3%	
Granville - Clyde	Granville	2016	1,938	30%	6,423	2,102	36%	5,869
		Change	79%	-	19%	34.6%	15.5%	

Table 6-3: Apartments and Private Rental 2006 – 2016

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

Preliminary



Table 6-4: Social (Public and Community) Housing 2006 – 2016

SA2	Suburbs Included	Year	Public Housing	%	Community Housing	%	Social Housing	%
Greater Sydney	-	2006	69,090	5.0%	7780	1%	76870	6%
		2016	68273	4.0%	10473	1%	78746	5%
		% Change	-1.2%		25.7%		2.4%	
Cumberland LGA	-	2006	3937	7.3%	401	0.7%	4338	8.1%
		2016	4164	6.7%	637	1.0%	4801	7.7%
		% Change	5.5%		37.0%		9.6%	
Auburn Central		2006	114	3.1%	36	1.0%	150	4.1%
		2016	132	3.2%	36	0.9%	168	4.0%
		% Change	13.6%		0.0%		10.7%	
Auburn North	Auburn	2006	111	4.0%	27	1.0%	138	5.0%
		2016	107	3.5%	28	0.9%	135	4.4%
		% Change	-3.7%		3.6%		-2.2%	
Auburn South		2006	138	8.0%	25	1.5%	163	9.5%
		2016	151	7.1%	23	1.1%	174	8.2%
		% Change	8.6%		-8.7%		6.3%	

SA2	Suburbs Included	Year	Public Housing	%	Community Housing	%	Social Housing	%
Berala	Berala	2006	111	4.5%	8	0.3%	119	4.9%
		2016	129	5.0%	9	0.3%	138	5.3%
		% Change	14.0%		11.1%		13.8%	
Granville – Clyde	Granville	2006	335	6.8%	17	0.3%	352	7.1%
		2016	389	6.6%	54	0.9%	443	7.5%
		% Change	13.9%		68.5%		20.5%	
Greystanes - Pemulwuy	Greystanes, Pemulwuy	2006	159	2.4%	9	0.1%	168	2.5%
		2016	148	1.8%	24	0.3%	172	2.1%
		% Change	-7.4%		62.5%		2.3%	
Guildford - South Granville	Guildford, South Granville	2006	859	19.1%	28	0.6%	887	19.7%
		2016	929	16.6%	132	2.4%	1061	19.0%
		% Change	7.5%		78.8%		16.4%	
Guildford West - Merrylands West	Guildford, West Merrylands, West Woodpark	2006	342	5.9%	80	1.4%	422	7.3%
		2016	428	6.7%	114	1.8%	542	8.5%
		% Change	20.1%		29.8%		22.1%	

SA2	Suburbs Included	Year	Public Housing	%	Community Housing	%	Social Housing	%
Lidcombe	Lidcombe	2006	118	2.9%	12	0.3%	130	3.2%
		2016	123	2.2%	33	0.6%	156	2.8%
		% Change	4.1%		63.6%		16.7%	
Merrylands Holroyd	South Wentworthville Merrylands Holroyd	2006	586	7.6%	37	0.5%	623	8.1%
		2016	618	7.1%	70	0.8%	688	7.9%
		% Change	5.2%		47.1%		9.4%	
Pendle Hill Girraween	Pendle Hill, Girraween	2006	303	8.6%	62	1.8%	365	10.4%
		2016	276	7.0%	48	1.2%	324	8.2%
		% Change	-9.8%		-29.2%		-12.7%	
Regents Park	Regents Park	2006	201	12.8%	9	0.6%	210	13.3%
		2016	172	11.2%	11	0.7%	183	12.0%
		% Change	-16.9%		18.2%		-14.8%	
Wentworthville Westmead	Mays Hill Westmead Wentworthville	2006	558	12.3%	37	0.8%	595	13.1%
		2016	529	10.8%	47	1.0%	576	11.8%
		% Change	-5.5%		21.3%		-3.3%	

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder



Table 6-5: Change in No. and % of Rental Properties Affordable to Very Low, Low and Moderate Income Renting Households 2006-2016

