



## Port Stephens Demographic and Housing Overview

Project undertaken for Port Stephens Council  
October 2019

Version:	FINAL
Filename:	Port Stephens LGA Demographic and Housing Overview Report
Last Revision Date:	4/11/2019
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# PORT STEPHENS LGA: DEMOGRAPHIC AND HOUSING OVERVIEW

**This project has been conducted by REMPLAN**

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## **RESOURCES**

All modelling has been undertaken using REMPLAN™ software that has been authored by Principal Research Fellow (ret.), Ian Pinge, at La Trobe University Bendigo.

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## Acronyms

<b>ABS</b>	Australian Bureau of Statistics
<b>CALD</b>	Culturally and Linguistically Diverse
<b>ERP</b>	Estimated Resident Population
<b>GNMP</b>	Greater Newcastle Metropolitan Plan
<b>GRP</b>	Gross Regional Product
<b>HROC</b>	Hunter Region Organisation of Councils
<b>LGA</b>	Local Government Area
<b>NCOSS</b>	NSW Council of Social Service
<b>NSW DPE</b>	New South Wales Department of Planning and Environment
<b>SEIFA</b>	Socio-Economic Indexes for Areas

## Executive Summary

### Introduction

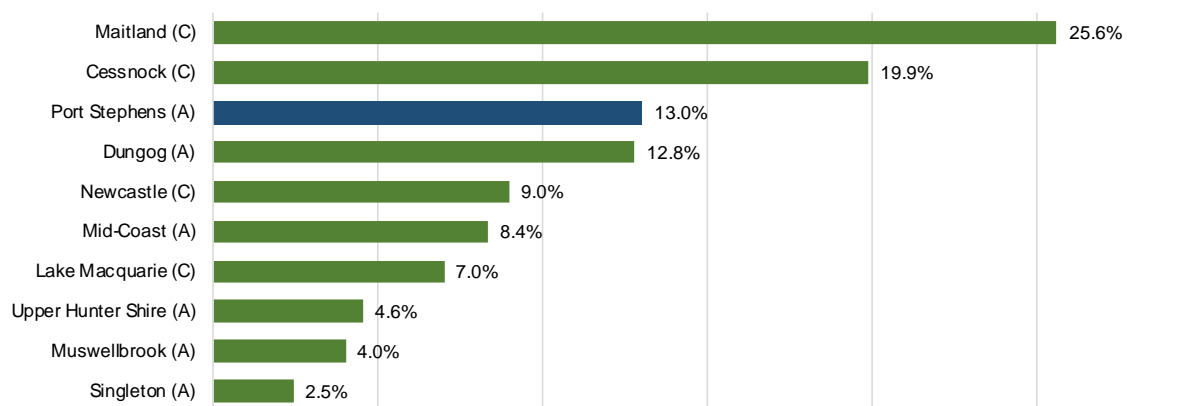
Port Stephens Council engaged REMPLAN to prepare the Port Stephens Local Government Area (LGA) Demographic and Housing Overview, which has been developed as a background paper to inform Council's Local Housing Strategy.

### Demographic Overview

#### Population

Port Stephens was the third fastest growing LGA in the Hunter Region between 2008 and 2018, with the estimated resident population increasing from 64,316 people in 2008 to 72,695 people in 2018<sup>1</sup>, an increase of 8,379 people (or 13.0%).

Figure E-1 Change in Population, Hunter Region LGAs, 2008 to 2018



#### Age Breakdown

Port Stephens is home to an older population compared with the wider Hunter Region, with 36.8% of the population aged 55 years and over, in comparison to 31.9% in the Hunter Region. Over the last 10 years (2006 to 2016) the 65-79 year age cohort has been driving population growth in Port Stephens, increasing by 59.6% from 2006 to 2016, compared to 37.1% in the Hunter Region over the same period.

At the same time, the younger age groups have been experiencing a comparatively low level of growth, with the 0-4 year cohort increasing by 2.6% in Port Stephens (compared to 11.1% in the Hunter), and a decrease in the 5-14 year cohort (-2.1%) compared to an increase of 2.5% in the broader Hunter region between 2006 and 2016.

#### Family Composition and Dwellings

As at the 2016 Census Port Stephens comprises 18,890 family households, an increase of 2,043 households (12.1%) from 2006. As the population has aged, the proportion of couple families with no children has increased, from 41.8% of households in 2006 to 44.3% in 2016.

While separate houses define the largest share of dwellings in Port Stephens (73.8%), between 2006 and 2016 there has been a higher rate of growth in medium (29.9%) and high-density (18.7%) dwellings compared to separate houses (10.1%). The change in dwellings over the last 10 years toward higher density (or non-separate housing) illustrates ongoing diversification of housing stock.

<sup>1</sup> Australian Bureau of Statistics, Regional Population Growth, Australia, 2017-18, Cat. 3218.0 (released 27 March 2019)

The last three Census periods have consistently shown around two thirds of dwellings in Port Stephens are owned either outright or with a mortgage.

### **Housing Stress**

Median household incomes are lower in Port Stephens than the Hunter Region, this is reflective of economic centres of gravity (and jobs) located in Newcastle and Lake Macquarie. Compared to the Hunter Region and New South Wales, Port Stephens comprises a higher proportion of very low income households, which is reflective of the high proportion of the population that are of retirement age.

A household experiencing housing stress reflects a situation where the cost of housing (either as rent or mortgage payments) is high relative to household income. The widely adopted benchmark used to determine if housing costs are high relative to income is 30% of household income being for housing payments (rent or mortgage).

Although there are more houses being mortgaged than rented in the area, there is a higher incidence of rental stress than mortgage stress in Port Stephens.

*Table E-1 Housing Stress by Number of Dwellings, 2016*

	Port Stephens	New South Wales
Rental Stress	41.4%	32.6%
Mortgage Stress	14.2%	13.1%
Housing Stress	14.1%	13.7%

### **Housing Affordability**

There were 4,365 affordable rental properties in 2011 in Port Stephens available (i.e. affordable, for low income renters), representing two thirds of all rental properties. The availability of rentals to households in the low income brackets decreased to 4,099 in 2016 (and 62% of the total).

Rent in Port Stephens is becoming increasingly unaffordable for low income earners. Port Stephens is traditionally seen as a location for affordable housing however without additional low priced rental properties coming onto the market, rental housing stress (i.e. spending more than 30% of income on housing costs) will continue to rise for low income earners.

## **Housing Supply and Demand**

REMPPLAN has developed population and housing forecasts for the Port Stephens LGA – these forecasts have been informed by the number of dwellings (supply) that have been planned for the region to 2040 as provided by Council. It is noted total dwelling supply of 5,870 lots in the latest iteration of REMPLAN Forecasts (October 2019) (2019 to 2036) is a significant reduction from the 12,600 adopted in the 2018 Forecasts. The reduction in available land supply has a direct impact on the region's ability to support population growth.

Of the 7,529 lots identified out to 2040, approximately 93% are earmarked to be developed as separate houses and approximately 18% is identified for infill development. Identifying areas to accommodate increased densities and infill locations will enable additional population growth in key locations.

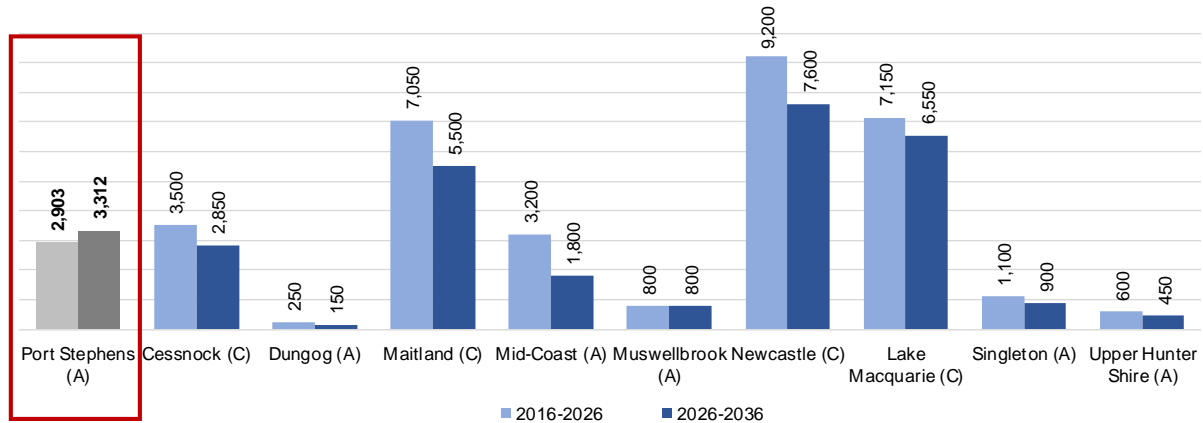
Demand for housing is driven by a range of factors, in Port Stephens there is a high level of demand driven by low to moderate income households requiring access to lower cost housing that is proximate to employment, community infrastructure and services. Residents on low incomes in rental accommodation are the most vulnerable and at risk when there is a tightening of supply or an increase in rental prices.

Based on the current identified planned supply, population growth in Port Stephens will generate demand for an additional 6,215 dwellings between 2016 and 2036. This is significantly lower than the LGAs of



Newcastle, Lake Macquarie and Maitland (Figure E-2). The pattern of change in dwellings for Port Stephens is different to every other LGA in the Hunter, with the change from 2016 to 2026 being significantly lower than the change from 2026 to 2036. This is reflective of the constrained available land supply in the short to medium term within Port Stephens.

Figure E-2 Projected Change in Dwellings, 2016-2026 and 2026-2036, Port Stephens and neighbouring LGAs



Source: REMPLAN Forecast and NSW DPE.

## Population Forecasts

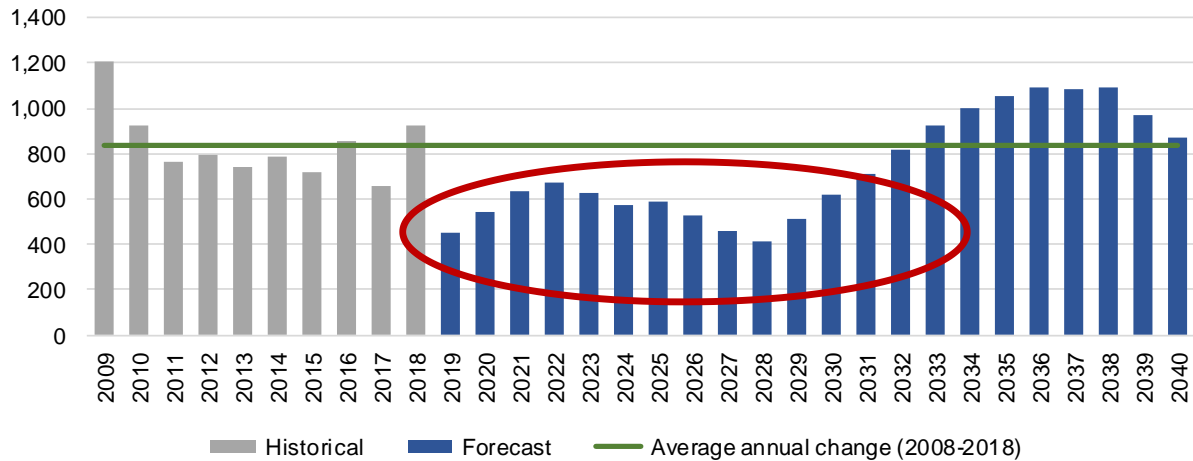
The REMPLAN modelled population, household and dwelling forecasts are reflective of the current available land which has been identified by Port Stephens Council, combined with infill supply, in order to determine the actual population that can be supported by currently supply conditions.

It is noted the latest round of REMPLAN forecasts are around 5,500 persons less by 2036 than the 2018 forecasts previously undertaken for Port Stephens, this is predominantly driven by the significant downward revision in land supply by Council. Most of the change arises in Medowie (3,290 fewer persons) and Rural West (3,121 fewer persons), which includes realigning the boundary of Raymond Terrace Planning Area to include all of the Kings Hill development.

As illustrated by Figure E-3, growth between:

- 2008 to 2018 - an average increase of 838 residents per annum;
- 2018 to 2028 - projected growth is 549 people per annum – significantly less than the historical level of growth has been.
- 2028 to 2038 - an average of 890 persons per annum, population change is increasing with growth more in line with historical growth from 2033 on.

Figure E-3 Annual Population Change, Port Stephens, 2009 to 2040

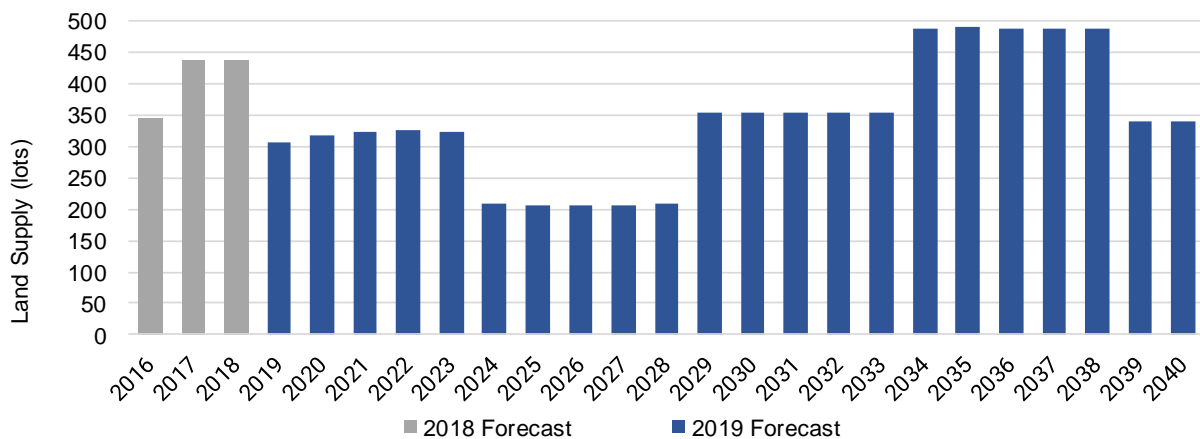


Source: REMPLAN Forecast

Due to the limited available land supply, population growth is forecast to slow until 2028, at which point the land supply shortages are really starting to pinch in a number of the planning areas. From 2029, change in population is forecast to increase in the outer years as high amount of land supply come online in Raymond Terrace (Kings Hill), however, growth is still impacted through to 2032. Growth is not forecast to see pre-forecast year levels until post 2033, when an additional 800 residents is projected. The important take out message is when the supply is available, the population is expected to grow at similar levels to historical patterns – meaning there is population that would have otherwise come to Port Stephens that are going to migrate / settle elsewhere.

Forecast land supply for lots (including infill development) is illustrated in Figure E-4. Note 2016-2018 data reflects supply from previous forecast modelling.

Figure E-4 Forecast Land Supply, Port Stephens LGA, 2019 to 2040



Source: REMPLAN Forecast

The current schedule of land supply highlights limited land being released to the market post 2019 out to 2028, with a subsequent impact on population growth over that period. From 2029 the supply of land is starting to free up with new lots able to support additional population growth. As a generalisation, the opportunity for short to medium future population growth of Port Stephens is impacted by limited supply. It is both the timing of land release and the reduced volume of actual supply available to the market over the short to medium term that is constraining growth.



This dependency relationship highlights a need for Port Stephens Council to identify potential supply which can be made available to meet market demand to support population growth and reduce the potential of supply driven affordability impacts, particularly over the next 10 years in liveable communities.

Identifying additional / new supply also provides the opportunity to integrate affordable housing product for the population. Population growth will continue to be attracted to the region, but if there is not available dwellings, then these potential residents will migrate to where there is existing supply in proximate locations (e.g. Maitland and Newcastle).

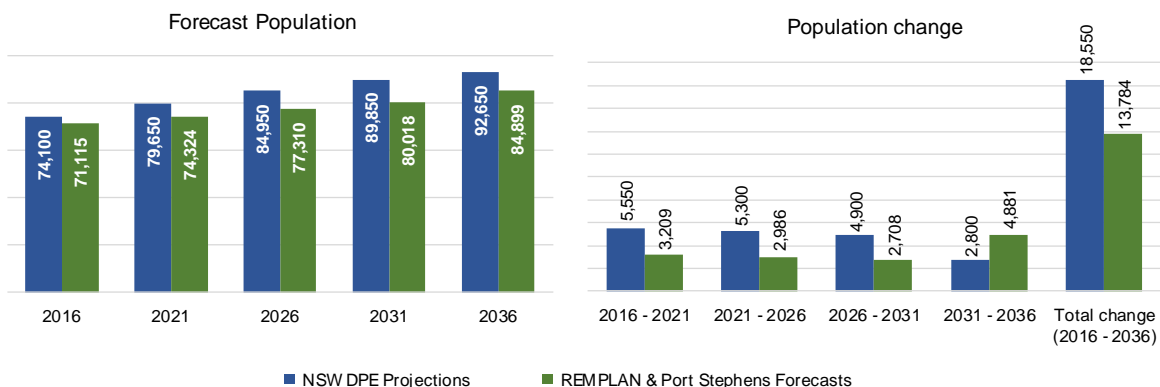
## NSW DPE Projections compared to REMPLAN Forecast

NSW Department of Planning and Environment (DPE) applies a “top-down” approach to forecasting, that is, projections for NSW and large regions are derived and then apportioned down to the LGA level. REMPLAN Forecast uses a “bottom-up” approach and is heavily reliant on the quality of data and insights that are provided at the local level, primarily Port Stephens Council’s projected land supply by small area.

The DPE forecasts are from 2016 to 2036, this provides the premise for comparison over this period. Over the period from 2016 to 2036, DPE projects Port Stephens’ population to increase by 18,550 (or 25.0%) to be 92,650. In comparison, REMPLAN has forecast population growth to be 13,784 persons (a 19.4% increase), to reach a population of 84,899 by 2036. The forecasts are around 5,500 persons below the 2018 REMPLAN forecasts, due to the significant downward revision in land supply. If supply was not an issue, REMPLAN’s population forecasts would be more robust (with the previous REMPLAN Forecast being 90,383 by 2036).

DPE Projections have 15,750 additional residents by 2031, in contrast based on the limited land supply, REMPLAN has forecast population growth to be approximately 8,903 persons. While DPE provides robust forecasts, there is the underling question of “where are these residents going to live?” if there is not enough dwelling supply to accommodate future residents.

Figure E-5 Forecast Population and Population Change, 2016 to 2036



Source: NSW DPE and REMPLAN Forecasts.

Between 2016 and 2036, DPE has forecast an additional 18,550 residents with demand for an additional 11,050 dwellings, however Council has only identified around 5,800 lots between 2019 and 2036, there is a major shortfall to support the DPE growth figures.

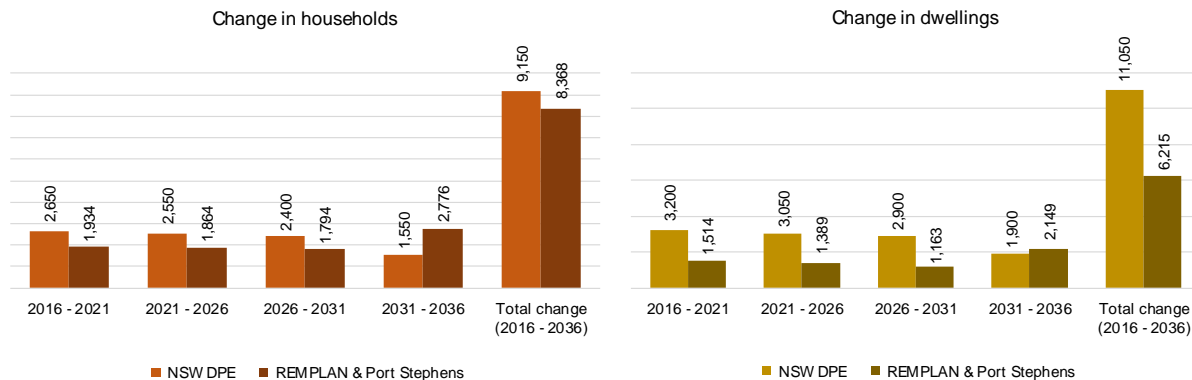
In contrast, REMPLAN has forecast demand for 6,215 new dwellings by 2036, driven by limited supply. The variance in dwelling projections is due to two major methodological differences:

- 2016 base population
  - DPE is 74,100, while the official population estimate is 71,115 for 2016
  - REMPLAN’s base 2016 population is 71,115
  - 2016 base - difference of almost 3,000 as the starting point.

- Supply informed modelling – REMPLAN forecasts input supply as part of the methodology.

The differences in DPE and REMPLAN projections demonstrate the impact of a bottom-up approach (REMPLAN), as opposed to unconstrained forecasts with assumptions the population can be accommodated and are ‘unconstrained’ by local land supply scenarios and conditions.

Figure E-6 Forecast Change in Households and Dwellings, 2016 to 2036



Source: NSW DPE and REMPLAN Forecasts.

## Implications

To allow population growth to reach its full potential, Council needs to identify additional potential supply which can be brought to the market in the near future. The constrained population growth illustrates the need to identify additional supply, providing the opportunity to develop more housing diversity in the region, including increasing dwelling densities.

In planning for the future, Council should ensure there is continued supply to support demand and growth, particularly in those planning areas with limited stock and increased demand pressures, to ensure supply constraints do not put upward pressure on rental prices, which would drive down affordability. Conditional on land supply and the employment market, Port Stephens is well located proximate to major employment and activity nodes, with affordable housing options to attract future population. Median household incomes in Port Stephens are considerably lower than NSW which needs to be held in context. House and land affordability is a primary issue for residents of Port Stephens and is anticipated to be a fundamental driver of market demand and consequently population growth. The projected high level of dwelling demand in neighbouring LGAs may present an opportunity for Port Stephens, driven by housing affordability and lifestyle opportunities for a ‘sea change’ or ‘tree change’.

Council acknowledges planning controls have the potential to influence housing affordability through the supply of housing, and is actively investigating planning control revisions to improve housing affordability by facilitating more housing diversity in areas of high amenity and as infill development and encouraging different housing types to cater for a greater range of renters and purchasers.

The significant demographic dynamic of the older population should be a major consideration of Council’s future housing strategy over the next 20 years. Ensuring the appropriateness of both housing type (such as townhouses and other medium density dwellings) and location is important to provide for the local community’s needs of all lifecycles and ages, traditionally driven by the retiree market in liveable communities.

Delivering the appropriate mix of dwelling types and access to community services and infrastructure will support a prosperous future for Port Stephens.

The following table (Table E-2) provides a summary of key characterises, REMPLAN forecast and implications for each of the eight planning areas.

Table E-2 Planning Area Summary

Demographic Overview	Forecasts	Implications
<p><b>Fern Bay</b></p> <p>Is the fastest growing area in Port Stephens. Traditionally dominated by retirees, the number of families with children has doubled from 2006 to 2016. Due to its affordable housing offer, this area is expected to continue to attract families with young children and working residents.</p> <p>Between 2006 and 2016, the average number of bedrooms per dwelling increased, indicative of larger homes being built to meet market demand. At the same time median wages for Fern Bay residents have increased a rate double that of the Port Stephens average.</p>	<ul style="list-style-type: none"> <li>Between 2016 to 2040, the population is forecast to increase from 3,382 to 5,041 people.</li> <li>The additional 1,659 residents will generate demand for an additional 825 dwellings.</li> <li>Future demand for housing in Fern bay is likely to continue to be driven by young working families seeking detached dwellings, in close proximity to employment centres.</li> </ul>	<ul style="list-style-type: none"> <li>Population growth is expected to slow in the coming years as land supply starts to dwindle.</li> <li>In terms of future land supply, 497 lots have been identified for Fern Bay between 2019 and 2040.</li> <li>There is a risk that not all supply will meet the market in the identified timelines generating potential supply driven constraints resulting in undesirable price increases, particularly between 2024 and 2028</li> </ul>
<p><b>Karuah / Swan Bay</b></p> <p>Population growth has been driven by residents aged 55 years and over. Karuah / Swan Bay has the highest incidence of mortgage stress and shared highest incidence of rental stress with Tilligerry. This planning area is also removed from employment nodes, with the highest median distance to work of all planning areas.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 population is forecast to increase from 1,709 to 2,855 persons</li> <li>Population growth will support an additional 622 dwellings</li> <li>To continue to attract and retain existing residents in this planning area, services such as public transport and diversity of housing will need to be planned for.</li> </ul>	<ul style="list-style-type: none"> <li>Karuah / Swan Bay, whilst removed from employment nodes, will continue to attract and retain residents, however these residents are likely to be in the older demographics in the short to medium term.</li> <li>From 2029 onwards, when more land supply becomes available, a younger population is forecast to migrate to the planning area which will see relatively fewer lone person households, more couple families and a rising number of persons per dwelling.</li> </ul>
<p><b>Medowie</b></p> <p>Comprises the youngest population of the planning areas with a large proportion of families. It is a family-oriented area with a large number of working age residents contributing to a high median household income.</p> <p>There has been a shift in dynamics, with the number of families with children households declining with population growth being driven by persons aged 55 years and over.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 population is forecast to increase from 9,920 to 13,809.</li> <li>Demand is forecast for an additional 1,462 dwellings.</li> <li>Demand for housing in Medowie is likely to continue to be driven by young working families with relatively high household incomes. However, the growth in the older worker age group and retirees, and growth in the number of households without children indicates ageing in place as older residents decide to stay within the family home once adult children have left the home.</li> </ul>	<ul style="list-style-type: none"> <li>The Medowie Township is a growing community with a significant level of land supply identified for future population growth. There is a good level and consistent release of land in this planning area throughout the forecast period.</li> <li>There is a boost in population in Medowie from 2024 to 2033 due to the large share of the available land supply in Port Stephens in that window when land is in short supply elsewhere (aside from Tomaree).</li> </ul>

Demographic Overview	Forecasts	Implications
<p><b>Raymond Terrace</b></p> <p>Comprises a young population profile however, as with the broader LGA, has an ageing population. Alongside Tomaree, Raymond Terrace leads diversification of housing stock in Port Stephens. However, Raymond Terrace suffers from a lack of housing affordability and a high incidence of housing stress.</p> <p>Based on the relatively affordable housing in Port Stephens, Raymond Terrace will continue to be a centre of gravity for potential residents seeking affordable housing options. Demand for housing in Raymond Terrace is likely to continue to be for medium density, which will maintain the planning area's affordability.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 population is forecast to increase from 13,955 to 20,365.</li> <li>Forecast demand is an additional 3,046 dwellings.</li> <li>The new residents to the planning area are expected to be of a similar age and household formation profile to the existing resident population and consequently the recent trends in household types and dwelling types are expected to be continued.</li> </ul>	<ul style="list-style-type: none"> <li>There are two distinct growth phases in Raymond Terrace, until 2028 there is expected to be moderate growth as land supply is released at a moderate rate. From 2029 onwards there are some big allocations of land coming online with a significant number of lots being made available. Given the desirable location of these developments, Raymond Terrace is expected to experience significant growth from 2029 onwards.</li> <li>Maintaining affordability will be a key challenge in the short to medium term given the supply constraints.</li> </ul>
<p><b>Rural East</b></p> <p>Comprises a large middle-aged population that is continuing to age. Rural East is the third least stressed area in Port Stephens despite household incomes being the third lowest in the broader LGA. Housing is still relatively affordable for residents in the area.</p>	<ul style="list-style-type: none"> <li>Population is forecast to increase from 2,360 in 2016 to 2,470 in 2040.</li> <li>Generating demand for 50 additional dwellings.</li> <li>Due to its locality, Rural East will continue to cater for those seeking larger lots in low density areas, primarily those of retirement age, and those choosing to remain on their rural properties into late retirement.</li> </ul>	<ul style="list-style-type: none"> <li>Rural East is expected to remain largely unchanged over the forecast period. The mean age of the residents in this region is expected to increase as the existing residents age-in-place, the household types are expected to reflect this aging with fewer families with children and the number of persons per dwelling gently drifting down across the forecast period.</li> </ul>
<p><b>Rural West</b></p> <p>Is the second slowest growing area in Port Stephens ahead of Raymond Terrace.</p> <p>The area comprises a young resident population with a high proportion of families. It has the highest household incomes in Port Stephens and a relatively low incidence of housing stress. Despite this, the area is ageing and its profile is beginning to change.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 population is forecast to increase from 5,339 to 5,663 people.</li> <li>Although natural and demographic change may have a small impact, demand for additional dwellings is unlikely, with only 106 dwellings forecast.</li> <li>The rural characteristics and lower density is likely to continue to attract older residents looking to retire, and those in the older cohorts may choose to remain in their property further into retirement.</li> </ul>	<ul style="list-style-type: none"> <li>A small number of lots are expected to become available over the forecast period, with gradual population growth as a result.</li> <li>The incremental increase in population is largely reflective of the older demographic of the area continuing. Similar to Rural East, as residents in Rural West age-in-place, the household formations are expected to reflect this ageing with fewer families with children and the number of persons per dwelling moving toward lone person occupancy across the forecast period.</li> </ul>

Demographic Overview	Forecasts	Implications
<b>Tilligerry</b> <p>Has a large retiree community, with growth driven by residents aged 55 years and over. Residents predominantly live in separate houses. There is a high level of housing stress and household incomes are low.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 the population is forecast to increase from 6,895 to 7,284 people.</li> <li>Marginal demand for 133 additional dwellings.</li> <li>The limited supply of future housing stock is expected to support the retiree market, seeking affordable housing as they age in place. There is the opportunity to plan for higher density affordable aged care housing as part of future housing stock.</li> </ul>	<ul style="list-style-type: none"> <li>Tilligerry's population is characterised by retired and older residents and is considered removed from employment centres. Forecast population for the planning area is expected to remain largely unchanged. Similar to Rural East and Rural West, this results in the demographics being defined by the existing population ageing-in-place</li> </ul>
<b>Tomaree</b> <p>Is the most populous planning area in Port Stephens. It comprises a large retiree base that experienced substantial growth between 2006 and 2016. Alongside Raymond Terrace, Tomaree leads the diversification of housing stock. Many demographic indicators of Tomaree are in line with the broader Port Stephens LGA.</p>	<ul style="list-style-type: none"> <li>Between 2016 and 2040 population is forecast to increase from 27,555 to 31,433.</li> <li>Demand is an additional 1,770 dwellings to support population growth.</li> <li>With such a large retiree population, higher density development to support aged care that allows for ageing in place would be well considered.</li> </ul>	<ul style="list-style-type: none"> <li>There is a growth boost in Tomaree from 2020 to 2023 as this planning area has a significant share of the available land supply in Port Stephens in that window when land is in short supply elsewhere (aside from Medowie). The new residents in Tomaree are expected to have a similar population profile to the resident population and consequently the recent trends in household types and dwelling types are expected to be continued.</li> </ul>

# 1 Introduction

## 1.1 Purpose and Aim

REMPPLAN has been commissioned by Port Stephens Council to provide a demographic and housing analysis of the LGA for input into Council's Local Housing Strategy.

This report is supplementary to Council's housing strategy and should be treated in the context of that report. This report fulfils three core requirements:

- Research and analysis of the Port Stephens LGA and its planning areas in context relevant to Council's housing strategy.
- To identify issues, prospects and challenges relevant to Port Stephens and its planning areas (in relation to population growth, changing demographics and housing demand and supply).
- Providing the evidence base needed to form strategic land use planning

Unless otherwise indicated, all demographic data in this report has been sourced using REMPLAN Community, incorporating data sourced from the 2006, 2011 and 2016 Australian Bureau of Statistics (ABS) Censuses. Other state and federal government statistics have been accessed as required.

In addition, information from REMPLAN's population, dwelling and household forecasts for Port Stephens, as well as the eight planning areas within Port Stephens have been used in this report to aid the research and analysis of local housing demand and supply.

## 1.2 Regions

This report provides assessment for the Port Stephens LGA, Council's eight planning areas, and the Hunter Region.

### 1.2.1 Port Stephens LGA

Port Stephens comprises a total land area of approximately 848 square kilometres. In 2018 the population was 72,695 persons<sup>2</sup>. Port Stephens is in the Hunter Region of NSW. Its boundary extends north to Karuah, west to Duns Creek, east to Shoal Bay, south to Hexham and southeast to Fern Bay. The region is bounded by Mid-Coast LGA to the north, Dungog LGA to the north-east, Maitland LGA to the west and Newcastle LGA to the south.

Figure 1-1 Port Stephens LGA



The population within Port Stephens is mostly centred in Nelson Bay Peninsula and Raymond Terrace. Port Stephens is named after the large natural harbour of approximately 134 km<sup>2</sup> to the north-east of Port Stephens. Newcastle Airport, which services the broader Hunter region is located at Williamtown, in Port Stephens. A potential 7,529 lots have been identified as future land supply for Port Stephens between 2019 and 2040.

Source: REMPLAN MapBuilder: <https://remplan.co/2XB6SGa>

The eight planning areas are for strategic planning and analysis purposes, which are outlined below.

<sup>2</sup> Australian Bureau of Statistics, Regional Population Growth, Cat. 3218.0, 2018 ERP was released March 2019.



## 1.2.2 Port Stephens Planning Areas

### 1.2.2.1 Fern Bay

Fern Bay acts as the southern gateway to Port Stephens and enjoys access to the regional capital of Newcastle via Stockton Bridge. It was easily the fastest growing planning area in Port Stephens between 2006 and 2016 with the population increasing by 102.9% to 3,330 persons. The region is identified as a growth area for Port Stephens with large areas of greenfield development for current and future land supply. There are also several large aged care facilities, a golf course as well as small commercial and industrial presence within the area.

Figure 1-2 Fern Bay planning area



Fern Bay planning area is shown in Figure 1-2.

Nelson Bay Road runs through the centre of the planning area connecting Newcastle with Port Stephens. Fern Bay's proximity to Newcastle, Raymond Terrace, and the eastern section of Port Stephens provides good access to employment opportunities in the area. This is a significant driver for future population growth in the area. The area has good public transport linking other parts of Port Stephens with Newcastle. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Fern Bay is planned to account for 497 lots, or 6.6%.

### 1.2.2.2 Karuah / Swan Bay

Karuah / Swan Bay is the northernmost planning area in Port Stephens. The Pacific Motorway crosses the area and connects the rest of Port Stephens to Mid-Coast Council. Karuah township is the largest settlement in the area with a second population centre at Twelve Mile Creek. In 2016 the population of Karuah / Swan Bay was 1,776 and was the smallest of the planning areas in Port Stephens.

Figure 1-3 Karuah / Swan Bay planning area



Karuah / Swan Bay planning area is shown in Figure 1-3.

There are several local bus routes that pass through Karuah / Swan Bay connecting Mid-Coast Council with Raymond Terrace. However, in general, a private car is the preferred mode of transport.

Much of Karuah / Swan Bay's land supply is planned for release beyond 2029. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Karuah / Swan Bay is planned to account for 572 lots, or 7.6%.

### 1.2.2.3 Medowie

The planning area is anchored by the town centre of Medowie and its surrounding area. The eastern half of the Grahamstown Lake is part of the planning area. Medowie is the third largest planning area in Port Stephens in terms of land area at approximately 117 km<sup>2</sup> and has a population of 9,684 persons in 2016.

The Medowie planning area is illustrated in Figure 1-4.

*Figure 1-4 Medowie planning area*

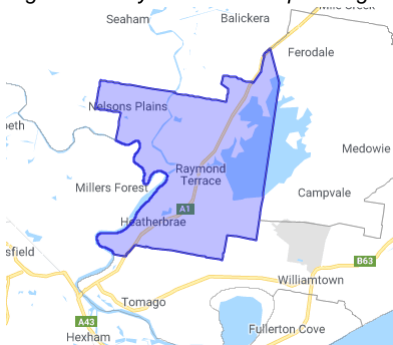
Medowie is located at the geographic heart of Port Stephens. The Pacific Highway passes through the north-western corner of the region with Newcastle Airport bordering the south of the planning area. Due to its proximity, Medowie is home to a large number of defence force personnel. The area contains parts of the Tilligerry State Conservation area and the Medowie State Forest.

Medowie is anticipated to become a key growth area in Port Stephens with just under one fifth of Port Stephens' anticipated land supply between 2019 and 2040.

The town has three schools, several sporting clubs and a large golf course. Public transport is limited to two bus routes connecting Medowie with Lemon Tree Passage and the airport, however, the majority of Medowie residents are still primarily dependent on private motor vehicles for transportation. Medowie has the youngest population profile in Port Stephens. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Medowie is planned to account for 1,390 lots, or 18.5%.

#### 1.2.2.4 Raymond Terrace

Raymond Terrace is the largest urban centre in Port Stephens and sits between the Hunter and William Rivers and Grahamstown Reservoir. The Pacific Motorway runs north to south through the centre of the area. The Raymond Terrace planning area also includes the suburb of Heatherbrae, an industrial suburb with most of its population living west of the Pacific Motorway.

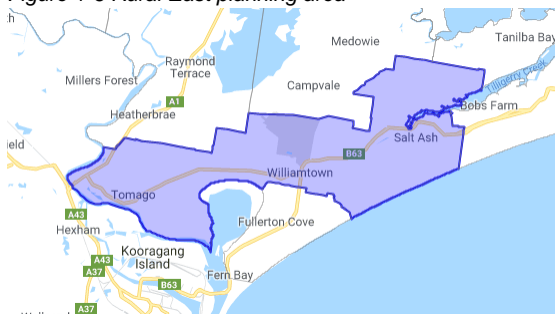
*Figure 1-5 Raymond Terrace planning area*

A large portion of Port Stephens' economic output and jobs occur in Raymond Terrace and Heatherbrae. Approximately 75% of the municipality's manufacturing jobs are in Raymond Terrace. Raymond Terrace also supports a professional workforce as it is the administrative centre of Port Stephens Council.

The population of Raymond Terrace in 2016 was 13,654. Raymond Terrace is a significant growth area for Port Stephens, with just under half of all identified land supply for Port Stephens between 2019 and 2040 located within the planning area. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Raymond Terrace is planned to account for 3,175 lots, or 42.2%.

#### 1.2.2.5 Rural East

The Rural East planning area includes the RAAF Base Williamtown and Newcastle Airport. The region is the second largest planning area in Port Stephens in terms of land area at approximately 133 km<sup>2</sup> and has the second smallest population.

*Figure 1-6 Rural East planning area*

The Rural East planning area is illustrated in Figure 1-6, and is in the south of Port Stephens and is mostly rural. Nelson Bay Road connects the densely populated Tomaree and Tilligerry areas with Newcastle. Newcastle

Airport handles 1.27 million passengers annually<sup>3</sup> and is located along Nelson Bay Road. Rural East's largest settlements are Tomago, Williamstown and Salt Ash. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Rural East is planned to account for only 40 lots, or 0.5%.

#### 1.2.2.6 Rural West

Rural West is the westernmost area with a population of 5,293 persons. Geographically, it is the largest area at approximately 246 km<sup>2</sup>. Rural West is a rural and sparsely populated area. The largest population centre in the planning area is at Seaham with several other smaller communities such as East Seaham, Woodville, Glen Oak and Ballickera.

Figure 1-7 Rural West planning area

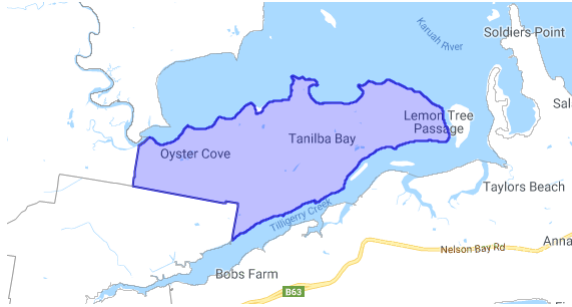


The Rural West planning area is illustrated in Figure 1-7. The Williams River snakes through the middle of the area and to the east is the Wallaroo State Forest and Pacific Motorway.

Only a small number of lots are planned for release in Rural West, and all likely over 2021 to 2028. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Rural West is planned to account for only 40 lots, or 0.5%.

#### 1.2.2.7 Tilligerry

Figure 1-8 Tilligerry planning area



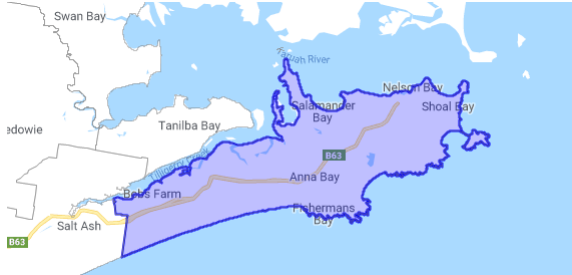
Tilligerry (Figure 1-8) is located on a peninsula separated from Tomaree by Tilligerry Creek. The population of Tilligerry in 2016 was 6,767 persons. Most of the population is concentrated in Tanilba Bay, Mallabula and Lemon Tree Passage. Tilligerry is home to Tanilba Bay Golf Club, Mallabula Sports Complex, Tilligerry National Park, and several historical sites. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Tilligerry is planned

to account for 197 lots, or 2.6%.

#### 1.2.2.8 Tomaree

Tomaree is the most populated planning area within Port Stephens with a population of 26,737 persons in the 2016 Census. Geographically, Tomaree is located on peninsula split from the Tilligerry peninsula by Tilligerry Creek. Tomaree includes suburbs such as Anna Bay, Boat Harbour, Bobs Farm, Corlette, Fingal Bay, Fishermans Bay, Nelson Bay, One Mile, Oyster Cove, Salamander Bay, Shoal Bay, Soldiers Point and Taylors Beach. The Tomaree planning area is illustrated in Figure 1-9.

Figure 1-9 Tomaree planning area



Along with Raymond Terrace, Tomaree is the main urban area of Port Stephens. The economic activity for the area is driven by tourism and focussed around Nelson Bay and Soldiers Point. This commercial activity is driven by tourism consumer-driven activities such as retail and hospitality. The area features

<sup>3</sup> <https://www.newcastleairport.com.au/blog/monthly-check-in-passenger-numbers-archive>

Tomaree and Worimi State Parks, schools, Salamander Bay Square shopping centre, Nelson Bay Lighthouse and Nelson Bay Golf Club.

The major arterial road, Nelson Bay Road, provides the only access to the area. There are several local bus routes available to residents and tourists to the area that provide connection to destinations such as Raymond Terrace and Newcastle Airport. Of the 7,529 lots identified for future land supply in Port Stephens between 2019 and 2040, Tomaree is planned to account for 1,618 lots, or 21.5%.

### 1.2.3 Hunter Region

The Hunter Region – Hunter Region of Councils (HROC) (referred to in this report as Hunter Region) is defined by the combined LGAs of Cessnock (C), Dungog (A), Lake Macquarie (C), Maitland (C), Muswellbrook (A), Newcastle (C), Port Stephens (A), Singleton (A), Upper Hunter Shire (A) and the former LGAs of Gloucester (A) and Great Lakes (A). Where data is not available for the former Gloucester and Great Lakes LGAs, data for the Mid-Coast LGA has been provided.

Figure 1-10 Hunter Region



## 1.3 Background and Scope of Works

In September 2018, the NSW Government released the Greater Newcastle Metropolitan Plan 2036 which sets out strategies and actions that will deliver sustainable growth across the metropolitan area. The plan requires local councils within the metropolitan area to develop a local housing strategy by mid-2020. The Port Stephens LGA forms part of the Greater Newcastle metropolitan area.

In addition, the NSW Department of Planning and Environment released the local Housing Strategy Guideline 2018 in October 2018. This guideline provides a step by step process for preparing local housing strategies and states the minimum requirements of demographic and housing data and information in developing a local housing strategy.



This report is a component necessary to support the development of a new local housing strategy for Port Stephens LGA. It will provide an overview of population change, demographic and demand and supply characteristics of the local housing market at the LGA level.

The following information was obtained to determine a sufficient 'evidence-base' to inform the Port Stephens Housing Strategy.

Table 1-1 Population and Demographic Assessment Requirements

Reports	Reported Geography Level
<b>Population Change</b>	
The number of people living in the area and surrounds	LGA and Planning Areas
Population trends such as growth or decline	LGA and Planning Areas
<b>Age</b>	
The age structure of the population by gender	LGA and Planning Areas
Trends in age profile	LGA and Planning Areas
<b>Household Types and Family Composition</b>	
Changes in average household age over time	LGA and Planning Areas
Changes in households with young children over time	LGA and Planning Areas
Changes in Lone Person Households	LGA and Planning Areas
<b>Average Household Size</b>	
Changes in average household size over time	LGA and Planning Areas
<b>Dwelling Structure</b>	
The mix of different types of dwellings	LGA and Planning Areas
<b>Number of Bedrooms</b>	
The average number of bedrooms, overall and per dwelling type and household type	LGA and Planning Areas
<b>Tenure and Landlord Type</b>	
Tenure distribution and change over time	LGA and Planning Areas
Changes in private rental stock	LGA and Planning Areas
Changes in affordable rental stock	LGA and Planning Areas
Number or percentage of residents living in mobile homes or boarding houses	LGA and Planning Areas
<b>Household Income</b>	
Median and income distribution	LGA and Planning Areas
Number of very low, low and moderate income households and changes over time	LGA and Planning Areas
<b>Rental and Mortgage Stress</b>	
The percentage of low income renters who are in housing stress or mortgage stress	LGA and Planning Areas
Any household types overly represented in housing stress	LGA
<b>Employment</b>	
Changes in occupational profile of working residents	LGA and Planning Areas
Main LGA employment generators their reliance on local labour	LGA
Unemployment rate and trends	LGA and SA2
Cyclical, seasonal or structural employment trends	LGA
Median distance to work	LGA and Planning Areas
Undersupply of affordable housing for local or key workers	LGA

The next section provides an overview of housing data and information to identify the type and level of housing needed to support the local government area.

Table 1-2 Housing Demand

Reports	Reported Geography Level
<b>Projected Dwelling Demand</b>	
Projected population forecast	LGA, Planning Areas and Hunter Region
Trends and future population forecast, locally and in neighbouring areas	LGA, Planning Areas and Hunter Region
The implied dwelling requirements	LGA, Planning Areas and Hunter Region
<b>Households</b>	
Total number of households and how this is projected to change	LGA, Planning Areas and Hunter Region
<b>Rent and Property Sales Prices</b>	
The median dwelling rent and sales prices per dwelling type	LGA and Planning Areas
The rent and sale price per trends per dwelling type	LGA and Planning Areas
Social housing wait times	LGA and Allocation Zone
<b>Housing for Particular Needs</b>	
Population from culturally and linguistically diverse backgrounds	LGA and Planning Areas
Indigenous Population	LGA and Planning Areas
People with need for assistance	LGA and Planning Areas
Homelessness trends and underlying drivers	LGA

The third section assesses housing data to identify the present and future supply of housing to meet demand now and into the future.

Table 1-3 Housing Supply

Reports	Reported Geography Level
<b>Current and Planned Housing</b>	
The number of dwellings in the area and the proportion of the overall number by type	LGA and Planning Areas
Overall amount and relative proportion of housing type and relevant trends	LGA and Planning Areas
The count and types of development approvals and completions and relevant trends	LGA
The proportion and availability of housing stock deemed affordable to low income renters and purchasers	LGA and Planning Areas
The proportion and availability of social housing and relevant trends	Hunter New England District
The proportion and availability of housing for indigenous and relevant trends	Hunter New England District
The potential number of dwellings that could result from approved land release areas	LGA
The potential number of dwellings that could result from approved planned precincts, state significant precincts and urban renewal corridors.	LGA
<b>Rental Vacancies</b>	
The rental vacancy rate in the region	LGA
<b>Housing Needs and Gaps</b>	
The current housing needs; where the gaps are currently and where they are expected in the future	LGA
Gaps in general housing supply	LGA
Gaps in housing for specific needs such as housing diversity and affordable rental housing	LGA



### Capacity of the Land Use Controls

The potential amount and type of development that the council land use controls would deliver if it were developed to its full capacity

LGA and Planning Areas

## 2 Population and Demographic Assessment

This section provides a population and demographic assessment of the Port Stephens LGA (Port Stephens) and Planning Areas. The population and demographic assessment will include an analysis of historical and current ABS Census data from 2006 to 2016, providing an overview of current trends. Projections that will inform the housing demand are outlined in Section 3.

### 2.1 Port Stephens LGA

#### 2.1.1 Population Change

The estimated resident population (ERP) of Port Stephens increased from 64,316 in 2008 to 72,695 in 2018, an increase of 8,379 people or 13.0%.

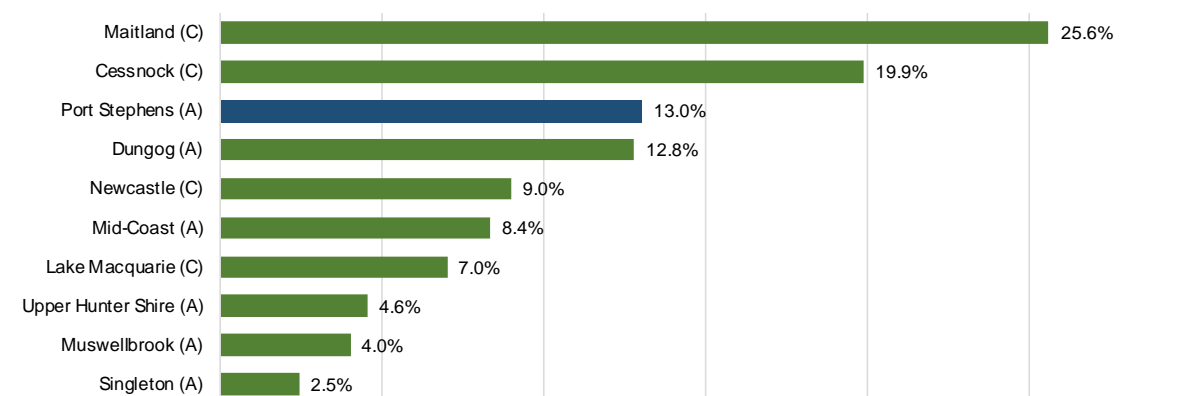
Table 2-1 Estimated Resident Population, Hunter Region LGAs, 2008 to 2018

	2008	2018	Change 2008 to 2018	
			No.	%
Cessnock (C)	49,303	59,101	9,798	19.9%
Dungog (A)	8,286	9,346	1,060	12.8%
Lake Macquarie (C)	191,478	204,914	13,436	7.0%
Maitland (C)	66,244	83,203	16,959	25.6%
Mid-Coast (A)	86,091	93,288	7,197	8.4%
Muswellbrook (A)	15,749	16,383	634	4.0%
Newcastle (C)	150,553	164,104	13,551	9.0%
Singleton (A)	22,860	23,422	562	2.5%
Upper Hunter Shire (A)	13,599	14,220	621	4.6%
<b>Port Stephens (A)</b>	<b>64,316</b>	<b>72,695</b>	<b>8,379</b>	<b>13.0%</b>

Source: ABS, Regional Population Growth, Cat. 3218.0

Relative to surrounding Local Government Areas (LGAs) within the Hunter Region, Port Stephens was the third fastest growing LGA between 2008 and 2018.

Figure 2-1 Change in Population, Hunter Region LGAs, 2008 to 2018



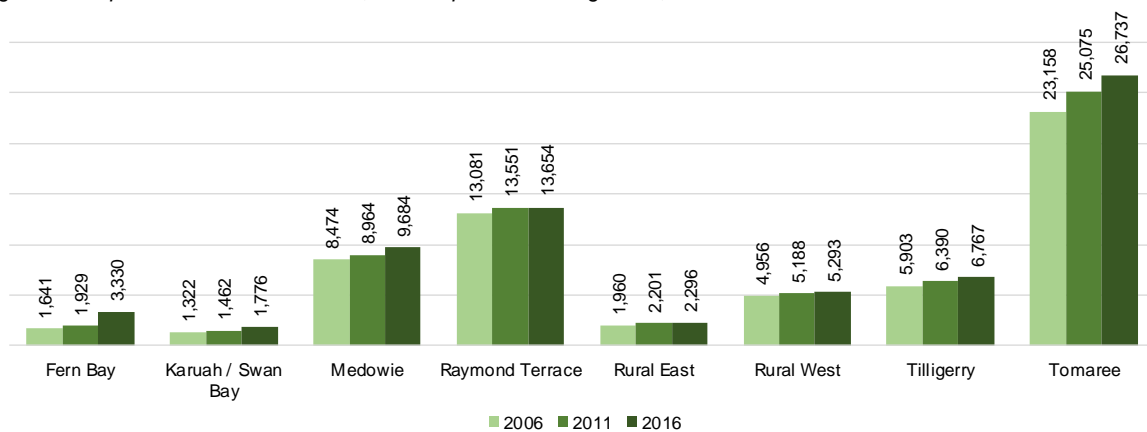
#### 2.1.1.1 Planning Areas

The population of Port Stephens on 2016 Census night was 69,537 residents. Tomaree was the largest planning area by population while Karuah / Swan Bay was the smallest. Between 2006 and 2016, Fern Bay was the fastest growing area, however, Tomaree contributed the largest share of growth in Port Stephens (39.6%).

Table 2-2 Population of usual residence, Port Stephens Planning Areas, 2006 to 2016

	2006	2011	2016	Change (2006 to 2016)	
				No.	%
Fern Bay	1,641	1,929	3,330	1,689	102.9%
Karuah / Swan Bay	1,322	1,462	1,776	454	34.3%
Medowie	8,474	8,964	9,684	1,210	14.3%
Raymond Terrace	13,081	13,551	13,654	573	4.4%
Rural East	1,960	2,201	2,296	336	17.1%
Rural West	4,956	5,188	5,293	337	6.8%
Tilligerry	5,903	6,390	6,767	864	14.6%
Tomaree	23,158	25,075	26,737	3,579	15.5%
<b>Total Port Stephens LGA</b>	<b>60,495</b>	<b>64,760</b>	<b>69,537</b>	<b>9,042</b>	<b>14.9%</b>

Figure 2-2 Population of usual residence, Port Stephens Planning Areas, 2006 to 2016

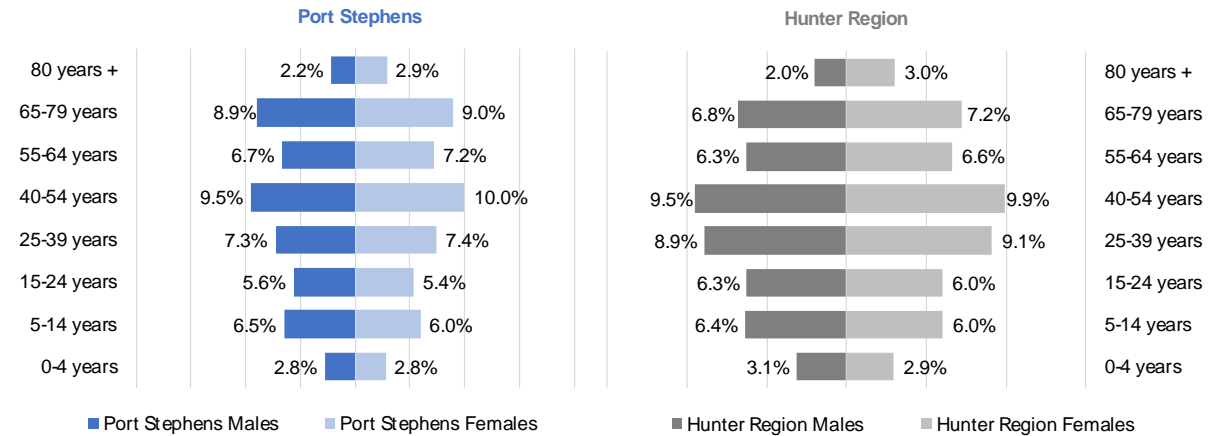


### 2.1.2 Age

Analysis of the demographic profile of Port Stephens in 2016 shows a gender split consistent with the Hunter Region. In Port Stephens 49.4% of the population is male (49.2% in the Hunter Region) and 50.6% female (50.8% in the Hunter Region).

Port Stephens is home to an older population when compared with the Hunter Region, with 36.8% of the population aged 55 years and over, compared to 31.9% in the Hunter Region.

Figure 2-3 Population by gender and age cohort, Port Stephens and the Hunter Region



The Port Stephens population has aged from 2006 to 2016, with the proportion of residents aged 65 to 79 years increasing by 59.6% over this time, compared to 37.1% in the Hunter Region.

Table 2-3 Age Structure of Port Stephens, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	1,940	1,813	2,083	2,045	1,930	1,922	-10	-1%	109	6%
5 - 14 years	4,517	4,324	4,365	4,137	4,512	4,144	-5	0%	-180	-4%
15 - 24 years	3,717	3,381	3,927	3,662	3,914	3,725	197	5%	344	10%
25 - 39 years	4,828	5,219	4,904	5,223	5,062	5,179	234	5%	-40	-1%
40 - 54 years	6,171	6,398	6,374	6,728	6,615	6,926	444	7%	528	8%
55 - 64 years	3,863	4,081	4,269	4,567	4,627	5,033	764	20%	952	23%
65 - 79 years	3,836	3,959	4,738	4,778	6,211	6,233	2,375	62%	2,274	57%
80+ years	998	1,440	1,247	1,761	1,513	2,010	515	52%	570	40%
<b>Total</b>	<b>29,870</b>	<b>30,615</b>	<b>31,907</b>	<b>32,901</b>	<b>34,384</b>	<b>35,172</b>	<b>4,514</b>	<b>15%</b>	<b>4,557</b>	<b>15%</b>

The proportion of residents aged 80 years and over has also significantly increased from 2006 to 2016, by 44.5%, compared to 26.1% in the Hunter Region.

Figure 2-4 Change in Population by Age, 2006 to 2016

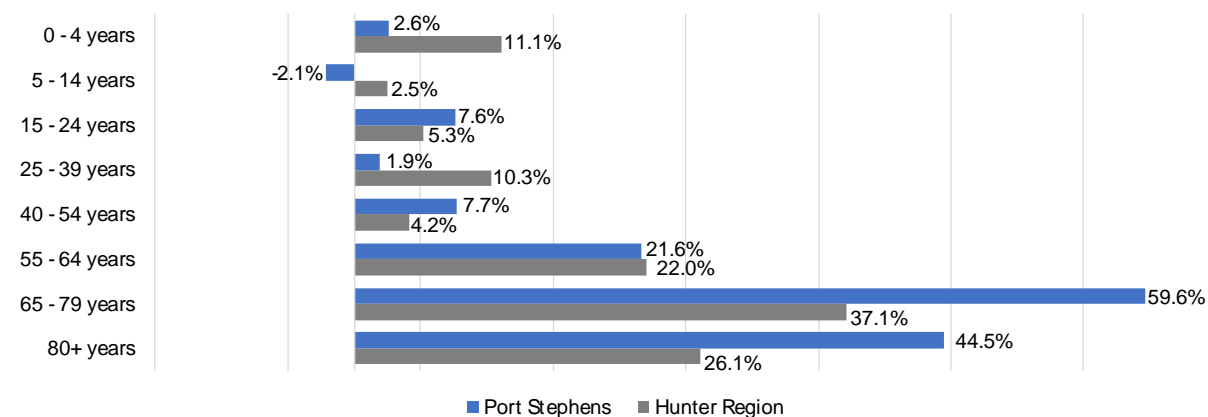


Table 2-4 Population Growth, by Age, 2006 to 2016

	Port Stephens		Hunter Region	
	Persons	% change	Persons	% change
0 - 4 years	99	2.6%	4,044	11.1%
5 - 14 years	-185	-2.1%	3,445	2.5%
15 - 24 years	541	7.6%	-1,476	5.3%
25 - 39 years	194	1.9%	-516	10.3%
40 - 54 years	972	7.7%	4,565	4.2%
55 - 64 years	1,716	21.6%	7,913	22.0%
65 - 79 years	4,649	59.6%	3,873	37.1%
80+ years	1,085	44.5%	-619	26.1%
<b>Total</b>	<b>9,071</b>	<b>15.0%</b>	<b>749</b>	<b>12.5%</b>

### 2.1.3 Household Types and Family Composition

As at the 2016 Census Port Stephens comprises 18,890 family households, an increase of 2,043 households (12.1%) from 2006. As the population has aged, the proportion of couple families with no children has increased, from representing 41.8% of households in 2006 to 44.3% in 2016. Conversely, the proportion of couple families with children has decreased, from representing 41.2% of households in 2006 to 38.3% in 2016.

Of the couple families with children in Port Stephens, the proportion of those with children under 15 has decreased from 70% in 2006 to 67% in 2016. The proportion of those with no children under 15 has increased from 30% to 33% over the same period. Similarly, of the one parent families in Port Stephens, the proportion of those with children under 15 has decreased from 63% to 54% from 2006 to 2016, while those with no children under 15 have increased from 37% to 46% over the same period. Overall, this indicates that the number of young children per household is decreasing.

Table 2-5 Family Composition of Port Stephens, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	7,044	41.8%	7,728	43.0%	8,366	44.3%	1,322	18.8%
Couple family with children	6,935	41.2%	7,076	39.4%	7,240	38.3%	305	4.4%
- with children under 15	4,836	-	4,836	-	4,817	-	-19	-
- no children under 15	2,099	-	2,240	-	2,423	-	324	-
One parent family	2,740	16.3%	2,982	16.6%	3,091	16.4%	351	12.8%
- with children under 15	1,714	-	1,753	-	1,656	-	-58	-
- no children under 15	1,026	-	1,229	-	1,435	-	409	-
Other family	128	0.8%	171	1.0%	193	1.0%	65	50.8%
<b>Total</b>	<b>16,847</b>	<b>100.0%</b>	<b>17,957</b>	<b>100.0%</b>	<b>18,890</b>	<b>100.0%</b>	<b>2,043</b>	<b>12.1%</b>

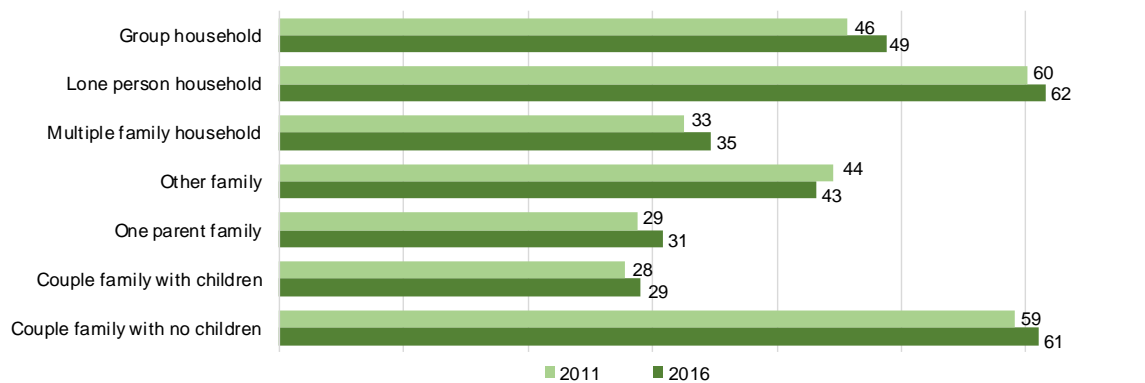
Overall, the number of lone person households in Port Stephens increased by 25.7% from 2006 to 2016. The proportion of lone person households increased from representing 21.6% of households in 2006 to 23.0% of households in 2011 and 23.3% of households in 2016. This indicates that overall, the number of sole person households in Port Stephens is stabilising.

Table 2-6 Household Type, Port Stephens, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	17,331	73.9%	18,282	71.5%	19,401	71.0%	2,070	11.9%
Multiple family household	566	2.4%	845	3.3%	934	3.4%	368	65.0%
Lone person household	5,058	21.6%	5,886	23.0%	6,357	23.3%	1,299	25.7%
Group household	504	2.1%	548	2.1%	646	2.4%	142	28.2%
<b>Total</b>	<b>23,459</b>	<b>100.0%</b>	<b>25,561</b>	<b>100.0%</b>	<b>27,338</b>	<b>100.0%</b>	<b>3,879</b>	<b>16.5%</b>

The average age of each person within each household type in Port Stephens has increased across all household types from 2011 to 2016, in line with population growth. This excludes other families, whereby the average age has decreased marginally from 44 to 43 from 2011 to 2016. Overall, the average household is therefore ageing.

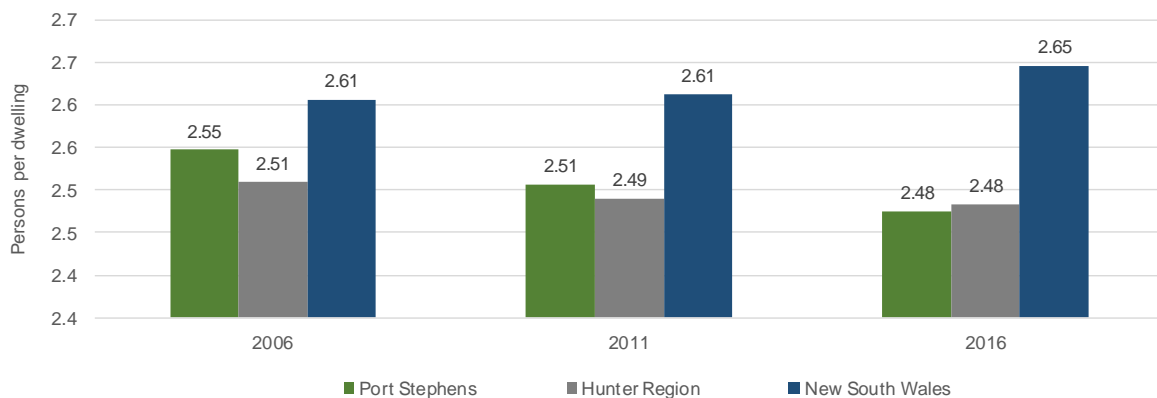
Figure 2-5 Average Age by Household Type, 2011 to 2016, Port Stephens



### 2.1.4 Average Household Size

The average number of people per dwelling in Port Stephens has decreased from 2.55 in 2006 to 2.48 in 2016. This indicates that the household size in Port Stephens is decreasing. This decrease has seen household sizes in Port Stephens fall to similar levels as the Hunter Region, whereby the average household size has decreased from 2.51 in 2006 to 2.48 in 2016. Compared to New South Wales, the average number of people per dwelling in Port Stephens is significantly low. Smaller household sizes are indicative of lone person and couple family without children households.

Figure 2-6 Average Household Size, 2006 to 2016





### 2.1.5 Dwelling Structure

The dwelling structure of Port Stephens in 2016 is mainly represented by separate houses (73.8%) and medium density dwellings (17.7%). Over the 10-year period from 2006 to 2016, the number of medium density dwellings in Port Stephens has increased by 29.9%, while caravans, cabins and houseboats have increased by 26.3%.

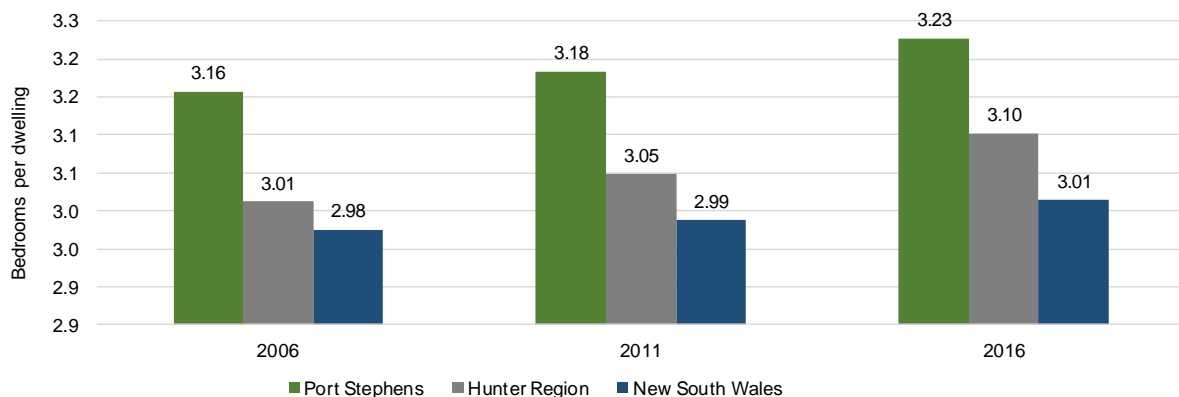
Table 2-7 Dwelling Structure, Port Stephens, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	22,158	76.7%	23,182	76.0%	24,403	73.8%	2,245	10.1%
Medium density	4,516	15.6%	5,196	17.0%	5,866	17.7%	1,350	29.9%
High density	1,470	5.1%	1,399	4.6%	1,745	5.3%	275	18.7%
Caravan, cabin, houseboat	661	2.3%	657	2.2%	835	2.5%	174	26.3%
Other	68	0.2%	56	0.2%	70	0.2%	2	2.9%
Not stated	6	0.0%	24	0.1%	162	0.5%	156	2600.0%
<b>Total</b>	<b>28,879</b>	<b>100.0%</b>	<b>30,514</b>	<b>100.0%</b>	<b>33,081</b>	<b>100.0%</b>	<b>4,202</b>	<b>14.6%</b>

### 2.1.6 Number of Bedrooms

The average number of bedrooms per dwelling in Port Stephens has marginally increased from 3.16 in 2006 to 3.23 in 2016. This is higher than the Hunter Region and New South Wales, which also experienced marginal increases in average number of bedrooms per dwelling over this time.

Figure 2-7 Average Number of Bedrooms per Dwelling, 2006 to 2016



The average number of bedrooms per dwelling in Port Stephens has remained relatively stable across all dwelling and household types from 2006 to 2011 and 2016. The average number of bedrooms per separate dwelling is 3.4 in 2016, higher than the overall average number of bedrooms per dwelling in Port Stephens. In line with the type of household, multiple family households have the highest average number of bedrooms with 4.0, while lone person households have the lowest average of 2.6 bedrooms.

Table 2-8 Average Number of Bedrooms by Dwelling and Household Type, Port Stephens, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.3	3.3	3.4
Medium density	2.5	2.6	2.6
High density	2.3	2.4	2.4
Caravan, cabin, houseboat	1.5	1.5	1.7
Other	2.8	2.5	2.6
<i>Total</i>	3.2	3.2	3.2
<b>Household Type</b>			
Couple family with no children	-	3.2	3.2
Couple family with children	-	3.7	3.7
One parent family	-	3.2	3.3
Other family	-	3.2	3.2
Multiple family household	-	3.8	4.0
Lone person household	-	2.6	2.6
Group household	-	2.9	3.0
<i>Total</i>	-	3.2	3.2

### 2.1.7 Tenure and Landlord Type

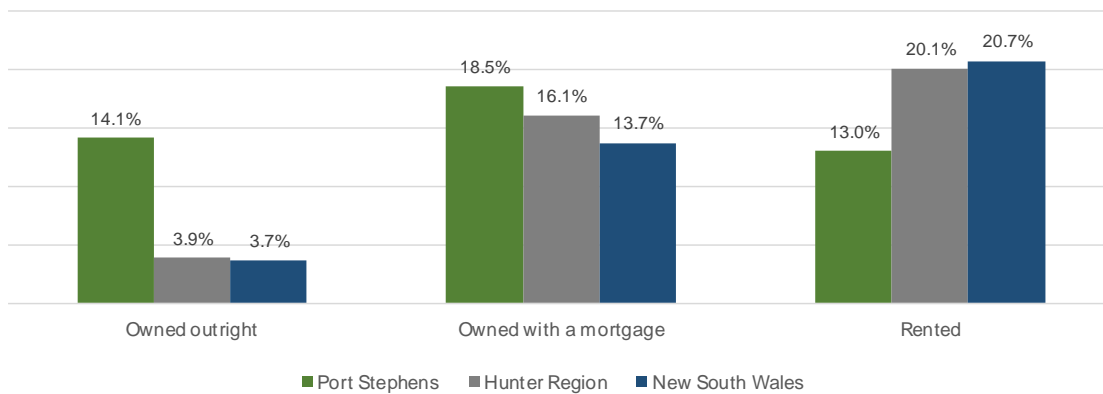
As at the 2016 Census, dwellings that are owned outright in Port Stephens have the largest proportion of dwelling tenure (36.4%). This is followed by dwellings owned with a mortgage (29.1%) and dwellings being rented (24.2%). The number of private rental stock in Port Stephens has increased by 13.0% from 5,890 dwellings in 2006 to 6,655 dwellings in 2016. In terms of the proportion of dwellings, rental dwellings have marginally decreased from representing 25.4% of dwellings in 2006 to 24.2% in 2016. This indicates that private rental stock is relatively stable in Port Stephens.