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
Greater Sydney	-	<\$176 (V Low)	108,559	25%	<\$262	96,631	18%	-12%	-39%
		\$177-\$281 (Low)	155,906	36%	\$263-\$419	137,580	25%	-13%	-40%
		\$282-\$422 (Mod)	110,355	25%	\$420-\$629	197,228	36%	44%	31%
		Total Rental Properties in Range	437,775	-	Total Rental Properties in Range	541,775	-	19%	-
		<\$176 (V Low)	5,905	30%	<\$262	5,502	22%	-7%	-38%
Cumberland LGA	-	\$177-\$281 (Low)	10,266	53%	\$263-\$419	8,438	34%	-22%	-57%
		\$282-\$422 (Mod)	2,747	14%	\$420-\$629	9793	39%	72%	64%
		Total Rental Properties in Range	19,486	-	Total Rental Properties in Range	25,110	-	22%	-
Auburn Central	Auburn	<\$176 (V Low)	282	19%	<\$262	262	14%	-8%	-38%
		\$177-\$281 (Low)	690	47%	\$263-\$419	517	28%	-33%	-71%

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
		\$282-\$422 (Mod)	404	28%	\$420-\$629	963	51%	58%	46%
		Total Rental Properties in Range	1,460	-	Total Rental Properties in Range	1,872	-	22%	-
		<\$176 (V Low)	563	35%	<\$262	282	15%	-100%	-133%
		\$177-\$281 (Low)	864	53%	\$263-\$419	928	49%	7%	-9%
Auburn North	Auburn	\$282-\$422 (Mod)	155	10%	\$420-\$629	644	34%	76%	72%
		Total Rental Properties in Range	1,627	-	Total Rental Properties in Range	1,902	-	14%	-
		<\$176 (V Low)	165	34%	<\$262	196	29%	16%	-20%
		\$177-\$281 (Low)	245	51%	\$263-\$419	150	22%	-62%	-131%
Auburn South	Auburn	\$282-\$422 (Mod)	61	13%	\$420-\$629	282	41%	78%	69%
		Total Rental Properties in Range	482	-	Total Rental Properties in Range	688	-	30%	-

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
<b>Berala</b>	Berala	<\$176 (V Low)	284	35%	<\$262	198	19%	-43%	-89%
		\$177-\$281 (Low)	426	53%	\$263-\$419	456	43%	7%	-24%
		\$282-\$422 (Mod)	71	9%	\$420-\$629	377	35%	81%	75%
		Total Rental Properties in Range	808	-	Total Rental Properties in Range	1,069	-	24%	-
<b>Granville - Clyde</b>	Granville	<\$176 (V Low)	540	32%	<\$262	576	23%	6%	-37%
		\$177-\$281 (Low)	919	54%	\$263-\$419	882	36%	-4%	-52%
		\$282-\$422 (Mod)	188	11%	\$420-\$629	924	37%	80%	70%
		Total Rental Properties in Range	1,690	-	Total Rental Properties in Range	2,476	-	32%	-
<b>Greystanes Pemulwuy</b>	Greystanes, Pemulwuy	<\$176 (V Low)	227	22%	<\$262	236	16%	4%	-35%
		\$177-\$281 (Low)	497	48%	\$263-\$419	310	21%	-60%	-125%
		\$282-\$422 (Mod)	277	27%	\$420-\$629	770	53%	64%	50%

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
<b>Guildford - South Granville</b>	Guildford, South Granville	Total Rental Properties in Range	1,030	-	Total Rental Properties in Range	1,448	-	29%	-
		<\$176 (V Low)	833	48%	<\$262 (V Low)	970	40%	14%	-21%
		\$177-\$281 (Low)	672	39%	\$263-\$419 (Low)	657	27%	-2%	-44%
		\$282-\$422 (Mod)	187	11%	\$420-\$629 (Mod)	736	30%	75%	64%
		Total Rental Properties in Range	1,737	-	Total Rental Properties in Range	2,442	-	29%	-
<b>Guildford West - Merrylands West</b>	Guildford West, Merrylands West,	<\$176 (V Low)	594	31%	<\$262 (V Low)	618	25%	4%	-25%
		\$177-\$281 (Low)	1,087	58%	\$263-\$419 (Low)	908	37%	-20%	-56%



SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
SA2	Woodpark	\$282-\$422 (Mod)	165	9%	\$420-\$629 (Mod)	798	32%	79%	73%
		Total Rental Properties in Range	1,888	-	Total Rental Properties in Range	2,457	-	23%	-
	Lidcombe	<\$176 (V Low)	267	20%	<\$262 (V Low)	313	14%	15%	-38%
		\$177-\$281 (Low)	691	51%	\$263-\$419 (Low)	474	22%	-46%	-137%
Lidcombe	Lidcombe	\$282-\$422 (Mod)	357	26%	\$420-\$629 (Mod)	1084	49%	67%	46%
		Total Rental Properties in Range	1,357	-	Total Rental Properties in Range	2,205	-	38%	-
Merrylands Holroyd	South Wentworthville,	<\$176 (V Low)	859	27%	<\$262 (V Low)	773	20%	-11%	-34%

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
SA2	Merrylands, Holroyd	\$177-\$281 (Low)	1,867	58%	\$263-\$419 (Low)	1480	38%	-26%	-52%
		\$282-\$422 (Mod)	408	13%	\$420-\$629 (Mod)	1427	37%	71%	66%
		Total Rental Properties in Range	3,223	-	Total Rental Properties in Range	3,883	-	17%	-
	Pendle Hill, Girraween	<\$176 (V Low)	388	29%	<\$262 (V Low)	356	24%	-9%	-22%
		\$177-\$281 (Low)	789	60%	\$263-\$419 (Low)	527	36%	-50%	-68%
		\$282-\$422 (Mod)	105	8%	\$420-\$629 (Mod)	555	37%	81%	79%
	Total Rental Properties in Range	1,321	-	Total Rental Properties in Range	1,483	-	11%	-	

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
<b>Regents Park</b>	Regents Park	<\$176 (V Low)	226	38%	<\$262 (V Low)	185	28%	-22%	-35%
		\$177-\$281 (Low)	307	51%	\$263-\$419 (Low)	235	35%	-31%	-44%
		\$282-\$422 (Mod)	56	9%	\$420-\$629 (Mod)	221	33%	75%	72%
		Total Rental Properties in Range	601	-	Total Rental Properties in Range	664	-	9%	-
<b>Wentworthville Westmead</b>	Mays Hill	<\$176 (V Low)	659	29%	<\$262 (V Low)	567	22%	-16%	-33%
	Westmead,	\$177-\$281 (Low)	1,240	55%	\$263-\$419 (Low)	914	35%	-36%	-55%
	Wentworthville	\$282-\$422 (Mod)	305	14%	\$420-\$629 (Mod)	1026	40%	70%	66%

SA2	Suburbs Included in SA2	2006			2016			Change	
		Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	Weekly Rental Range	No. of Rental Properties Affordable	% of Rental Properties Affordable	No. of Rental Properties Affordable	% of Rental Properties Affordable
		Total Rental Properties in Range	2,261	-	Total Rental Properties in Range	2,591	-	13%	-

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

Preliminary

Table 6-6: Profile of Renting Households in Target Groups 2006-2016

SA2	Suburbs Included in SA2	2006			2016			Change	
		Renter Household Income	No. of Households	% of Households	Household Income	No. of Households	% of Households	Proportional No. of Households	Proportional % of people
Greater Sydney	-	Very Low (<\$587)	123,694	30.5%	Very Low (<\$873)	150,526	29.6%	22%	-3%
		Low (\$588-\$938)	76,372	18.9%	Low (\$874-\$1,397)	89,755	17.6%	18%	-6%
		Moderate (\$939-\$1408)	82,772	20.4%	Moderate (\$1398-\$2095)	96,039	18.9%	16%	-8%
Cumberland LGA	-	Very Low (<\$587)	7151	39.8%	Very Low (<\$873)	8864	37.5%	24%	-6%
		Low (\$588-\$938)	4001	22.3%	Low (\$874-\$1,397)	4948	21.0%	24%	-6%
		Moderate (\$939-\$1408)	3629	20.2%	Moderate (\$1398-\$2095)	4472	18.9%	23%	-6%

<b>Auburn Central</b>	Auburn	Very Low (<\$587)	595	45.7%	Very Low (<\$873)	603	34.9%	1%	-24%
		Low (\$588-\$938)	303	23.3%	Low (\$874-\$1,397)	368	21.3%	22%	-8%
		Moderate (\$939-\$1408)	230	17.7%	Moderate (\$1398-\$2095)	323	18.7%	40%	6%
<b>Auburn North</b>		Very Low (<\$587)	617	42%	Very Low (<\$873)	598	33.8%	-3%	-20%
		Low (\$588-\$938)	377	26%	Low (\$874-\$1,397)	407	23.0%	8%	-10%
		Moderate (\$939-\$1408)	283	19%	Moderate (\$1398-\$2095)	350	19.7%	24%	3%
<b>Auburn South</b>		Very Low (<\$587)	246	57%	Very Low (<\$873)	298	46%	21%	-20%
		Low (\$588-\$938)	83	19%	Low (\$874-\$1,397)	123	19%	49%	-1%
		Moderate (\$939-\$1408)	66	15%	Moderate (\$1398-\$2095)	100	15%	52%	1%