Table 2-9 Housing Tenure, Port Stephens, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	8,761	37.8%	9,190	36.4%	9,998	36.4%	1,237	14.1%
Owned with a mortgage	6,732	29.0%	7,488	29.7%	7,977	29.1%	1,245	18.5%
Being purchased under a rent/buy scheme	34	0.1%	47	0.2%	27	0.1%	-7	-20.6%
Rented	5,890	25.4%	6,544	25.9%	6,655	24.2%	765	13.0%
Being occupied rent-free	199	0.9%	191	0.8%	154	0.6%	-45	-22.6%
Being occupied under a life tenure scheme	140	0.6%	122	0.5%	102	0.4%	-38	-27.1%
Other tenure type	122	0.5%	133	0.5%	134	0.5%	12	9.8%
Not stated	1,311	5.7%	1,519	6.0%	2,398	8.7%	1,087	82.9%
<b>Total</b>	<b>23,189</b>	<b>100.0%</b>	<b>25,234</b>	<b>100.0%</b>	<b>27,445</b>	<b>100.0%</b>	<b>4,256</b>	<b>18.4%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are owned outright in Port Stephens has increased by 14.1%. This is significantly higher than the Hunter Region with 3.9% growth and New South Wales with 3.7% growth in the number of dwellings owned outright over the same period. A larger increase in dwellings owned in Port Stephens is indicative of an older, more established population.

Figure 2-8 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 4,365 affordable private rental dwellings in Port Stephens in 2011, accounting for 67.1% of all rented dwellings. In 2016 the number of affordable private rentals has fallen to 4,099 (61.9% of total rented dwellings). This indicates that affordable private rental stock is decreasing and / or wages in the region are not rising in line with the cost of living.

As of the 2016 ABS Census, there are no boarding houses in Port Stephens. While the number of people in caravans, cabins or houseboats increased from 1,089 in 2006 to 1,289 in 2016, the proportion of total people living in this type of mobile home remained stable at 1.9% over this time. A possible underlying driver for this type of dwelling in Port Stephens is the attractiveness of an affordable lifestyle close to amenity such as the beach.

### 2.1.8 Household Income

The median weekly household income in Port Stephens increased from \$998 in 2011 to \$1,180 in 2016.

Table 2-10 Number of Households within Weekly Household Income Brackets, Port Stephens, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	254	1.0%	325	1.3%	71	28.0%
\$1-\$399	2,927	12.0%	1,495	5.8%	-1,432	-48.9%
\$400-\$799	5,544	22.8%	5,967	23.0%	423	7.6%
\$800-\$999	2,206	9.1%	2,044	7.9%	-162	-7.3%
\$1,000-\$1,499	3,686	15.1%	4,386	16.9%	700	19.0%
\$1,500-\$1,999	2,647	10.9%	2,835	10.9%	188	7.1%
\$2,000-\$2,999	3,159	13.0%	3,769	14.5%	610	19.3%
\$3,000-\$3,999	1,027	4.2%	1,374	5.3%	347	33.8%
\$4,000-\$4,999	226	0.9%	603	2.3%	377	166.8%
\$5,000 or more	162	0.7%	342	1.3%	180	111.1%
Not Stated	2,524	10.4%	2,779	10.7%	255	10.1%
<b>Total</b>	<b>24,362</b>	<b>100.0%</b>	<b>25,919</b>	<b>100.0%</b>	<b>1,557</b>	<b>6.4%</b>

The number of households earning \$4,000 or more in Port Stephens increased significantly by 144% from 2011 to 2016. Over the same period, households earning less than \$1,000 per week decreased by 10%.

There was a similar occurrence across all household types, excluding lone person households, whereby the number of households earning less than \$1,000 per week increased by 2.0% from 2011 to 2016, and no households earned \$4,000 or more per week.

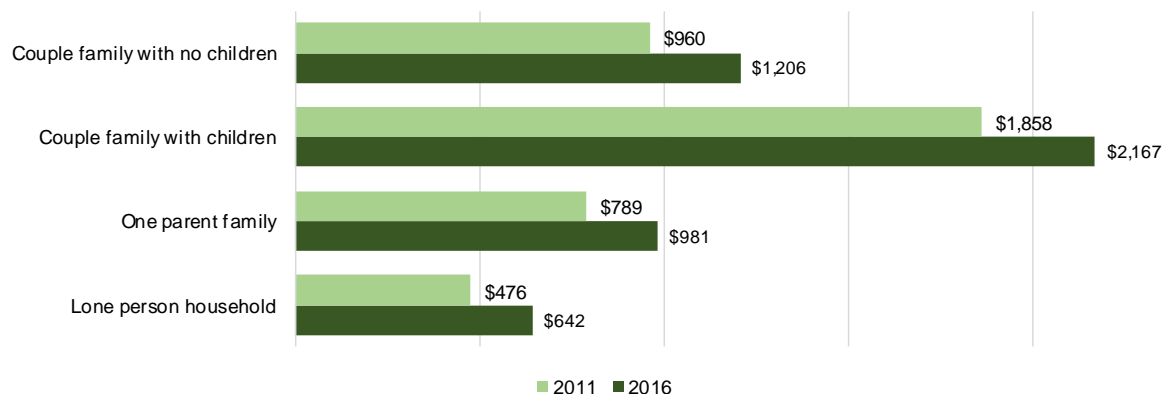
Table 2-11 Weekly Household Income by Household Type, Port Stephens, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	83	81	10	20	19	39	122	157
\$1-\$399	212	132	66	32	260	180	2,333	1,103
\$400-\$799	2,341	1,964	362	230	924	744	1,657	2,806
\$800-\$999	981	747	365	240	306	335	408	546
\$1,000-\$1,499	1,121	1,736	1,249	991	434	600	624	730
\$1,500-\$1,999	756	860	1,197	1,117	233	325	264	341
\$2,000-\$2,999	959	1,188	1,715	1,955	151	215	137	162
\$3,000-\$3,999	301	348	634	763	29	62	-	85
\$4,000-\$4,999	43	132	145	387	3	26	-	-
\$5,000 or more	59	94	79	181	-	10	-	-
<b>Total</b>	<b>6,856</b>	<b>7,282</b>	<b>5,822</b>	<b>5,916</b>	<b>2,359</b>	<b>2,536</b>	<b>5,545</b>	<b>5,930</b>

\*Excludes other families, multiple family households and group households

The median weekly household income has increased across all household types from 2011 to 2016. Lone person households experienced the largest increase in median weekly household income from 2011 to 2016 with a 35% increase.

Figure 2-9 Weekly Median Household Income by Household Type, Port Stephens, 2011 to 2016<sup>4</sup>



The NSW Department of Family and Community Services defines very low income households as those earning less than 50% of the NSW or Sydney median income, depending on where they live. Low income households are those who earn more than 50% but less than 80% of NSW or Sydney median incomes while moderate income households earn between 80% and 120% of the NSW or Sydney median income<sup>5</sup>.

Based on the ABS Census, the median weekly household income in NSW was \$1,237 in 2011 and \$1,486 in 2016. Utilising the NSW Department of Family and Community Services' definitions for Port Stephens:

- Very low income households had a median weekly household income of less than \$619 in 2011 and less than \$743 in 2016.

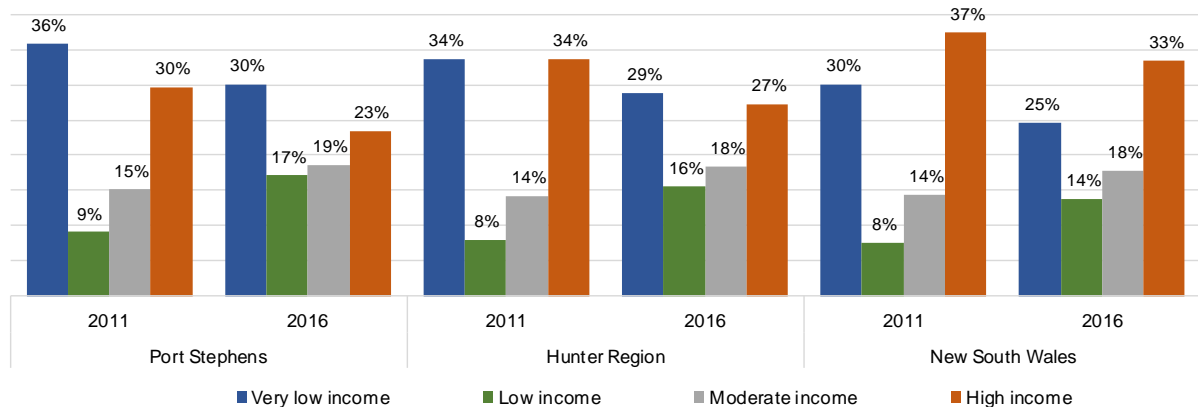
<sup>4</sup> Subject to randomisation

<sup>5</sup> <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/who-are-very-low-to-moderate-income-earners>

- Low income households had a median weekly household income of between \$619 and \$990 in 2011 and between \$743 and \$1,189 in 2016.
- Moderate income households had a median weekly household income of between \$990 and \$1,484 in 2011 and between \$1,189 and \$1,783 in 2016.

Compared to the Hunter Region and New South Wales, Port Stephens comprises a higher proportion of very low income households. Across all three areas, the proportion of very low income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-10 Households by Income Type, 2011 to 2016



### 2.1.9 Rental and Mortgage Stress

A household experiencing housing stress reflects a situation where the cost of housing (either as rent or mortgage payments) is high relative to household income. It may be used to describe inadequate housing for a proportion of the population within different regions of a country. The widely adopted benchmark used to determine if housing costs are high relative to income is 30% (of household income).

The proportion of a region's households experiencing housing stress is determined by the share of households whose housing costs (rent or mortgage) are more than 30% of its income and are in the bottom 40% of households in Australia in terms of its equivalised<sup>6</sup> household income. To be in the bottom 40% of households, the household must have an equivalised weekly income of less than or equal to \$714 (or \$37,231 per year) as at the 2016 Census.

Applying this definition, there are 3,883 households or 14.1% of total households that are stressed in Port Stephens. As a comparison, 13.7% of dwellings in New South Wales are estimated to be stressed.

In addition, there are two sources of stress:

- 1) Rented dwellings paying more than 30% of their income on rental expenses. **Rental stress** is the percentage of rental dwellings that are stressed.
- 2) Mortgaged dwellings paying more than 30% of their income on mortgage repayments. **Mortgage stress** is the percentage of mortgaged dwellings that are stressed.

Of total rented dwellings in Port Stephens, 41.4% are considered to be experiencing Rental Housing Stress, compared to only 14.2% of mortgaged dwellings.

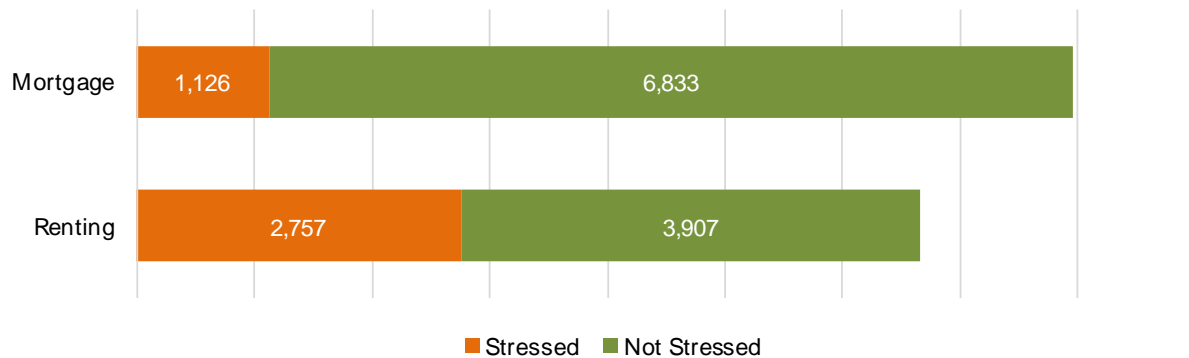
<sup>6</sup> Equivalised total household income is household income adjusted by the application of an equivalence scale to facilitate comparison of income levels between households of differing size and composition. For more information please refer to the Australian Census Dictionary - <http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/2901.0Chapter31502016>

Table 2-12 Housing Stress by Number of Dwellings, 2016

	Port Stephens	New South Wales
Rental Stress	41.4%	32.6%
Mortgage Stress	14.2%	13.1%
Housing Stress	14.1%	13.7%

Rental stress in Port Stephens is the dominant source of stress despite more homes being mortgaged in the area than rented.

Figure 2-11 Source of Housing Stress in Port Stephens by Number of Dwellings



The planning area considered to have the highest rate of housing stress in Port Stephens is Raymond Terrace with 20.9% of households stressed due to the high incidence of rental stress while Karuah / Swan Bay has the highest level of mortgage stress of any planning area. Tomaree, Port Stephens' largest catchment, has the highest number of stressed dwellings but has a lower proportion of stress than the LGA overall. The planning area with the lowest rate of household stress is Fern Bay at 4.7%.

For most of the planning areas, rental stress is the key source of stress even in areas where mortgaged dwellings are the more common dwelling tenure.

Table 2-13 Share of Households Experiencing Housing Stress by Planning Area, 2016

	Rental Stress	Rented Dwellings	Mortgage Stress	Mortgaged Dwellings	Housing Stress	Total Households
Fern Bay	20.9%	196	8.5%	327	4.7%	1,452
Karuah / Swan Bay	53.9%	156	24.4%	191	17.0%	766
Medowie	27.6%	715	10.8%	1,456	11.0%	3,233
Raymond Terrace	47.2%	1,877	14.9%	1,547	20.9%	5,350
Rural East	43.9%	124	16.2%	238	10.5%	881
Rural West	25.8%	155	12.7%	837	8.4%	1,736
Tilligerry	54.0%	687	17.3%	798	18.2%	2,800
Tomaree	39.5%	2,760	14.2%	2,574	13.0%	11,210
<b>Port Stephens</b>	<b>41.4%</b>	<b>6,664</b>	<b>14.2%</b>	<b>7,959</b>	<b>14.1%</b>	<b>27,449</b>

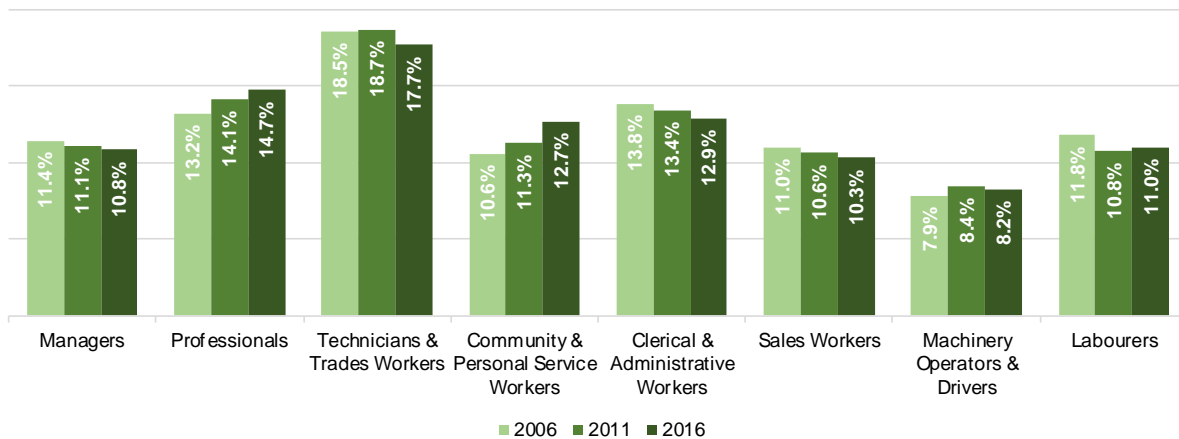
## 2.1.10 Employment and Industry

### 2.1.10.1 Resident Occupation Profile

Over the 10-year period from 2006 to 2016, there have been no significant changes in the occupation of Port Stephens residents. The only occupations to experience an increase in employed residents over this time were 'Professionals', 'Community and Personal Service Workers' and 'Machinery Operators and Drivers'. In 2016 the highest proportion of Port Stephens residents worked as 'Technicians and Trades Workers' (17.7%), followed by 'Professionals' (14.7%) and 'Clerical and Administrative Workers' (12.7%).



Figure 2-12 Resident Occupations in Port Stephens, 2006 to 2016



### 2.1.10.2 Worker Commuting Profile

As at the 2016 Census, there were 27,346 employed persons whose place of work is Port Stephens – therefore the LGA supports 27,346 jobs – regardless of where the workers live. Of these workers, 15,354 (56.1%) both work and live in Port Stephens, while 11,992 (43.9%) work in the region but live elsewhere.

Table 2-14 Employed Workers, Port Stephens, 2016

	Persons	Share of total workforce
Work and live in region (self-containment)	15,354	56.1%
Work in region, live elsewhere (import of skills)	11,992	43.9%
Work in region	27,346	100.0%

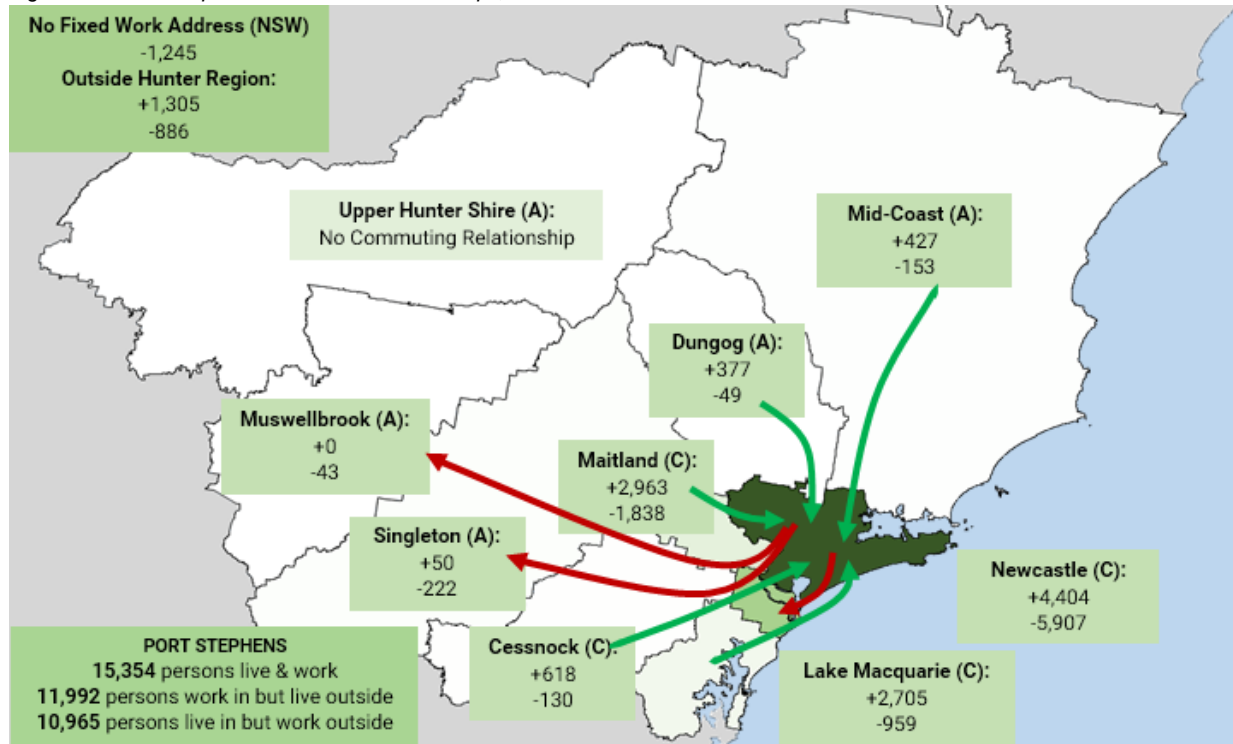
Source: REMPLAN Economy

Of the 11,992 persons who work in Port Stephens but live elsewhere, 4,404 workers live in Newcastle, 2,963 workers live in Maitland and 2,705 workers live in Lake Macquarie. These three LGAs provide the largest import of workers into Port Stephens.

Conversely of those residents the live in Port Stephens but work elsewhere, 5,907 residents commute to Newcastle, 1,838 commute to Maitland and 959 commute to Lake Macquarie. This implies that on any typical work day, there are more people travelling to Newcastle for work than to work in Port Stephens, while there are more people commuting to Port Stephens to work from Maitland and Lake Macquarie than the reverse.

The following map shows commuters to and from Port Stephens within the broader Hunter Region area. Where more workers enter Port Stephens this is treated as a positive inflow of workers while employed residents commuting outside the LGA represent a decrease of the LGA's workforce capacity. Five of the eight Hunter Region Council areas provide a net inflow of workers into Port Stephens on a typical work day; Lake Macquarie, Maitland, Cessnock and Dungog while there is net outflow of workers to Newcastle, Singleton and Muswellbrook. Port Stephens has no commuter relationship with Upper Hunter Shire. The largest commuter relationship outside the Hunter Region is workers commuting to and from the Central Coast; on a typical day 297 Central Coast residents commute to Port Stephens while 47 Port Stephens' residents commute to the Central Coast.

Figure 2-13 Port Stephens Commuter Relationships, 2016



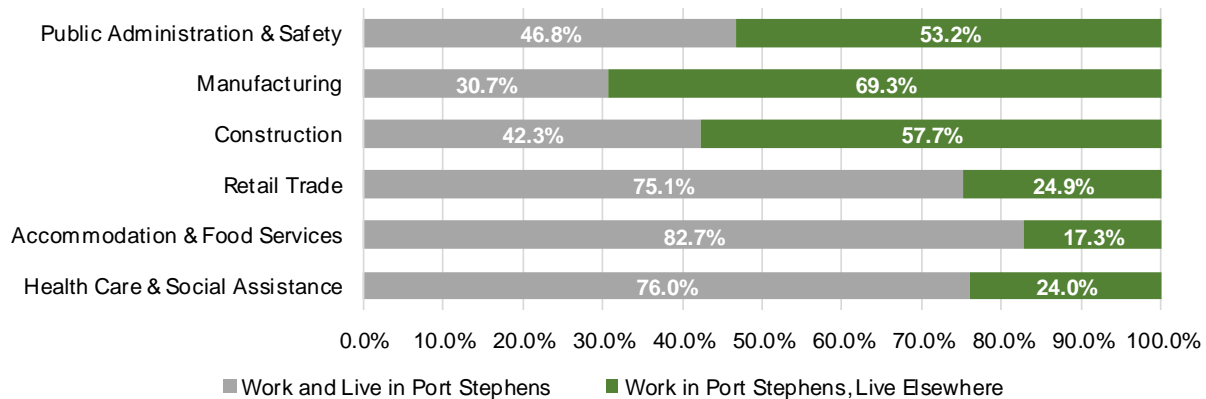
### 2.1.10.3 Top Employment Sectors

The top six employment sectors in 2016 in Port Stephens include:

- Public Administration and Safety;
- Manufacturing;
- Construction;
- Retail Trade;
- Accommodation and Food Services; and
- Health Care and Social Assistance.

These top six employment sectors collectively support 65.6% of employment within Port Stephens. The following figure reveals that 'Retail Trade', 'Accommodation and Food Services' and 'Health Care and Social Services' are more likely to employ residents in Port Stephens than workers who live outside the region. This is in response to wages being typically lower than in other industries. Conversely, 'Public Administration and Safety', 'Manufacturing' and 'Construction' comprise a higher proportion of workers from outside the region. These industries are typically associated with higher wages and as such attract workers from outside of the region.

Figure 2-14 Top Six Port Stephens Employment Sectors by Workers' Place of Residence, 2016



The following table outlines the median wages for the top six employing sectors in Port Stephens by place of residence.

Table 2-15 Median Weekly Income by Top Employing Industry, Port Stephens, 2016

	Work in Region		Work and Live in Region		Work in Region, Live Elsewhere	
	No. of Jobs	Median Weekly Income	No. of Jobs	Median Weekly Income	No. of Jobs	Median Weekly Income
Health Care & Social Assistance	2,121	\$766	1,611	\$736	510	\$973
Accommodation & Food Services	2,583	\$503	2,136	\$486	447	\$581
Retail Trade	2,865	\$585	2,152	\$542	713	\$728
Construction	3,119	\$1,074	1,319	\$977	1,800	\$1,156
Manufacturing	3,225	\$1,503	991	\$1,229	2,234	\$1,565
Public Administration & Safety	4,034	\$1,506	1,889	\$1,472	2,145	\$1,537
<b>All Employment</b>	<b>27,346</b>	<b>\$1,022</b>	<b>15,354</b>	<b>\$833</b>	<b>11,992</b>	<b>\$1,254</b>

The median weekly income is consistently higher for those who work in Port Stephens but live outside of the region. These workers may be attracted to work in the region by higher wages. For contrast, the median weekly incomes for workers in Hunter Region and New South Wales are outlined below:

Table 2-16 Median Weekly Income for Industry, Hunter Region and New South Wales, 2016

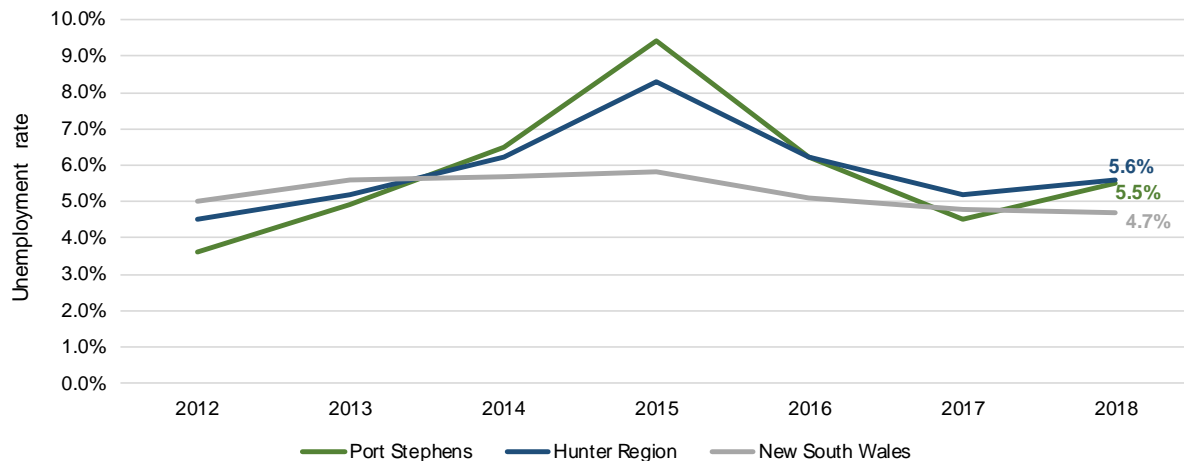
	Hunter Region		New South Wales	
	No. of Jobs	Median Weekly Income	No. of Jobs	Median Weekly Income
Health Care & Social Assistance	44,271	\$939	440,790	\$977
Accommodation & Food Services	23,690	\$474	250,605	\$542
Retail Trade	29,750	\$611	341,355	\$679
Construction	26,152	\$1,071	294,461	\$1,104
Manufacturing	18,179	\$1,141	206,604	\$1,087
Public Administration & Safety	18,675	\$1,372	206,339	\$1,432
<b>All Employment</b>	<b>280,855</b>	<b>\$970</b>	<b>3,358,119</b>	<b>\$1,037</b>

Median incomes for workers in Port Stephens are greater than the Hunter Region and New South Wales within the 'Manufacturing' and 'Public Administration and Safety' industries. 'Accommodation and Food Services' workers in Port Stephens are paid more in the Hunter Region but less than the State while 'Health Care and Social Assistance' and 'Retail Trade' workers in Port Stephens are paid less than in the Hunter Region and the broader State.

#### 2.1.10.4 Unemployment

In 2018 the unemployment rate in Port Stephens is estimated at 5.5%. This is in line with the Hunter Region with 5.6% but higher than New South Wales with an unemployment rate of 4.7%. Between 2012 and 2018, the unemployment rate peaked in Port Stephens at 9.4% in 2015 from a low of 3.6% in 2012. Since the peak in unemployment in 2015, the rate has declined to 4.5% in 2017, before slightly increasing to its current rate of 5.5% in 2018.

Figure 2-15 Unemployment Rate, 2012 to 2018



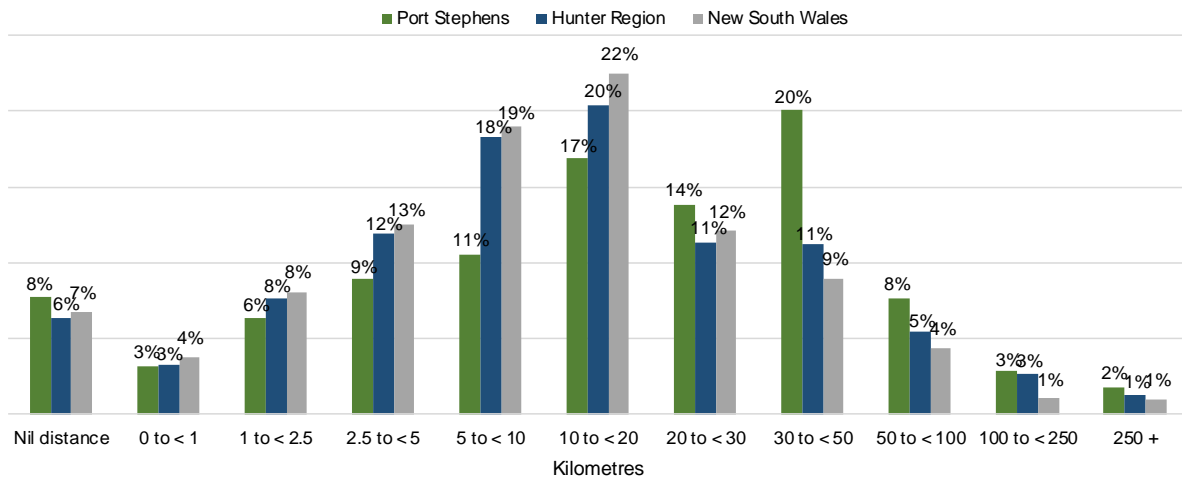
Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018; ABS Labour Force, Australia, Detailed, Cat. 6291.0.55.001

Compared to Port Stephens and the Hunter Region, the unemployment rate in New South Wales has remained relatively stable from 2012 to 2018. Conversely, the unemployment rate in Port Stephens and the Hunter Region experienced a significant peak in 2015, at 9.4% and 8.3%, respectively. This unemployment high was felt across all Councils in the Hunter Region at this time, and can be attributed to the winding down of the mining construction boom.

### 2.1.10.5 Distance to Work

The median distance to work for employed residents in Port Stephens is estimated at 18.3 kilometres which is significantly higher than the median distance to work for resident workers throughout the Hunter Region at 11.7 kilometres and New South Wales at 10.9 kilometres. A significantly higher proportion of the resident workforce of Port Stephens travels between 30 to 50 kilometres to work (20%, compared to 11% in the Hunter Region and 9% in New South Wales). This can be attributed to these residents travelling to employment centres in Newcastle and Lake Macquarie, with nearly half of Port Stephens residents living in the eastern most parts of the LGA.

Figure 2-16 Distance to Work for Employed Residents, 2016



### 2.1.11 Summary

Relative to the surrounding LGAs within the Hunter Region, Port Stephens was the third fastest growing LGA between 2008 and 2018 and is the fifth largest Council in the Hunter Region. Most of the population growth has been driven by persons aged 55 years and over. Overall, there has been an increase in the number of households however, the number of families with children under the age of 15 has declined since 2006.

While separate houses define the largest share of dwellings in Port Stephens, between 2006 and 2016, growth in medium and high-density dwellings outstripped growth of separate houses. This implies that across the LGA there is ongoing diversification of housing stock.

The number of dwellings owned outright in Port Stephens grew by nearly four times the Hunter Region and New South Wales while the volume that are rented grew at a slower rate.

Median household incomes are lower in Port Stephens than in the broader Hunter Region due to greater economic activities in places such as Newcastle and Lake Macquarie but grew at a faster rate between 2011 and 2016. Household stress is marginally lower in Port Stephens than in New South Wales, but rental stress is substantially more common in New South Wales.

Overall, Port Stephens is a growth area in the Hunter Region with an older resident population.

## 2.2 Fern Bay Planning Area

### 2.2.1 Population Change

The population of Fern Bay increased from 1,641 in 2006 to 3,330 in 2016, an increase of 1,689 people or 102.9%. In 2016, Fern Bay accounted for 4.8% of Port Stephens' resident population.

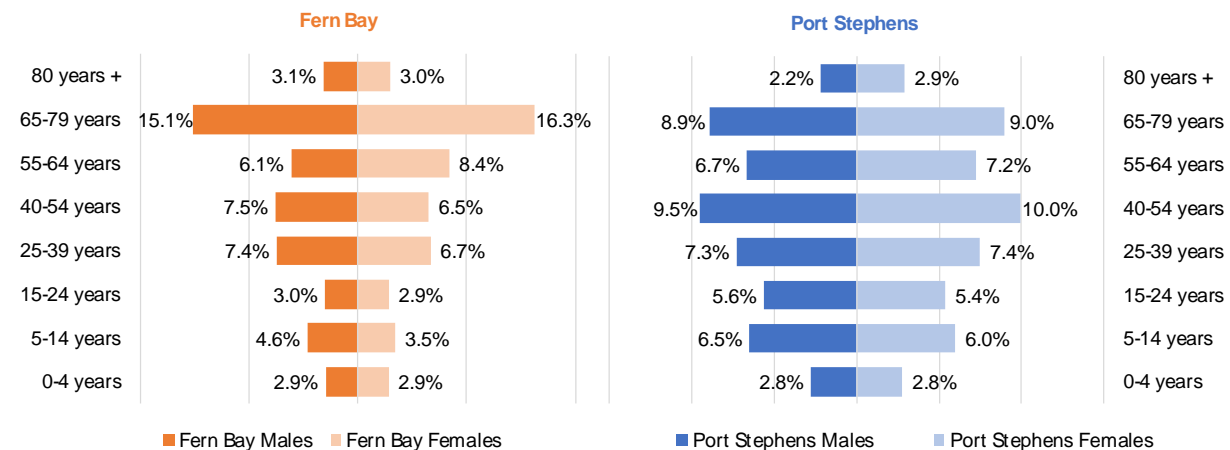
Relative to the other Port Stephens planning areas, Fern Bay was the fastest growing area between 2006 and 2016. While it was the fastest growing area, Fern Bay contributed the second largest share of growth in Port Stephens over this time (18.7%). In 2016, Fern Bay comprised the third fewest number of people relative to the other Port Stephens planning areas.

### 2.2.2 Age

Analysis of the demographic profile of Fern Bay in 2016 shows a gender split consistent with Port Stephens. In Fern Bay 49.8% of the population is male (49.4% in Port Stephens) and 50.2% female (50.6% in Port Stephens).

Fern Bay is home to an older population when compared with Port Stephens, with 52.1% of the population aged 55 years and over, compared to 36.8% in Port Stephens.

Figure 2-17 Population by gender and age cohort, Fern Bay and Port Stephens



While Fern Bay is indicative of an older population, over the past 10 years the mix of age cohorts in the area has diversified, with all age cohorts experiencing a significant increase when compared to Port Stephens.

Table 2-17 Age Structure of Fern Bay, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
	No.	%	No.	%	No.	%	No.	%	No.	%
0 - 4 years	25		50		98		73	292%	71	296%
5 - 14 years	56		82		153		97	173%	65	130%
15 - 24 years	93		50		99		6	6%	31	48%
25 - 39 years	143		123		247		104	73%	152	211%
40 - 54 years	183		185		251		68	37%	57	35%
55 - 64 years	181		165		203		22	12%	119	73%
65 - 79 years	180		257		503		323	179%	355	189%
80+ years	18		53		104		86	478%	60	150%
<b>Total</b>	<b>879</b>		<b>965</b>		<b>1,658</b>		<b>779</b>	<b>89%</b>	<b>910</b>	<b>119%</b>



The 0 to 4 years age cohort experienced the largest increase from 2006 to 2016, increasing by 293.9%. This is followed by the 80 years and over age cohort, increasing by 251.7% over this time.

Figure 2-18 Change in Population by Age, 2006 to 2016

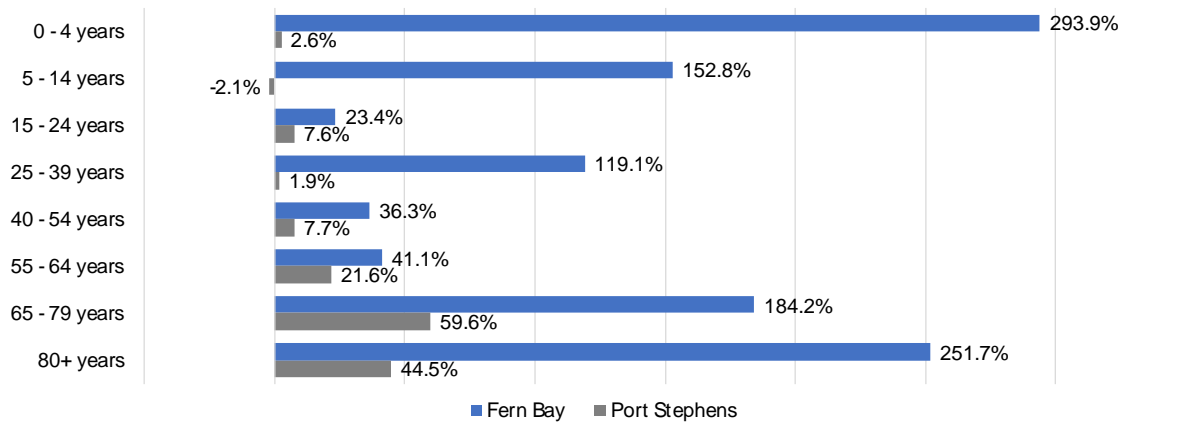


Table 2-18 Population Growth, by Age, Fern Bay, 2006 to 2016

	Fern Bay		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	144	293.9%	99	2.6%
5 - 14 years	162	152.8%	-185	-2.1%
15 - 24 years	37	23.4%	541	7.6%
25 - 39 years	256	119.1%	194	1.9%
40 - 54 years	125	36.3%	972	7.7%
55 - 64 years	141	41.1%	1,716	21.6%
65 - 79 years	678	184.2%	4,649	59.6%
80+ years	146	251.7%	1,085	44.5%
<b>Total</b>	<b>1,689</b>	<b>102.9%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.2.3 Household Types and Family Composition

As at the 2016 Census Fern Bay comprises 990 family households, an increase of 566 households (133.5%) from 2006. Over the 10-year period from 2006 to 2016, couple family with no children households have accounted for the majority of households in Fern Bay, representing 60.4% of total households in 2016. This is reflective of the older population in this area.

The proportion of couple families with children in Fern Bay has remained stable over the 10-year period from 2006 to 2016, at approximately 29%. Of the couple families with children in Fern Bay, the proportion of those with children under 15 has increased from 56% in 2006 to 69% in 2016. Conversely, the proportion of those with no children under 15 has decreased from 44% to 31% over the same period. The proportion of one parent families with and without children under 15 has remained stable from 2006 to 2016. Overall, this indicates that the number of young children per household is increasing.

Table 2-19 Family Composition of Fern Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	228	53.8%	310	54.9%	598	60.4%	370	162.3%
Couple family with children	123	29.0%	164	29.0%	296	29.9%	173	140.7%
- with children under 15	69	-	108	-	203	-	134	-
- no children under 15	54	-	56	-	93	-	39	-
One parent family	71	16.7%	82	14.5%	91	9.2%	20	28.2%
- with children under 15	31	-	41	-	41	-	10	-
- no children under 15	40	-	41	-	50	-	10	-
Other family	2	0.5%	9	1.6%	5	0.5%	3	150.0%
<b>Total</b>	<b>424</b>	<b>100.0%</b>	<b>565</b>	<b>100.0%</b>	<b>990</b>	<b>100.0%</b>	<b>566</b>	<b>133.5%</b>

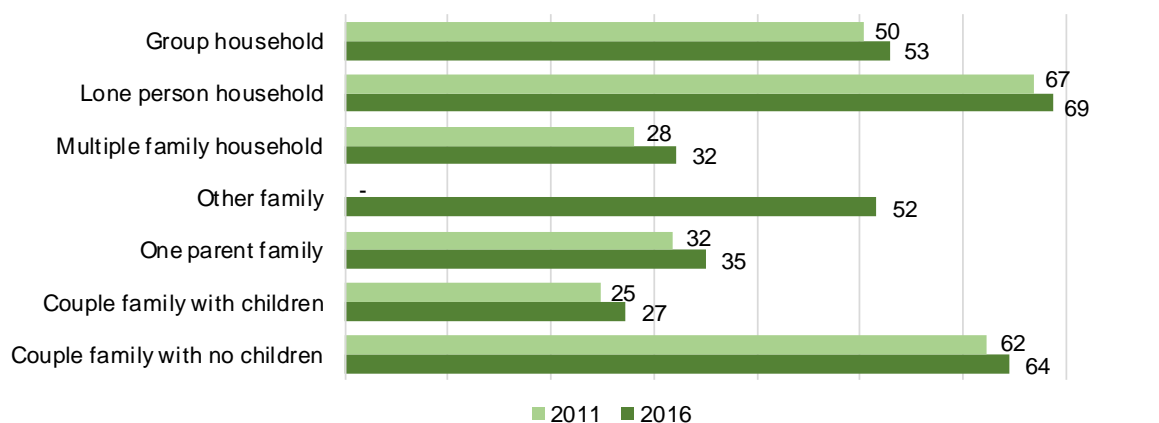
Overall, the number of lone person households in Fern Bay increased by 28.5% from 2006 to 2016. However, the proportion of lone person households decreased from representing 38.4% of households in 2006 to 26.0% of households in 2016, a decrease of 12.4%. This indicates that overall, the number of sole person households in Fern Bay is decreasing.

Table 2-20 Household Type, Fern Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	434	56.5%	583	65.6%	1,015	69.6%	581	133.9%
Multiple family household	18	2.3%	24	2.7%	25	1.7%	7	38.9%
Lone person household	295	38.4%	273	30.7%	379	26.0%	84	28.5%
Group household	21	2.7%	9	1.0%	40	2.7%	19	90.5%
<b>Total</b>	<b>768</b>	<b>100.0%</b>	<b>889</b>	<b>100.0%</b>	<b>1,459</b>	<b>100.0%</b>	<b>691</b>	<b>90.0%</b>

The average age of each person within each household type in Fern Bay has increased across all household types from 2011 to 2016, in line with population growth.

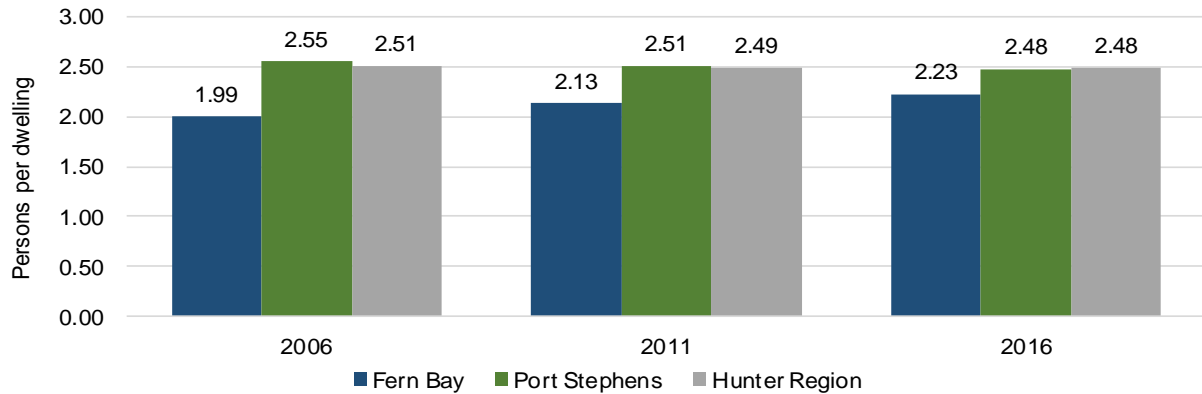
Figure 2-19 Average age by household type, 2011 to 2016, Fern Bay



### 2.2.4 Average Household Size

The average number of people per dwelling in Fern Bay has increased from 1.99 in 2006 to 2.23 in 2016. This indicates that the household size in Fern Bay is increasing. Compared to Port Stephens and the broader Hunter Region, the average number of people per dwelling in Fern Bay is low. Smaller household sizes are indicative of lone person and couple family without children households.

Figure 2-20 Average Household Size, 2006 to 2016



### 2.2.5 Dwelling Structure

Fern Bay is dominated by separate houses, representing 94.4% of total private dwellings. This is significantly higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. In line with the rapid population growth that has been experienced in Fern Bay over the 10 years to 2016, the number of dwellings has also rapidly increased, with separate houses increasing by 108.1% over this time. A small diversification in housing stock has occurred, with growth in medium density product of 394.4% between 2011 and 2016.

Table 2-21 Dwelling Structure, Fern Bay, 2006 to 2016

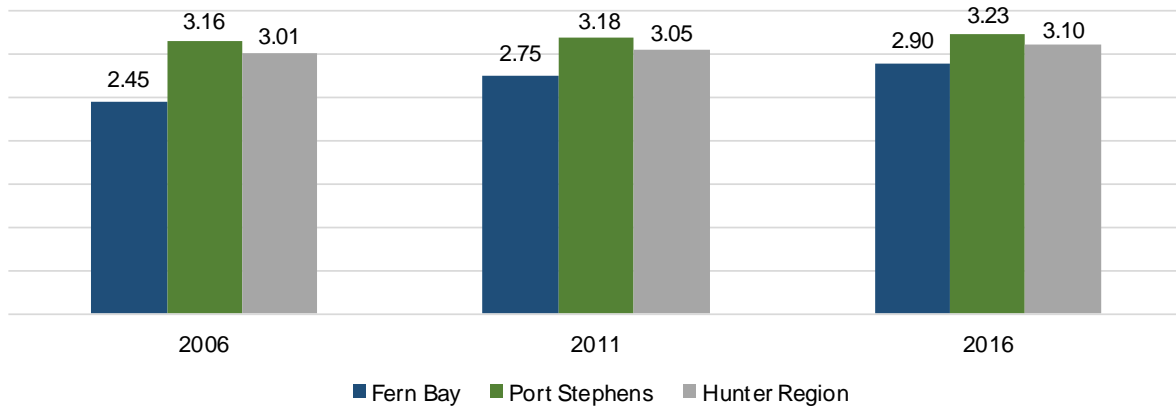
	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	719	90.9%	901	96.8%	1,496	94.4%	777	108.1%
Medium density	0	0.0%	18	1.9%	89	5.6%	89	-
High density	0	0.0%	0	0.0%	0	0.0%	0	-
Caravan, cabin, houseboat	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	0	0.0%	0	0.0%	0	0.0%	0	-
Not stated	0	0.0%	0	0.0%	0	0.0%	0	-
<b>Total</b>	<b>791</b>	<b>100.0%</b>	<b>931</b>	<b>100.0%</b>	<b>1,585</b>	<b>100.0%</b>	<b>794</b>	<b>100.4%</b>

N/A: Not available for publication, included in the totals where applicable, unless otherwise indicated

### 2.2.6 Number of Bedrooms

The average number of bedrooms per dwelling in Fern Bay increased from 2.45 in 2006 to 2.90 in 2016. The average number of bedrooms in Port Stephens and the Hunter Region marginally increased over this time.

Figure 2-21 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Fern Bay is 2.9, with an average of 2.2 bedrooms per medium density dwelling. The average number of bedrooms per dwelling has increased across both dwelling types in Fern Bay from 2006 to 2016. The average number of bedrooms has increased across all household types from 2011 to 2016, excluding couple families with no children, whereby the average number of bedrooms decreased marginally from 2.9 to 2.8. In line with the type of household, multiple family households have the highest average number of bedrooms with 4.3, while lone person households have the lowest average of 2.2 bedrooms.

Table 2-22 Average Number of Bedrooms by Dwelling and Household Type, Fern Bay, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	2.6	2.8	2.9
Medium density	-	2.0	2.2
High density	-	-	-
Caravan, cabin, houseboat	-	-	-
Other	-	-	-
<b>Total</b>	<b>2.4</b>	<b>2.7</b>	<b>2.9</b>
<b>Household Type</b>			
Couple family with no children	-	2.9	2.8
Couple family with children	-	3.5	3.8
One parent family	-	3.0	3.2
Other family	-	-	-
Multiple family household	-	-	4.3
Lone person household	-	2.1	2.2
Group household	-	2.5	2.9
<b>Total</b>	<b>-</b>	<b>2.7</b>	<b>2.9</b>

### 2.2.7 Tenure and Landlord Type

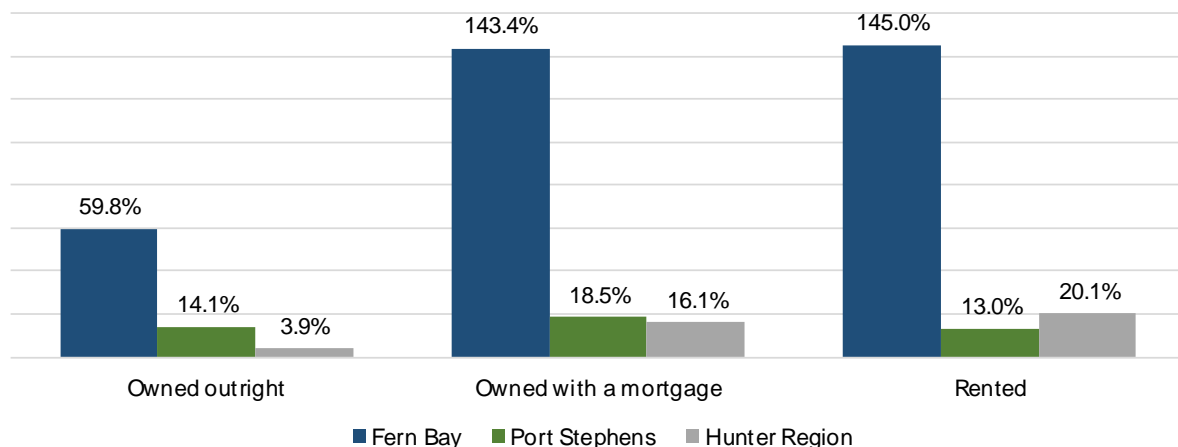
While the proportion of dwellings that are owned outright in Fern Bay has decreased from 65.6% in 2006 to 55.8% in 2016, this remains the largest proportion of dwelling tenure in this area. This is significantly higher than Port Stephens with 36.4% and the Hunter Region with 33.5%. The proportion of private rental stock in Fern Bay has increased from representing 10.3% of total private dwellings in 2006 to 13.5% in 2016. This indicates that private rental stock is increasing in this area.

Table 2-23 Housing Tenure, Fern Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	507	65.6%	528	60.5%	810	55.8%	303	59.8%
Owned with a mortgage	129	16.7%	185	21.2%	314	21.6%	185	143.4%
Being purchased under a rent/buy scheme	0	0.0%	9	1.0%	11	0.8%	11	-
Rented	80	10.3%	89	10.2%	196	13.5%	116	145.0%
Being occupied rent-free	2	0.3%	7	0.8%	4	0.3%	2	100.0%
Being occupied under a life tenure scheme	0	0.0%	0	0.0%	6	0.4%	6	-
Other tenure type	0	0.0%	6	0.7%	9	0.6%	9	-
Not stated	55	7.1%	49	5.6%	102	7.0%	47	85.5%
<b>Total</b>	<b>773</b>	<b>100.0%</b>	<b>873</b>	<b>100.0%</b>	<b>1,452</b>	<b>100.0%</b>	<b>679</b>	<b>87.8%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are being rented in Fern Bay has significantly increased by 145.0%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. The proportion of dwellings owned with a mortgage in Fern Bay has also significantly increased from 2006 to 2016 by 143.4%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. These large differences can be attributed to the large increase of people moving to Fern Bay over the 10-year period, compared to Port Stephens and the Hunter Region being already established areas.

Figure 2-22 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 46 affordable private rental dwellings in Fern Bay in 2011, increasing to 76 in 2016. This indicates that affordable private rental stock is increasing in Fern Bay and / or wage increase is improving access to affordable housing. However, affordable private rental stock as a proportion of total private rental stock decreased from 59.0% (2011) to 38.2% (2016).

As of the 2016 ABS Census, there are no boarding houses, caravans, cabins or houseboats in Fern Bay.

### 2.2.8 Household Income

The median weekly household income in Fern Bay increased from \$740 in 2011 to \$1,049 in 2016.

Table 2-24 Number of Households within Weekly Household Income Brackets, Fern Bay, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	4	0.5%	15	1.1%	11	275.0%
\$1-\$399	164	19.3%	98	7.0%	-66	-40.2%
\$400-\$799	253	29.7%	377	26.9%	124	49.0%
\$800-\$999	69	8.1%	112	8.0%	43	62.3%
\$1,000-\$1,499	93	10.9%	228	16.3%	135	145.2%
\$1,500-\$1,999	57	6.7%	103	7.4%	46	80.7%
\$2,000-\$2,999	86	10.1%	190	13.6%	104	120.9%
\$3,000-\$3,999	37	4.3%	84	6.0%	47	127.0%
\$4,000-\$4,999	15	1.8%	38	2.7%	23	153.3%
\$5,000 or more	4	0.5%	14	1.0%	10	250.0%
Not Stated	69	8.1%	141	10.1%	72	104.3%
<b>Total</b>	<b>851</b>	<b>100.0%</b>	<b>1,400</b>	<b>100.0%</b>	<b>549</b>	<b>64.5%</b>

The number of households earning between \$1,000 and \$1,499 per week increased significantly by 145% from 2011 to 2016. A significant increase in this income bracket has also occurred across all household types over this time.

Table 2-25 Weekly Household Income by Household Type, Fern Bay, 2011 to 2016

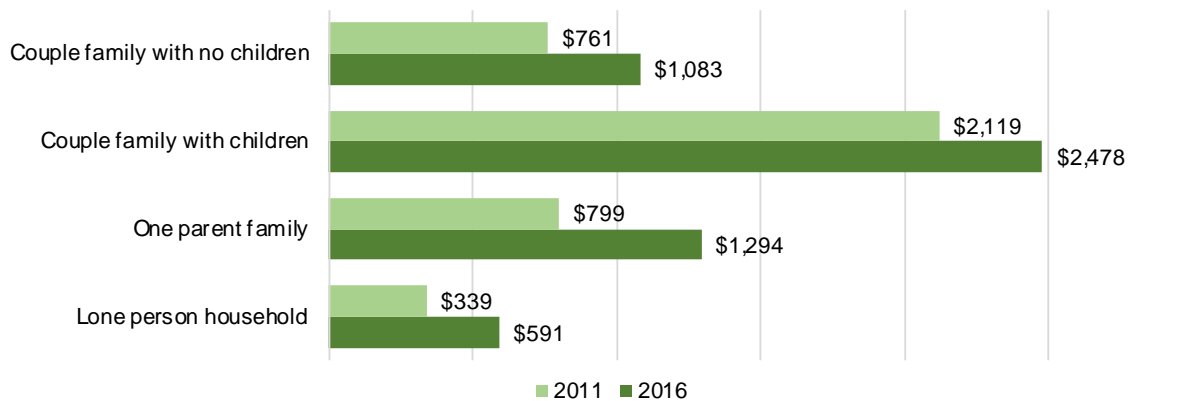
	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	-	8	-	-	-	-	-	6
\$1-\$399	6	8	-	4	4	-	144	78
\$400-\$799	137	163	3	4	12	15	73	191
\$800-\$999	37	58	4	5	6	4	7	22
\$1,000-\$1,499	19	137	23	34	7	22	12	31
\$1,500-\$1,999	4	35	25	34	3	11	6	17
\$2,000-\$2,999	36	73	46	96	-	8	3	6
\$3,000-\$3,999	15	23	17	39	-	4	-	-
\$4,000-\$4,999	6	3	3	26	-	-	-	-
\$5,000 or more	-	12	-	12	-	-	-	-
<b>Total</b>	<b>260</b>	<b>520</b>	<b>121</b>	<b>254</b>	<b>32</b>	<b>64</b>	<b>245</b>	<b>351</b>

\*Excludes other families, multiple family households and group households

The median weekly household income has increased across all household types from 2011 to 2016. One parent families experienced the largest increase in median weekly household income from 2011 to 2016 with a 62% increase.

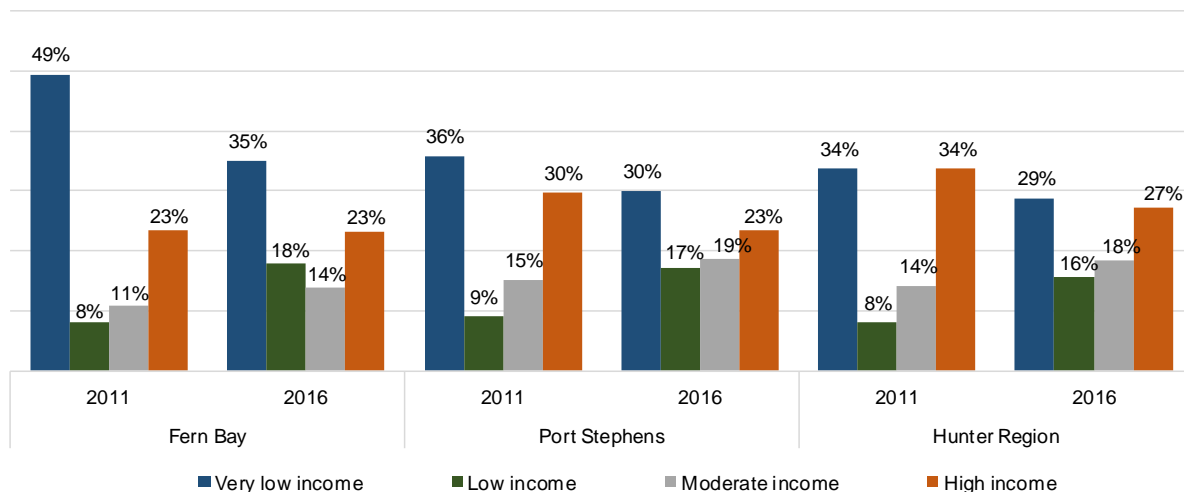


Figure 2-23 Weekly Median Household Income by Household Type, Fern Bay, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Fern Bay comprises a higher proportion of very low and low income households. Across all three areas, the proportion of very low income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased. While the proportion of high income households has decreased from 2011 to 2016 in Port Stephens and the Hunter Region, it has remained stable in Fern Bay over this time.

Figure 2-24 Households by Income Type, 2011 to 2016



### 2.2.9 Rental and Mortgage Stress

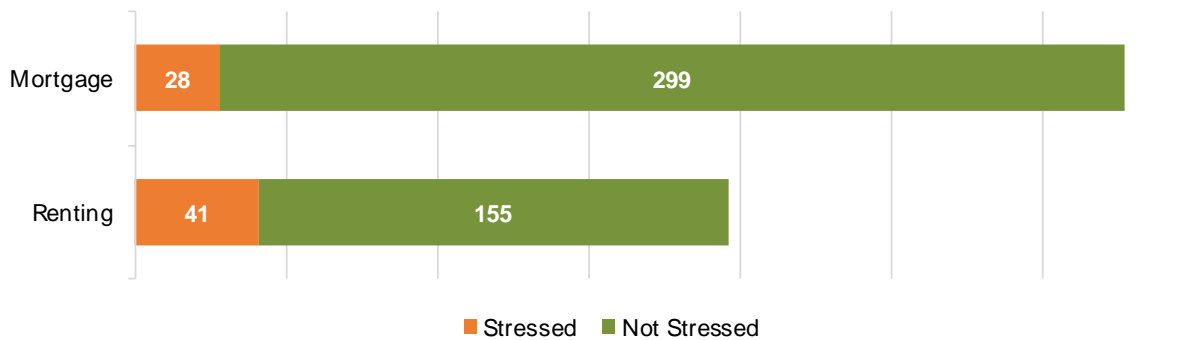
Of the 1,452 dwellings in Fern Bay, 4.7% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). Fern Bay is the least stressed area in Port Stephens.

Table 2-26 Housing Stress, 2016

	Fern Bay	New South Wales
Rental Stress	20.9%	41.4%
Mortgage Stress	8.5%	14.2%
Housing Stress	4.7%	14.1%

Rental stress in Fern Bay is the dominant source of stress despite more homes being mortgaged in the area than rented.

Figure 2-25 Source of Housing Stress in Fern Bay by Number of Dwellings

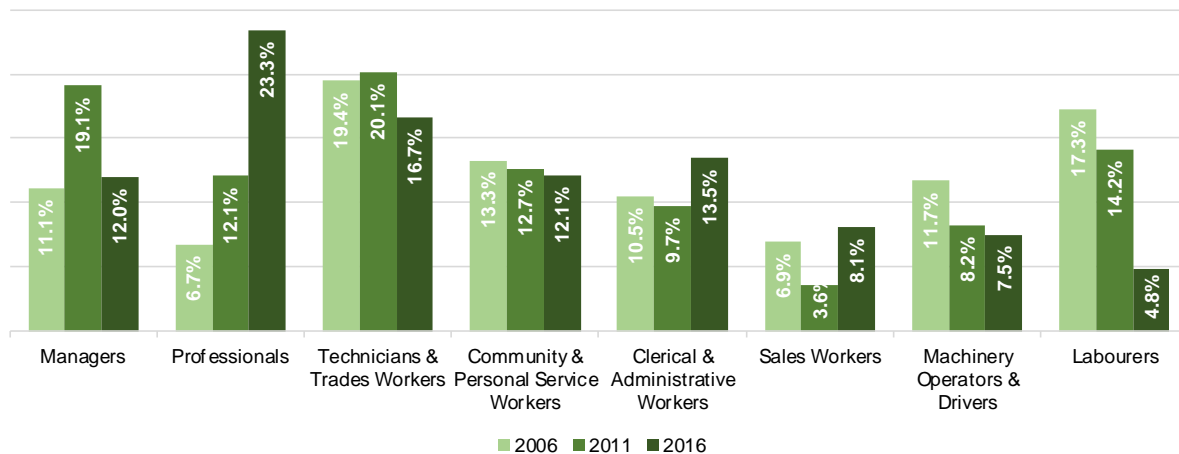


## 2.2.10 Employment and Industry

### 2.2.10.1 Resident Occupation Profile

As the fastest growing planning area in Port Stephens, doubling in population between 2006 and 2016, significant changes in the occupation of Fern Bay residents have occurred. In 2016, 23.3% of the Fern Bay resident workforce were 'Professionals', up from 12.1% in 2011 and 6.7% in 2006, while there was a decline in the proportion of 'Labourers' from 17.3% in 2006 to 4.8% in 2016.

Figure 2-26 Resident Occupations in Fern Bay, 2006 to 2016

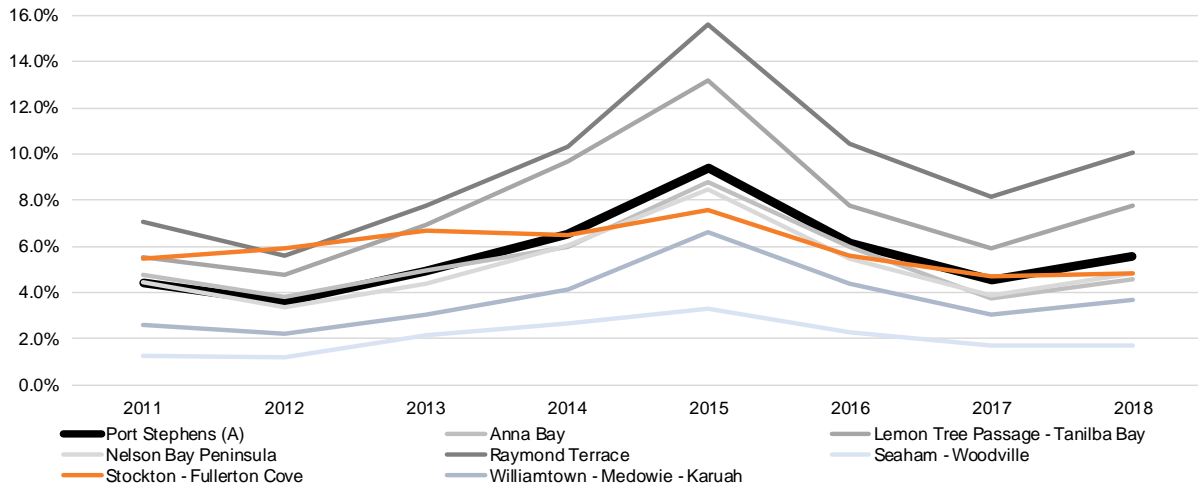


### 2.2.10.2 Unemployment

Fern Bay is located within the Stockton – Fullerton Cove Statistical Area 2 (SA2) which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Stockton – Fullerton Cove SA2 is estimated at 4.8%; lower than Port Stephens at 5.5%. 'Stockton – Fullerton Cove' and 'Anna Bay' are the only SA2s within Port Stephens whereby the unemployment rate has on average been trending downwards since 2011. In line with Port Stephens and the broader Hunter Region, the unemployment rate for the Stockton – Fullerton Cove SA2 peaked in 2015 at 7.6%.

Figure 2-27 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

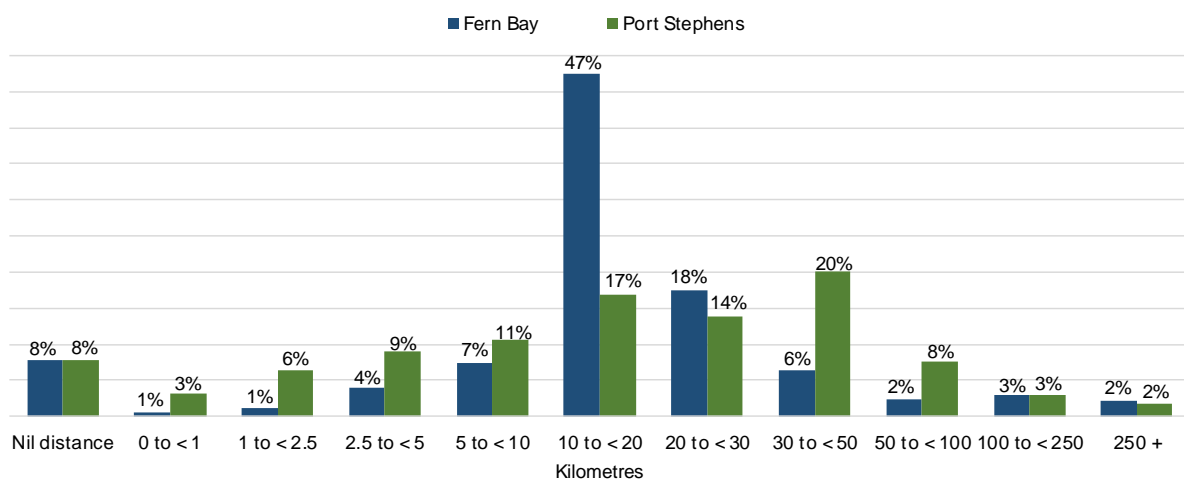


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.2.10.3 Distance to Work

The median distance to work for employed residents in Fern Bay is estimated at 17.7 kilometres which is lower than the median distance to work for resident workers throughout Port Stephens at 18.3 kilometres. Compared to Port Stephens, Fern Bay comprises a significant proportion of residents who travel between 10 and 20 kilometres to work, with 47% in Fern Bay compared to 17% in Port Stephens. This is reflective of this population travelling to the major employment centres within Port Stephens to work.

Figure 2-28 Distance to Work for Employed Residents, 2016



### 2.2.11 Summary

The demographic characteristics of Fern Bay have traditionally been typical of retirees in dwellings that are owned outright however, with a population boom more than doubling the population of Fern Bay since 2006, diversification of the age profile of residents has occurred. In 2016, there were nearly twice as many couple families with children under 15 than in 2006. Despite the increase in younger residents, the area still has the highest proportion of residents aged 55 years and over than any other area within Port Stephens.

The increasing population has seen a boom in the construction of separate houses with only a small diversification into medium density product. Households in Fern Bay are significantly less stressed than other areas in Port Stephens. While the average household size and average bedroom count is below

the LGA average, the significant population growth has seen it increasing to become more in line with the LGA.

Although household incomes are lower than the broader LGA, the increasing population has attracted a significant growth in working aged residents and median wages have increased by 41.8% between 2011 and 2016; more than twice as high as wage growth in Port Stephens.

Unemployment in Fern Bay is relatively in line with the LGA and is one of two areas (the other being Anna Bay) where the unemployment rate has on average retracted since 2011, in contrast to the trend of the broader region. As the closest of Port Stephens' planning areas to Newcastle, the median distance to work is lower than Port Stephens; this is reflected in the distribution of commute distances of employed residents.

Overall, Fern Bay has a history of being a growth area with affordable housing attractive to families with young children and working residents seeking proximity to employment centres in places such as Newcastle and Raymond Terrace.

## 2.3 Karuah / Swan Bay Planning Area

### 2.3.1 Population Change

The population of Karuah / Swan Bay increased from 1,322 in 2006 to 1,776 in 2016, an increase of 454 people or 34.3%. In 2016, Karuah / Swan Bay accounted for 2.6% of Port Stephens' resident population.