<b>Berala</b>	Berala	Very Low (<\$587)	279	39.0%	Very Low (<\$873)	384	38.9%	38%	0%
		Low (\$588-\$938)	183	25.7%	Low (\$874-\$1,397)	228	23.0%	24%	-10%
		Moderate (\$939-\$1408)	134	18.7%	Moderate (\$1398-\$2095)	182	18.5%	36%	-1%
<b>Granville - Clyde</b>	Granville	Very Low (<\$587)	633	40.7%	Very Low (<\$873)	915	39.7%	45%	-2%
		Low (\$588-\$938)	342	21.9%	Low (\$874-\$1,397)	500	21.7%	46%	-1%
		Moderate (\$939-\$1408)	317	20.4%	Moderate (\$1398-\$2095)	410	17.8%	29%	-13%
<b>Greystanes - Pemulwuy</b>	Greystanes, Pemulwuy	Very Low (<\$587)	255	26%	Very Low (<\$873)	366	27%	43%	2%
		Low (\$588-\$938)	216	22%	Low (\$874-\$1,397)	272	20%	26%	-11%
		Moderate (\$939-\$1408)	235	24%	Moderate (\$1398-\$2095)	297	22%	27%	-10%

<b>Guildford - South Granville</b>	Guildford, South Granville	Very Low (<\$587)	916	56.6%	Very Low (<\$873)	1,261	55.1%	38%	-3%
		Low (\$588-\$938)	289	17.9%	Low (\$874-\$1,397)	439	19.2%	52%	7%
		Moderate (\$939-\$1408)	223	13.8%	Moderate (\$1398-\$2095)	288	12.6%	29%	-9%
<b>Guildford West - Merrylands West</b>	Guildford, West Merrylands, West Woodpark	Very Low (<\$587)	715	40.3%	Very Low (<\$873)	1,023	43.9%	43%	9%
		Low (\$588-\$938)	425	24.0%	Low (\$874-\$1,397)	538	23.1%	26%	-4%
		Moderate (\$939-\$1408)	352	19.8%	Moderate (\$1398-\$2095)	407	17.5%	15%	-12%
<b>Lidcombe</b>	Lidcombe	Very Low (<\$587)	441	35.0%	Very Low (<\$873)	616	29.3%	40%	-16%
		Low (\$588-\$938)	275	21.9%	Low (\$874-\$1,397)	435	20.7%	58%	-5%
		Moderate (\$939-\$1408)	281	22.3%	Moderate (\$1398-\$2095)	465	22.1%	66%	-1%



<b>Merrylands - Holroyd</b>	South Wentworthville	Very Low (<\$587)	1,030	34.6%	Very Low (<\$873)	1,391	38.5%	35%	11%
	Merrylands	Low (\$588- \$938)	705	23.7%	Low (\$874- \$1,397)	808	22.3%	15%	-6%
	Holroyd	Moderate (\$939- \$1408)	657	22.1%	Moderate (\$1398- \$2095)	664	18.4%	1%	-17%
<b>Pendle Hill - Girraween</b>	Pendle Hill, Girraween	Very Low (<\$587)	439	36.0%	Very Low (<\$873)	424	30.4%	-3%	-16%
		Low (\$588- \$938)	283	23.2%	Low (\$874- \$1,397)	283	20.3%	0%	-13%
		Moderate (\$939- \$1408)	280	23.0%	Moderate (\$1398- \$2095)	313	22.4%	12%	-2%
<b>Regents Park</b>	Regents Park	Very Low (<\$587)	276	49.3%	Very Low (<\$873)	273	44.6%	-1%	-9%
		Low (\$588- \$938)	104	18.5%	Low (\$874- \$1,397)	141	23.0%	36%	24%
		Moderate (\$939- \$1408)	99	17.6%	Moderate (\$1398- \$2095)	106	17.2%	7%	-2%

Wentworthville - Westmead	Mays Hill	Very Low (<\$587)	732	34.3%	Very Low (<\$873)	710	28.8%	-3%	-16%
	Westmead	Low (\$588-\$938)	422	19.8%	Low (\$874-\$1,397)	425	17.2%	1%	-13%
	Wentworthville	Moderate (\$939-\$1408)	462	21.7%	Moderate (\$1398-\$2095)	560	22.7%	21%	5%

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

Preliminary

Table 6-7: People in Boarding Houses and Private Hotels 2016

SA2	Suburbs Included	Boarding Houses & Private Hotels	People In Boarding houses & private hotels	Population	Boarding houses & private hotels /1000 people (15+)	Persons in boarding houses
Greater Sydney		490	7233	4,897,269	0.10	0.15%
Cumberland LGA		4	52	217,813	0.02	0.02%
Auburn - Central		0	7233	17452	0.00	0.00%
Auburn - North		1	52	11494	0.00	0.15%
Auburn - South		0	0	8557	0.00	0.00%
Berala	Berala	0	17	8944	0.00	0.00%
Granville - Clyde	Granville	1/2	0	20940	0.00	0.10%
Greystanes - Pemulwuy	Greystanes, Pemulwuy	0	0	26241	0.00	0.00%
Guildford - South Granville	Guildford, South Granville	0	20	20974	0.00	0.00%

SA2	Suburbs Included	Boarding Houses & Private Hotels	People In Boarding houses & private hotels	Population	Boarding houses & private hotels /1000 people (15+)	Persons in boarding houses
<b>Guildford West</b>	Guildford, West	0	0	20797	0.00	0.00%
<b>Merrylands West</b>	Merrylands West, Woodpark					
<b>Lidcombe</b>	Lidcombe	1	0	20212	0.00	0.05%
<b>Merrylands</b>	South Wentworthville					
<b>Holroyd</b>	Merrylands	0	0	28653	0.00	0.00%
	Holroyd					
<b>Pendle Hill</b>	Pendle Hill, Girraween	0	11	12975	0.00	0.00%
<b>Girraween</b>						
<b>Regents Park</b>	Regents Park	0	0	5089	0.00	0.00%
<b>Wentworthville</b>	Mays Hill					
<b>Westmead</b>	Westmead	1	0	16055	0.00	0.04%
	Wentworthville					

Source: JSA 2019, derived from ABS 2016 Census Time Series Data and TableBuilder

7 Appendix B: Boarding Houses

Preliminary

## 7.1 Overview

In order to understand the scale and affordability of the existing supply of boarding houses in the Cumberland LGA, including newly developed New Generation Boarding Houses and older traditional boarding houses, we have searched:

- Determined DA's between 2014 and 2019 for 'boarding house' related development applications;
- The NSW Fair Trading Boarding House Register; and
- Studio properties identified through JSA recent snapshot of properties advertised for rent in the area.

Overall, there appear to be a relatively small number of boarding houses both new and older style in the Cumberland LGA.

Moreover, the recent or newly developed properties identified are affordable to only a portion of those in the low income band or higher and unaffordable to very low income households.

## 7.2 Determined DA's

A total of 17 approved DA's for boarding houses were gleaned from Council's Determined DA's data between 2014 and 2019, including 16 application for demolition of existing structures and development of a new boarding house and 1 application for a change of use of an existing dwelling to a boarding house.

The 16 approved boarding house DA's for new construction were searched using Google Earth, Google Maps and Google to determine if the projects have been completed and advertised for rent.

Of the 16 approved DA sites, only 4 appear to have newly constructed dwellings including 2 new boarding houses and 2 with townhouses instead of the approved boarding house (we have not searched for further approved DA's for these sites).

The following are the two sites where new boarding houses have been constructed and have been advertised for rent. Importantly, neither of these boarding houses would be affordable to very low income households, and only a portion of low income households, in the Cumberland LGA.

### 7.2.1 165 Joseph Street, Lidcombe

Most recent information available reports that Unit 1/165 was listed for \$320 per week at 20 December 2017.<sup>41</sup>

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<sup>41</sup> <https://www.onthefhouse.com.au/property/nsw/lidcombe-2141/1-165-joseph-st-lidcombe-nsw-2141-18818719>



Realestate.com.au, 2019

### 7.2.2 32 Norval Street, Auburn

This boarding house is located in close proximity to Auburn Hospital. Recent advertisement shows that these rooms rented for \$340 or more per week.