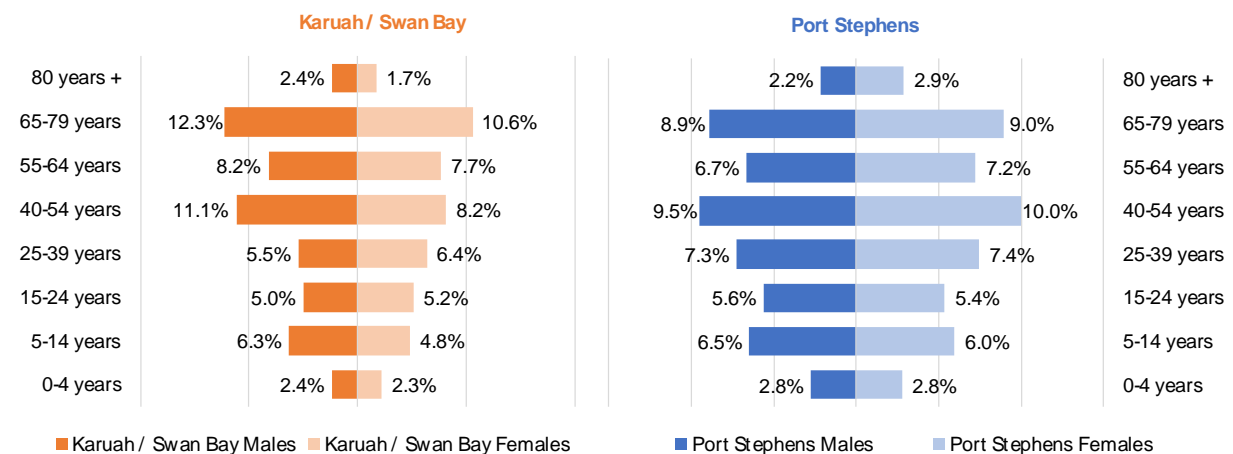
Relative to the other Port Stephens planning areas, Karuah / Swan Bay was the second fastest growing area between 2006 and 2016. Karuah / Swan Bay contributed to one-twentieth of the growth in Port Stephens over this time (5.0%). In 2016, Karuah / Swan Bay comprised the fewest number of people relative to the other Port Stephens planning areas.

### 2.3.2 Age

Analysis of the demographic profile of Karuah / Swan Bay in 2016 shows a gender split with a higher proportion of males to females in direct contrast to Port Stephens. In Karuah / Swan Bay 53.2% of the population is male (49.4% in Port Stephens) and 46.8% female (50.6% in Port Stephens).

Karuah / Swan Bay is home to an older population when compared with Port Stephens, with 42.9% of the population aged 55 years and over, compared to 36.8% in Port Stephens.

Figure 2-29 Population by gender and age cohort, Karuah / Swan Bay and Port Stephens



While all age cohorts experienced an increase, the 80 years and over age cohort experienced the largest increase from 2006 to 2016, increasing by 128.1%. This is followed by the 64 to 79 years age cohort, increasing by 65.0% over this time. This is indicative of an older population that has continued to age.

Table 2-27 Age Structure of Karuah / Swan Bay, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	37	42	30	36	42	40	5	14%	-2	-5%
5 - 14 years	90	102	77	82	112	86	22	24%	-16	-16%
15 - 24 years	62	63	81	55	89	92	27	44%	29	46%
25 - 39 years	98	78	68	65	97	113	-1	-1%	35	45%
40 - 54 years	129	130	142	151	198	145	69	53%	15	12%
55 - 64 years	108	105	126	128	146	137	38	35%	32	30%
65 - 79 years	137	109	183	165	218	188	81	59%	79	72%
80+ years	18	14	48	25	42	31	24	133%	17	121%
<b>Total</b>	<b>679</b>	<b>643</b>	<b>755</b>	<b>707</b>	<b>944</b>	<b>832</b>	<b>265</b>	<b>39%</b>	<b>189</b>	<b>29%</b>

Figure 2-30 Change in Population by Age, 2006 to 2016

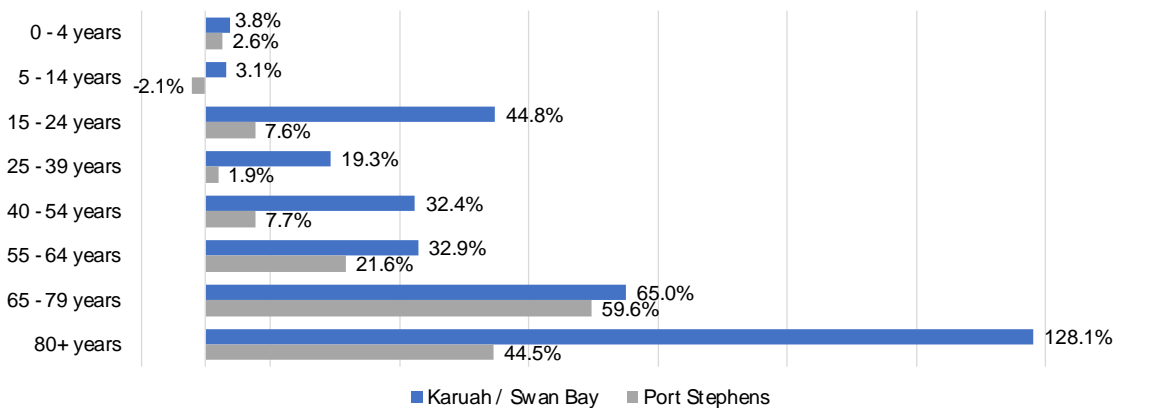


Table 2-28 Population Growth, by Age, Karuah / Swan Bay, 2006 to 2016

	Karuah / Swan Bay		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	3	3.8%	99	2.6%
5 - 14 years	6	3.1%	-185	-2.1%
15 - 24 years	56	44.8%	541	7.6%
25 - 39 years	34	19.3%	194	1.9%
40 - 54 years	84	32.4%	972	7.7%
55 - 64 years	70	32.9%	1,716	21.6%
65 - 79 years	160	65.0%	4,649	59.6%
80+ years	41	128.1%	1,085	44.5%
<b>Total</b>	<b>454</b>	<b>34.3%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.3.3 Household Types and Family Composition

As at the 2016 Census, Karuah / Swan Bay comprises 472 family households, an increase of 95 households (25.2%) from 2006. Over the 10-year period from 2006 to 2016, couple family with no children households have accounted for the majority of households in Karuah / Swan Bay, representing 52.5% of total households in 2016. This is reflective of the older population in this area.

The proportion of couple families with children in Karuah / Swan Bay has remained stable over the 10-year period from 2006 to 2016, at approximately 145 households. Of the couple families with children in Karuah / Swan Bay, the proportion of those with children under 15 has decreased from 63% in 2006 to 56% in 2016. Conversely, the proportion of those with no children under 15 has increased from 37% in 2006 to 44% in 2016 over the same period. Similarly, of the one parent families in Karuah / Swan Bay, the proportion of those children under 15 has decreased from 65% in 2006 to 60% in 2016, while those with no children under 15 have increased from 35% to 40% over the same period. Overall, this indicates that the number of young children per household is decreasing.



Table 2-29 Family Composition of Karuah / Swan Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	166	44.0%	200	50.3%	248	52.5%	82	49.4%
Couple family with children	144	38.2%	127	31.9%	145	30.7%	1	0.7%
- with children under 15	91	-	78	-	81	-	-10	-
- no children under 15	53	-	49	-	64	-	11	-
One parent family	66	17.5%	66	16.6%	73	15.5%	7	10.6%
- with children under 15	43	-	44	-	44	-	1	-
- no children under 15	23	-	22	-	29	-	6	-
Other family	1	0.3%	5	1.3%	6	1.3%	5	500.0%
<b>Total</b>	<b>377</b>	<b>100.0%</b>	<b>398</b>	<b>100.0%</b>	<b>472</b>	<b>100.0%</b>	<b>95</b>	<b>25.2%</b>

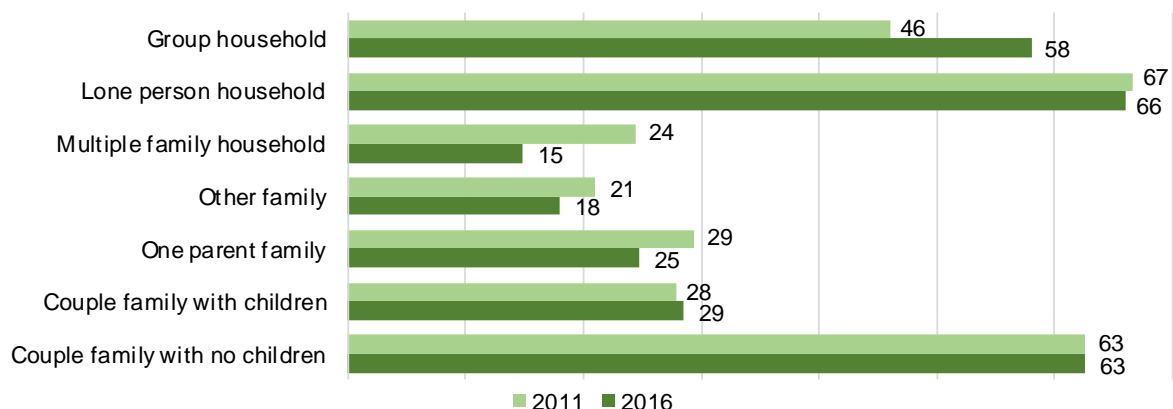
Overall, the number of lone person households in Karuah / Swan Bay increased by 35.4% from 2006 to 2016. The proportion of lone person households increased from representing 25.7% of households in 2006 to 27.1% of households in 2016. This indicates that overall, the number of sole person households in Karuah / Swan Bay is increasing.

Table 2-30 Household Type, Karuah / Swan Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	384	68.4%	403	64.9%	478	66.5%	94	24.5%
Multiple family household	19	3.4%	21	3.4%	22	3.1%	3	15.8%
Lone person household	144	25.7%	183	29.5%	195	27.1%	51	35.4%
Group household	14	2.5%	14	2.3%	24	3.3%	10	71.4%
<b>Total</b>	<b>561</b>	<b>100.0%</b>	<b>621</b>	<b>100.0%</b>	<b>719</b>	<b>100.0%</b>	<b>158</b>	<b>28.2%</b>

The average age of each person within each household type in Karuah / Swan Bay has shifted across all household types from 2011 to 2016, in line with population growth. Notably, group households experienced a significant increase in average age while the average age for multiple, other and one parent families declined.

Figure 2-31 Average age by household type, 2011 to 2016, Karuah / Swan Bay

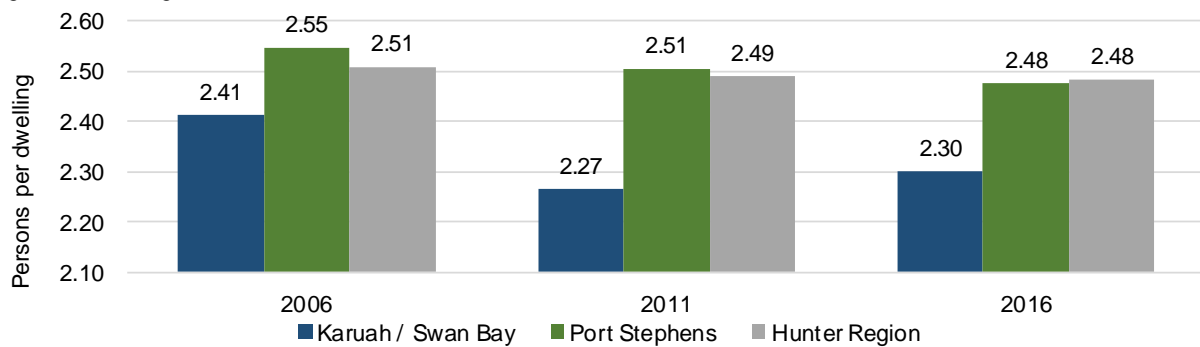


### 2.3.4 Average Household Size

The average number of people per dwelling in Karuah / Swan Bay declined from 2.41 in 2006 to 2.30 in 2016. This indicates that the household size in Karuah / Swan Bay is decreasing. Compared to Port

Stephens and the broader Hunter Region, the average number of people per dwelling in Karuah / Swan Bay is low. Smaller household sizes are indicative of lone person and couple family without children households.

Figure 2-32 Average Household Size, 2006 to 2016



### 2.3.5 Dwelling Structure

Karuah / Swan Bay is dominated by separate houses, representing 75.7% of total private dwellings. This is marginally higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. In line with the population growth of 34.3% that occurred in Karuah / Swan Bay over the 10 years to 2016, the number of dwellings has also increased, with total dwellings increasing by 34.4% over this time. Diversification in housing stock has occurred, with an additional 39 medium density dwellings between 2006 and 2016.

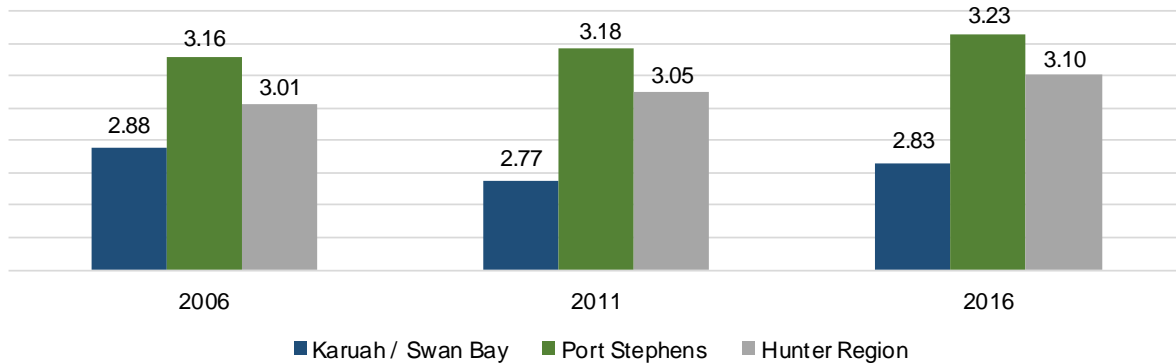
Table 2-31 Dwelling Structure, Karuah / Swan Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	549	85.4%	551	81.0%	654	75.7%	105	19.1%
Medium density	4	0.6%	9	1.3%	43	5.0%	39	975.0%
High density	0	0.0%	0	0.0%	0	0.0%	0	-
Caravan, cabin, houseboat	84	13.1%	115	16.9%	167	19.3%	83	98.8%
Other	6	0.9%	0	0.0%	0	0.0%	-6	-100.0%
Not stated	0	0.0%	5	0.7%	0	0.0%	0	-
<b>Total</b>	<b>643</b>	<b>100.0%</b>	<b>680</b>	<b>100.0%</b>	<b>864</b>	<b>100.0%</b>	<b>221</b>	<b>34.4%</b>

### 2.3.6 Number of Bedrooms

Karuah / Swan Bay experienced a marginal decline in the average number of bedrooms per dwelling from 2.88 in 2006 to 2.83 in 2016. Conversely, the average number of bedrooms per dwelling in Port Stephens and the Hunter Region marginally increased over this time.

Figure 2-33 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Karuah / Swan Bay is 3.2, with an average of 2.4 bedrooms per medium density dwelling. The average number of bedrooms per dwelling has increased across both low and medium density dwellings but brought down overall by an increase in 'caravan, cabin and houseboats' with an average density of 1.7 bedrooms per dwelling. The average number of bedrooms has remained stable across all household types from 2011 to 2016. This excludes multiple family households, whereby the average number of bedrooms has decreased from 4.4 in 2011 to 3.5 in 2016.

Table 2-32 Average Number of Bedrooms by Dwelling and Household Type, Karuah / Swan Bay, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.0	3.1	3.2
Medium density	-	2.3	2.4
High density	-	-	-
Caravan, cabin, houseboat	1.9	1.7	-
Other	-	-	-
<b>Total</b>	<b>2.9</b>	<b>2.8</b>	<b>2.8</b>
<b>Household Type</b>			
Couple family with no children	-	2.8	2.9
Couple family with children	-	3.5	3.5
One parent family	-	3.2	3.2
Other family	-	-	3.0
Multiple family household	-	4.4	3.5
Lone person household	-	2.4	2.2
Group household	-	2.6	2.1
<b>Total</b>	<b>-</b>	<b>2.8</b>	<b>2.8</b>

### 2.3.7 Tenure and Landlord Type

While the proportion of dwellings that are owned outright in Karuah / Swan Bay has decreased from 50.3% in 2006 to 41.7% in 2016, this remains the largest proportion of dwelling tenure in this area. This is significantly higher than Port Stephens with 36.4% and the Hunter Region with 33.5%. The proportion

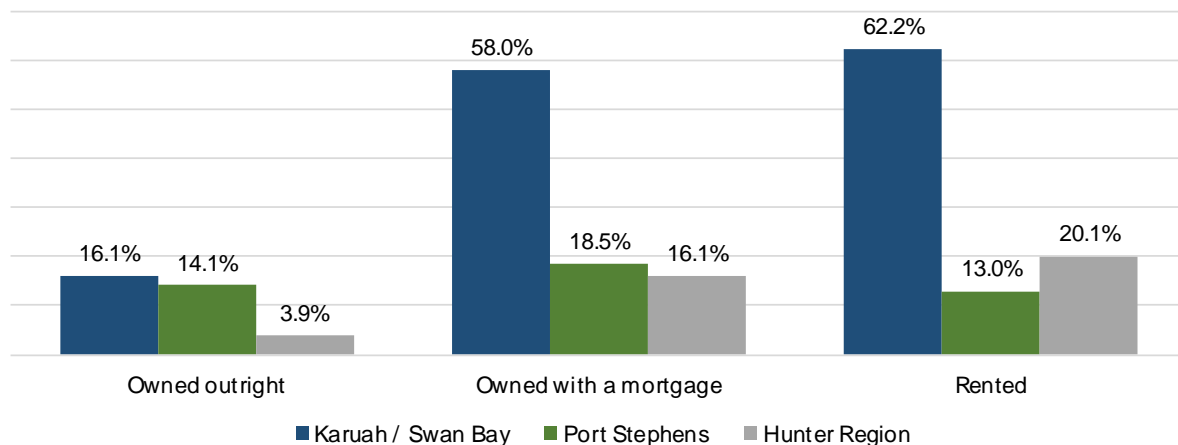
of private rental stock in Karuah / Swan Bay has increased from representing 18.0% of total private dwellings in 2006 to 20.9% in 2016. This indicates that private rental stock is increasing in this area.

Table 2-33 Housing Tenure, Karuah / Swan Bay, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	274	50.3%	286	45.4%	318	41.7%	44	16.1%
Owned with a mortgage	119	21.8%	148	23.5%	188	24.7%	69	58.0%
Being purchased under a rent/buy scheme	0	0.0%	0	0.0%	0	0.0%	0	-
Rented	98	18.0%	126	20.0%	159	20.9%	61	62.2%
Being occupied rent-free	7	1.3%	12	1.9%	4	0.5%	-3	-42.9%
Being occupied under a life tenure scheme	9	1.7%	0	0.0%	7	0.9%	-2	-22.2%
Other tenure type	12	2.2%	6	1.0%	0	0.0%	-12	-100.0%
Not stated	26	4.8%	52	8.3%	86	11.3%	60	230.8%
<b>Total</b>	<b>545</b>	<b>100.0%</b>	<b>630</b>	<b>100.0%</b>	<b>762</b>	<b>100.0%</b>	<b>217</b>	<b>39.8%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are being rented in Karuah / Swan Bay has increased by 62.2%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. The number of dwellings owned with a mortgage in Karuah / Swan Bay has also increased from 2006 to 2016 by 58.0%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. These large differences can be attributed to the increase of people moving to Karuah / Swan Bay over the last 10 years, compared to Port Stephens and the Hunter Region being already established areas.

Figure 2-34 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 98 affordable private rental dwellings in Karuah / Swan Bay in 2011, accounting for 88.4% of all rented dwellings in the planning area. In 2016 the number of affordable private rentals had increased to 138 (86.9% of total rented dwellings).

As of the 2016 ABS Census, there are no boarding houses or private hotels in Karuah / Swan Bay.

The number of people living in caravans, cabins or houseboats in Karuah / Swan Bay increased from 120 in 2006 to 262 in 2016. The proportion of this type of dwelling of total dwellings also increased, from

representing 9.2% of total dwellings in 2006 to 15.0% in 2016. A possible underlying driver for this type of dwelling in Karuah / Swan Bay is its affordability close to amenity such as the river.

### 2.3.8 Household Income

The median weekly household income in Karuah / Swan Bay increased from \$653 in 2011 to \$939 in 2016.

Table 2-34 Number of Households within Weekly Household Income Brackets, Karuah / Swan Bay, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	12	2.0%	3	0.4%	-9	-75.0%
\$1-\$399	134	22.5%	51	7.3%	-83	-61.9%
\$400-\$799	168	28.2%	220	31.3%	52	31.0%
\$800-\$999	55	9.2%	48	6.8%	-7	-12.7%
\$1,000-\$1,499	77	12.9%	128	18.2%	51	66.2%
\$1,500-\$1,999	39	6.5%	66	9.4%	27	69.2%
\$2,000-\$2,999	38	6.4%	65	9.2%	27	71.1%
\$3,000-\$3,999	8	1.3%	27	3.8%	19	237.5%
\$4,000-\$4,999	2	0.3%	7	1.0%	5	250.0%
\$5,000 or more	0	0.0%	0	0.0%	0	-
Not Stated	63	10.6%	88	12.5%	25	39.7%
<b>Total</b>	<b>596</b>	<b>100.0%</b>	<b>703</b>	<b>100.0%</b>	<b>107</b>	<b>18.0%</b>

The proportion of households earning more than \$1,000 per week increased in Karuah / Swan Bay from 2011 to 2016. This also increased across all household types over this time.

The number of households earning between \$1,000 and \$1,499 per week increased by 66.2% from 2011 to 2016. A significant increase in this income bracket has also occurred across all household types over this time, excluding couple families with children, whereby the number of people remained stable from 2006 to 2016.

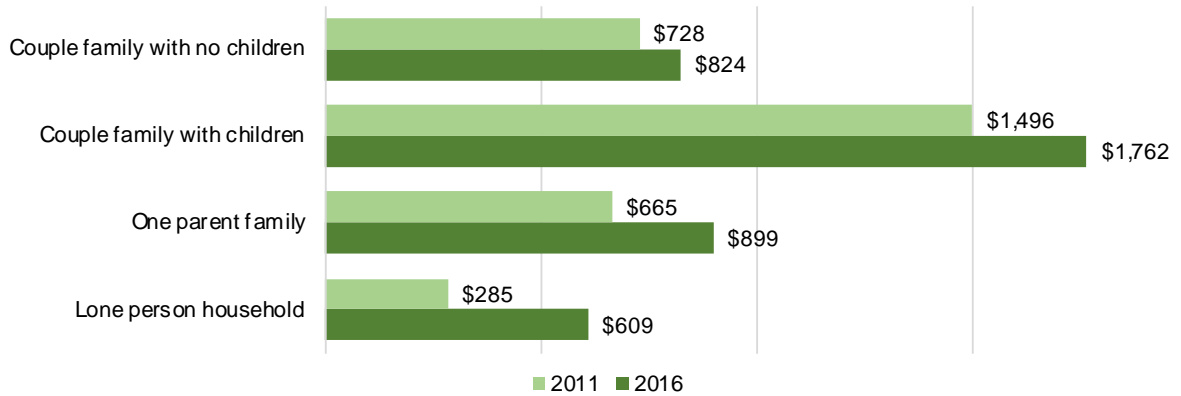
Table 2-35 Weekly Household Income by Household Type, Karuah / Swan Bay, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	-	-	-	-	-	-	3	3
\$1-\$399	11	4	-	-	6	-	104	33
\$400-\$799	82	92	3	11	21	17	39	80
\$800-\$999	20	14	10	11	7	9	3	7
\$1,000-\$1,499	23	45	20	20	5	13	6	13
\$1,500-\$1,999	10	18	13	18	-	4	-	7
\$2,000-\$2,999	6	19	15	30	-	-	-	8
\$3,000-\$3,999	5	4	5	7	-	-	-	4
\$4,000-\$4,999	-	-	-	7	-	-	-	-
\$5,000 or more	-	-	-	-	-	-	-	-
<b>Total</b>	<b>158</b>	<b>196</b>	<b>66</b>	<b>104</b>	<b>40</b>	<b>43</b>	<b>154</b>	<b>155</b>

\*Excludes other families, multiple family households and group households

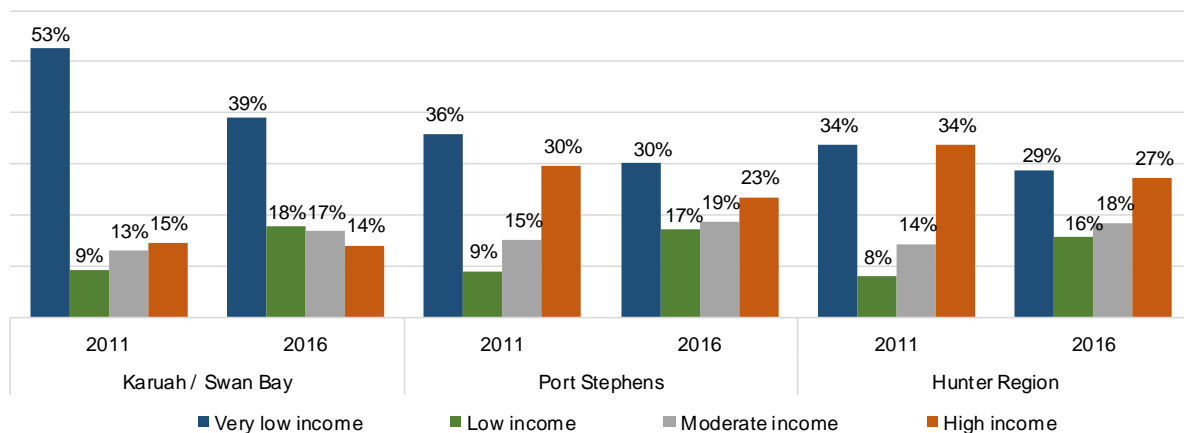
The median weekly household income has increased across all household types from 2011 to 2016. Lone person households experienced the largest increase in median weekly household income from 2011 to 2016 of 114%.

Figure 2-35 Weekly Median Household Income by Household Type, Karuah / Swan Bay, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Karuah / Swan Bay comprises a significantly higher proportion of very low income households. Across all three areas, the proportion of very low income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased. While the proportion of high income households has decreased from 2011 to 2016 in Port Stephens and the Hunter Region, it has remained stable in Karuah / Swan Bay over this time.

Figure 2-36 Households by Income Type, 2011 to 2016



### 2.3.9 Rental and Mortgage Stress

Of the 766 dwellings in Karuah / Swan Bay, 17.0% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). The area is the third most stressed area in Port Stephens behind Raymond Terrace and Tilligerry.

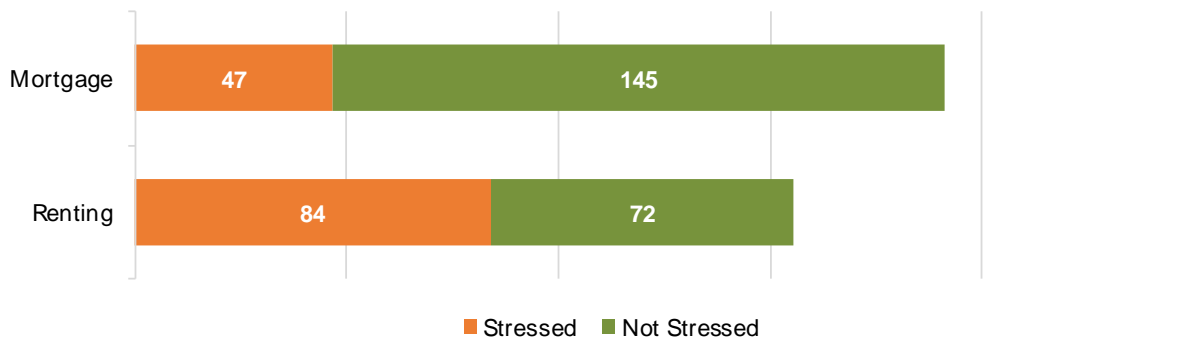
Table 2-36 Housing Stress, 2016

	Karuah / Swan Bay	New South Wales
Rental Stress	53.9%	41.4%
Mortgage Stress	24.4%	14.2%
Housing Stress	17.0%	14.1%

Rental stress in Karuah / Swan Bay is the dominant source of stress despite more homes being mortgaged in the area than rented.



Figure 2-37 Source of Housing Stress in Karuah / Swan Bay by Number of Dwellings



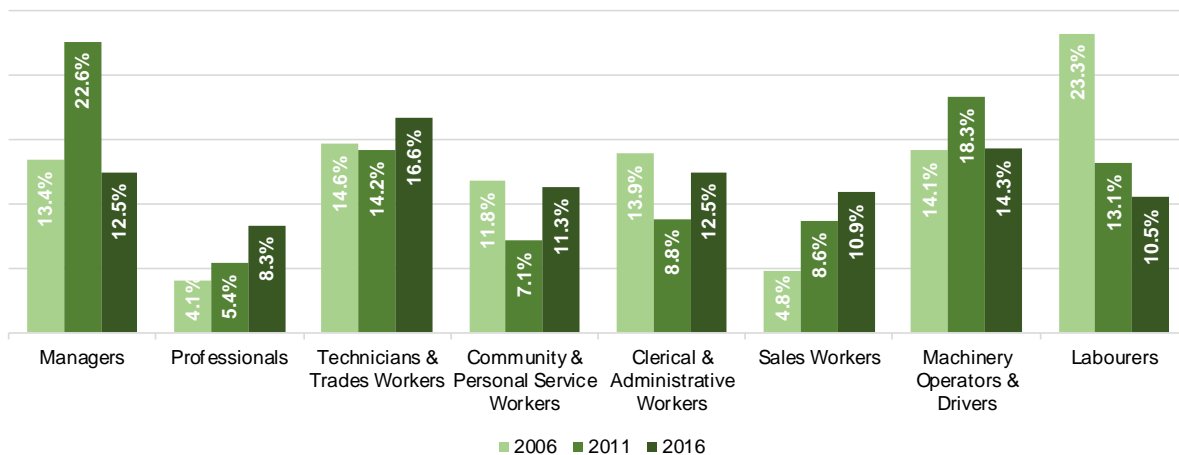
### 2.3.10 Employment and Industry

#### 2.3.10.1 Resident Occupation Profile

The occupations of employed Karuah / Swan Bay residents have transformed between 2006 and 2016 reflecting broader restructuring in the economy and changing skills requirements.

In 2016, 16.6% of the Karuah / Swan Bay resident workforce were 'Technicians and Trades Workers', up from 14.6% in 2006, while there was a decline in the proportion of 'Labourers' from 23.3% in 2006 to 10.5% in 2016.

Figure 2-38 Resident Occupations in Karuah / Swan Bay, 2006 to 2016



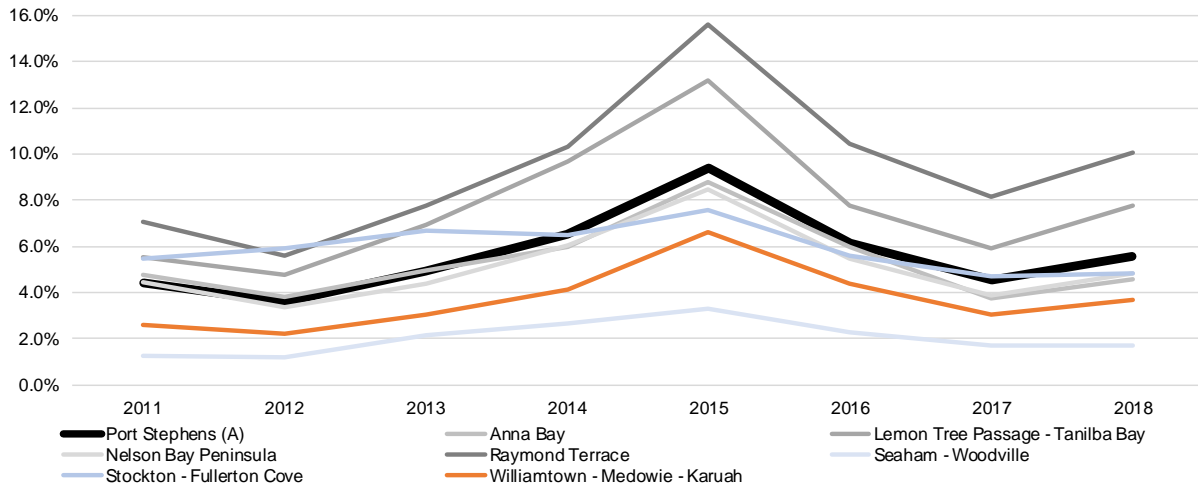
#### 2.3.10.2 Unemployment

Karuah / Swan Bay is located within the Williamstown – Medowie – Karuah SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Williamstown – Medowie – Karuah SA2 is estimated at 3.7%; lower than Port Stephens at 5.5%. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in Port Stephens. Unemployment for the SA2 peaked in 2015 at 6.6%.

As the SA2 also includes Medowie and Rural East, the unemployment rate is the second lowest amongst other SA2s in Port Stephens. Given Karuah is recognised for having lower socio-economic outcomes, the SA2 may not accurately reflect the actual degree of unemployment within the area.

Figure 2-39 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

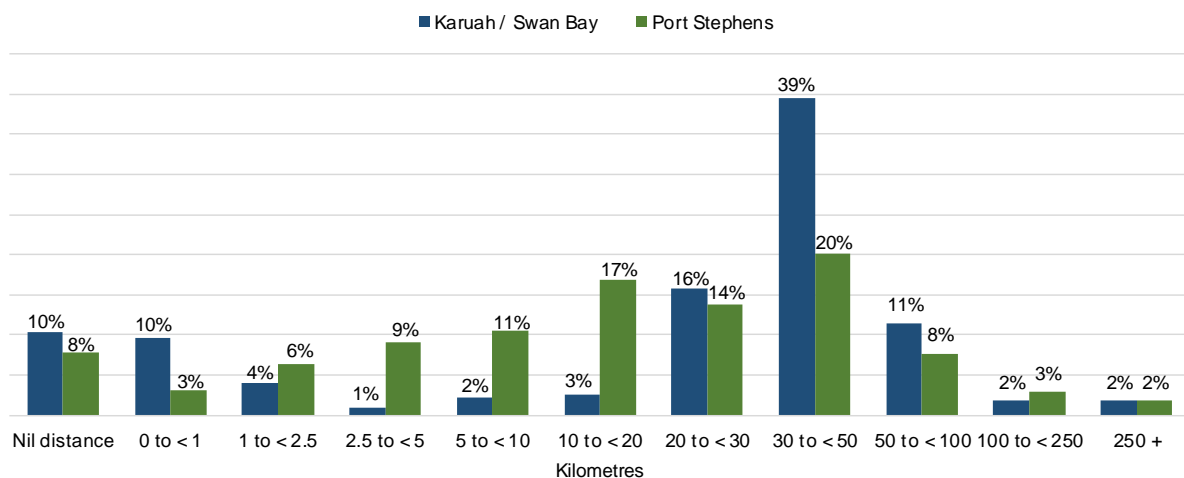


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.3.10.3 Distance to Work

The median distance to work for employed residents in Karuah / Swan Bay is estimated at 32.0 kilometres which is substantially higher than Port Stephens at 18.3 kilometres. Compared to Port Stephens, Karuah / Swan Bay comprises a significant proportion of residents who travel between 30 and 50 kilometres to work (39% in Karuah / Swan Bay compared to 20% in Port Stephens). This is reflective of a workforce travelling to major employment centres such as Newcastle to work. Residents also travel to the major employment areas of Tomago and the Airport.

Figure 2-40 Distance to Work for Employed Residents, 2016



### 2.3.11 Summary

Karuah / Swan Bay is the smallest planning area by population in Port Stephens. The area is located in Port Stephens' northernmost part and connects the region with the Mid-Coast via the Pacific Highway. The area has a large cohort of its population aged 55 years and over. Between 2006 and 2016, the area was the second fastest growing area behind Fern Bay but due to the area's low population only contributed one-twentieth of total growth in Port Stephens over this time. Most of the growth in population has been driven by residents aged 55 years and over.

The area has seen an additional 221 dwellings in the area; only half of which are separate houses. The rest consists of a small absolute change in medium density dwellings and doubling of the number of 'Caravan, cabins and houseboats'. In line with a gaining resident population and increasing presence of

different dwelling structures, the average household age and average bedroom count are in decline in the area.

Karuah / Swan Bay planning area has the third highest proportion of households experiencing housing stress, however, has the highest incidence of mortgage stress.

Household incomes are the lowest in the LGA between 2011 and 2016, due to both the age profile of Karuah / Swan Bay and it being the furthest removed area from key employment centres such as Raymond Terrace, Tomaree and Newcastle. This is indicated by the highest median distance to work of any planning area in Port Stephens.

Overall, Karuah / Swan Bay is a community that is reliant on substantial travel to employment nodes and has a significantly aged population. The area suffers from low economic opportunity and suffers a strong incidence of housing stress.

## 2.4 Medowie Planning Area

### 2.4.1 Population Change

The population of Medowie increased from 8,474 in 2006 to 9,684 in 2016, an increase of 1,210 people or 14.3%. In 2016, Medowie accounted for 13.9% of Port Stephens' resident population.

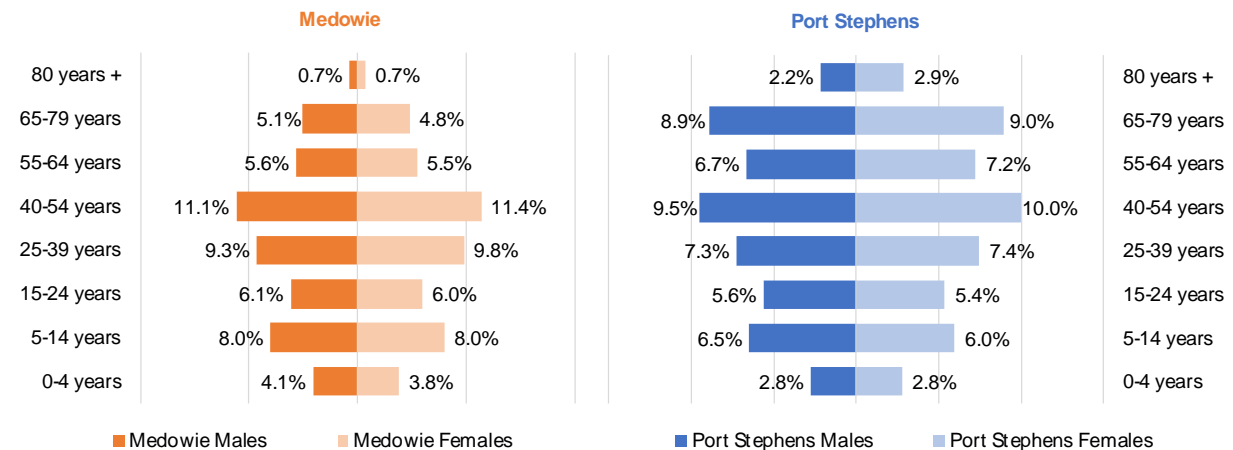
Relative to the other Port Stephens planning areas, Medowie was the third slowest growing area between 2006 and 2016. Medowie contributed 13.4% of the growth in Port Stephens over this time and in 2016, Medowie comprised the third highest number of people relative to other Port Stephens planning areas.

### 2.4.2 Age

Analysis of the demographic profile of Medowie in 2016 shows a gender split consistent with Port Stephens. In Medowie 50.0% of the population is male (49.4% in Port Stephens) and 50.0% female (50.6% in Port Stephens).

Medowie is home to a younger population when compared with Port Stephens, with 23.9% of the population aged less than 15 years, compared to 18.0% in Port Stephens.

Figure 2-41 Population by gender and age cohort, Medowie and Port Stephens



Despite having a significantly younger population than other parts of Port Stephens, the Medowie population has aged between 2006 and 2016.

Table 2-37 Age Structure of Medowie, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	393	325	394	363	397	370	4	1%	45	14%
5 - 14 years	797	763	772	721	775	773	-22	-3%	10	1%
15 - 24 years	526	510	536	589	594	578	68	13%	68	13%
25 - 39 years	888	1,031	914	1,024	896	947	8	1%	-84	-8%
40 - 54 years	926	888	952	997	1,073	1,104	147	16%	216	24%
55 - 64 years	438	401	484	477	543	531	105	24%	130	32%
65 - 79 years	263	249	338	335	496	467	233	89%	218	88%
80+ years	29	47	36	32	69	71	40	138%	24	51%
<b>Total</b>	<b>4,260</b>	<b>4,214</b>	<b>4,426</b>	<b>4,538</b>	<b>4,843</b>	<b>4,841</b>	<b>583</b>	<b>14%</b>	<b>627</b>	<b>15%</b>

Compared to Port Stephens, Medowie has experienced a far faster rate of growth in the 65 and over age cohorts, while the number of young workers (aged 25 – 39 years) in Medowie has contracted 4.0% since 2006.

Figure 2-42 Change in Population by Age, 2006 to 2016

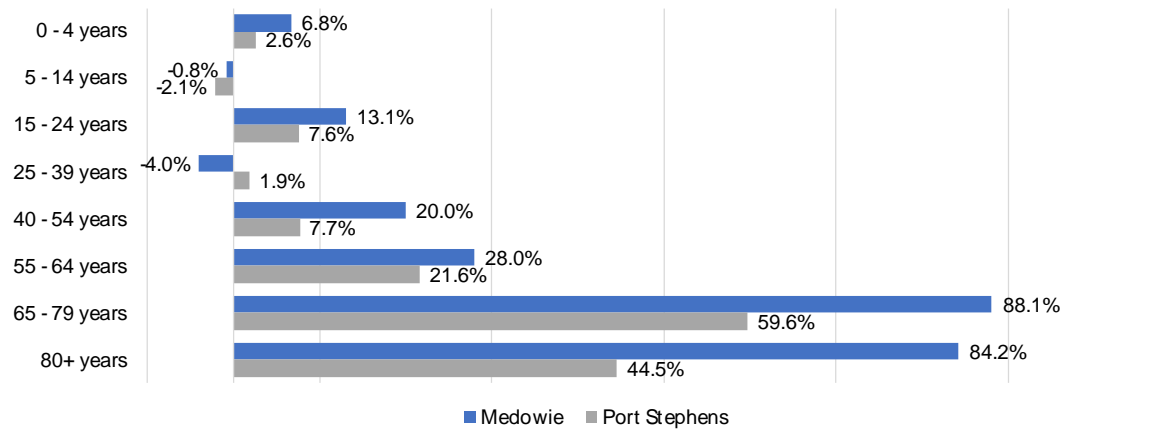


Table 2-38 Population Growth, by Age, Medowie, 2006 to 2016

	Medowie		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	49	6.8%	99	2.6%
5 - 14 years	-12	-0.8%	-185	-2.1%
15 - 24 years	136	13.1%	541	7.6%
25 - 39 years	-76	-4.0%	194	1.9%
40 - 54 years	363	20.0%	972	7.7%
55 - 64 years	235	28.0%	1,716	21.6%
65 - 79 years	451	88.1%	4,649	59.6%
80+ years	64	84.2%	1,085	44.5%
<b>Total</b>	<b>1,210</b>	<b>14.3%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.4.3 Household Types and Family Composition

As at the 2016 Census Medowie comprises 2,674 family households, an increase of 246 households (10.1%) from 2006. Over the 10-year period from 2006 to 2016, couple families with children have accounted for the majority of households in Medowie, representing 51.0% of total households in 2016. This is reflective of the younger population in this area. Of the couple families with children in Medowie, the proportion of those with children under 15 has decreased from 75% in 2006 to 71% in 2016. Conversely, the proportion of those with no children under 15 has increased from 25% to 29% over the same period.

The proportion of couple families with no children in Medowie has also grown over the 10-year period from 2006 to 2016, with an additional 135 households over this time, growing faster than households with children. The proportion of one parent families with and without children under 15 has increased by 15.7% from 2006 to 2016. The Census data indicates that the number of young children per household is decreasing.

Table 2-39 Family Composition of Medowie, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	805	33.2%	887	34.3%	940	35.2%	135	16.8%
Couple family with children	1,308	53.9%	1,363	52.7%	1,365	51.0%	57	4.4%
- with children under 15	984		965		970		-14	
- no children under 15	324		398		395		71	
One parent family	305	12.6%	319	12.3%	353	13.2%	48	15.7%
- with children under 15	213		208		197		-16	
- no children under 15	92		111		156		64	
Other family	10	0.4%	16	0.6%	16	0.6%	6	60.0%
<b>Total</b>	<b>2,428</b>	<b>100.0%</b>	<b>2,585</b>	<b>100.0%</b>	<b>2,674</b>	<b>100.0%</b>	<b>246</b>	<b>10.1%</b>

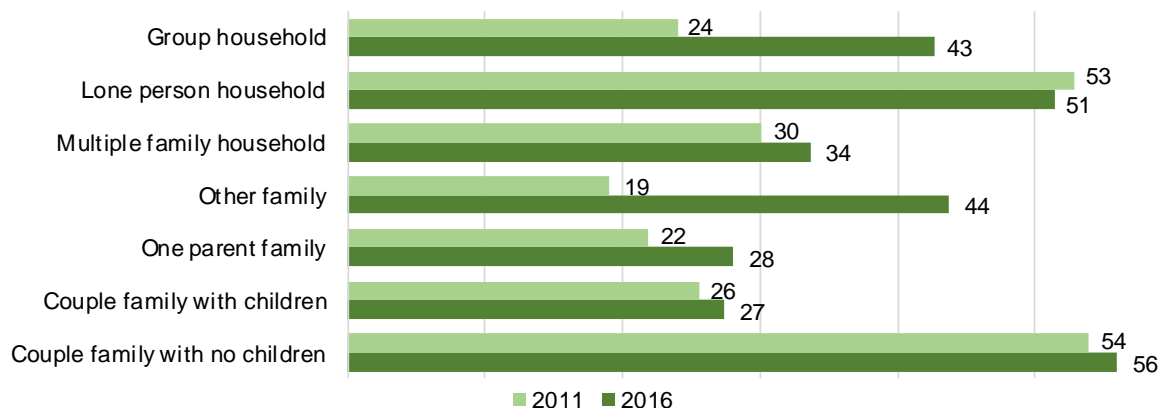
Overall, the number of lone person households in Medowie increased by 22.0% from 2006 to 2016. The proportion of lone person households also increased from representing 11.1% of households in 2006 to 12.0% of households in 2016. This indicates that overall, the number of sole person households in Medowie is increasing.

Table 2-40 Household Type, Medowie, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	2,468	83.5%	2,603	82.7%	2,720	81.6%	252	10.2%
Multiple family household	103	3.5%	123	3.9%	155	4.7%	52	50.5%
Lone person household	327	11.1%	397	12.6%	399	12.0%	72	22.0%
Group household	56	1.9%	25	0.8%	59	1.8%	3	5.4%
<b>Total</b>	<b>2,954</b>	<b>100.0%</b>	<b>3,148</b>	<b>100.0%</b>	<b>3,333</b>	<b>100.0%</b>	<b>379</b>	<b>12.8%</b>

The average age of each person within each household type in Medowie has shifted across household types from 2011 to 2016, in line with population growth. Notably, group households and other families experienced a significant increase in average age.

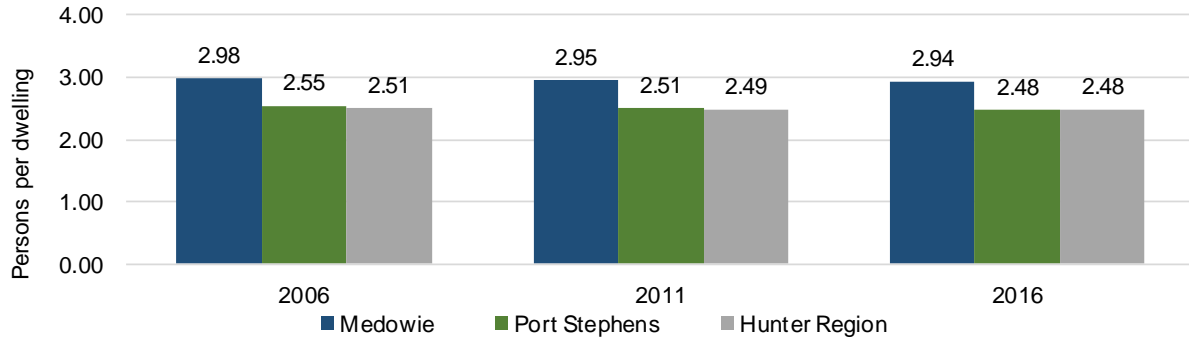
Figure 2-43 Average age by household type, 2011 to 2016, Medowie



#### 2.4.4 Average Household Size

The average number of people per dwelling in Medowie declined marginally from 2.98 in 2006 to 2.94 in 2016. This indicates that the household size in Medowie is relatively stable. Compared to Port Stephens and the broader Hunter Region, the average number of people per dwelling in Medowie is significantly high. Larger household sizes are indicative of families with children households.

Figure 2-44 Average Household Size, 2006 to 2016



#### 2.4.5 Dwelling Structure

Medowie is dominated by separate houses, representing 98.1% of total private dwellings. This is higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. Separate houses were the only type of dwelling to increase in Medowie from 2006 to 2016 (14.6%), with a decrease in the number of medium density (-7.0%) and caravans, cabins and houseboats (-73.7%) over this time.

Table 2-41 Dwelling Structure, Medowie, 2006 to 2016

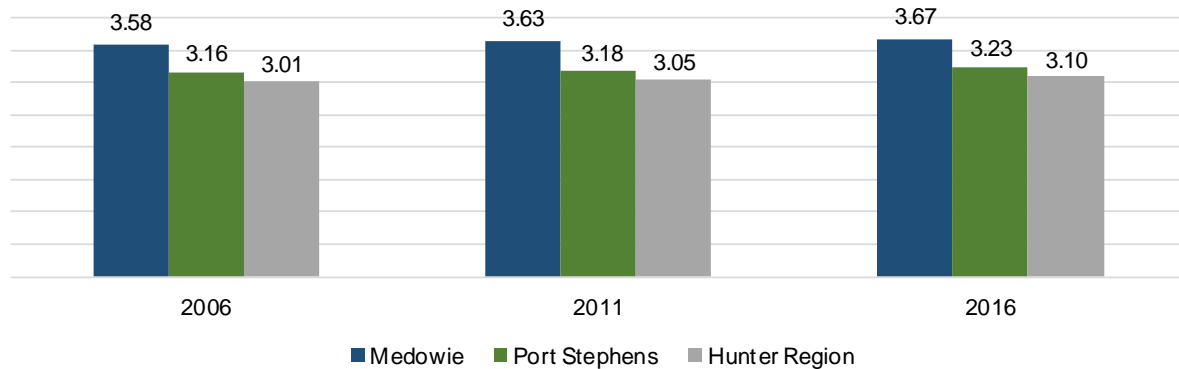
	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	2,909	97.5%	3,112	98.0%	3,335	98.1%	426	14.6%
Medium density	57	1.9%	63	2.0%	53	1.6%	-4	-7.0%
High density	0	0.0%	0	0.0%	0	0.0%	0	-
Caravan, cabin, houseboat	19	0.6%	1	0.0%	5	0.1%	-14	-73.7%
Other	0	0.0%	0	0.0%	4	0.1%	4	-
Not stated	0	0.0%	0	0.0%	3	0.1%	3	-
<b>Total</b>	<b>2,985</b>	<b>100.0%</b>	<b>3,176</b>	<b>100.0%</b>	<b>3,400</b>	<b>100.0%</b>	<b>415</b>	<b>13.9%</b>

#### 2.4.6 Number of Bedrooms

The average number of bedrooms per dwelling in Medowie have increased from 3.58 in 2006 to 3.67 in 2016. The average number of bedrooms per dwelling in Port Stephens and the Hunter Region also marginally increased over this time.



Figure 2-45 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Medowie is 3.7, with an average of 2.5 bedrooms per medium density dwelling. The average number of bedrooms per dwelling has remained stable across both low and medium density dwellings. The average number of bedrooms has remained stable across all household types from 2011 to 2016.

Table 2-42 Average Number of Bedrooms by Dwelling and Household Type, Medowie, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.6	3.7	3.7
Medium density	2.7	2.5	2.5
High density	-	-	-
Caravan, cabin, houseboat	1.8	-	-
Other	-	-	-
<b>Total</b>	<b>3.6</b>	<b>3.6</b>	<b>3.7</b>
<b>Household Type</b>			
Couple family with no children	-	3.6	3.6
Couple family with children	-	3.8	3.9
One parent family	-	3.5	3.6
Other family	-	3.0	3.6
Multiple family household	-	4.0	4.2
Lone person household	-	3.2	3.2
Group household	-	3.6	3.1
<b>Total</b>	<b>-</b>	<b>3.6</b>	<b>3.7</b>

### 2.4.7 Tenure and Landlord Type

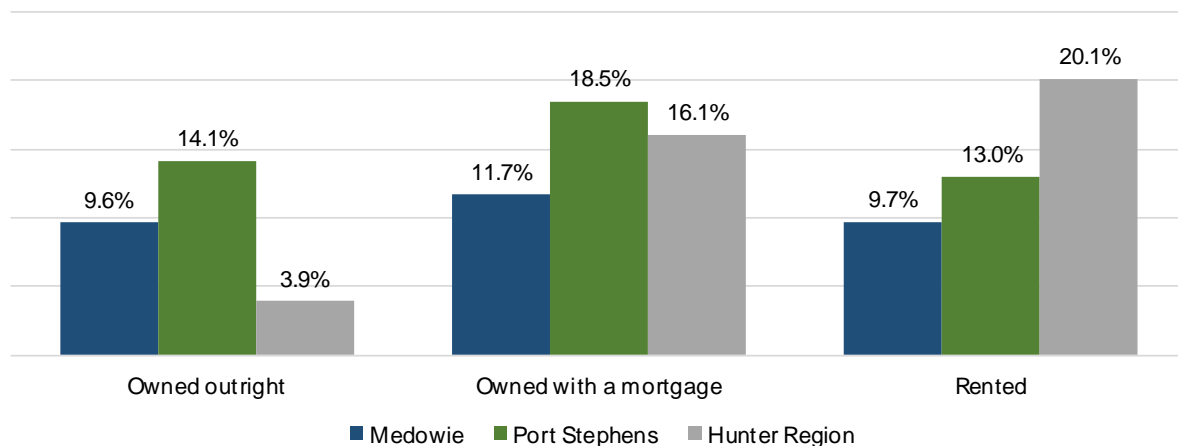
Dwellings owned with a mortgage represent the largest tenure in the area (45.2%). This is significantly higher than Port Stephens with 29.1% and the Hunter Region with 31.8%. Although the number of private rental stock in Medowie has increased, the proportion of total dwellings that are rented have declined since 2006. This indicates that private rental stock is decreasing in this area.

Table 2-43 Housing Tenure, Medowie, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	758	26.9%	801	26.6%	831	25.7%	73	9.6%
Owned with a mortgage	1,308	46.4%	1,429	47.4%	1,461	45.2%	153	11.7%
Being purchased under a rent/buy scheme	3	0.1%	9	0.3%	0	0.0%	-3	-100.0%
Rented	648	23.0%	646	21.4%	711	22.0%	63	9.7%
Being occupied rent-free	12	0.4%	12	0.4%	5	0.2%	-7	-58.3%
Being occupied under a life tenure scheme	4	0.1%	0	0.0%	0	0.0%	-4	-100.0%
Other tenure type	10	0.4%	1	0.0%	14	0.4%	4	40.0%
Not stated	77	2.7%	116	3.8%	211	6.5%	134	174.0%
<b>Total</b>	<b>2,820</b>	<b>100.0%</b>	<b>3,014</b>	<b>100.0%</b>	<b>3,233</b>	<b>100.0%</b>	<b>413</b>	<b>14.6%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are being rented in Medowie has increased by 9.7%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. The proportion of dwellings owned with a mortgage in Medowie has also increased from 2006 to 2016 by 11.7%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. Dwelling change can be attributed to the increase of in people moving to Medowie over the last 10 years, compared to Port Stephens and the Hunter Region being already established areas. Despite increasing in all tenure categories, growth in Medowie has not out-stripped growth in the region.

Figure 2-46 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 368 affordable private rental dwellings in Medowie in 2011, and 332 in 2016. However, affordable rental stock in Medowie as a proportion of total rental stock in the planning area fell from 66.3% in 2011 to 47.6% in 2016.

As of the 2016 ABS Census, there are no boarding houses or private hotels in Medowie. The number of people living in caravans, cabins or houseboats in Medowie decreased from 39 in 2006 to 11 in 2016. In 2016, just 0.1% of the population resided in this type of dwelling.

### 2.4.8 Household Income

The median weekly household income in Medowie increased from \$1,467 in 2011 to \$1,761 in 2016.

Table 2-44 Number of Households within Weekly Household Income Brackets, Medowie, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	13	0.4%	39	1.3%	26	200.0%
\$1-\$399	148	5.0%	82	2.7%	-66	-44.6%
\$400-\$799	427	14.4%	363	11.8%	-64	-15.0%
\$800-\$999	237	8.0%	169	5.5%	-68	-28.7%
\$1,000-\$1,499	536	18.1%	482	15.7%	-54	-10.1%
\$1,500-\$1,999	425	14.3%	447	14.5%	22	5.2%
\$2,000-\$2,999	617	20.8%	704	22.9%	87	14.1%
\$3,000-\$3,999	181	6.1%	282	9.2%	101	55.8%
\$4,000-\$4,999	51	1.7%	104	3.4%	53	103.9%
\$5,000 or more	18	0.6%	54	1.8%	36	200.0%
Not Stated	310	10.5%	350	11.4%	40	12.9%
<b>Total</b>	<b>2,963</b>	<b>100.0%</b>	<b>3,076</b>	<b>100.0%</b>	<b>113</b>	<b>3.8%</b>

The number of households earning more than \$4,000 per week increased significantly by 129.0% from 2011 to 2016. Couple families with no children and couple families with children also experienced significant increases in this income cohort from 2011 to 2016.

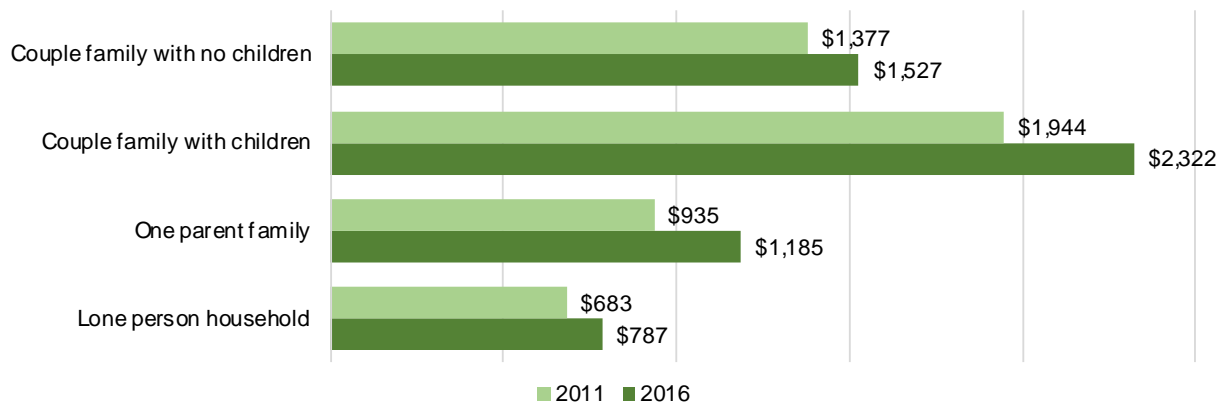
Table 2-45 Weekly Household Income by Household Type, Medowie, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	-	13	-	4	-	7	3	12
\$1-\$399	1	14	-	-	3	12	92	52
\$400-\$799	173	160	10	20	71	62	72	128
\$800-\$999	75	55	46	17	49	34	26	47
\$1,000-\$1,499	122	166	227	158	44	66	82	68
\$1,500-\$1,999	102	107	232	226	36	54	10	40
\$2,000-\$2,999	161	210	371	406	12	29	6	21
\$3,000-\$3,999	44	68	109	179	-	15	-	8
\$4,000-\$4,999	-	24	16	70	-	-	-	-
\$5,000 or more	6	11	6	32	-	-	-	-
<b>Total</b>	<b>684</b>	<b>828</b>	<b>1,016</b>	<b>1,112</b>	<b>215</b>	<b>279</b>	<b>291</b>	<b>376</b>

\*Excludes other families, multiple family households and group households

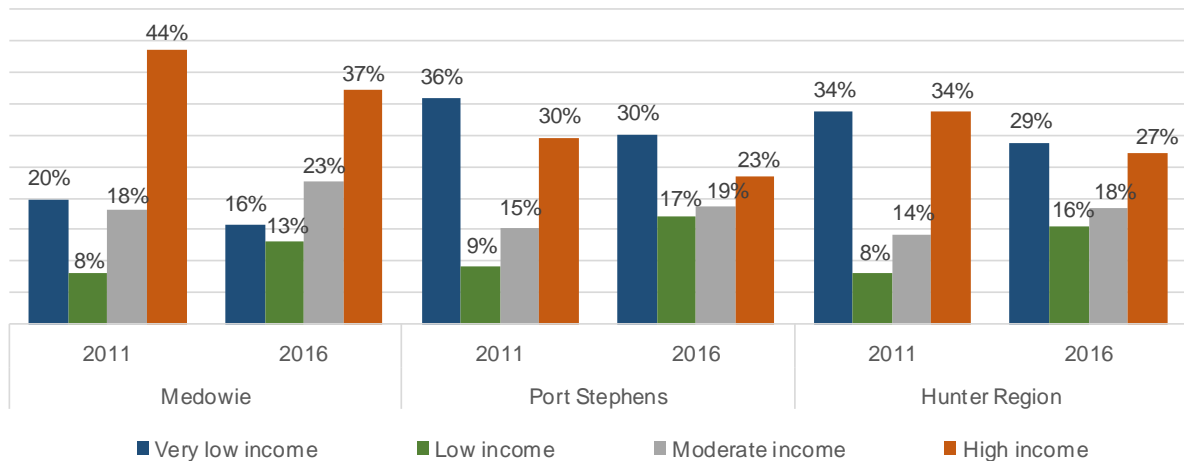
The median weekly household income has increased across all household types from 2011 to 2016. One parent families experienced the largest increase in median weekly household income from 2011 to 2016 with a 27% increase.

Figure 2-47 Weekly Median Household Income by Household Type, Medowie, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Medowie comprise a significantly higher proportion of high income households. Across all three areas, the proportion of very low and high income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-48 Households by Income Type, 2011 to 2016



#### 2.4.9 Rental and Mortgage Stress

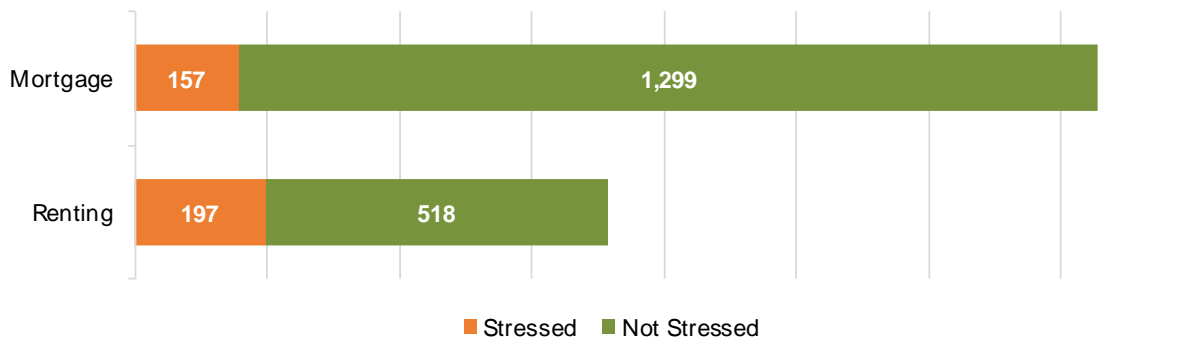
Of the 3,233 dwellings in Medowie, 11.0% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition).

Table 2-46 Housing Stress, 2016

	Medowie	Port Stephens
Rental Stress	27.6%	41.4%
Mortgage Stress	10.8%	14.2%
Housing Stress	11.0%	14.1%

Rental stress in Medowie is the dominant source of stress despite more homes being mortgaged in the area than rented.

Figure 2-49 Source of Housing Stress in Medowie by Number of Dwellings

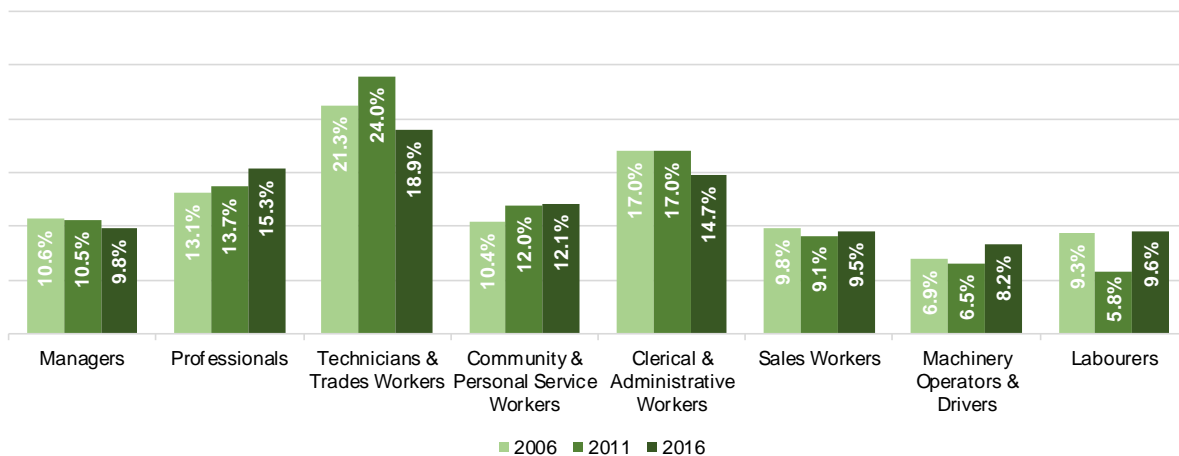


## 2.4.10 Employment and Industry

### 2.4.10.1 Resident Occupation Profile

In 2016, 18.9% of the Medowie resident workforce were 'Technicians and Trades Workers', down from 21.3% in 2006, while there was an increase in the proportion of 'Professionals' from 13.1% in 2006 to 15.3% in 2016.

Figure 2-50 Resident Occupations in Medowie, 2006 to 2016

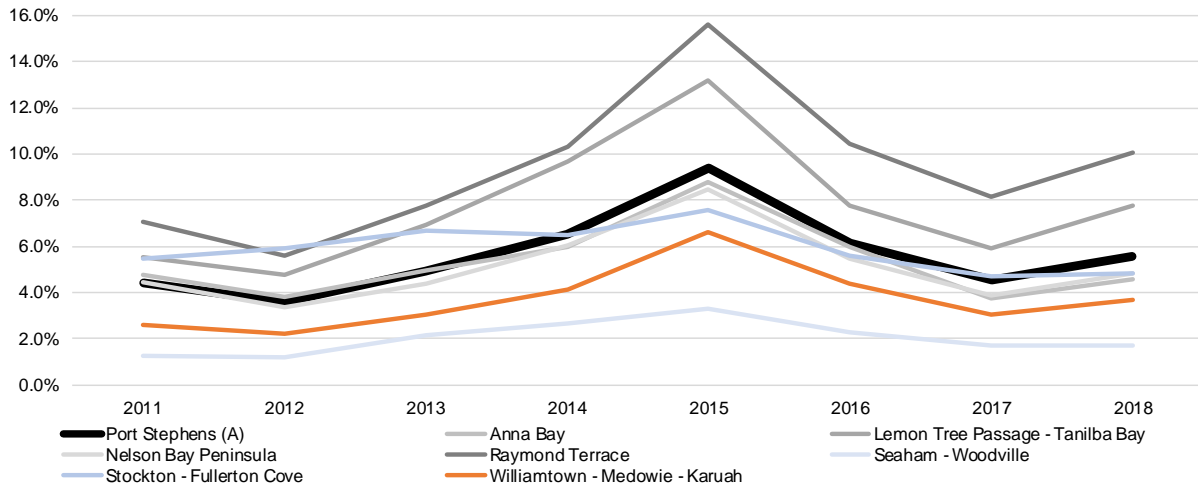


### 2.4.10.2 Unemployment

Medowie is located within the Williamstown – Medowie – Karuah SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Williamstown – Medowie – Karuah SA2 is estimated at 3.7%; lower than Port Stephens at 5.5%. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in Port Stephens. Unemployment for the SA2 peaked in 2015 at 6.6%.

Figure 2-51 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

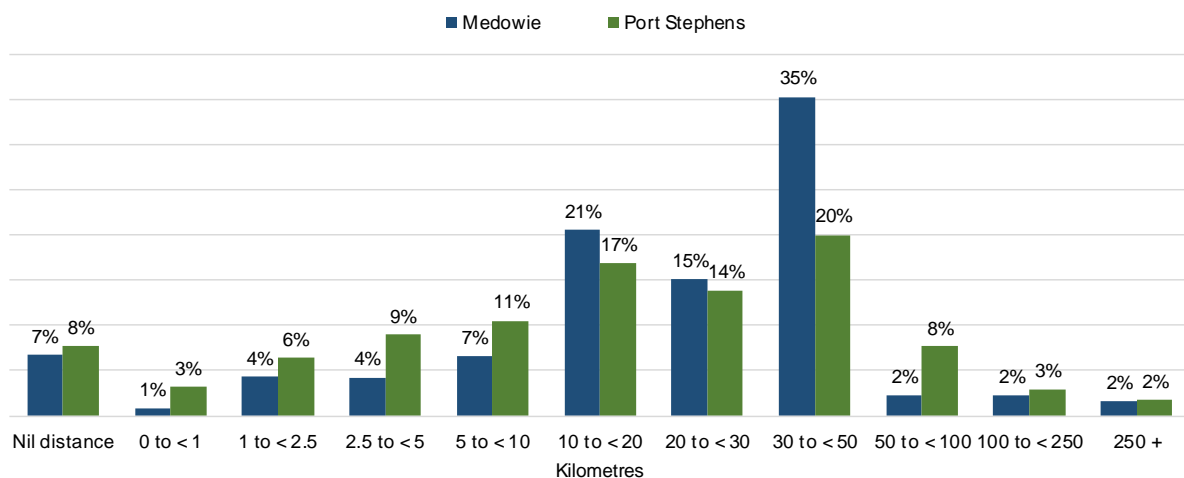


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

#### 2.4.10.3 Distance to Work

The median distance to work for employed residents in Medowie is estimated at 25.0 kilometres which is higher than Port Stephens at 18.3 kilometres. Compared to Port Stephens, Medowie comprises a significant proportion of residents who travel between 30 and 50 kilometres to work (35% in Medowie compared to 20% in Port Stephens). This is reflective of a workforce travelling to major employment centres such as Newcastle and Tomago to work.

Figure 2-52 Distance to Work for Employed Residents, 2016



#### 2.4.11 Summary

Medowie has the youngest population of any planning area in Port Stephens. It is the third largest populated area and grew by 14.3% between 2006 and 2016. Despite having a relatively younger profile of residents, persons aged 55 and over supported more than 60% of the population growth.

The increasing population over the ten years from 2006 to 2016 has seen an increase in building activity; with nearly all development consisting of separate houses with no evidence of diversification into medium density or other dwelling structures. Households in Medowie are the third least stressed households in Port Stephens. The average household size and average bedroom count are above the broader LGA reflecting the higher proportion of families in the area.

Household incomes in Medowie are the second highest behind Rural West while unemployment in the associated 'Williamstown – Medowie – Karuah' SA2 is the second lowest in Port Stephens above the 'Seaham – Woodville' SA2 which corresponds with Rural West.

Overall, Medowie is a family orientated area with a large number of working age residents which contributes to a high median household income in the area. Despite this the area has aged and the volume of households with children is in decline.



## 2.5 Raymond Terrace Planning Area

### 2.5.1 Population Change

The population of Raymond Terrace increased from 13,081 in 2006 to 13,654 in 2016, an increase of 573 people or 4.4%. In 2016, Raymond Terrace accounted for 19.6% of Port Stephens' resident population.

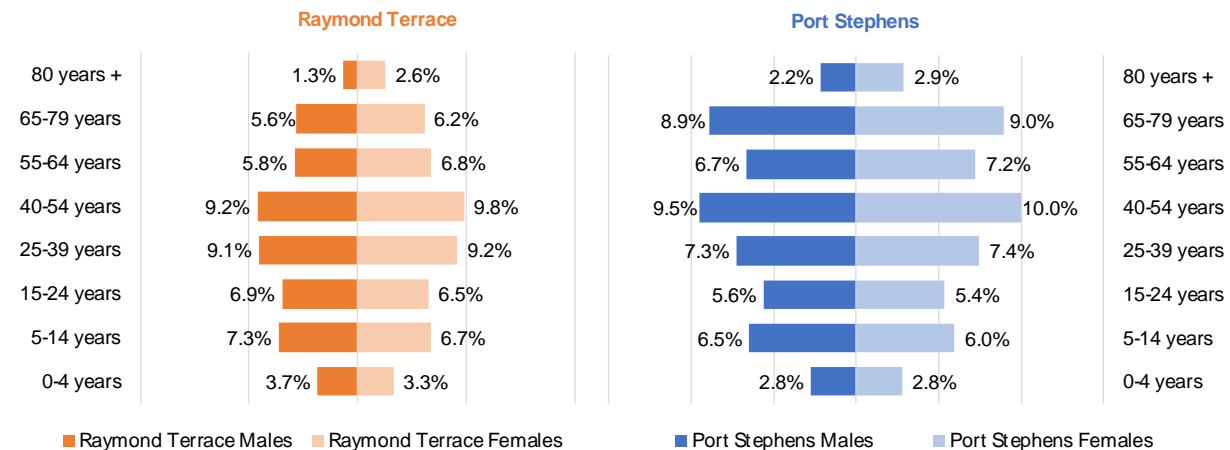
Relative to the other Port Stephens planning areas, Raymond Terrace is the slowest growing area between 2006 and 2016 although contributed towards 6.3% of the growth in Port Stephens over this time. In 2016, Raymond Terrace was the second largest area relative to other Port Stephens planning areas.

### 2.5.2 Age

Analysis of the demographic profile of Raymond Terrace in 2016 shows a gender split consistent with Port Stephens. In Raymond Terrace 48.9% of the population is male (49.4% in Port Stephens) while 51.1% are female (50.6% in Port Stephens).

Raymond Terrace is home to a younger population when compared with Port Stephens, with 21.0% of the population aged less than 15 years, compared to 18.0% in Port Stephens.

Figure 2-53 Population by gender and age cohort, Raymond Terrace and Port Stephens



Despite having a significantly younger population than other parts of Port Stephens, the Raymond Terrace population has aged between 2006 and 2016.

Table 2-47 Age Structure of Raymond Terrace, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	470	517	565	548	501	453	31	7%	-64	-12%
5 - 14 years	1,090	1,032	1,009	905	990	920	-100	-9%	-112	-11%
15 - 24 years	974	927	1,006	1,024	948	892	-26	-3%	-35	-4%
25 - 39 years	1,156	1,310	1,207	1,301	1,238	1,253	82	7%	-57	-4%
40 - 54 years	1,300	1,385	1,258	1,321	1,262	1,335	-38	-3%	-50	-4%
55 - 64 years	617	654	730	849	794	927	177	29%	273	42%
65 - 79 years	578	684	608	707	771	841	193	33%	157	23%
80+ years	138	249	215	298	176	353	38	28%	104	42%
<b>Total</b>	<b>6,323</b>	<b>6,758</b>	<b>6,598</b>	<b>6,953</b>	<b>6,680</b>	<b>6,974</b>	<b>357</b>	<b>6%</b>	<b>216</b>	<b>3%</b>

The 80 years and over age cohort experienced the largest increase from 2006 to 2016 of 36.7%. This is followed by the 55 to 74 years age cohort, increasing by 35.4% over this time. Conversely, the number of residents aged less than 25 years declined by 6.1%.

Figure 2-54 Change in Population by Age, 2006 to 2016

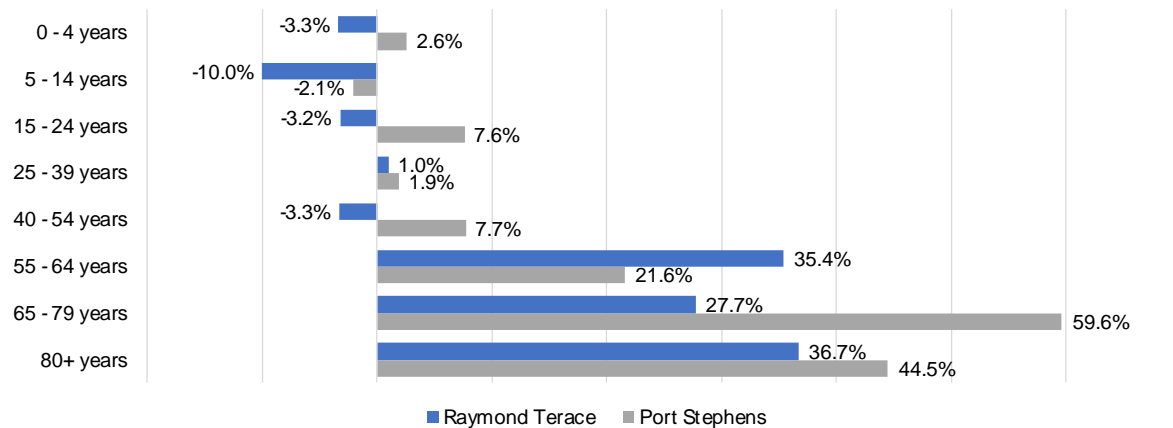


Table 2-48 Population Growth, by Age, Raymond Terrace, 2006 to 2016

	Raymond Terrace		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	-33	-3.3%	99	2.6%
5 - 14 years	-212	-10.0%	-185	-2.1%
15 - 24 years	-61	-3.2%	541	7.6%
25 - 39 years	25	1.0%	194	1.9%
40 - 54 years	-88	-3.3%	972	7.7%
55 - 64 years	450	35.4%	1,716	21.6%
65 - 79 years	350	27.7%	4,649	59.6%
80+ years	142	36.7%	1,085	44.5%
<b>Total</b>	<b>573</b>	<b>4.4%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.5.3 Household Types and Family Composition

As at the 2016 Census Raymond Terrace comprises 3,557 family households, an increase of 29 households (0.8%) from 2006. Over the 10-year period from 2006 to 2016, couple families with children have accounted for the majority of households in Raymond Terrace, representing 38.3% of total households in 2016. This is reflective of the younger population in this area.

Of the couple families with children in Raymond Terrace, the proportion of those with children under 15 has declined from 70% in 2006 to 67% in 2016, while the proportion of those with no children under 15 has increased from 30% to 33% over the same period. Likewise, of the one parent families, the proportion of those with children under 15 decreased from 66% in 2006 to 57% in 2016, while those with no children under 15 increased from 34% to 43% over the same period. This indicates that the number of young children per household is decreasing.

Table 2-49 Family Composition of Raymond Terrace, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	1,173	33.2%	1,295	35.1%	1,201	33.8%	28	2.4%
Couple family with children	1,444	40.9%	1,425	38.6%	1,361	38.3%	-83	-5.7%
- with children under 15	1,004	-	987	-	918	-	-86	-
- no children under 15	440	-	438	-	443	-	3	-
One parent family	873	24.7%	935	25.3%	934	26.3%	61	7.0%
- with children under 15	579	-	561	-	529	-	-50	-
- no children under 15	294	-	374	-	405	-	111	-
Other family	38	1.1%	36	1.0%	61	1.7%	23	60.5%
<b>Total</b>	<b>3,528</b>	<b>100.0%</b>	<b>3,691</b>	<b>100.0%</b>	<b>3,557</b>	<b>100.0%</b>	<b>29</b>	<b>0.8%</b>

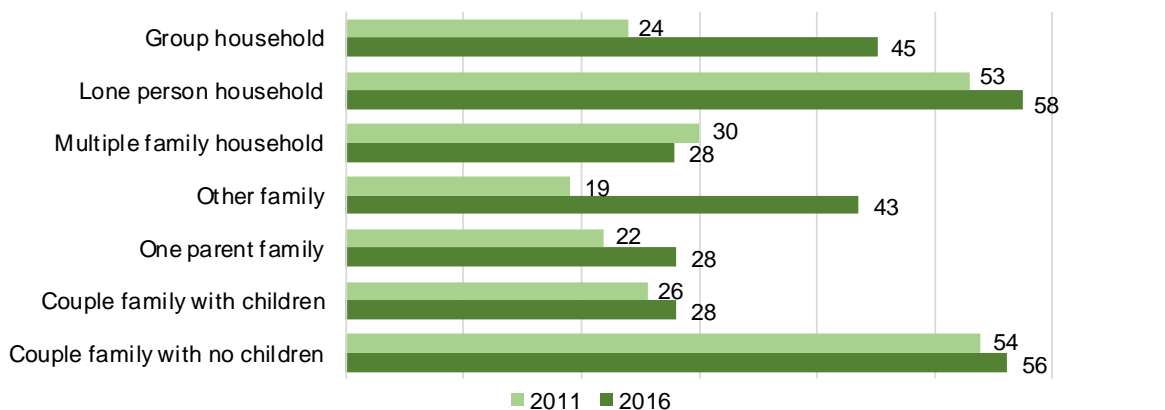
Overall, the number of lone person households in Raymond Terrace increased by 24.1% from 2006 to 2016 outstripping growth in one family households. The proportion of lone person households has also increased from representing 21.9% of total households in 2006 to 25.2% in 2016. This indicates that overall, the number of sole person households in Raymond Terrace is increasing.

Table 2-50 Household Type, Raymond Terrace, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	3,667	73.1%	3,756	70.0%	3,706	68.7%	39	1.1%
Multiple family household	145	2.9%	210	3.9%	205	3.8%	60	41.4%
Lone person household	1,097	21.9%	1,267	23.6%	1,361	25.2%	264	24.1%
Group household	107	2.1%	136	2.5%	120	2.2%	13	12.1%
<b>Total</b>	<b>5,016</b>	<b>100.0%</b>	<b>5,369</b>	<b>100.0%</b>	<b>5,392</b>	<b>100.0%</b>	<b>376</b>	<b>7.5%</b>

The average age of each person within each household type in Raymond Terrace has increased across all household types from 2011 to 2016 except for multiple households. This is in line with the ageing population in the area.

Figure 2-55 Average age by household type, 2011 to 2016, Raymond Terrace

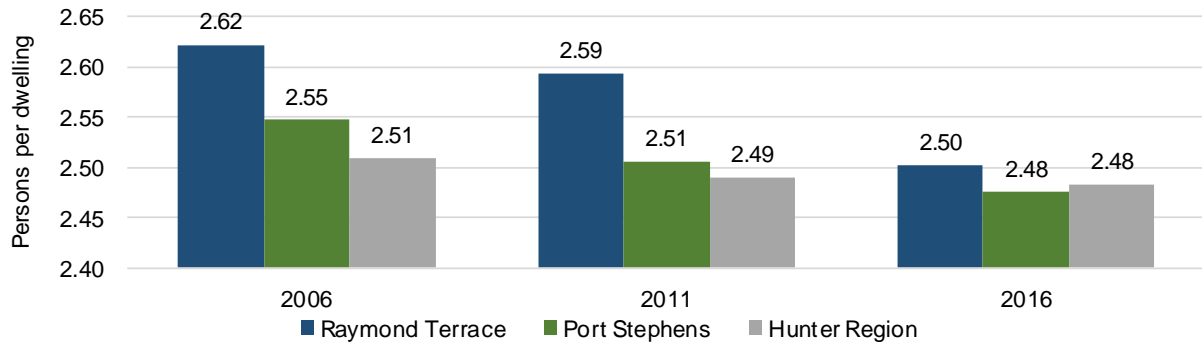


#### 2.5.4 Average Household Size

The average number of people per dwelling in Raymond Terrace declined from 2.62 in 2006 to 2.50 in 2016. This indicates that the household size in Raymond Terrace is decreasing. Previously, the average

household size in Raymond Terrace was significantly higher than Port Stephens and the broader Hunter Region but over time this has converged towards the average household size in the region.

Figure 2-56 Average Household Size, 2006 to 2016



### 2.5.5 Dwelling Structure

Raymond Terrace is dominated by separate houses, representing 79.3% of total private dwellings. This is slightly higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. Over the 10 year-period to 2016, growth in dwellings in Raymond Terrace has been driven by medium density dwellings, increasing by 114.0% between 2006 and 2016. The number of separate houses has increased by 0.7% over the same period. This diversification in housing stock appears to have caused the smaller household size as outlined in Section 2.5.4.

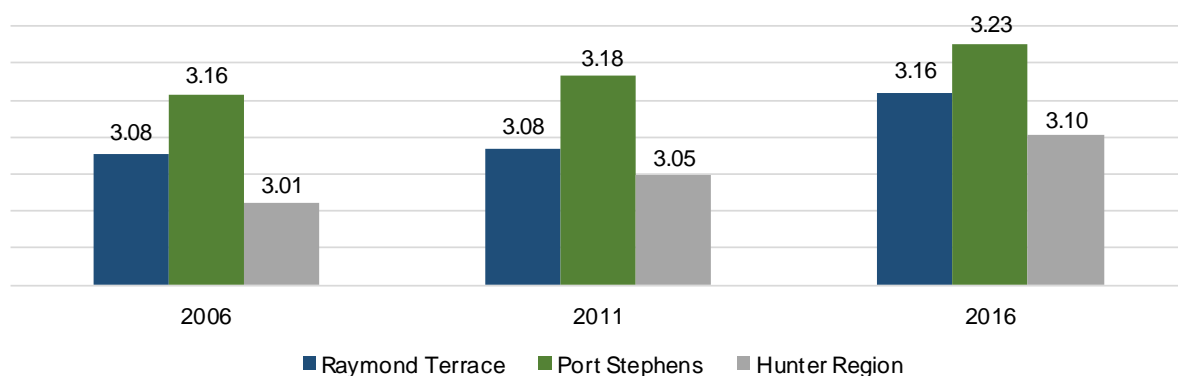
Table 2-51 Dwelling Structure, Raymond Terrace, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	4,511	87.7%	4,544	83.4%	4,541	79.3%	30	0.7%
Medium density	465	9.0%	768	14.1%	995	17.4%	530	114.0%
High density	5	0.1%	0	0.0%	0	0.0%	-5	-100.0%
Caravan, cabin, houseboat	156	3.0%	133	2.4%	154	2.7%	-2	-1.3%
Other	7	0.1%	3	0.1%	7	0.1%	0	0.0%
Not stated	0	0.0%	0	0.0%	31	0.5%	31	-
<b>Total</b>	<b>5,144</b>	<b>100.0%</b>	<b>5,448</b>	<b>100.0%</b>	<b>5,728</b>	<b>100.0%</b>	<b>584</b>	<b>11.4%</b>

### 2.5.6 Number of Bedrooms

The average number of bedrooms per dwelling in Raymond Terrace marginally increased from 3.08 in 2006 to 3.16 in 2016. The average number of bedrooms per dwelling in Port Stephens and the Hunter Region also marginally increased over this time.

Figure 2-57 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Raymond Terrace is 3.3, with an average of 2.2 bedrooms per medium density dwelling. The average number of bedrooms per dwelling has remained stable across both low and medium density dwellings. The average number of bedrooms has remained relatively stable across all household types from 2011 to 2016, excluding group households whereby the average number of bedrooms increased from 2.6 in 2011 to 3.0 in 2016.

Table 2-52 Average Number of Bedrooms by Dwelling and Household Type, Raymond Terrace, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.2	3.3	3.3
Medium density	2.1	2.2	2.2
High density	3.0	-	-
Caravan, cabin, houseboat	1.5	1.4	1.4
Other	2.6	-	-
<i>Total</i>	<i>3.1</i>	<i>3.1</i>	<i>3.2</i>
<b>Household Type</b>			
Couple family with no children	-	3.1	3.2
Couple family with children	-	3.5	3.6
One parent family	-	3.1	3.1
Other family	-	3.3	3.2
Multiple family household	-	3.7	3.8
Lone person household	-	2.5	2.6
Group household	-	2.6	3.0
<i>Total</i>	<i>-</i>	<i>3.1</i>	<i>3.2</i>

### 2.5.7 Tenure and Landlord Type

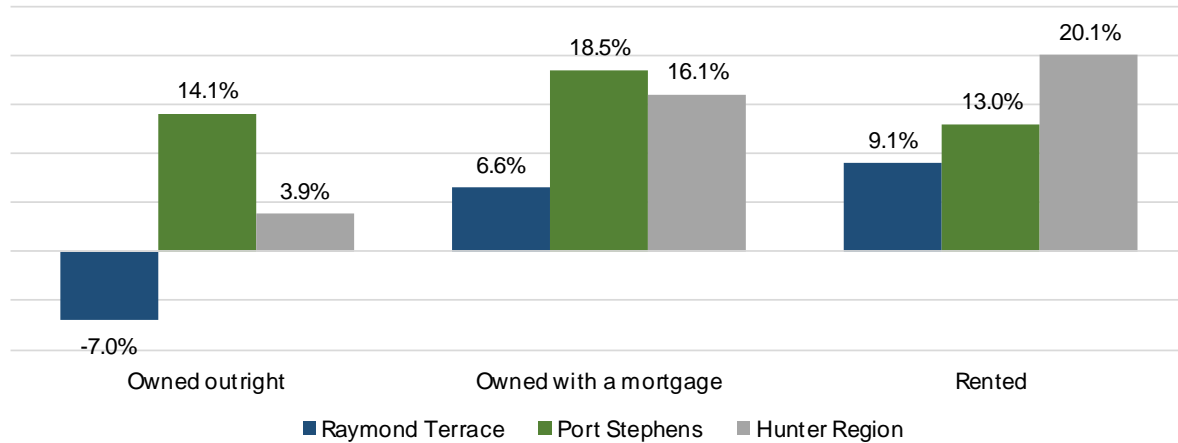
Rented dwellings represent the largest tenure in the area. The level of dwellings being rented in Raymond Terrace (34.8%) is significantly higher than Port Stephens with 24.2% and the Hunter Region with 26.5%. Although the number of private rental stock in Raymond Terrace has increased, the proportion of total dwellings that are being rented have marginally declined from 35.2% in 2006 to 34.8% in 2016. This indicates that private rental stock has stabilised in the area.

Table 2-53 Housing Tenure, Raymond Terrace, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	1,365	28.1%	1,405	27.3%	1,270	23.7%	-95	-7.0%
Owned with a mortgage	1,450	29.9%	1,573	30.5%	1,545	28.9%	95	6.6%
Being purchased under a rent/buy scheme	7	0.1%	8	0.2%	8	0.1%	1	14.3%
Rented	1,708	35.2%	1,853	36.0%	1,863	34.8%	155	9.1%
Being occupied rent-free	23	0.5%	23	0.4%	29	0.5%	6	26.1%
Being occupied under a life tenure scheme	10	0.2%	6	0.1%	10	0.2%	0	0.0%
Other tenure type	21	0.4%	5	0.1%	11	0.2%	-10	-47.6%
Not stated	272	5.6%	276	5.4%	619	11.6%	347	127.6%
<b>Total</b>	<b>4,856</b>	<b>100.0%</b>	<b>5,149</b>	<b>100.0%</b>	<b>5,355</b>	<b>100.0%</b>	<b>499</b>	<b>10.3%</b>

Since 2006, the number of dwellings that are being rented in Raymond Terrace has increased by 9.1%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. The proportion of dwellings owned with a mortgage in Raymond Terrace has also increased from 2006 to 2016 by 6.6%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. There was a 7.0% decrease in the number of dwellings owned outright in the area.

Figure 2-58 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, the number of affordable private rental dwellings in Raymond Terrace remained fairly stable between 2011 (1,468 dwellings) and 2016 (1,473).

As of the 2016 ABS Census, there are no boarding houses or private hotels in Raymond Terrace. The number of people living in caravans, cabins or houseboats in Raymond Terrace decreased from 267 in 2006 to 217 in 2016. In 2016, approximately 1.6% of the population resided in this type of dwelling.

### 2.5.8 Household Income

The median weekly household income in Raymond Terrace increased from \$988 in 2011 to \$1,097 in 2016.

Table 2-54 Number of Households within Weekly Household Income Brackets, Raymond Terrace, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	19	0.4%	54	1.1%	35	184.2%
\$1-\$399	677	13.5%	322	6.4%	-355	-52.4%
\$400-\$799	1,115	22.3%	1,257	25.1%	142	12.7%
\$800-\$999	447	8.9%	430	8.6%	-17	-3.8%
\$1,000-\$1,499	830	16.6%	889	17.7%	59	7.1%
\$1,500-\$1,999	599	12.0%	589	11.8%	-10	-1.7%
\$2,000-\$2,999	594	11.9%	709	14.1%	115	19.4%
\$3,000-\$3,999	134	2.7%	175	3.5%	41	30.6%
\$4,000-\$4,999	38	0.8%	66	1.3%	28	73.7%
\$5,000 or more	15	0.3%	25	0.5%	10	66.7%
Not Stated	532	10.6%	496	9.9%	-36	-6.8%
<b>Total</b>	<b>5,000</b>	<b>100.0%</b>	<b>5,012</b>	<b>100.0%</b>	<b>12</b>	<b>0.2%</b>

The number of households earning more than \$4,000 per week increased by 71.7% from 2011 to 2016. Couple families with no children and couple families with children also experienced increases in this income cohort from 2011 to 2016.

Table 2-55 Weekly Household Income by Household Type, Raymond Terrace, 2011 to 2016

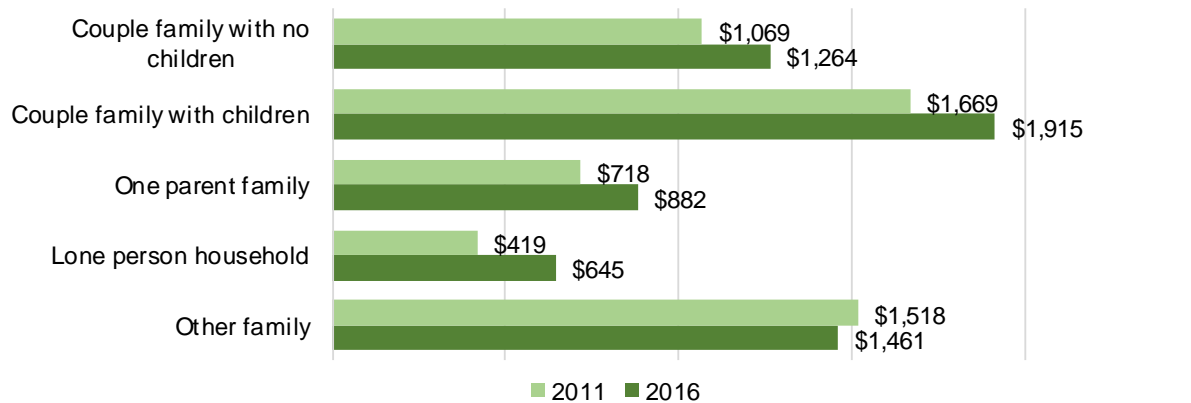
	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	-	5	-	-	-	10	7	26
\$1-\$399	14	9	3	10	84	68	529	242
\$400-\$799	349	282	92	52	277	271	276	590
\$800-\$999	146	106	79	69	69	97	91	123
\$1,000-\$1,499	193	239	292	240	108	171	154	179
\$1,500-\$1,999	163	156	276	235	47	89	39	68
\$2,000-\$2,999	185	227	277	348	16	63	3	26
\$3,000-\$3,999	19	28	85	114	9	10	-	9
\$4,000-\$4,999	3	5	18	48	-	-	-	-
\$5,000 or more	-	-	3	16	-	-	-	-
<b>Total</b>	<b>1,071</b>	<b>1,056</b>	<b>1,124</b>	<b>1,131</b>	<b>610</b>	<b>778</b>	<b>1,099</b>	<b>1,263</b>

\*Excludes other families, multiple family households and group households

The median weekly household income has increased across all household types from 2011 to 2016. Lone person households experienced the largest increase in median weekly household income from 2011 to 2016 with an increase of 54%.

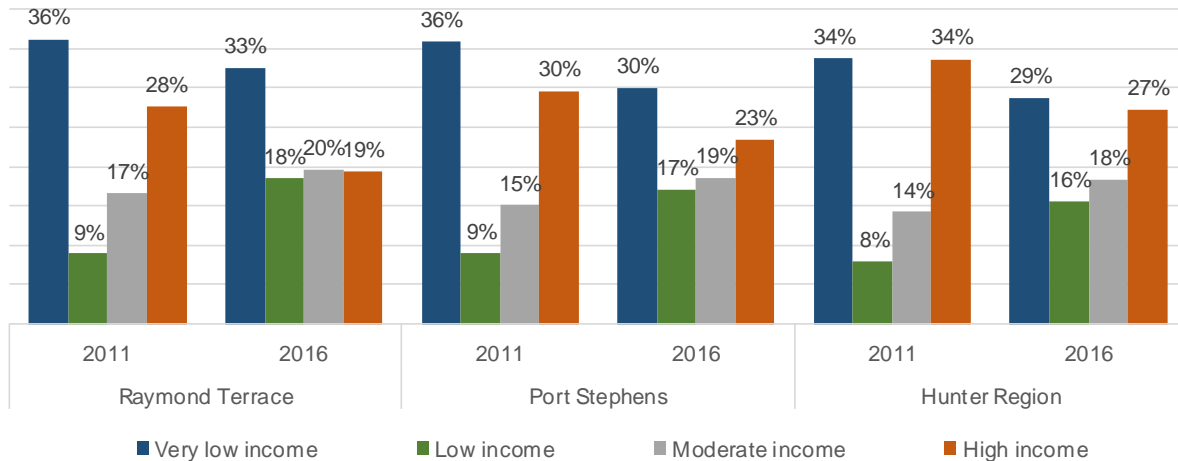


Figure 2-59 Weekly Median Household Income by Household Type, Raymond Terrace, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Raymond Terrace comprises a marginally higher proportion of low and moderate income households. Across all three areas, the proportion of very low and high income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-60 Households by Income Type, 2011 to 2016



### 2.5.9 Rental and Mortgage Stress

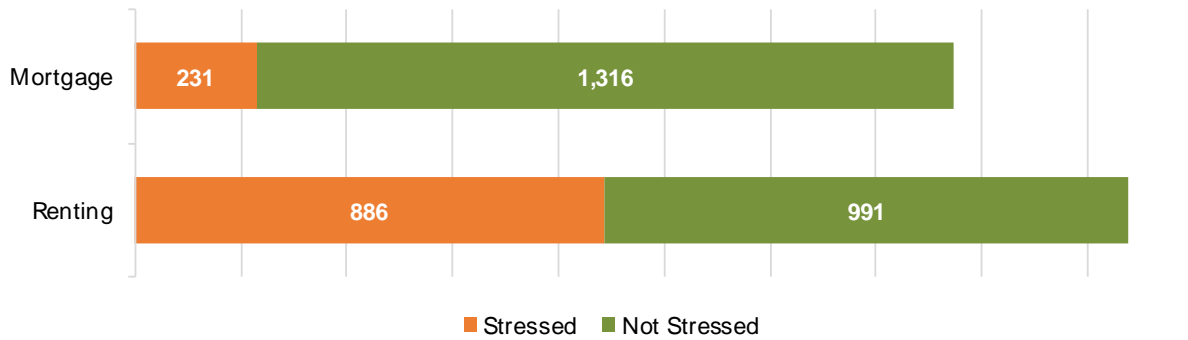
Of the 5,350 dwellings in Raymond Terrace, 20.9% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). Raymond Terrace is the most stressed area in Port Stephens.

Table 2-56 Housing Stress, 2016

	Raymond Terrace	Port Stephens
Rental Stress	47.2%	41.4%
Mortgage Stress	14.9%	14.2%
Housing Stress	20.9%	14.1%

Rented dwellings represent the largest tenure in Raymond Terrace, with dwellings that have rental stress the dominant source of stress.

Figure 2-61 Source of Housing Stress in Raymond Terrace by Number of Dwellings

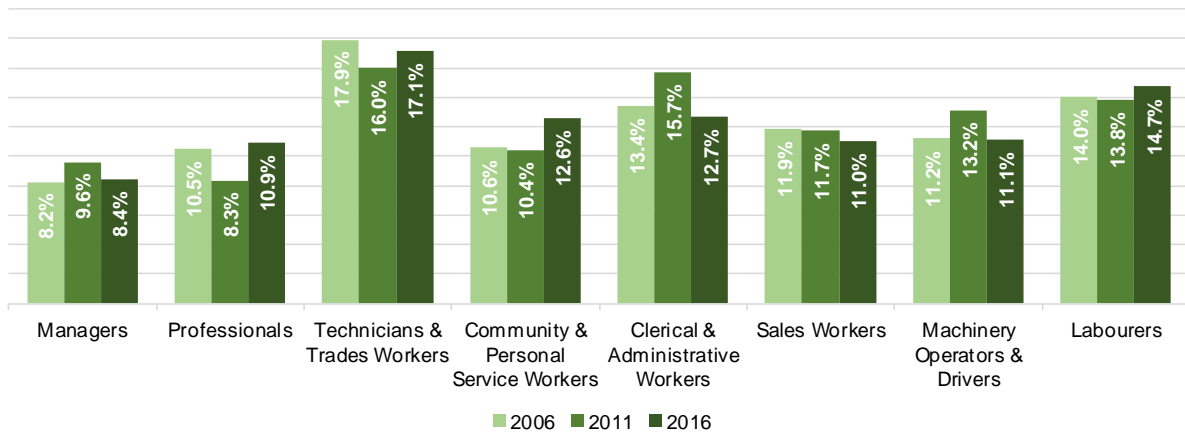


## 2.5.10 Employment and Industry

### 2.5.10.1 Resident Occupation Profile

In 2016, 12.6% of the Raymond Terrace resident workforce were 'Community and Personal Service Workers', up from 10.6% in 2006.

Figure 2-62 Resident Occupations in Raymond Terrace, 2006 to 2016

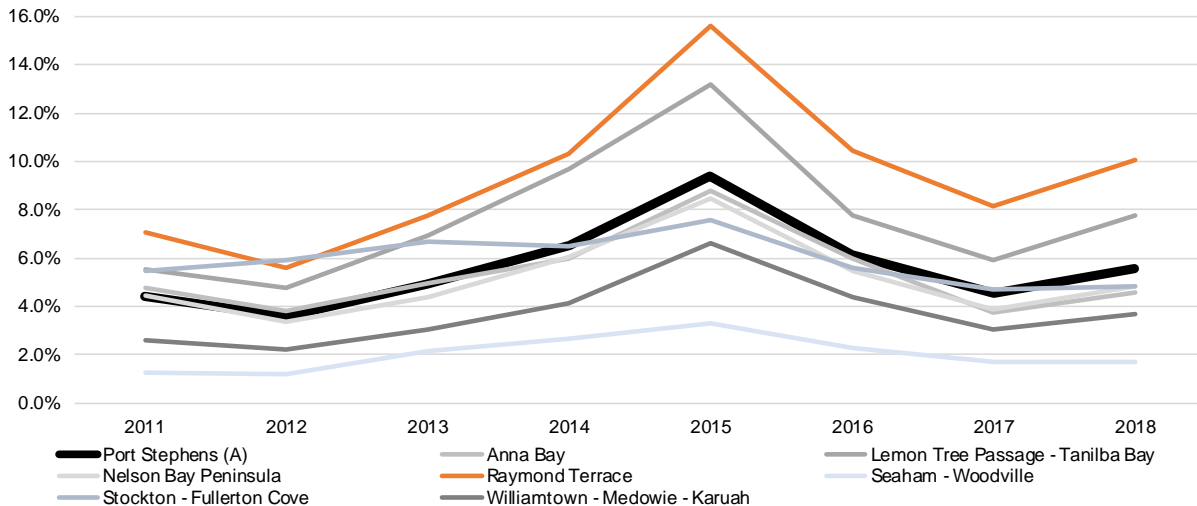


### 2.5.10.2 Unemployment

Raymond Terrace is located within the Raymond Terrace SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Raymond Terrace SA2 is estimated at 10.1%; the highest for any SA2 associated with Port Stephens. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in the broader Port Stephens. Unemployment for the SA2 peaked in 2015 at 15.6%.

Figure 2-63 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

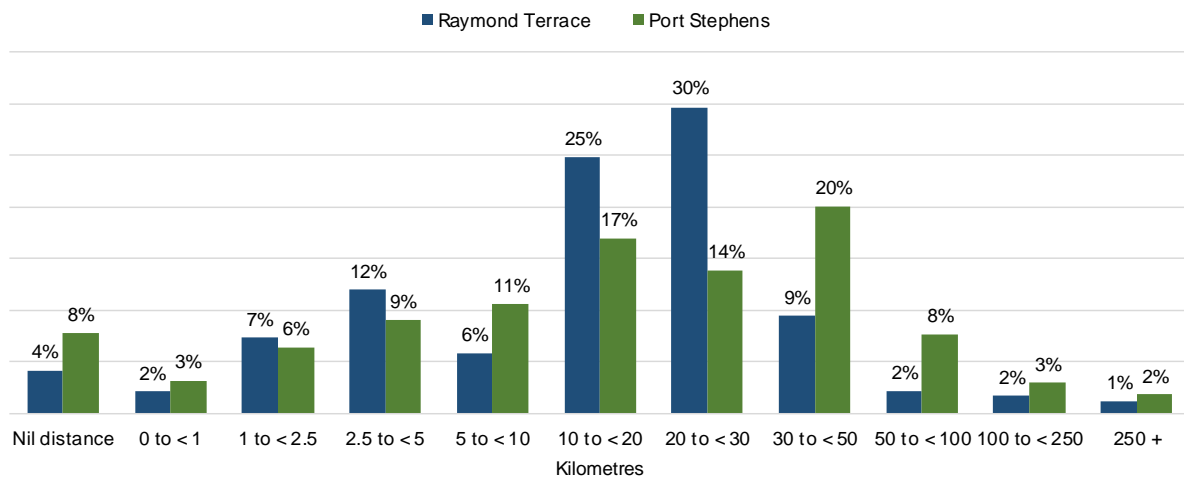


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.5.10.3 Distance to Work

The median distance to work for employed residents in Raymond Terrace is estimated at 18.4 kilometres, in line with Port Stephens at 18.3 kilometres. However, as Raymond Terrace is a major centre of work in Port Stephens, as well as bordering Newcastle, commute distances are on average shorter for Raymond Terrace residents with the majority of the workforce travelling between 10 to 30 kilometres to work (54%, compared to 31% in Port Stephens). The broader Port Stephens resident workforce is more likely to have workers travelling substantially longer distances.

Figure 2-64 Distance to Work for Employed Residents, 2016



### 2.5.11 Summary

The demographic characteristics of Raymond Terrace indicate a population that is relatively younger than Port Stephens but like elsewhere has an ageing population. The area is the second largest area by population and contributed 6.3% of the LGA's growth between 2006 and 2016.

Medium density development has provided the housing requirements of the area's population increase. As a result, medium density product in Raymond Terrace doubled between 2006 and 2016. Household sizes have historically been smaller than the LGA but as at 2016 are in line with the LGA. Raymond Terrace suffers the highest level of housing stress of any planning area in Port Stephens at 20.9% of households.

Household incomes are slightly lower than the broader LGA and between 2011 and 2016 increased at a slower rate than median weekly income increases experienced by the LGA over the same period.

Unemployment in Raymond Terrace is the highest within the LGA at 10.1% as at 2018. The median distance to work is in line with Port Stephens; but a significant proportion of the workforce commute shorter distances than in other parts of the LGA, reflective of the proximity to employment options within the area and to Newcastle.

Overall, Raymond Terrace has a younger profile of residents than the LGA but suffers from lack of housing affordability and a high incidence of housing stress. This is compounded by more than 1 in 10 residents in the local labour force being unemployed. Alongside Tomaree, Raymond Terrace leads diversification of housing stock in Port Stephens.

## 2.6 Rural East Planning Area

### 2.6.1 Population Change

The population of Rural East increased from 1,960 in 2006 to 2,296 in 2016, an increase of 336 people or 17.1%. In 2016, Rural East accounted for 3.3% of Port Stephens' resident population.

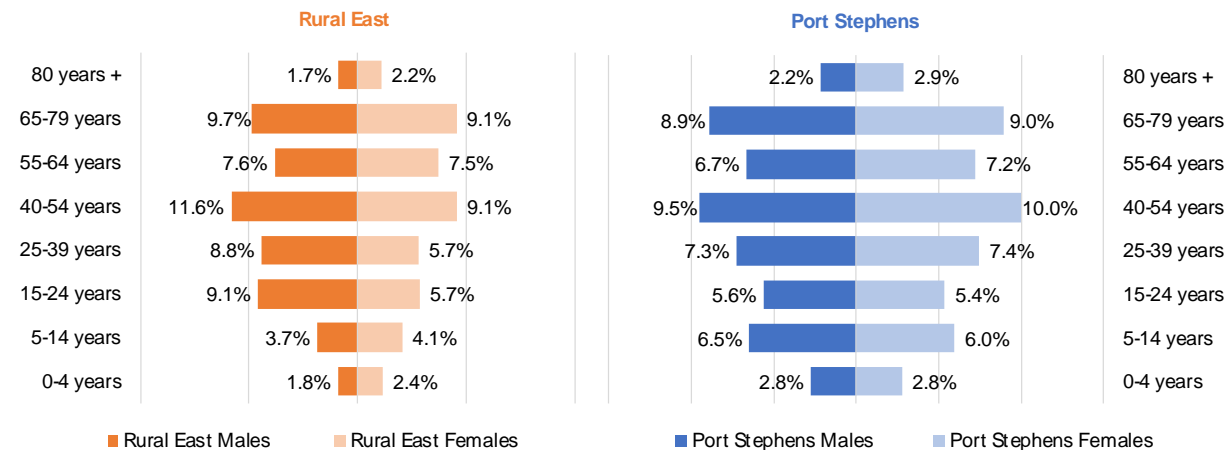
Relative to the other Port Stephens planning areas, Rural East was the third fastest growing area between 2006 and 2016 but contributed the smallest portion towards total growth of Port Stephens since 2006. In 2016, Rural East was the second smallest area relative to other Port Stephens planning areas.

### 2.6.2 Age

Analysis of the demographic profile of Rural East in 2016 shows a gender split in contrast to Port Stephens. In Rural East 54.1% of the population is male (49.4% in Port Stephens) and 45.9% female (50.6% in Port Stephens).

Rural East is home to a more middle-aged population when compared with Port Stephens, with 35.8% of the population aged between 40 and 64 years, compared to 33.4% in Port Stephens.

Figure 2-65 Population by gender and age cohort, Rural East and Port Stephens



The Rural East population has aged between 2006 and 2016. The 80 years and over age cohort experienced the largest increase during this time of 56.9%. this is followed by the 65 to 79 years age cohort, increasing by 54.6% over from 2006 to 2016.

Table 2-57 Age Structure of Rural East, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	42	28	38	52	41	54	-1	-2%	26	93%
5 - 14 years	90	119	88	114	85	95	-5	-6%	-24	-20%
15 - 24 years	202	128	223	142	210	132	8	4%	4	3%
25 - 39 years	220	128	190	123	202	130	-18	-8%	2	2%
40 - 54 years	201	181	246	201	266	210	65	32%	29	16%
55 - 64 years	145	138	214	190	175	172	30	21%	34	25%
65 - 79 years	146	134	182	127	223	210	77	53%	76	57%
80+ years	20	38	30	41	40	51	20	100%	13	34%
<b>Total</b>	<b>1,066</b>	<b>894</b>	<b>1,211</b>	<b>990</b>	<b>1,242</b>	<b>1,054</b>	<b>176</b>	<b>17%</b>	<b>160</b>	<b>18%</b>

Figure 2-66 Change in Population by Age, 2006 to 2016

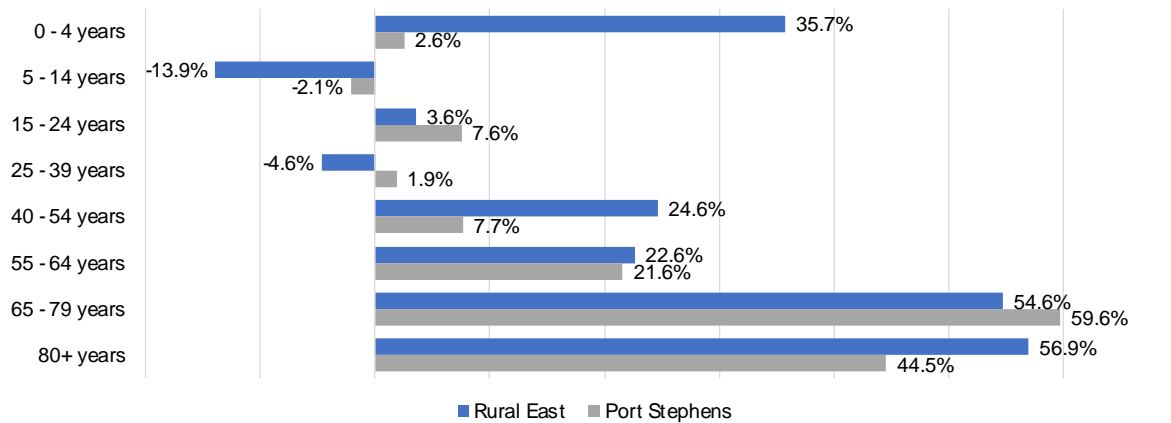


Table 2-58 Population Growth, by Age, Rural East, 2006 to 2016

	Rural East		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	25	35.7%	99	2.6%
5 - 14 years	-29	-13.9%	-185	-2.1%
15 - 24 years	12	3.6%	541	7.6%
25 - 39 years	-16	-4.6%	194	1.9%
40 - 54 years	94	24.6%	972	7.7%
55 - 64 years	64	22.6%	1,716	21.6%
65 - 79 years	153	54.6%	4,649	59.6%
80+ years	33	56.9%	1,085	44.5%
<b>Total</b>	<b>336</b>	<b>17.1%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.6.3 Household Types and Family Composition

As at the 2016 Census Rural East comprises 535 family households, an increase of 23 households (4.5%) from 2006. Over the 10-year period from 2006 to 2016, couple family with no children households have accounted for the largest share of households in Rural East, representing 45.6% of total households in 2016. This is reflective of the age of residents in this area.

The proportion of couple families with children in Rural East peaked in 2011 at 40.9% but has since declined to 35.7%. Of the couple families with children in Rural East, the proportion of those with children under 15 has declined from 62% in 2006 to 55% in 2016. Conversely, the proportion of those with no children under 15 has increased from 38% to 45% over the same period. Likewise, of the one parent families, the proportion of those with children decreased from 48% in 2006 to 42% in 2016, while those with no children under 15 increased from 52% to 58% over the same period. This indicates that the number of young children per household is decreasing.

Table 2-59 Family Composition of Rural East, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	251	49.0%	251	46.2%	244	45.6%	-7	-2.8%
Couple family with children	195	38.1%	222	40.9%	191	35.7%	-4	-2.1%
- with children under 15	121	-	128	-	106	-	-15	-
- no children under 15	74	-	94	-	85	-	11	-
One parent family	66	12.9%	63	11.6%	93	17.4%	27	40.9%
- with children under 15	32	-	44	-	39	-	7	-
- no children under 15	34	-	19	-	54	-	20	-
Other family	0	0.0%	7	1.3%	7	1.3%	7	-
<b>Total</b>	<b>512</b>	<b>100.0%</b>	<b>543</b>	<b>100.0%</b>	<b>535</b>	<b>100.0%</b>	<b>23</b>	<b>4.5%</b>

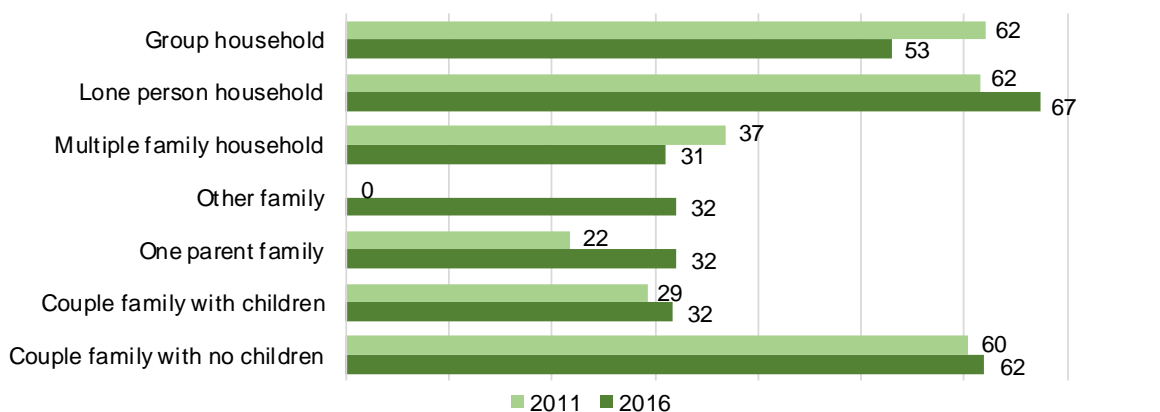
Overall, the number of lone person households in Rural East increased by 70.3% from 2006 to 2016. The proportion of lone person households has also increased from representing 21.2% of total households in 2006 to 30.8% in 2016. This indicates that overall, the number of sole person households in Rural East is increasing.

Table 2-60 Household Type, Rural East, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	528	72.1%	549	63.6%	515	60.1%	-13	-2.5%
Multiple family household	37	5.1%	30	3.5%	59	6.9%	22	59.5%
Lone person household	155	21.2%	273	31.6%	264	30.8%	109	70.3%
Group household	12	1.6%	11	1.3%	19	2.2%	7	58.3%
<b>Total</b>	<b>732</b>	<b>100.0%</b>	<b>863</b>	<b>100.0%</b>	<b>857</b>	<b>100.0%</b>	<b>125</b>	<b>17.1%</b>

The average age of each person within each household type in Rural East has shifted across all household types from 2011 to 2016, in line with population growth. Notably, group and multiple family households experienced a decrease in median age counter to other household types in the area.

Figure 2-67 Average age by household type, 2011 to 2016, Rural East

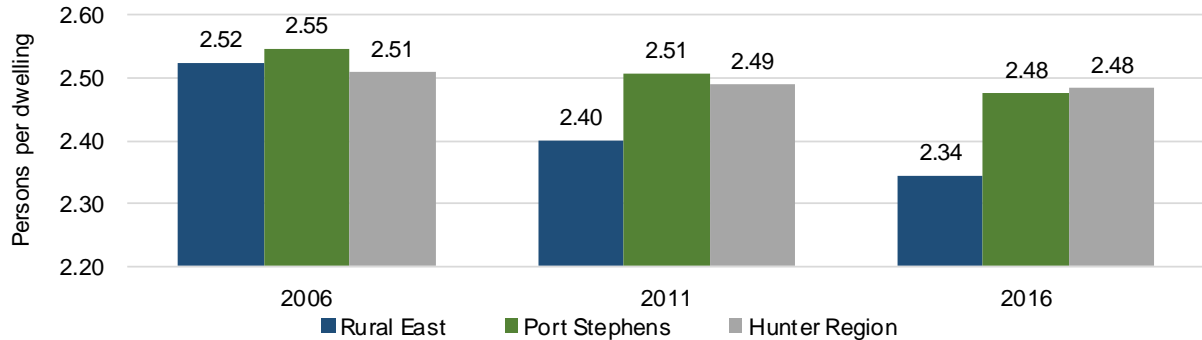




### 2.6.4 Average Household Size

The average number of people per dwelling in Rural East declined from 2.52 in 2006 to 2.34 in 2016. This indicates that the household size in Rural East is decreasing. Compared to Port Stephens and the broader Hunter Region, the average household size in Rural East is significantly lower. Smaller household sizes are indicative of lone person and couple family without children households.

Figure 2-68 Average Household Size, 2006 to 2016



### 2.6.5 Dwelling Structure

Rural East is dominated by separate houses, representing 83.6% of total private dwellings. This is higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. Separate houses were the only type of dwelling to increase in Rural East from 2006 to 2016 (10.8%), with a decrease in the number of medium density (-11.1%) dwellings over this time.

Table 2-61 Dwelling Structure, Rural East, 2006 to 2016

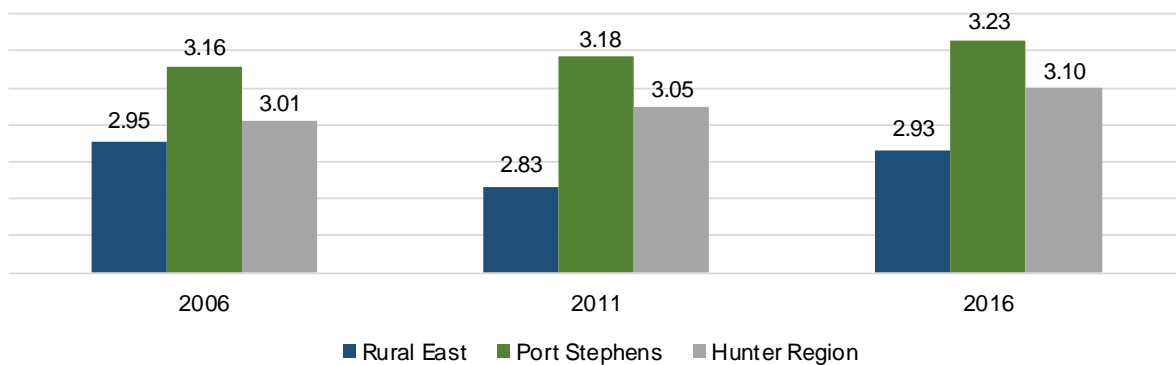
	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	703	93.7%	775	85.3%	779	83.6%	76	10.8%
Medium density	18	2.4%	11	1.2%	16	1.7%	-2	-11.1%
High density	0	0.0%	0	0.0%	0	0.0%	0	-
Caravan, cabin, houseboat	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	0	0.0%	0	0.0%	3	0.3%	3	-
Not stated	0	0.0%	0	0.0%	6	0.6%	6	-
<b>Total</b>	<b>750</b>	<b>100.0%</b>	<b>909</b>	<b>100.0%</b>	<b>932</b>	<b>100.0%</b>	<b>182</b>	<b>24.3%</b>

N/A: Not available for publication, included in the totals where applicable, unless otherwise indicated

### 2.6.6 Number of Bedrooms

The average number of bedrooms per dwelling in Rural East marginally decreased from 2.95 in 2006 to 2.93 in 2016. Conversely, the average number of bedrooms per dwelling in Port Stephens and the Hunter Region marginally increased over this time.

Figure 2-69 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Rural East is 3.7, with an average of 2.5 bedrooms per medium density dwelling. The average number of bedrooms per dwelling has remained stable across both low and medium density dwellings. The average number of bedrooms has also remained stable across all household types from 2011 to 2016.

Table 2-62 Average Number of Bedrooms by Dwelling and Household Type, Rural East, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.0	3.1	3.2
Medium density	1.6	-	2.0
High density	-	-	-
Caravan, cabin, houseboat	-	-	-
Other	-	-	-
<b>Total</b>	<b>3.0</b>	<b>2.8</b>	<b>2.9</b>
<b>Household Type</b>			
Couple family with no children	-	3.0	3.0
Couple family with children	-	3.7	3.7
One parent family	-	3.3	3.3
Other family	-	-	-
Multiple family household	-	4.3	4.1
Lone person household	-	2.1	2.0
Group household	-	-	3.5
<b>Total</b>	<b>-</b>	<b>2.8</b>	<b>2.9</b>

### 2.6.7 Tenure and Landlord Type

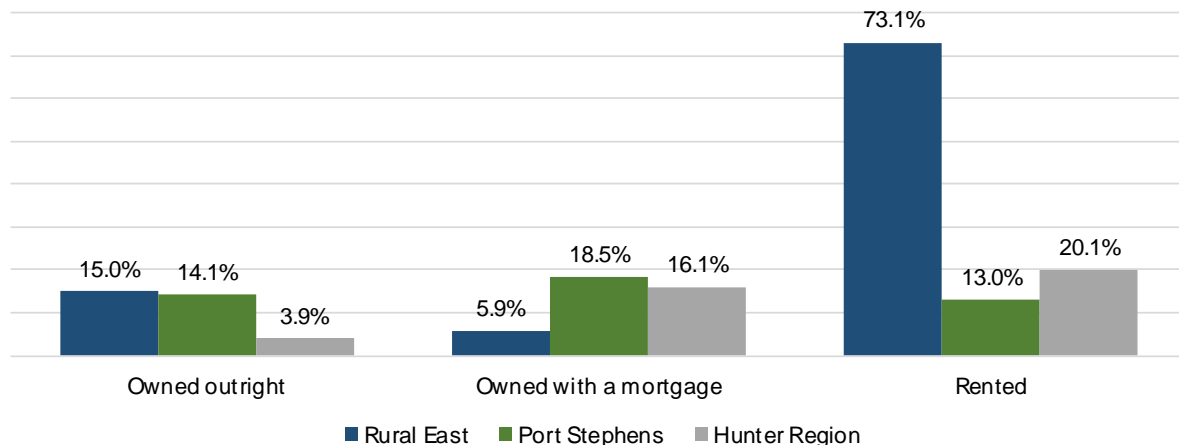
The proportion of dwellings owned outright (44.0%) represent the largest tenure type in the area. This is higher than Port Stephens with 36.4% and the Hunter Region with 33.5%. The proportion of private rental stock in Rural East has increased from representing 11.2% of total private dwellings in 2006 to 15.2% in 2016. This indicates that private rental stock is increasing in this area.

Table 2-63 Housing Tenure, Rural East, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	340	48.6%	387	45.1%	391	44.0%	51	15.0%
Owned with a mortgage	221	31.6%	241	28.1%	234	26.4%	13	5.9%
Being purchased under a rent/buy scheme	0	0.0%	0	0.0%	0	0.0%	0	-
Rented	78	11.2%	149	17.3%	135	15.2%	57	73.1%
Being occupied rent-free	9	1.3%	17	2.0%	4	0.5%	-5	-55.6%
Being occupied under a life tenure scheme	0	0.0%	0	0.0%	0	0.0%	0	-
Other tenure type	0	0.0%	8	0.9%	10	1.1%	10	-
Not stated	51	7.3%	57	6.6%	114	12.8%	63	123.5%
<b>Total</b>	<b>699</b>	<b>100.0%</b>	<b>859</b>	<b>100.0%</b>	<b>888</b>	<b>100.0%</b>	<b>189</b>	<b>27.0%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are rented in Rural East has increased by 73.1%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. The proportion of dwellings owned with a mortgage in Rural East has also increased from 2006 to 2016 by 5.9%, albeit at smaller pace compared to an 18.5% increase in Port Stephens and 16.1% increase in the Hunter Region.

Figure 2-70 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 110 affordable private rental dwellings in Rural East in 2011, decreasing to 93 in 2016. This potentially indicates that affordable private rental stock is decreasing and / or wage growth is insufficient to provide access to affordable housing.

As of the 2016 ABS Census, there are no boarding houses or private hotels in Rural East.

### 2.6.8 Household Income

The median weekly household income in Rural East increased from \$861 in 2011 to \$991 in 2016.

Table 2-64 Number of Households within Weekly Household Income Brackets, Rural East, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	13	1.6%	5	0.6%	-8	-61.5%
\$1-\$399	111	13.6%	68	8.5%	-43	-38.7%
\$400-\$799	216	26.4%	217	27.3%	1	0.5%
\$800-\$999	82	10.0%	65	8.2%	-17	-20.7%
\$1,000-\$1,499	115	14.0%	122	15.3%	7	6.1%
\$1,500-\$1,999	89	10.9%	78	9.8%	-11	-12.4%
\$2,000-\$2,999	70	8.5%	91	11.4%	21	30.0%
\$3,000-\$3,999	27	3.3%	35	4.4%	8	29.6%
\$4,000-\$4,999	4	0.5%	17	2.1%	13	325.0%
\$5,000 or more	4	0.5%	7	0.9%	3	75.0%
Not Stated	88	10.7%	91	11.4%	3	3.4%
<b>Total</b>	<b>819</b>	<b>100.0%</b>	<b>796</b>	<b>100.0%</b>	<b>-23</b>	<b>-2.8%</b>

The number of households earning between \$2,000 and \$2,999 increased by 30.0% from 2011 to 2016. Couple families with no children and couple families with children also experienced increases in this income cohort from 2011 to 2016.

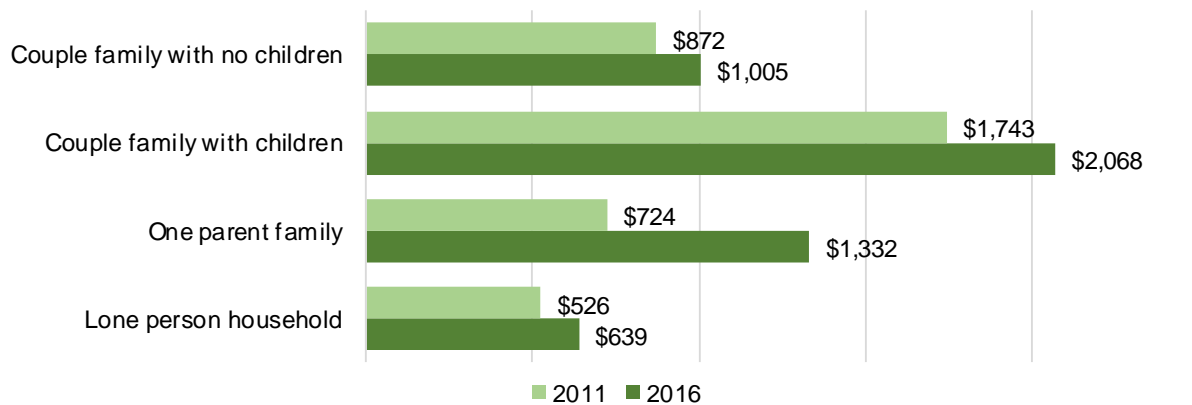
Table 2-65 Weekly Household Income by Household Type, Rural East, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	-	5	-	-	-	-	-	-
\$1-\$399	3	-	-	-	-	-	99	48
\$400-\$799	80	62	12	3	26	3	76	124
\$800-\$999	28	29	9	12	7	-	30	23
\$1,000-\$1,499	31	42	41	35	-	15	35	40
\$1,500-\$1,999	22	20	43	23	4	8	6	4
\$2,000-\$2,999	22	27	40	51	5	-	-	6
\$3,000-\$3,999	-	3	18	21	-	-	-	-
\$4,000-\$4,999	-	5	3	8	-	3	-	-
\$5,000 or more	-	-	-	-	-	-	-	-
<b>Total</b>	<b>186</b>	<b>193</b>	<b>165</b>	<b>153</b>	<b>42</b>	<b>29</b>	<b>246</b>	<b>245</b>

\*Excludes other families, multiple family households and group households

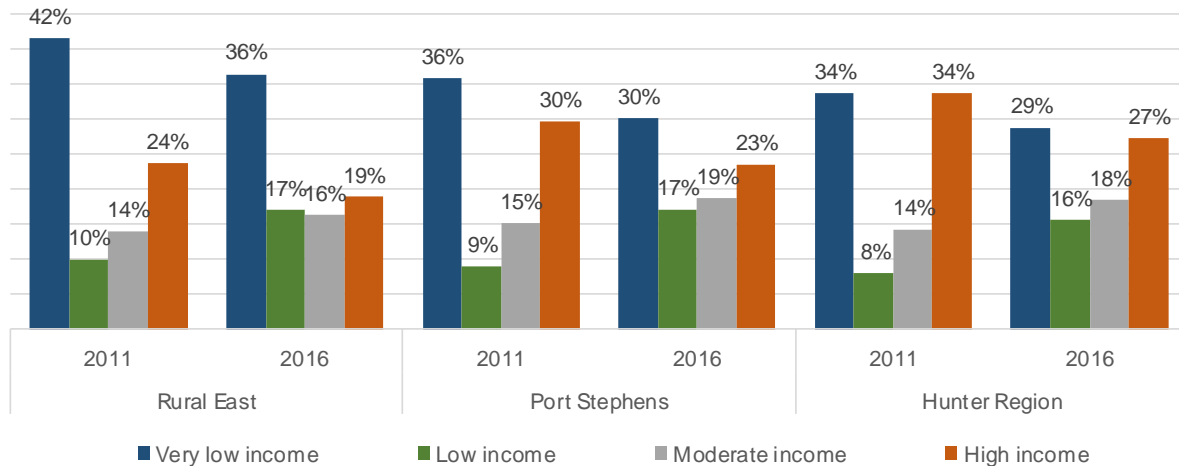
The median weekly household income has increased across all household types from 2011 to 2016. One parent families experienced the largest increase in median weekly household income from 2011 to 2016 with an 84% increase.

Figure 2-71 Weekly Median Household Income by Household Type, Rural East, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Rural East comprises a higher proportion of very low income households. Across all three areas, the proportion of very low and high income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-72 Households by Income Type, 2011 to 2016



### 2.6.9 Rental and Mortgage Stress

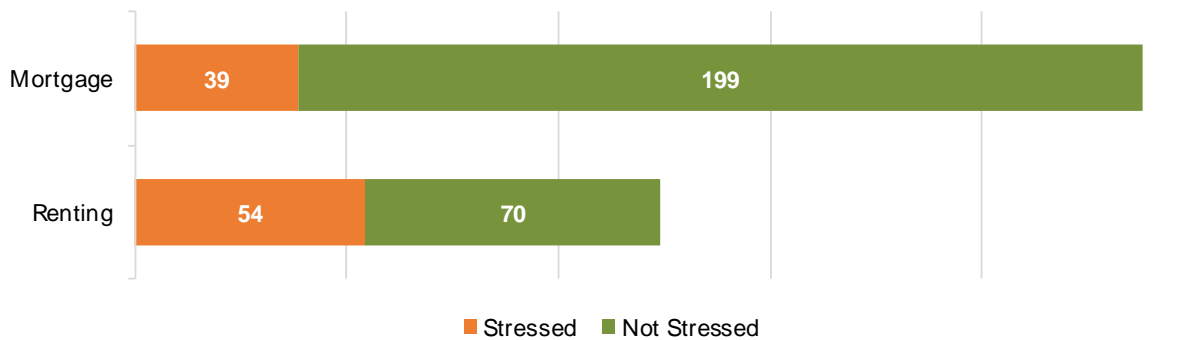
Of the 881 dwellings in Rural East, 10.5% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). The area is the third least stressed area in Port Stephens with more stress than Rural West and Fern Bay.

Table 2-66 Housing Stress, 2016

	Rural East	Port Stephens
Rental Stress	43.9%	41.4%
Mortgage Stress	16.2%	14.2%
Housing Stress	10.5%	14.1%

Rental stress in Rural East is the dominant source of stress despite more homes being mortgaged in the area than rented.

Figure 2-73 Source of Housing Stress in Rural East by Number of Dwellings

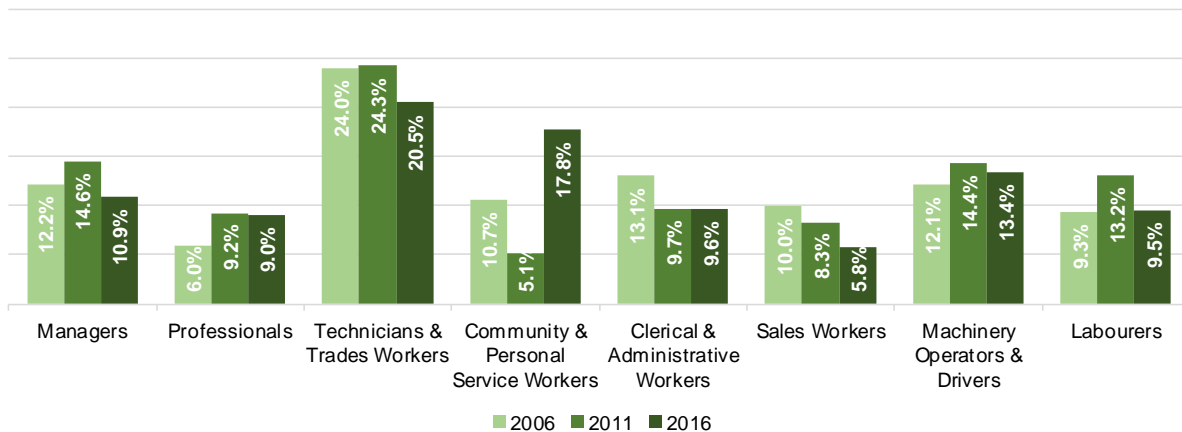


## 2.6.10 Employment and Industry

### 2.6.10.1 Resident Occupation Profile

The occupations of employed Rural East residents have changed across each type of occupation from 2006 to 2016. Most notably, the proportion of 'Community and Personal Service Workers' has increased from 10.7% in 2006 to 17.8% in 2016. Over the same period, the proportion of 'Sales Workers' has decreased from 10.0% to 5.8%.

Figure 2-74 Resident Occupations in Rural East, 2006 to 2016

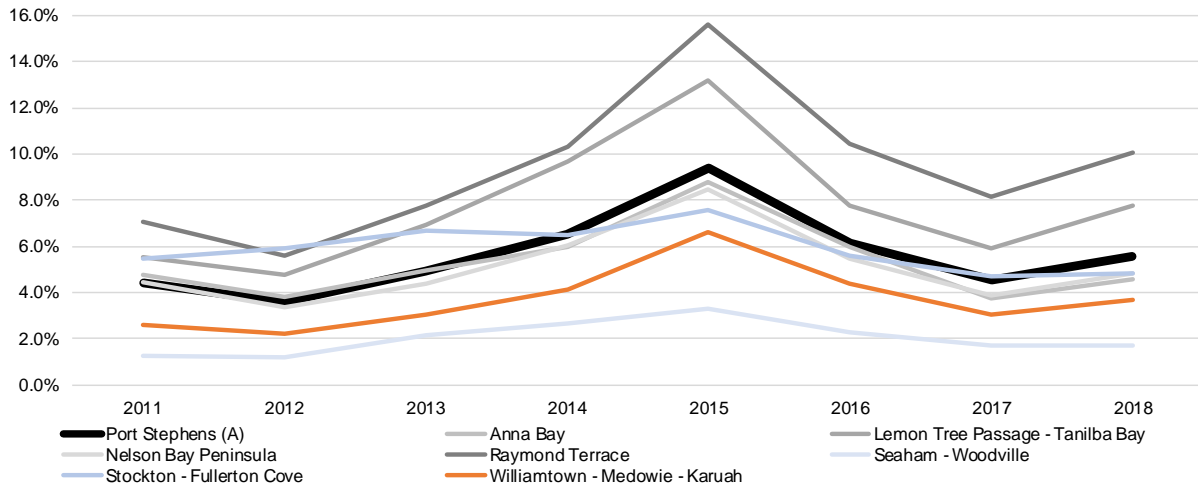


### 2.6.10.2 Unemployment

Rural East is located within the Williamtown – Medowie – Karuah SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Williamtown – Medowie – Karuah SA2 is estimated at 3.7%; lower than Port Stephens at 5.5%. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in Port Stephens. Unemployment for the SA2 peaked in 2015 at 6.6%.

Figure 2-75 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

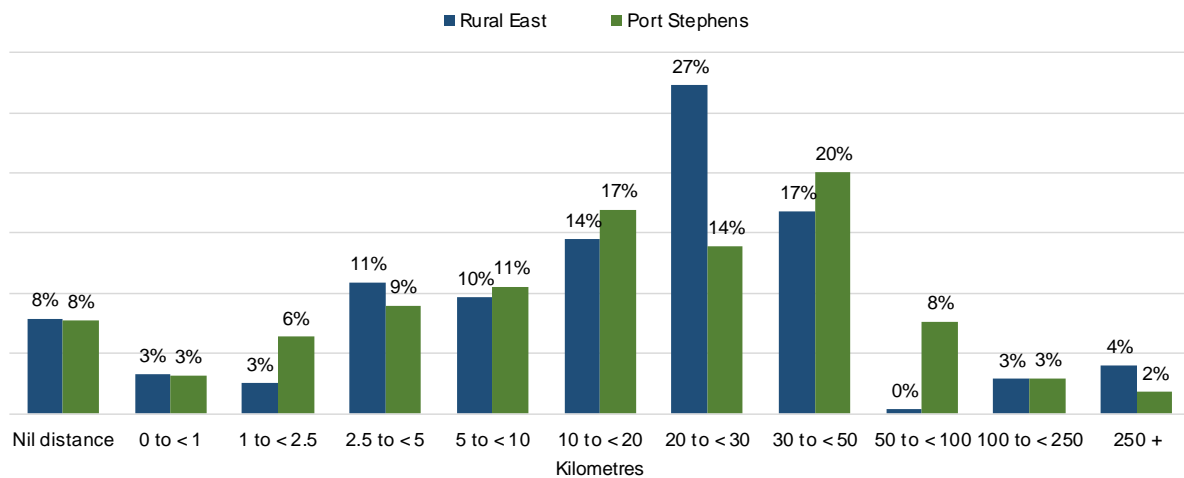


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.6.10.3 Distance to Work

The median distance to work for employed residents in Rural East is estimated at 20.7 kilometres which is higher than Port Stephens at 18.3 kilometres. Compared to Port Stephens, Rural East comprises a significant proportion of residents who travel between 20 and 30 kilometres to work (27% in Rural East compared to 14% in Port Stephens).

Figure 2-76 Distance to Work for Employed Residents, 2016



### 2.6.11 Summary

Rural East comprises a large middle-aged population that is continuing to age. The area is third fastest growing area in Port Stephens but provided the smallest number of new residents to Port Stephens' total population growth since 2006. One parent and other families provided a net increase to the total number of families in the region despite couple families with or without children decreasing. Lone person households also constituted a significant increase in occupied dwellings in the area.

Additional dwelling requirements have been provided by separate housing with no evidence of significant diversification of dwelling types. Rural East is the third least stressed area in Port Stephens despite household incomes being the third lowest in the broader LGA. Overall, Rural East is an area with lower household incomes but still relatively affordable for residents in the area.

## 2.7 Rural West Planning Area

### 2.7.1 Population Change

The population of Rural West increased from 4,956 in 2006 to 5,293 in 2016, an increase of 337 people or 6.8%. In 2016, Rural West accounted for 7.6% of Port Stephens' resident population.