CoreLogic – Listed December 2018, realestate.com.au





**ALL LEASED - MANY MORE WANTED -  
CONTACT THE TEAM ON (02) 8756 5444**

32 Norval Street, Auburn, NSW 2144

1 bed 1 bath 0 car

Contact agents



**Sandro Musumeci**

Realty

4.5 (10) Reviews

Ph: 0420 974 406

## 7.3 Rental snapshot

Our rental snapshot from May 2019 identified five studio apartments advertised for rent in the area, including one room in what appears to be a newly built boarding house. The other four studio apartments advertised were older studios and one granny flat.

### 7.3.1 137 Hawksview, Merrylands (Unit 1A)



Google Maps – Aug 2017



1A/137 Hawksview St  
Merrylands NSW 2160

Studio

\$300 per week

Date Available: Available Now

Save

Email Print Page Visits

Reverse Rent Calculator

Like Tweet

RayWhite

Moustafa El Dannawe  
0424 688... Profile

Contact agent

Apply online

## 7.4 NSW Fair Trading Boarding House Register

There are 12 General Registered Boarding Houses in Cumberland LGA identified through the Fair Trading NSW Boarding House Register, including three that are newly constructed with the remaining nine boarding registered boarding houses older stock including two that appear to have been sold recently.

It is unknown whether Cumberland LGA have sought to levy for the loss of affordable housing through the sale of these boarding houses.

### 7.4.1 88 Joseph Street, Lidcombe

88 Joseph Street Lidcome is an example of a **newly developed boarding house**, with one unit renting most recently for \$330 per week in October 2018.<sup>42</sup> This property was not identified through the search of recently Determined DA's.

<sup>42</sup> <https://www.domain.com.au/property-profile/3-88-joseph-street-lidcombe-nsw-2141L>



#### 7.4.2 Parraville Lodge (315 Woodville Road, Guildford)

The Parraville Lodge is an example of an **older style or traditional boarding house**. Rents are not advertised online, but we note the signs out front of the property with a telephone contact to inquiry about rental accommodation.



Google Maps, 2019

## 7.4.3 For Sale Boarding Houses

21 John Street, Granville

Recently sold – 2016



21 John Street

Granville, NSW 2142

12 3 3 House

\$1,257,000

Sold on 19 Mar 2016



LJ Hooker

LJ Hooker - Granville

42 South Street, Granville, NSW 2142

### 1021SQM BLOCK-12 ROOM BOARDING HOUSE!!!

21 JOHN STREET, GRANVILLE

This is an extremely rare opportunity. Located in a quiet street only minutes walk to Granville TAFE, shops & station, this property is an investors dream. This original clad dwelling is proudly on a huge 1021sqm level block. Features include:

- \* 12 bedrooms each currently rented at \$150pw
- \* 3 toilets & bathrooms available
- \* Large kitchen and common area
- \* Onsite caretaker/manager willing to stay
- \* Potential income of approx. over \$80,000 net per year
- \* Land dimensions 15.24 x 67.06 totalling 1021.99sqm
- \* Potential further development opportunities (STCA)

Make no mistake, a property on this size block, in this great location, with this income is very hard to find! MUST BE SOLD!!!



## 27-29 Gelibolu Place, Auburn (Flamingo Guest House)

This older style boarding house appears to be currently under offer – for sale.<sup>43</sup>



FOR SALE - Sale by Negotiation

**27-29 gelibolu parade**

Auburn, NSW 2144

Development Sites & Land • Other

SALE PRICE  
under offer

Prelim

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<sup>43</sup> <https://www.realcommercial.com.au/property-land+development-nsw-auburn-503142438>, accessed 17 May 2019.

8 Appendix C: Rental Snapshot, May 2019

Preliminary

## 8.1 Overview

A rental snapshot was carried out by JSA between 9 May and 15 May, 2019 using Domain.com.au. The following tables provide a breakdown of findings by overall and by dwellings type, these being:

- All properties
- Units and flats
- Secondary dwellings (Granny Flats)
- Medium density dwellings types (duplexes, villas and townhouses)
- Separate houses.