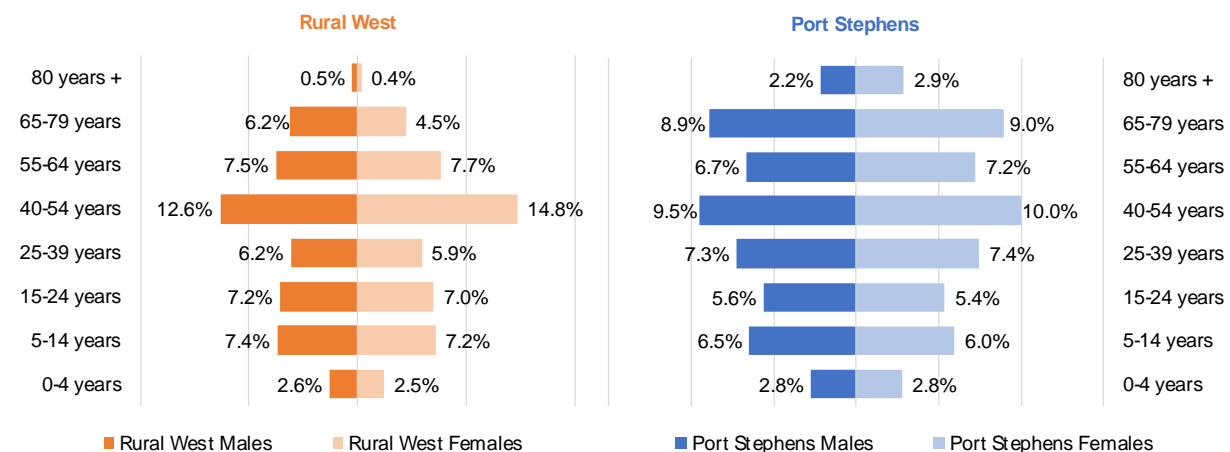
Relative to the other Port Stephens planning areas, Rural West was the second slowest growing area between 2006 and 2016. Rural West contributed 3.7% of the growth in Port Stephens over this time.

### 2.7.2 Age

Analysis of the demographic profile of Rural West in 2016 shows a gender split marginally different to Port Stephens. In Rural West 50.2% of the population is male (49.4% in Port Stephens) and 49.8% female (50.6% in Port Stephens).

Rural West is home to a younger population when compared with Port Stephens, with 19.6% of the population aged less than 15 years, compared to 18.0% in Port Stephens.

Figure 2-77 Population by gender and age cohort, Rural West and Port Stephens



While Rural West is currently indicative of a younger population, over the past 10 years the population has aged. The 65 years and over age cohort experienced the largest increase from 2006 to 2016 (325 persons, 114%). The 65 and over age cohort as a proportion of total population increased from 5.7% (2006) to 11.5% in 2016.

Table 2-67 Age Structure of Rural West, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	173	176	130	164	137	131	-36	-21%	-45	-26%
5 - 14 years	422	482	465	483	392	380	-30	-7%	-102	-21%
15 - 24 years	354	320	377	393	379	372	25	7%	52	16%
25 - 39 years	387	437	292	318	326	313	-61	-16%	-124	-28%
40 - 54 years	647	677	714	702	669	782	22	3%	105	16%
55 - 64 years	326	271	384	385	398	405	72	22%	134	49%
65 - 79 years	155	115	195	144	328	236	173	112%	121	105%
80+ years	6	8	21	21	26	19	20	333%	11	138%
<b>Total</b>	<b>2,470</b>	<b>2,486</b>	<b>2,578</b>	<b>2,610</b>	<b>2,655</b>	<b>2,638</b>	<b>185</b>	<b>7%</b>	<b>152</b>	<b>6%</b>



Figure 2-78 Change in Population by Age, 2006 to 2016

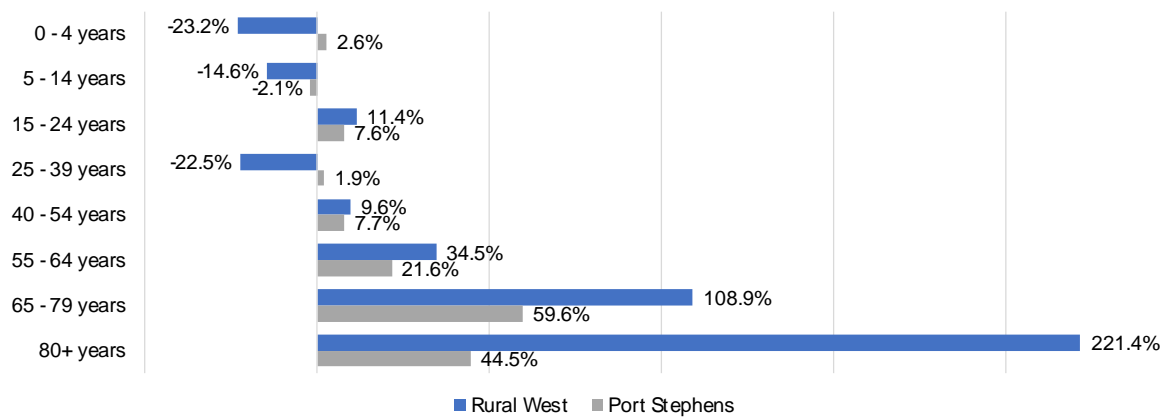


Table 2-68 Population Growth, by Age, Rural West, 2006 to 2016

	Rural West		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	-81	-23.2%	99	2.6%
5 - 14 years	-132	-14.6%	-185	-2.1%
15 - 24 years	77	11.4%	541	7.6%
25 - 39 years	-185	-22.5%	194	1.9%
40 - 54 years	127	9.6%	972	7.7%
55 - 64 years	206	34.5%	1,716	21.6%
65 - 79 years	294	108.9%	4,649	59.6%
80+ years	31	221.4%	1,085	44.5%
<b>Total</b>	<b>337</b>	<b>6.8%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.7.3 Household Types and Family Composition

As at the 2016 Census Rural West comprises 1,499 family households, an increase of 110 households (7.9%) from 2006. Over the 10-year period from 2006 to 2016, couple families with children have accounted for the majority of households in Rural West, representing 51.3% of total households in 2016. This is reflective of the younger population in this area.

Of the couple families with children in Rural West, the proportion of those with children under 15 has declined from 68% in 2006 to 62% in 2016. Conversely, the proportion of those with no children under 15 has increased from 32% to 38% over the same period. Likewise, of the one parent families, the proportion of those with children under 15 has decreased from 53% to 47% from 2006 to 2016, while the proportion of those with no children under 15 has increased from 47% to 53% over the same period. Overall, this indicates that the number of young children per household is decreasing.

Table 2-69 Family Composition of Rural West, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	443	31.9%	527	35.9%	602	40.2%	159	35.9%
Couple family with children	835	60.1%	819	55.9%	769	51.3%	-66	-7.9%
- with children under 15	566	-	563	-	473	-	-93	-
- no children under 15	269	-	256	-	296	-	27	-
One parent family	101	7.3%	118	8.0%	118	7.9%	17	16.8%
- with children under 15	54	-	49	-	56	-	2	-
- no children under 15	47	-	69	-	62	-	15	-
Other family	10	0.7%	2	0.1%	10	0.7%	0	0.0%
<b>Total</b>	<b>1,389</b>	<b>100.0%</b>	<b>1,466</b>	<b>100.0%</b>	<b>1,499</b>	<b>100.0%</b>	<b>110</b>	<b>7.9%</b>

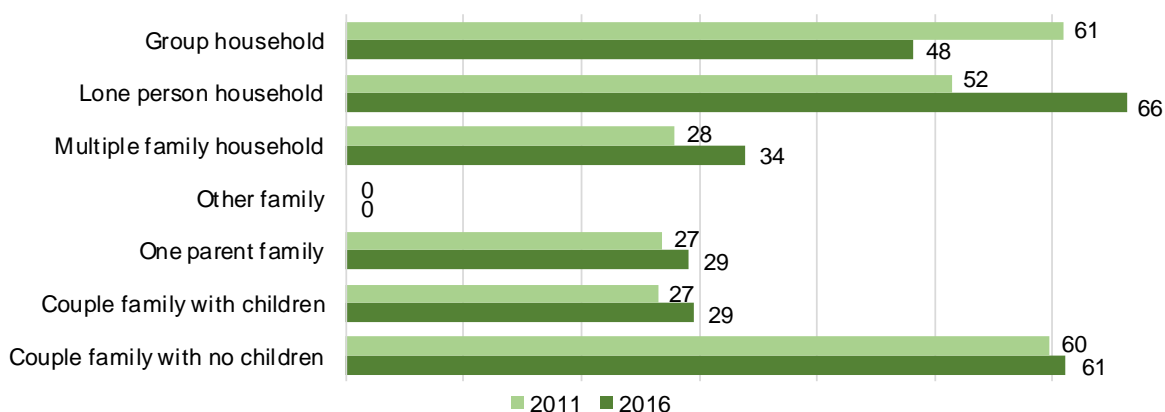
Overall, the number of lone person households in Rural West increased by 24.7% from 2006 to 2016; outstripping growth in one family and group households. The proportion of lone person households also increased from representing 9.5% of households in 2006 to 10.3% in 2016. This indicates that overall, the number of sole person households in Rural West is increasing.

Table 2-70 Household Type, Rural West, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	1,409	86.5%	1,440	83.5%	1,543	83.0%	134	9.5%
Multiple family household	46	2.8%	126	7.3%	103	5.5%	57	123.9%
Lone person household	154	9.5%	145	8.4%	192	10.3%	38	24.7%
Group household	20	1.2%	13	0.8%	22	1.2%	2	10.0%
<b>Total</b>	<b>1,629</b>	<b>100.0%</b>	<b>1,724</b>	<b>100.0%</b>	<b>1,860</b>	<b>100.0%</b>	<b>231</b>	<b>14.2%</b>

With the exception of persons living in group households, the average age of each person within each household type in Rural West has increased from 2011 to 2016, in line with population growth.

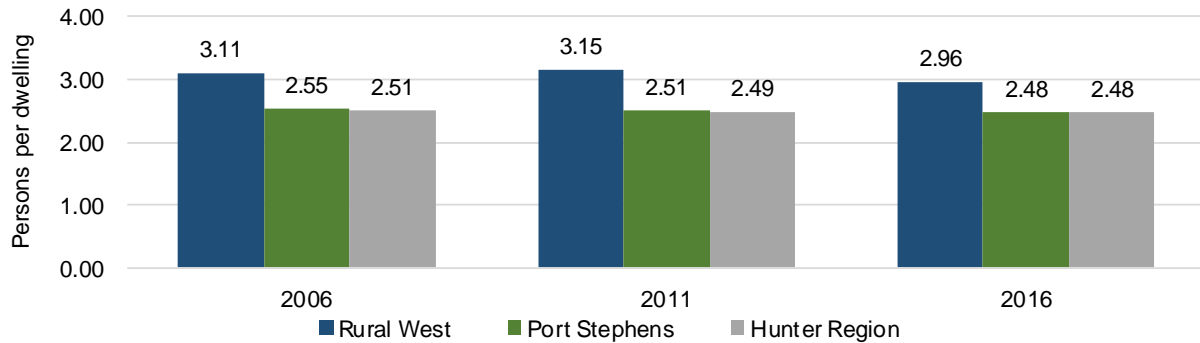
Figure 2-79 Average age by household type, 2011 to 2016, Rural West



#### 2.7.4 Average Household Size

The average number of people per dwelling in Rural West has decreased from 3.11 in 2006 to 2.96 in 2016. This indicates that the household size in Rural West is decreasing. Compared to Port Stephens and the broader Hunter Region, the average number of people per dwelling in Rural West is significantly high. Larger household sizes are indicative of family with children households.

Figure 2-80 Average Household Size, 2006 to 2016



### 2.7.5 Dwelling Structure

Rural West is dominated by separate houses, representing 99.0% of total private dwellings. This is higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. From 2006 to 2016 the number of separate houses in Rural West increased by 11.4%.

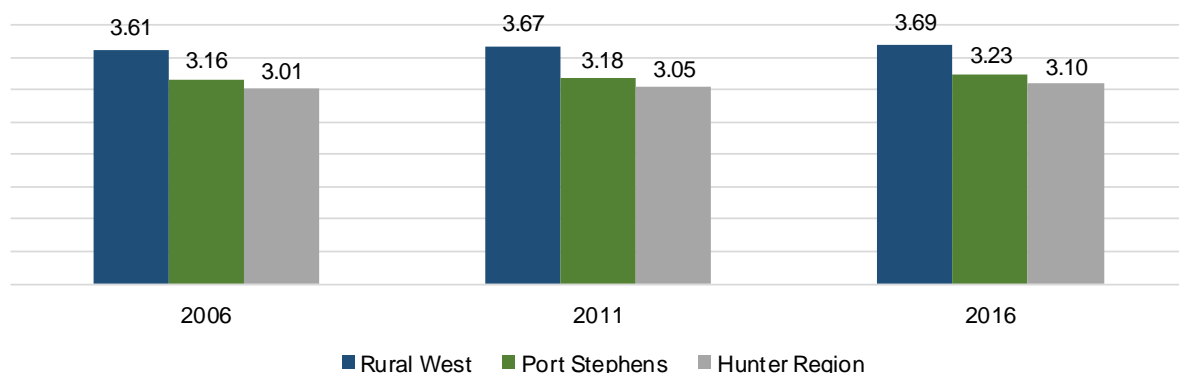
Table 2-71 Dwelling Structure, Rural West, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	1,647	98.9%	1,730	99.4%	1,835	99.0%	188	11.4%
Medium density	9	0.5%	6	0.3%	9	0.5%	0	0.0%
High density	0	0.0%	0	0.0%	0	0.0%	0	-
Caravan, cabin, houseboat	10	0.6%	4	0.2%	9	0.5%	-1	-10.0%
Other	0	0.0%	0	0.0%	0	0.0%	0	-
Not stated	0	0.0%	0	0.0%	0	0.0%	0	-
<b>Total</b>	<b>1,666</b>	<b>100.0%</b>	<b>1,740</b>	<b>100.0%</b>	<b>1,853</b>	<b>100.0%</b>	<b>187</b>	<b>11.2%</b>

### 2.7.6 Number of Bedrooms

The average number of bedrooms per dwelling in Rural West marginally increased from 3.61 in 2006 to 3.69 in 2016. The average number of bedrooms per dwelling in Port Stephens and the Hunter Region also marginally increased over this time.

Figure 2-81 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Rural West is 3.7, in line with the overall average number of bedrooms per dwelling. The average number of bedrooms per household type has remained relatively stable from 2011 to 2016, with the exception of lone person households, whereby the average number of bedrooms decreased from 3.1 to 2.9.

Table 2-72 Average Number of Bedrooms by Dwelling and Household Type, Rural West, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.6	3.7	3.7
Medium density	-	4.0	-
High density	-	-	-
Caravan, cabin, houseboat	2.3	-	-
Other	-	-	-
<b>Total</b>	<b>3.6</b>	<b>3.7</b>	<b>3.7</b>
<b>Household Type</b>			
Couple family with no children	-	3.5	3.5
Couple family with children	-	3.9	4.0
One parent family	-	3.5	3.9
Other family	-	4.0	-
Multiple family household	-	3.9	4.0
Lone person household	-	3.1	2.9
Group household	-	-	3.4
<b>Total</b>	<b>-</b>	<b>3.7</b>	<b>3.7</b>

### 2.7.7 Tenure and Landlord Type

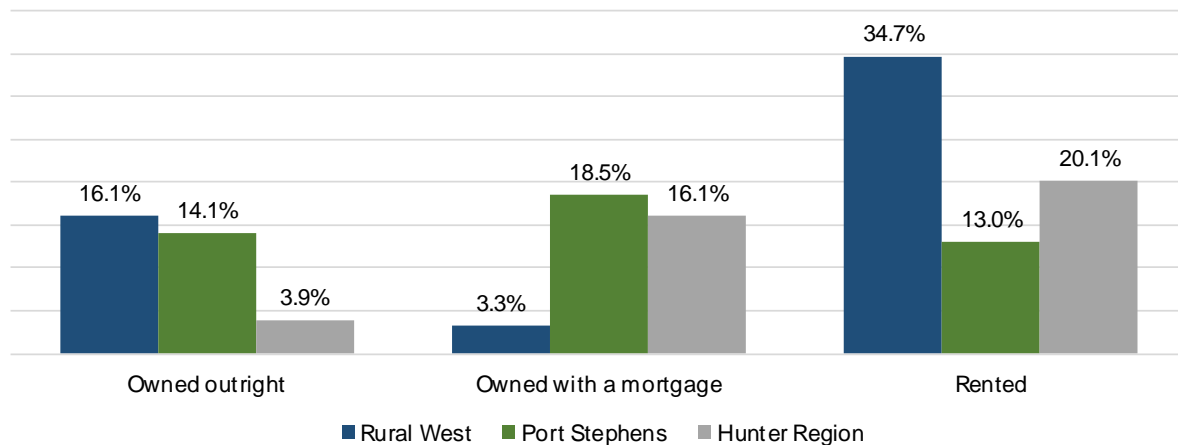
Dwellings owned with a mortgage represent the largest tenure in the area (48.8%). This is significantly higher than Port Stephens with 29.1% and the Hunter Region with 31.8%. This is indicative of the large number of families with children in this area. The proportion of private rental stock in Rural West has increased from representing 6.0% of total private dwellings in 2006 to 7.4% in 2016. This indicates that private rental stock is increasing in Rural West.

Table 2-73 Housing Tenure, Rural West, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	577	36.4%	612	37.6%	670	38.6%	93	16.1%
Owned with a mortgage	822	51.9%	811	49.8%	849	48.8%	27	3.3%
Being purchased under a rent/buy scheme	0	0.0%	3	0.2%	0	0.0%	0	-
Rented	95	6.0%	122	7.5%	128	7.4%	33	34.7%
Being occupied rent-free	22	1.4%	22	1.4%	14	0.8%	-8	-36.4%
Being occupied under a life tenure scheme	0	0.0%	0	0.0%	0	0.0%	0	-
Other tenure type	0	0.0%	6	0.4%	0	0.0%	0	-
Not stated	67	4.2%	51	3.1%	77	4.4%	10	14.9%
<b>Total</b>	<b>1,583</b>	<b>100.0%</b>	<b>1,627</b>	<b>100.0%</b>	<b>1,738</b>	<b>100.0%</b>	<b>155</b>	<b>9.8%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are being rented in Rural West has increased by 34.7%, compared to 13.0% in Port Stephens and 20.1% in the Hunter Region. While Rural West comprises a significantly higher proportion of dwellings owned with a mortgage in 2016 than Port Stephens and the Hunter Region, the growth in the number of dwellings from 2006 to 2016 was only 3.3%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region.

Figure 2-82 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 52 affordable private rental dwellings in Rural West in 2011, and 54 in 2016. While the number has remained relatively stable, affordable rentals as a proportion of total rentals has decreased from 79.2% in 2011 to 59.9% in 2016, reflecting the rate of rental prices increase outpacing the increase in household incomes.

As of the 2016 ABS Census, there are no boarding houses or private hotels in Rural West. The number of people living in caravans, cabins or houseboats in Rural West decreased from 23 in 2006 to 9 in 2016. In 2016, approximately 0.2% of the population resided in this type of dwelling.

### 2.7.8 Household Income

The median weekly household income in Rural West increased from \$1,801 in 2011 to \$1,867 in 2016.

Table 2-74 Number of Households within Weekly Household Income Brackets, Rural West, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	20	1.3%	16	0.9%	-4	-20.0%
\$1-\$399	43	2.7%	35	2.1%	-8	-18.6%
\$400-\$799	203	12.8%	223	13.1%	20	9.9%
\$800-\$999	115	7.2%	77	4.5%	-38	-33.0%
\$1,000-\$1,499	201	12.6%	242	14.2%	41	20.4%
\$1,500-\$1,999	228	14.3%	194	11.4%	-34	-14.9%
\$2,000-\$2,999	384	24.1%	364	21.4%	-20	-5.2%
\$3,000-\$3,999	155	9.7%	149	8.8%	-6	-3.9%
\$4,000-\$4,999	56	3.5%	115	6.8%	59	105.4%
\$5,000 or more	34	2.1%	79	4.6%	45	132.4%
Not Stated	153	9.6%	206	12.1%	53	34.6%
<b>Total</b>	<b>1,592</b>	<b>100.0%</b>	<b>1,700</b>	<b>100.0%</b>	<b>108</b>	<b>6.8%</b>

The number of households earning between \$1,000 and \$1,499 increased by 20.4% from 2011 to 2016. Increases in this income bracket also occurred across all household types from 2011 to 2016, excluding couple families with children, whereby the number of households earning between \$1,000 to \$1,499 decreased by 24.6%.

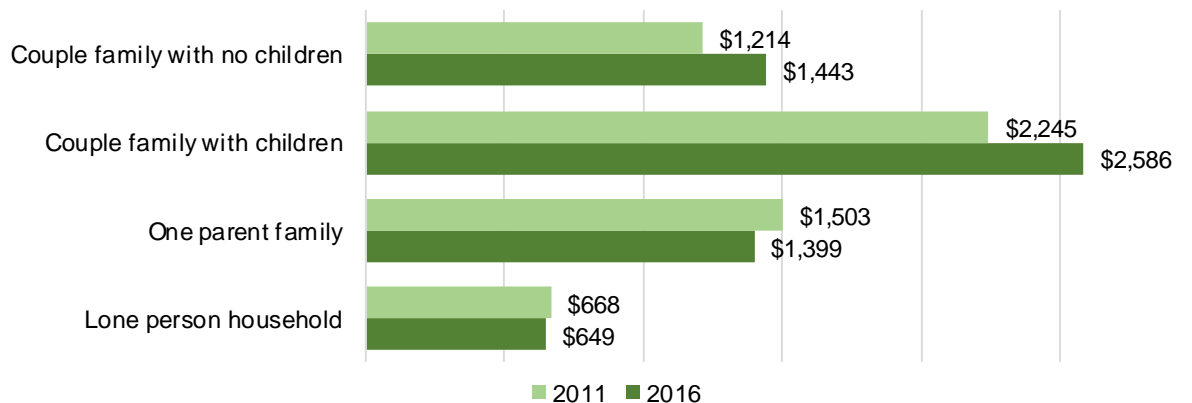
Table 2-75 Weekly Household Income by Household Type, Rural West, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	3	-	-	-	-	-	3	7
\$1-\$399	6	3	-	-	-	3	21	13
\$400-\$799	125	60	9	8	10	10	29	81
\$800-\$999	59	34	19	5	-	5	15	4
\$1,000-\$1,499	83	128	80	60	9	15	6	25
\$1,500-\$1,999	58	61	139	85	15	12	10	-
\$2,000-\$2,999	83	82	233	213	4	14	3	11
\$3,000-\$3,999	38	30	78	87	-	-	-	-
\$4,000-\$4,999	3	13	34	75	-	-	-	-
\$5,000 or more	-	11	16	34	-	-	-	-
<b>Total</b>	<b>459</b>	<b>421</b>	<b>608</b>	<b>567</b>	<b>38</b>	<b>59</b>	<b>87</b>	<b>141</b>

\*Excludes other families, multiple family households and group households

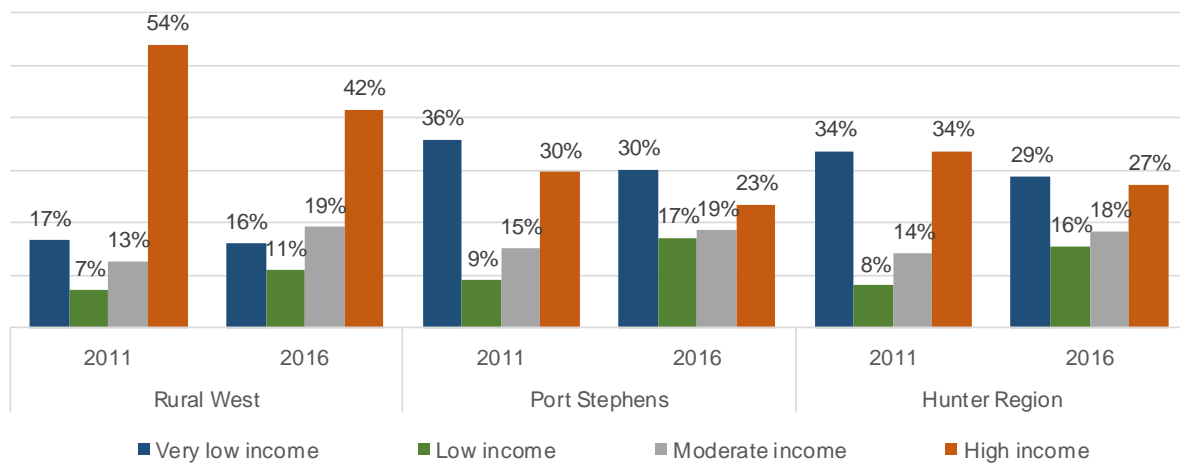
The median weekly household income has increased for couple families with no children (19%) and couple families with children (15%) from 2011 to 2016. Over the same period, one parent families and lone person households experienced a decline in weekly median household income (-7% and -3%, respectively).

Figure 2-83 Weekly Median Household Income by Household Type, Rural West, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Rural West comprises a significantly higher proportion of high income households and a lower proportion of very low income households. Across all three areas, the proportion of very low and high income households has decreased, while the proportion of low and moderate income households has increased from 2011 to 2016.

Figure 2-84 Households by Income Type, 2011 to 2016



### 2.7.9 Rental and Mortgage Stress

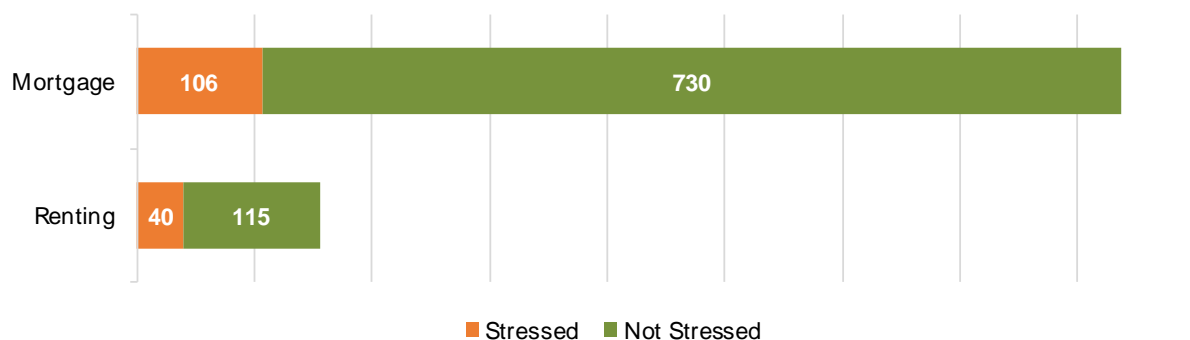
Of the 1,736 dwellings in Rural West, 8.4% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). The area is the second least stressed area in Port Stephens behind Fern Bay.

Table 2-76 Housing Stress, 2016

	Rural West	Port Stephens
Rental Stress	25.8%	41.4%
Mortgage Stress	12.7%	14.2%
Housing Stress	8.4%	14.1%

Mortgage stress in Rural West is the dominant source of stress given the low level of rental stock in the area.

Figure 2-85 Source of Housing Stress in Rural West by Number of Dwellings

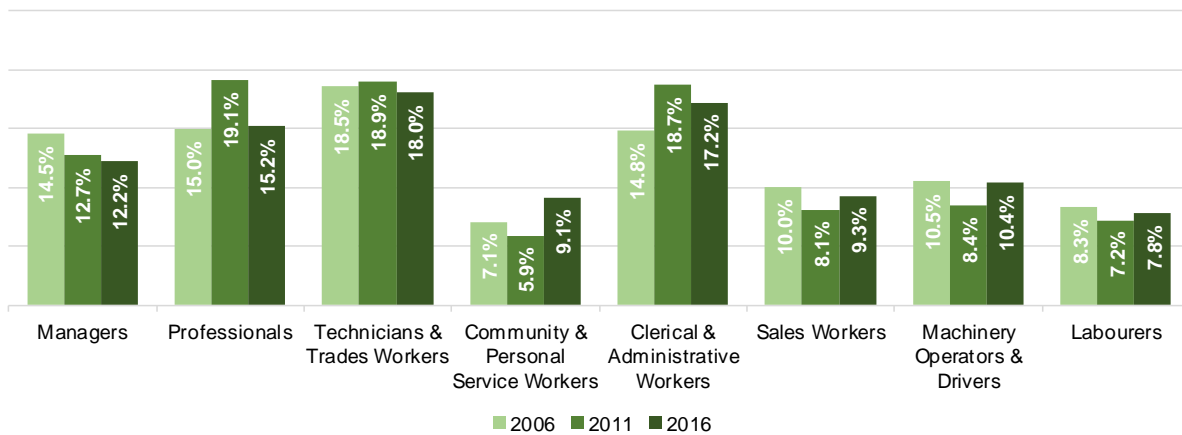


### 2.7.10 Employment and Industry

#### 2.7.10.1 Resident Occupation Profile

The occupations of employed Rural West residents have shifted between 2006 and 2016. Of note are those employed as 'Clerical and Administrative Workers', increasing from 14.8% in 2006 to 17.2% in 2016. Over the same period 'Community and Personal Service Workers' increased from 7.1% to 9.1%, while 'Managers' decreased from 14.5% to 12.2%.

Figure 2-86 Resident Occupations in Rural West, 2006 to 2016

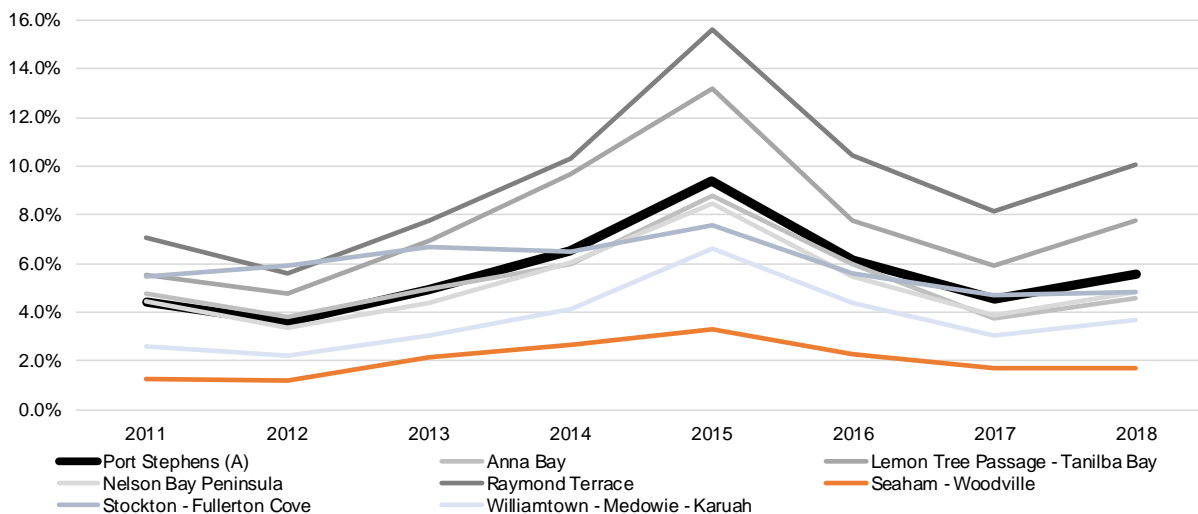


### 2.7.10.2 Unemployment

Rural West is located within the Seaham – Woodville SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Seaham – Woodville SA2 is estimated at 1.7%; the lowest of any SA2 associated with Port Stephens. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in Port Stephens. Unemployment for the SA2 peaked in 2015 at 3.3%.

Figure 2-87 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018



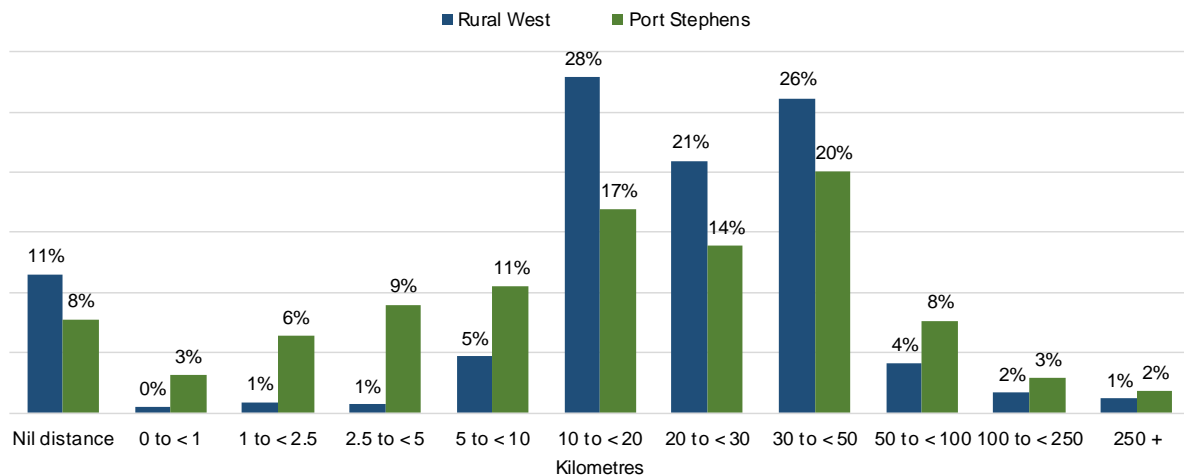
Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.7.10.3 Distance to Work

The median distance to work for employed residents in Rural West is estimated at 22.1 kilometres which is higher than Port Stephens at 18.3 kilometres. Due to the remoteness of the area, few resident workers travel fewer than 10 kilometres to work while the majority of the workers travel between 10 to 50 kilometres to employment centres in Port Stephens and Newcastle.



Figure 2-88 Distance to Work for Employed Residents, 2016



### 2.7.11 Summary

The demographic characteristics of Rural West have traditionally comprised families with children with the highest median household incomes in Port Stephens.

The area is the second slowest growing area in Port Stephens ahead of Raymond Terrace. Despite the younger age profile, population growth in the area shows a shift towards older age cohorts. While Rural West has a high proportion of families, in 2016 there are nearly 100 fewer families with children aged less than 15 years compared to 2006. Despite the changing profile of residents' age and family composition, the area still has the second highest proportion of residents aged under 55 than any other area in Port Stephens, behind Medowie.

New dwellings in the area entirely consist of separate houses with no diversification into other dwelling structures. Households in Rural West are significantly less stressed than the broader Port Stephens area. Reflective of the high composition of families and separate houses, the average household size and average bedroom count are the highest in the LGA. However, the ageing population has caused a noticeable reduction in the average number of persons per dwelling since 2006.

Median household incomes are the highest in the LGA, but only experienced a nominal increase of 3.7% between 2011 and 2016. Unemployment in Rural West is the lowest in the LGA. The rural nature of the area justifies the higher median distance to work for employed residents in the region.

Overall, Rural West is an area with many families and a young resident population. It has the highest household incomes and relatively low incidence of housing stress. Despite this the area is ageing and its profile is beginning to change.

## 2.8 Tilligerry Planning Area

### 2.8.1 Population Change

The population of Tilligerry increased from 5,903 in 2006 to 6,767 in 2016, an increase of 864 people or 14.6%. In 2016, Tilligerry accounted for 9.7% of Port Stephens' resident population.

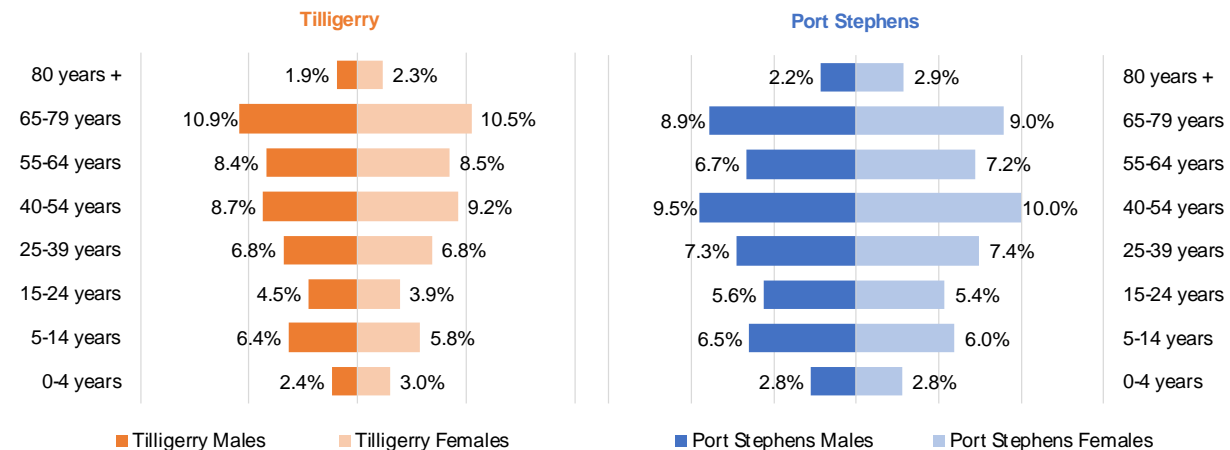
Relative to the other Port Stephens planning areas, Tilligerry was the fifth fastest growing area between 2006 and 2016. Tilligerry contributed 9.6% of the growth in Port Stephens over this time and in 2016, Tilligerry comprised the fourth most number of people relative to other Port Stephens planning areas.

### 2.8.2 Age

Analysis of the demographic profile of Tilligerry in 2016 shows a gender split marginally different to Port Stephens. In Tilligerry, 50.1% of the population is male (49.4% in Port Stephens) and 49.9% female (50.6% in Port Stephens).

Tilligerry is home to an older population when compared with Port Stephens, with 42.6% of the population aged 55 years and over, compared to 36.8% in Port Stephens.

Figure 2-89 Population by gender and age cohort, Tilligerry and Port Stephens



Between 2006 and 2016, the population of Tilligerry has continued to age. The 65 to 79 years age cohort experienced the largest increase from 2006 to 2016, increasing by 56.0%. This is followed by the 55 to 64 years age cohort, increasing by 23.1% over this time.

Table 2-77 Age Structure of Tilligerry, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	184	164	233	204	162	203	-22	-12%	39	24%
5 - 14 years	409	360	426	374	430	391	21	5%	31	9%
15 - 24 years	312	309	327	294	305	261	-7	-2%	-48	-16%
25 - 39 years	418	455	459	485	463	461	45	11%	6	1%
40 - 54 years	590	595	567	639	588	623	-2	0%	28	5%
55 - 64 years	462	469	474	521	571	575	109	24%	106	23%
65 - 79 years	472	454	553	528	737	708	265	56%	254	56%
80+ years	89	161	128	178	131	158	42	47%	-3	-2%
<b>Total</b>	<b>2,936</b>	<b>2,967</b>	<b>3,167</b>	<b>3,223</b>	<b>3,387</b>	<b>3,380</b>	<b>451</b>	<b>15%</b>	<b>413</b>	<b>14%</b>

Figure 2-90 Change in Population by Age, 2006 to 2016

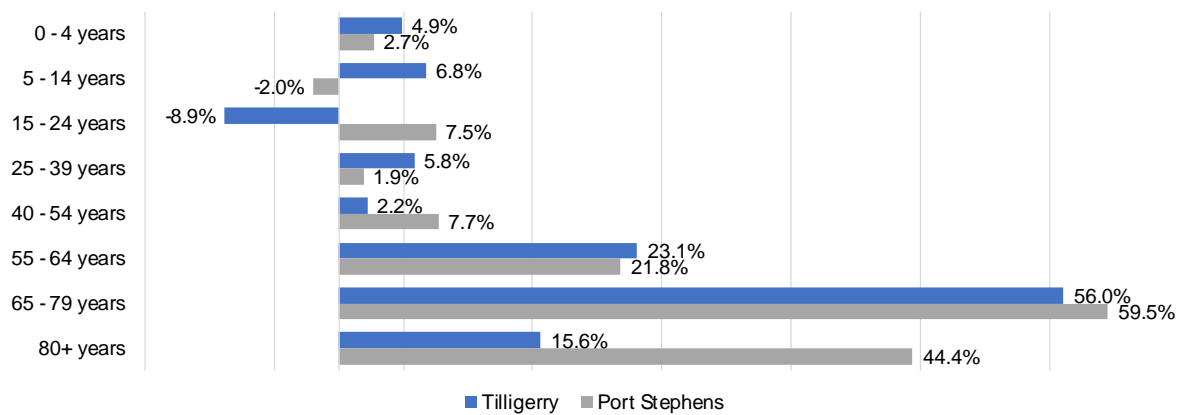


Table 2-78 Population Growth, by Age, Tilligerry, 2006 to 2016

	Tilligerry		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	17	4.9%	99	2.6%
5 - 14 years	52	6.8%	-185	-2.1%
15 - 24 years	-55	-8.9%	541	7.6%
25 - 39 years	51	5.8%	194	1.9%
40 - 54 years	26	2.2%	972	7.7%
55 - 64 years	215	23.1%	1,716	21.6%
65 - 79 years	519	56.0%	4,649	59.6%
80+ years	39	15.6%	1,085	44.5%
<b>Total</b>	<b>864</b>	<b>14.6%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.8.3 Household Types and Family Composition

As at the 2016 Census Tilligerry comprises 1,884 family households, an increase of 191 households (11.3%) from 2006. Over the 10-year period from 2006 to 2016, couple family with no children households have accounted for the majority of households in Tilligerry, representing 48.3% of total households in 2016. This is reflective of the older population in this area.

The proportion of couple families with children in Tilligerry has decreased from 34.1% in 2006 to 32.9% in 2016. Of the couple families with children in Tilligerry, the proportion of those with children under 15 has remained stable from 67% in 2006 to 66% in 2016. The proportion of those with no children under 15 has also remained stable from 33% to 34% over the same period. Of the one parent families, the proportion of those with children under 15 decreased from 68% in 2006 to 61% in 2016, while those with no children under 15 increased from 32% to 39% over the same time. Overall, this indicates that the number of young children per household is stable.

Table 2-79 Family Composition of Tilligerry, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	806	47.6%	871	47.2%	910	48.3%	104	12.9%
Couple family with children	578	34.1%	638	34.5%	620	32.9%	42	7.3%
- with children under 15	386	-	443	-	412	-	26	-
- no children under 15	192	-	195	-	208	-	16	-
One parent family	294	17.4%	318	17.2%	326	17.3%	32	10.9%
- with children under 15	199	-	197	-	198	-	-1	-
- no children under 15	95	-	121	-	128	-	33	-
Other family	15	0.9%	20	1.1%	28	1.5%	13	86.7%
<b>Total</b>	<b>1,693</b>	<b>100.0%</b>	<b>1,847</b>	<b>100.0%</b>	<b>1,884</b>	<b>100.0%</b>	<b>191</b>	<b>11.3%</b>

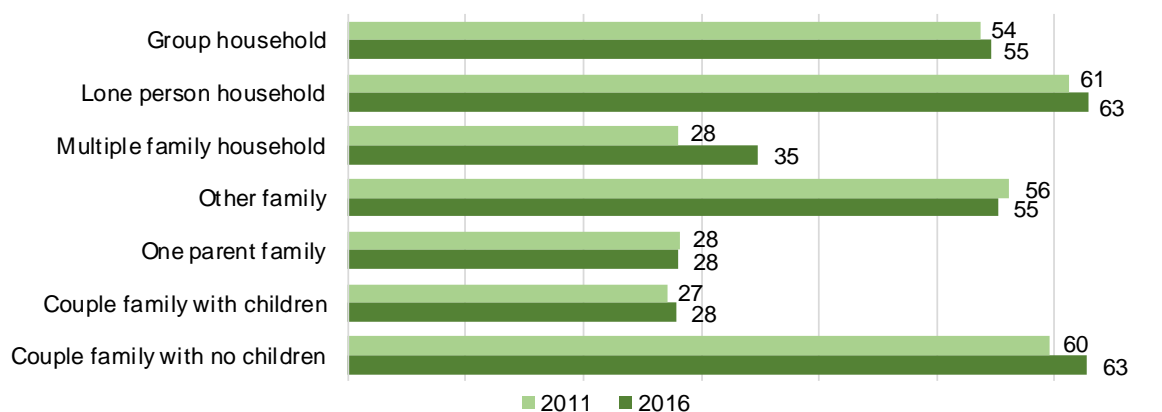
Overall, the number of lone person households in Tilligerry increased by 23.0% from 2006 to 2016. The proportion of lone person households also increased, from 23.5% to 25.0% over this time. This indicates that overall, the number of sole person households in Tilligerry is increasing.

Table 2-80 Household Type, Tilligerry, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	1,746	72.2%	1,892	69.3%	1,921	68.6%	175	10.0%
Multiple family household	55	2.3%	86	3.2%	89	3.2%	34	61.8%
Lone person household	569	23.5%	680	24.9%	700	25.0%	131	23.0%
Group household	49	2.0%	71	2.6%	90	3.2%	41	83.7%
<b>Total</b>	<b>2,419</b>	<b>100.0%</b>	<b>2,729</b>	<b>100.0%</b>	<b>2,800</b>	<b>100.0%</b>	<b>381</b>	<b>15.8%</b>

The average age of each person within each household type in Tilligerry has remained relatively stable across all household types from 2011 to 2016. The exception to this is multiple family households, whereby the average age increased from 28 in 2011 to 35 in 2016.

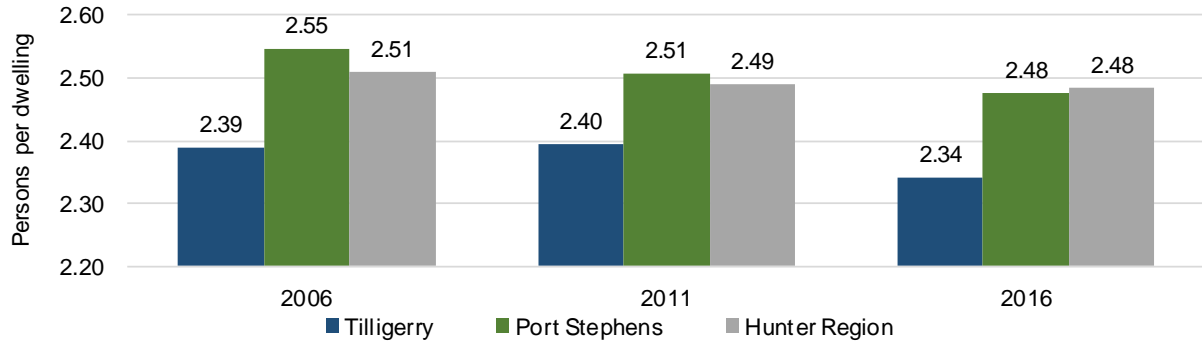
Figure 2-91 Average age by household type, 2011 to 2016, Tilligerry



### 2.8.4 Average Household Size

The average number of people per dwelling in Tilligerry declined marginally from 2.39 in 2006 to 2.34 in 2016. This indicates that the household size in Tilligerry is decreasing. Compared to Port Stephens and the broader Hunter Region, the average number of people per dwelling in Tilligerry is significantly low. Smaller household sizes are indicative of lone person and couple family with no children households.

Figure 2-92 Average Household Size, 2006 to 2016



### 2.8.5 Dwelling Structure

Tilligerry is dominated by separate houses, representing 89.7% of total private dwellings; higher than Port Stephens, where separate houses represent 73.8% of total private dwellings. Caravans, cabins and houseboats have experienced the largest increase in Tilligerry between 2006 and 2016 of 516.7%, this increase is from a low base number in 2006 and may be attributed to the older population of this area wanting to live in more affordable accommodation.

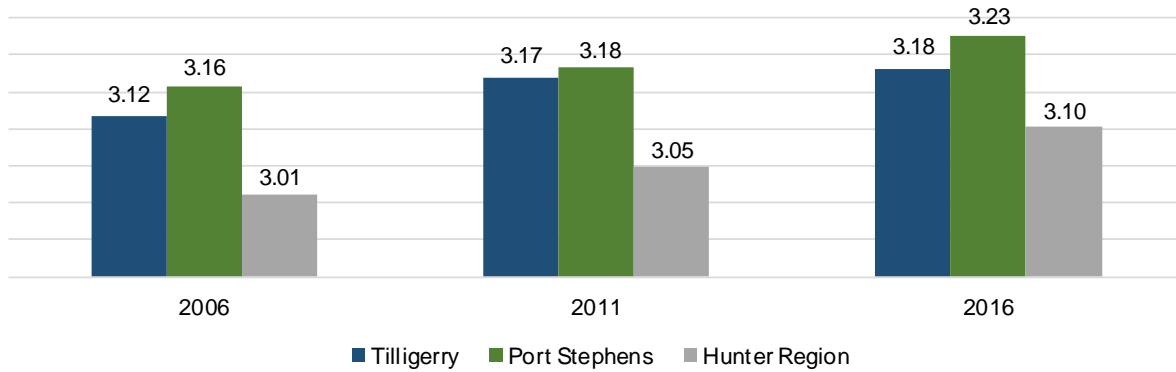
Table 2-81 Dwelling Structure, Tilligerry, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	2,518	89.7%	2,711	90.0%	2,859	89.7%	341	13.5%
Medium density	263	9.4%	262	8.7%	268	8.4%	5	1.9%
High density	7	0.2%	3	0.1%	4	0.1%	-3	-42.9%
Caravan, cabin, houseboat	6	0.2%	21	0.7%	37	1.2%	31	516.7%
Other	12	0.4%	15	0.5%	16	0.5%	4	33.3%
Not stated	0	0.0%	0	0.0%	4	0.1%	4	-
<b>Total</b>	<b>2,806</b>	<b>100.0%</b>	<b>3,012</b>	<b>100.0%</b>	<b>3,188</b>	<b>100.0%</b>	<b>382</b>	<b>13.6%</b>

### 2.8.6 Number of Bedrooms

The average number of bedrooms per dwelling in Tilligerry marginally increased from 3.12 in 2006 to 3.18 in 2016. The average number of bedrooms per dwelling in Port Stephens and the Hunter Region also marginally increased over this time.

Figure 2-93 Average number of bedrooms per dwelling, 2006 to 2016



The average number of bedrooms per dwelling has remained relatively stable across all dwelling types from 2006 to 2016, with the exception of other dwellings, increasing from 1.5 to 2.4 over this time. The average number of bedrooms has also remained stable across all household types from 2011 to 2016.

Table 2-82 Average Number of Bedrooms by Dwelling and Household Type, Tilligerry, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.2	3.3	3.3
Medium density	2.3	2.4	2.4
High density	2.0	-	2.0
Caravan, cabin, houseboat	-	1.4	1.8
Other	1.5	2.7	2.4
<b>Total</b>	<b>3.1</b>	<b>3.2</b>	<b>3.2</b>
<b>Household Type</b>			
Couple family with no children	-	3.2	3.2
Couple family with children	-	3.5	3.6
One parent family	-	3.3	3.3
Other family	-	3.2	3.5
Multiple family household	-	3.8	3.7
Lone person household	-	2.7	2.8
Group household	-	3.1	3.1
<b>Total</b>	<b>-</b>	<b>3.2</b>	<b>3.2</b>

### 2.8.7 Tenure and Landlord Type

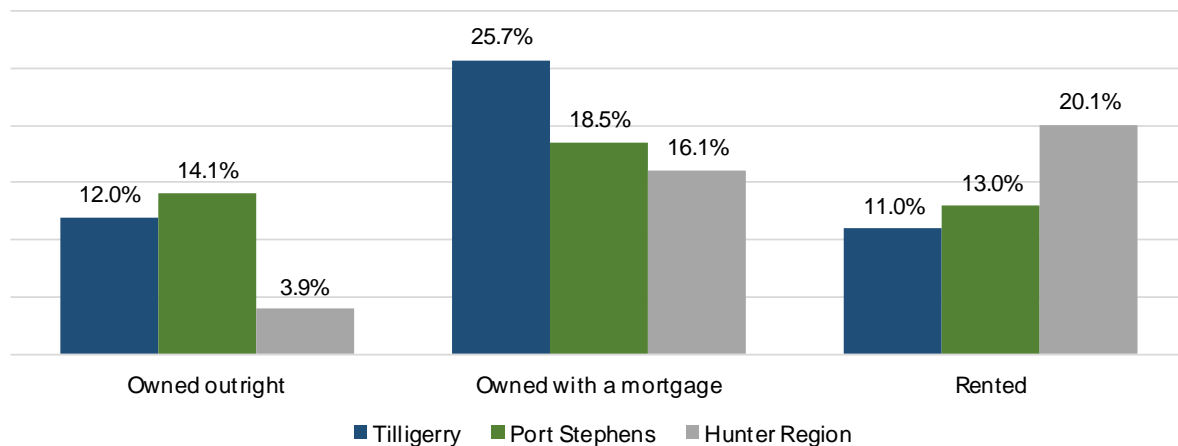
Dwellings owned outright represent the largest tenure type in the area (38.3%). This is higher than Port Stephens with 36.4% and the Hunter Region with 33.5%. While the number of private rental stock in Tilligerry has increased from 2006 to 2016 (11.0%), the proportion of total dwellings being rented has decreased from 25.4% to 23.8% over this time. In addition, the level of rental stock in 2016 is less than the level of stock in 2011. This indicates that private rental stock is decreasing in this area.

Table 2-83 Housing Tenure, Tilligerry, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	959	40.4%	1,031	39.5%	1,074	38.3%	115	12.0%
Owned with a mortgage	637	26.9%	741	28.4%	801	28.6%	164	25.7%
Being purchased under a rent/buy scheme	0	0.0%	4	0.2%	0	0.0%	0	-
Rented	602	25.4%	725	27.8%	668	23.8%	66	11.0%
Being occupied rent-free	26	1.1%	13	0.5%	19	0.7%	-7	-26.9%
Being occupied under a life tenure scheme	10	0.4%	4	0.2%	8	0.3%	-2	-20.0%
Other tenure type	13	0.5%	11	0.4%	12	0.4%	-1	-7.7%
Not stated	124	5.2%	83	3.2%	219	7.8%	95	76.6%
<b>Total</b>	<b>2,371</b>	<b>100.0%</b>	<b>2,612</b>	<b>100.0%</b>	<b>2,801</b>	<b>100.0%</b>	<b>430</b>	<b>18.1%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are owned with a mortgage in Tilligerry has increased by 25.7%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. The growth in number of dwellings owned outright in Tilligerry of 12.0% between 2006 and 2016 is less than Port Stephens with 14.1% over the same period, but significantly higher than the Hunter Region with 3.9%.

Figure 2-94 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 487 affordable private rental dwellings in Tilligerry in 2011, accounting for 67.0% of all rented dwellings. In 2016 the number of affordable private rentals has fallen to 424 (61.6% of total rented dwellings).

As of the 2016 ABS Census, there are no boarding houses or private hotels in Tilligerry. The number of people living in caravans, cabins or houseboats in Tilligerry increased from 7 in 2006 to 65 in 2016. In 2016, approximately 1.0% of the population resided in this type of dwelling.

### 2.8.8 Household Income

The median weekly household income in Tilligerry increased from \$863 in 2011 to \$960 in 2016.

Table 2-84 Number of Households within Weekly Household Income Brackets, Tilligerry, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	33	1.3%	37	1.4%	4	12.1%
\$1-\$399	360	13.9%	166	6.2%	-194	-53.9%
\$400-\$799	695	26.9%	801	30.0%	106	15.3%
\$800-\$999	267	10.3%	267	10.0%	0	0.0%
\$1,000-\$1,499	410	15.9%	437	16.3%	27	6.6%
\$1,500-\$1,999	234	9.1%	302	11.3%	68	29.1%
\$2,000-\$2,999	269	10.4%	304	11.4%	35	13.0%
\$3,000-\$3,999	64	2.5%	85	3.2%	21	32.8%
\$4,000-\$4,999	12	0.5%	19	0.7%	7	58.3%
\$5,000 or more	3	0.1%	19	0.7%	16	533.3%
Not Stated	237	9.2%	236	8.8%	-1	-0.4%
<b>Total</b>	<b>2,584</b>	<b>100.0%</b>	<b>2,673</b>	<b>100.0%</b>	<b>89</b>	<b>3.4%</b>

The number of households earning between \$1,500 and \$1,999 increased by 29.1% from 2011 to 2016. Increases in this income bracket also occurred across all household types from 2011 to 2016, with one parent families earning \$1,500 to \$1,999 experiencing the largest increase of 125% over this time.

Table 2-85 Weekly Household Income by Household Type, Tilligerry, 2011 to 2016

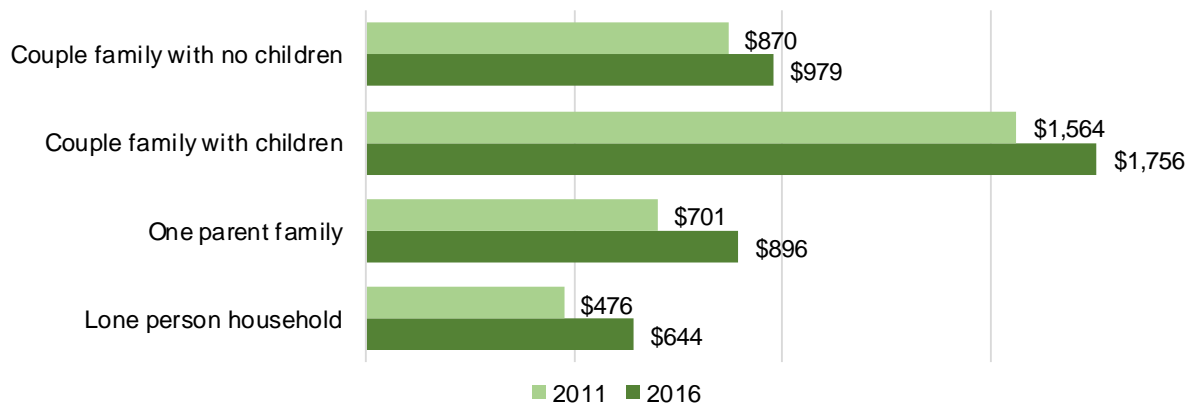
	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	12	8	-	-	-	8	13	18
\$1-\$399	22	20	6	12	46	28	278	98
\$400-\$799	308	274	45	32	106	97	202	340
\$800-\$999	111	95	50	38	26	39	47	60
\$1,000-\$1,499	127	153	151	112	36	64	78	59
\$1,500-\$1,999	70	100	101	114	16	36	34	45
\$2,000-\$2,999	84	89	131	148	19	29	9	18
\$3,000-\$3,999	26	29	32	33	3	3	-	10
\$4,000-\$4,999	-	4	11	8	-	-	-	-
\$5,000 or more	4	3	3	8	-	-	-	-
<b>Total</b>	<b>762</b>	<b>775</b>	<b>530</b>	<b>505</b>	<b>251</b>	<b>304</b>	<b>660</b>	<b>648</b>

\*Excludes other families, multiple family households and group households

The median weekly household income has increased across all household types from 2011 to 2016. Lone person households experienced the largest increase in median weekly household income from 2011 to 2016 of 35%.

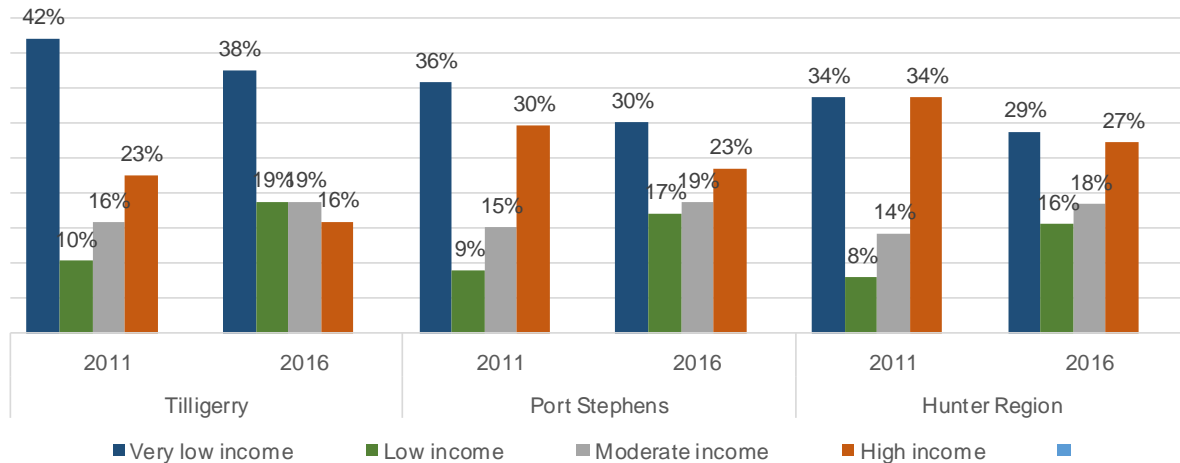


Figure 2-95 Weekly Median Household Income by Household Type, Tilligerry, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Tilligerry comprises a higher proportion of very low and low income households. Across all three areas, the proportion of very low and high income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-96 Households by Income Type, 2011 to 2016



### 2.8.9 Rental and Mortgage Stress

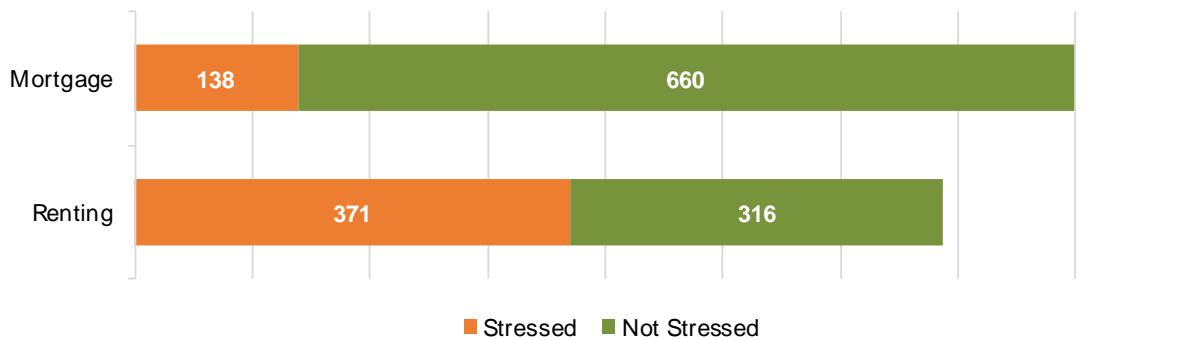
Of the 2,800 dwellings in Tilligerry, 18.2% of dwellings are considered to be experiencing housing stress (see Section 2.1.9 for definition). The area is the second most stressed area in Port Stephens behind Raymond Terrace.

Table 2-86 Housing Stress, 2016

	Tilligerry	Port Stephens
Rental Stress	54.0%	41.4%
Mortgage Stress	17.3%	14.2%
Housing Stress	18.2%	14.1%

Rental stress in Tilligerry is the dominant source of stress despite more homes being mortgaged in the area than rented.

Figure 2-97 Source of Housing Stress in Tilligerry by Number of Dwellings

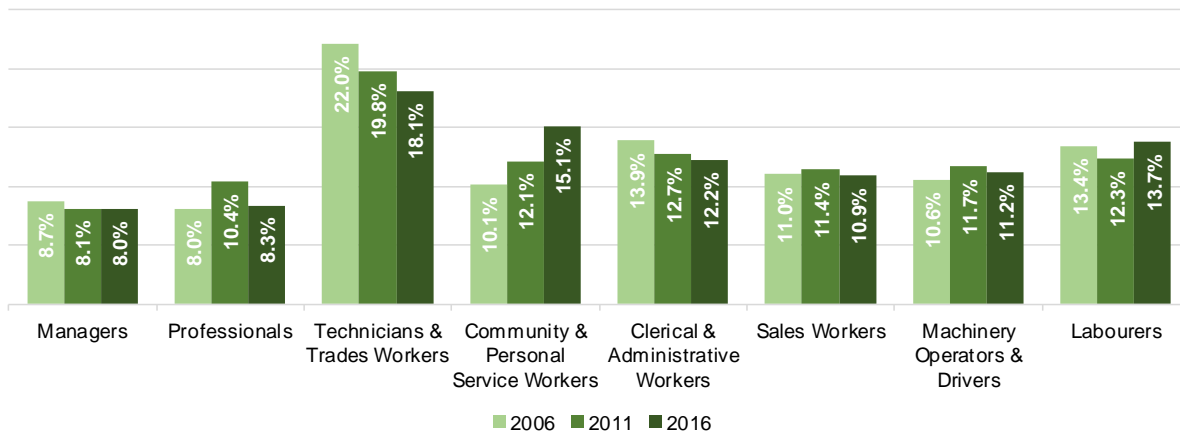


## 2.8.10 Employment and Industry

### 2.8.10.1 Resident Occupation Profile

The most notable changes in occupations of employed residents in Tilligerry between 2006 and 2016 were those employed as 'Technicians and Trades Workers', decreasing from 22.0% in 2006 to 18.1% in 2016. The proportion of 'Community and Personal Service Workers' increased from 10.1% to 15.1% over the same period.

Figure 2-98 Resident Occupations in Tilligerry, 2006 to 2016

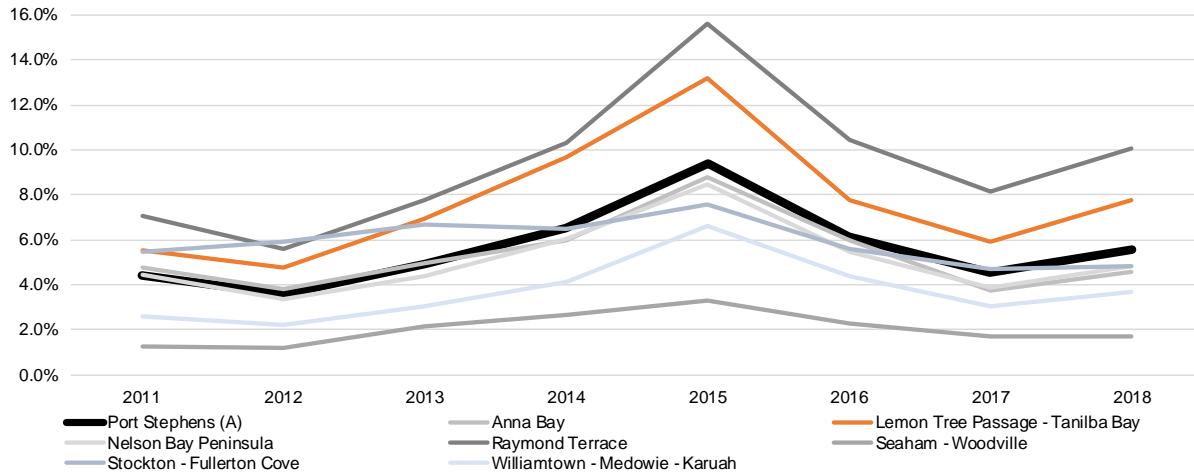


### 2.8.10.2 Unemployment

Tilligerry is located within the Lemon Tree Passage - Tanilba Bay SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Lemon Tree Passage - Tanilba Bay SA2 is estimated at 7.8%; higher than Port Stephens at 5.5%. The unemployment rate has on average been trending upwards since 2011 in line with trends occurring in the broader Port Stephens. Unemployment for the SA2 peaked in 2015 at 13.2%.

Figure 2-99 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

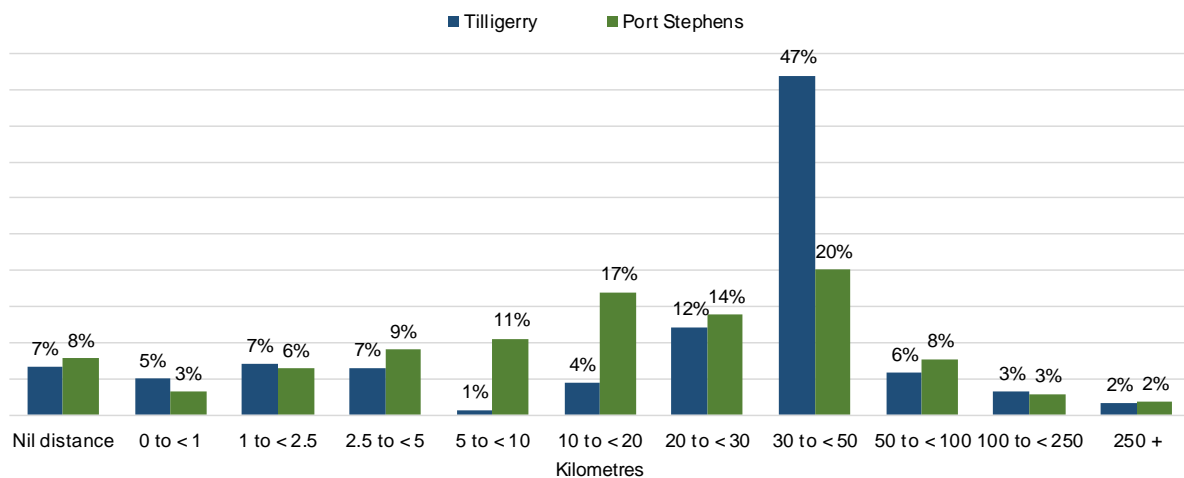


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.8.10.3 Distance to Work

The median distance to work for employed residents in Tilligerry is estimated at 34.4 kilometres which is higher than Port Stephens at 18.3 kilometres. Compared to Port Stephens, Tilligerry comprises a significant proportion of residents who travel between 30 and 50 kilometres to work (47% in Tilligerry compared to 20% in Port Stephens). This is reflective of a workforce travelling to major employment centres such as Newcastle to work.

Figure 2-100 Distance to Work for Employed Residents, 2016



### 2.8.11 Summary

Tilligerry has a large retiree community, although is not the oldest community in Port Stephens. Between 2006 and 2016, the population increased by 14.6%; the fifth fastest growing area in Port Stephens. Similar to the other planning areas in Port Stephens, a large part of the region's growth is driven by persons aged over 55 years.

While some alternative dwelling structures have been built since 2006, most of the additional dwelling product built to support the increasing population in Tilligerry are separate houses. In Tilligerry, average household sizes and bedroom counts have historically been smaller than the LGA. In 2016, this trend has deepened for the average household size but dwellings now on average are larger than the LGA. In addition, Tilligerry suffers the second highest level of housing stress of any planning area in Port Stephens

at 18.2% of households. The area also shares the highest percentage of households suffering rental stress in Port Stephens with Karuah / Swan Bay.

Household incomes are the second lowest in the LGA and between 2011 and 2016 increased at a slower rate than median weekly income increases experienced by the LGA over the same period.

Unemployment in Tilligerry is the second highest within the LGA at 7.8% as at 2018. The median distance to work is significantly higher than the LGA at 34.4 kilometres and a significant proportion of the workforce commute between 30 to 50 kilometres compared to the LGA, reflective of the approximate distance to Newcastle.

Overall, Tilligerry's large retired and older resident population predominantly live in separate housing. There is a high level of housing stress and household incomes are low. Like Karuah / Swan Bay, Tilligerry is removed from employment centres compared to the planning areas in Port Stephens which is interrelated with the high rate of unemployment in the area.

## 2.9 Tomaree Planning Area

### 2.9.1 Population Change

The population of Tomaree increased from 23,158 in 2006 to 26,737 in 2016, an increase of 3,579 people or 15.5%. In 2016, Tomaree accounted for 38.5% of Port Stephens' resident population.

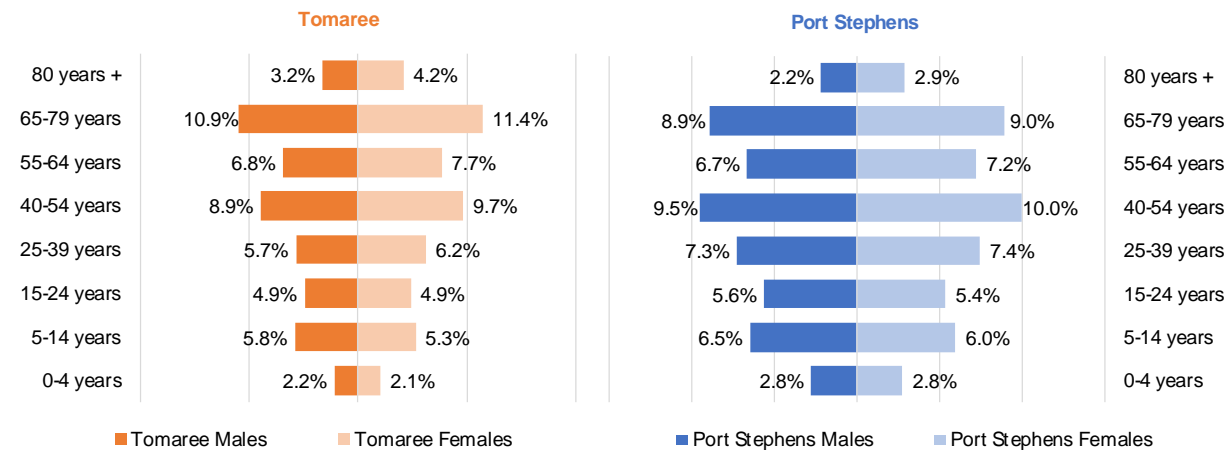
Relative to the other Port Stephens planning areas, Tomaree was the fourth fastest growing area between 2006 and 2016. Tomaree contributed 39.6% of the growth in Port Stephens over this time and in 2016, Tomaree comprised the largest number of people relative to other Port Stephens planning areas.

### 2.9.2 Age

Analysis of the demographic profile of Tomaree in 2016 shows a gender split with a considerably higher proportion of females than in Port Stephens. In Tomaree 48.5% of the population is male (49.4% in Port Stephens) and 51.5% female (50.6% in Port Stephens).

Tomaree is home to an older population when compared with Port Stephens, with 44.4% of the population aged 55 years and over, compared to 36.8% in Port Stephens.

Figure 2-101 Population by gender and age cohort, Tomaree and Port Stephens



The population of Tomaree has continued to age between 2006 and 2016. The 65 to 79 years age cohort experienced the largest increase from 2006 to 2016, increasing by 49.3%. This is followed by the 80 years and over age cohort, increasing by 31.3% over this time.

Table 2-87 Age Structure of Tomaree, by Gender, 2006 to 2016

	2006		2011		2016		Change 06-16			
	Males	Females	Males	Females	Males	Females	Males		Females	
							No.	%	No.	%
0 - 4 years	653	492	647	613	575	564	-78	-12%	72	15%
5 - 14 years	1,483	1,475	1,523	1,418	1,546	1,418	63	4%	-57	-4%
15 - 24 years	1,182	1,116	1,330	1,204	1,312	1,297	130	11%	181	16%
25 - 39 years	1,569	1,704	1,590	1,687	1,522	1,669	-47	-3%	-35	-2%
40 - 54 years	2,181	2,329	2,361	2,545	2,379	2,586	198	9%	257	11%
55 - 64 years	1,590	1,860	1,665	1,916	1,831	2,065	241	15%	205	11%
65 - 79 years	1,949	2,059	2,358	2,467	2,924	3,058	975	50%	999	49%
80+ years	641	875	708	1,043	866	1,125	225	35%	250	29%
<b>Total</b>	<b>11,248</b>	<b>11,910</b>	<b>12,182</b>	<b>12,893</b>	<b>12,955</b>	<b>13,782</b>	<b>1,707</b>	<b>15%</b>	<b>1,872</b>	<b>16%</b>

Figure 2-102 Change in Population by Age, 2006 to 2016

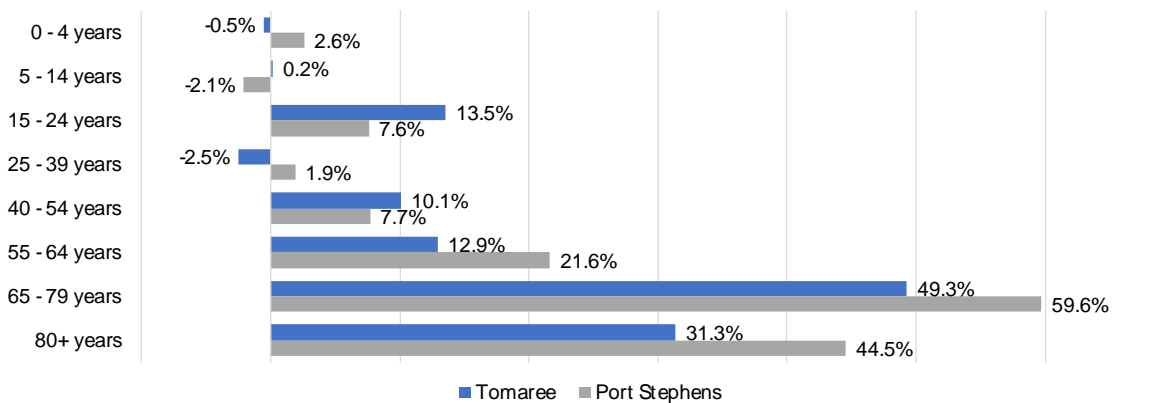


Table 2-88 Population Growth, by Age, Tomaree, 2006 to 2016

	Tomaree		Port Stephens	
	Persons	% change	Persons	% change
0 - 4 years	-6	-0.5%	99	2.6%
5 - 14 years	6	0.2%	-185	-2.1%
15 - 24 years	311	13.5%	541	7.6%
25 - 39 years	-82	-2.5%	194	1.9%
40 - 54 years	455	10.1%	972	7.7%
55 - 64 years	446	12.9%	1,716	21.6%
65 - 79 years	1974	49.3%	4,649	59.6%
80+ years	475	31.3%	1,085	44.5%
<b>Total</b>	<b>3,579</b>	<b>15.5%</b>	<b>9,071</b>	<b>15.0%</b>

### 2.9.3 Household Types and Family Composition

As at the 2016 Census Tomaree comprises 7,243 family households, an increase of 730 households (11.2%) from 2006. Over the 10-year period from 2006 to 2016, couple family with no children households have accounted for the majority of households in Tomaree, representing half of total households in 2016. This is reflective of the older population in this area.

The proportion of couple families with children and one parent families in Tomaree has remained stable over the 10-year period from 2006 to 2016, at approximately 34% and 14%, respectively. Of the couple families with children in Tomaree, the proportion of those with children under 15 has decreased from 71% in 2006 to 66% in 2016. Conversely, the proportion of those with no children under 15 has increased from 29% to 34% over the same period. Of the one parent families, the proportion of those with children under 15 has decreased from 59% to 51% from 2006 to 2016, while those with no children under 15 has increased from 41% to 49% over the same time. Overall, this indicates that the number of young children per household is decreasing.

Table 2-89 Family Composition of Tomaree, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Couple family with no children	3,187	48.9%	3,357	49.0%	3,653	50.4%	466	14.6%
Couple family with children	2,298	35.3%	2,384	34.8%	2,484	34.3%	186	8.1%
- with children under 15	1,622	-	1,640	-	1,633	-	11	-
- no children under 15	676	-	744	-	851	-	175	-
One parent family	980	15.0%	1,045	15.3%	1,038	14.3%	58	5.9%
- with children under 15	582	-	596	-	525	-	-57	-
- no children under 15	398	-	449	-	513	-	115	-
Other family	48	0.7%	61	0.9%	68	0.9%	20	41.7%
<b>Total</b>	<b>6,513</b>	<b>100.0%</b>	<b>6,847</b>	<b>100.0%</b>	<b>7,243</b>	<b>100.0%</b>	<b>730</b>	<b>11.2%</b>

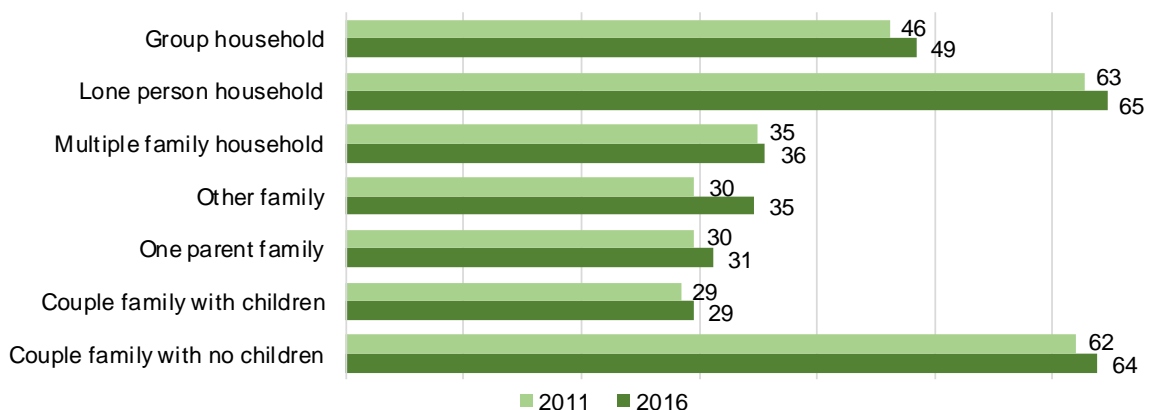
The number of lone person households in Tomaree increased by 25.4% from 2006 to 2016. The proportion of lone person households also increased, from representing 24.3% of total households in 2006 to 26.3% in 2016. This indicates that overall, the number of sole person households in Tomaree is increasing.

Table 2-90 Household Type, Tomaree, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
One family household	6,720	71.5%	7,027	68.9%	7,504	68.7%	784	11.7%
Multiple family household	160	1.7%	226	2.2%	282	2.6%	122	76.3%
Lone person household	2,289	24.3%	2,701	26.5%	2,871	26.3%	582	25.4%
Group household	233	2.5%	240	2.4%	259	2.4%	26	11.2%
<b>Total</b>	<b>9,402</b>	<b>100.0%</b>	<b>10,194</b>	<b>100.0%</b>	<b>10,916</b>	<b>100.0%</b>	<b>1,514</b>	<b>16.1%</b>

The average age of each person within each household type in Tomaree has increased across all household types from 2011 to 2016, in line with the ageing population.

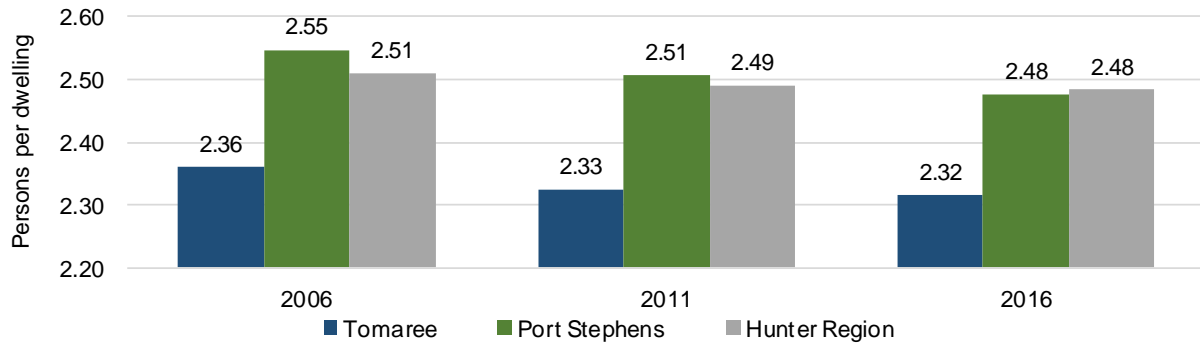
Figure 2-103 Average age by household type, 2011 to 2016, Tomaree



#### 2.9.4 Average Household Size

The average number of people per dwelling in Tomaree declined marginally from 2.36 in 2006 to 2.32 in 2016. This indicates that the household size in Tomaree is stable. The average household size in Tomaree is significantly lower than Port Stephens and the broader Hunter Region. Smaller household sizes are indicative of lone person and couple family with no children households.

Figure 2-104 Average Household Size, 2006 to 2016



### 2.9.5 Dwelling Structure

Tomaree is the most urbanised planning area in Port Stephens and comprises the highest share of high density dwellings. Medium and high density dwellings represent 39.2% of total private dwellings. In line with the population growth that has been experienced in Tomaree over the 10 years to 2016, the number of dwellings has also increased, with medium and higher density dwellings contributing a large share of the new dwelling stock.

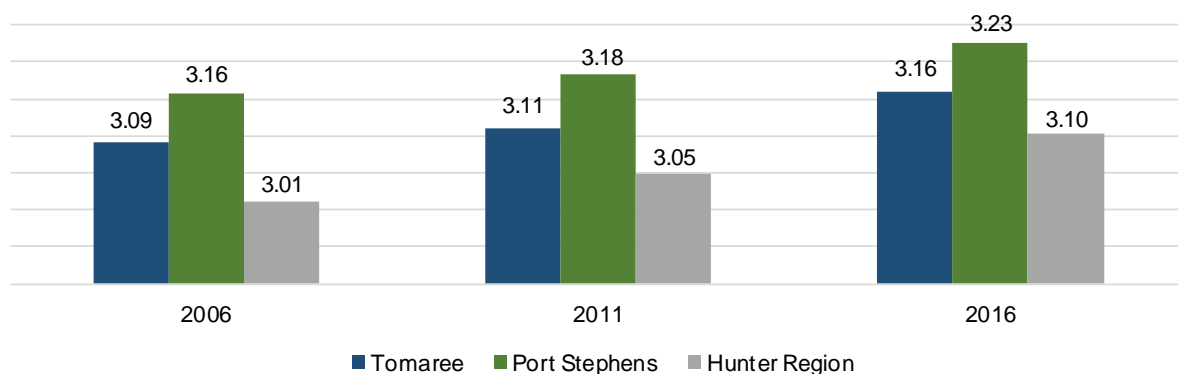
Table 2-91 Dwelling Structure, Tomaree, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Separate house	8,610	61.1%	8,860	60.7%	8,978	57.8%	368	4.3%
Medium density	3,701	26.3%	4,031	27.6%	4,370	28.1%	669	18.1%
High density	1,454	10.3%	1,403	9.6%	1,730	11.1%	276	19.0%
Caravan, cabin, houseboat	301	2.1%	242	1.7%	325	2.1%	24	8.0%
Other	30	0.2%	31	0.2%	31	0.2%	1	3.3%
Not stated	3	0.0%	21	0.1%	111	0.7%	108	3600.0%
<b>Total</b>	<b>14,099</b>	<b>100.0%</b>	<b>14,588</b>	<b>100.0%</b>	<b>15,545</b>	<b>100.0%</b>	<b>1,446</b>	<b>10.3%</b>

### 2.9.6 Number of Bedrooms

The average number of bedrooms per dwelling in Tomaree has marginally increased from 3.09 in 2006 to 3.16 in 2016. The average number of bedrooms per dwelling in Port Stephens and the Hunter Region also marginally increased over this time.

Figure 2-105 Average number of bedrooms per dwelling, 2006 to 2016



As at the 2016 Census, the average number of bedrooms per separate dwelling in Tomaree is 3.5, with an average of 2.7 bedrooms per medium density dwelling and 2.3 bedrooms per high density dwelling. The average number of bedrooms per dwelling has remained relatively stable across all dwelling types



from 2006 to 2016. From 2011 to 2016, the average number of bedrooms has increased from 3.8 to 4.1 in multiple family households, and decreased from 3.1 to 2.9 for other family households.

Table 2-92 Average Number of Bedrooms by Dwelling and Household Type, Tomaree, 2006 to 2016

	2006	2011	2016
<b>Dwelling Type</b>			
Separate house	3.3	3.3	3.5
Medium density	2.6	2.7	2.7
High density	2.2	2.4	2.3
Caravan, cabin, houseboat	1.5	1.6	1.9
Other	2.3	2.9	-
<b>Total</b>	<b>3.1</b>	<b>3.1</b>	<b>3.2</b>
<b>Household Type</b>			
Couple family with no children	-	3.1	3.2
Couple family with children	-	3.7	3.7
One parent family	-	3.2	3.2
Other family	-	3.1	2.9
Multiple family household	-	3.8	4.1
Lone person household	-	2.5	2.6
Group household	-	2.9	3.0
<b>Total</b>	<b>-</b>	<b>3.1</b>	<b>3.2</b>

### 2.9.7 Tenure and Landlord Type

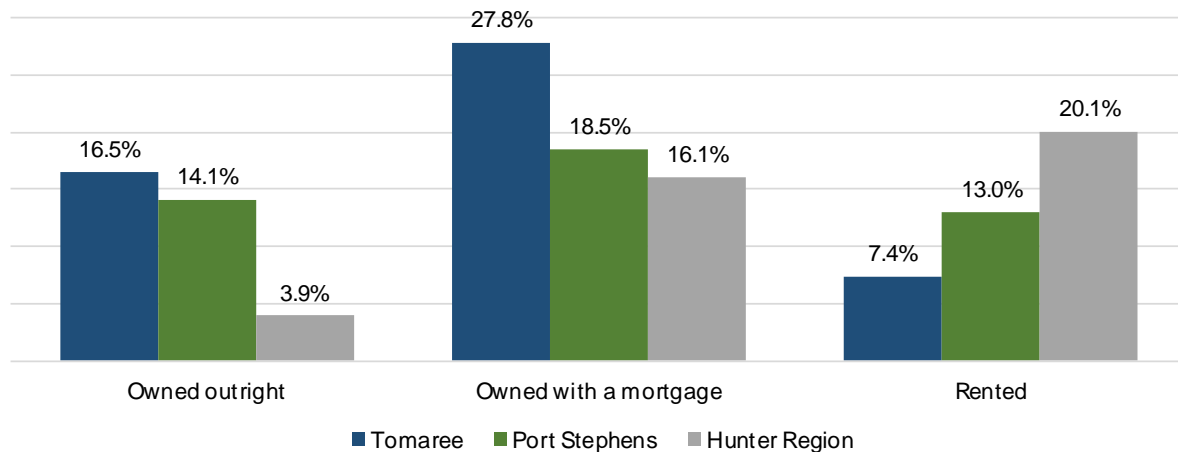
Dwellings owned outright represent the largest tenure in the area (41.3%). This is significantly higher than Port Stephens with 36.4% and the Hunter Region with 33.5%. While the number of dwellings being rented in Tomaree has increased by 7.4% from 2006 to 2016, the proportion of private rental stock has decreased from representing 27.0% of total private dwellings in 2006 to 24.7% in 2016. This indicates that private rental stock is decreasing in this area.

Table 2-93 Housing Tenure, Tomaree, 2006 to 2016

	2006		2011		2016		Change 06-16	
	No.	%	No.	%	No.	%	No.	%
Owned outright	3,982	41.7%	4,143	39.7%	4,639	41.3%	657	16.5%
Owned with a mortgage	2,033	21.3%	2,332	22.4%	2,599	23.2%	566	27.8%
Being purchased under a rent/buy scheme	17	0.2%	26	0.2%	11	0.1%	-6	-35.3%
Rented	2,583	27.0%	2,843	27.2%	2,774	24.7%	191	7.4%
Being occupied rent-free	96	1.0%	93	0.9%	77	0.7%	-19	-19.8%
Being occupied under a life tenure scheme	114	1.2%	100	1.0%	72	0.6%	-42	-36.8%
Other tenure type	73	0.8%	95	0.9%	74	0.7%	1	1.4%
Not stated	651	6.8%	802	7.7%	975	8.7%	324	49.8%
<b>Total</b>	<b>9,549</b>	<b>100.0%</b>	<b>10,434</b>	<b>100.0%</b>	<b>11,221</b>	<b>100.0%</b>	<b>1,672</b>	<b>17.5%</b>

Over the 10-year period from 2006 to 2016, the number of dwellings that are owned with a mortgage in Tomaree has increased by 27.8%, compared to 18.5% in Port Stephens and 16.1% in the Hunter Region. Tomaree also experienced a larger increase in the number of dwellings owned outright between 2006 and 2016 (16.5%), compared to 14.1% in Port Stephens and 3.9% in the Hunter Region.

Figure 2-106 Change in Housing Tenure, 2006 to 2016



The widely adopted benchmark in determining if housing costs are affordable is 30% or less of household income (an approach endorsed by NSW Department of Family and Community Services). Based on the 2011 ABS Census, the median household income in Port Stephens was \$998, with 30% accounting for \$299. Based on the 2016 ABS Census, the median household income is \$1,180, with 30% accounting for \$354. Using this methodology, there were 1,568 affordable private rental dwellings in Tomaree in 2011, accounting for 55.6% of all rented dwellings. In 2016 the number of affordable private rentals has fallen to 1,482 (53.6% of total rented dwellings).

The tightening of the rental market in terms of affordability is largely reflective of the trend for Port Stephens at an LGA level.

As of the 2016 ABS Census, there are no boarding houses or private hotels in Tomaree. The number of people living in caravans, cabins or houseboats in Tomaree increased from 505 in 2006 to 530 in 2016. In 2016, approximately 2.1% of the population resided in this type of dwelling.

### 2.9.8 Household Income

The median weekly household income in Tomaree increased from \$911 in 2011 to \$1,112 in 2016.

Table 2-94 Number of Households within Weekly Household Income Brackets, Tomaree, 2011 to 2016

	2011		2016		Change 11-16	
	No.	%	No.	%	No.	%
Negative / Nil income	124	1.2%	142	1.3%	18	14.5%
\$1-\$399	1,247	12.5%	654	6.2%	-593	-47.6%
\$400-\$799	2,522	25.4%	2,552	24.1%	30	1.2%
\$800-\$999	969	9.7%	878	8.3%	-91	-9.4%
\$1,000-\$1,499	1,422	14.3%	1,870	17.7%	448	31.5%
\$1,500-\$1,999	958	9.6%	1,054	10.0%	96	10.0%
\$2,000-\$2,999	1,094	11.0%	1,352	12.8%	258	23.6%
\$3,000-\$3,999	387	3.9%	524	5.0%	137	35.4%
\$4,000-\$4,999	75	0.8%	224	2.1%	149	198.7%
\$5,000 or more	73	0.7%	148	1.4%	75	102.7%
Not Stated	1,068	10.7%	1,177	11.1%	109	10.2%
<b>Total</b>	<b>9,939</b>	<b>100.0%</b>	<b>10,575</b>	<b>100.0%</b>	<b>636</b>	<b>6.4%</b>

The number of households earning \$3,000 or more in Tomaree increased by 67.5% from 2011 to 2016. This also increased across couple families with no children (54.7%) and couple families with children (53.9%) over this time.

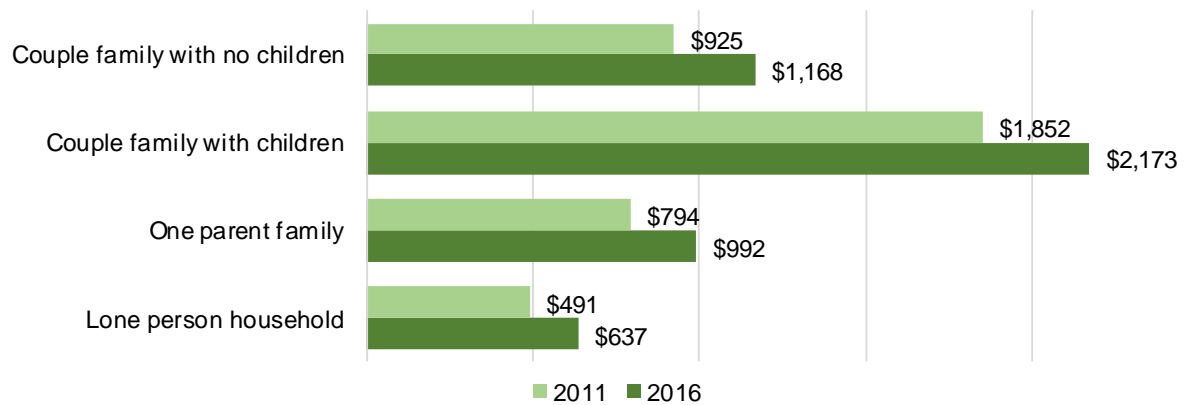
Table 2-95 Weekly Household Income by Household Type, Tomaree, 2011 to 2016

	Couple family with no children		Couple family with children		One parent family		Lone person household	
	2011	2016	2011	2016	2011	2016	2011	2016
Negative / Nil income	44	39	3	10	4	6	53	75
\$1-\$399	89	62	25	18	81	62	1,014	505
\$400-\$799	1,062	868	118	83	345	239	869	1,274
\$800-\$999	489	337	140	72	126	136	172	232
\$1,000-\$1,499	499	806	416	332	162	224	229	317
\$1,500-\$1,999	307	346	368	358	88	112	123	144
\$2,000-\$2,999	353	450	558	642	33	86	75	63
\$3,000-\$3,999	114	140	227	252	12	11	-	63
\$4,000-\$4,999	15	59	42	135	-	-	-	-
\$5,000 or more	32	50	26	67	-	-	-	-
<b>Total</b>	<b>3,004</b>	<b>3,157</b>	<b>1,923</b>	<b>1,969</b>	<b>851</b>	<b>876</b>	<b>2,535</b>	<b>2,673</b>

\*Excludes other families, multiple family households and group households

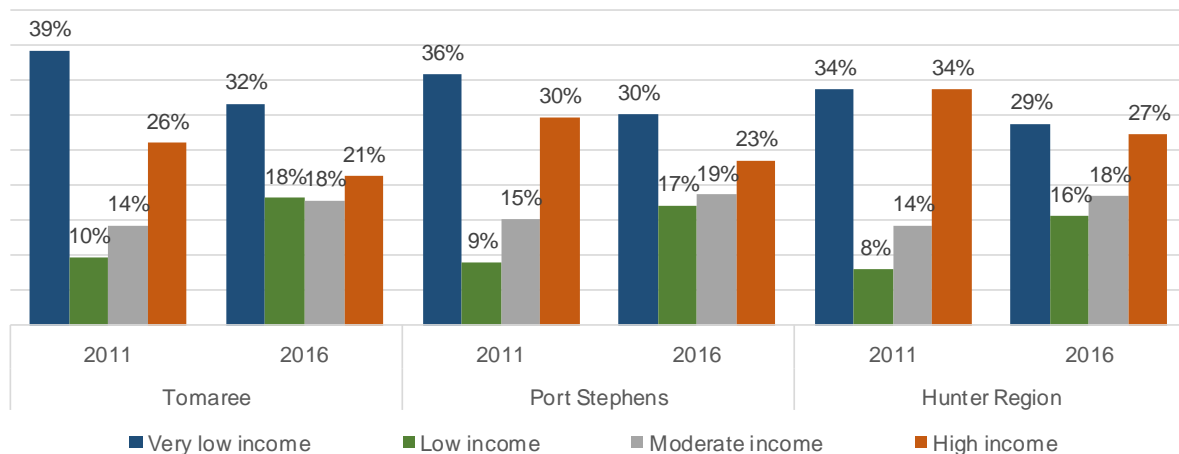
The median weekly household income has increased across all household types from 2011 to 2016. Lone person households experienced the largest increase in median weekly household income from 2011 to 2016 estimated at 30%.

Figure 2-107 Weekly Median Household Income by Household Type, Tomaree, 2011 to 2016



Compared to Port Stephens and the Hunter Region, Tomaree comprises a higher proportion of very low and low income households. Across all three areas, the proportion of very low and high income households has decreased from 2011 to 2016, while the proportion of low and moderate income households has increased.

Figure 2-108 Households by Income Type, 2011 to 2016



### 2.9.9 Rental and Mortgage Stress

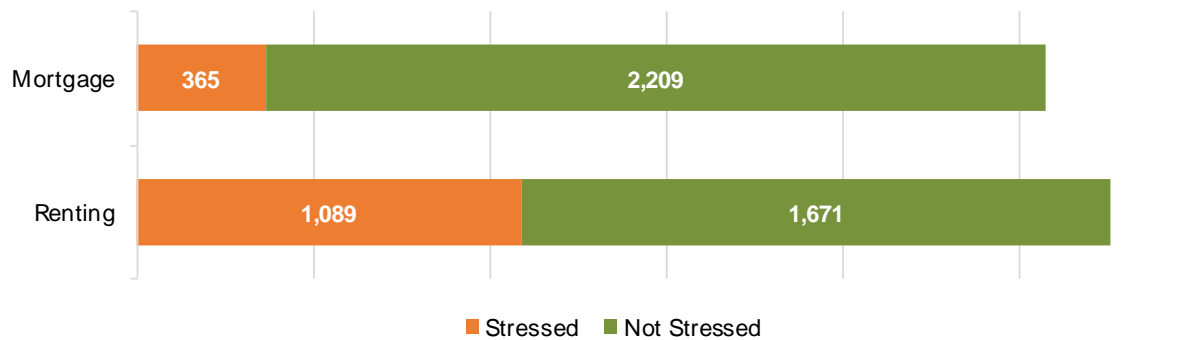
Of the 11,210 dwellings in Tomaree, 13.0% of dwellings are stress considered to be experiencing housing stress (see Section 2.1.9 for definition). The area is the fourth least stressed area in Port Stephens.

Table 2-96 Housing Stress, 2016

	Tomaree	Port Stephens
Rental Stress	39.5%	41.4%
Mortgage Stress	14.2%	14.2%
Housing Stress	13.0%	14.1%

Rental stress in Tomaree is the dominant source of stress, in line with more dwellings being rented in the area.

Figure 2-109 Source of Housing Stress in Tomaree by Number of Dwellings

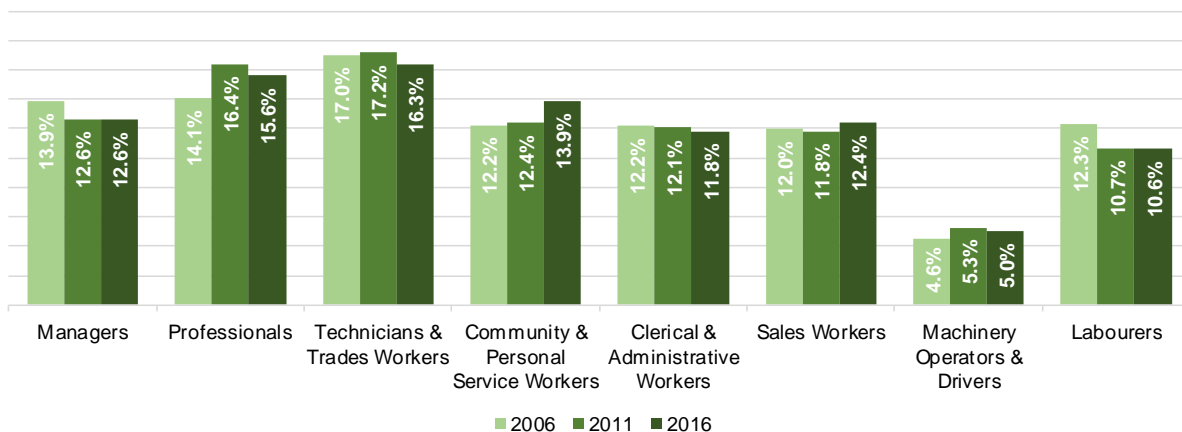


## 2.9.10 Employment and Industry

### 2.9.10.1 Resident Occupation Profile

The most notable changes in occupations of employed residents in Tomaree between 2006 and 2016 were those employed as 'Professionals', increasing from 14.1% in 2006 to 15.6% in 2016. The proportion of 'Community and Personal Service Workers' increased from 12.2% to 13.9% over the same period.

Figure 2-110 Resident Occupations in Tomaree, 2006 to 2016

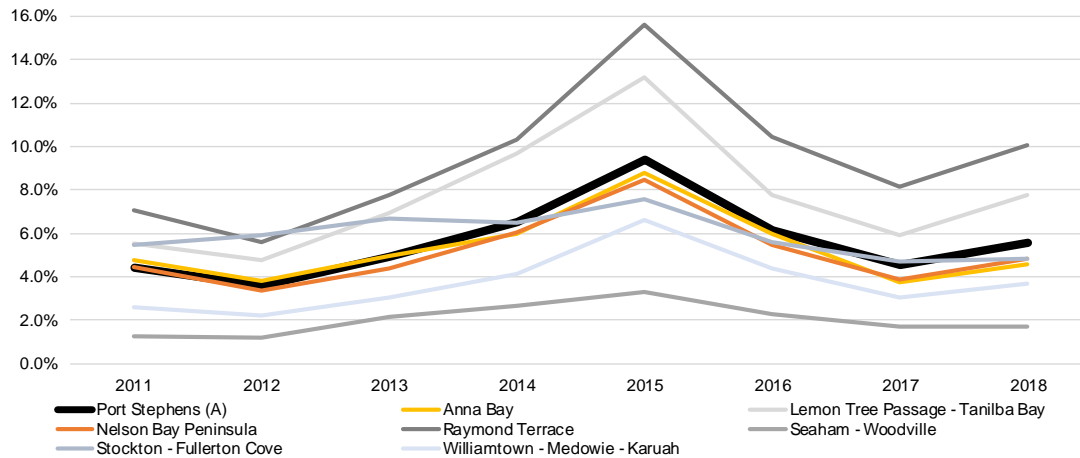


### 2.9.10.2 Unemployment

There are two SA2s associated with Tomaree; Anna Bay SA2 and Nelson Bay Peninsula SA2 which provides insights into the level of unemployment within the area.

In 2018, the unemployment rate for the Anna Bay SA2 is estimated at 4.6% while for Nelson Bay Peninsula the unemployment rate is estimated at 4.8%; both lower than Port Stephens at 5.5%. The unemployment rate for Nelson Bay Peninsula has on average been trending upwards since 2011 in line with trends occurring in the broader Port Stephens while Anna Bay is one of two SA2s in Port Stephens which have declined (the other is Stockton – Fullerton Cove). Unemployment peaked in 2015 at 8.8% for the Anna Bay SA2 and 8.5% for the Nelson Bay Peninsula SA2.

Figure 2-111 Unemployment Rate for Port Stephens LGA and SA2s, 2011 to 2018

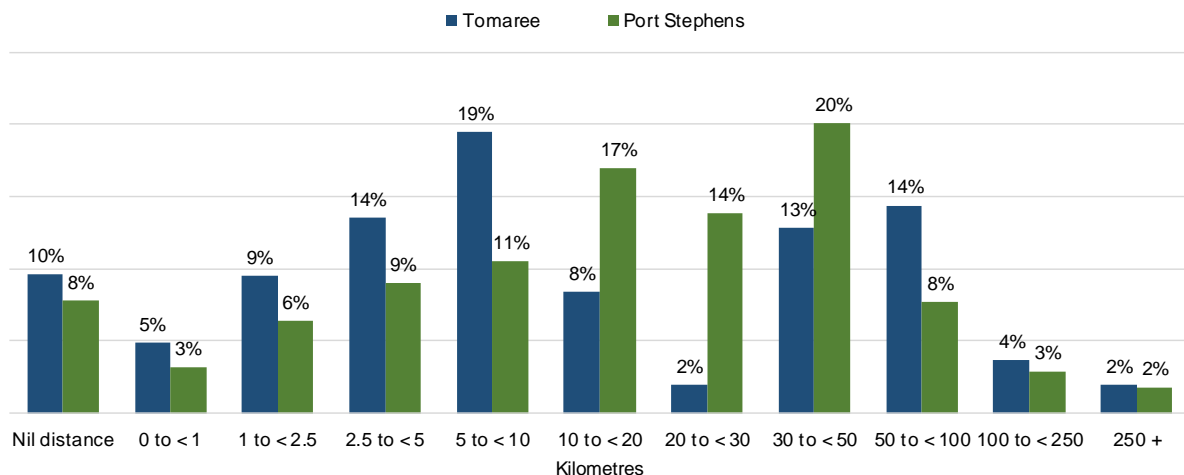


Source: Department of Jobs and Small Business, Small Area Labour Markets, December Quarter 2018

### 2.9.10.3 Distance to Work

The median distance to work for employed residents in Tomaree is estimated at 8.5 kilometres which is lower than Port Stephens at 18.3 kilometres. This implies most of the residential workforce is self-contained within the area.

Figure 2-112 Distance to Work for Employed Residents, 2016



### 2.9.11 Summary

Tomaree is the most populous planning area in Port Stephens. The demographic characteristics of the area imply an aged population with a large proportion of the population being retirees in dwellings that are owned outright. While the area is the fourth fastest growing area, the area contributed over a third of Port Stephens' total population growth between 2006 and 2016.

All family types increased since 2006 except for one parent families with children under 15. The additional 1,514 households in Tomaree since 2006 have been supported by an additional 1,446 dwellings. Separate houses supported only 25% of the area's dwelling growth between 2006 and 2016, while diversification in medium and high-density dwellings supported most new residents' dwelling requirements. Since 2006, the average household size in Tomaree has decreased while the average bedroom count per dwelling increased and converged with the LGA. Household stress is the closest of any planning area to the broader LGA with mortgage stress exactly in line with the LGA.

Median household incomes are marginally lower than the broader LGA, while between 2011 and 2016, household income growth slightly outpaced household income growth for all of Port Stephens.

Unemployment in Tomaree is relatively in line with the LGA. Given the high economic activity located within Tomaree, the median distance to work is substantially less than the LGA with distance contained within the planning area.

Overall, Tomaree represents a significant portion of Port Stephens as its largest planning area. The area has a large retiree base that experienced substantial growth between 2006 and 2016. Alongside Raymond Terrace, Tomaree leads diversification of housing stock. Many demographic and economic indicators of Tomaree are in line with the LGA as a whole.

## 3 Housing Demand Assessment

### 3.1 Background

Housing demand is influenced by factors in the broader housing market generally and by factors that influence demand for housing within local housing markets. These influences include changing structure of a local population, household growth, infrastructure availability, local and regional amenity, employment opportunities, taxes, interest rates and immigration, many of which are outside of the control of local government. All of these influences have a direct impact on the diversity of housing available and demanded.

Of particular relevance to Port Stephens is the growing trend of the older demographic to downsize and the desire for more diversity in housing choice.

This section of the report analyses underlying demand (i.e. new homes required based on household projections) and the effective demand (i.e. household preferences for dwelling type and location).

#### 3.1.1 REMPLAN Forecasts

For this report Port Stephens Council has adopted REMPLAN Forecasts for population, housing and dwelling demand, the most recent of which were finalised in October 2019.

REMPAN has developed population and housing forecasts for the Port Stephens LGA – these forecasts have been informed by the number of dwellings (supply) that have been planned for in the region to 2040 as provided by Council. It is noted dwelling supply in the latest round of REMPLAN Forecast (October 2019) (2019 to 2036) is 5,870, a significant reduction from the 12,600 in 2018 Forecasts, which subsequently impacts the region's population growth.

The New South Wales Department of Planning and Environment (NSW DPE) applies a “top-down” approach to forecasting, that is, projections for NSW and large regions are derived and then apportioned down to the LGA level.

REMPAN Forecasts incorporate detailed demographic data for a specific region. The REMPLAN approach is “bottom-up” and is heavily reliant on the quality of data and insights that are provided at the local level. REMPLAN population, dwelling and household projections incorporate:

- **Official Data Input:** Official government estimates provide the foundation and parameters for projections. ABS derived demographic, birth rate, mortality rates, migration and building approvals datasets have been applied to understand the distribution of projected changes across the local area, at the smallest geographic boundary level available.
- **Local Input:** Inputs from Port Stephens Council regarding land use planning, residential development, and supply pipelines have been applied to understand the distribution of projected changes across the existing and proposed planning geographies.

REMPAN population, dwelling and household forecasts have been modelled for Port Stephens, as well as the eight planning areas within Port Stephens. Population forecasts and modelling incorporates sensitivities including birth rates, death rates, in-migration / out-migration, fertility rates by age, and land supply to accommodate the future population.

Projections for the Port Stephens LGA are the sum of the planning area geographies. Projections for each planning area have been determined based on the area's individual characteristics and trends regarding migration, fertility and housing requirements. The population, household and dwelling forecasts for Port Stephens LGA and the planning areas incorporate demographics from the preceding section.



### **3.1.2 Hunter Region**

Population, household and dwelling demand is presented for LGAs neighbouring Port Stephens (i.e. Hunter Region). This allows the projected housing demand for Port Stephens to be placed in the context of surrounding regions and highlights opportunities for Port Stephens Council in regard to housing demand potentially not being met in neighbouring regions.

NSW DPE Projections for population, households and dwellings are presented for the surrounding LGAs, and are prepared using the sequential propensity household projection model. It is based on the NSW population projections and shows the likely number of households and types of households that will form based on the projected population and assumptions about living arrangements.

NSW DPE assumes one projected household occupies one dwelling. An additional adjustment is made to account for a per cent of all dwellings being unoccupied (e.g. new occupants have yet to move in, the dwelling is used as a second residence or it is a holiday home) or empty rental property.

The Hunter Region includes Port Stephens (A), Cessnock (C), Dungog (A), Maitland (C), Mid-Coast (A), Muswellbrook (A), Newcastle (C), Lake Macquarie (C), Singleton (A) and Upper Hunter Shire (A).

## **3.2 Projected Dwelling Demand**

The following section presents forecast population and households (including household types) to highlight likely demand for dwellings. The following section is structured as:

- REMPLAN Forecast for Port Stephens LGA
- REMPLAN Forecast for Port Stephens' Planning Areas.
- NSW DPE projections for neighbouring LGAs.

### **3.2.1 Port Stephens LGA**

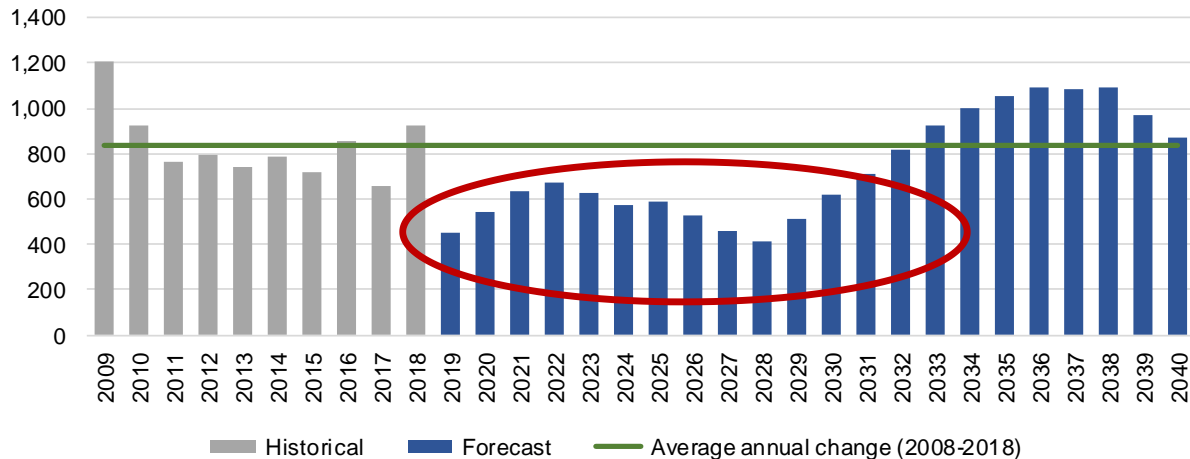
All modelled forecast data by REMPLAN is reflective of the current identified land supply that has been determined by Council which is planned to be available, this is to determine the actual population that can be supported under current supply conditions.

It is noted the latest round of REMPLAN forecasts are around 5,500 persons less than the 2018 forecasts previously undertaken for Port Stephens Council (in 2036), this is due to a significant downward revision in land supply by Council. Most of the change arises in Medowie (3,290 fewer persons) and Rural West (3,121 fewer persons), which includes realigning the boundary of Raymond Terrace Planning Area to include all of the Kings Hill development.

A comparison of growth periods (as illustrated in Figure 3-1) demonstrates:

- Between 2008 to 2018 - an average increase of 838 residents per annum.
- Between 2018 to 2028 - projected growth is 549 people per annum – significantly less than the historical level of growth has been.
- Between 2028 to 2038 - an average of 890 persons per annum, population change is increasing with growth more in line with historical growth from 2033 onward.

Figure 3-1 Population Change 2009 to 2040



Source: REMPLAN Forecast

Due to the limited available land supply population growth is forecast to slow until 2028, at which point the land supply shortages are really starting to pinch in a number of the planning areas. From 2029, change in population is forecast to increase in the outer years as the a high number of land releases come online in Raymond Terrace (Kings Hill), however, growth is still impacted through to 2033.

Growth is not forecast to see pre-forecast year levels until post 2032, when an additional 800 residents is projected. The important take out message is when the supply is available, the population is expected to grow at similar levels to historical patterns, that is, population that would have otherwise come to Port Stephens will migrate/ settle elsewhere if there is no dwellings to live in.

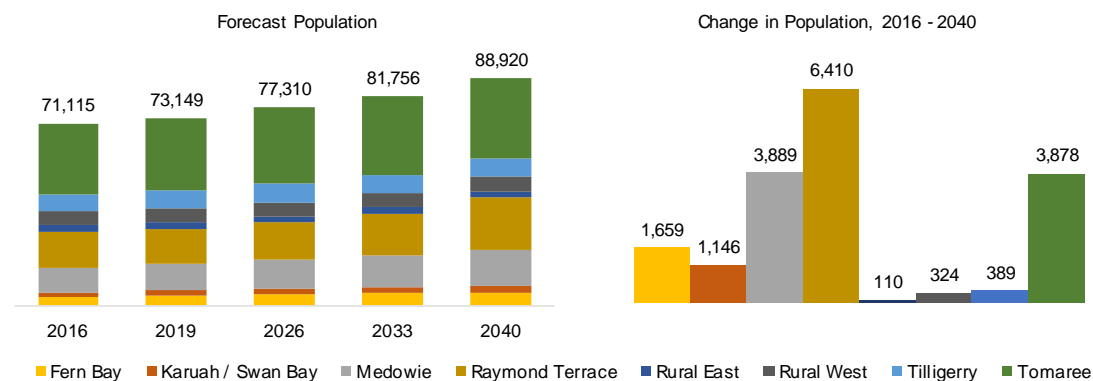
### 3.2.1.1 Forecast Population

Census data between 2006 and 2016 shows Port Stephens as a key population growth area in the Hunter with, driven by an older population (see Section 2.1).

Based on land supply data that has been provided by Council, REMPLAN has modelled Port Stephens' population to reach 88,920 by 2040, representing a 25.0% increase on population in 2016 (or 17,805 persons). The majority of the population growth is forecast to occur post-2030.

As illustrated in Figure 3-2, the majority of the increase in Port Stephens' population is likely to occur in Raymond Terrace (6,410 persons or 36% of total additional population for the LGA), followed by Medowie (3,889, 22% of LGA total) and Tomaree (3,878, 22% of LGA total). The population in the planning areas of Rural East, Rural West and Tilligerry are forecast to remain stable with minimal increase.

Figure 3-2 Population Forecasts, Port Stephens, 2016 to 2040



Source: REMPLAN Forecast

Population forecasts by planning area is detailed in Table 3-1.

Table 3-1 Population Projections, Port Stephens, 2016 to 2040

	2016 (Base year data)	2019	2026	2033	2040	Change 2016 - 2040 Persons (% of LGA change)
Port Stephens (A)	71,115	73,149	77,310	81,756	88,920	17,805 (100%)
Annual change	-	0.6%	1.1%	1.1%	1.7%	0.9%
<b>Planning Areas</b>						
Fern Bay	3,382	4,225	4,660	4,804	5,041	1,659 (9%)
Karuah / Swan Bay	1,709	1,853	1,982	2,244	2,855	1,146 (6%)
Medowie	9,920	10,265	11,395	12,706	13,809	3,889 (22%)
Raymond Terrace	13,955	13,821	14,310	16,132	20,365	6,410 (36%)
Rural East	2,360	2,387	2,460	2,477	2,470	110 (1%)
Rural West	5,339	5,550	5,598	5,628	5,663	324 (2%)
Tilligerry	6,895	6,923	7,058	7,135	7,284	389 (2%)
Tomaree	27,555	28,125	29,847	30,630	31,433	3,878 (22%)

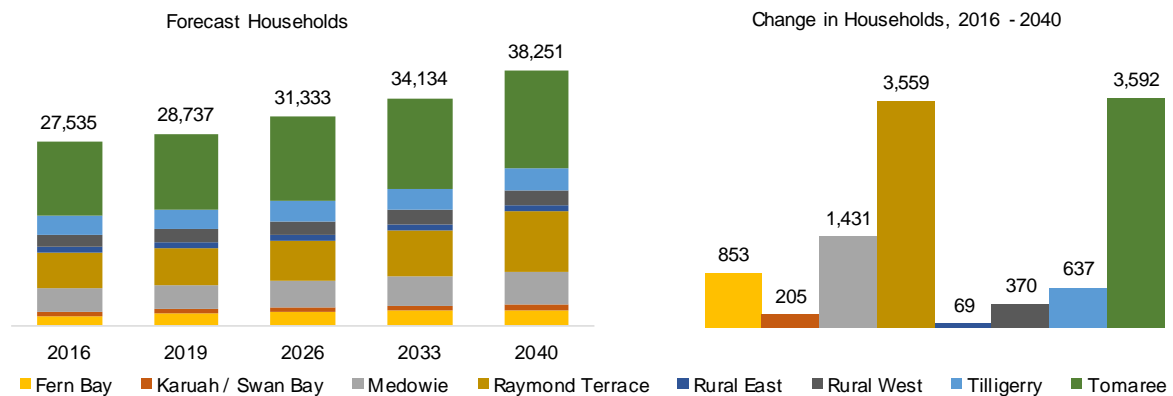
Source: REMPLAN Forecast

### 3.2.1.2 Change in Households

In line with the ABS, a household is broadly defined as “one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling”. By definition this means that there may potentially be more than one household within the same private dwelling.

The number of households in Port Stephens LGA is projected to increase 38.9% (or 10,716 households) from 27,535 (2016) to 38,251 (2040). Tomaree, Raymond Terrace and Medowie are expected to support the majority of household growth, as illustrated by Figure 3-3.

Figure 3-3 Household Projections, Port Stephens, 2016 to 2040



Source: REMPLAN Forecast

The forecast number of households by planning area are detailed below in Table 3-2. The number of households in Tomaree is forecast to increase by 3,592 (or 34%) between 2016 and 2040. This rate of change is far higher than the rate of population growth (3,878 or 22%). This is reflective of change in household formations over the forecast period, driven by the older demographic, an increase in lone person households and couple without children households and the cyclical nature over time (see Section 3.2.9).

Table 3-2 Household Projections, Port Stephens, 2016 to 2040

	2016 (Base year data)	2019	2026	2033	2040	Change 2016 - 2040 Households (% of LGA change)
Port Stephens (C)	71,115	73,149	77,310	81,756	88,920	17,805 (100%)
Annual change	-	0.6%	1.1%	1.1%	1.7%	0.9%
<b>Planning Areas</b>						
Fern Bay	1,509	1,896	2,122	2,219	2,362	853 (8%)
Karuah / Swan Bay	684	719	715	752	889	205 (2%)
Medowie	3,453	3,580	3,993	4,473	4,884	1,431 (13%)
Raymond Terrace	5,410	5,444	5,850	6,845	8,969	3,559 (33%)
Rural East	833	843	877	894	902	69 (1%)
Rural West	1,863	1,966	2,055	2,141	2,233	370 (3%)
Tilligerry	2,865	2,930	3,117	3,287	3,502	637 (6%)
Tomaree	10,918	11,359	12,604	13,523	14,510	3,592 (34%)

Source: REMPLAN Forecast

The forecast number of households by household type for the LGA is illustrated in Figure 3-4. 'Couple Households' are expected to have the largest increase of 3,059 households, followed by 'lone person' increasing by 2,369 households. While 'Group Households' are forecast to have the largest rate of growth at 50.7%, accounting for an additional 353 households over the forecast period.

A 'group household' consists of two or more unrelated people where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households.

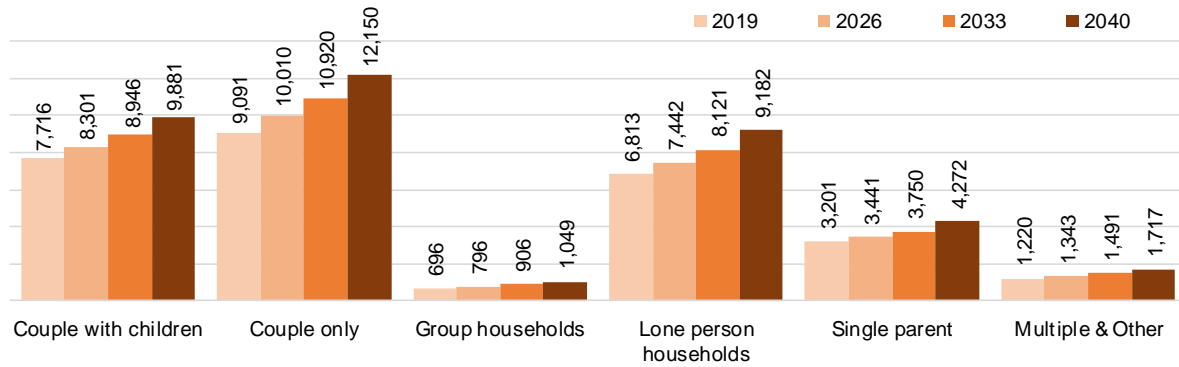
'Other Family' households refer to a household where persons are related and are not considered to be a couple, a couple with children, a single-parent household, or a multiple-family household.

Between 2019 and 2040, the following changes in household formations are forecast:

- an additional 2,165 Couple with Children households (or 28.1% increase);
- an additional 3,059 Couple Only households (or 33.6% increase);
- an additional 353 Group households (or 50.7% increase);
- an additional 2,369 Lone Person households (or 34.8% increase);
- an additional 1,071 Single Parent households (or 33.5% increase); and
- an additional 497 Multiple and Other Family type of households (or 40.7% increase).

The projected large increase in the proportion of couple only households is reflective of an ageing population and a trend of older working-age residents, 'empty-nesters' and retirees moving to Port Stephens. Additionally, non-traditional families are increasingly common, driven by trends in divorce and remarriage contributing to more one-parent blended families<sup>7</sup>.

Figure 3-4 Forecast Household Types, Port Stephens LGA, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

<sup>7</sup> ABS, "ABS Shows Changes on International Families Day", media release 15 May 2017.

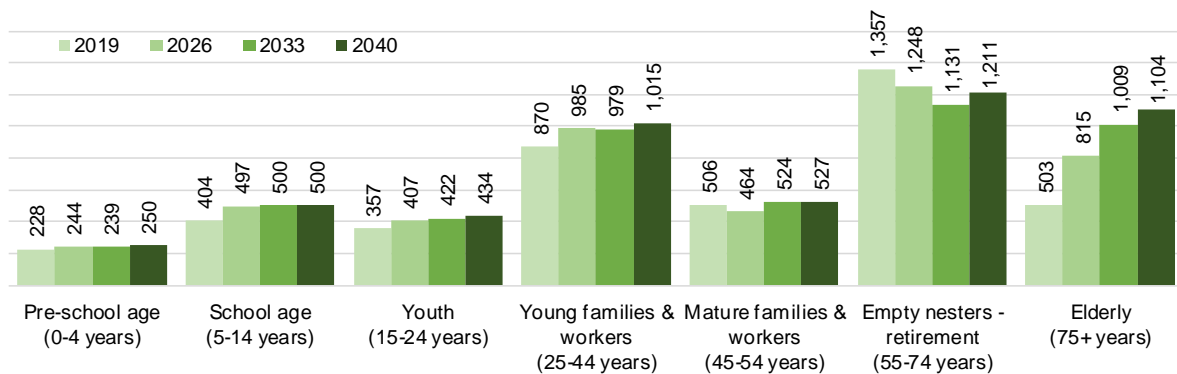
### 3.2.2 Fern Bay Planning Area

#### 3.2.2.1 Forecast Population

Between 2019 and 2040, the total population of Fern Bay is forecast to increase from 4,225 to 5,041 people (+816), an increase of 19.3%. This increase in population is forecast to consist of:

- 118 more people of pre-school or school age (or 18.7%);
- 77 more people in the youth age bracket (or 21.6%);
- 145 more people considered to be in the young families and workers age bracket (or 16.7%);
- 21 more people in the mature families and workers age bracket (or 4.2%);
- 146 fewer people of empty nesters or retirement age (or -10.8%); and
- 601 (119.5%) more people considered to be elderly.

Figure 3-5 Forecast Change in Population by Age, Fern Bay, 2019, 2026, 2033 and 2040



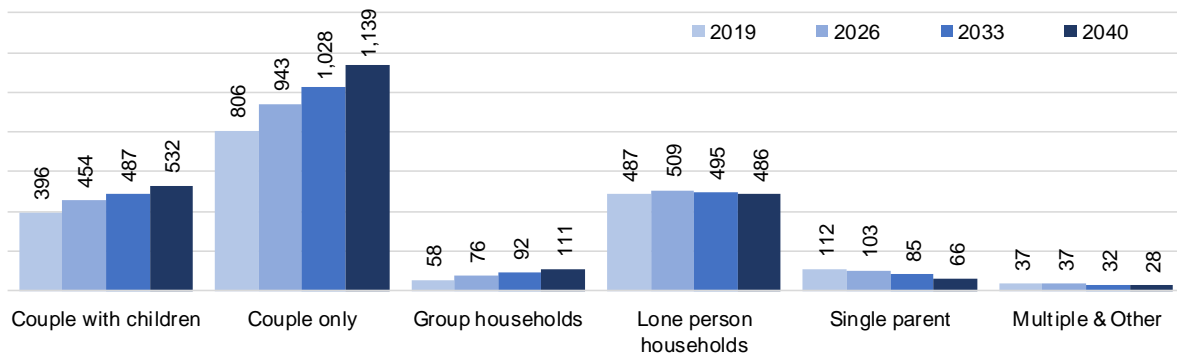
Source: REMPLAN Forecast

#### 3.2.2.2 Change in Households

The forecast change in population in Fern Bay is likely to result in the number of households increasing by 466 (or 24.6%) between 2019 and 2040. The increase in households is likely to be characterised by:

- an additional 136 Couple with Children households (34.3% increase),
- 333 additional Couple only households (41.3%),
- 53 more Group households (91.4% increase),
- 1 less Lone Person household (0.2% decrease); and
- 46 fewer Single Parent households (or 41.1% decrease).

Figure 3-6 Forecast Change in Household Type, Fern Bay, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

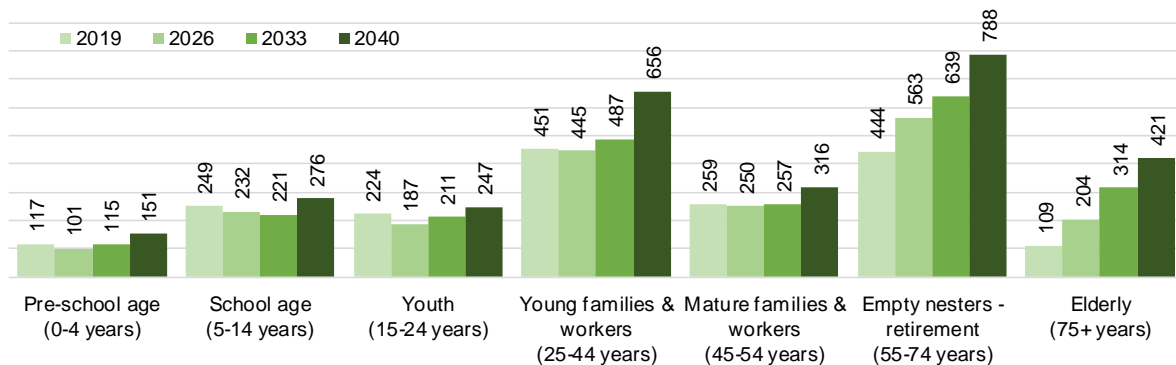
### 3.2.3 Karuah / Swan Bay Planning Area

#### 3.2.3.1 Forecast Population

Between 2019 and 2040, the total population of Karuah / Swan Bay is forecast to increase by 1,002 people (or 54.1%), from 1,853 to 2,855 persons. This increase in population is forecast to consist of:

- 61 additional persons of pre-school or school age (or 16.7%);
- 23 more people in the youth age bracket (or 10.3%);
- 205 more people considered to be in the young families and workers age bracket (or 45.5%);
- 57 more people in the mature families and workers age bracket (or 22.0%);
- 344 more people of empty nesters or retirement age (or 77.5%); and
- 312 (286.2%) more people considered to be elderly.

Figure 3-7 Forecast Change in Population by Age, Karuah / Swan Bay, 2019, 2026, 2033 and 2040



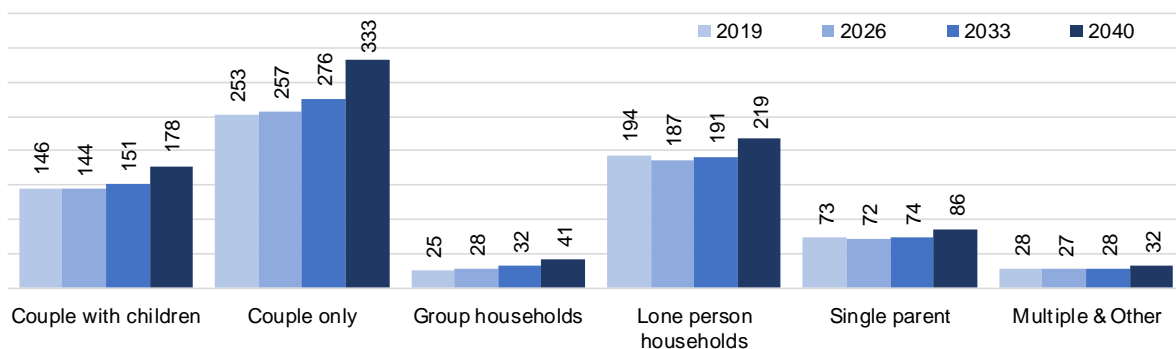
Source: REMPLAN Forecast

#### 3.2.3.2 Change in Households

The forecast population in Karuah / Swan Bay is likely to result in the number of households increasing by 170 (or 23.6%) between 2019 and 2040. The increase in households is likely to be characterised by:

- an additional 32 Couple with Children households (21.9% increase),
- 80 additional Couple only households (31.6%),
- 16 more Group households (64.0% increase),
- an additional 25 Lone Person households (12.9% increase); and
- 13 more Single Parent households (or 17.8% increase).

Figure 3-8 Forecast Change in Household Type, Karuah / Swan Bay, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

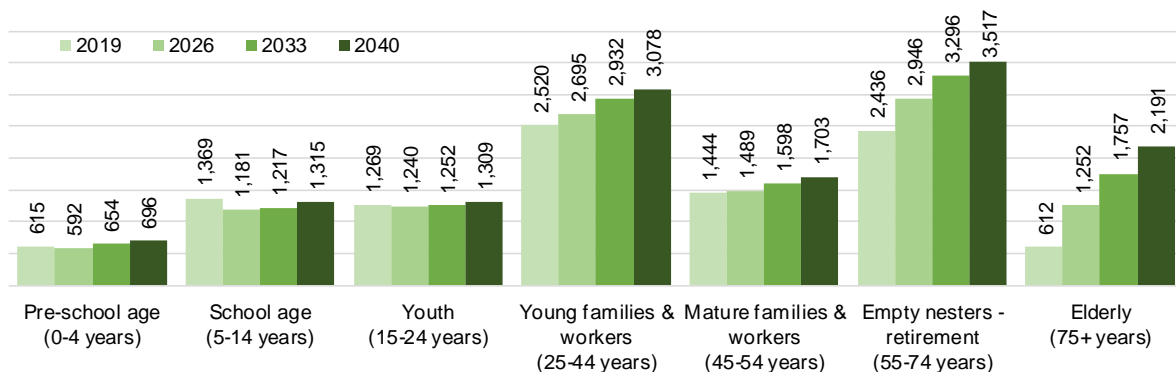
### 3.2.4 Medowie Planning Area

#### 3.2.4.1 Forecast Population

Between 2019 and 2036, the total population of Medowie is forecast to increase from 10,265 to 13,809 people (+3,544), an increase of 34.5%. This increase in population is forecast to consist of:

- 27 more people of pre-school or school age (or 1.4%);
- 40 more people in the youth age bracket (or 3.2%);
- 558 more people considered to be in the young families and workers age bracket (or 22.1%);
- 259 more people in the mature families and workers age bracket (or 17.9%);
- 1,081 more people of empty nesters or retirement age (or 44.4%); and
- 1,579 (258.0%) more people considered to be elderly.

Figure 3-9 Forecast Change in Population by Age, Medowie, 2019, 2026, 2033 and 2040



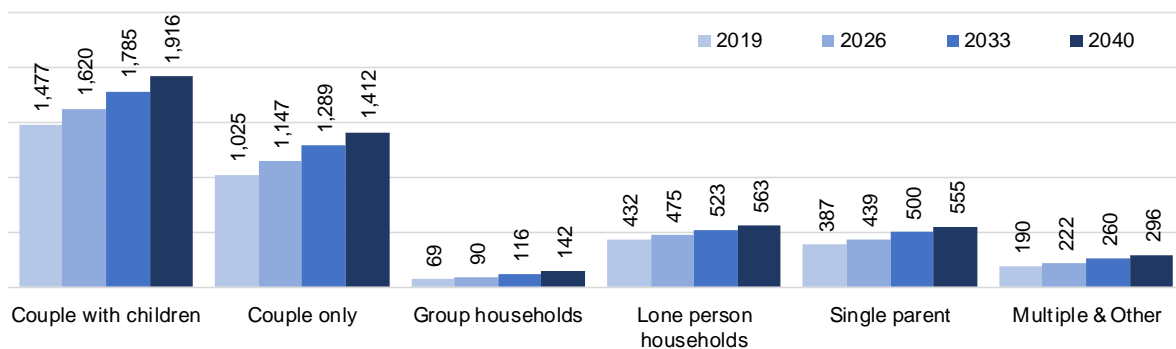
Source: REMPLAN Forecast

#### 3.2.4.2 Change in Households

The forecast change in population in Medowie is likely to result in the number of households increasing by 1,304 (or 36.4%) between 2019 and 2040. The increase in households is likely to be characterised by:

- an additional 439 Couple with Children households (29.7% increase),
- 387 additional Couple only households (37.8%),
- 73 more Group households (105.8% increase),
- an additional 131 Lone Person households (30.3% increase);
- 168 more Single Parent households (or 43.4% decrease); and
- 106 (or 55.8%) more Multiple and Other Family households.

Figure 3-10 Forecast Change in Household Type, Medowie, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast



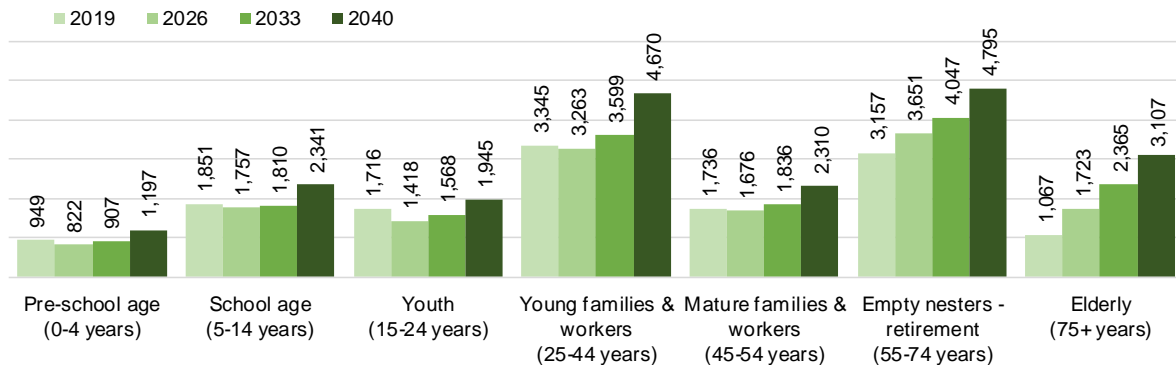
### 3.2.5 Raymond Terrace Planning Area

#### 3.2.5.1 Forecast Population

Raymond Terrace is forecast to undergo the highest increase in population (6,544 or 47.3%), between 2019 (13,821) and 2040 (20,365). This increase in population is forecast to consist of:

- 738 more people of pre-school or school age (or 26.4%);
- 229 more people in the youth age bracket (or 13.3%);
- 1,325 more people considered to be in the young families and workers age bracket (or 39.6%);
- 574 more people in the mature families and workers age bracket (or 33.1%);
- 1,638 more people of empty nesters or retirement age (or 51.9%); and
- 2,040 (191.2%) more people considered to be elderly.

Figure 3-11 Forecast Change in Population by Age, Raymond Terrace, 2019, 2026, 2033 and 2040



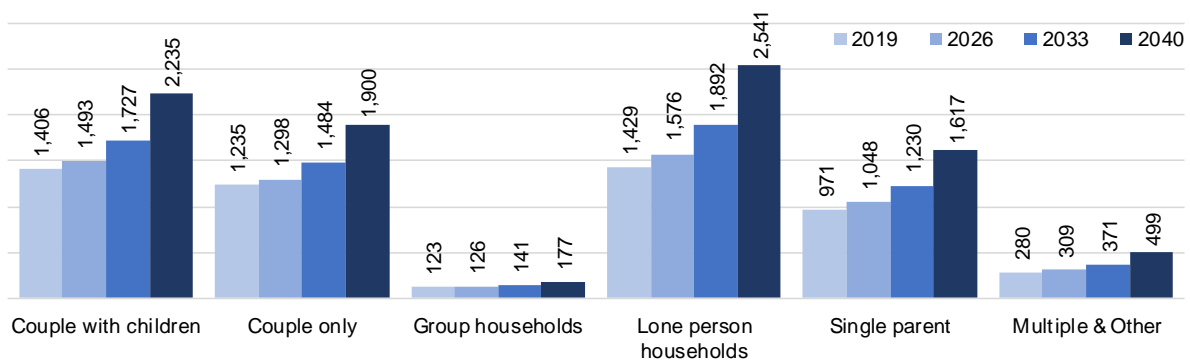
Source: REMPLAN Forecast

#### 3.2.5.2 Change in Households

The forecast population in Raymond Terrace is likely to result in the number of households increasing by 3,525 (or 64.8%) between 2019 and 2040. The increase in households is likely to be characterised by:

- an additional 829 Couple with Children households (59.0% increase),
- 665 additional Couple only households (53.8%),
- 54 more Group households (43.9% increase),
- an additional 1,112 Lone Person households (77.8% increase);
- 646 more Single Parent households (or 66.5% increase); and
- 219 (or 78.2%) more Multiple and Other Family households.