Table 8-1: Rental prices by quartile for all properties for rent in Cumberland Council area

Bedrooms	1st quartile	Median	3rd quartile	No. properties
0	256	280	300	8
1	300	330	393	80
2	380	420	460	448
3	460	510	550	232
4+	600	670	710	101
Total Number	n/a	n/a	n/a	869

Source: www.domain.com.au. Accessed between 9 and 15 May, 2019. JSA calculation 2019

Preliminary

Table 8-2: Units & flats rental prices by quartile for all properties for rent in SA2 districts in Cumberland Council area

<b>UNITS AND FLATS</b>												
<b>SA2</b>	<b>0-1 Bedroom</b>				<b>2 Bedrooms</b>				<b>3+ Bedrooms</b>			
<i>Quartiles</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>
<b>ALL LGA</b>	<b>285</b>	<b>338</b>	<b>400</b>	<b>66</b>	<b>380</b>	<b>420</b>	<b>470</b>	<b>343</b>	<b>480</b>	<b>520</b>	<b>590</b>	<b>35</b>
<b>Auburn - Central, Auburn - North, Auburn - South (data combined)</b>	256	348	373	12	370	430	500	50	540	540	580	5
<b>Berala</b>	325	330	335	2	338	380	395	16	690	690	690	2
<b>Granville - Clyde</b>	298	370	398	6	380	400	425	23	0	0	0	0
<b>Greystanes - Pemulwuy</b>	0	250	0	1	435	440	445	2	0	450	0	1
<b>Guildford - South Granville</b>	265	280	322	12	360	390	428	41	410	455	518	4
<b>Guildford West - Merrylands West</b>	0	320	0	1	403	440	448	6	505	510	515	2
<b>Lidcombe</b>	0	310	0	1	415	500	550	15	0	0	0	0
<b>Merrylands - Holroyd</b>	305	335	400	21	360	390	430	89	468	490	528	8
<b>Pendle Hill - Girraween</b>	0	220	0	1	358	365	378	14	0	310	0	1
<b>Regents Park</b>	0	0	0	0	335	360	395	7	413	425	438	2
<b>Rookwood Cemetery</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Smithfield Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Wentworthville - Westmead</b>	410	430	430	9	420	470	498	79	531	585	626	10
<b>Yennora Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0

Source: www.domain.com.au. Accessed between 9 and 15 May, 2019. JSA calculation 2019



Table 8-3: Granny flat rental prices by quartile for all properties for rent in SA2 districts in Cumberland Council area

<b>GRANNY FLATS</b>												
<b>SA2</b>	<b>0-1 Bedroom</b>				<b>2 Bedrooms</b>				<b>3+ Bedrooms</b>			
<i>Quartiles</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>
<b>ALL LGA</b>	<b>290</b>	<b>300</b>	<b>335</b>	<b>1</b>	<b>399</b>	<b>415</b>	<b>450</b>	<b>44</b>	<b>443</b>	<b>465</b>	<b>533</b>	<b>6</b>
<b>Auburn - Central, Auburn - North, Auburn - South (data combined)</b>	250	300	350	3	395	420	450	11	0	0	0	0
<b>Berala</b>	0	300	0	1	0	310	0	1	0	0	0	0
<b>Granville - Clyde</b>	0	0	0	0	378	385	393	2	0	0	0	0
<b>Greystanes - Pemulwuy</b>	0	300	0	1	300	415	450	3	0	0	0	0
<b>Guildford - South Granville</b>	258	280	325	3	400	400	430	13	458	465	473	2
<b>Guildford West - Merrylands West</b>	0	320	0	1	0	400	0	1	0	0	0	0
<b>Lidcombe</b>	0	360	0	1	463	475	488	2	0	600	0	1
<b>Merrylands - Holroyd</b>	306	328	360	6	419	435	455	6	410	440	495	3
<b>Pendle Hill - Girraween</b>	0	260	0	1	400	420	420	3	0	0	0	0
<b>Regents Park</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Rookwood Cemetery</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Smithfield Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Wentworthville - Westmead</b>	333	335	338	2	300	350	400	2	0	0	0	0
<b>Yennora Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0

Source: www.domain.com.au. Accessed between 9 and 15 May, 2019. JSA calculation 2019

Table 8-4: Medium density rental prices by quartile for all properties for rent in SA2 districts in Cumberland Council area