Figure 3-12 Forecast Change in Household Type, Raymond Terrace, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

### 3.2.6 Rural East Planning Area

#### 3.2.6.1 Forecast Population

Rural East's population is forecast to remain stable with a forecast increase of just 83 people (or a 3.5% increase), from 2,387 in 2019 to 2,470 in 2040. This increase in population is forecast to consist of:

- 38 fewer people of pre-school or school age (or -7.8%);
- 38 more people in the youth age bracket (or 12.8%);
- 70 less people considered to be in the young families and workers age bracket (or -12.2%);
- 10 less people in the mature families and workers age bracket (or -3.1%);
- 20 more people of empty nesters or retirement age (or 3.6%); and
- 143 (92.3%) more people considered to be elderly.

Figure 3-13 Forecast Change in Population by Age, Rural East, 2019, 2026, 2033 and 2040



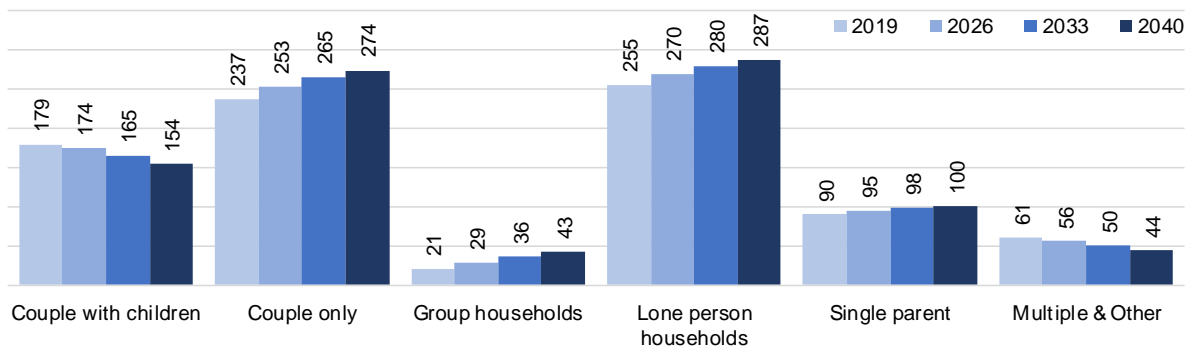
Source: REMPLAN Forecast

#### 3.2.6.2 Change in Households

The forecast population in Rural East is likely to result in a small increase in the number of households (59 or 7.0%) between 2019 and 2040. The increase in households is likely to be characterised by:

- 25 fewer Couple with Children households (14.0% decrease),
- 37 additional Couple only households (15.6%),
- 22 more Group households (104.8% increase),
- an additional 32 Lone Person households (12.5% increase);
- 10 more Single Parent households (or 11.1% increase); and
- 17 (or -27.9%) fewer Multiple and Other Family households.

Figure 3-14 Forecast Change in Household Type, Rural East, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

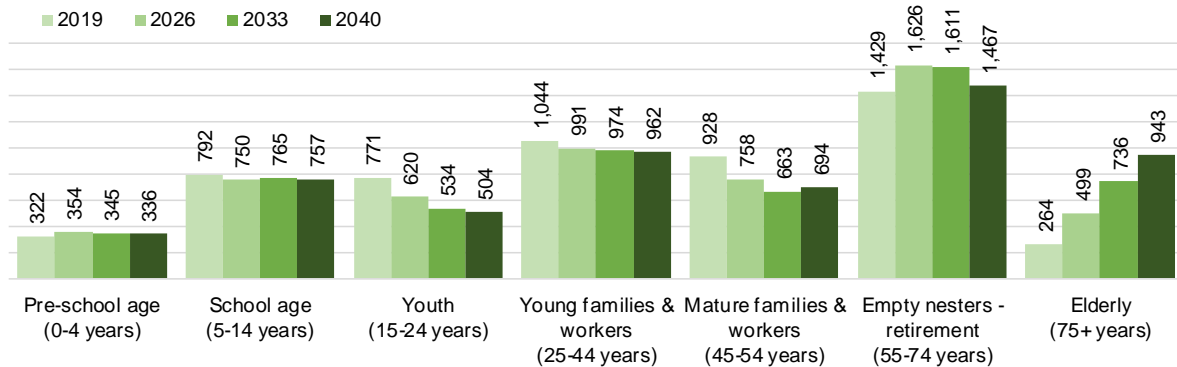
### 3.2.7 Rural West Planning Area

#### 3.2.7.1 Forecast Population

Between 2019 and 2040, the total population of Rural West is forecast to increase from 5,550 to 5,663 people (+113), an increase of 2.0%. This population change is forecast to consist of:

- 21 less people of pre-school or school age (or -1.9%);
- 267 fewer people in the youth age bracket (or -34.6%);
- 82 fewer people considered to be in the young families and workers age bracket (or -7.9%);
- 234 fewer people in the mature families and workers age bracket (or -25.2%);
- 38 more people of empty nesters or retirement age (or 2.7%); and
- 679 (257.2%) more people considered to be elderly.

Figure 3-15 Forecast Change in Population by Age, Rural West, 2019, 2026, 2033 and 2040



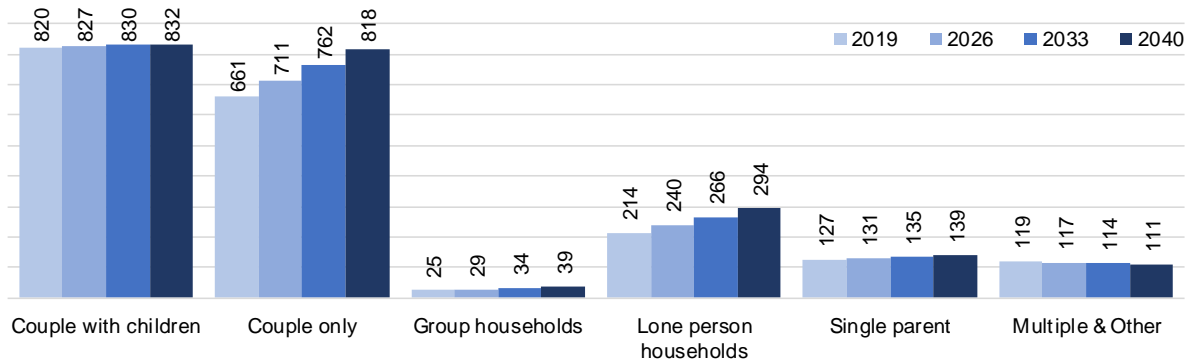
Source: REMPLAN Forecast

#### 3.2.7.2 Change in Households

The forecast change in population in Rural West is likely to result in the number of households increasing by 267 (or 13.6%) between 2019 and 2040. The increase in households is likely to be characterised by:

- 12 more Couple with Children households (1.5% increase),
- 157 more Couple only households (23.8% increase),
- 14 more Group households (56.0% increase),
- an additional 80 Lone Person households (37.4% increase); and
- 12 more Single Parent households (or 9.4% increase).

Figure 3-16 Forecast Change in Household Type, Rural West, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

### 3.2.8 Tilligerry Planning Area

#### 3.2.8.1 Forecast Population

Tilligerry's population is forecast to increase from 6,923 in 2019 to 7,284 in 2040, an increase of 361 persons (or 5.2%). This change in population is forecast to consist of:

- 174 less people of pre-school or school age (or -14.1%);
- 52 less people in the youth age bracket (or -8.8%);
- 108 fewer people considered to be in the young families and workers age bracket (or -8.1%);
- 64 fewer people in the mature families and workers age bracket (or -8.2%);
- 241 fewer people of empty nesters or retirement age (or -10.7%); and
- 1,000 (136.4%) more people considered to be elderly.

Figure 3-17 Forecast Change in Population by Age, Tilligerry, 2019, 2026, 2033 and 2040



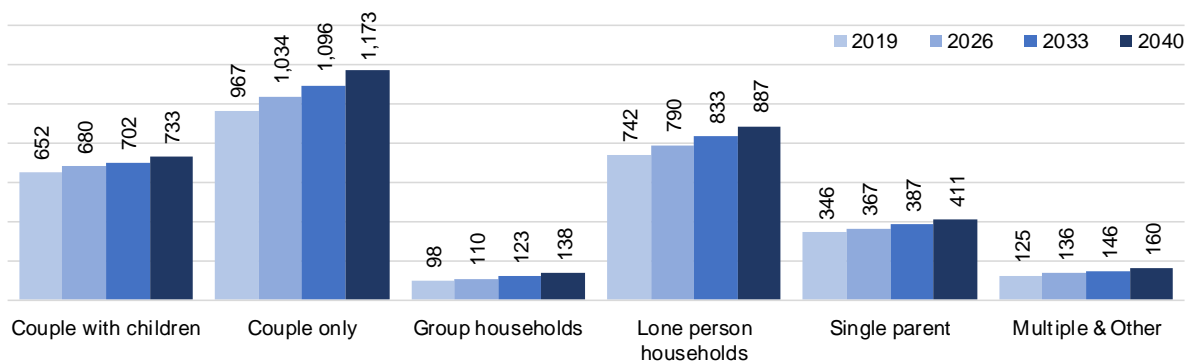
Source: REMPLAN Forecast

#### 3.2.8.2 Change in Households

The forecast change in population in Tilligerry is likely to result in the number of households increasing by 572 (or 19.5%) between 2019 and 2040. The increase in households is likely to be characterised by:

- 81 more Couple with Children households (12.4% increase),
- 206 additional Couple only households (21.3% increase),
- 40 more Group households (40.8% increase),
- an additional 145 Lone Person households (19.5% increase); and
- 65 more Single Parent households (or 18.8% increase).

Figure 3-18 Forecast Change in Household Type, Tilligerry, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

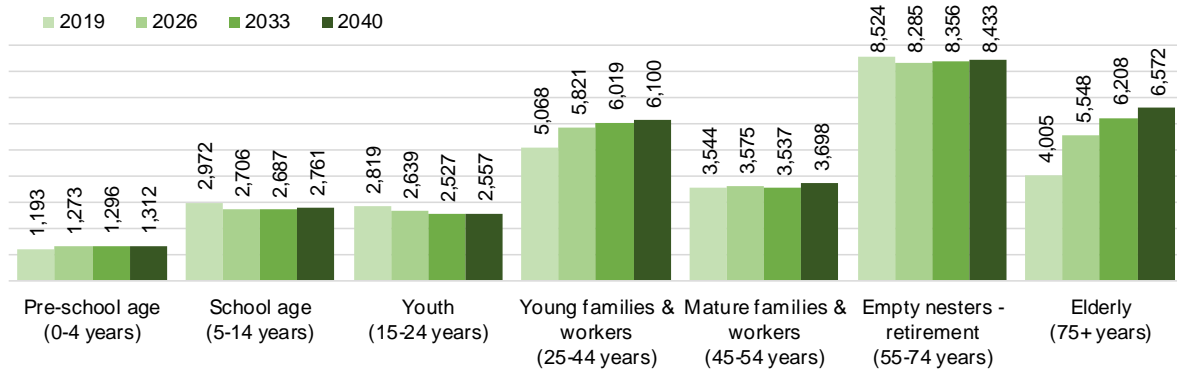
### 3.2.9 Tomaree Planning Area

#### 3.2.9.1 Forecast Population

Tomaree is forecast to remain the most populated planning area, with the population forecast to increase from 28,125 (2019) to 31,433 in 2040 (+3,308 persons, or 11.8%). This increase is forecast to consist of:

- 92 less people of pre-school or school age (or -2.2%);
- 262 less people in the youth age bracket (or -9.3%);
- 1,032 more people considered to be in the young families and workers age bracket (or 20.4%);
- 154 more people in the mature families and workers age bracket (or 4.3%);
- 91 fewer people of empty nesters or retirement age (or -1.1%); and
- 2,567 (64.1%) more people considered to be elderly.

Figure 3-19 Forecast Change in Population by Age, Tomaree, 2019, 2026, 2033 and 2040



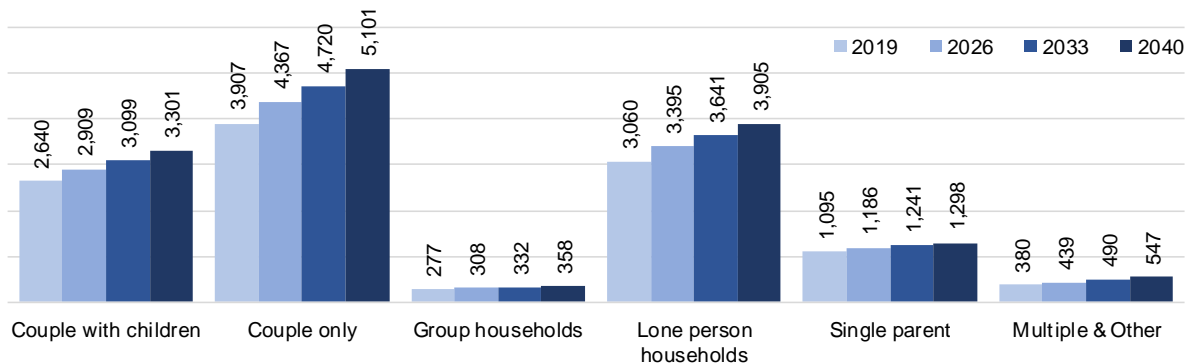
Source: REMPLAN Forecast

#### 3.2.9.2 Change in Households

Tomaree is forecast to undergo the largest increase in the number of households between 2019 and 2040 (3,151 or 27.7%). The increase in households is likely to be characterised by:

- an additional 661 Couple with Children households (25.0% increase),
- 1,194 additional Couple only households (30.6% increase),
- 81 more Group households (29.2% increase),
- an additional 845 Lone Person households (27.6% increase);
- 203 more Single Parent households (or 18.5% increase); and
- 167 (or 43.9%) more Multiple and Other Family households.

Figure 3-20 Forecast Change in Household Type, Tomaree, 2019, 2026, 2033 and 2040



Source: REMPLAN Forecast

### 3.2.10 Hunter Region

A summary of population and household projections for the Hunter Region LGAs is presented in Table 3-3. It should be noted that the projections presented for Port Stephens have been sourced from REMPLAN Forecasts, while the remaining Hunter Region LGA projections are sourced from NSW DPE.

Table 3-3 Projected Population and Households, Hunter Region

	2016	2021	2026	2031	2036	Change 2016 - 2036
<b>Population</b>						
Port Stephens (A) <sup>a</sup>	71,115	74,324	77,310	80,018	84,899	13,784
Cessnock (C)	56,100	59,900	63,550	67,150	69,250	13,150
Dungog (A)	8,750	8,850	8,950	9,000	8,950	200
Maitland (C)	78,200	85,750	93,500	101,550	104,850	26,650
Mid-Coast (A)	91,250	93,300	94,850	95,850	96,250	5,000
Muswellbrook (A)	17,150	18,000	18,800	19,550	20,300	3,150
Newcastle (C)	165,050	174,400	183,450	192,250	198,350	33,300
Lake Macquarie (C)	202,350	208,850	214,800	220,500	226,800	24,450
Singleton (A)	24,700	25,800	26,800	27,750	28,600	3,900
Upper Hunter Shire (A)	14,700	15,200	15,600	15,900	16,200	1,500
<i>Sub-total</i>	<i>729,365</i>	<i>764,374</i>	<i>797,610</i>	<i>829,518</i>	<i>854,449</i>	<i>125,084</i>
<i>Average annual change</i>	<i>-</i>	<i>0.9%</i>	<i>0.9%</i>	<i>0.8%</i>	<i>0.6%</i>	<i>0.8%</i>
<b>Households</b>						
Port Stephens (A) <sup>a</sup>	27,535	29,469	31,333	33,127	35,903	8,368
Cessnock (C)	21,850	23,450	25,000	26,600	27,600	5,750
Dungog (A)	3,550	3,650	3,750	3,800	3,850	300
Maitland (C)	29,750	33,000	36,300	39,800	41,550	11,800
Mid-Coast (A)	39,950	41,400	42,500	43,400	43,950	4,000
Muswellbrook (A)	6,600	7,000	7,350	7,700	8,050	1,450
Newcastle (C)	69,850	74,200	78,350	82,400	85,400	15,550
Lake Macquarie (C)	80,550	84,050	87,150	90,100	93,150	12,600
Singleton (A)	9,200	9,750	10,200	10,600	11,000	1,800
Upper Hunter Shire (A)	6,050	6,300	6,500	6,750	6,900	850
<i>Sub-total</i>	<i>294,885</i>	<i>312,269</i>	<i>328,433</i>	<i>344,277</i>	<i>357,353</i>	<i>62,468</i>
<i>Average annual change</i>	<i>-</i>	<i>1.2%</i>	<i>1.0%</i>	<i>0.9%</i>	<i>0.7%</i>	<i>1.0%</i>

Note: a) Port Stephens data sourced from REMPLAN Forecasts

Source: REMPLAN Forecasts and Department of Planning and Environment (2016), 2016 New South Wales State and Local Government Area population and household projections. Sydney, NSW.

A brief overview of NSW DPE identified drivers of population change for each LGA are presented below. NSW DPE identified the main factors influencing population change in Port Stephens to be internal migration (i.e. people arrive to live from elsewhere in Australia), a growing young population and an increase in the birth rates, and an increase in the number of older persons in the population.

NSW DPE projections indicate Cessnock (C) will be characterised by one of the highest projected rates of population increase in the region, with the key drivers of population change internal migration, a growing young population and increased birth rates.

Dungog (A) will be characterised by one of the lowest rates of population increase in the region remaining below a 0.5% annual change. The key drivers of population change for Dungog (A) will be a growing young population and an ageing population.

Maitland (C) will be characterised by the highest rate of population increase in the region, with the key drivers of population change being internal migration gain and a growing young population.

The population of Mid-Coast (A) is projected to remain stable, increasing 5,000 persons by 2036, reaching a total population of 96,250. NSW DPE Projections did not identify any drivers of population growth for Mid Coast (A).

Population growth for Muswellbrook (A) will be characterised by a fairly small increase in population between 2016 and 2036 (3,150 persons), but population growth will remain fairly constant averaging around 0.9% per annum. NSW DPE identified the drivers of population change to be a high fertility rate but are expecting a net internal migration loss (i.e. people leave to live elsewhere in Australia).

Newcastle (C) is projected to undergo the largest population increase with an additional 33,300 residents expected by 2036. The population increase is expected to be driven by migration, both internal (i.e. from interstate and elsewhere in NSW) and positive net overseas migration.

Lake Macquarie is the most populated LGA in the region. The population of Lake Macquarie (C) is projected to increase 12% (or 24,450) between 2016 and 2036 to reach 226,800 persons. NSW DPE Projections identified the key drivers of population change in Lake Macquarie to be internal migration, overseas migration and an increase in the number of older population.

The population of Singleton (A) is expected to remain fairly small in comparison to other LGAs in the region, projected to increase 3,900 (or 15.8%) between 2016 and 2036. The key driver of population change will be a growing young population and an increase in the rate of births.

The Upper Hunter Shire (A) is projected to remain one of the smaller populations in the region with population increasing only 1,500 by 2036. The key driver of population change will be a growing young population and an increase in the rate of births.

### **3.2.10.1 Implications for Port Stephens**

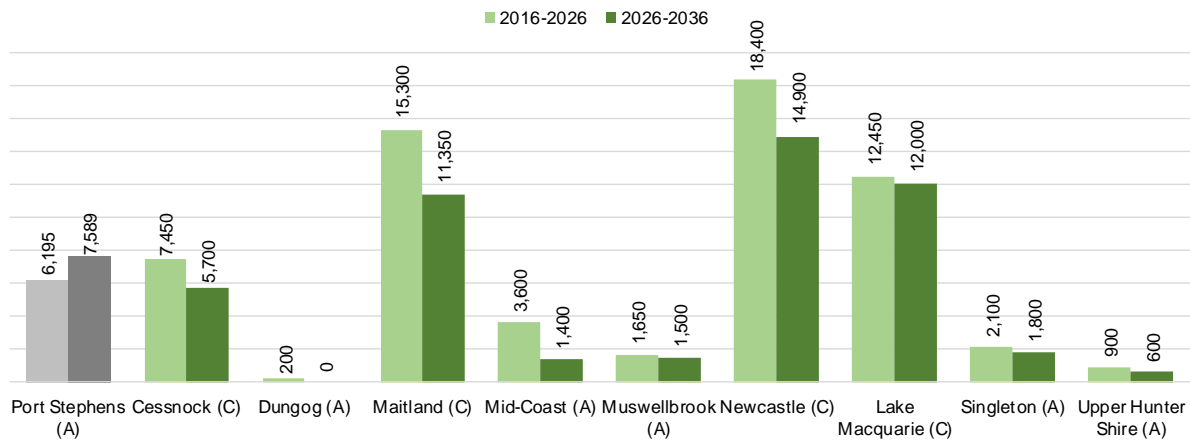
Overall the population of the Hunter Region is projected to increase by more than 120,000 over the next 20 years. The increased population is likely to result in a further 62,000 households over the same period.

As outlined in Section 2.1, relative to the surrounding LGAs within the Hunter Region, Port Stephens was the third fastest growing LGA between 2008 and 2018 and is the fifth largest council in the Hunter Region.

Port Stephens' population is forecast to be a major contributor to overall population growth for the Hunter Region. A total population increase of 13,784 persons is forecast by 2036, less than Newcastle (33,300), Maitland (26,650) and Lake Macquarie (24,450) (Figure 3-21).

Of the 125,084 new residents in the Hunter Region, one in ten (or 11.0%) is projected to reside in Port Stephens. In contrast to neighbouring LGAs more population growth is projected after 2026 compared to the 2016 to 2026 period.

Figure 3-21 Projected Change in Population, 2016-2026 and 2026-2036, Port Stephens and neighbouring LGAs



Source: REMPLAN Forecast and NSW DPE

### 3.3 Dwelling Requirements

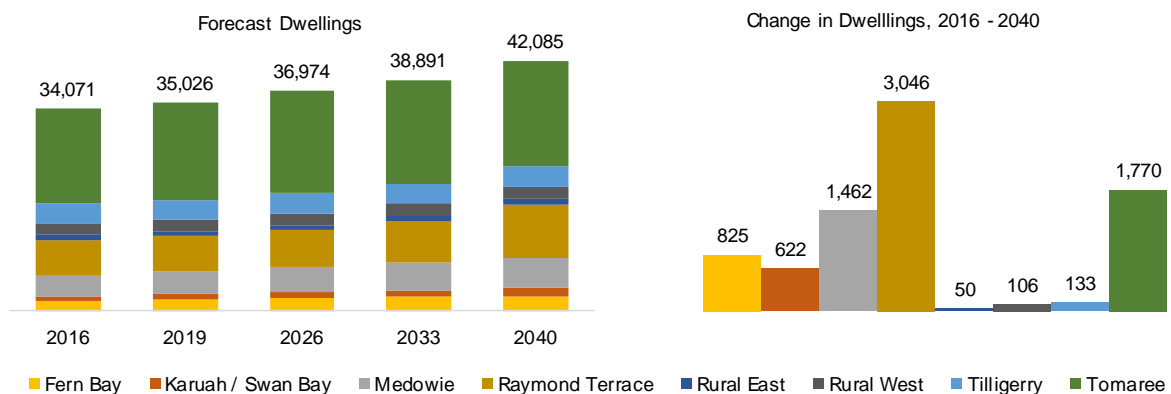
To determine likely demand for dwellings, population change is combined with understanding the household formations that are specific to that geography, i.e. lone persons households, couples only, families etc and this is overlaid with identified future land supply in the region (infill development, rural residential, urban residential) and the timing of this supply of when it can be brought to the market to accommodate any future population.

#### 3.3.1 Port Stephens

##### 3.3.1.1 Dwellings by Planning Area

Based on the population and household forecasts, there will be demand for an additional 8,014 dwellings required to support the forecast increase in the population (17,805 persons) over the forecast period. As illustrated in Figure 3-22, much of this demand for dwellings will be met in Raymond Terrace, Tomaree and Medowie.

Figure 3-22 Dwelling Projections, Port Stephens, 2016 to 2040



Source: REMPLAN Forecast



Detailed dwelling projections for Port Stephens and planning areas are presented in Table 3-4.

Table 3-4 Dwelling Projections, Port Stephens, 2016 to 2040

	2016 (Base year data)	2019	2026	2033	2040	Change 2016 - 2040 Dwellings (% of LGA change)
Port Stephens (C)	34,071	35,026	36,974	38,891	42,085	8,014 (100%)
Annual change	-	0.6%	1.1%	1.0%	1.6%	0.9%
<b>Planning Areas</b>						
Fern Bay	1,669	2,085	2,302	2,375	2,494	825 (10%)
Karuah / Swan Bay	841	916	992	1,137	1,463	622 (8%)
Medowie	3,572	3,701	4,124	4,615	5,034	1,462 (18%)
Raymond Terrace	5,924	5,894	6,169	7,030	8,970	3,046 (38%)
Rural East	889	899	929	938	939	50 (1%)
Rural West	1,902	1,975	1,991	1,998	2,008	106 (1%)
Tilligerry	3,309	3,315	3,364	3,384	3,442	133 (2%)
Tomaree	15,965	16,241	17,103	17,414	17,735	1,770 (22%)

Source: REMPLAN Forecast

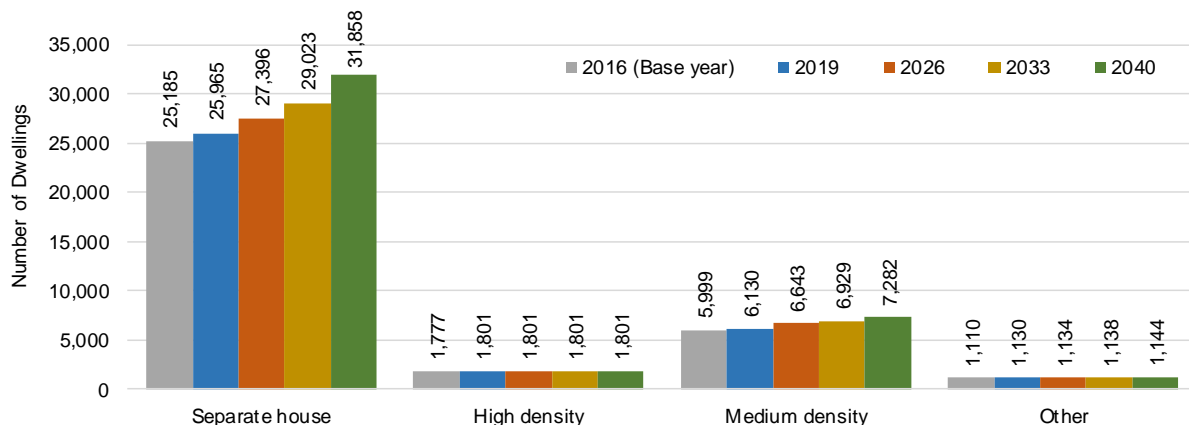
### 3.3.1.2 Port Stephens Forecast dwellings by dwelling type

As outlined in Section 2.1 Census data between 2006 and 2016 indicates a distinct diversification of housing stock with medium and high-density dwellings growing at a faster rate (29.9% and 18.7%, respectively) than separate dwellings (10.1%). However, dwelling forecasts indicate that future dwelling supply will predominately be driven by demand for (and supply of) separate dwellings.

Free-standing dwellings account for nearly all of the forecast increase, with separate houses projected to increase by 6,673 (or 83.3% of all new dwellings). Medium density dwellings are anticipated to increase by 16.0% resulting in an additional 1,283 dwellings classified as semi-detached, townhouses, flat, units or apartments in a 1 or 2 storey block.

Figure 3-23 illustrates the dwelling projections by structure type for Port Stephens and indicates the expected growth in the free-standing dwellings (or separate houses), increasing from 25,185 in 2016 to 31,858 in 2040.

Figure 3-23 Forecast Dwellings by Dwelling Type, Port Stephens



Source: REMPLAN Forecast

### **3.3.2 Fern Bay Planning Area**

Compared to Port Stephens and the Hunter Region, Fern Bay comprises a higher proportion of very low and low income households. Rental stress in Fern Bay is the dominant source of housing stress despite more homes being mortgaged in the area than rented (Fern Bay had a significantly higher proportion of dwellings that were owned compared to Port Stephens and NSW).

Fern Bay is traditionally a growth area with affordable housing attractive to families with young children. Fern Bay's proximity to Newcastle, Raymond Terrace, and the eastern section of Port Stephens provides access to employment opportunities for residents in the area - this is a fundamental driver for future population growth in the area.

Fern Bay has seen a rise in the number of families moving to the area, but still has the highest proportion of residents aged 55 years and over than any other area within Port Stephens. There are several aged care facilities in the area, which is reflected in the social indicators.

The area is an identified growth area for Port Stephens with large areas of greenfield development identified for current and future land supply. Seaside Fern Bay is a major residential estate currently under development. There are also several large aged care facilities, a golf course as well as small commercial and industrial presence within the region. The southernmost section of the Worrimui Regional Park is located in the area's east.

The average number of bedrooms per dwelling in Fern Bay has increased indicative of larger homes being built to meet market demand. At the same time median wages for Fern Bay residents have increased at a rate double that of the Port Stephens average. Future demand for housing in Fern Bay is likely to continue being driven by young working families seeking detached dwellings, in close proximity to employment centres.

Based on the population and household forecasts, there will be demand for an additional 409 dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.3 Karuah / Swan Bay Planning Area**

Karuah / Swan Bay is an older population compared to Port Stephens, in recent years most of the growth in population has been driven by residents aged 55 years and over. As discussed in Section 3.5 the Karuah / Swan Bay planning area has the highest proportion of residents with a need for assistance with core activities.

The area is the third most stressed (in terms of housing stress) overall in Port Stephens, however, has the highest incidence of mortgage stress and shared highest incidence of rental stress with Tilligerry.

The occupations of employed Karuah / Swan Bay residents have transformed between 2006 and 2016 reflecting broader restructuring in the economy and changing skills requirements. However, the community remains removed from employment nodes.

As a relatively affordable planning area, Karuah / Swan Bay is likely to continue to cater for older population and those in the lower income brackets. To continue to attract and retain existing residents in this planning area, services such as public transport and diversity of housing will need to be planned for.

Based on the population and household forecasts, there will be demand for an additional 547 dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.4 Medowie Planning Area**

Medowie residents are the youngest on average in Port Stephens, their young families tend to live in separate houses with a high rate of mortgaged homes. Households typically earn above-average

incomes. This planning area has the second lowest need for assistance with core activities in terms of rankings of planning areas within Port Stephens behind Rural West.

Strong population growth in Medowie is due to the strong residential construction activity, in turn driven by market demand; however, nearly all of dwellings constructed are separate houses with no evidence of diversification into medium density or other dwelling structures.

The Medowie Township is a growing community with a significant level of land supply identified for future population growth. Pacific Dunes along Championship Drive and The Bower located off Medowie Road are residential estates currently being developed.

The planning area is anchored by the town centre of Medowie and its surrounding area, and is complemented by well-established schools and recreation facilities. Demand for housing in Medowie is likely to continue to be driven by young working families with relatively high household incomes. However, the growth in the older worker age group and retirees, and growth in the number of households without children indicates ageing in place as older residents decide to stay within the family home once adult children have left the home.

This will put an upward pressure on prices unless supply can meet the market at a faster pace to alleviate price pressure.

Based on the population and household forecasts, there will be demand for an additional 1,333 dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.5 Raymond Terrace Planning Area**

Raymond Terrace and Heatherbrae support a large portion of Port Stephens' economic output and jobs. Approximately 80% of the municipality's manufacturing jobs are in Raymond Terrace. Raymond Terrace is the administrative centre of Port Stephens.

Raymond Terrace has a relatively large population which is generally younger than the Port Stephens average. Raymond Terrace has seen an increase in medium density development to meet population demand which has ensured the planning area remains an affordable option. However, the area suffers from the highest level of housing inadequacy and housing stress.

Based on the relatively affordable housing in Port Stephens, Raymond Terrace will continue to be a major attractor for potential residents seeking cheaper housing. Demand for housing in Raymond Terrace is likely to continue to be for medium density, which, if developed to meet demand, will maintain the planning area's affordability.

Based on the population and household forecasts, there will be demand for an additional 3,076 dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.6 Rural East Planning Area**

This planning area is located in the south of Port Stephens and is a mostly rural locality. Rural East's largest settlements are Tomago, Williamtown and Salt Ash.

Rural East has the second lowest number of residents in Port Stephens in terms of the planning areas. The demographic characteristics of Rural East are indicative of mature working ages and retirees living in separate houses that are owned outright with a high proportion of lower incomes.

There has been no diversification in the housing stock which has remained separate houses.

Due to its locality, Rural East will continue to cater for those seeking larger lots in low density areas, primarily those of retirement age, and those choosing to remain on their rural properties into late retirement.

Based on the population and household forecasts, there will be a small demand for 40 additional dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.7 Rural West Planning Area**

Rural West is a rural and relatively sparsely populated area with the largest population centre at Seaham with several other smaller communities such as East Seaham, Woodville, Glen Oak and Ballickera. The demographic characteristics of the Rural West planning area are indicative of working aged couples with children. This planning area is reflective of an area which continues to attract families and working residents.

With household incomes higher than the Port Stephens average, rent and mortgage repayments are generally more expensive than the broader area and a higher proportion of mortgage repayments in the mid to lower brackets. Mortgage stress in Rural West is the dominant source of housing stress given the low level of rental stock in the area.

Affordability may potentially be an issue for residents who are ageing in place, that may not already own their home, for lower income households and for children leaving home and wanting to stay in the area.

The population profile of Rural West is set to age over the medium to longer term. The rural characteristics and lower density is likely to continue to attract older residents looking to retire, and those in the older cohorts may choose to remain in their property further into retirement.

Based on the forecast contraction in Rural West's population, there is unlikely to be significant demand for new dwellings in the area (with demand for only 33 dwellings forecast between 2019 and 2040).

### **3.3.8 Tilligerry Planning Area**

The demographic characteristics of Tilligerry are typified by retirees living in detached houses that earn below average incomes. The housing stock has diversified since 2006, however separate houses still dominate.

Household incomes are relatively low in Tilligerry, with households suffering the second highest level of housing stress of any planning area in Port Stephens. Additionally, unemployment in the planning area is the second highest in the LGA, partially reflective of the notable distance from employment centres compared to other planning areas in Port Stephens.

There are a large proportion of dwellings with lower mortgages payments compared to Port Stephens and NSW, likely reflecting a large cohort of retired and semi-retired persons at the end of their mortgage repayments. Rents are slightly higher in Tilligerry.

The limited supply of future housing stock is expected to continue to attract retirees seeking affordable housing whereby they can age in place. As such, affordable aged care housing needs to be considered as part of future housing stock.

Based on the population and household forecasts, there will be demand for 127 additional dwellings (between 2019 and 2040) required to support the forecast population.

### **3.3.9 Tomaree Planning Area**

The demographic characteristics of Tomaree are typical of retirees with below average incomes living in a mix of attached and detached dwellings. The planning area is forecast to undergo significant population

growth between 2016 and 2040 (an additional 3,878 people). Most of the growth is anticipated to be persons aged 75 and over.

The lack of attached product development in this area is considered insufficient. As the population ages, residents can benefit from smaller lot sizes and dwelling floorplates which have lower costs. According to the council planning schedule, Tomaree is not anticipated to expand attached product before 2036, instead focus on the development of additional detached products in the area - this may need to be reconsidered.

With such a large retiree population, aged care that allows for ageing in place should be considered as part of the attached product development.

Based on the population and household forecasts, there will be demand for an additional 1,494 dwellings (between 2019 and 2040) required to support the forecast population.

### 3.3.10 Hunter Region

NSW DPE assumes one projected household occupies one dwelling. An additional adjustment is made to account for a per cent of all dwellings being unoccupied (e.g. new occupants have yet to move in, the dwelling is used as a second residence or it is a holiday home).

NSW DPE dwelling projections for the Hunter Region LGAs are presented in Table 3-5, and highlights the strong demand for dwellings in Newcastle, Lake Macquarie and Maitland. The projections for Port Stephens are sourced from REMPLAN Forecasts.

Table 3-5 Dwellings Projections, Hunter Region

	2016	2021	2026	2031	2036	Change 2016 - 2036
Port Stephens (A) <sup>a</sup>	34,071	35,585	36,974	38,137	40,286	6,215
Cessnock (C)	24,000	25,800	27,500	29,250	30,350	6,350
Dungog (A)	4,150	4,300	4,400	4,500	4,550	400
Maitland (C)	31,650	35,150	38,700	42,400	44,200	12,550
Mid-Coast (A)	49,750	51,550	52,950	54,000	54,750	5,000
Muswellbrook (A)	7,400	7,800	8,200	8,600	9,000	1,600
Newcastle (C)	75,450	80,150	84,650	89,000	92,250	16,800
Lake Macquarie (C)	87,700	91,500	94,850	98,100	101,400	13,700
Singleton (A)	10,200	10,800	11,300	11,750	12,200	2,000
Upper Hunter Shire (A)	7,050	7,350	7,650	7,900	8,100	1,050
<i>Sub-total</i>	<i>331,421</i>	<i>349,985</i>	<i>367,174</i>	<i>383,637</i>	<i>397,086</i>	<i>65,665</i>
<i>Average annual change</i>	<i>-</i>	<i>1.1%</i>	<i>1.0%</i>	<i>0.9%</i>	<i>0.7%</i>	<i>0.9%</i>

Note: a) Port Stephens data sourced from REMPLAN Forecasts

Source: REMPLAN Forecasts and Department of Planning and Environment (2016), 2016 New South Wales State and Local Government Area population and household projections. Sydney, NSW.

The following highlights projections for each neighbouring LGA:

- Cessnock (C): the number of dwellings will increase by 6,350 between 2016 and 2036, representing a 26.5% increase on the 2016 dwelling stock.
- Dungog (A): the number of dwellings will increase by 400 by 2036, representing a 9.6% increase on the 2016 dwelling stock.

- Maitland (C): a 39.7% increase in the number dwellings from 31,650 in 2016 to 44,200 in 2036, directly reflective of the projected consistently high population growth for the LGA.
- Mid-Coast (A): the number of dwellings will increase marginally (10.1%) by 2036.
- Muswellbrook (A): the housing stock will increase by 1,600 dwellings (or 21.6%).
- Newcastle (C): projected strong population growth will likely result in a significant increase in the number of dwellings (16,800) by 2036.
- Lake Macquarie (C): the number of dwellings will increase by 13,700 between 2016 and 2036, representing a 15.6% increase on the 2016 dwelling stock.
- Singleton (A): housing stock is projected to increase by 2,000 dwellings (or 19.6%) by 2036.
- Upper Hunter Shire (A): the number of dwellings will increase 1,050 or 14.9% by 2036.

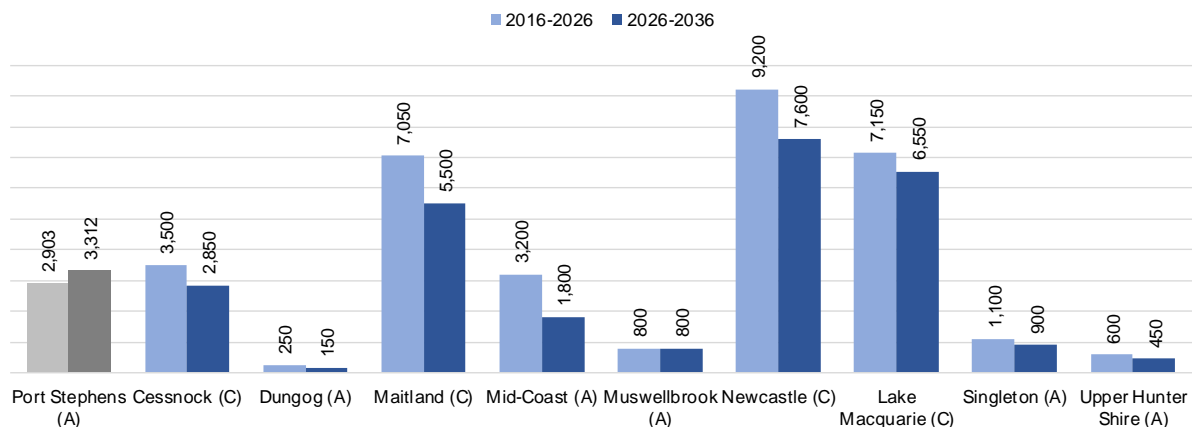
### 3.3.10.1 Implications for Port Stephens

Based on NSW DPE and REMPLAN dwelling projections there will be demand for an additional 65,000 dwellings in the Hunter Region by 2036. The majority of the demand will be in Newcastle and Lake Macquarie. Around 9.5% of all new dwellings in the Hunter Region (or 6,215) are projected to be constructed in Port Stephens.

Demand for housing is driven by a range of factors, in Port Stephens there is a high level of demand driven by low to moderate income households requiring access to lower cost housing that is proximate to employment, community infrastructure and services. Residents on low incomes in rental accommodation are the most vulnerable and at risk when there is a tightening of supply or an increase in rental prices.

Based on the current identified planned supply, population growth in Port Stephens will generate demand for an additional 6,215 dwellings between 2016 and 2036. This is significantly lower than the LGAs of Newcastle, Lake Macquarie and Maitland ((Figure 3-24). The pattern of change in dwellings for Port Stephens is different to every other LGA in the Hunter, with the change from 2016 to 2026 being lower than the change from 2026 to 2036. This is reflective of the constrained available land supply in the short to medium term within Port Stephens.

Figure 3-24 Projected Change in Dwellings, 2016-2026 and 2026-2036, Port Stephens and neighbouring LGAs



Source: REMPLAN Forecast and NSW DPE.

## 3.4 Rents and Property Sales Prices

Data for rent and sales in Port Stephens is sourced from the 'Rent & Sales Report' published by the NSW Department of Family and Community Services. Rent and sales data for Port Stephens has been compared to the Hunter / Illawarra Region (comprising the Cessnock (C), Kiama (A), Lake Macquarie (C), Maitland (C), Newcastle (C), Port Stephens (A), Shellharbour (C) and Wollongong (C) LGAs), as well as the Hunter Region LGAs of Cessnock (C), Lake Macquarie (C), Maitland (C) and Newcastle (C).



### 3.4.1 Sales Prices

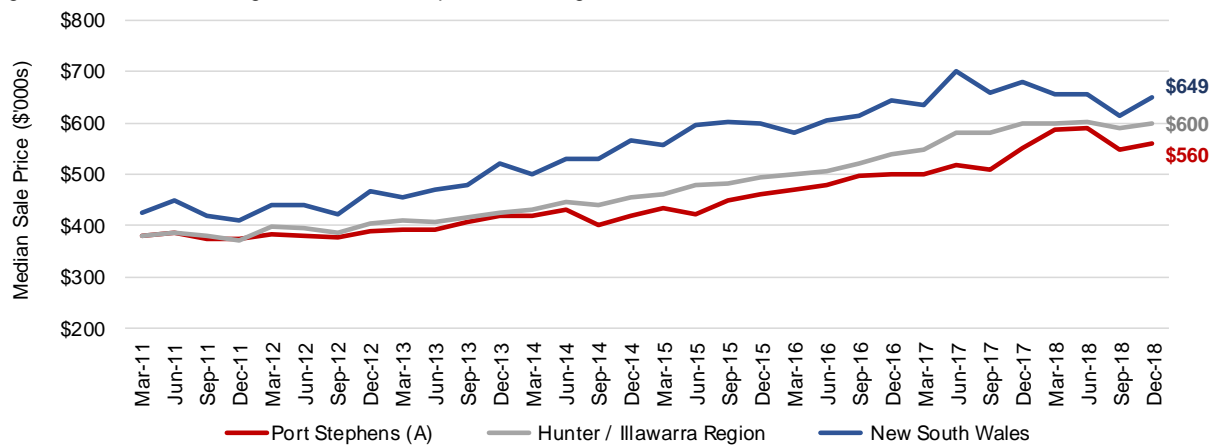
#### 3.4.1.1 Separate Dwellings

The median sales price for separate dwellings in Port Stephens as at December 2018 is \$560,000, below the median sales price for separate dwellings for the Hunter / Illawarra Region (\$600,000) and New South Wales (\$649,000) (see Figure 3-25).

The median sales price for a separate dwelling in Port Stephens increased marginally (1.6%) over the 12 months to December 2018, while there was no change in the price across the Hunter / Illawarra Region (0.0%), and the median sales price contracted 4.6% for New South Wales.

In average annual terms, the median sales price for separate dwellings in Port Stephens increased 6.0% over the past five years. In comparison, prices in the Hunter / Illawarra Region and the State increased 7.1% and 4.5%, respectively, over the last five years.

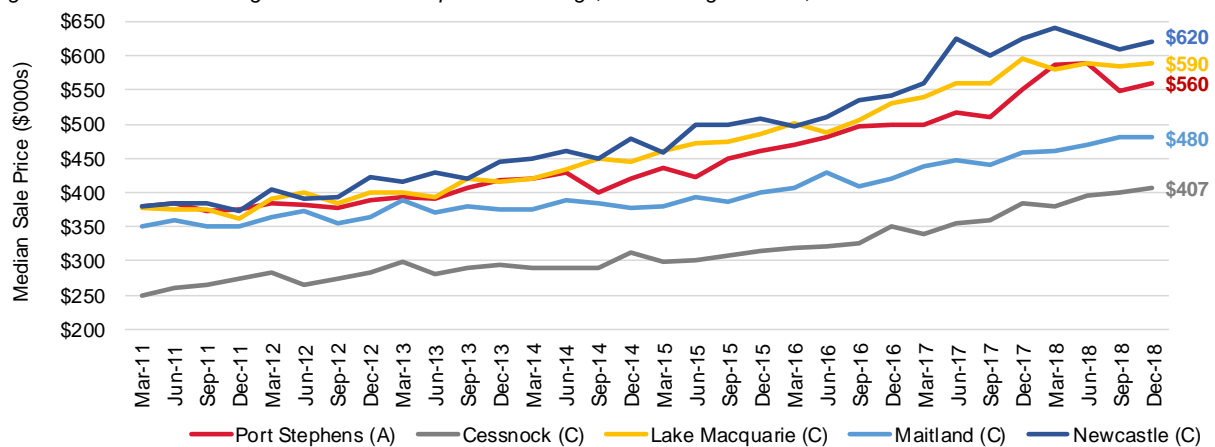
Figure 3-25 Median Dwelling Sale Prices for Separate Dwellings, March 2011 to December 2018



Source: Department of Family and Community Services, Rent and Sales Report, various.

Compared to the surrounding LGAs in the Hunter Region, Port Stephens has the third highest median sales price for a separate dwelling at \$560,000 as at December 2018, higher than Maitland and Cessnock. While Newcastle and Lake Macquarie have the highest median sales price, the price has contracted 0.8% for both LGAs over the 12 months to December 2018. In contrast median sales price has increased in Cessnock (5.7%), Maitland (4.8%) and Port Stephens (1.6%).

Figure 3-26 Median Dwelling Sale Prices for Separate Dwellings, Hunter Region LGAs, March 2011 to December 2018



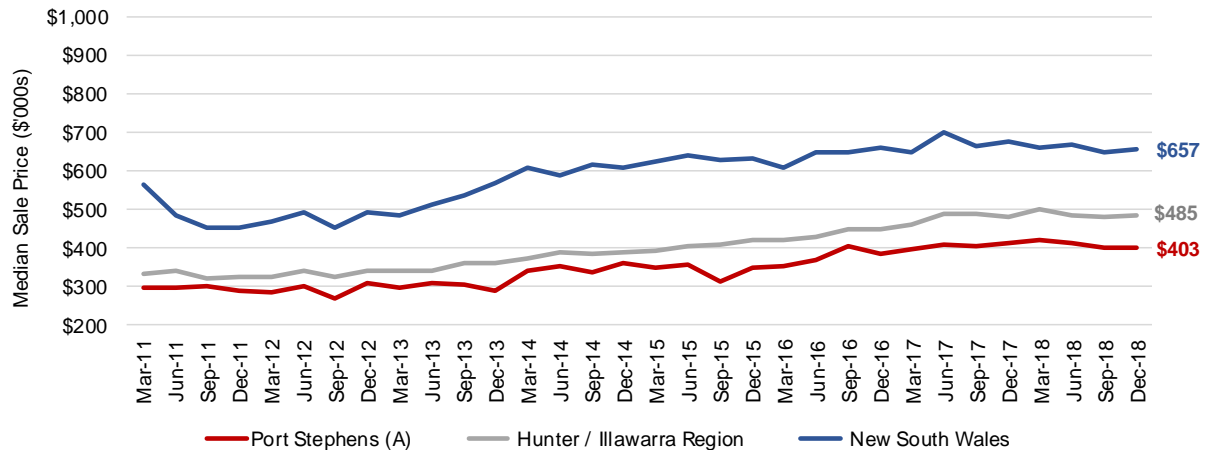
Source: Department of Family and Community Services, Rent and Sales Report, various.

### 3.4.1.2 Attached Dwellings

The median sales price for attached dwellings in Port Stephens is \$403,000 (as at December 2018), less than the median price for the Hunter / Illawarra Region (\$485,000) and New South Wales (\$657,000).

Despite the median sales price for attached dwellings in Port Stephens contracting 2.4% in the 12 months to December 2018, the median price has increased 6.8% in annual average terms over the past five years. Over the past five years the price for an attached dwelling in Port Stephens has grown at a rate (in average annual terms) in line with the Hunter / Illawarra Region (6.1%) and faster than the State (2.9%) (see Figure 3-27).

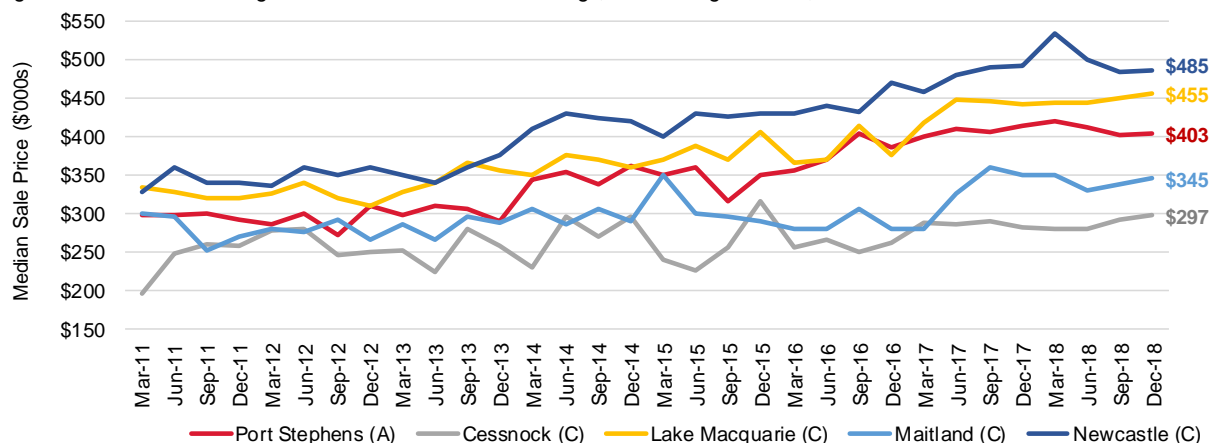
Figure 3-27 Median Dwelling Sale Prices for Attached Dwellings, March 2011 to December 2018



Source: Department of Family and Community Services, Rent and Sales Report, various.

In line with separate dwellings, Port Stephens has the third highest median sales price for an attached dwelling compared to the surrounding LGAs in the Hunter Region with \$403,000 as at December 2018, higher than Maitland and Cessnock. The increase in median price for an attached dwelling in Port Stephens in annual average terms over the past five years of 6.8% the highest in the Hunter Region, followed by Newcastle (5.3%) and Lake Macquarie (5.1%).

Figure 3-28 Median Dwelling Sale Prices for Attached Dwellings, Hunter Region LGAs, March 2011 to December 2018



Source: Department of Family and Community Services, Rent and Sales Report, various.

The sales data indicates that while Port Stephens is an affordable option within the Hunter Region for the purchase of both separate houses and attached dwellings, Maitland and Cessnock are relatively more affordable. Given Port Stephens' location on the New South Wales' coast, residents may choose Port Stephens for its more affordable lifestyle than neighbouring coastal Hunter LGAs such as Newcastle and Lake Macquarie.

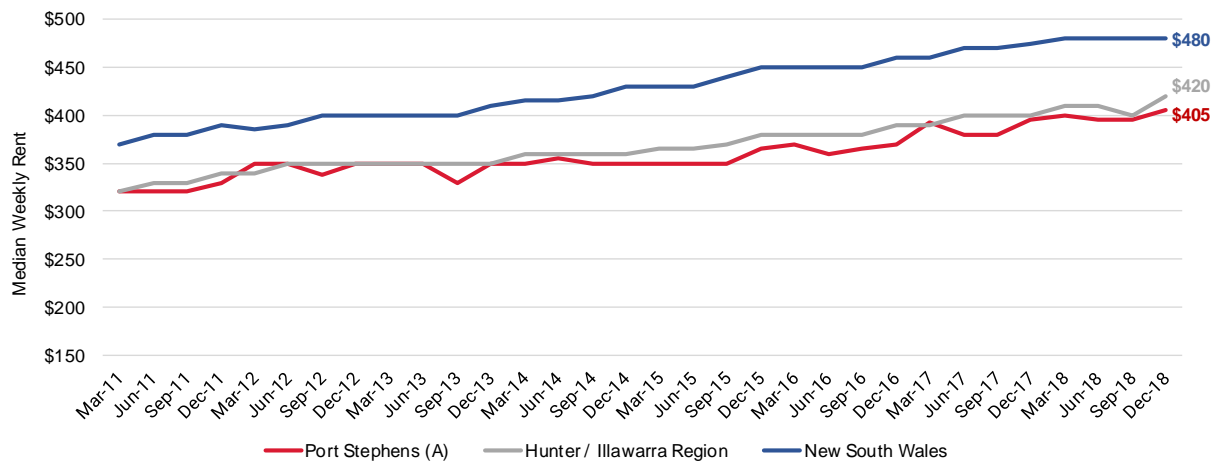


### 3.4.2 Rental Prices

Rental stress<sup>8</sup> in Port Stephens is the dominant source of stress despite more homes being mortgaged in the area than rented.

Compared to the Hunter / Illawarra Region and New South Wales, Port Stephens has the lowest median weekly rent for all dwelling types as at December 2018 (\$405). The median weekly rent for all dwellings in Port Stephens increased 2.5% over the year to December 2018 which is significantly lower than the Hunter / Illawarra Region with 5.0% growth but higher than New South Wales with 1.1% growth.

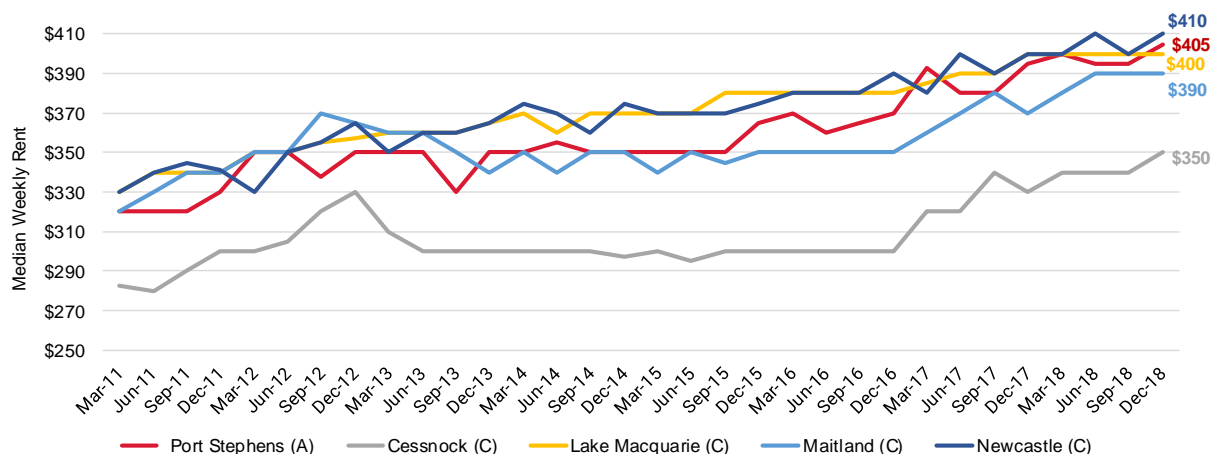
Figure 3-29 Median Dwelling Rental Prices, All Dwellings, All Bedroom Types, March 2011 to December 2018



Source: Department of Family and Community Services, Rent and Sales Report, various.

Compared to the surrounding LGAs in the Hunter Region, Port Stephens has the second highest median weekly rent for all dwellings (all bedrooms) in December 2018 at \$405. While Cessnock has consistently had the most affordable median weekly rent, it experienced the highest increase in the 12 months to December 2018 of 6.1%. The median weekly rent for all dwellings with all bedroom types remained stable in Lake Macquarie in the year to December 2018.

Figure 3-30 Median Dwelling Rental Prices, All Dwellings, All Bedroom Types, Hunter LGAs, March 2011 to December 2018



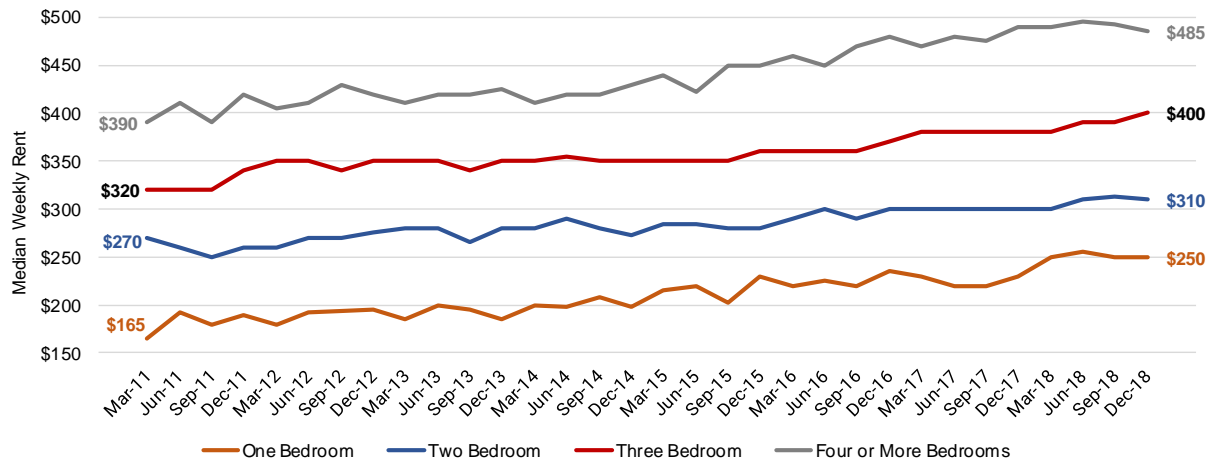
Source: Department of Family and Community Services, Rent and Sales Report, various.

Median weekly rental rates in Port Stephens have been steadily increasing since 2011 (Figure 3-31). Port Stephens' median rental prices have increased at a far lower rate than median sale prices. Rents for a

<sup>8</sup> Rented dwellings paying more than 30% of their income on rental expenses. Rental stress is the percentage of rental dwellings that are stressed.

two bedroom dwelling have increased on average 2.1% per annum over the last five years, and 2.7% for four bedrooms dwellings, whereas median dwelling sales prices has increased at 5.6% for attached dwellings and 6.2% for separate dwellings.

Figure 3-31 Median Dwelling Rental Prices, Port Stephens, March 2011 to December 2018

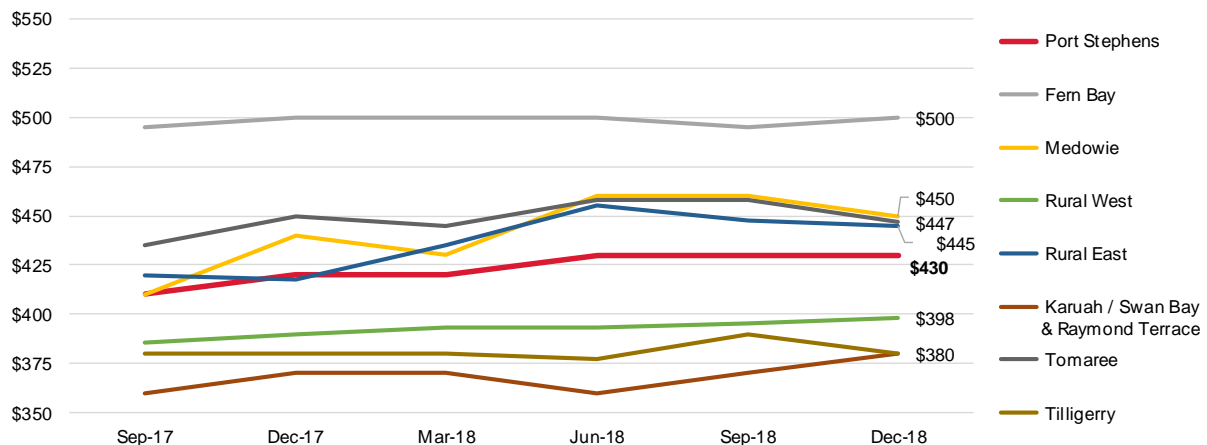


Source: Department of Family and Community Services, Rent and Sales Report, various.

Over the 12 months to December 2018 rent for separate houses in Port Stephens has increased by 2.4% to \$430 per week, the largest increase occurred in Rural East (6.6% to \$445 per week), followed by a 2.7% increase in both Raymond Terrace and Karuah / Swan Bay. The median weekly rent fell in Tomaree (-0.7%) and remained stable in Fern Bay, and Tilligerry.

The highest level of weekly rent occurs in Fern Bay (\$500), Medowie (\$450) and Tomaree (\$447).

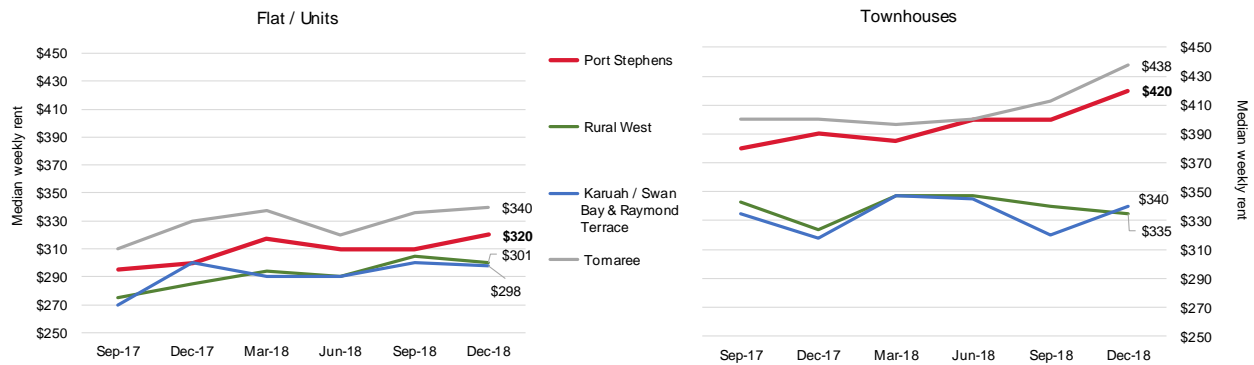
Figure 3-32 Median Weekly Rent, Separate Houses by Planning Areas



Source: Department of Family and Community Services, Rent and Sales Report, various.

In the 12 months to December 2018, median weekly rent for townhouses have increased across Port Stephens by 7.7% to \$420. Of the planning areas that comprise flats, units and townhouses, rent for townhouses in Tomaree has undergone the most significant increase (9.4%) and remain the most expensive at \$438 per week (see Figure 3-33).

Figure 3-33 Median Weekly Rent, Units and Townhouses by Planning Areas



Source: Department of Family and Community Services, Rent and Sales Report, various.

Flats and units remain the most affordable housing option in Port Stephens at \$340 per week (as at December 2018). Rent for a flat or unit has increased 6.7% over the year to December 2018 driven by a 5.4% increase in Rural West, and a 3.0% increase in Tomaree.

### 3.4.3 Social Housing Wait Times

According to the *Greater Newcastle Metropolitan Plan* Social Housing is rental housing provided by not-for-profit, non-government or government organisations to assist people who are unable to access suitable accommodation in the private rental market. Social housing includes public and community housing, as well as other services and products.

The number of social housing properties are determined by each State and Territory Government. Across Australia, social housing properties make up a small percentage (about 4%) of total housing stock. Access to the limited amount of social housing properties is managed via waiting lists. A consideration of social housing wait times is included in this report to inform the understanding of housing demand.

There are three Social Housing Allocation Zones located in Port Stephens LGA; Port Stephens, Raymond Terrace and Karuah.

Social Housing is managed by the NSW Department of Family and Community Services. Wait times for social housing by allocation zone are detailed in Table 3-6, and highlight the comparatively longer wait times in the Port Stephens Allocation Zone compared to the Newcastle Allocation Zone for a property with two or more bedrooms.

Table 3-6 Social Housing Wait Times by Public Housing Allocation Zone, as at June 2018

	Karuah	Raymond Terrace	Port Stephens	Benchmark: Newcastle
<b>Applicants on housing register</b>				
General	1	125	135	1,190
Priority	0	6	7	52
<b>Expected wait times</b>				
Studio / 1 bedroom property	-	5 to 10 years	2 to 5 years	2 to 5 years
2 bedroom property	-	2 to 5 years	10+ years	5 to 10 years
3 bedroom property	2 to 5 years	2 to 5 years	5 to 10 years	5 to 10 years
4+ bedroom property	10+ years	2 to 5 years	10+ years	10+ years

Source: NSW Department of Family and Community Services.

A 2017 report from the NSW Council of Social Service (NCOSS)<sup>9</sup> highlights concerns from community organisations regarding the need for more social housing in the Hunter Region to help reduce wait times and break the trend of people cycling through homelessness services.

#### **3.4.4 Implications**

Compared to the Hunter Region and New South Wales, Port Stephens comprises a higher proportion of very low income households<sup>10</sup>. Furthermore, Port Stephens has a slightly higher proportion of housing stress (14.1%) compared to the State (13.7%) (see Section 2.1.9).

Port Stephens is well placed to attract future residents given the increasing housing affordability concerns in New South Wales, particularly in Sydney. Conditional on land supply and the employment market, Port Stephens is expected to be a location in demand – especially so, given the more affordable housing and the offer of a ‘sea change’ or ‘tree change’.

That said, the median household incomes in Port Stephens are considerably lower than NSW and this needs to be considered. House and land affordability is considered to be a primary issue for residents of Port Stephens and is anticipated to be a fundamental driver of market demand and consequently population growth.

Social housing is managed by the State Government, however the availability of secure affordable housing is a key determinant of the need for social housing in a locality. The NCOSS report<sup>9</sup> outlined while rental subsidies are on offer, short-term tenancies and high competition in a constrained rental market impact on access, continuity and affordability. People with low or fixed incomes feel the effects of this more keenly due to moving costs related to short-term tenancies and high rates of competition driving rent prices beyond affordable levels.

The Productivity Commission<sup>11</sup> acknowledges in regard to social housing, that relying only on supply-side responses will not deliver more choice or ensure those eligible for social housing receive timely support. In its’ inquiry report submitted in March 2018 the Commission recommended the Federal Government consider delivering financial support that empowers tenants to have more choice over where they live; improve government stewardship; create an even and contestable playing field for those managing social housing; and provide portable tenancy support across social and private housing for people who require additional support to access and maintain a tenancy.

### **3.5 Housing for Particular Needs**

#### **3.5.1 People from culturally and linguistically diverse backgrounds (CALD)**

Australia’s population includes many people who were born overseas, have a parent born overseas or speak a variety of languages. Together, these groups of people are known as culturally and linguistically diverse (CALD) populations. The ABS defines the CALD population mainly by country of birth, language spoken at home, English proficiency, or other characteristics (including year of arrival in Australia), parents’ country of birth and religious affiliation.

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<sup>9</sup> NCOSS (2017), Housing and homelessness – Hunter New England & Central Coast.

<https://www.ncoss.org.au/sites/default/files/civicrm/persist/contribute/files/Housing%20and%20Homelessness%20-%20HNE%20and%20Central%20Coast%20-%20FINAL.pdf>

<sup>10</sup> The NSW Department of Family and Community Services defines very low income households as those earning less than 50% of the NSW or Sydney median income, depending on where they live.

<sup>11</sup> Productivity Commission (October 2017), Inquiry Report: Introducing Competition and Informed User Choice into Human Services (Chapter 5: Social Housing in Australia).

One in ten (or 10.5%) residents of Port Stephens speaks a language other than English at home, comparable to the Hunter Region (10.8%), but far lower than the rate for New South Wales (31.5%). The most common languages (other than English) spoken in Port Stephens are Italian, Spanish and German.

However, as illustrated in Table 3-7 Port Stephens planning areas are each unique in regards to linguistic diversity. There is a higher proportion of residents speaking a language other than English in Rural East (13.9%), Tomaree (11.9%), Karuah / Swan Bay (11.3%) and Raymond Terrace (10.4%).

Tomaree is home to 43.7% of Port Stephens "other-than-English" speaking residents (or 3,192), with the dominant languages being Italian, Greek, German and Croatian.

Table 3-7 Languages Spoken at Home (2016)

Port Stephens	Fern Bay	Karuah / Swan Bay	Medowie	Raymond Terrace	Rural East	Rural West	Tilligerry	Tomaree
Number of residents speaking a language other than English at home								
7,311	279	201	882	1,424	318	320	592	3,192
Proportion of residents speaking a language other than English at home								
10.5%	8.4%	11.3%	9.1%	10.4%	13.9%	6.1%	8.8%	11.9%
Top four languages other than English								
Italian	Khmer	Serbian	Afrikaans	Italian	German	German	Spanish	Italian
Spanish	German	French	Spanish	Tagalog	Thai	Spanish	French	Greek
German	Macedonian	Maori (Cook Island)	Mandarin	Mandarin	Filipino	Greek	Mandarin	German
Greek	Hindi	Australian Indigenous Languages	Macedonian	Punjabi	Polish	Auslan	German	Croatian

One in five (or 19.1%) residents of Port Stephens were born outside Australia, slightly higher than the rate for the Hunter Region (16.3%) and far less than New South Wales (34.5%). Of those born outside Australia the most common countries of birth are England, New Zealand, Scotland and Germany.

A high proportion of residents in Tomaree and Rural East were born overseas (22.7% and 22.4% respectively). With Tomaree being home to the largest number of overseas born residents (6,077).

Table 3-8 Residents Countries of birth (2016)

Port Stephens	Fern Bay	Karuah / Swan Bay	Medowie	Raymond Terrace	Rural East	Rural West	Tilligerry	Tomaree
Number of residents born outside Australia								
13,262	572	362	1,569	2,072	514	544	1,231	6,077
Proportion of residents born outside Australia								
19.1%	17.2%	20.4%	16.2%	15.2%	22.4%	10.3%	18.2%	22.7%
Top four countries of birth other than Australia								
England	England	England	England	England	England	England	England	England
New Zealand	New Zealand	New Zealand	New Zealand	New Zealand	New Zealand	New Zealand	New Zealand	New Zealand
Scotland	Scotland	Scotland	South Africa	Philippines	Germany	Germany	Scotland	Scotland
Germany	USA	Netherlands	Scotland	Germany	Philippines	Philippines	Netherlands	Germany

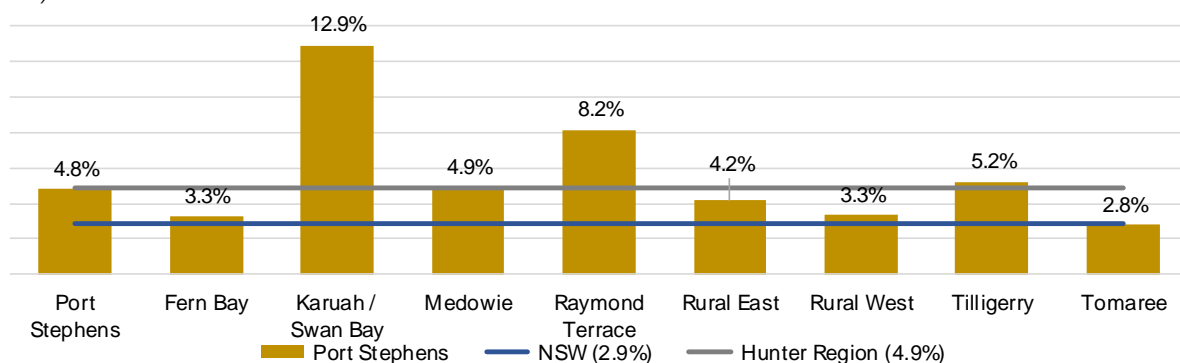
### 3.5.2 Indigenous population

In 2013 the ABS released a discussion paper on Indigenous perspectives on homelessness<sup>12</sup>, which found that most responses to questions concerning the meaning of home could generally be related to one or more of the following concepts:

- Home as more than a shelter: Often talked about as a medium that should be a place of safety and security, and for young people a place of autonomy and freedom.
- Home is family and/or community: Includes the notion of family as home. Family includes immediate family, and extended kinship ties.
- Connection to country: Includes concepts of ancestral ties to landscape. Refers to land that people may or may not currently reside on.

On average 4.8% of Port Stephens LGA residents identify as Indigenous (i.e. Aboriginal, Torres Strait Islander, or both Aboriginal and Torres Strait Islander), similar to the rate for the wider Hunter Region (4.9%) and higher than New South Wales (2.9%). Figure 3-34 illustrates the significant presence of Indigenous residents in the planning areas of Karuah / Swan Bay and Raymond Terrace with 12.9% and 8.2% of residents identifying as Indigenous, respectively.

Figure 3-34 Share of Residents who identify as Aboriginal, Torres Strait Islander, or both Aboriginal and Torres Strait Islander (2016)



Evidence indicates that vulnerable households, whose insecurity and wellbeing is compounded by their housing situation, are prevalent across all tenure groups, including social and private rental, marginal

<sup>12</sup> ABS Cat: 4735.0 - Discussion Paper: Aboriginal and Torres Strait Islander Peoples Perspectives on Homelessness, 2013  
<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4735.0Main+Features12013?OpenDocument>

housing/homelessness sectors and lower income home ownership. Financial wellbeing is determined by family/household status, income/employment, and income support and housing similar to other vulnerable groupings however this is often compounded by the existent disparity between Indigenous and non-Indigenous Australians<sup>13</sup>.

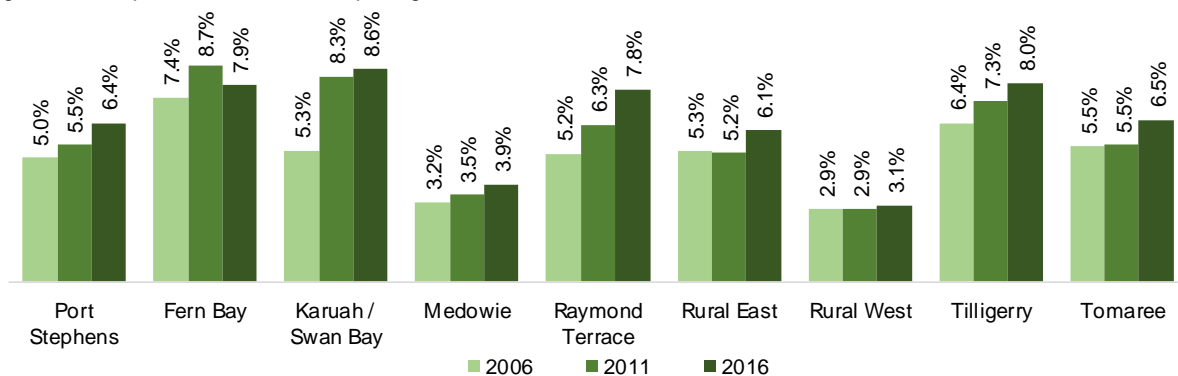
### 3.5.3 Special needs

The Census defines the need for assistance as people with a profound or severe disability needing help or assistance in one or more of the three core activity areas of self-care, mobility and communication and long-term health condition relating to a disability. People with a disability and their carers are more likely to experience housing stress compared to the general population.

A slightly higher proportion of Port Stephens' residents have a need for assistance with core activities (6.4%) compared to New South Wales (5.4%), this is consistent with the older demographic of the region. The proportion of residents in need of assistance in Port Stephens is similar to that in the Hunter Region (6.5%).

Between 2011 and 2016, the proportion of Port Stephens' residents with a need for assistance with core activities has increased from 5.5% to 6.4%. In line with national and local trends, most of the planning areas have experienced an increase in the proportion of residents with a need for assistance with core activities, this illustrates that the typically older demographic is dispersed across Port Stephens. Fern Bay is the notable exception, with a decrease in the proportion of residents needing assistance from 8.7% in 2011 to 7.9% in 2016 – this likely reflects the recent increase in younger families moving into recently developed housing estates.

Figure 3-35 Proportion of Residents Reporting a Need for Assistance



### 3.5.4 Homelessness

As outlined by the ABS in the latest estimation of homelessness<sup>14</sup>, being homeless is not just the result of too few houses, its causes are many and varied. Domestic violence, a shortage of affordable housing, unemployment, mental illness, family breakdown and drug and alcohol abuse all contribute to the level of homelessness in Australia. Homelessness is one of the most potent examples of disadvantage in the community, and one of the most important markers of social exclusion.

At a national level, the homelessness data for 2016 shows:

- the homeless rate was 50 persons for every 10,000 persons enumerated in the 2016 Census, up 5% from the 48 persons in 2011 and up on the 45 persons in 2006;
- the homelessness rate rose by 27% in New South Wales; and

<sup>13</sup> Australian Government, Institute of Health and Welfare, Housing Assistance in Australia 2017.

<sup>14</sup> ABS (Mar 2018), Cat: 2049.0 Census of Population and Housing: Estimating homelessness, 2016.



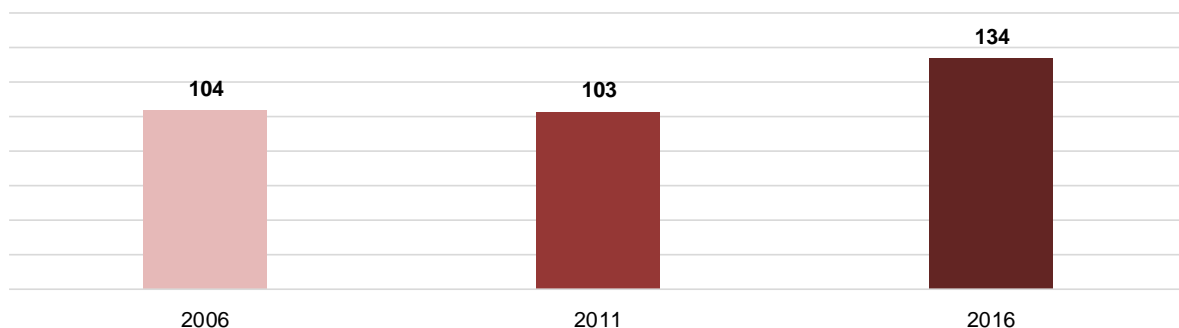
- people living in 'severely' crowded dwellings, defined as requiring four or more extra bedrooms to accommodate the people who usually live there, was the greatest contributor to the national increase in homelessness.

The 2016 Census recorded 134 persons within Port Stephens LGA as being homeless, this is a 30% increase on the figure from the 2011 Census (103 persons) (see Figure 3-36).

In terms of the overall population, the number of homeless persons has remained around 0.2% of total population of Port Stephens over the last three Census period. This is less than half the rate for the State (0.5% for 2016).

However, it should be highlighted that although the rate of homelessness has remained fairly stable in Port Stephens there was a slight increase between 2011 and 2016, from 0.16% of the population in 2011 to 0.19% in 2016. Over the same time period the homelessness rate for New South Wales increased from 0.39% to 0.50%

Figure 3-36 Count of Homeless Persons, Port Stephens LGA



Source: ABS, Census of Population and Housing: Estimating homelessness, various.

In January 2019, the Port Stephens Examiner<sup>15</sup> reported an increasing number of residents seeking emergency accommodation with no crisis accommodation for the homeless in Port Stephens additional pressure was being placed on those housing assistance bodies operating in the area.

### 3.5.5 Implications

Some families from CALD backgrounds commonly experience difficulty obtaining private market housing due to unemployment, not having referees, discrimination and a lack of suitable housing for larger households. This can result in families living some distance from their supportive communities, or overcrowding from extended family sharing one home.

Port Stephens has a far lower proportion of residents from culturally diverse background compared to the State. Within Port Stephens, residents from a cultural and linguistically diverse background are well represented (in regard to share of total residents) in Rural East, Tomaree and Karuah / Swan Bay. However, Tomaree is home to the largest number of culturally diverse residents.

Social housing is a very significant tenure for Aboriginal people and Torres Strait Islanders in Australia. Demand for social housing from Indigenous applicants is also high due to population and household growth, the lower average incomes in this group, the significant numbers of homeless Indigenous people,

<sup>15</sup> Homelessness rears head in Port Stephens (January 17 2019)

<https://www.portstephensexaminer.com.au/story/5814750/homelessness-rears-head-in-the-port/>



and barriers faced by many Indigenous people in accessing private rental and home ownership, including affordability and discrimination<sup>16</sup>.

Around one in ten (12.9%) of Karuah / Swan Bay's residents identify as Indigenous, this is reflected in languages spoken at home, with Australian Indigenous Languages being amongst the top four languages other than English spoken at home.

As the population increases and continues to age, the demand for support services is also expected to increase. As such policies will need to be developed and targeted so that community-based programs and services can be developed to meet increasing demand.

Karuah / Swan Bay has seen the largest growth in the proportion of residents with need for assistance between 2006 (5.3%) and 2016 (8.6%), driven by the increase in persons aged over 80 years from 32 residents (2006) to 73 residents (2016).

Homelessness is increasing in Port Stephens and can have long term impacts on a person's health, ability to access education, employment, safety and other opportunities. Social housing is invaluable because it provides people on low incomes with security of tenure not available in the private rental market. With waiting periods for social housing commonly sitting above 10 years in many areas of the Central Coast, Hunter and New England regions; ways to inject funding into building more affordable and accessible stock must be found.

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<sup>16</sup> AHURI (August 2011) Urban social housing for Aboriginal people and Torres Strait Islanders: respecting culture and adapting services.

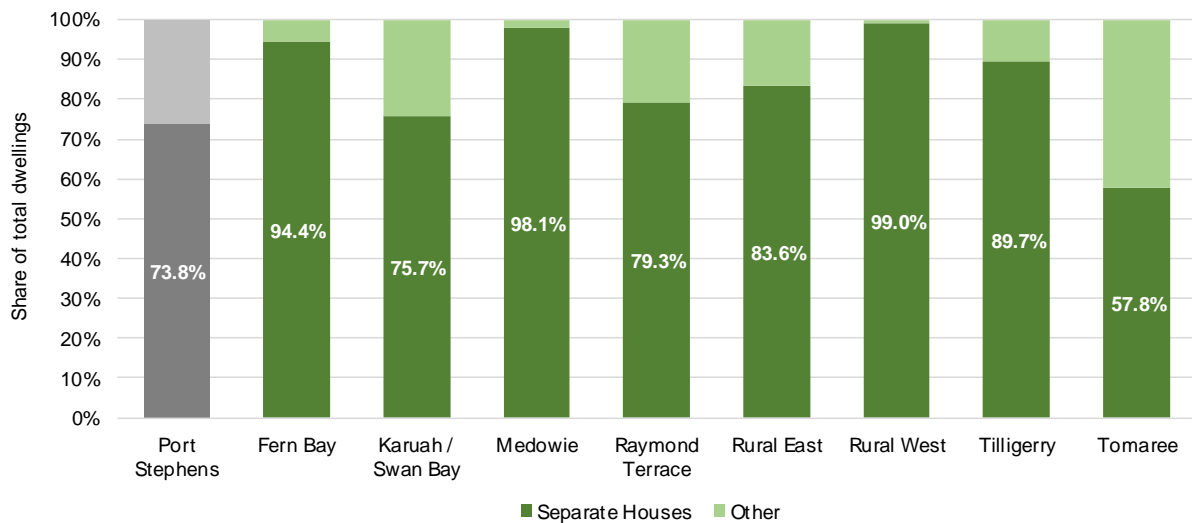
## 4 Housing Supply Assessment

### 4.1 Current and Planned Housing

#### 4.1.1 Profile of Dwellings

As detailed in Section 2.1 residential dwellings in Port Stephens (as at the 2016 Census) are dominated by separate houses. In Fern Bay, Medowie and Rural West between 94% and 99% of dwellings are separate houses (Figure 4-1). Tomaree has the highest proportion of attached dwellings across all planning areas within the LGA (42.2% compared to 26.2% for Port Stephens), this is reflective of higher density housing in seaside locations that are attractive to both residents and tourists.

Figure 4-1 Separate Houses as Proportion of Total Dwellings (2016)



In the following table a separate house is defined as a house which is separated from other dwellings by a space of at least half a metre. A medium density dwelling includes semi-detached dwellings, townhouses, and flat, units or apartments in a 1 or 2 storey block. A high density dwelling is a flat, unit or apartment in a 3 or 4 storey block.

The category or Other and or Not Stated captures caravans, cabins, houseboats, other forms of dwelling structure and those not stated.

Further detail of dwellings by structure type is presented in Table 4-1, and highlights the dwelling diversity in Karuah / Swan Bay, Raymond Terrace and Tomaree compared to the rest of the LGA.

It is noted, between the 2011 and 2016 Census periods:

- There was an increase of 4,547 dwellings, with separate houses increasing by 2,620 and medium density increasing by 1,125 units.
- There was a marginal decrease in the proportion of separate houses in the LGA (85.8% in 2011 to 83.9% in 2016).
- Medium density housing increased from 11.3% in 2011 to 12.2% in 2016.

Table 4-1 Dwellings by Structure Type (2016)

	Separate house	Medium density	High density	Other / Not Stated	Total
<b>Number of dwellings</b>					
Port Stephens	24,403	5,866	1,745	1,067	33,081
Fern Bay	1,496	89	0	0	1,585
Karuah / Swan Bay	654	43	0	167	864
Medowie	3,335	53	0	12	3,400
Raymond Terrace	4,541	995	0	192	5,728
Rural East	779	16	0	137	932
Rural West	1,835	9	0	9	1,853
Tilligerry	2,859	268	4	57	3,188
Tomaree	8,978	4,370	1,730	467	15,545
<b>Share of dwellings by dwelling type</b>					
Port Stephens	73.8%	17.7%	5.3%	3.2%	100.0%
Fern Bay	94.4%	5.6%	0.0%	0.0%	100.0%
Karuah / Swan Bay	75.7%	5.0%	0.0%	19.3%	100.0%
Medowie	98.1%	1.6%	0.0%	0.4%	100.0%
Raymond Terrace	79.3%	17.4%	0.0%	3.4%	100.0%
Rural East	83.6%	1.7%	0.0%	14.7%	100.0%
Rural West	99.0%	0.5%	0.0%	0.5%	100.0%
Tilligerry	89.7%	8.4%	0.1%	1.8%	100.0%
Tomaree	57.8%	28.1%	11.1%	3.0%	100.0%

## 4.1.2 Development Approvals

### 4.1.2.1 Residential Building Approvals for Port Stephens

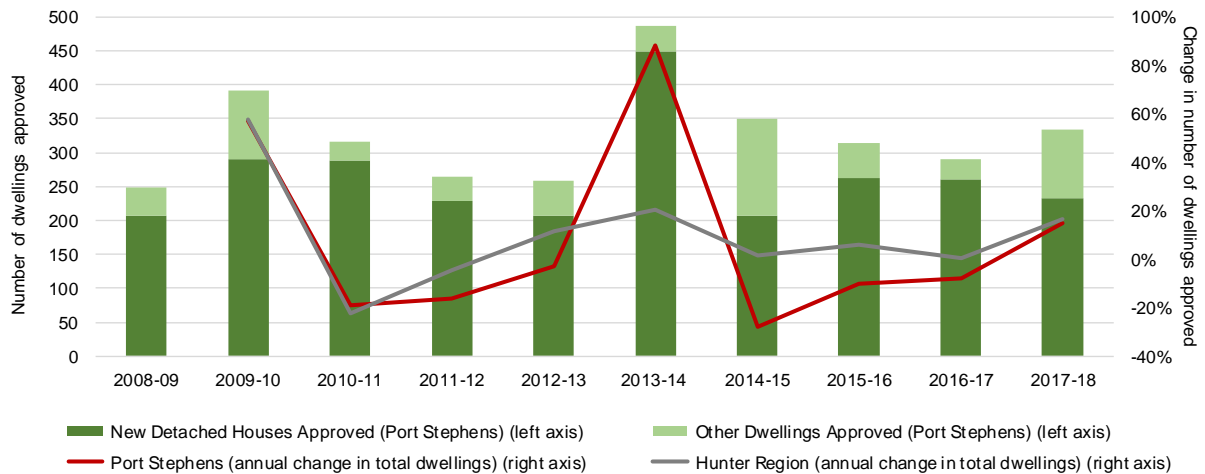
Residential building approval data is sourced from the ABS and relates to the number and value of residential building approvals, from information provided by approving authorities. Statistics of building work approved are compiled from:

- permits issued by local government authorities and other principal certifying authorities;
- contracts let or day labour work authorised by commonwealth, state, semi-government and local government authorities; and
- major building approvals in areas not subject to normal administrative approval e.g. building on remote mine sites.

As illustrated in Figure 4-2 below, 2013-14 saw a significant increase in the number of new houses approved for development (449). Generally separate houses dominate dwelling approvals, however in 2014-15 there was a spike in the number of other dwellings approved (143), accounting for over 40% of all dwellings approvals that year.

The annual change in the number of residential building approvals in Port Stephens tends to follow the trend for the wider Hunter Region. However, the spike in new (detached) house approvals in 2013-14 saw an 88.4% increase in total dwelling approvals compared to just 20.6% for the Hunter Region.

Figure 4-2 Number of Residential Building Approvals, Port Stephens



Source: ABS, Building Approvals, Cat. 8731.0.

The value of residential construction approved (separate house and other dwelling types) in both Port Stephens and the Hunter Region has undergone strong growth since 2011-12 (see Table 4-2). This is largely reflective of strong residential construction performance across New South Wales, in turn driven by consistent population growth.

Table 4-2 Residential Building Approvals, number and value

	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
<b>Value of residential construction (\$'000s)</b>							
Port Stephens	\$78,046	\$84,999	\$105,420	\$109,359	\$113,644	\$111,001	\$141,652
Hunter Region	\$903,910	\$1,013,759	\$1,154,407	\$1,277,702	\$1,393,440	\$1,446,388	\$1,823,156
<b>Annual change</b>							
Port Stephens	-17.2%	8.9%	24.0%	3.7%	3.9%	-2.3%	27.6%
Hunter Region	-3.1%	12.2%	13.9%	10.7%	9.1%	3.8%	26.0%
<b>Port Stephens - Number of Dwellings Approved</b>							
Detached Houses	229	207	449	207	262	260	233
Other Dwellings	36	51	37	143	52	30	100
<b>Annual change</b>							
Detached Houses	-20.8%	-9.6%	116.9%	-53.9%	26.6%	-0.8%	-10.4%
Other Dwellings	28.6%	41.7%	-27.5%	286.5%	-63.6%	-42.3%	233.3%

Source: ABS, Building Approvals, Cat. 8731.0.

#### 4.1.2.2 Construction Certificates for Planning Areas

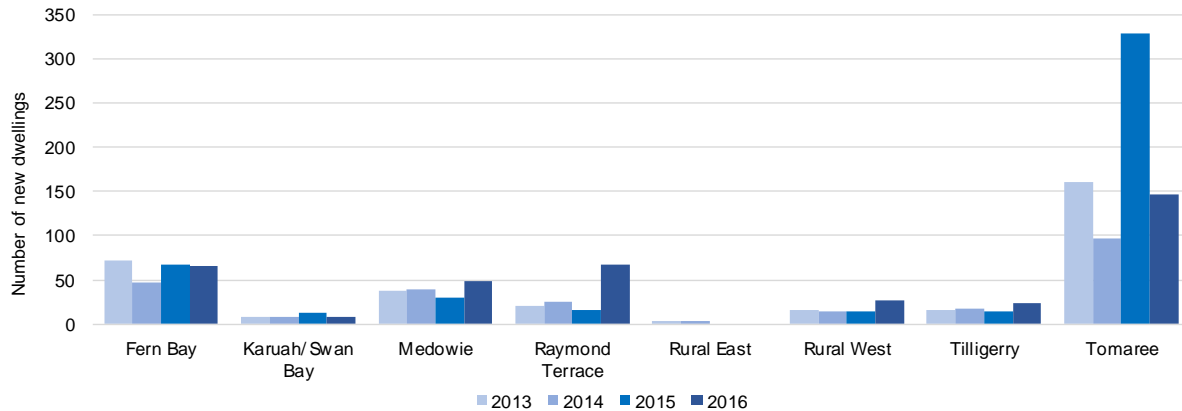
After a development application is approved, a Construction Certificate is issued prior to building commencement of construction. A Construction Certificate is an approval that ensures compliance with the Building Code of Australia (BCA), the consent and any conditions.

Figure 4-3 below illustrates the number of construction certificates for residential dwellings issued by Port Stephens Council between 2013 and 2016 for each planning area. The graph illustrates the high level of activity in Fern Bay, Tomaree and more recently in Raymond Terrace.

Development in Fern Bay has remained at a fairly constant level at least since 2013 with around 60 construction certificates issued every year.

Raymond Terrace underwent a significant jump in the level of dwelling construction in 2016 with the number of certificates issued increasing from 16 in 2015 to 68 in 2016.

Figure 4-3 Number of Dwelling Construction Certificates Issued by Port Stephens Council



Source: Port Stephens Council

### 4.1.3 Housing Stock (Theoretically) Available for Low Income Renters and Low Income Purchasers

#### 4.1.3.1 Defining low income and available housing

The NSW Department of Family and Community Services defines low and very low income households as those who earn less than 80% of NSW median income<sup>17</sup>. Based on the ABS Census, the median weekly household income in NSW was \$1,237 in 2011 and \$1,486 in 2016. Therefore, low income households are those with a median weekly income of less than \$990 in 2011 and less than \$1,189 in 2016.

The NSW Department of Family and Community Services defines affordable housing as generally costing less than 30% of median household income<sup>18</sup>. Based on the median household income for low income households, affordable housing for low income earners costs less than \$297 per week in 2011 and less than \$357 per week in 2016.

#### 4.1.3.2 Stock available for low income renters

Applying this methodology, it was determined there were 4,365 rental properties in Port Stephens (theoretically) available, i.e. affordable, for low income renters in 2011, this represented two thirds of all rental properties. The availability of rentals to households in the low income brackets decreased to 4,099 in 2016 (and 62% of the total).

This has occurred at the same time as the number of low and very low income earning households increased from 10,931 in 2011 to 12,227 in 2016. The increase in the number of low and very low earning households (11.9%) 2011 to 2016 has far outstripped the increase in rental properties deemed affordable to this income bracket.

As outlined in Section 3.4.2, rent in Port Stephens increased 2.5% in the year to December 2018, twice the State average (1.1%). Weekly rent in Port Stephens is currently higher than Lake Macquarie, Maitland and Cessnock, and is only marginally lower than rent in Newcastle.

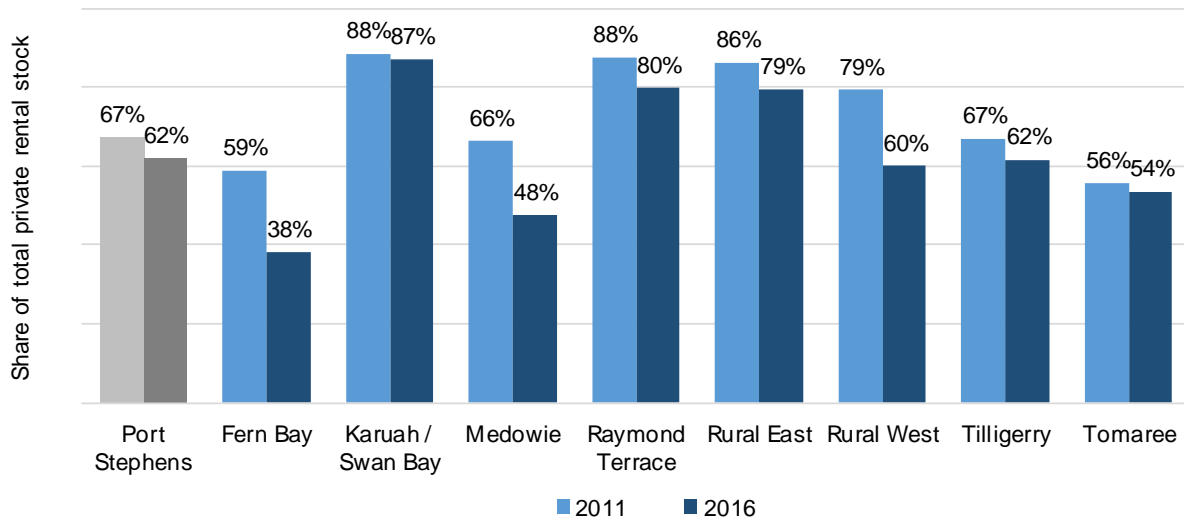
Rent in Port Stephens is becoming increasingly unaffordable for low income earners. Port Stephens is traditionally seen as a location for affordable housing however without additional low priced rental properties coming onto the market, rental housing stress (i.e. spending more than 30% of income on housing costs) will continue to rise for low income earners.

<sup>17</sup> <https://www.facs.nsw.gov.au/providers/housing/affordable/about/chapters/who-are-very-low-to-moderate-income-earners>

<sup>18</sup> <https://www.facs.nsw.gov.au/providers/housing/affordable/about>

Figure 4-4, below, illustrates the change in the proportion of total rental stock deemed affordable for low income renters across Port Stephens (67% in 2011 to 62% in 2016).

Figure 4-4 Change in Proportion of Available Rental Stock for Low Income Renters



As detailed in Table 4-3, only the Fern Bay and Karuah / Swan Bay planning areas have seen a notable increase in the number of private dwellings deemed affordable for low income renters. While the number of affordable dwellings for low income renters in other planning areas have remained stable or decreased. Overall there has been a distinct fall in the proportion of rental properties affordable for low income renters in all planning areas, for example in Medowie in 2011 two thirds (66%) of rental properties were considered affordable for low income renters, that has fallen to less than half (48%) in 2016.

Table 4-3 Dwelling stock available to low income renters

	2011		2016	
	No.	% of total rented dwellings	No.	% of total rented dwellings
Port Stephens	4,365	67%	4,099	62%
Fern Bay	46	59%	76	38%
Karuah / Swan Bay	98	88%	138	87%
Medowie	368	66%	332	48%
Raymond Terrace	1,468	88%	1,473	80%
Rural East	110	86%	93	79%
Rural West	52	79%	54	60%
Tilligerry	487	67%	424	62%
Tomaree	1,568	56%	1,482	54%

#### 4.1.3.3 Stock available for low income purchasers

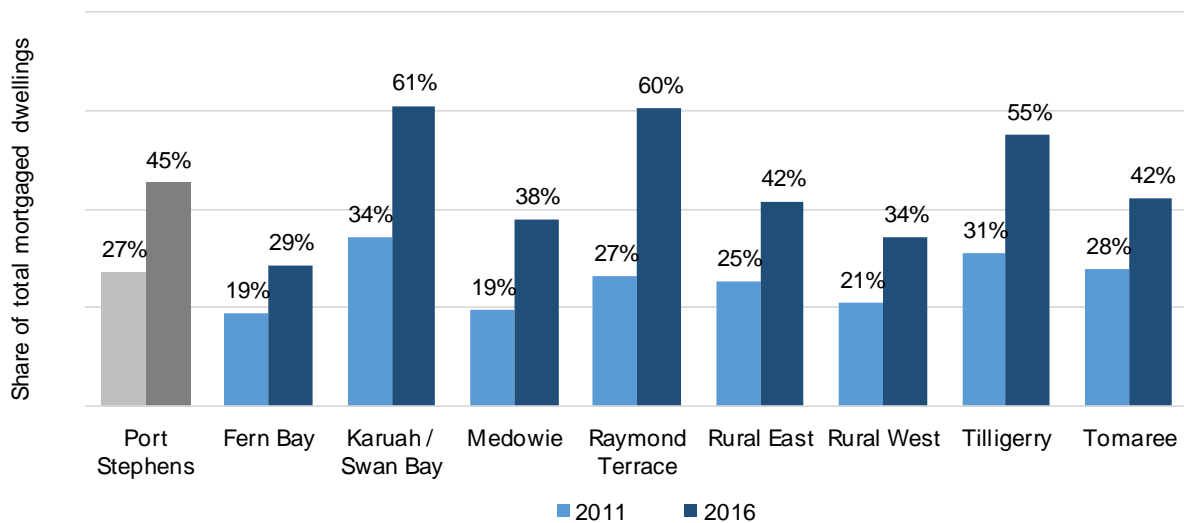
Applying the same methodology to the number of mortgaged dwellings, determined there were 1,949 mortgaged dwellings in Port Stephens considered to be affordable to low income home purchasers in 2011 (27% of all mortgaged dwellings). This figure increased to 3,460 affordable mortgaged dwellings in 2016 accounting for 45% of all mortgaged homes.

As outlined above, the increase in the number of households considered to be in low or very low income brackets increased 11.9% to 12,227 between 2011 and 2016. At the same time the number of purchased

dwellings considered to be affordable for low income earners increased 77.5% (to 3,460) over 2011 to 2016.

In contrast to low income renters, the data indicates that home ownership in Port Stephens has become more affordable. This is illustrated in Figure 4-5 where the proportion of mortgaged dwellings available to low income purchasers has increased across all planning areas, a vastly different result to rented properties. This may be reflective of the historically low home lending interest rates and home ownership becoming a more attractive options of low income earners. However, the data does not reflect if low income purchasers are able to take advantage the option of home ownership due to lower interest rates, as pricing is subject to investor trends, lending restrictions and other factors.

Figure 4-5 Change in Proportion of Available Mortgaged Dwellings for Low Income Purchasers



As detailed in Table 4-4, the number of mortgaged dwellings affordable for low income earners increased across all planning areas. The number of mortgaged dwellings deemed affordable to low income purchasers increased most significantly in Raymond Terrace, from 382 dwellings in 2011 to 888 in 2016. Tomaree, Medowie and Tilligerry underwent a notable increase in affordable dwellings.

Table 4-4 Dwelling stock available to low income purchasers

	2011		2016	
	No.	% of total mortgaged dwellings	No.	% of total mortgaged dwellings
Port Stephens	1,949	27%	3,460	45%
Fern Bay	29	19%	88	29%
Karuah / Swan Bay	43	34%	107	61%
Medowie	250	19%	523	38%
Raymond Terrace	382	27%	888	60%
Rural East	56	25%	83	42%
Rural West	151	21%	261	34%
Tilligerry	219	31%	420	55%
Tomaree	619	28%	1,035	42%

#### 4.1.4 Social and Indigenous Housing stock

Providing access to housing for those unable to rent in the private market is a core function of the social housing system.

The latest available data from the Family and Community Services, Local Government Housing Kit<sup>19</sup> Database reports 803 public housing dwellings in Port Stephens as at June 2017, representing 2.4% of total housing stock (no trend data is available). The proportion of housing stock allocated for social housing is below the rate for the Hunter Region (3.6%) and New South Wales (3.7%) (see Table 4-5).

Table 4-5 Public Housing Stock as at June 2017

	Public Housing Stock	Share of total dwellings
Port Stephens (A)	803	2.4%
Cessnock (C)	673	3.0%
Dungog (A)	27	0.7%
Maitland (C)	1,407	4.6%
Mid-Coast (A)	732	1.5%
Muswellbrook (A)	19	0.3%
Newcastle (C)	3,906	5.7%
Lake Macquarie (C)	3,246	3.9%
Singleton (A)	390	4.2%
Upper Hunter Shire (A)	0	0.0%
<i>Hunter Region</i>	<i>11,203</i>	<i>3.6%</i>
<i>New South Wales</i>	<i>112,547</i>	<i>3.7%</i>

Source: NSW Department of Family and Community Services.

Further detail on Social and Community Housing (as at June 2018) is available at the Hunter New England District level and is detailed in Table 4-6. Public Housing in the Hunter New England district is predominantly medium to higher density dwellings, offering one to 3 bedrooms.

Indigenous and Aboriginal Community housing stock in the Hunter New England District is predominately cottages with 3 or more bedrooms.

<sup>19</sup> The NSW Local Government Housing Kit has been created to help councils understand housing needs and issues in their region, and to formulate appropriate responses to those needs using a strategic approach, accessible information and practical applications (<https://www.facs.nsw.gov.au/resources/nsw-local-government-housing-kit>)



Table 4-6 Social and Community Housing, Hunter New England District, as at June 2018

	Studio / 1 Bedroom	2 bedroom	3 bedroom	4+ bedroom	Total
<b>Public Housing</b>					
Unit	2,865	1,071	183	3	4,122
Villa	355	700	252	11	1,318
Townhouse	13	362	788	52	1,215
Cottage	10	1,307	3,884	963	6,164
Terrace	1				1
sub-total	3,244	3,440	5,107	1,029	12,820
<b>Aboriginal Housing Office</b>					
Unit	23	36	2	1	62
Villa	5	61	10	4	80
Townhouse		10	21	2	33
Cottage	1	28	601	254	884
Terrace				2	2
sub-total	29	135	634	263	1,061
<b>Indigenous Community Housing</b>					
Unit	14	10	2		26
Villa	2	14	2		18
Cottage	6	37	746	236	1,025
sub-total	22	61	750	236	1,069
<b>Community Housing</b>					
Unit	787	603	49	3	1,442
Villa	114	407	74	2	597
Townhouse	282	349	107	5	743
Cottage	8	257	882	284	1,431
Terrace			2	1	3
sub-total	1,191	1,616	1,114	295	4,216

Source: NSW Department of Family and Community Services.

#### 4.1.5 Potential for further housing supply

##### 4.1.5.1 Identified Planning Area lot supply

In order to generate the Port Stephens LGA population, household and dwelling Forecasts, REMPLAN worked with Port Stephens Council to identify the potential land supply and timing of the planned supply by planning area out to 2040.

These latest set of Forecasts have been heavily revised down from the previous Forecasts, which is a direct reflection of the land supply that has been provided by Council. The previous Forecasts included all planned, proposed and mooted supply, while the latest Forecasts include only planned supply that has been identified as future development. For a direct comparison, between 2019 and 2036, total supply:

- 2018 (previous) Forecasts – 12,668 lots
- 2019 (current) Forecasts – 5,870 lots

The current forecasts have been undertaken over a period of 2019 to 2040, over which a total of 7,529 lots were identified for Port Stephens. In aggregate, the number of lots identified and the timing of these to the market is considered to be sufficient to support forecast population growth however, the relatively constrained supply of land over the forecast period results in population growth well below that indicated by NSW DPE population projections.

With 93% of land supply earmarked to be developed as separate houses this may need to be reviewed to accommodate the expected shift in housing demand, as well as the increased affordability that is generally associated with density dwellings, such as duplex, townhouse and multi-storey development.

#### 4.1.5.2 Greenfield Dwellings

Due to the high presence of environmental constraints and infrastructure provision within the Port Stephens LGA, there is limited opportunity to develop new urban release areas.

Kings Hill Development is a new master-planned community, and will eventually include more than 3,500 residential lots and a town centre on 512 ha, north of Raymond Terrace. The development has the potential to be home to up to 12,000 future residents, serviced by six community centres. The significant residential development in Port Stephens is expected to be a catalyst for economic growth of the region.

The Kings Hill Development is a primary focus area for housing provision for Port Stephens.

In 2010 the NSW government rezoned land to the north of Raymond Terrace, popularly known as Kings Hill. At the time of writing a development application had been lodged with Port Stephens Council for the first 200 homes, pending approval.

Future lot development with a dwelling yield of 3,500 in Kings Hill were used to inform the REMPLAN Dwelling Forecasts detailed in the previous section.

#### 4.1.5.3 Infill Dwellings

In order to forecast infill dwellings for Port Stephens, REMPLAN utilised a combination of relevant complying development certificate (CDC) and development approval (DA) data for infill locations supplied by Port Stephens Council for 2012 to 2019. According to NSW DPE, a complying development is “a fast-track approval process for straightforward residential, commercial and industrial development”<sup>20</sup>. The combined historical infill CDC and DA data by planning area is outlined in Table 4-7.

Table 4-7 CDC and DA Data, by Planning Area, 2012 to 2019

	2012	2013	2014	2015	2016	2017	2018	2019
Port Stephens	31	89	90	97	96	97	109	26
Fern Bay	0	0	1	0	0	0	0	0
Karuah / Swan Bay	1	3	5	8	2	4	2	0
Medowie	10	15	9	7	6	12	15	5
Raymond Terrace	2	15	17	15	16	6	18	1
Rural East	0	0	0	0	0	0	0	0
Rural West	0	2	4	5	3	4	3	1
Tilligerry	5	6	10	14	17	17	12	4
Tomaree	13	48	44	48	52	54	59	15

This historical data was then combined with land supply data provided by Council to inform the forecasts to 2040. Total supply of 7,529 lots have been identified to 2040, comprising 1,392 infill supply (18%) and 6,137 greenfield (82%). The total breakdown of supply by planning area from 2019 to 2040 is outlined in Table 4-8.

<sup>20</sup> <https://www.planningportal.nsw.gov.au/onlinecdc>

Table 4-8 Total Forecast Supply by Planning Area, 2019 to 2040

	Infill		Greenfield		Total	
	No.	%	No.	%	No.	%
Port Stephens	1,392	18%	6,137	82%	7,529	100%
Fern Bay	0	0%	497	100%	497	100%
Karuah / Swan Bay	48	8%	524	92%	572	100%
Medowie	215	15%	1,175	85%	1,390	100%
Raymond Terrace	237	7%	2,938	93%	3,175	100%
Rural East	0	0%	40	100%	40	100%
Rural West	35	88%	5	13%	40	100%
Tilligerry	177	90%	20	10%	197	100%
Tomaree	680	42%	938	58%	1,618	100%

Strategy 19 of the Greater Newcastle Metropolitan Plan sets “greenfield and infill housing targets that deliver the overall 40% greenfield and 60% infill housing split across Greater Newcastle by 2036”<sup>21</sup>. Of the 5,870 lots identified out to 2036 in Port Stephens, approximately 19% is identified for infill development. In order to reach a 60% infill target by 2036, the forecast amount of infill development for Port Stephens would need to more than double. However, this would be at the offset of greenfield development and is unlikely for Port Stephens.

Of the planning areas, only Tilligerry (88% infill) and Rural West (85% infill) exceed the infill targets set out in the Greater Newcastle Metropolitan Plan for 2036. The remaining planning areas are well below this target, with the next planning area forecast for 39% infill in 2036 in Tomaree.

While NSW DPE sets targets for infill, there needs to be consideration of the character and amenity of the location, rather than a ‘one size fits all’ development scenario. Lifestyle and market demand are major drivers of population change, and simply supplying higher density product to meet planning guidelines may not be in line with the market drivers and expectations of a specific locality.

However, with 92% of the 5,870 lots identified to 2036 earmarked to be developed as separate houses, identifying areas to accommodate increased densities and infill locations will enable additional population growth in key locations.

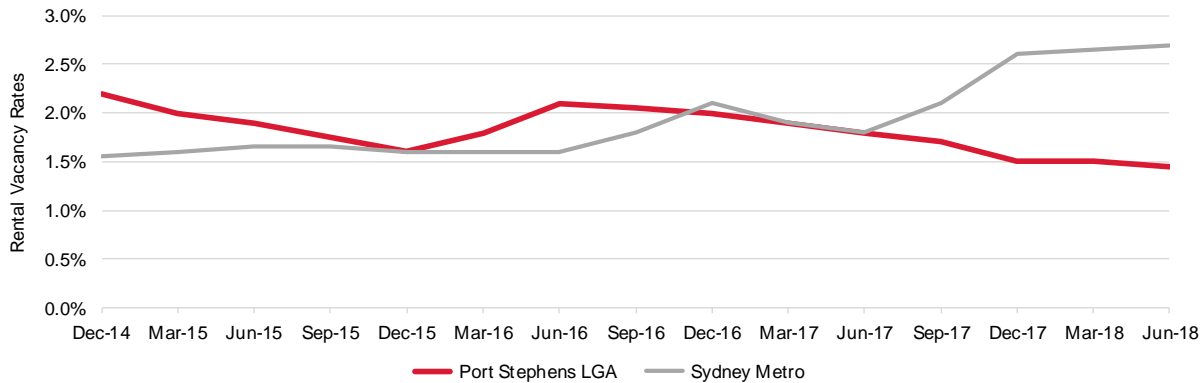
## 4.2 Rental Vacancies

Rental vacancy rates in Port Stephens averaged 1.5% over the year to June 2018, compared to 2.5% in Sydney Metro. The median weekly rent in Port Stephens has increased in line with a tightening of the rental market. Over the year to June 2018 vacancy rates in Port Stephens have fallen in contrast to the trend in Sydney Metro (see Figure 4-6).

This data trend indicates a strong demand for rental properties in Port Stephens and indicates a supply constrained market, in turn directly impacting rental prices and housing affordability. Access to affordable rental housing is critical for lower-income households in the private rental market. This is even more important as Port Stephens comprises a higher proportion of very low income households, compared to the Hunter Region and New South Wales.

<sup>21</sup> NSW Department of Planning, Industry and Environment, Greater Newcastle Metropolitan Plan 2036, <https://www.planning.nsw.gov.au/-/media/Files/DPE/Plans-and-policies/greater-newcastle-metropolitan-plan-2018.pdf>

Figure 4-6 Rental Vacancy Rates, Port Stephens LGA



Source: PRDnationwide, Port Stephens Property Factsheet, various.

### 4.3 Housing Need and Gaps

Based on the land supply data provided by Council, nearly all development is expected to be for separate dwellings. Different housing types need to be considered in order to diversify housing options and provide affordable housing ensuring residents can live proximate to community infrastructure, services and employment nodes.

The ageing population combined with historically lower income earning households, means that future residents will benefit from smaller lot sizes and dwelling floorplates which will accommodate empty nesters and ageing residents downsizing. Higher density residential development within the centre of gravity areas (proximate to community services, employment and schools), such as townhouses and medium density infill development, will provide a diversity of product to cater for these demographic cohorts.

Demand for housing is driven by a range of factors, but of particular importance in Port Stephens is the demand stemming from low to moderate income households who require access to lower cost housing that is proximate to employment, community infrastructure and services. Residents on low incomes in rental accommodation are the most vulnerable and at risk when there is a tightening of supply or an increase in rental prices. The other key factor to consider when planning for future housing development is the increasingly older population. Ensuring the appropriateness of both housing type (such as townhouses and other medium density dwellings) and location is important to provide for the local community's needs of all lifecycles and ages and allows for aging in place of residents.

With careful planning, the projected future population and housing growth in Port Stephens will ensure ongoing diversity, employment and investment in the region. Critical to this is:

- the enhancement of residential amenity, to increase the attractiveness of Port Stephens as a place to live in the broader Hunter Region;
- the provision of suitable quantities of affordable residential land to support local population growth; and
- the provision of suitable non-residential land supply (and the timing of release) to support community facility development, the delivery of population services and business investment in the region.

When considering the location and type of land supply, key issues include understanding the dynamics of each area and the drivers of demand, such as: accommodating ageing in place; change in housing preferences as residents move through the lifecycle stages; as well as demographics such as income, education and employment attributes.

Supply-driven markets can often lead to affordability issues, which can have major impacts on existing residents as they age in place. As people move through the lifecycle, they often stay within the same region. As children grow and leave the family home they have different requirements to the parents left behind (empty nesters / downsizing), wanting to move into their own home or shared residence. As they mature and start a family, they will again have different and evolving housing needs. The parents may also be living in lone person households. Understanding these lifecycle changes is imperative to retaining and attracting residents within the broader region.

Population growth and an ageing population are the two major demographic dynamics that need to be factored into Council's planning strategy for the next 20 years. Delivering the appropriate mix of dwelling types and good access to community services will help to ensure a prosperous future for Port Stephens.

#### **4.4 Housing Diversity**

Increasing the supply of housing is not simply a matter of releasing more land and building more houses. Housing stock must also be suited to the needs and the means of residents. Each planning area has different demographic drivers requiring different housing options offering a choice of dwelling size, tenure type and price.

The term "housing diversity" refers to a range of housing types provided within a district, development or neighbourhood to meet the needs of a socioeconomically diverse community. Housing diversity can be delivered through the provision of a range of dwelling products and sizes and by promoting a variety of building forms. The diversity of housing stock affects issues such as commuting times, congestion, the cost of infrastructure and the concentration of economic and social vulnerability in outer suburbs.

As a generalisation, social disadvantage is being pushed further towards the urban fringes with the potential to compound inequality through reduced access to jobs, transport, facilities and services. This can contribute to difficulties in securing a workforce and potentially constraining economic growth.

The provision of a diverse range of dwelling styles and densities can provide housing choice and address the housing needs of residents at different stages of life and increasingly diverse household types, such as young families, professionals, retirees and those with disabilities. Housing diversity within a neighbourhood can allow people to remain in the same community when their life circumstances change.

Large homes in sprawling suburbs are not always affordable and often unsuited to the growing number of single-person households, [aging households] and childless couples. By providing more choice, better aligned to the needs of smaller households, the number of affordable entry points (and affordable living opportunities) can be increased for those on lower incomes<sup>22</sup>.

Port Stephens Council acknowledges planning controls have the potential to influence housing affordability through the supply of housing, and is actively investigating planning control revisions to improve housing affordability by facilitating more housing in areas of high amenity or encouraging different housing types to cater for a greater range of house renters and purchasers.

There are a number of planning areas in Port Stephens already catering to an increasing number of affordable private rental dwellings, such as Medowie and Raymond Terrace. In planning for the future, there is the need to ensure that there is continued adequate supply, particularly in those planning areas with existing stock (and illustrated demand), to ensure supply constraints do not put upward pressure on rental prices, which would drive down affordability. Section 5 discusses the implications of identified future supply and timing to the market.

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<sup>22</sup> Planning Institute Australia (2016), PIA Policy Position Discussion Paper – Housing.

## 5 Capacity of the Land Use Controls

This section provides an overview and implications on development capacity of the identified land supply.

### 5.1 Forecast Dwellings and Land Supply

As outlined in Section 4.1.5, as part of the REMPLAN modelled Population, Household and Dwelling Forecasts for Port Stephens Council, planned and proposed land supply was identified (by planning area) between 2016 and 2040.

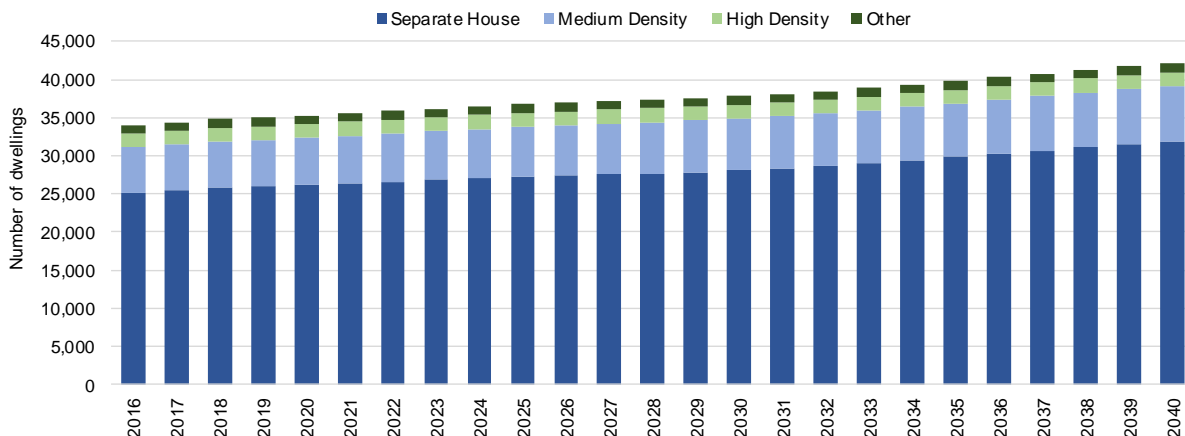
The forecast land supply was used to inform REMPLAN Forecasts for Port Stephens and the eight planning areas (further detail on the REMPLAN Methodology is outlined in Section 3.1.1). Population forecasts and modelling incorporates sensitivities including birth rates, death rates, in-migration / out-migration, fertility rates by age, and land supply to accommodate the future population.

Figure 5-1 illustrates forecast dwellings (by type) as determined by the forecast land supply and population. As previously discussed (see Section 3.2.1), between 2016 and 2040, Port Stephens' population is projected to increase by 17,805 which translates into an additional demand of 8,014 dwellings.

Based on current land supply data from Council forecast dwellings between 2016 out to 2040 show:

- an increase of 6,673 separate dwellings (a 26.5% increase on the number of separate dwellings in 2016);
- a small increase (21.4% or 1,283) medium density dwellings (semi-detached, townhouses or flat, unit or apartments in a 1 or 2 story block);
- minor increase in 'high density' (including flat, units or apartments in a 3 storey or higher block); and
- only a minor increase in 'Other' dwelling types (including caravans, cabins, houseboats).

Figure 5-1 Forecast Dwellings, Port Stephens LGA, 2016 to 2040



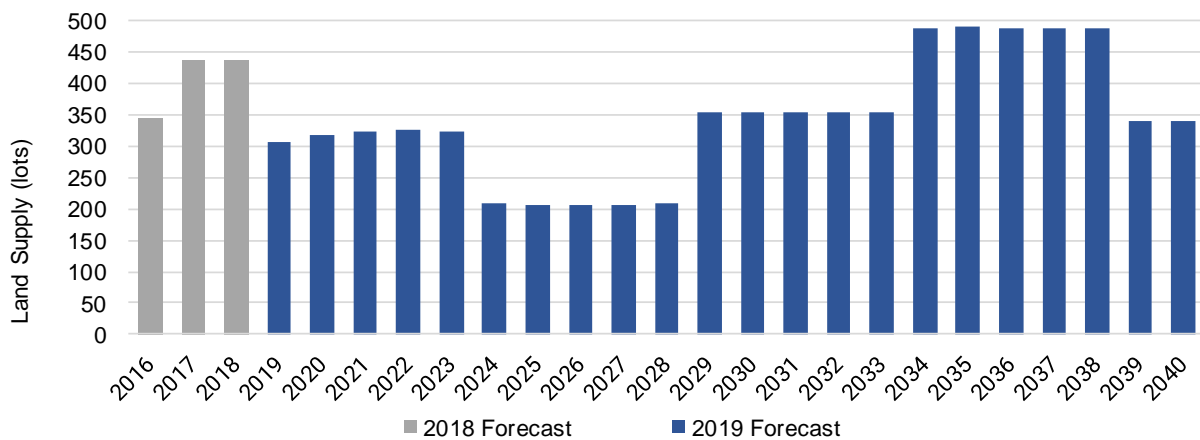
Source: REMPLAN Forecast

#### 5.1.1 Port Stephens

Local planning schemes often have predetermined timelines for residential zoned land, and the level of available identified land supply can impact on growth scenarios. Land supply can include broad hectare, infill development and change of use (e.g., industrial to residential, or loss of residential to another land use). The location of the supply combined with its availability as well as development implications can impact population growth.

Forecast land supply for lots (including infill development) is illustrated in the following chart, Figure 5-2. Note that data for the period 2016-2018 is reflective of supply from previous forecast modelling.

Figure 5-2 Forecast Land Supply, Port Stephens LGA, 2019 to 2040



Source: REMPLAN Forecast

The current schedule of land supply highlights limited land being released to the market post 2019 out to 2028, with a subsequent impact on population growth over that period. From 2029 the supply of land is starting to free up with new lots able to support additional population growth. As a generalisation, the short to medium future population growth of Port Stephens is being impacted by the limited supply. It is both the timing of land release and the reduced volume of actual supply available to the market over the short to medium term that is constraining growth.

This dependency relationship highlights a need for Port Stephens Council to identify potential supply which can be made available to meet market demand to support population growth and reduce the potential of supply lead affordability impacts, particularly over the next 10 years in liveable communities.

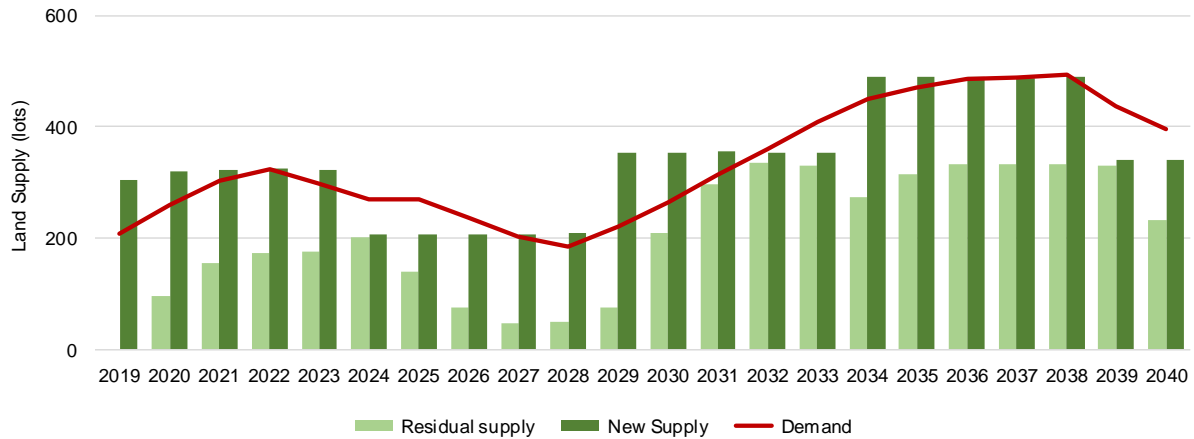
Identifying additional / new supply also provides the opportunity to integrate affordable housing product for the population. Population growth will continue to be attracted to the region, but without available dwellings, these potential residents will migrate to where there is existing supply in proximate locations (e.g. Maitland and Newcastle).

Forecast land supply (lots as informed by Port Stephens Council) and demand for lots (based on household projections) is illustrated below in Figure 5-3, and demonstrates supply driven population growth. The timing of land release over the short to medium term is constraining growth over the next 10 years, 2019 to 2028 (in Figure 5-3).

As a generalisation, the future residential market of Port Stephens is characterised by supply led demand in the short to medium term. There is the requirement to identify potential land supply which can be brought to the market in the next 7 to 10 years, to support population growth that is currently being inhibited (and postponed) by supply constraints. Additional supply also provides the opportunity to provide affordable housing stock for the population.



Figure 5-3 Forecast Land Supply and Demand, Port Stephens LGA, 2019 to 2040



Note: Residual Supply = supply remaining from the previous year (ie, supply minus demand)

Source: REMPLAN Forecast

### 5.1.2 Planning Areas

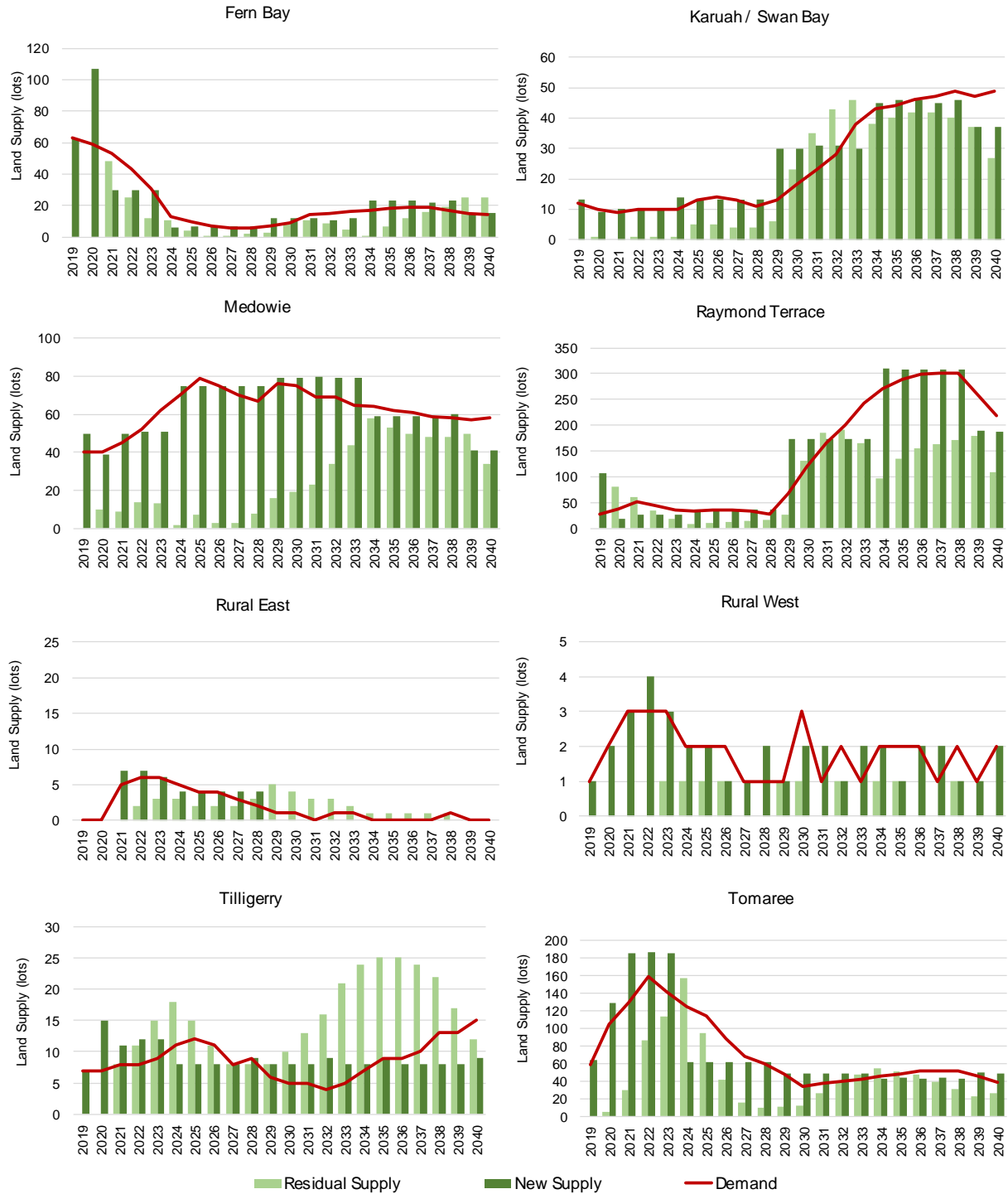
Supply and demand of land by planning area out to 2040 is illustrated below in Figure 5-4. Areas where demand and supply are in line is indicative of potential supply constraints – would there be additional demand if there was more supply available? What are the potential impacts on affordability of a supply led market?

Raymond Terrace and Medowie were identified in Section 3.2.1 as areas of expected high population growth, with a combined increase in population of 10,299 expected by 2040. However, as illustrated below, land supply in Raymond Terrace is constrained over the 2020 to 2028 period.

As identified in Section 4.1.3, Raymond Terrace and Tomaree have the largest number of affordable private rental dwellings in the region, with both of these planning areas experiencing potential supply constraints in the short to mid-term. The potential lack of supply is expected to not only impact population growth, but also potentially increase prices for rental stock as supply is reduced. This is particularly relevant in Raymond Terrace where households already suffer from the highest level of housing inadequacy and housing stress in the LGA.



Figure 5-4 Forecast Land Supply and Demand, Planning Areas, 2019 to 2040



Note: Residual Supply = supply remaining from the previous year (i.e., supply minus demand)

Source: REMPLAN Forecast

## Fern Bay

Fern Bay has been the fastest growing area in Port Stephens in recent history. Fern Bay's proximity to key employment centres such as Newcastle, Raymond Terrace, and the eastern section of Port Stephens has supported population growth.

The profile of residents has traditionally been dominated by retirees, the number of families (with and without children) continues to increase at the expense of lone person households and this has been

reflected in the forecasts. While the mean age of population is still increasing over time it is doing so at a slower rate as these younger families migrate into the region.

Population growth is expected to slow in the coming years as land supply starts to dwindle. In terms of future land supply, 497 lots have been identified for Fern Bay between 2019 and 2040. There is a risk that not all identified supply will meet the market in the identified timelines generating potential supply driven constraints resulting in undesirable price increases, particularly between 2024 and 2028.

### **Karuah / Swan Bay**

Karuah / Swan Bay population growth in recent history has been driven by residents aged 55 years and over, with resident reporting the highest rate of needs for assistance with core activities.

Karuah / Swan Bay, whilst removed from employment nodes, will continue to attract and retain residents, however these residents are likely to be in the older demographics in the short to medium term. From 2029 onwards, when more land supply becomes available, a younger population is forecast to migrate to the planning area which will see relatively fewer lone person households, more couple families and a rising number of persons per dwelling.

### **Medowie**

Medowie has the youngest population of any planning area in Port Stephens and is generally a family orientated area with a large number of working age residents.

Strong population growth is expected in Medowie, in line with recent history. Forecast population growth is being driven fairly evenly across the age spectrum but the strongest growth is by persons aged 55 years and over, this sees a declining share of families with children and the number of persons per dwelling gently drifting down across the forecast period.

The Medowie Township is a growing community with a significant level of land supply identified for future population growth. There is a good level and consistent release of land in this planning area throughout the forecast period. There is growth boost in Medowie from 2024 to 2033 as Medowie has a large share of the available land supply in Port Stephens in that window when land is in short supply elsewhere (aside from Tomaree).

### **Raymond Terrace**

Raymond Terrace has seen an increase in medium density development to meet population demand which has ensured the planning area remains an affordable option. Based on the relatively affordable housing in Port Stephens, Raymond Terrace will continue to be a major attractor for potential residents seeking cheaper housing.

Forecast population growth in Port Stephens will be driven by strong growth in Raymond Terrace (i.e. 6,410 new residents by 2040). There are two distinct growth phases in Raymond Terrace, until 2028 there is expected to be moderate growth as land supply is released at a moderate rate. From 2029 onwards there are some big allocations of land coming online with significant number of lots being made available. Given the desirable location of these developments, Raymond Terrace is expected to experience significant growth from 2029 onwards.

The new residents to the planning area are expected to be of a similar age and household formation profile to the existing resident population and consequently the recent trends in household types and dwelling types are expected to be continued.

However, as highlighted above, maintaining affordability will be a key challenge in the short to medium term given the supply constraints illustrated in Figure 5-4.

## **Rural East**

Due to its locality, Rural East will continue to cater for those seeking larger lots in low density areas, primarily those of retirement age, and those choosing to remain on their rural properties into late retirement.

Rural East is expected to remain largely unchanged over the forecast period. The mean age of the residents in this region is expected to increase as residents age-in-place, the household types are expected to reflect this ageing with fewer families with children and the number of persons per dwelling gently drifting down across the forecast period.

There is relatively limited supply identified in Rural East, with the majority coming online between 2021 and 2028. Demand is forecast to remain consistent with historical levels, and forecast demographics of the area will ensure modest demand continues, with the supply of lots is nearly exhausted by then end of the forecast period.

## **Rural West**

Rural West is a rural and relatively sparsely populated planning area, which is forecast to continue to attract older residents looking to retire, and those in the older cohorts may choose to remain in their property further into retirement.

A small number of lots are expected to become available over the forecast period, with gradual population growth as a result. Similar to Rural East, as residents in Rural West age-in-place, the household formations are expected to reflect this ageing with fewer families with children and the number of persons per dwelling moving toward lone person occupancy across the forecast period.

## **Tilligerry**

Tilligerry population is characterised by retired and older residents and is considered removed from employment centres. Forecast population for the planning area is expected to remain largely unchanged. Similar to Rural East and Rural West, this results in the demographics being defined by the existing population aging-in-place.

Only 197 lots have been identified as new supply between 2019 and 2040. The characteristics of the area and the older demographic will see a continued modest uptake of the limited available land, with potential supply constraints to growth.

## **Tomaree**

Tomaree is the most populous planning area in Port Stephens. Strong population growth is forecast to continue in line with recent history, with most of the population growth anticipated in the 75 and over age cohort.

Based on the population and household forecasts, there will be demand for an additional 1,494 dwellings. Current land supply indicates up to 1,618 lots will be made available out to 2040. By 2040 there is expected to be 26 lots as remaining supply.

There is a growth boost in Tomaree from 2020 to 2023 as this planning area has a significant share of the available land supply in Port Stephens in that window when land is in short supply elsewhere (aside from Medowie) where after the level of supply is limited which is reflected in lower rates of population growth. The new residents in Tomaree are expected to have a similar population profile to the resident population and consequently the recent trends in household types and dwelling types are expected to be continued.

## 5.2 NSW DPE Projections and REMPLAN Forecasts

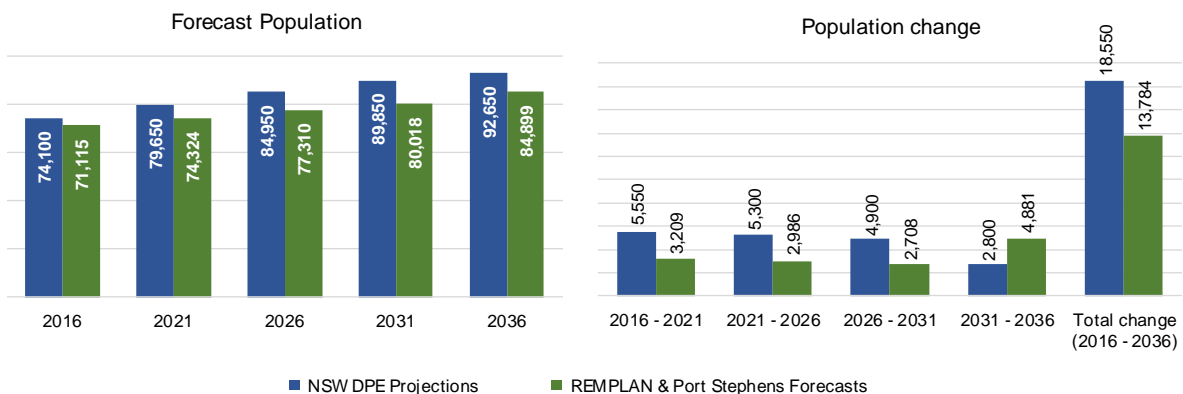
NSW DPE has undertaken projections out to 2036, REMPLAN has prepared forecasts out to 2040, however REMPLAN forecast out to 2036 (to align with NSW DPE projections) are used in the following discussion.

NSW DPE applies a “top-down” approach to forecasting, that is, projections for NSW and large regions are derived and then apportioned down to the LGA level. REMPLAN Forecast uses a “bottom-up” approach and is heavily reliant on the quality of data and insights that are provided at the local level, primarily Port Stephens Council’s projected land supply by small area.

Both NSW DPE and REMPLAN population projections for the Port Stephens LGA are presented in Figure 5-5. Over the period 2016 to 2036, NSW DPE have projected Port Stephens’ population may increase by 18,550 (or 25.0%), in comparison REMPLAN has forecast a far more modest population growth of 13,784 persons (a 19.4% increase). If supply was not an issue, the population growth would be much more robust (with the previous REMPLAN Forecast being 90,383 by 2036). The forecasts are around 5,500 persons below the 2018 forecasts, this is due to a significant downward revision in land supply.

The NSW DPE Projections for Port Stephens have 15,750 additional residents (or 84.9% of total increase) by 2031, in contrast the constrained REMPLAN forecasts are at 8,903 persons. While DPE has these robust forecasts, there is the underling question of where are these residents going to live?

Figure 5-5 Forecast Population Comparison, 2016 to 2036

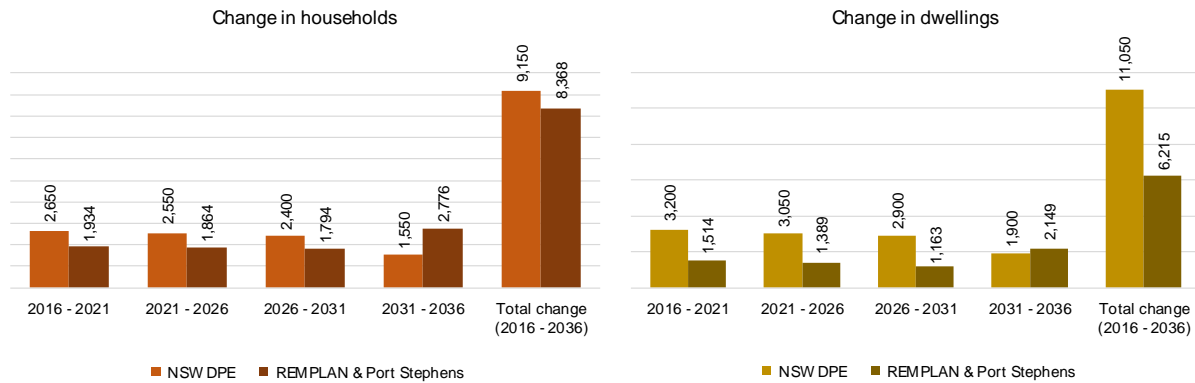


Source: NSW DPE and REMPLAN Forecasts.

In order to support the additional 18,550 residents forecast by DPE between 2016 and 2036, there is projected demand for an additional 11,050 dwellings – however Council has only identified around 5,800 lots between 2019 and 2036, a major shortfall to support growth (Figure 5-6).

In contrast, REMPLAN has forecast only 6,215 new dwellings by 2036 – again limited by supply.

Figure 5-6 Forecast Change in Households and Dwellings, 2016 to 2036



Source: NSW DPE and REMPLAN Forecasts.

The variance in dwelling projections is partially due to methodological differences, including the DPE 2016 base being 74,100, while the official population estimate is 71,115 for 2016, and this is REMPLAN's base 2016 population – providing a difference of almost 3,000 as the starting point. However, the main point of difference is the limitation of supply on the REMPLAN forecasts.

The differences in NSW DPE and REMPLAN projections demonstrate the impact of a bottom-up approach (REMPLAN), as opposed to unconstrained forecast with assumptions the population can be housed and are 'unconstrained' by local land supply scenarios. To ensure population growth continues Council will need to bring forward land supply – or identify additional potential supply which can be brought to the market in the near future.

Port Stephens Council is advised to address the growing need for additional supply by 2031 (i.e. avoiding a constrained market), as well as providing more housing diversity in the region delivering new forms of housing supply (i.e. increase dwelling density).

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