<b>MEDIUM DENSITY</b> (including town houses, villas, duplexes, half-houses)																
<b>SA2</b>	<b>0-1 Bedroom</b>				<b>2 Bedrooms</b>				<b>3 Bedrooms</b>				<b>4+ Bedrooms</b>			
<i>Quartiles</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>
<b>ALL LGA</b>	<b>285</b>	<b>290</b>	<b>300</b>	<b>3</b>	<b>413</b>	<b>435</b>	<b>474</b>	<b>30</b>	<b>508</b>	<b>533</b>	<b>565</b>	<b>40</b>	<b>638</b>	<b>670</b>	<b>690</b>	<b>28</b>
<b>Auburn - Central, Auburn - North, Auburn - South (data combined)</b>	0	0	0	0	365	425	498	4	564	590	600	4	620	640	660	2
<b>Berala</b>	0	0	0	0	0	380	0	1	0	535	0	0	0	0	0	0
<b>Granville - Clyde</b>	0	280	0	1	0	330	0	1	520	540	560	2	0	650	0	1
<b>Greystanes - Pemulwuy</b>	0	0	0	0	430	430	430	2	0	540	0	1	650	670	670	5
<b>Guildford - South Granville</b>	0	0	0	0	0	390	0	1	430	470	510	5	680	690	710	9
<b>Guildford West - Merrylands West</b>	0	0	0	0	0	440	0	1	500	565	678	3	523	590	623	3
<b>Lidcombe</b>	0	0	0	0	0	350	0	1	510	525	584	24	0	680	0	1
<b>Merrylands - Holroyd</b>	0	290	0	1	470	475	490	9	520	550	550	9	645	663	688	6
<b>Pendle Hill- Gिरraween</b>	0	0	0	0	420	430	445	8	480	500	523	4	0	600	0	1
<b>Regents Park</b>	0	0	0	0	0	430	0	1	0	0	0	0	0	0	0	0
<b>Rookwood Cemetery</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Smithfield Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Wentworthville - Westmead</b>	0	310	0	1	0	430	0	1	543	560	575	3	0	0	0	0
<b>Yennora Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: www.domain.com.au. Accessed between 9 and 15 May, 2019. JSA calculation 2019

Table 8-5: Separate House rental prices by quartile for all properties for rent in SA2 districts in Cumberland Council area

<b>HOUSES</b>																
<b>SA2</b>	<b>0-1 Bedroom</b>				<b>2 Bedrooms</b>				<b>3 Bedrooms</b>				<b>4+ Bedrooms</b>			
<i>Quartiles</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>	<i>1st</i>	<i>Median</i>	<i>3rd</i>	<i>No.</i>
<b>All LGA</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>390</b>	<b>410</b>	<b>450</b>	<b>31</b>	<b>460</b>	<b>500</b>	<b>550</b>	<b>151</b>	<b>550</b>	<b>660</b>	<b>720</b>	<b>73</b>
<b>Auburn - Central, Auburn - North, Auburn - South (data combined)</b>	0	0	0	0	378	385	393	2	430	500	550	13	515	560	890	7
<b>Berala</b>	0	0	0	0	448	465	483	2	465	470	485	3	0	0	0	0
<b>Granville - Clyde</b>	0	0	0	0	0	380	0	1	420	460	485	7	0	0	0	0
<b>Greystanes - Pemulwuy</b>	0	0	0	0	0	0	0	0	469	500	550	32	620	650	700	9
<b>Guildford - South Granville</b>	0	0	0	0	0	390	0	1	460	500	550	30	480	500	660	10
<b>Guildford West - Merrylands West</b>	0	0	0	0	405	420	435	2	420	480	520	5	543	610	750	8
<b>Lidcombe</b>	0	0	0	0	410	490	533	3	560	580	590	13	670	750	875	7
<b>Merrylands - Holroyd</b>	0	0	0	0	393	405	441	10	460	500	550	36	600	680	720	25
<b>Pendle Hill - Girraween</b>	0	0	0	0	0	0	0	0	430	450	465	7	0	670	0	1
<b>Regents Park</b>	0	0	0	0	0	390	0	1	0	500	0	1	0	0	0	0
<b>Rookwood Cemetery</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Smithfield Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Wentworthville - Westmead</b>	0	0	0	0	435	440	445	9	430	460	530	5	623	695	775	6
<b>Yennora Industrial</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Source: www.domain.com.au. Accessed between 9 and 15 May, 2019. JSA calculation 2019